



Strengthening the Capacity of Lebanon to Utilize Workers' Remittances for Development

Lebanon Factual Report on Migration, Remittances and Development

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The author that worked on this study have made every effort to ensure that the information contained in this report is reliable, but make no guarantee of accuracy or completeness and do not accept any liability for any inexactness.

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SECTION 1: Introduction and Background

1.1 Project in Brief from a regional perspective:

The project titled “Strengthening Capacities to Utilize Workers’ Remittances for Development”¹ mainly aims to strengthen capacities of government officials and financial institutions to formulate and adopt strategies, policies and programs to tap part of expatriates’ savings to directly finance long term developmental projects in priority sectors to support achieving SDGs in selected Arab states. This would be implemented through providing relevant technical support while working closely with policy makers.

Over the past two decades and more strictly for the past five years, the majority of the MENA countries are in desperate need for this initiative since it has a direct impact on poverty reduction and reconstruction, due to numerous factors including but not limited to (i) Meeting the “Post 2015 Sustainable Development Goals”, (ii) Financing the USD \$3.6 Trillion Financing Gap in the Arab Region, and (iii) The Arab Region’s countries crave for sources to fill the abovementioned gap since 90% of the remittances go to consumption instead of economically sustainable sectors.

This project is providing a new approach that enhances the transfer of further remittances which is a new source for long term investment and different from the conventional financial sources and ideas related to remittances. There are vivid mutual benefits for the member countries to collaborate with ESCWA on this project especially since they are already convinced with and committed to this unprecedented revolutionary approach.

The Project, initiated by ESCWA, has so far involved 11 Arab States, 4 of which are amongst the Least Developing Countries. The progress has been remarkable where the project has so far produced 10 technical papers that were shared with policy makers and published, as well as holding a series of workshops that involved all stakeholders (Ministry of Foreign Affairs, Investment Authority, Ministry of Migration, Central banks, banking institutions, NGOs) in Egypt, Lebanon, Tunisia, Morocco, Sudan and Yemen. In addition and as a result of the project policy recommendations, policy makers decided to form National Committees to implement this initiative on ground in Lebanon, Sudan and Yemen. Over and above, ESCWA has established a regional committee construed of representatives from the project countries as well as independent regional experts.

¹ <http://www.escwa.org.lb/sites/SCUWRD/main.asp?id=L1>

1.2 Project in Brief on the Lebanese Scale:

Lebanon is a notable case of an economy dependent on remittances, with a steady outflow of emigrants that ensures regular inflows of remittances. Some estimates state that Lebanon has an overseas Diaspora of around 14 million people – more than three times the size of its domestic population – that continues to send billions of dollars back home every year. The vast majority of those migrants are skilled or highly skilled labour. Subsequently, Lebanon ranks 18th amongst recipients of remittances globally and the third among 48 Upper Middle Income Countries; Remittance inflows to Lebanon reached \$47.7 billion in 2014, constituting an increase of 1.6% from 2013. These remittances constitute 16.2% of GDP and rank 13th for the highest ratio in the world. Lebanese expatriates in Arab Gulf constitute the highest proportion of Lebanese expatriates and provide the largest share at 66.3% of remittances.

Remittances of Lebanese expatriates are directed mostly towards household expenses: 56% used for living expenses, 24% for education, 5% for real estate and 10% towards direct investment. Experts argue that despite the importance of remittances to the Lebanese economy, Lebanon does not have a specific Diaspora policy that would attract remittances towards productive investments. Although the Lebanese financial sector remains one of the most developed in the region, with 54 active commercial banks and 10 specialized medium and long-term credit banks managing an equivalent of \$175 billion in assets nationwide, this is not translated into better conditions for financial access to expatriates.

Moreover, remittances are essential for supporting the solvency of Lebanon's banks, thus consolidating the potential of the banks to finance the economy, in particular their ability to buy Lebanese treasury bonds. This promotes monetary stability, the only source of stability in a country buffeted by the region's political and security crises.

In 2015, ESCWA coordinated efforts and succeeded in getting major stakeholders and main key players on the Lebanese arena in the field of migration and remittances and formed the “National Committee on Migration and Remittances²”.

² The National Committee on Migration and Remittances was established by ESCWA in the first quarter of 2015. It included all stakeholders in Lebanon involved in migration and remittances.

The National Committee comprised of 9 key players (1) **Beirut Bar Association (BBA)**, (2) **Central Bank of Lebanon (BDL)**, (3) **Development Association for Nurturing Arab Leadership & Innovation (DANALI)**, (4) **Economic and Social Commission for Western Asia (ESCWA)**, (5) **Lebanese General Directorate of General Security (GDGS)**, (6) **Lebanese Ministry of Foreign Affairs (MoFA) – General Directorate of Immigrants**, (7) **Lebanese Ministry of Finance (MoF)**, (8) **Union of Arab Banks (UAB)**, (9) **United Nations Development Project (UNDP)**.

The Author of this Factual Report acts as the coordinator of the National Committee in his capacity as the Project Consultant for ESCWA, as well as sitting on the Regional Committee as an expert with ESCWA.

The year 2015 witnessed solid work and was successful by all standards based on the number of technical papers published and the work done. In Lebanon, the National Committee met on monthly basis and the members shown above showed full commitments towards achieving the anticipated results. Nevertheless, there was a conviction amongst all members that the country suffered from a proper infrastructure for migration, including the remittances factor of course. It was clear that there neither was a unified national strategic plan for migration in Lebanon, nor were there economic and regulatory structures to cater for migrants and their remittances.

As a result, ESCWA suggested producing a National Factual Report for Lebanon which crystallizes the current situation by revealing what currently exists. This was orchestrated by requesting each member of the National Committee to submit a thematic institution-specific factual report, of which ESCWA would compile with the rest of the thematic institution-specific factual reports from the other committee members to come up with a national factual report that would help draw the roadmap for action, towards constructing the National Strategy for Migration and Development.

Section Two: Objectives and Expected Outcomes of the Report

The present report represents the findings of all the Members of the Lebanese Committee for Remittances and Development who submitted their theme-specific reports; in addition the Author of this report lead a research team to compile any additional information required and complement all the parts of the theme-specific reports submitted.

This report is expected to be a reference in terms of the services and products offered by the public and private sectors in Lebanon for the Lebanese migrants specifically and in the fields of migration and remittances in Lebanon on a more general scale.

The final objective of this report is to serve as an assisting tool to set the platform for the production of a National Strategy for Migration in Lebanon which will pave the way to produce laws, legislations and regulations strictly related to migration and remittances. Such final objective may only be met upon revealing the current situation on ground, namely through shedding the light on all types of services provided by the government as well as the private sector, to Lebanese migrants and mainly expatriates from social, economical and investment perspectives.

As a result, the idea behind producing this factual report was born, and the sub reports which were submitted by all stakeholders played a vital role in the production of this report.

It is anticipated, that any government or entity who gets involved in the development of services to enhance Lebanese migration contribution in society would seek the information found in this report, in order for such parties to conduct the sound evaluation and assessment for what currently exist and is needed further. Such evaluation will aid any involved or interested party to soundly allocate its resources in accordance to needs based on the gaps identified.

SECTION 3: Main National Stakeholders³

3.1 Lebanese Ministry of Foreign Affairs and Emigrants (MoFAE)⁴

“The Ministry of Foreign Affairs and Emigrants is the primary national authority responsible for questions relating to Lebanese citizens residing abroad. The former Ministry of Emigrants was created by Law No. 213 of 1993. As the Law No. 247 of 2000 came into force, the Ministry of Emigrants was incorporated into the Ministry of Foreign Affairs to become the Ministry of Foreign Affairs and Emigrants. The original structure of the Ministry of Emigrants was preserved within the newly established Ministry and was renamed as the Directorate of Emigrants, which has become the main player for the relation between the Lebanese Government and the Diaspora all around the globe.

In the context of Lebanese emigrants, the main objective of the Ministry of Foreign Affairs and Emigrants is to protect the interest of Lebanese citizens living abroad and to foster their ties with Lebanon. To achieve this objective, the Ministry of Foreign Affairs and Emigrants has established a framework for linking up with Lebanese nationals abroad based on the following principles:

- Sincerity and transparency in communication with Lebanese emigrants: Embassies and consulates represent Lebanon abroad, protect the interests of Lebanese emigrants, and play an important role in facilitating linkages between Lebanon and its Diaspora.
- Public and Private Sectors: The Government of Lebanon acknowledges the positive role of emigrant communities for development. Among policies used to link emigrants to the development of Lebanon, the Ministry of Foreign Affairs encourages close cooperation between private and public sectors.
- Educational ties of emigrants: Maintaining the link of the young generation of Lebanese emigrant communities with Lebanon by establishing Lebanese schools and institutes teaching the Arabic language.

³ Strengthening the Capacity of Lebanon to Utilize Workers' Remittances for Development "Institutional and Regulatory Framework Analysis" ESCWA report, Ali ZBEEB, November 2014.

⁴ The Lebanese Experience - MTM: A Joint Dialogue / Joint ICMPD-IOM Project: Linking Emigrant Communities for More Development – Inventory of Institutional Capacities and Practices; national authorities (2013)

- Emigrants' Associations: Encouraging Lebanese emigrants to create Lebanese local unions, associations and clubs, in order to consolidate links among Lebanese emigrants. Through Lebanese embassies, the Ministry of Foreign Affairs and Emigrants organizes cultural and social events to promote Lebanon's cultural heritage. The Government of Lebanon also provides grants to the World Lebanese Cultural Union (EN) for its cultural activities.
- Role of Remittances: Remittances from Lebanese emigrants are of considerable economic importance to Lebanon. The Government does not interfere in the inflow of remittances from Lebanese emigrants. Through its support to the UNDP LIVE LEBANON initiative, the Government of Lebanon, however, has been increasing its efforts to channel parts of the contributions of Lebanese emigrant communities into development projects.
- Dual Citizenship: The role of dual citizenship has been an important factor in strengthening cultural, social and economic links between Lebanese emigrants and their home country.”

3.1.a General Directorate of Emigrants⁵

As a section of the Ministry of Foreign Affairs, the Directorate of Emigrants was established in 2000 by Law No. 247. Its main objective is to enhance cultural and educational bonds with Lebanese emigrants.

Outreach activities of the Directorate of Emigrants are carried out mainly through Lebanese diplomatic representations abroad. The authority participates in various international dialogues and research networks addressing emigrant affairs. Moreover, the Directorate of Emigrants cooperates with international organizations in the domain of Lebanese emigration. The Directorate of Emigrants, has, since 1993, accomplished quantum leaps in terms of establishing solid platforms of communications and relations with the Lebanese Diaspora, whereby the reach out and communication and coordination with for the immigration power and Diaspora in general is conducted through various channels, mainly as follows:

⁵ The GDE was an independent “Ministry of Emigrants”, but it was merged with MoFA in 2000.

- **The official indirect communication through embassies and consulates:**
Whereby the communities are reached through official channels, mainly embassies and consulates, on several matters such as of the organization of general elections, serving of legal notifications, passing of governmental accords and similar issues are coordinated for the immigrants.
- **The direct relationship and communication through associations and communities' representatives:**
Whereby the coordination takes place between the Directorate of Immigrants and the representatives of communities as well as the Lebanese associations, clubs, organizations, groups and other similar channels and individual initiatives.

The Directorate attempts to cater for the needs of the Lebanese Diaspora and at the same time realize the importance of the contribution of the migrants to the Lebanese economy through remittance inflows. As a result, the Directorate has been calling for more protection for the migrant who should be treated as a *de facto* investor and should provide him with securities that play as a main incentive for further contribution in the Lebanese economy.

The Directorate, which takes part in conferences related to migration around the world, is in continuous discussion about the challenges faced by the migrants, and is calling for further improvement and for policy recommendations for the benefit of all.

In spite of the above performance, the road still seems spiky and the Directorate needs to do much more in terms of coordination and collaboration⁶ in order to place the Diaspora relations management on all levels on the right track.

3.1.b Directorate of Political and Consular Affairs

The Ministry of Foreign Affairs and Emigrants created the Consular Section at the Directorate of Political and Consular Affairs in order to provide protection and

⁶ Internal anomalies and conflicts have surfaced between the GDE and MoFA in 2014 and 2015.

assistance to Lebanese citizens residing abroad. The Consular Section provides Lebanese citizens living abroad with crucial services including, the following:

- Renewal and authentication of official documents and passports
- Information on investment opportunities as well as on political and economic developments in Lebanon; in addition to providing information on tourism;
- Recording and registration of all personal status related matters such as Lebanese citizenship, birth, death, divorce, marriage and other similar procedures
- Information on activities organized in Lebanon and/or the respective destination country addressing Lebanese residing abroad;
- Registration for outside country voting in Lebanese elections.

3.2 Civil Society and Non-Governmental Organizations involved with Emigrants

According to the 2013 Joint ICMPD-IOM Project "Linking Emigrant Communities for More Development Inventory of Institutional Capacities and Practices", the large numbers of community-based national and international migrant organizations reflect the solid tradition of support to Lebanese emigrants. The Lebanese NGOs are involved in main sectors such as Local Infrastructure Support, Social Services, Education, Health, Cultural Activities, and Religious endowments, among others.

3.3 Involved Investors and Financial Institutions

The financial playfield able to manage remittances inflow are the following, noting that the public sector regrettably remains the weakest link.

The financial institutions are main players in teaming up to draw a map for economic regeneration of any country. The remittances in developing countries, namely Lebanon, constitute a prime source of income and a main factor for economic restoration. The financial playfield able to channel those flows consists of the (i) Central Bank of Lebanon; (ii) the public sector through the Ministry of Finance, the Ministry of Economy and Trade; (iii) the private sector represented by the commercial banks and the association representing them; and (iv) specialized bodies such as the Investment Development Authority of Lebanon (IDAL).

The Central Bank of Lebanon (BDL)", is referred to as the backbone of the country's economy, based on its strong history of maintaining economic stability and fiscal equilibrium. Many oppose the BDL's performance for being too rigid in terms of imposing strict regulation on financial institutions while not making sufficient efforts to capitalize on important sources of income such as the inflow of remittances.

During the past five years, the commercial banks have commenced developing special banking services for Lebanese immigrants and expatriates through offering tailored financial packages suitable to their needs. This can be perceived as a good step towards creating incentive schemes to attract more capital and revive the link of expatriate Lebanese with their homeland. Nevertheless, the public sector remains the weakest link among the financial players in their mission to incentivize the expatriates to invest in Lebanon. To date, there are no visionary attempts to make the Lebanese government a pioneer in catering for its citizens abroad by offering them what many other countries offer to the nationals in terms of economic opportunities.

3.4 Investment Development Authority of Lebanon (IDAL)

It is the national investment promotion agency involved attracting, facilitating and retaining investments in Lebanon. It was established in 1994 with administrative and financial autonomy. IDAL is not a regulating body, and thus operates under the current existing regulations and legislations in order to deploy them to the best.

The main relevant law is **the Investment Law No.360** enacted in 2001. It is the prime reinforcement for IDAL's mission that mainly plays the following roles:

- Providing a framework for regulating investment activities in Lebanon.
- Providing investors with a range of incentives and business support services.
- Identifying a set of priority sectors that showed the most promising opportunities in terms of their investment potential and their impact on socio-economic growth, mainly in the sectors of Communication, Industry, Technology Agriculture, Media, tourism, agro-industry, and information.
- In charge of the active promotion and marketing of Lebanese exports.

SECTION 4: Services, Products, Activities and Initiatives offered in Lebanon by all involved entities and stakeholders in different sectors relating to Migration and Remittances

1. Existing laws, regulations, legislations, policies, decrees, orders and texts related to Lebanese migration in general

The Lebanese history has been marked by numerous emigration waves since 1840⁷. In spite of the significant contribution of the remittances inflow in the wellbeing of the Lebanese economy (18% of the GDP), the continuous turbulence in Lebanon and its politically instable environment have prevented the establishment of a comprehensive policy to increase the national integration of the Lebanese Diaspora.

During the thorough research which was conducted by the Beirut Bar Association and an independent team of researchers in order to identify the laws, regulations, decrees, decisions and legislation related to emigration and specially remittances in Lebanon, there clearly appeared a deep lack of a legal framework addressing immigration issues. However, a group of researchers has responded to the request made to BBA and undertook a research effort to identify all legal texts that relate directly or indirectly to emigrants and migration.

Nevertheless, The Lebanese authorities have set as priority the improvement of the investment climate in Lebanon. For this purpose, serious efforts were deployed to modernize the regulatory framework of investment in order to offer the most suitable climate to foreigners and nationals desiring to invest in Lebanon. The most recent legislative changes through introducing new legislative acts and treaties, as detailed below:

⁷ Syro-Lebanese Migration (1880-Present): “Push” and “Pull” Factor
[http://www.ndu.edu.lb/lerc/publications/Syro-Lebanese%20Migration%20\(1880-Present\)%20%E2%80%9CPush%E2%80%9D%20and%20%E2%80%9CPull%E2%80%9D%20Factors.pdf](http://www.ndu.edu.lb/lerc/publications/Syro-Lebanese%20Migration%20(1880-Present)%20%E2%80%9CPush%E2%80%9D%20and%20%E2%80%9CPull%E2%80%9D%20Factors.pdf)

1.1 National Legislation

In spite of the lack of concrete legislations relating directly to the Lebanese migration and more specifically remittances, there appears to be various regulatory texts pertaining to Lebanese emigrant communities.

The following represents the main regulatory texts relating to migration.

1.1.A. 2001 Law amending the 1969 law on the acquisition by foreigners of real estate and real estate rights in Lebanon (section I):

All non-Lebanese persons, whether legal or natural persons, and Lebanese legal persons considered by the Law as non-Lebanese as defined by Article 2 (at least one share owned by a non-Lebanese), willing to acquire any real estate right on the Lebanese territory are required to obtain a license granted by decree from Council of Ministers upon proposal of the Minister of Finance.

1.1.B. Law on fighting money laundering (section III):

Lebanon is aware of the necessity to combat money laundering particularly because the banking secrecy Law could be used as a means for such illegal operations. With this respect, the Lebanese Parliament endorsed on April 20, 2001 Law No. 318 on combating money laundering.

1.1.C. 2002 Law amending the Lebanese law on civil proceedings regarding arbitration (section IV):

The most interesting amendment (Law No 440 dated August 1, 2002) related to investment climate is the clear statement allowing the Lebanese State as well as persons of Public Law to seek either internal or international arbitration to settle a dispute related to a contract, whatever is the nature of this contract. However, the amending law added that in the case of an administrative contract, for instance a concession granted by contract, the arbitration clause should obtain prior approval by decree issued by the Council of Ministers upon the proposal of the relevant minister or the relevant guardian authority.

1.1.D. Dual Citizenship

- i) **Decree No. 15 of 1925** (EN), as amended by Law of 11/1/1960 (EN), also known as the “Lebanese Nationality Law”. The law defines Lebanese nationality and lays out procedures to be followed by foreign women married to Lebanese men wishing acquire Lebanese nationality.
- ii) **Law of 1946** (EN), as amended by Decree No. 10828 of 1962 (EN), regulates the acquisition of foreign citizenship and the loss of Lebanese nationality. *Article 1.1* states that Lebanese citizenship can be renounced by Lebanese citizens having obtained a foreign nationality only through authorization by decree.
- iii) **Decree No. 10828 of 1962** (EN) facilitates the acquisition of a foreign nationality in countries, where acquisition of the local citizenship requires Lebanese citizens to renounce other citizenships. Subsequently, another Decree issued at the request of this same person allowing re-acquisition of the Lebanese citizenship.
Article 2 elaborates on the conditions set for a person of Lebanese origin wishing to acquire the Lebanese citizenship: “*Any person of Lebanese origin who is residing outside Lebanon and who has opted not to take Lebanese citizenship, may, in the event that he returns permanently to Lebanon, apply to be considered as a Lebanese and the Cabinet is authorized to issue a regulation to that effect.*”
- iv) **Law No. 25 of 2008 (EN)** allows emigrants to vote parliamentary elections even if they are non-residents. The main parts of the articles are the following:

Article 106

Upon the ratification of this law, the Ministry of Foreign Affairs and Emigrants shall invite, via Lebanese embassies and consulates, all the Lebanese non-resident natives fulfilling the abovementioned conditions, to voice their wish to participate in voting from their country of residence. They shall proceed by

registering their names either personally or by a duly registered letter submitted to the embassy or consulate of their choice, including all the relevant information on their identity and register number. The timeframe for registration shall not exceed the 31st of December of every year preceding the parliamentary elections. After this date, the non-resident Lebanese natives' right to vote in the subsequent parliamentary elections ceases to be valid.

Article 107

The concerned embassies and consulates shall consecutively send at the end of every week, the names of persons registered to the Ministry of Interior and Municipalities, via the Ministry of Foreign Affairs and Emigrants.

The Ministry of Interior shall verify the registration of those names on the voters' rolls and shall, after the expiry of the registration timeframe, prepare independent voters' rolls for each embassy or consulate, including the names of eligible voters, distributed on basis of electoral districts. However, the number of registered voters in one electoral district shall not be less than 200 voters.

Article 108

Ministry of Interior shall send, via Ministry of Foreign Affairs & Emigrants, the independent voters' rolls to all concerned embassies and consulates.

Article 109

The ambassador or consul coordinates with the Ministry of Interior and Municipalities and the Ministry of Foreign Affairs and Emigrants to form the panel of each polling station. Party agents may be present during the voting, counting of votes and announcement of results.

Article 110

Voting outside Lebanon shall be made ten days at the most before the Election Day in Lebanon, according to the concerned electoral districts, and with the use of opaque sealable envelopes of one type adopted and stamped by the Ministry of Interior and Municipalities.

1.1.E. The Law of “Reacquisition of Lebanese Citizenship to the Descendants of Lebanese migrants”

Law titled “The Reacquisition of Lebanese Citizenship to the Descendants of Lebanese Emigrants⁸,” to grant those of Lebanese origin the nationality on the basis of certain procedures and legal pathways. This law has marked a quantum leap in the history of Lebanese policy making and legislative drafting in spite of the large loophole related to acquiring the nationality through motherhood. As for this new law, and twelve years after the submission of the law proposal to reinstate Lebanese nationality to immigrants, and four years after its endorsement by the Cabinet during the mandate of former President Michel Suleiman, the House of Parliament finally approved it during its session on 12/11/2015 after it was placed on the House discussion agenda following intense negotiation⁹. The text of the law is as follows:

Article I

Every natural person who meets one of the two eligibility requirements has the right to reclaim his/her Lebanese nationality.

- i. If the records of the 1921 census at the Ministry of the Interior and Municipalities, and the records of emigration clearly indicate that he/she or any direct paternal ancestral/predecessors or next of kin to the fourth degree were present in the Republic of Lebanon, as registered by the 1921 census records at the Ministry of the Interior and Municipalities (that will prove the emigration to a direct paternal/ancestral predecessor.
- ii. If he/she or the above mentioned ancestral predecessors or next of kin were naturalized as Lebanese citizens according to the law of naturalization promulgated in January 19, 1925, and has neglected to claim or reclaim his/her citizenship. In other words, most emigrants required little more than their emigration papers that listed origins, which luckily were preserved in Beirut.

⁸ Adib Ferzli (15 December 2011). ["Translation of the Draft Law that Extends the Reacquisition of Lebanese Citizenship to the Descendants of Lebanese Emigrants" \(PDF\)](#). line feed character in |title= at position 92 ([help](#))

⁹ Guita Hourani (28 December 2011). ["New Lebanese Draft Law Extends the Reacquisition of Lebanese Citizenship to the Descendants of Lebanese Emigrants"](#).

Article II

This draft intends to verify the “actual presence of Lebanese relatives in the town, village or neighborhood,” which an individual would claim, including the degree of kinship, along with any ownership/holding of rights to real property that may have been “devised, bequeathed, or inherited from a Lebanese citizen.”

Once approved, and according to article 8, a successful candidate for citizenship would take the following oath of allegiance before an ambassador or Consul-General (if overseas), or before the court of competent jurisdiction where his/her records are present in the Republic of Lebanon. Although bureaucratic in nature, this aspect of the proposed law was meant to encourage associations with the land, a defining feature of Lebanese nationality. The draft law would allow grandchildren of Lebanese paternal grandfathers to apply for citizenship. The latest draft law would help Lebanese expatriates take part in future Lebanese parliamentary elections by voting at Lebanese embassies abroad. The number of Lebanese living outside the country is thought to be at least double the number of citizens living inside.

1.1.F. Legal texts involving financial incentives

Since 2001, the Lebanese Government has established a number of laws and decrees to encourage investment in Lebanon.

These legal incentives, aiming to promote investment in Lebanon include:

- i) **Legislative Decree No. 11614 of 1969** as amended by Law No. 296 of 2001 on the Foreign Acquisition of Property and Property Rights in Lebanon (EN):
Regulating Real estate access for Lebanese and foreign nationals and eases legal restrictions on foreign property ownership, thus encouraging investments in Lebanon, particularly in industry and tourism.
The law also lowers real estate registration fees for both Lebanese and foreign nationals.
- ii) **Law No. 318 of 2001** on Combating Money Laundering (EN).
- iii) **Law No. 440 - 2002** Arbitration State Vs Private Entities in Lebanon
- iv) **Law No. 360 of 2001** " the investment Law": regulates the investment promotion of domestic and foreign entities in Lebanon and stipulates a series of incentives, such as tax exemptions granted for investments in fields of

technology, information, telecommunications and media, tourism, industry and agriculture. The law divides Lebanon into three investment zones located outside Beirut that are subject to different regulations. This law also established the public agency Investment Development Authority of Lebanon **IDAL** entrusted to develop a program encouraging and attracting Lebanese emigrants to invest in Lebanon. In this context, IDAL is preparing the project **(TLE)** = Targeting Lebanese Expatriates with the goal of encouraging Lebanese emigrants to invest in Lebanon.

1.1.G. Agreements related to International investment promotion & protection

These Agreements provide a legal framework for investments of Lebanese citizens residing abroad in more than 40 countries in Africa, Asia, Europe and other.

- Instructions number 521/s2: The tax treatment of amounts paid to residents of countries associated with the Lebanon agreements to avoid double taxation
- Instructions number 1071/s1: The mechanism of the tax treatment of interest and dividends paid to a resident in France so that this resident will not pay twice the taxes in Lebanon and France.
- Order of the minister number 349/s1: Exemption of deposits and other bank liabilities in foreign currency belonging to non-residents from Income tax on the benefits.
- Instructions number 1479/s1: Terms of the application of the exemption from VAT for operations financed from external sources to departments and public interests and municipalities.
- Decree number 7837: Determine the application of the provisions of the articles of the law No. 379 of 14 (VAT) relating to taxable non-resident in Lebanon.

1.1.H. Conventions for the Avoidance of Double Taxation

Lebanon has signed Conventions for the Avoidance of Double Taxation with 33 countries (in Africa, Asia, Europe and other) to encourage the exchange of goods, services, the inflow of capital as well as technology.

Table 1: Avoid double taxation countries.

ALGERIA	ARMENIA	BAHRAIN
BELARUS	BULGARIA	CUBA
CYPRUS	CZECH REPUBLIC	EGYPT
FRANCE	GABON	IRAN
ITALY	JORDAN	KUWAIT
MALAYSIA	MALTA	MOROCCO
PAKISTAN	POLAND	QATAR
ROMANIA	RUSSIA	SENEGAL
SUDAN	OMAN SULTANATE	SYRIAN
TUNISIA	TURKEY	U.A.E
UKRAINE	YEMEN	

1.2 International Legislation

Lebanon has, inter alia, ratified the following international conventions relating to international migration and migrants abroad: 49 International Labor Organization (ILO) Conventions (EN), including seven fundamental Conventions: Forced Labor Convention, Right to Organize and Collective Bargaining Convention, Equal Remuneration Convention, Abolition of Forced Labor Convention, Discrimination (Employment) Convention, Minimum Age Convention, and Forms of Child Labor.

003 Law ratifying the 1965 Washington Convention on the Settlement of Investment Disputes between States and National of Other States (section V): The law No 403 dated June 5, 2002 ratified Lebanon's adhesion to the Washington Convention, which became effective for Lebanon on April 25, 2003.

Adhesion to ICSID aims to facilitate the settlement of investment disputes between governments and foreign investors in view of helping promoting increased flows of international investment.

1.3 Bilateral Migration Agreements

Lebanon signed the only bilateral agreement on labor migration with Syria (1994).

Entry into force of bilateral investment agreements and tax conventions (section VI):

A certain number of bilateral investment promotion and protection agreements and bilateral tax conventions between Lebanon and other countries entered into force since 2001:

Investment agreements: Austria, Belarus, Cyprus, Hungary, Kuwait, Malaysia, Russia, Sweden, Switzerland, United Kingdom, and Yemen;

Tax conventions: Belarus, Kuwait, Morocco, and Sultanate of Oman.

2. **Financial Products / services offered by Lebanese commercial banks and dedicated to Lebanese migrants and mainly expatriates.**

The banking sector continues to be the backbone of the Lebanese economy: it is known to be stable, highly liquid and exceptionally sound, ranking 27th worldwide with a score of 5.8/7 in terms of Soundness of Banks indicator.¹⁰

Remittance, a key component of bank deposits, has been continuously increasing, to reach a value of approximately USD 9 billion in 2014 (Figure 4). In terms of GDP, Lebanon is one of the most remittances dependent countries in the world, with remittances inflows constituting 18% of GDP in 2013.

Lebanese banks cover commercial banking, retail banking, investment banking and private banking activities. The banking sector consists of small, medium and large-size privately owned banks; medium and long-term credit and investment banks; Islamic Banks as well as Arab and foreign banks presence through branches and representative offices. The country counts 70 commercial banks, 55 financial institutions, 325 money exchange and 10 foreign bank's representative offices.¹¹

¹⁰ Financing Your Business – Financial System Overview / P2
<https://investinlebanon.gov.lb/Content/uploads/SideBlock/151021093122955~Financial%20System%20Overview%202015.pdf>

¹¹ Financing Your Business – Financial System Overview / P5
<https://investinlebanon.gov.lb/Content/uploads/SideBlock/151021093122955~Financial%20System%20Overview%202015.pdf>

Lebanese banks have also expanded to Arab neighboring countries, the Gulf region, Europe, Africa and the United States with more than 80 branches, affiliated companies, subsidiaries, sister banks and representative offices around the world. Banks and other financial institutions in Lebanon fall under the jurisdiction of the Central Bank, which is the bank regulatory authority.

2.1 Expatriate Banking Products and Services in Lebanon with a window on the Arab Banking

Expatriate packages provided by Arab banks remain limited with the majority of banks merely offering money transfer/remittance services and expatriate housing loans. The Union of Arab Banks has produced a report which sheds light on the expatriate banking products/services provided by banks in Lebanon which received the most remittance inflows in 2014.

Table 1 below shows the top 10 Arab countries in terms of remittance inflows as well as the top 10 banks (by assets) operating in each country.

Table 2 showcases a sample of banking products and services dedicated to expatriates, offered by leading banks in each country

Maghreb countries –namely Morocco and Tunisia can be considered pioneers in this area; in addition to traditional accounts, housing loans, cards, and money transfer operations, top banks in the aforementioned countries offer products and services that encourage investment in vital economic sectors, and manage and diversify investors' portfolios. On the other hand, banks in other Arab countries such as Sudan and Yemen still offer the most rudimentary products and services.

Table 1: Top 10 Banks in the Top 10 Countries Ranked by Remittance Inflows in 2014¹²

1	2	3	4	5	6	7	8	11
Egypt	Lebanon	Morocco	Jordan	Yemen	Tunisia	Palestine	Algeria	Sudan
National Bank of Egypt	Bank Audi	AttijariWafa Bank	Arab Bank	Tadhamon International Islamic Bank	Banque Nationale Agricole	Arab Bank Palestine	Banque Extérieure d'Algérie	Omdurman National Bank
Banque Misr	Blom Bank	Credit Populaire du Maroc	Housing Bank for Trade and Finance	Cooperative and Agricultural Credit Bank	Banque Internationale Arabe de Tunisie	Bank of Palestine	Banque Nationale d'Algérie	Bank of Khartoum
Commercial International Bank Egypt	Byblos Bank	Banque Marocaine du Commerce Extérieur	Jordan Islamic Bank	International Bank of Yemen	La Société Tunisienne de Banque	Cairo Amman Bank	Crédit populaire d'Algérie	Faisal Islamic Bank Sudan
QNB Al Ahli Bank	Fransabank	Credit Agricole du Maroc	Jordan Ahli Bank	Saba Islamic Bank	Amen Bank	Bank of Jordan	Banque de L'Agriculture et du Développement Rural	Agricultural Bank of Sudan
Arab African International Bank	BankMed	Société Générale	Jordan Kuwait Bank	Yemen Bank for Reconstruction and Development	Banque de L'Habitat	Housing Bank for Trade and Finance	Banque de Développement Local	Tadamon Islamic Bank
Banque du Caire	Société Générale de Banque Liban	Banque Marocaine Pour Le Commerce et L'Industrie	Cairo Amman Bank	National Bank of Yemen	Attijari Bank	Quds Bank	Al Baraka Bank Algeria	Farmer's Commercial Bank
HSBC	Bank of Beirut	Credit du Maroc	Bank of Jordan	Yemen Commercial Bank	Arab Tunisian Bank	The National Bank	Gulf Bank Algeria	Al Nile Bank For Commerce and Development
Faisal Islamic Bank	Banque Libano-Française	Crédit immobilier et hôtelier	Bank Al Etihad	Yemen Kuwait Bank	Banque de Tunisie	Palestine Islamic Bank	Arab Banking Corporation Algeria	El Nilein Bank
Alex Bank	Credit Libanais	Fonds d'Équipement Communal	Capital Bank	Shamil Bank of Yemen and Bahrain	Union Internationale de Banques	Arab Islamic Bank	Housing Bank for Trade and Finance Algeria	Sudanese French Bank
Credit Agricole Egypt	Bank of Beirut and Arab Countries	Bank Al Amal	International Islamic Arab Bank	Islamic Bank of Yemen	Union Bancaire pour le Commerce et l'Industrie	Palestine Investment Bank	Trust Bank Algeria	Blue Nile Mashreq Bank
*Syria Ranks 9 th in the Arab Region in terms of remittance inflows but is excluded from the list due to unavailability of bank data. Qatar ranks 10 th in the Arab Region in terms of remittance inflows. Source: World Bank and The Banker, 2015								

¹² This table was a part of the report submitted by the Union of Arab Banks in its capacity as a member of the ESCWA's Lebanese National Committee on Migration & Development.

Table 2: Expatriate products/services provided by some Lebanese banks¹³

Arab Bank	
Arab Bank introduces services designed to meet the needs of Lebanese Expats, residing and working in the UAE (see below)	
<ul style="list-style-type: none"> • Savings back home through Arab Bank dual account • Free money transfers • Non-resident home loans • Access to retail products in UAE <ul style="list-style-type: none"> ○ Payroll Accounts ○ Credit Cards <ul style="list-style-type: none"> ✓ Internet shopping card ✓ Visa classic and Visa gold credit cards ✓ MasterCard titanium credit card ✓ Visa Platinum credit card ○ Loans <ul style="list-style-type: none"> ✓ Personal Loan ✓ Auto Loan ✓ Non-Resident Lebanese home loan ○ Elite Banking <ul style="list-style-type: none"> ✓ Financial security ✓ Network access ✓ Lifestyle benefits 	
Arab Bank introduces services designed to meet the needs of Lebanese Expats, residing and working in Bahrain (see below)	
<ul style="list-style-type: none"> • Savings back home through Arab Bank dual account • Free money transfers • Non-resident home loans • Access to retail products in Bahrain <ul style="list-style-type: none"> ○ Payroll Accounts ○ Credit Cards ○ Loans 	
Arab Bank introduces services designed to meet the needs of Lebanese Expats, residing and working in Qatar (see below)	
<ul style="list-style-type: none"> • Savings back home through Arab Bank dual account • Free money transfers • Non-resident home loans • Access to retail products in Qatar <ul style="list-style-type: none"> ○ Payroll Accounts ○ Credit Cards ○ Loans ○ Remittance Services <ul style="list-style-type: none"> ✓ Standing Instructions ✓ Bill Domiciliation ✓ Purchase/Collection/ Transfers 	

¹³ This table was a part of the report submitted by the Union of Arab Banks in its capacity as a member of the ESCWA's Lebanese National Committee on Migration & Development.

Banque Libano-Française	
<ul style="list-style-type: none"> • Benefit from the following advantages for USD 7 per month: <ul style="list-style-type: none"> ○ Two free Cash Platinum debit cards ○ A Premium Platinum card for USD 150 instead of USD 300 ○ Free Point SMS service to track your card transactions ○ 50% discount on your Euro Blue card ○ Incoming transfers at a flat fee of USD 4 ○ Free standing orders for your automatic transfers ○ Free E-Banking and Call Center services to manage account remotely ○ Free settlement of all utility bills in Lebanon ○ Special conditions on housing loans to expatriates in USD and LBP • Expatriates Housing Loans in LBP and USD • Renovation Housing Loan for Expatriates 	
BLC Bank	
Financial Services	
<ul style="list-style-type: none"> • Expatriates account • Housing loans • Time Deposit Account • Land purchase Loan 	
Non-Financial Services	
<ul style="list-style-type: none"> • Airline Tickets • Hotel packages • Rent a car • Taxi Companies 	
Bank Med	
<ul style="list-style-type: none"> • Free monthly incoming transfers • Free international debit card for the first year • Free monthly statement of account • Free cash withdrawals from any BankMed ATM network • Free SMS notification alert on international debit card • Free credit card for the first year • Free SMS notification on credit debit card • Free credit card e-statement • Free monthly utility domiciliation fee on landline bill • Free 24/7 electronic banking services via MedPhone, MedMobile, and MedOnline • Attractive interest rate on saving account • In-principle approval within 2 working days on housing loan 	

Byblos Bank	
Services provided by Byblos Bank S.A.L. – Abu Dhabi Representative Office:	
Consumer Banking <ul style="list-style-type: none"> • Expatriate housing loan • Auto loan • Cards • Online banking Commercial Banking Correspondent Banking	
Countries Served <ul style="list-style-type: none"> • United Arab Emirates • Qatar • Bahrain • Oman • Yemen 	
Services provided by Byblos Bank Representative Office Nigeria Ltd.:	
Consumer Banking <ul style="list-style-type: none"> • Expatriate housing loan • Auto loan • Cards • Online banking Commercial banking Correspondent banking	
Countries served <ul style="list-style-type: none"> • Nigeria • Ghana • Ivory Coast • Senegal • Other West African Countries 	
Services provided by Byblos Bank RDC S.A.R.L. – Congo	
Mainly commercial lending, transfers and payments, letters of credit, letters of guarantee, and documentary collection services.	
Credit Libanais	
<ul style="list-style-type: none"> • Fixed Term Deposit Account • Expatriates housing loan • Visa Card in Euro • Bancassurance products <ul style="list-style-type: none"> ○ Motor insurance ○ Travel insurance ○ Personal accident ○ Retirement ○ Children's education 	

Fenicia Bank
<ul style="list-style-type: none"> • Full range banking accounts available in major currencies • International cards • Investment and commercial loans with advice from specialist advisers • Housing loans
Bank of Beirut
Non-Resident Lebanese Expatriate Financial Package – Dubai <ul style="list-style-type: none"> • Non-Resident Lebanese Expatriate Account • Non-Resident Lebanese Expatriate money transfers
Non-Resident Lebanese Expatriate Financial Package – Qatar <ul style="list-style-type: none"> • Managing finances • Consumer loans • Transferring money • Housing Loan for Lebanese Expatriates in LBP and USD • Bancassurance Products <ul style="list-style-type: none"> ◦ Educational saving schemes ◦ Retirement saving schemes • Credit card • Personal credit facilities
Lebanon and Gulf Bank
<ul style="list-style-type: none"> • LBP Home Loan • UAE Dirham Card

2.2 Financial products and services offered by Lebanese financial institutions to Lebanese immigrants

The Lebanese financial institutions which work under full regulation and supervision of the Central Bank of Lebanon have developed many schemes and financial products for the benefit of the Lebanese migrant body all of which are offered by commercial banks and dedicated to Lebanese expatriates.

The Central Bank of Lebanon (BDL), and in its capacity as the chaperone for the Lebanese banking system and all Lebanese financial institution has identified all the financial products and services offered by Lebanese financial institutions to emigrants by resorting to the complete list of banks posted on BDL website which includes all

the 71 banks operating in Lebanon (Lebanese commercial banks, branches of foreign banks, specialized banks and Islamic banks).

The research results (shown in the below table), show that out of the 71 banks; it was revealed that **17 banks** had specific expatriate services or products offered to Lebanese Expatriates. Whereas the rest do not explicitly mention any products designated to expatriates.

In spite of the comprehensive feedback, the research revealed that further research and analysis should be conducted in order to understand the relationship between expatriates and financial institutions and mainly banks. Some of these issues include the following:

- Services provided by Lebanese banks to expatriates through their network of branches outside Lebanon.
- Services consumed by expatriates regardless of whether the service/product is especially designed to expatriates.
- Services provided by investment banks to non-residents including expatriates regarding all forms of wealth management and funds.
- Services used by expatriates to repatriate money to Lebanon whether through bank transfers, online banking, or wire transfers either through banks or Money Business Services.
- Statistics regarding the historical development of expatriates programs and all other services consumed by them (volume and value) in order to assess the efficiency and analyze trends.

This table¹⁴ represents a summary of all Lebanese financial institutions and the financial products and services that they offer to Lebanese immigrants.

¹⁴ This table was a part of the report submitted by the Union of Arab Banks in its capacity as a member of the ESCWA's Lebanese National Committee on Migration & Development.

Bank No. (BDL list)	Bank Name	Products / Services Dedicated to Lebanese Expatriates
1	Fransabank s.a.l. http://www.fransabank.com/English/BusinessActivities/ConsumerBanking/Consumer%20Loans/HousingLoans/Expatriates-Housing-Loan/Pages/default.aspx	-Housing loan
3	Banque Misr Liban s.a.l. http://bml.com.lb/	X
5	Arab Bank p.l.c. http://www.arabbank.ae/en/nrblebanese.aspx	-Dual account -Free money transfers -Nonresident Lebanese home loans -Access to retail products in host country
7	HSBC Bank Middle East Limited https://www.expat.hsbc.com/1/2//hsbc-expat/services	X
9	Rafidain Bank	X
10	Banque Libano-Francaise s.a.l. http://www.eblf.com/en/Packages-Expat-Package-4	-Free and discounted credit cards -Discounted transfers -Free remote account management -Free settlement of Lebanese utility bills -Special conditions on housing loans.
11	B.L.C. Bank s.a.l. http://www.blcbank.com/personal-0/Expatriate%20Package	-Expatriates account with free services -Time deposit account -Housing loans -Land purchase loan -Discount on Airlines Tickets

		-Hotel packages -Rent a car -Taxi Company -Finalization of the papers, loans and insurance
12	Near East Commercial Bank s.a.l. http://www.necbbank.com/	X
14	BLOM Bank s.a.l. http://www.blombank.com/english/home	X
16	Federal Bank of Lebanon s.a.l. https://www.fbl.com.lb/	X
17	Saudi National Commercial Bank	X
19	Societe Generale de Banque au Liban http://www.sgbl.com.lb/sgbl_fr/Pages/home.aspx	X
22	BankMed sal http://www.bankmed.com.lb/Personal/MedExpat.aspx	<ul style="list-style-type: none"> • No minimum required balance on your current account; • Free monthly incoming transfers; • Free International Debit Card for the 1st year; • Free monthly statement of account; • Free cash withdrawals from any Bankmed sal ATM network; • Free SMS notification alert on your international Debit Card; • Free Credit Card for the 1st year; • Free SMS notification on your Credit Card;

		<ul style="list-style-type: none"> • Free Credit Card e-Statement; • Free monthly utility domiciliation fee on your landline bill; • Free 24/7 electronic banking services via MedPhone, MedMobile and MedOnline; • Attractive interest rate on your Saving Account; • In-principle approval within 2 working days on your Housing Loan.
27	Audi Private Bank sal http://www.bankaudipb.com/private/lebanon	X
28	BBAC sal https://www.bbacbank.com/	X
33	Audi Investment Bank http://www.bankaudi.com.lb/lebanon/investment-banking	X
34	Syrian Lebanese Commercial Bank sal http://www.slcb.com.lb/	X
35	Banque Pharaon et Chiha sal	X
36	Banque de Crédit National sal www.bcnlb.com	X
39	Byblos Bank sal http://www.byblosbank.com	Housing Loan Insurance: Life Policies / Non-Life Policies
41	Banque de l'Habitat sal http://www.banque-habitat.com.lb/	Housing loan
43	Finance Bank sal	X
48	Banque de l'Industrie et du Travail sal http://www.bitbank.com.lb/	X
52	IBL Bank sal	X

	http://www.ibl.com.lb/	
53	Credit Libanais S.A.L http://www.creditlibanais.com.lb/	-Housing loan -Cards: Banker net -Accounts: Fixed Term Deposit Account -Cards: Visa Euro
56	Bank Audi sal http://www.bankaudi.com.lb/Lebanon/Home	-Housing loan
58	Fenicia Bank SAL http://www.feniciabank.com/	-Full range banking accounts available in major currencies -Availability of international cards -Easy access and control through Online Banking -Investment and commercial loans with advice from our specialist advisers -Housing loans to bring you back home -A welcoming updated website
62	North Africa Commercial Bank SAL http://www.nacb.com.lb/english/index.php	X
63	Lebanese Swiss Bank http://www.lebaneseswissbank.com/	-Housing loan
67	Bank Saderat Iran http://www.bsi-lebanon.com/index.html	X
68	BSL Bank SAL http://www.bsl.com.lb	-Expatriate Housing loan - Bancassurance Investment Plans
73	National Bank of Kuwait http://www.nbk.com.lb/	X
75	Bank of Beirut s.a.l https://www.bankofbeirut.com/Corporate/en/Home	-Housing loan -NRL financial package-Dubai: <ul style="list-style-type: none"> • Non-Resident Lebanese Expatriate Account • Non-Resident Lebanese Expatriate money transfers

		-BayRoot-Qatar: Managing finances <ul style="list-style-type: none"> • Consumer loans • Transferring money • Housing Loan for Lebanese Expatriates in LBP and USD <input type="checkbox"/> Bancassurance Products <ul style="list-style-type: none"> - Educational saving schemes - Retirement saving scheme <ol style="list-style-type: none"> 1. Credit card 2. Personal credit facilities
80	Jammal trust Bank SAL http://www.jtbbank.com/	- TRUST INSURANCE & TRUST LIFE SAL BUSINESS -Account for non-resident
85	Habib Bank Limited http://habib-bank.lebanonbanks.tel/	X
90	Arab African international bank http://www.aaib.com	X
92	Emirates Lebanon Bank S.A.L https://www.elbank.com.lb	X
93	Banque BEMO S.A.L http://www.bemobank.com/	X
94	Lebanon and Gulf Bank S.A.L https://www.lgbbank.com	<ul style="list-style-type: none"> • Housing Loan
95	Saudi Lebanese Bank S.A.L	X
98	Cedrus Bank S.A.L http://www.cedrusbank.com https://www.sc.com/en/about-us/diversity-and-inclusion/diversity-for-our-customers.html	<ul style="list-style-type: none"> • Non-resident banking products, for example in Lebanon, which offer non-residents discounted remittance charges between markets, free correspondent banking, competitive conversion rates and free debit cards in multiple countries
101	Al- Mawarid Bank S.A.L http://www.almawarid.com/	X

103	Credit Bank S.A.L http://www.creditbank.com/	X
104	United Credit Bank S.A.L	X
105	Bank Al Madina S.A.L	X
108	First National Bank http://www.fnb.com.lb	<ul style="list-style-type: none"> Housing Loan
109	Al Baraka Bank S.A.L http://www.al-baraka.com/	X
110	MEAB S.A.L http://www.meabank.com/	X
111	Blominvest Bank SAL : http://www.blominvestbank.com/	X
113	MedInvestment Bank SAL : http://www.bankmed.com.lb/	X
114	Credit Libanais Investment Bank SAL : https://www.creditlibanais.com.lb	X
115	Citibank NA : http://www.citigroup.com	X
118	Arab Investment Bank SAL : no specific website	X
121	Fransa Invest Bank SAL : http://www.fransabank.com	X
123	Byblos Invest Bank SAL : http://www.byblosbank.com	X
125	Arab Finance House SAL(Islamic Bank) : http://www.afh.com.lb/	X
126	Lebanese Islamic Bank SAL : http://www.lebaneseislamicbank.com.lb (unreachable website)	X
127	BLOM Development Bank SAL :	X

	https://www.blomdevelopment.com/	
129	FFA SAL(Private Bank) : http://www.ffapivatebank.com	X
130	Bank of Beirut Invest SAL : http://www.bankofbeirut.com	X
131	Warka Bank for Investment & Finance J.S.C http://www.warka-bank.com/	x
132	Bank of Baghdad (Private S.A.Co.) http://www.bankofbaghdad.com	X
133	CSCBank S.A.L http://www.cscgroup.com	X
134	Al-Bilad Islamic Bank for Investment and Finance P.S.C http://www.bilad-bank.com	X
135	IBL Investment Bank S.A.L http://invest.ibl.com.lb/ (link not working)	X
136	Qatar National Bank (Qatari Societe Anonyme) http://qnb.com	X
137	Cedrus Invest Bank S.A.L http://cedrusinvestbank.com	X
138	BLC Invest SAL http://www.blcbank.com	X
139	LiBank S.A.L (Levant Investment Bank) http://www.libank.com.lb/	X
140	National Bank of Abu Dhabi https://www.nbad.com/	X

3. Governmental related investment initiatives for migrants & expatriates

The Lebanese government did not do much in terms of providing the expatriates with investment initiatives or opportunities compared to other Arab neighboring countries. Nevertheless, the most relevant legislation which relates to investment initiatives for residents as well as emigrants would be “Investment Law No.360” which was enacted in 2001 and has reinforced the Investment Development Authority of Lebanon¹⁵ (IDAL)’s mission, providing a framework for regulating investment activities in Lebanon, and providing local and foreign investors alike with a range of incentives and business support services. Law No.360 identified a set of priority sectors that showed the most promising opportunities in terms of their investment potential and impact on socio-economic growth. The identified priority sectors include: Industry, Agriculture, Agro-Industry, Tourism, Information Technology, Technology, Telecom and Media.

Foreign and local companies investing in Lebanon can benefit from set of financial and non-financial incentives depending on the sector in which they operate. The Investment Development Authority of Lebanon (IDAL), Lebanon’s national investment promotion agency, provides companies operating in 8 economic sectors with a set of financial and non-financial incentives. Other governmental and non-governmental institutions also provide a set on incentives that you can benefit from.

3.1 Investment initiatives offered by IDAL

3.1.1 Objectives and activities of IDAL:

As the prime national agency responsible for promoting investment in Lebanon, IDAL, and as a part of its mandates, offers the following services which play a major in attracting investment to Lebanon in general including Lebanese emigrants.

- a) Providing economic, commercial, legal, industrial and other information relevant for investment decisions.

¹⁵ IDAL is the national investment promotion agency that was established in 1994 with the aim of promoting Lebanon as a key investment destination, and attracting, facilitating and retaining investments in the country. In addition to its role as investment promotion agency, IDAL is entrusted with the active promotion and marketing of Lebanese exports including but not limited to agricultural and agro-industrial products. http://www.investinlebanon.gov.lb/en/about_us

- b) Identifying and promoting investment opportunities in various growth promising sectors.
- c) Mediating contacts between investors and entrepreneurs to identify potential joint-venture opportunities.
- d) Providing information on economic sectors with investment potential.
- e) Granting various types of fiscal exemptions and fees reduction to investment projects as stipulated in Investment Law No. 360.
- f) Participating in the capital of joint-stock companies in specific fields.
- g) Facilitating issuance of permits and licenses required for starting and operating a business through coordinating with corresponding public institutions.
- h) Providing advice on issues affecting the investment climate in Lebanon.
- i) Arranging for business meetings with officials from private and public sectors.
- j) Providing after-care service for investment projects.

3.1.2 Specialized Incentive Schemes:

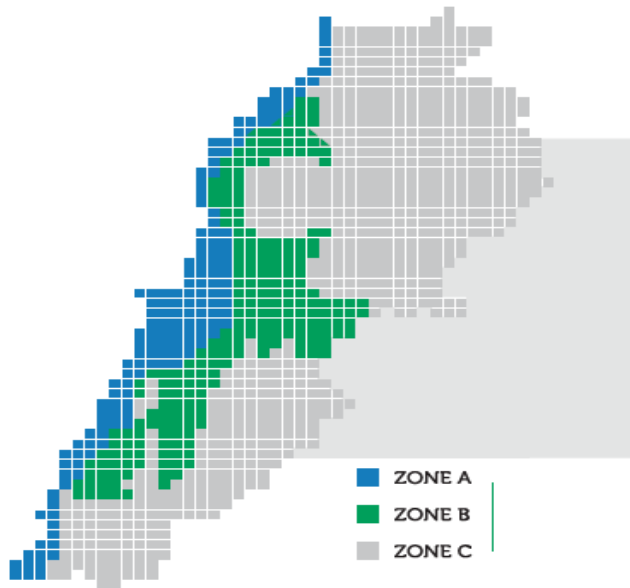
IDAL grants a set of incentives for investments in key sectors including: Industry, Agriculture, Agro-Industry, Tourism, Information Technology, Technology, Telecommunication, and Media.

The two available Incentive Schemes are the following:

- A. Investment Project by Zone (IPZ) scheme:** It is a scheme based on the project's geographical location, investment size and sector type. It provides investors with fiscal related incentives and work permits. This scheme divides Lebanon into three geographical zones (Zone A, Zone B, Zone C).
- B. Package Deal Contract (PDC) scheme:** It is a scheme based on the project's investment size; number of jobs created, and sector type. It provides investors with fiscal and labor related incentives as well as set-up fees reductions. Under this scheme, the investor is bound by a contract with the Lebanese government represented by IDAL.

A. Investment Project by Zone (IPZ) scheme: (Incentives Granted):

Based on Geographical Distribution and Investment Size



ZONE A

- Work permits for all categories.
- Full exemption from income tax for a two-year period provided that at least 40% of the company's shares are listed on the Beirut Stock Exchange.

ZONE B

- Work permits for all categories.
- A 50% reduction on income tax and taxes on project dividends for a five-year period.
- Full exemption from income tax for two additional years provided that at least 40% of the company's shares are listed on the Beirut Stock Exchange.

ZONE C

- Work permits for all categories.
- Full exemption from income tax and taxes on project dividends for a 10-year period.
- Full exemption from income tax for two additional years provided that at least 40% of the company's shares are listed on the Beirut Stock Exchange.

A.1 Eligibility Criteria



ZONE A

Sectors	Minimum Investment Required (USD)
Tourism	10.000.000
Industry	5.000.000
Agro-Industry	2.000.000
Agriculture	1.500.000
Information Technology (IT)	200.000
Technology	200.000
Telecommunication	200.000
Media	200.000



ZONE B

Sectors	Minimum Investment Required (USD)
Tourism	4.000.000
Industry	3.000.000
Agro-Industry	1.500.000
Agriculture	1.000.000
Information Technology (IT)	200.000
Technology	200.000
Telecommunication	200.000
Media	200.000



ZONE C

Sectors	Minimum Investment Required (USD)
Tourism	1.000.000
Industry	1.000.000
Agro-Industry	1.000.000
Agriculture	500.000
Information Technology (IT)	200.000
Technology	200.000
Telecommunication	200.000
Media	200.000

A.2 Additional Criteria

In addition to the “Eligibility Criteria”, the following criteria are taken into account when assessing a project fit for an Investment Project by Zone scheme:


- Socio-economic impact.
- Environmental impact and extent of natural resources preservation.
- Impact on the local labor force and potential for job creation.
- Market for local consumption and/or export potential.
- Extent of technology transfer and provision of technical training.
- Impact on similar industries (backward linkages) and on consumers.
- Compatibility with national government priorities and development policies.
- Establishment of Research and Development Centers.
- Value of both hardware and software for ICT projects.

B. Package Deal Contract: (Incentives Granted)

This is based on Job-Creation and Investment Size. The Projects benefiting from the PD Contract shall be granted, at maximum, the following incentives:

- Full exemption from income tax for up to 10 years.
- Full exemption from taxes on project dividends for up to 10 years.
- Up to 50% reduction on Work and Residence Permit Fees.
- Up to 50% reduction on Construction Permit Fees.
- Obtaining Work Permits of all categories provided that at least two Lebanese nationals are employed against one foreigner.
- Exemption from the obligation of including Lebanese natural and legal persons in their Boards of Directors.
- Full exemption from Land Registration Fees at the Real Estate Register and from fees needed for annexation, sub-division, mortgage and registration of rental contracts at the Real Estate Register.

B.1 Eligibility Criteria



Sectors	Minimum Investment Required (USD)	Minimum Jobs Created
Tourism	15.000.000	200
Industry	10.000.000	100
Agro-Industry	3.000.000	60
Agriculture	2.000.000	50
Information Technology (IT)	400.000	25
Technology	400.000	25
Telecommunication	400.000	25
Media	400.000	25

B.2 Additional Criteria

In addition to the investment size of the project and the number of jobs created, the following criteria are also taken into account when assessing a project fit for a Package Deal Contract scheme:

- Socio-economic impact.
- Environmental impact and extent of natural resources preservation.
- Extent of technology transfer and provision of technical training.
- Impact on similar industries (backward linkages) and on consumers.
- Compatibility with national government priorities and development policies.

3.1.2 Comparative tables of both schemes

Investment Project by Zone (IPZ) Scheme	Package Deal Contract (PDC) Scheme
<p>A scheme mostly catered for small and medium sized projects and designed to provide the highest support to projects located in the regions with the highest socio-economic challenges.</p> <p>The criteria used to determine an investment project's eligibility for this scheme include:</p> <ul style="list-style-type: none"> »The project's geographical location »The project's investment size (capital investment) »The project's sector type 	<p>A scheme mostly catered for large scale projects which have a high impact on employment.</p> <p>The criteria used to determine an investment project's eligibility for this scheme include:</p> <ul style="list-style-type: none"> »The project's investment size (capital investment) »The number of jobs created »The project's sector type

ZONE A	ZONE B	ZONE C
<ul style="list-style-type: none"> » Work permits for all categories. » Full exemption from corporate income tax for a two-year period provided that at least 40% of the company's shares are listed on the Beirut Stock Exchange. 	<ul style="list-style-type: none"> » Work permits for all categories. » A 50% reduction on corporate income tax and taxes on project dividends for a five-year period. » Full exemption from corporate income tax for two additional years provided that at least 40% of the company's shares are listed on the Beirut Stock Exchange. 	<ul style="list-style-type: none"> » Work permits for all categories. » Full exemption from corporate income tax and taxes on project dividends for a ten-year period. » Full exemption from income tax for two additional years provided that at least 40% of the company's shares are listed on the Beirut Stock Exchange.

4. Governmental Non Financial related Initiatives / incentives to increase the bonds and linkages between Lebanese migrants and their homeland

4.1 Role of MoFA and GDE:

The General Directorate of Emigrants (GDE) is the main directorate in the Ministry of Foreign Affairs (MoFA) which deals with issues related to emigration, Diaspora and remittances. The GDE has been setting the platform to develop a structure for the National Strategic Plan for Migrants in Lebanon. In addition the MoFA, through all of its directorates and mainly the GDE, undertakes many initiatives and programs to increase the bond and linkage between migrants and their homeland Lebanon.

Several initiatives was undertaken by the MoFA and the GDE beginning with the foundation or support of several emigrant clubs, associations and institutions¹⁶ in many countries so migrants can communicate while abroad to develop social and economic relationships and discuss and support their home country Lebanon. Media institutions and educational schools¹⁷ are also considered amongst the prime means to secure the links between the Lebanese Diaspora.

The newly developed website of the GDE is marked with an interactive nature. The nature of the website allows proper management and follow-up of personal affairs of the Lebanese communities in various deployment states. It deals with different activities (social, cultural, scientific, literary and economic) and provides the General Directorate of Emigrants feedback and news of these activities to be displayed on the website to enrich and benefit the emigrant community while browsing for information.

¹⁶ <http://www.emigrants.gov.lb/Emigrants.aspx?CID=1#.VnMvkvI96M8>

¹⁷ <http://www.emigrants.gov.lb/Emigrants.aspx?CID=3#.VnMwWPI96M9>

<http://www.foreign.gov.lb/arabic/general-informations/education-and-higher-education/lebanese-educational-institutions-abroad>



4.1.1 The main Lebanese transactions abroad facilitated by the authority are:

- To renew a passport abroad
- To obtain a new passport abroad
- To obtain a passport for a minor under seven years
- To obtain a passport for a minor 7 years did not exceed 18 years
- To obtain a passport to the adopted child was born
- To obtain a passport for illegitimate born
- To replace a passport
- To replace passports which contained errors
- To report the loss of passport
- To request annexation passports
- To request the codification of the profession on the passport
- To request the ratification of photocopies of passport pages
- To allow the possession of more than one passport
- To request Special Passport Numbers

4.1.2 Additional services are also facilitating immigrants business through:

- Legislation of University certificates issued from North American countries (USA & Canada) and from UK or other countries.
- Application for the registration of divorce documents.
- Marriage registration.
- New born baby registration.
- Legislation of the personal status documents received from outside Lebanon
- Approval of a public agency or a private incoming from outside Lebanon

Any transaction undertaken outside Lebanon should be legalized by the local authorities in the country and then released from the Ministry of Foreign Affairs and the Lebanese embassy or Consulate accredited in that country and then returns to Lebanon for legislation at the Ministry of Foreign Affairs and Emigrants.

- i) Investments in Lebanon are organized by IDAL and the Chamber of commerce.
- ii) Restoration of Lebanese nationality law is the latest and most important law if used correctly to attract immigrants and expatriates to return to Lebanon or to send more remittances and engage in more investments of developmental nature.
- iii) Parliament elections for Lebanese immigrants to increase relations between them and Lebanon through involving them into the decision making of the country.

4.2 Social channels of Communication in a nutshell:

The table below elaborates the various channels of communication mentioned:

Outreach Channels of the Directorate of Emigrants	Initiatives Relating to Emigrant Communities*
1) Internet website of the Directorate of Emigrants: www.emigrants.gov.lb/eng/ (EN);	Development of an Emigrants Map (AR) providing information on Lebanese communities around the world
2) Information and awareness raising campaigns targeting emigrant communities;	Lebanese Emigrant Youth Camp in Lebanon
3) Liaising with Migrant Associations in destination countries (e.g. World Lebanese Cultural Union (EN));	
4) Emigrant Community Knowledge Networks;	
5) ICTs; etc.	
Outreach Channels through Other National Institutions	Other Activities Relating to Emigrant Communities
1) Lebanese Embassies and Consulates Abroad;	Organisation of cultural and social activities through Embassies and/or Consulates
2) Investment Development Authority in Lebanon (IDAL) (EN); etc.	Coordination with UNDP and Lebanese diplomatic representation for support to the LIVE LEBANON (EN) initiative
	Support to the Targeting Lebanese Expatriates - TLE (EN) project
NB: This list is not exhaustive * Further details on initiatives under Chapter 2.3: Institutional Practices Sources: Website of the Directorate of Emigrants: www.emigrants.gov.lb/ ; Investment Development Authority in Lebanon (IDAL); and World Lebanese Cultural Union	

5. Financial and economic incentives offered to Lebanese expatriates (tax concessions, financial benefits, exemptions and investment privileges)

The Lebanese government, mainly through the Ministry of Finance offers many incentives to Lebanese expatriates (tax concessions and investment privileges). The table in Arabic represents a comprehensive set of information which reflects the investment incentives and exemptions in Lebanon (since it has not been translated, it may be treated as an annex)¹⁸.

Investment and Financial exemptions offered by the Ministry of Finance in Lebanon:¹⁹

الإعفاءات وحوافز الاستثمار في لبنان
لم يلحظ القانون اللبناني إعفاءات خاصة تطال المغتربين اللبنانيين انما تضمن إعفاءات على بعض الضرائب والرسوم تطبق على الاستثمارات المنفذة في لبنان، سواء تلك المنفذة من اللبنانيين المغتربين او المستثمرين المحليين او الاجانب، نورد هذه الاعفاءات وفقاً وفقاً لما يلي:
<p><u>اولاً: الاعفاءات والحوافز المنصوص عنها في قانون تشجيع الاستثمارات في لبنان:</u></p> <p>صنف قانون تشجيع الاستثمارات في لبنان المناطق اللبنانية ثلاث مناطق استثمارية (بموجب جدول وخريطة مرفقين بهذا القانون) تستفيد كل منها من إعفاءات وتسهيلات كما نص القانون على إعفاءات خاصة بالمستثمر الذي يوقع مع ايدال عقد سلة حوافز:</p>

¹⁸ This report was presented by the Ministry of Finance to ESCWA's National Committee for Remittances.

¹⁹ The table does not necessarily reflect all the financial related incentives offered by the government, due to the intersection of providers, such as IDAL, Central Bank of Lebanon and other involved bodies.

1. الاعفاءات والتسهيلات بحسب المناطق الاستثمارية:

- تستفيد المشاريع الاستثمارية المشمولة باحكام هذا القانون والمنشأة في المنطقة (أ) من الاعفاءات والتخفيضات والتسهيلات التالية:

- الحصول على اجازات العمل من الفئات كافة اللازمة حصرا للمشروع تمنحها المؤسسة العامة لتشجيع الاستثمارات بموجب قرار يصدر عن رئيسها بعد موافقة مجلس الادارة على اخضاع المشروع لاحكام هذا القانون. شرط ان يحافظ على العمالة الوطنية عبر استخدام لبنانيين اثنين على الاقل مقابل كل اجنبي وتسجيلهم في الصندوق الوطني للضمان الاجتماعي.
- تعفى الشركة المساهمة المنشأة لتملك و/او ادارة المشروع المستفيد من احكام هذا القانون والتي تطرح اسهمها للاكتتاب العام من الضريبة على الدخل لمدة سنتين من تاريخ ادراج اسهمها في بورصة بيروت شرط ان لا تقل نسبة الاسهم القابلة للتداول فعليا عن 40% من قيمة راسمالها. وتضاف فترة الاعفاء هذه الى اية فترة اعفاء اخرى تستفيد منها الشركة وفقا لاحكام هذا القانون او القوانين والانظمة الاخرى المرعية الاجراء.

- اضافة للتسهيلات والاعفاءات التي تستفيد منها المشاريع الاستثمارية المشمولة باحكام هذا القانون والمنشأة في المنطقة (أ)، تستفيد المشاريع الاستثمارية المشمولة باحكام هذا القانون والمنوي انشاؤها في المناطق المصنفة ضمن الفئة (ب) من التخفيضات التالية من تخفيض لمدة خمس سنوات بنسبة 50% على ضرائب الدخل وعلى توزيع انصبة ارباح العائدة للمستثمر والناجمة عن المشروع ويسري هذا التخفيض من تاريخ المباشرة باستثمار المشروع المشمول باحكام هذا القانون. وفي حال استفادة المستثمر من الاعفاء المنصوص عليه في الفقرة (2) من المادة الحادية عشرة من هذا القانون، يباشر العمل بالتخفيض بعد انتهاء فترة الاعفاء.

- اضافة للتسهيلات والاعفاءات التي تستفيد منها المشاريع الاستثمارية المشمولة باحكام هذا القانون والمنشأة في المنطقة (أ) تستفيد المشاريع الاستثمارية المشمولة باحكام هذا القانون والمنوي انشاؤها في المناطق المصنفة ضمن الفئة (ج) من اعفاء كامل ولمدة عشر سنوات من الضرائب على الدخل وعلى توزيع انصبة الارباح العائدة للمستثمر، يسري هذا الاعفاء من تاريخ المباشرة باستثمار المشاريع الاستثمارية المشمولة باحكام هذا القانون.

- تستفيد المشاريع التي تتناول قطاع المعلوماتية والتكنولوجيا من الاعفاءات والتخفيضات الممنوحة للمشاريع المنوي انشاؤها ضمن المنطقة (ج) وذلك بغض النظر عن مكان انشائها، على ان تصدر لائحة بالمشاريع المتعلقة بالقطاعات المذكورة في هذه المادة والتي يمكن ان تستفيد من احكام هذا القانون بموجب مرسوم يتخذ في مجلس الوزراء، بناء على اقتراح رئيس مجلس الوزراء.

2. عقد سلة الحوافز:

يستفيد المستثمر الذي يوقع مع ايدال عقد سلة حوافز من الاعفاءات التالية:

- اعفاء كامل من الضريبة على الدخل وعلى توزيع انصبة الارباح الناتجة عن المشروع وذلك لفترة تصل الى عشر سنوات بدءا من تاريخ مباشرة استثمار المشروع.
- منح اجازات عمل من كل الفئات شرط ان يحافظ المشروع المستفيد من عقود سلة الحوافز على العمالة الوطنية عبر توظيف لبنانيين اثنين على الاقل مقابل كل اجنبي وتسجيلهم في الصندوق الوطني للضمان الاجتماعي.
- تخفيض رسوم اجازات العمل والاقامة بنسبة تصل الى 50% كحد اقصى مهما كانت فئتها تبعا لعدد الاجازات المطلوبة. كما تخفض قيمة شهادة الايداع لدى مصرف الاسكان الى النصف.
- خلافاً لأي نص آخر، تعفى الشركات المغفلة على انواعها التي يكون هدفها تملك و/أو ادارة مشروع استثماري مستفيد من احكام عقد سلة الحوافز من موجب وجود اشخاص لبنانيين طبيعيين أو معنويين في مجالس ادارتها
- تخفيض على رسوم رخص البناء بالنسبة للابنية المنوي تشييدها واللازمة لتحقيق المشروع الاستثماري المستفيد من احكام عقود سلة الحوافز بنسبة تصل الى 50% كحد اقصى.
- اعفاء كامل من رسوم تسجيل العقارات في السجل العقاري ومن رسوم الافراز والضم والفرز والتأمين العقاري ورسم تسجيل عقود الايجارات في السجل العقاري بالنسبة للعقارات التي ستشيد عليها المشاريع موضوع عقود سلة الحوافز شرط التعهد بتنفيذها في خلال مهلة خمس سنوات من تاريخ تسجيل العقار في السجل العقاري تحت طائلة الزام المستثمر المتخلف عن تنفيذ مشروعه بدفع غرامة توازي ثلاثة اضعاف الرسوم التي كانت متوجبة اصلا.

ثانياً: الاعفاءات المنصوص عنها في قانون ضريبة الدخل:

تعفى من ضريبة الدخل الشركات او المؤسسات التي تمارس النشاطات التالية:

- معاهد التعليم.
- المستشفيات، والمياعم، الملاجئ، التي تقبل مرضى بالمجان،
- مستشفيات الأمراض العقلية ومصحات السل.
- شركات الاستهلاك التعاونية، والنقابات، والتعاونيات الزراعية، إذا لم تكن لها صفة تجارية.
- المستثمرون الزراعيون، ما لم يعرضوا حاصلات أراضيهم والمواشي التي يربونها فيها ونتاج هذه المواشي في محل مخصص للبيع أو يبيعونها بعد التحويل.
- مؤسسات الملاحة الجوية والبحرية، وشرط المعاملة بالمثل للمؤسسات الأجنبية التابعة لبلدان تعمل فيها مؤسسات لبنانية.
- المصالح العامة التي لا تنافس المؤسسات الخاصة.
- المؤسسات السياحية ذات الطابع الحرفي.
- تعفى من ضريبة الدخل لمدة عشر سنوات كحد أقصى اعتباراً من تاريخ مباشرة الإنتاج أرباح المؤسسات الصناعية التي تنشأ في لبنان اعتباراً من سنة 1980 التي تنشأ في إحدى المناطق التي ترغب الحكومة في تنميتها والتي تحدد بمرسوم يتخذ في مجلس الوزراء.

ثالثاً: الاعفاءات المنصوص عنها في قانون ضريبة الاملاك المبنية:

لا يتضمن قانون ضريبة الاملاك اعفاءات تستفيد منها المشاريع الاستثمارية، بل ان معظمها يطال الابنية الحكومية والابنية التي تعود لبعض المشاريع الخدماتية مثل ابنية المياعم ودور العجزة، لأبنية المستعملة كمستشفيات أو مستوصفات أو معاهد للتعليم شرط أن يكون البناء ملكاً لجمعيات أو مؤسسات لا تتوخى تحقيق الربح أو موقوفاً لغايات دينية أو خيرية...

رابعاً: الإعفاءات المنصوص عنها في قانون الضريبة على القيمة المضافة

- اعفى قانون الضريبة على القيمة المضافة بعض الأنشطة من هذه الضريبة وفقاً لما يلي:
- الخدمات التي يقدمها الاطباء او اصحاب المهن التي لها صفة طبية ونفقات الاستشفاء.
 - التعليم.
 - الضمان واعداد الضمان والتقديمات الصحية التي تؤديها صناديق التعاضد وارباب العمل والخدمات المتعلقة بها.
 - الخدمات المصرفية والمالية.
 - أنشطة الهيئات والجمعيات التي لا تتوخى الربح تحقيقاً للغايات التي انشئت من اجلها باستثناء الأنشطة التي تقوم بها بشكل متكرر والتي يشكل اعفاؤها منافسة غير متكافئة للمؤسسات الخاضعة للضريبة.
 - النقل المشترك للأشخاص بما في ذلك النقل الذي يتم بواسطة سيارات الاجرة.
 - تسليم الذهب الى المصرف المركزي.
 - المراهنات واليانصيب وسائر ألعاب الحظ.
 - بيع العقارات المبنية.
 - تاجير عقارات مبنية للسكن.
 - اعمال المزارعين بالنسبة لتسليم محاصيلهم الزراعية.

خامساً: الشركات القابضة او الهولدنغ

يمكن للمستثمرين المحليين او الاجانب تأسيس شركة هولدنغ في لبنان تعفى من موجب وجود اشخاص طبيعيين أو معنويين لبنانيين في مجالس ادارتها، ولا يحتاج رئيس مجلس الادارة الى اجازة عمل اذا كان من غير اللبنانيين غير المقيمين في لبنان".

تستفيد شركات الهولدنغ من نظام ضريبي خاص بها حددته المادة 6 من المرسوم اشتراعي رقم 45 الصادر في 1983/6/24

الاعفاءات: تستثنى الشركات القابضة (هولدنغ) من ضريبة الدخل (الباب الأول) عن أرباحها كما تستثنى التوزيعات التي تجريها من ضريبة الدخل على إيرادات رؤوس الأموال المنقولة (الباب الثالث).

تخضع شركة الهولدنغ للضرائب التالية:

- تخضع الفوائد التي تجنيها مقابل إقراض شركات عاملة في لبنان لضريبة الدخل على إيرادات رؤوس الأموال المنقولة إذا كانت هذه الفوائد ناتجة عن قروض معقودة لمدة أقل من ثلاث سنوات.
- يخضع ربح التحسين الناتج عن تفرغ الشركة عن مساهماتها وحصصها في شركات لبنانية للضريبة المنصوص عنها في المادة 45 من قانون ضريبة الدخل إذا كانت هذه المساهمات والحصص قد تم تملكها من قبل الشركة لمدة تقل عن سنتين.
- تخضع المبالغ التي تتقاضاها شركة الهولدنغ من الشركات التابعة لها في لبنان لقاء نفقات الإدارة والخدمات وخلافه للضريبة بمعدل 5% على أن لا تزيد هذه النفقات عن حدود تعين بمرسوم يصدر بناء على اقتراح وزير المالية.
- تخضع العائدات التي تحصل عليها شركات الهولدنغ نتيجة تأجيرها لمؤسسات واقعة في لبنان براءات الاختراع وسائر الحقوق المحفوظة التي تملكها، للضريبة بمعدل 10% ولا تلحق هذه الضريبة أية علاوات أخرى.
- تخضع شركة الهولدنغ لضريبة سنوية مقطوعة مقدارها 6% من مجموع قيمة رأسمالها مضافا إليه مال الاحتياط عندما لا يتجاوز هذا المجموع 50 مليون ليرة لبنانية. ويخفض معدل الضريبة الى 4% للمبالغ الواقعة بين 50 مليون و 80 مليون ليرة لبنانية، وإلى 2% للمبالغ التي تتجاوز 80 مليون ليرة لبنانية، على أن لا يتعدى مجموع الضريبة السنوية المذكورة خمسة ملايين ليرة لبنانية. تطبق هذه الضريبة على شركة الهولدنغ ابتداء من أول سنة مالية مهما كانت مدتها.

سادساً: شركات الأوف شور

- اجاز القانون اللبناني تأسيس شركات اوف شور يكون نشاطها محصوراً خارج الاراضي اللبنانية
- تعفى الشركة من ضريبة الدخل على الأرباح وتخضع بدلا من ذلك لضريبة سنوية مقطوعة قدرها مليون ليرة.

- تعفى العقود وجميع المستندات التي توقعها الشركة في لبنان والمتعلقة بأعمالها خارج لبنان من رسم الطابع المالي
- تعفى أنصبة الأرباح التي توزعها الشركات من الضريبة على إيرادات رؤوس الأموال المنقولة،
- وتعفى من الضريبة على رؤوس الأموال المنقولة المترتبة على إيراداتها وعائداتها الناتجة عن توظيف أموالها خارج لبنان وتلك المترتبة على الفوائد التي تدفعها إلى أشخاص معنويين أو طبيعيين مقيمين في الخارج،
- تعفى من الضريبة على المبالغ التي تدفعها إلى أشخاص معنويين أو طبيعيين خارج لبنان، لقاء خدمات تؤدي في الخارج، كما تعفى من الضريبة على رواتب وأجور المستخدمين العاملين في الخارج،
- تعفى أسهم الشركة ومساهميها من جميع ضرائب الانتقال والإرث والرسوم المرتبطة بها من أي نوع كانت.
- تخضع رواتب وأجور المستخدمين العاملين في الشركة لضريبة الباب الثاني من قانون ضريبة الدخل. ويعتبر 30% من الراتب الأساسي للمستخدم الاجنبي العامل في الشركة بمثابة تعويض تمثيل غير خاضع للضريبة على الرواتب والأجور.

اتفاقيات منع الازدواج الضريبي وحماية الإستثمار

وبالإضافة إلى ذلك، يمكن للمستثمرين الاستفادة من:

- اتفاقيات منع الازدواج الضريبي المتعددة، التي أبرمتها الحكومة اللبنانية مع أكثر من 32 دولة لتجنب الازدواج الضريبي والحماية من التهرب الضريبي.

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- الاتفاقيات الثنائية لحماية وتشجيع الاستثمارات

²⁰ Special report submitted by the Lebanese Ministry of Finance (MoF) to ESCWA's National Committee for Remittances and Development on 22/07/2015. The Report represents the opinion of the MoF.

6. Initiatives, projects and programs undertaken by Non Governmental Organizations (NGOs) and Civil Society Organizations (CSOs) in the field of the Lebanese migration directly and indirectly

6.1 Role of NGOs and CSOs in supporting migrants and sustaining development:

In general NGOs have not traditionally had a role in providing social and welfare services; they have functioned instead as mediators of interests between citizens and the state or other interest groups, and have supported leisure or recreational activities for and through the population. However, more NGOs are trying to work in many vibrant fields including integration, migration and developments. For the past decade, the Lebanese government has faced difficult times, and the public sector revealed insufficient support for Lebanese Emigrants and the Diaspora in general, due to many reasons. In addition the private commercially driven private sector has understandably selective when choosing what to support and when to act in the field of migration. As a result, a real need for the role of NGOs has appeared, this has pushed many elements of the civil society to act for the benefit of the Lebanese emigrants and got involved in migration strategies, Diaspora support and remittances programs.

6.2 NGOs and CSOs involved directly or indirectly in Lebanese migration related initiatives (Alphabetical Order):

The research conducted revealed a rather surprisingly large number of civil organizations on the local, regional and global levels of which operations relate directly or indirectly to Lebanese migration. The following section represents a list of NGOs (listed by alphabetical order) working in the field of migration and development along with the nature of the project (if any) each given organizations is involved in. In addition, there are many NGOs of which a part of their work is relevant to migration since they are also engaged in numerous initiatives and programs related to Lebanese immigrations, mostly on bilateral bases (between Lebanon and the host country).

1) Aspen Global Leadership Network (AGLN):²¹

Its main mandate is to connect NGOs to the Lebanese Diaspora.

Through creating a website to connect Lebanese expats with Lebanese NGOs, AGLN facilitates the transfer of information and funds between small and medium sized local NGOs and individual donors, focused on connecting Lebanese in the Diaspora with NGOs on the ground. There are many excellent NGOs in Lebanon who have a wealth of experience in the region but have limited access to funding and tend to be too small to benefit from bilateral and multilateral aid.

As a result, this NGO addresses this matter and helps in the financing process.

2) Africa & Middle-East Development Council (AMEDC):²²

AMEDC is a part of the community of Arab and African young leaders who are shaping the global agenda and implementing a better cooperation between Arab and African Countries in the framework of the new South-South Cooperation. The Lebanese cluster maintains a big role in the volume of AMEDC's operations.

3) Australian Lebanese Christian Federation (ALCF):²³

The Australian Lebanese Christian Federation was founded in 1986 by prominent members of the Australian community from Lebanese background. ALCF mission was to assist Lebanese and Arabic speaking individuals to settle harmoniously in the Australian community. Currently ALCF is helping the new Australians who originate from Arabic speaking countries to integrate fully and actively through a smooth and well oriented interaction within the broader Australian community. ALCF is also monitoring how the new Australians (including the senior citizens) are having an equitable and non-discriminatory access to mainstream services.

²¹ <http://www.aspeninstitute.org/leadership>

²² <https://www.facebook.com/media/set/?set=a.411840925531890.84115.405232476192735&type=3>

²³ www.alcfed.org.au

4) African Continental Council (ACC):²⁴

ACC is affiliated to the World Lebanese Cultural University and has mandates related to the integration of Lebanese in their African host countries.

5) Arab- American Museum in Michigan (AAMM):²⁵

The Arab American National Museum (AANM) is the first and only museum in the United States devoted to Arab American history and culture. Arab Americans, including Lebanese have enriched the economic, political and cultural landscape of American life. Since opening in 2005, the Museum has shed light on the shared experiences of immigrants and ethnic groups, paying tribute to the nation's diversity. The AANM is accredited by the American Alliance of Museums and an Affiliate of the Smithsonian Institution; In addition it is a founding member of the Immigration and Civil Rights Network of the International Coalition of Sites of Conscience

6) Baladiyat:²⁶

The Baladiyat program recognizes the cultural and economic importance of the approximately 12.5 million persons which represent the Lebanese Diaspora throughout the world. Lebanese Diaspora remittances account for an estimated 20 percent of Lebanon's overall GDP. However, only a small percentage goes into job-creating investment in the retail and services sectors.

As a result, and in order to increase local economic development within Lebanon, Baladiyat developed programs to engage and motivate the Lebanese Diaspora through investment and e-commerce opportunities that play a vital role in development. The following represents Baladiyat's most important programs:

²⁴ <https://www.facebook.com/pages/Continental-African-Leadership-Council/464290326951108>

²⁵ www.arabamericanmuseum.org

²⁶ www.baladiyat.org

A. *Lebanese Diaspora Homeland Investment Database:*

Relief International has partnered with the Lebanese Emigration Research Center (LERC) in order to identify likely Diaspora investors and link them with local investment opportunities. Through extensive surveying and research on the Diaspora, LERC began the development of a global database that can potentially connect the Lebanese Diaspora investors with economic opportunities tailored to their individual interests and home villages.

B. *Youth Camp*

In line with its commitment to youth empowerment, Baladiyat hosted a Youth Camp that brought together Diaspora with Lebanese youth and trained them to become informed / proactive citizens who have the skills to partner with local authorities in order to enhance economic and social development. The goal of the Camp was not only to empower youth, but to build positive, long-lasting connections between the Lebanese Diaspora and their homeland on many levels.

7) **Back to Roots:**²⁷

Back to Roots is a group of North Americans of Lebanese origins that is based all over the United States of America and Canada. They connect alumni with volunteer and internship opportunities, both in Lebanon and in the US and Canada, to their continuous robust engagement with Lebanon. Participants have the opportunity to:

- Learn about Lebanon's social, economic, and political dynamics from the country's stakeholders, including NGOs, activists, political players, and more.
- Connect with their heritage to enable them to build a real and long lasting relationship with Lebanon.

²⁷ <https://backtotheroots.com>

8) Brown Bag Talks (BBT):²⁸

The Brown Bag Talks that were held in 2011 were respectively entitled "There are no friends here", and "Exploring Diaspora Diplomacy through the Case of the U.S. Public Diplomacy in Lebanon". This initiative has organized in the past many events²⁹ that were valuable for enhancing Diaspora contribution in development.

9) Center for Lebanese studies (CLS)

CLS is a long term program of interest in Lebanese Emigration and brain drain issues which was launched in a three-day conference. The program was developed to include several publications and the Transfer of know-how through Expatriate Nationals (TOKTEN) project in collaboration with UNESCO and UNDP. The conference brought together an international group of scholars to discuss the history of Lebanese emigration as well as the present circumstances of the Lebanese. Members of the group had done academic studies in the field of Lebanese emigration from Australia, Canada, Europe, Latin America, Lebanon and the United States.

10) Chamber of Commerce and Industry of Lebanon in Cote d'Ivoire:

Today it is the official body that represents Lebanese economic interests and defends them in the face of the many challenges. It enjoys recognition of the Ivorian state and is part of the constituents of the Economic and Social council. Its president is a special economic advisor to the head of state.

11) Development Association for Nurturing Arab Leadership & Innovation (DANALI):³⁰

DANALI is a regional independent non-governmental entity and one of the growing regional civil society organizations operating in the Arab world.

²⁹ as.lau.edu.lb/institutes/ims/academic-activities.php

³⁰ www.danali.org – The President of DANALI, Ali Zbeeb, is the author of the current report

DANALI aims at enhancing the wellbeing of Arab communities, primarily youth, through nurturing leadership skills and innovation initiatives on various social, intellectual and academic levels. DANALI also works with individuals and groups in local communities to improve national policies and practices through providing the tools and mechanisms to fulfill the required change.

As a part of its mandate, DANALI got involved with the ESCWA on the project of Strengthening the Capacity of Lebanon to Utilize Workers' Remittances for Development, whereby it represented the civil society / nongovernmental organizations on the National Committee for Remittances. In addition, DANALI has taken part of many events on the national and regional levels in the fields of migration, remittances and development.

12) I am Lebanese:

This is an initiative launched by Lebanese expats living in the United States of America that aims to encourage Lebanese-Americans to activate their Lebanese citizenship in order to deepen their ties to their mother country. This initiative is important in connecting the Diaspora with communities in Lebanon and providing them with citizenship rights by which they can preserve their roots.

13) Institute for Migration Studies (IMS):³¹

The IMS is currently working to introduce a Master's program in Migration Studies. The program will seek to provide an inter-disciplinary approach to understanding contemporary and future migration in Lebanon, the Arab region and the rest of the world.

³¹ <http://sas.lau.edu.lb/institutes/ims/>

14) Little Push NGO:³²

Little Push is a nongovernmental organization which offers creative modern tools of communication creating projects and initiatives that would fill the voids to achieve a specific social cause. Lebanese Migration and Diaspora connection is among such social causes which fall under the interest of Little Push.

Little Push has created in August 2014 the website (HelpForLeb.com) as the first project representing the first Lebanese crowd-funding website for sharing social awareness, offering volunteering services, funding social, environmental and humanitarian Lebanese causes, and for donating to Lebanese NGO's. The vision of HelpForLeb.com is to gather and connect the Lebanese Diaspora, Lebanese locals, Lebanese NGO's and Lebanese companies under one cause. The project's aims to:

- Establish a bridge for Lebanese Immigrant with the Country of origin.
- Introduce Services for Lebanese Immigrant.
- Connect Immigrants with Lebanese Society, individuals and establish a productive relationship.
- Contribute in creating job opportunities, exchanging expertise and skilled manpower
- Match investment chances to support innovative initiatives and projects. Social Networking Services.
- Connect Investors and create Business opportunities.
- Facilitate Job opportunities.
- Enhance social relationships between Lebanese individuals and groups.

³² <https://www.helpforleb.com/campaigns/little-push-ngo>

15) Lebanese Diaspora Energy (LDE):³³

LDE seeks to showcase the success stories of selected Lebanese residents and expatriates, and motivate them to stay connected, while celebrating the Lebanese heritage and promoting the positive image of Lebanon around the world. LDE represents a one-of-a-kind occasion for Lebanese emigrants to return to their roots and develop a valuable cultural and social connection with their homeland.

16) The Lebanese American Foundation; House of Lebanon:³⁴

It connects the Lebanese Diaspora to the arts, culture and history of Lebanon.

17) Lebanese Expatriate Association (LEA):

LEA is a specialized NGO for expatriates of which objectives include the following:

- Develop Lebanese expatriates' affairs of cultural, social and economic aspects.
- Seek communication and intellectual, cultural and social exchange.
- Draw children of Lebanese expatriate communities worldwide, closer to Lebanon.
- Encourage cultural and social activities, tourism and economic exchanges and mutually beneficial cooperation between Lebanon and the host countries, and between the Lebanese and the descendants of Lebanese descent.
- Establish cultural clubs and public libraries and centers of intellectual and educational studies in all countries where there are Lebanese communities and hold regular meetings and seminars.
- Issue periodic educational, scientific and cultural materials which serve the objectives of the association.
- Cooperate with local and international institutions and with Lebanon's friends abroad for the success of efforts.

³³ www.lde-leb.com

³⁴ www.houseoflebanon.com

18) Lebanese Expatriate Series (Lebanese in the world), and its related website:³⁵

This provides comprehensive and detailed information about the Lebanese communities in the world, their economic, trade and industrial activities. It includes a database for the names and activities of companies and secures communication channels required to identify the activities in various sectors, which allows for the exchange of ideas and creates integrative investment opportunities for individuals and businesses.

19) The Lebanese Expatriate Project - “Live Lebanon”:³⁶

The contribution of the Live Lebanon project to the overall development of Lebanon and to the eradication of regional disparities is based on the following strategy:

1. Engage the private sector in development and strengthen the link between Lebanese abroad on one hand and the Lebanese government and local communities in the poorest areas on the other hand.
2. Set up a mechanism for channeling financial support from expatriates to local development and community projects and hereby support the elimination of regional disparities.
3. Strengthen the local capacities and decision-making structures through the engagement of local UNDP working groups in the project development and management.

20) The Lebanese Emigration Research Center (LERC) :³⁷

LERC is an academic initiative of Notre Dame University (NDU). Established in April 2003, it is the first center in Lebanon dedicated specifically to the study of migration.

³⁵ www.loubnanioun.net

³⁶ www.livelebanon.org

³⁷ www.ndu.edu.lb/lerc/aboutus.htm

The Center will investigate Lebanese migrant history and conditions worldwide from the 19th century onward. It will study the impact of emigration on the social and economic life of Lebanon and of host countries. It will also analyze current emigration and currently increasing immigration into Lebanon together with the effect of the latter on Lebanese society, identity, culture, and development.

21) Lebanon Connect:³⁸

An initiative of an electronic platform for expatriates, which aims primarily to link them to the Lebanese residents and each other.

22) Lebanese-Australian Chamber of Commerce (LACC):³⁹

LACC has several activities including the facilitation of housing loans for expatriates. Their website explains more about their services and programs.

23) Lebanese- Dutch Businessmen Association (LDBA):⁴⁰

LDBA's program aims at strengthening the national economy through cooperation to bring investments to Lebanon, opening the way for the employment of Lebanese investors and investment in the Netherlands.

24) Lebanese-Canadian Businessmen Association (LCBA):⁴¹

LCBA was created over three decades ago; this association consists of about 350 members and is working in coordination with the Canadian Embassy in Lebanon and commercial business bodies in order to enhance trade and economy between the two countries.

³⁸ <https://www.facebook.com/LebanonConnect>

³⁹ www.alcc.com.au

⁴⁰ www.lebdutch.com

⁴¹ www.lcbaonline.com

25) Lebanese Immigration Museum at the Notre Dame University:⁴²

Notre Dame University took a decision to allocate a plot of land within the university campus to build a museum that will be at the same time an educational monument open for schools and universities, and a space for the public and migrants to visit and explore.

26) Lebanese information center (LIC):⁴³

The Lebanese Information Center (LIC) is an independent, non-profit Research Institute committed to providing historical resources as well as updated and accurate information for individuals and institutions seeking to learn about Lebanon and its people. The establishment of LIC was inspired by the need to inform various institutions about the plight of Lebanese people and to effectively rally support for a free, democratic and sovereign Lebanon. It seeks to promote peace and aims at eliminating injustice and Human Rights abuses committed against Lebanese equally. To realize its mission, the LIC, headquartered in Alexandria, Virginia, established chapters nationwide with several hundred members, mostly volunteers and a large support base. The LIC carries its mission through departments that function within their capacities as follows:

- **Research and Media Center** - gathers data and publishes reports on matters relating to Lebanon. It serves as a reliable source of information to media and political institutions and deals with emerging questions concerning political movements in Lebanon.
- **Human Rights Watch group** - records accounts of Human Rights abuses in Lebanon and monitors the judicial practices in Lebanon to ensure proper legal procedures.

⁴² www.ndu.edu.lb/lerc/museum.htm

⁴³ www.licus.org

- **Advocacy Group** - aims at rallying and coordinating the efforts of the Lebanese-American community in the US to effectively advocate for a free, democratic and sovereign Lebanon. The group seeks to act as a bridge between the American establishments and Lebanon as well as to provide an impartial perspective on the Lebanese people's struggle for freedom and independence.
- **Social Services institute** - provides legal assistance and guidance to Lebanese emigrants and functions as a grassroots network connecting Lebanese-Americans through periodic publications, local and regional events, and active participation in the activities of the Lebanese-American community.

27) Lebanese Businessmen Council in Belgian⁴⁴

The Belgian Business Council in Lebanon (BBC-LB) has been established with the purpose of encouraging the development and expansion of trade and economic relations and also to foster beneficial business relationships between Lebanon and Belgium. The BBC-LB is a non-profit association and has non-political objectives which are as follow:

- To promote and improve trade relations, opportunities and measures between businessmen, businesses, companies and agencies involved in trade and commerce between Belgium and Lebanon.
- To meet, discuss, advise on and generally attempt to resolve problems and issues affecting members, their businesses and their commercial and trading activities.
- To elect a steering group that shall meet, on behalf of the members, with Government departments, Ministries and relevant Lebanese / Belgian trade organizations, to voice members' suggestions and concerns towards the improvement of the commercial relations.

⁴⁴ <http://www.bbc-lb.com/mission.php>

- To publicize and inform members of any relevant trading and commercial trends and Government measures likely to be of interest to its members. The BBC-LB aims to promote a positive image of Lebanon and to reinforce economic ties between Lebanon and Belgium. It is dedicated to improve the already strong business links that exist between Lebanon and Belgium.

*Amongst the NGOs present worldwide are the bilateral business councils of which Lebanon comprises one of sides. Such entities play an important role in the business doing between the Lebanese expatriates and their host communities, as well as the development of business/ economic relationship between Lebanon and many countries. Although such entities are not exclusively involved in migration matters, it is evident that their mandates address issues such as developing the relationships of emigrants, enhancing developmental projects in Lebanon and enhancing remittances. The below list enumerates some of the Lebanese – foreign business councils worldwide:*⁴⁵

- 28) Lebanese Cuban Business Council**
- 29) Lebanese Businessmen Council Czech**
- 30) Lebanese Egyptian Business Association**
- 31) Lebanese Iranian Business Council**
- 32) Lebanese Businessmen Council of Iraq**
- 33) Lebanese Friendship Association Kurdistan - Iraq**
- 34) Lebanese Moroccan Businessmen Council**
- 35) Lebanese - Russian Commission for commercial cooperation**
- 36) The Lebanese - Saudi businessmen**
- 37) Lebanese Sudan businessmen Council**

⁴⁵ This is not an exclusive list since there are other business councils present in many countries, however the main ones are listed

38) The Lebanese - Syrian businessmen

39) Lebanese- Tunisian businessmen Council

40) The Lebanese business Council - United Arab Emirates

41) Lebanese Algerian Businessmen Council

42) Qatari - Lebanese businessmen Council

43) Maronite Foundation in the World ⁴⁶

The Maronite Academy is an initiative undertaken by the Maronite Foundation, aimed at introducing young Lebanese immigrants around the world to their country of origin, Lebanon. Selected candidates undergo online sessions (e-learning sessions) to build their knowledge about Lebanon and the Maronite Heritage. After successfully completing their online courses, the selected candidates will benefit from an organized two-week trip to Lebanon covered by the Maronite Foundation.

44) Maison du Liban in Paris:⁴⁷

This NGO is specialized in holding cultural events to gather the Lebanese in France.

45) World Lebanese Cultural Union (WLCU):⁴⁸

WLCU is an International Non-governmental Organization (INGO) associated with the UNDPI (department of public information) and accredited with the ECOSOC (economic and social council) of the United Nations. The WLCU goal is to unite descendants of Lebanese origin and friends of Lebanon into one worldwide organization and to promote and preserve Lebanese culture and heritage ensuring its spirit for generations to come. It is also a non-profit organization, non-sectarian, and independent of the Lebanese government.

⁴⁶ www.maronitefoundation.org

⁴⁷ www.ciup.fr/maison-du-liban/en

⁴⁸ <http://wlcu.com/>

46) World Lebanese Cultural Union (WLCU):⁴⁹

This is one of the three WLCUs, it has similar mandates but different management.

47) World Lebanese Cultural Union (WLCU) ⁵⁰

Is an international, secular, non-denominational, non-profit organization sponsored by the Government of Lebanon but working independently in cooperation with Lebanese emigrants abroad, representing the Lebanese Diaspora in the world. WLCU/ULCM has offices in many major centers of Lebanese presence worldwide. It strives to unite descendants of Lebanese origin and friends of Lebanon into one worldwide organization or union with the aim to promote and preserve Lebanese culture and heritage and to ensure its spirit for generations to come. The Lebanese Civil War, deep political and at times confessional differences and Lebanese official government interventions have resulted in resentment and formation of rival groups, although the official historical organization claims it is the only one abiding by WLCU bylaws as amended in 1985 and duly recorded at the Interior Ministry in Beirut.

48) World House of Lebanon/ House of Lebanon in the World ⁵¹:

The World House of Lebanon (WHoL) is a non-profit, non-partisan, non-governmental Foundation based in Lebanon. It was founded in 2009 by Betty Hindi. It aims to promote the spirit of cooperation and unity among resident and non-resident Lebanese citizens, including emigrants of Lebanese descent.

On one hand, WHoL endeavors to encourage non-resident Lebanese citizens to take part in Lebanon's political, economic, social, and cultural life; on the other hand, it encourages them to defend the Lebanese cause in their country of residence.

⁴⁹ <http://www.worldlebaneseculturalunion.org/>

⁵⁰ <http://www.wlcu.org/>

⁵¹ <http://lecalebanon.org/member/world-house-of-lebanon>

The House of Lebanon in the World aims to achieve many goals including:

- Encourage and develop a spirit of cooperation and solidarity among all Lebanese expatriates and descendants of Lebanese origin and to enhance communication among them to encourage expatriates to participate in the political, economic, social and cultural life of Lebanon.
- Encourage expatriates to defend Lebanon issues in the countries and communities in which they live.
- Design a framework for the contributions of the Lebanese Diaspora to efficiently help in the implementation of projects.
- The establishment and activation of relations and cooperation with unions, associations, and organizations concerned with Lebanese Diaspora to deploy and benefit from their experience and expertise and activities.
- Preparation of research and studies and issue of periodic publications and advertising guidelines and programs, posters and various educational materials and equipment.
- The promotion of intellectual, scientific, social, professional and cultural alienation energies in the implementation of projects providing sustainable human and social development in Lebanon
- Organizing seminars and meetings, lectures and scientific conferences at the national regional and international level.
- Cooperation with Lebanese and international institutions to develop projects in Lebanon implemented by expatriates and descendants of Lebanese origin.
- Cooperation with bodies, governmental and non-governmental organizations, national and foreign professional Lebanese deployment
- Providing consultancy services and studies, expertise and support to associations and institutions concerned with the Lebanese deployment

49) Youth and Culture Center:⁵²

YCC is municipal center that acts as an incubator for interaction and development, whereby the vision and mission evolve around the following actions:

- Create a space for dialogue, which seeks to increase communication among all segments of society.
- Promote a sense of participatory democracy and citizenship through meetings and exchanges.
- Familiarize the public with new technologies by providing training and access to the Internet, social media and regular and open source software.
- Promote culture and art as catalysts for universal communication.
- Provide a space for reading and support active involvement in the learning process by encouraging the formation of research groups eager for knowledge and learning.
- Empower and promote young artists and talents by building their capacity and offering them a venue to produce themselves and interact with the public.
- Offer a free space of dialogue for civil society organizations.

50) Youssef Bey Karam Foundation:⁵³

This NGO is a private, charitable and non-profit foundation which holds different congresses, seminars, conferences, projects, publications, expositions. In addition it undertakes educational, cultural and patrimonial activities and competitions related to the historical path of Youssef Bey Karam in Lebanon and abroad. These events facilitate the achievement of all the foundation's goals.

One of its main missions is to communicate with the Lebanese Diaspora and try to incorporate emigrants in the national, economic cultural Lebanese life.

⁵² <https://ycczouk.wordpress.com>

⁵³ <https://www.youssefbeykaram.org>

SECTION 4: Conclusion

Due to the fact that this report is of a factual nature since it provides the reader with a comprehensive outlook on the regulatory, organizational, economic, administrative and social status of Lebanese migration with a window on the remittances sector, the need for an analytical conclusion does not rise. Nevertheless, it is important to point out that the research conducted and conveyed in this report and in spite of being inclusive of most involved sectors and entities, there remains a necessity obtain the opinions and the positions and explore the activities of other entities in Lebanon and abroad.

The author of this report trusts that the factual information provided shall be a reference for any interested party in the fields addressed.