

اغفر لهم



Grégoire Haddad

عرفته ولم اكن قد بلغت السنة الثالثة عشر من عمري، وسرعان ما احببته ولكن اصابني ما يصيب معظم المراهقين، حب من طرف واحد: فهو رجل الدين الذي لم يفقد ايمانه ولو للحظة، حاول الخروج عن التقليد ونشر افكار علمية متطورة إلا انه - على الأرجح - اسيء فهمه وانتقد من اهل بيته لدرجة الاضطهاد. أما انا، الولد اليافع - شأنني شأن جميع اترابي في ذلك الحين - الذي بدأت طلائع ثورة تستعر بداخلي على كل ما هو تقليدي وعلى السوس الذي ينخر جسد مجتمعنا، كان من الطبيعي أن أتأثر - لدرجة الحب - برجل دين (وليس سياسي أو من يدعون اتقان فن السياسة) ثار على واقع سيء واراد تغييره... رأى اعوجاجا في مجتمعنا واراد تقويمه.

برز نجمه في اوائل السبعينات من القرن الماضي وفي خضم التحولات السياسية ونشوء الثورات وبروز ازمة طائفية في لبنان لم يكن يتوقع اشد المتشائمين بأن تكون مقدمة لحرب حولت سويسرا الشرق الى اتون اكل البشر والحجر وادخل لبنان في حرب اهلية شرسة اتخذت من الطائفية وقودا لنار حرب مقيتة تدخلت بها الدول المحيطة والبعيدة وامتدت على مساحة خمسة عشر سنة وما زالت تردداتها تتفاعل حتى يومنا هذا.

إنه الاب غريغوار حداد، ابن جبل لبنان، رجل الدين الوقور، الكاثوليكي المنفتح، الواسع الاطلاع، المحاور اللبق، العنيد في الدفاع عن الحق، المتشبه بالصواب حتى الاضطهاد، الهادئ كبحر الصيف، صاحب الوجه السموح، المتسلح بالمنطق لأقصى حدود، المحارب الاجتماعي على أكثر من جبهة... وبإختصار إنه من نذر حياته خدمة لمبادئ الخير... وبإختصار أكثر إنه من ترك ورائه آثارا واضحة جعلته علما من بلادي.

تعرفت إليه عن قرب من خلال عملنا المشترك في جمعية التضامن المهني ومن خلال لقاءات كثيرة ونقاشات حول قضايا بمجملها اجتماعية. وكنت كل ما زادت معرفتي به كلما زاد اعجابي به كإنسان يحمل كل صفات الانسانية، وكذلك كمفكر صاحب مبادئ لا تهدف الا لخير المجتمع، ولعل اهمها ما طرحه وعمل عليه في مسيرته الطويلة هي العلمانية، هذه الفلسفة التي اصبحت مقترنة بإسمه لكثرة ما كتب عنها وحاضر وناقش فيها ودافع عنها. مع العلم أن علمانية غريغوار حداد كانت علمية ومنطقية الى ابعد الحدود تعالج مشاكل المجتمع اللبناني وفلسفية بمعنى نظرة الإنسان الى الله والمجتمع والانسان. والاهم، بعكس ما يعتقد الكثيرون، فأن علمانية غريغوار حداد لا تتعارض مع علاقة الانسان بالله وايمانه بأي شكل من الاشكال ولا تجافي معتقداته السياسية والفكرية.

مما لا شك فيه أن الاب غريوار حداد خلق اشكالية في البدايات حول شخصه واشكالية اكبر حول افكاره وطروحاته ظل المؤيدون والمعارضون يناقشونها في محافل عدة على مدى اربعين سنة. ولكن المؤكد أن الاب غريغوار كانت له عين ثاقبة... فهو عاش وعان مشاكل وازمات لبنان وطرح الحلول... منهم من قال إنه مجنون يحاول ازاحة الجبال ومنهم من أمن انه حكيم منطقي يصف العلاج المناسب لداء مزمن... لم يكن مثل توما المشكك الذي لم يصدق الا بعد رؤيته الجرح... وبالطبع لم يكن من الناكرين لربه لا قبل صياح الديك ولا بعده... بل كان ابن الله وكما اراده الله، على صورته ومثاله... مؤمن يعمل للخير ويدافع عنه... تأثر على التقليد وداعية تغيير... سلاحه الحوار البناء، السبيل الوحيد لحل المشكلات الوطنية والاجتماعية...

والآن بعد رحيله... بعد انتقاله للعالم الآخر... أراه يردد من عليائه: اغفر لهم يا ابتاه لأنهم لا يدرون ماذا فعلوا وماذا يفعلون...

سؤال نطرحه جميعا : لو كان مؤيدو افكار الاب غريغوار كثر في بلادي ولو طبق ما نادى به طيلة حياته هل كانت الحال عندنا على ما هي عليه؟؟ وهل كنا بحاجة أن نشاركه بالطلب من الرب أن يغفر لهم؟؟



Grégoire Haddad,
was tirelessly
defending the
forgotten and the
poor.

Jean Rousseau

President, Emmaus International

AEP News

— Loan winners

Once more, the beneficiaries of AEP have risen to the challenge. For the eleventh year in succession, they have won the competition for serving the Best Borrowers, organized by YMCA and City Group.

Coming from different regions and involved in diverse activities, four laureates have received the following acknowledgements and prizes:

- **Nagib Mourad Kfoury**,
distribution of mineral water:
1000\$ - Bekaa-Centre.
- **Kamila Amer Dib**,
sewing workshop: 1000\$ - Tripoli.
- **Nabil Toufic el Khoury**,
carpentry: 1000\$ - Bekaa-North.
- **Nemr Béchara Keyrouz**,
agriculture: 1500\$ - Bekaa-North.



• Meeting of the regional team

— Local Teams: Annual get-together

Regional teams held their annual meeting and workshops on Sunday 8th November at the Hotel Colibri in Baabdat. The Board of Directors will act upon the workshops' recommendations in 2016.

— AEP as member of Lebanese micro-finance network

Our association is now affiliated with the Lebanese network of micro-finance: "Lebanese Microfinance Association" and serves as treasurer.

— Emmaus, common values, principles for future action



Jean Rousseau

To prepare for the 2016 General Assembly, our movement has worked on values that have guided us from the start, having carried out a similar exercise twenty years ago for the 1996 UNESCO Assembly, adopting our "solidarity commitments". Any living organization like ours needs to look inwards to survive in an increasingly violent and unfair world, to stay the course and to arm new generations of workers who discover and join us. Reviewing the results of the extensive consultation carried out, we note at once an incredible unanimity and confirmation that the principles laid down by several "good-for-nothings" in 1949 remain intact: respect for the dignity of man, sharing and solidarity, open mindedness and hospitality are always ways forward against the storm!

To evoke a parallel theme, how can we not consider our elders? Abbé Pierre, his early companions of course, but also all whom he had met on the way, his followers or those who shared his values and actions. Père Grégoire Haddad was one of those, similarly indignant and pushing for change, tirelessly defending the forgotten and the poor. Both men followed the same powerful teaching to replace fatality with hope, which let the weak reorganize, strengthen their 'capabilities' and reverse given and paternalistic ideas. Both have nourished us with a visionary yet incredibly current approach. Finally, both called each and every one of us, notably the youth, to have meaning in our lives. Thousands have followed their teaching.

Abbé Pierre and Père Grégoire left behind a formidable inheritance. As in many places, the world has been wounded by the foolishness of man, where Emmaus continues to begin and develop its work. Why can we not shine with the example of Abbé Pierre and Père Grégoire, standing up to present day challenges with our own values, to become "a force for civic conscience"?

 Jean Rousseau

President, Emmaus International



The Lebanese economy 2015 - 2016: poor results and a worrying future



► Roger Melki

- **The degradation of the internal and regional political climate in 2015 continued to weigh heavily on the economic and social atmosphere in Lebanon. The first weeks of 2016 unfortunately confirmed this feeling with a fall in Gulf petrol revenue and political tension between these countries and Iran, with its Lebanese allies. In solidarity, the authorities of petrol producing countries urged their citizens to leave Lebanon and moreover threatened to drastically limit the presence of Lebanese citizens and enterprises on their soil.**

Initial estimates of growth rates in 2015 indicate that GDP growth was less than 1% and that 2016 will prove no better.

	2015*	2014	2013	2012	2011	2010
> Nominal GDP (millions USD)	50.500	47.600	44.511	42.900	40.100	38.000
> Annual rate of growth (%)	0.9%	2.6%	1.8%	1.7%	2.0%	8.0%

*Estimates

Almost all indicators are in the red and usual stimulants of the national economy have come to a halt. In real estate, offers are in abundance and buyers are rare, putting pressure on prices which have fallen 30% over the last five years. Real estate transactions recorded over the last twelve months are 32% less than those in 2010. In spite of slight corrections in 2014 and 2015, the number of tourists remains at 35% below the record number in 2010.

The slow-down has been also felt in the banking sector, flagship of the national economy, where deposits are happening at a far more modest rate than those of previous years and where advances for investment are down, despite public programs of subsidies in interest rates. Bank loans to small and medium sizes businesses, covered by Kafalat guarantees, have dropped by approximately 17% compared to 2014 and their annual average is 35% lower than 2010.

The Central Bank of Lebanon is urging commercial banks to restructure their clients' debts which are defaulting or in difficulty.

A further indicator of crisis: a fall in the prices index for 2015 (-3.8% according to the Central Administration of Statistics), confirming the deflation already noticed in several sectors over the course of previous years.

In public finance, despite the decline in the deficit of Electricite du Liban, accounts are considered very imbalanced, with a continued growth in spending and stagnation of receipts.

Employment figures show a noticeable loss of opportunity and an influx of Syrians has aggravated the problem. Competition from these displaced workers, notably unskilled labor, extends to a number of sectors previously unaffected.

Notwithstanding its fragility, the recent cease-fire in Syria, together with the restart of talks in Geneva, give some hope for better days ahead in 2016 for Lebanon. But we have yet to see a boom in reconstruction in the region, which must probably await the election of a President of the Republic and an improvement in public affairs management and overall

business environment. This would also leave more hope for the return of local and foreign investment, including those of the Lebanese diaspora, especially if economic indices remain acceptable and inflation weak, with a stable exchange rate, low but positive growth, and a contained and well managed public deficit.

✍️ Roger Melki
Advisor

AEP News



— LIM, continuation and conclusion...

In assisting USAID's program of LIM (Lebanon Investment Microfinance) to grant loans for agriculture, information services and rural tourism, which took place at the end of March 2015, AEP received a final sum of USD 129,000, to be allocated to established loans.

Success Stories



› Haidar Assad - Zghorta

A café to begin

› Haidar Assad • Zghorta

Haidar Assad, born in 1981 and originally from Mejdlaya, Zghorta, was taken on as a retailer by the GS Ready-to-Wear brand. Holder of a diploma in management, the young man will find professional independence.

The occasion presented itself when one of his friends opened a small café and asked him to become his business partner. Haidar saw it as an adventure, taking on the role of employee and partner. But as the café did not succeed, the principal proprietor put his share up for sale.

Haidar's resources were limited but some of his friends spoke to AEP. Haidar contacted the Association and obtained the loan necessary to buy out his associate and make plans to realize his dreams. Currently the small establishment serves coffee in the morning, with aim of including breakfast on the menu. In the afternoon it will offer hot drinks and hookahs and at the weekends Haidar intends to introduce musical evenings, with the accompaniment of the oud.

To be continued...



› Ali Dib - Dennyieh

A juicy business

› Ali Dib • Dennyiyeh

Originally from Bakh'oun, Dennyiyeh, Ali Dib is married with three children. At 32, he is working in the agricultural industry, having started in the family fruit and vegetable business in Bab al Tabbaneh - Tripoli.

Ali's family possessed numerous shops in Tripoli and its surroundings, including a large supermarket in Kobbeh - Tripoli. Ali put in a lot of time there, becoming the principal development agent of the family business. Working day and night, he obtained two AEP loans and a UNHCR permit to be included among stores allowed to sell food to Syrian refugees.

Despite the company's growth, Ali had difficulties with his family and found it impossible to carry on by their side. Five months ago, he decided to leave the business he had helped to build and experienced three months of unemployment, during which he continued to honor his commitment with AEP.

So it was that Ali heard of an old friend Mahmoud, who was spending all his time

in south Lebanon, buying oranges to resell in town. Ali contacted Mahmoud and today they are partners with a small business selling oranges and steadily developing. Every day they take the route south at 2 a.m., filling their little lorry with oranges and returning to Tripoli by 7 to 8 a.m., where they sell their goods and make a fine profit.

The story of Ali is of somebody who wanted the best for his community and his associates but seeing that he could not attain his goals, set in mind to find an alternative. What differentiates Ali from others who find themselves in his situation is that he had the courage to turn the page and move on, while others would be still asking themselves questions.

AEP News

— AEP in Zahleh

AEP has rented a new office in Zahleh, after 14 years in the Centre des Affaires Sociales in Ksara.

— Stories of success

Our credit offices have begun an inventory of successful projects in their region with a view to putting them in print.

— Chocolate solidarity

As usual, AEP's microfinance project for house wives to make handmade chocolate has had great success. Two thousand kilos were sold over the New Year holiday



› Christmas' arrangement

AEP News

— AEP, increasingly effective

M. Hussein Balshi who since 1st February 2015 has acted as a consultant for AEP, has concentrated his duties on the following 6 matters:

- Improved monitoring of loan programs
- Organization of the database
- Creating an effective system to monitor loan repayment default
- Formation of delegates to study records
- The adoption of a new approach to the financing of complex loans
- The establishment of new standards for the evaluation of delegates' skills.



— Diago supports women

As part of the collaboration program with the international spirits distributor Diago, six hundred women received training in the following areas:

- Accountancy
- Leadership
- Communication

A combination that will allow them to better manage their daily lives.

— Regional news

Since September 2015, Imad Yassine has been the new delegate for the region of Beirut. Amer Ouwaïda succeeded Ali Zeidan in Tripoli, following the latter's resignation. A new Regional Team for Tripoli and Akkar has been created under the direction of Mouenness Abdel-Wahab, founder of the local Team in Tripoli.

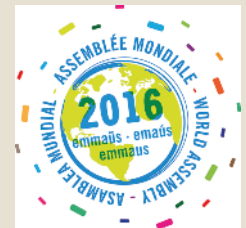
Lebanon well represented alongside Emmaus International



- From 22nd to 29th March 2015, Léna Sayad and Camille Chédid took part in the World Social Forum in Tunis, together with other representatives of Emmaus International.

- In May 2015, Léna Sayad took part in the meeting of the Administration Council of Emmaus International in Paris and attended the Council of Administration of Emmaus Asia in Pondicherry, India in October. It was an opportunity to evoke the World Assembly Meeting to be held in Italy in April 2016 and to re-elect Léna Sayad to the post of councilor for the Asian region.

- Léna Sayad participated in the last meeting of the Administration Council of Emmaus International, held in December 2015 in Paris, with the aim of preparing the World Council for the election of a new President of Emmaus International.



— Objectives for 2016

- › To carry out propositions made at the regional groups meeting and within committees made up of members of the Administration Council, the Executive Team and Regional Teams, having studied these propositions carefully beforehand.
- › Activate the work of the Association.
- › Seek new sources of funding.
- › Strengthen Regional Teams.

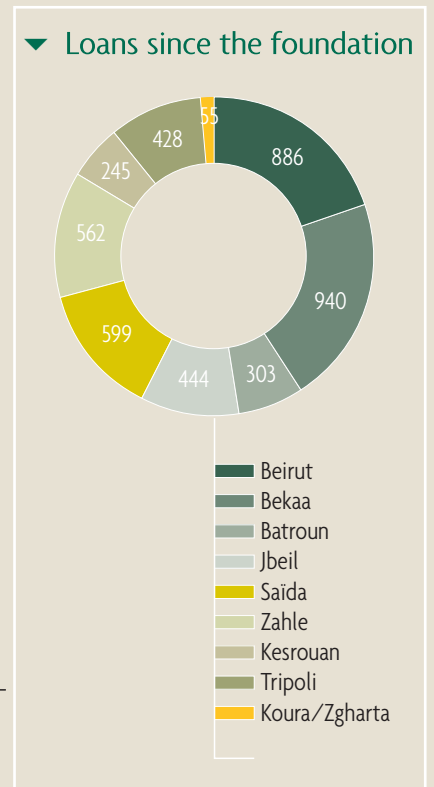
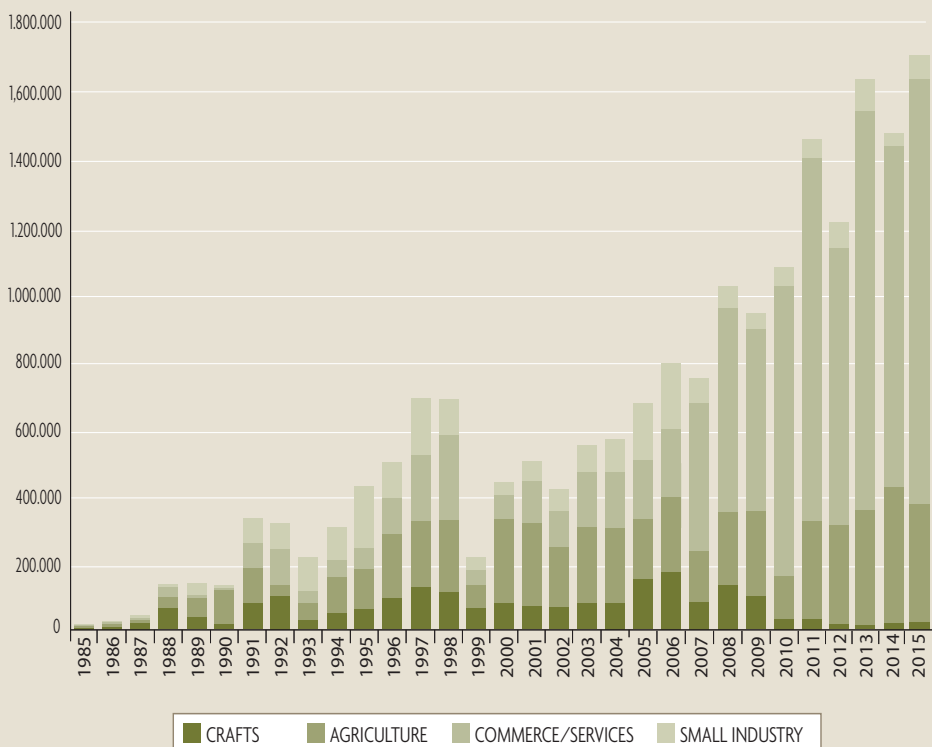
Achievements

— Ever since its foundation in October 1984 until the 31th of december 2014, the “Parabank” has granted **4 462 loans** for a sum of **18 204 813 US\$** among which:

Coverage rate:
99%

- **4 358 familial loans** for a sum of **17 368 322 US\$**
- **97 collective loans** for a sum of **703 529 US\$**
- **7 cooperative loans** for a sum of **132 962 US\$**

▼ Distribution of the granted loans per year and per sector



▶ Year 2015	Granted loans: → Number 368 → Amount 1 681 000 US\$	[Operating/outstanding 8%]
	Average outstanding loans: → Number 1 073 → Amount 3 782 320 US\$	

ADMINISTRATIVE COMMITTEE :

President : Antoine Eid	Vice-President : Chady Rached	Secretary : Camille Chedid	Treasury : Samira Khoury
Members :	Bassam Chami Roger Melki	Dolly Haddad Walid Osseirane	Iskandar Khoury

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Website : www.aep.org.lb

Planning and coordination : Léna Sayad



How to help the AEP?

The AEP needs your financial and/or technical solidarity and support. If you are convinced with the efficiency of its socio-economic action, many participation options are proposed to you: donations, loans, professional advice for the creditors or informing your neighborhood about the goals and actions of the AEP

YES, I WISH TO HELP THE AEP

Name and family name (Mrs., Ms, and M.)

Complete address

Postal code

Tel

Fax

E-Mail

BY DONATING

I wish to pay the annual subscription :

150 000LL

or 100 Euros

or 100 US\$

I wish to make a donation to support the AEP in its action :

Amount of the donation

L.L. or

Euros. or

US\$

The donations are paid to the AEP via : check, postal check, cash,

Bank transfer: IBAN : LB7300220000 00002421122 19500 Account N°: 0242112219500

BY ADVISING

I wish, depending on my competences, to advise the creditors in their professional activity.

Field

available time

BY INFORMING

I wish to inform about the goals and actions of the AEP.

Number of required bulletins

- Check the mentions that interest you and send this page to the AEP address.

The team of the AEP is at your complete disposal for any information on this number: 01/382610 from 8h till 16h from Monday to Friday

AEP's Address

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