

CSR & SDG ANNUAL REPORT 2019



HOLDAL
ABOU ADAL GROUP

SUSTAINABLE
DEVELOPMENT **GOALS**

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1. CEO STATEMENT

December 31st 2019

Dear partners,

We would like to wish you all, starting with our community, more courage, optimism, tolerance and humanity for 2020. We trust that all together we have a duty to bring to life a new ecosystem where mindful people thrive, where everyone can create long lasting meaningful value for the greater community.

For the past 3 months, our country has been going through a major turmoil. As a family business, this fight for a fairer, more transparent, more dignified country for all started a long time ago. Our very history was founded on it. As much as we are passionate about what we do as a company, this was always secondary to “why” we exist and “how” we behave. Holdal is acting diligently to support the Lebanese people in their fight for a hopeful tomorrow while also honoring its commitment to its customers, partners and community through ensuring the safe continuity of our business.

Going back to HOLDAL annual report, I am pleased to confirm that HOLDAL reaffirms its support of the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labour, Environment and Anti-Corruption. In this annual Communication on Progress, we describe our actions to continually improve the integration of the Global Compact and its principles into our business strategy, culture and daily operations. We also commit to sharing this information with our stakeholders using our primary channels of communication.

Respect. Dignity. Resilience. Solidarity. Accountability. Let us hold on to our core values and focus on what really matters in a mindful way during these difficult times.

Together we have a critical role to play in shaping a fairer, safer, transparent country where all can live with dignity.

Thank you for believing in us and supporting us during these challenging but inspiring times.

Sincerely yours,

Raymond Abou Adal

CEO



PRINCIPLE 10

Businesses should work against corruption in all its forms, including extortion and bribery

PRINCIPLE 1

Businesses should support and respect the protection of internationally proclaimed human rights, within the scope of their influence

PRINCIPLE 9

Businesses should encourage the development and diffusion of environmentally friendly technologies

PRINCIPLE 2

Businesses should make sure that they are not complicit in human rights abuses

PRINCIPLE 8

Businesses should undertake initiatives to promote greater environmental responsibility

PRINCIPLE 3

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining

PRINCIPLE 7

Businesses should support a precautionary approach to environmental challenges

PRINCIPLE 4

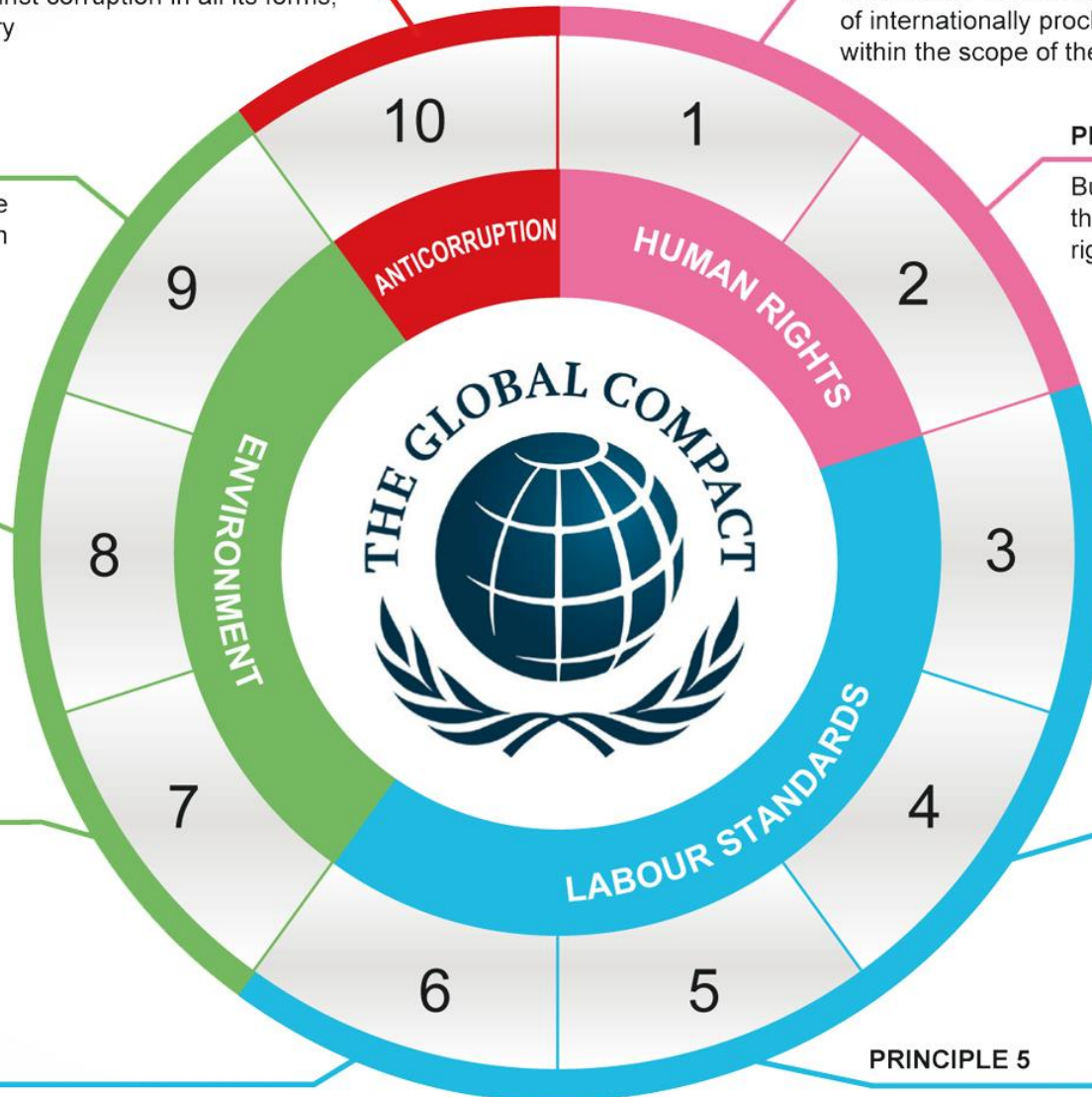
Businesses should uphold the elimination of all forms of forced and compulsory labour

PRINCIPLE 6

Businesses should uphold the elimination of discrimination in respect of employment and occupation

PRINCIPLE 5

Businesses should uphold the abolition of child labour



2. INTRODUCTION

Holdal joined the United Nations Global Compact and Global Compact Lebanon in January 2018 in supporting the 10 principles on human rights, labor, environment, and anti-corruption.

In reality however, these principles have been an intrinsic part of our Group from its very beginnings.

Since then and no matter how rough it got and what everyone else was doing, we always chose integrity and accountability over shortsightedness and selfishness.

We live in a country where many believe they are above the law, the concept of civic responsibility is quasi inexistent, and consuming less is seen as a sign of weakness.

So the challenge starts with changing mindsets, beginning with each one of us: we are on the right track but we are also aware that we have a long way to go.

Our little Holdal community is a microcosm of our region. If we manage to succeed the SDG bet at our level then we demonstrate that, with the right governance, Lebanon and the region too stand a big chance.

We owe it to our next generations to leave them with a better environment.

<https://www.unglobalcompact.org/>

<https://www.globalcompact-lebanon.com/>





2. INTRODUCTION

Sustainability, impact, ethics are at the core of who we are and what we do: we aim at increasing the firm in sustainable value & impact in the long run.

We will never jeopardize the company's reputation, DNA, values and family legacy over company's growth agenda.

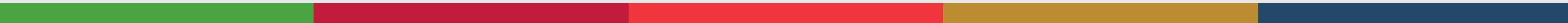
In regards to the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labor, Environment and Anti-Corruption, at HOLDAL all areas of focus are intrinsically linked to our:

- corporate values and behaviors which are linked to our colleagues KPI's & performance review
- vision, purpose & strategic goals
- investment and growth agenda
- selection of candidates, partners, brands & consumers
- internal & external auditors
- risk register & authority matrix
- internal regulations
- anti-fraud process and whistle blow policy
- quality control and supply chain
- code of business conduct which covers 12 principles <http://www.holdalgroup.com/OurGroup#business-conduct>

Compliance with these 12 principles is an essential element in our business.

Compliance with the code is monitored every year by the Internal Audit Committee.

Our SOP's covering all aspects of our business service functions and lines of business i.e. recruitment, performance review, promotion, safety, first aid, sanitary, gender equality, physical/verbal harassment, conflicts, working conditions, discrimination and racism, corruption, misuse of justice and power, breach, bullying, grievance, whistle blow...



2019 GOOD NEWS

SDG PIONEERS: AMONG THE TOP 3!

Congratulations to our colleague Haifa for making it to the top 3 finalists!

Thank you Haifa for being a part of the global movement to create the world we aspire to at HOLDAL!



OUR CSR PILLARS

Everyone at HOLDAL is committed to perpetrating family values and heritage, dedicating time and resources to the 3 pillars which have become an integral part of our company's strategy:



Saving Lives

To many, basic needs such as Food, Water, Shelter, Security and Health have become a luxury. HOLDAL is devoted to combat this paradox by partnering with various associations and NGOs that are active in the aforementioned fields.



Empowering communities

This pillar is as diverse as the communities around us and includes initiatives that aim to improve social care and wellbeing, fight discrimination, promote women & children rights, and nurture entrepreneurship. Education is at the center of this pillar.



Sustainable Development

HOLDAL is determined to promote a greener country and to minimize its impact on the environment by 2030, be it through its recycling program & awareness campaigns or through integration of green technologies in its operations and facilities.

OUR SDG PILLARS

For the next decade, we will be focusing on 5 SDGs which are at the core of our culture and vision. We have set-up a task force with a clear roadmap behind each SDG to monitor and report on progress.

3

**GOOD HEALTH
AND WELL-BEING**



4

**QUALITY
EDUCATION**



5

**GENDER
EQUALITY**



12

**RESPONSIBLE
CONSUMPTION
AND PRODUCTION**



17

**PARTNERSHIPS
FOR THE GOALS**



SDG STRUCTURE



SDG Owner:

- Own the selected SDG at Group Level (reports back to CSR on quarterly basis and to BOD annually)
- Draft and propose the SDG related Roadmap (tasks/actions, timelines, status, responsibility)
- Propose the selected SDG targets/goals relevant to our region & to HOLDAL
- Link the selected SDG targets/goals to HOLDAL business KPI's

SDG Task Committee Force:

- Is in charge of the assigned action/task implementation
- Measure progress and report back to SDG owner
- Recommend solutions & initiatives to SDG owner



4. 2019 CSR & SDG REVIEW

3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



17 PARTNERSHIPS FOR THE GOALS





SAVE A LIFE: DONATE BLOOD

For the 7th consecutive year, 45 volunteers from HOLDAL and from L'Oréal participated in Donner Sang Compter (DSC) Blood Drive: 25 blood units were collected. To date, we have gathered a list of 245 volunteers and we have collected 175 blood units!

<http://www.dsclibanon.org/>



DONATE FOR LIFE

For the 6th consecutive year, HOLDAL ran the Donate for Life campaign in all our retail stores in partnership with the Children Cancer Center of Lebanon (CCCL). Thanks to our team's hard work, we were able to collect \$2,800 via 2 campaigns this year. To date, we were able to gather and donate a total of \$18,800 to CCCL.

<http://www.cccl.org.lb/>



FIGHT AGAINST HUNGER

For the 7th consecutive year, our generous and committed partner Food & Design offered 960 meals (80 meals per month) to the Lebanese Food Bank (LFB). In addition, Food & Design manages food waste with a lot of discipline offering at the end of the day the remaining meals to families in need.

<http://lebanesefoodbank.com/en/>

<http://foodanddesign-lb.com/>



SDG 3: GOOD HEALTH AND WELL-BEING

BASIC FIRST AID & FIRE FIGHTING TEAMS

We have successfully conducted Basic First Aid (BFA) training courses with the Lebanese Red Cross as well as Fire Fighting & Escape training to our colleagues.

HOLDAL has a team of 80 colleagues who are eligible and capable of performing Basic First Aid and Fire Escape procedures upon the occurrence of any accident whether at the workplace or elsewhere. First Aid kits are available among the company's premises and stores.



<http://www.redcross.org.lb/>

HOLDAL MINDFULNESS SESSIONS

In November, to cope with the challenging current context in the country, HOLDAL organized and offered the below sessions to our colleagues. 100 colleagues attended these workshops led by generous experts and coaches.

 WORK-LIFE BALANCE Mind Coach Marwa Aidibi	November 25th The science of happiness and wellbeing. Marwa will help you find what makes you happy, overcome obstacles & create opportunities while keeping a good work-life balance. Timing: 3:00 pm - 4:00 pm
 LUNCH & LEARN Edward Khoury & Josie Bechara 	November 26th Learn with Edward how to choose your food wisely at the office and move more frequently with small changes that affect your health and wellbeing significantly. Timing: 3:00 pm - 4:00 pm
 MINDFUL REBALANCE IN CHALLENGING TIMES Ana Lariu	November 29th Wellbeing and work-life balance are already a challenge under normal circumstances. With the current challenging context, stress and anxiety levels will peak. Take care of yourself with 30 minutes of Release – Reset – Recharge. Timing: 11:00 am - 11:45 am
 GENDER INCLUSIVENESS NO to Stereotypes Joelle Bou Abboud (Group General Legal Counsel)	November 29th Women are a pillar to our community i.e. they positively impact all areas of our lives - social, workplace, family, education, healthcare... We have seen their crucial role in the past few weeks. They are a role model for the next generation calling for a new type of leadership. Timing: 3:00 pm - 4:00 pm

SDG 3: GOOD HEALTH AND WELL-BEING

PINK RIBBON MONTH

For the 7th consecutive year, in October, we have been raising awareness on breast cancer via internal and external campaigns. HOLDAL supported the Lebanese Breast Cancer Foundation (LBCF) in its #5WBASS fundraising campaign. Pink donation boxes were distributed across various stores to encourage customers to donate 5,000LL.

130,000 LL were collected in some of our stores due to the challenging context.

KEY FACTS

During the studied period (2005–2015), breast cancer was found to be the most prevalent cancer in Lebanon with a total of 22,357 cases reported, accounting for almost 37% of cancer cases among females, and 20% of all cancer cases. An average of 2,033 cases were reported every year. In general, the majority of patients were 35 years and older (90.3%). Age-standardized rate (ASR) among Lebanese females were found to be the highest in Middle-Eastern countries and among the highest in the world.

<http://lbcfoundation.org/>

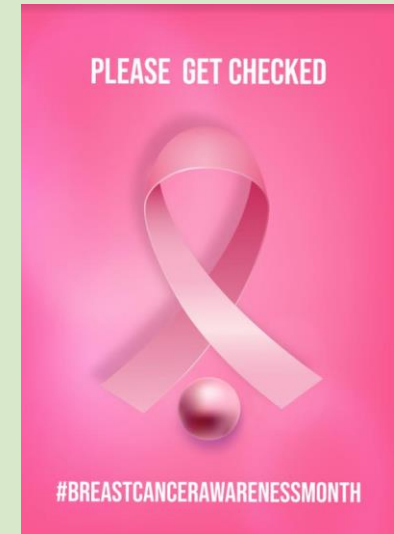
<https://www.mdpi.com/medicina-55-00463.pdf>

“I TOOK THE CUT” HAIR DONATION DAY

On October 6th, our colleagues attended L’Oréal “I TOOK THE CUT” hair donation day in collaboration with the Lebanese Breast Cancer Foundation.

Nearly 70% of women lose their hair due to the chemotherapy treatment, and often avoid being seen in public. Since 2014, L’Oréal holds a yearly hair donation campaign to support cancer patients and help them regain self-esteem, by offering them free of charge wigs made from donated hair.

<http://lbcfoundation.org/>



SDG 3: GOOD HEALTH AND WELL-BEING

RIBBONS OF HOPE WITH CHANCE

HOLDAL supported CHANCE “Ribbons of Hope” campaign, which is being implemented in 1,200 public schools and all private schools during 2019/2020 raising awareness to children and parents on childhood cancer prevention.

<https://chanceassociation.org/about>



CDLL CONNECT FOR GOOD

On May 5th, HOLDAL supported CDLL (Cénacle De La Lumière) Connect for Good Hike in Akoura. CDLL was founded in 2006 as a volunteer initiative when a group of concerned friends came together in order to help individuals who were losing their lives to drugs. From only 15 volunteers offering shelter and assistance to addicts, CDLL grew to become an established non-profit organization that works in the field of development and prevention for youth and society, as well as rehabilitation for people suffering from drug and alcohol addiction.

<https://www.cdll.org.lb/>



COLGATE BRIGHT SMILES BRIGHT FUTURES

In October, HOLDAL helped 2,800 refugee children (vs. 1300 in 2018) via COLGATE "Bright Smiles Bright Futures" campaign providing them with Oral Care Kits (toothpaste and toothbrushes). Our team visited the following schools and centers:

Dental Mission Plan - October 2019				
Date	Working hours	School	Location	Number of children (5-13 y/o)
7-Oct-19	9.00 a.m - 2.00 p.m	Durzi Orphanage	Mount Lebanon - Aley	400
8-Oct-19	8.30 a.m - 12.30 p.m	Al Awael School	Bekaa - Dair Zannoun	300
	8.30 a.m - 12.30 p.m	Horouf School	Bekaa - Bar Elias	300
9-Oct-19	8.30 a.m - 12.30 p.m	Qabas School	Bekaa - Taanayel	300
	8.30 a.m - 12.30 p.m	Life School	Bekaa - SaadNayel	400
10-Oct-19	8.30 a.m - 12.30 p.m	Al Andalus School	Bekaa - Bar Elias	600
11-Oct-19	9.00 am - 1.00 pm	Vincent de paul School	Beirut	250
	2.00 p.m - 6.00 p.m	Al Kassar Center	Beirut	250
Total Number				2800

<https://www.colgate.com/en-us/bright-smiles-bright-futures>



SDG 3: GOOD HEALTH AND WELL-BEING

DONATE! BE THE CHANGE! THE GOOD WILL BOX

Since 2011, thanks to our good will box initiative, we have been able to help thousands of families in need and assist more than 20 NGOs. Throughout the year, we were able to collect & donate 1,000 boxes (vs. 500 in 2018) filled with clothes, personal & household products, toys, shoes, accessories, bags and canned food.

*We welcome donations throughout the year.
To donate please contact us: csr@holdalgroup.com*



HOLDAL CHRISTMAS SOLIDARITY MARKET

On Friday December 13, we decided to gather in our Headquarters, 13 NGOs for HOLDAL Christmas Solidarity Market. Each NGO sold a variety of handmade local products and was able to collect around 1,000,000 LL on that day for its community. All proceeds went to hundreds of families in need.



MUSTELA CONTRIBUTIONS

MUSTELA was able to support the following NGO's in 2019 by providing them in kind donations.



SDG 3: GOOD HEALTH AND WELL-BEING

OPERATION HAPPINESS: TOTERS & MUWATIN LEBNENE

Operation Happiness which started in Nabaa and Tripoli before spreading across Lebanon was a real bundle of joy.

HOLDAL offered 600 units of Colgate Oral Care to help Toters and Muwatin Lebnene spread joy during this meaningful Christmas in Beirut.

Muwatin Lebnene is a collective action of individual Lebanese citizens driven by civic duty. The collective action began organizing street clean-ups after Lebanon's ongoing protests.

Toters is a reliable on-demand delivery tech platform that allows customers to deliver anything from anywhere right to their doorstep.

CHRISTMAS ANGELS WITH MARIANA WEHBE TEAM

HOLDAL supported this initiative during a day in December providing our trucks to deliver the toys and jackets to families in need in Nabatiyeh and Tyre.





YOUNG SDG INNOVATORS PROGRAM (YSIP)

A few months ago, HOLDAL joined the YSIP Programme - a 10-month accelerator that engages young innovators in driving innovative solutions for the private sector through the lens of the SDGs.

This is a powerful local and global L&D platform. The Young SDG Innovators Programme seeks to engage young professionals or "innovators" to drive business innovation through new technologies, disruptive initiatives, and business models to achieve the Sustainable Development Goals (SDGs).

Despite the current very challenging context, we decided to pursue this opportunity while being conscious of our Group's priorities in the short run and thinking of how we can turn our obstacles and gaps into sustainable solutions in the long term.

We all form a whole, which must be solid and attached to the same values and the same objectives. Our values to which we hold on are an antidote to the crisis we are going through.

We will review our milestones and deliverables in June 2020. This is still work-in-progress.

<https://www.globalcompact-lebanon.com/wp-content/uploads/2019/05/YSIP.pdf>



Best of luck to our young innovators:
 Haifa Najjar – Communication Manager
 Samir Haddad – Business Optimization Manager
 Joseph Matta – Talent Development Specialist
 & champion: Maissa Ghanem – BOD Member

SDG 4: QUALITY EDUCATION

NAJAH

HOLDAL launched NAJAH in August 2018. NAJAH is an internal funding program focusing on education in a sustainable and responsible way. It is designed to support our loyal colleagues in need (who cannot sustain vs. their monthly/annual income) and who have a brilliant child in primary/middle/secondary/college/universities. We received 45 applications and 26 scholarships were granted for 2019/2020 (10 more scholarships vs. 2018/2019 and 2 scholarships in university). This is even more impactful looking at the current social, financial and economic crisis Lebanon is going through. Our children need to grow in the most inspiring & empowering environment. NAJAH will continue to support this mission.



HOLDAL

NAJAH is HOLDAL Internal Funding Program focusing on Education in a sustainable and responsible way.

NAJAH is designed to support our loyal colleagues in need (who cannot sustain education fees vs. their monthly/annual income) and who have an A+ student/child in middle/high/secondary school/college/university. Currently, primary schooling is not included in the program. Scholarships will be granted based on a thorough application and selection process.

Selection Criteria & Eligibility

- Children of HOLDAL colleagues who have been working with us for at least 3 years.
- Loyal colleagues having great values and behaviors with basic support needed (hard to sustain education fees vs. monthly/annual income).
- Student/child in middle/high/secondary school/college/university. In the French system it means: from 6^{ème} to BACC II up to University (included).
- Only A+ students/children who are among the TOP 3 of their class year on year and who have a huge potential which needs to be developed in the long run.

"نجاح" هو برنامج تمويل داخلي خاص بتطلقة هولداال بحذف دعم التعليم بطريقة مستدامة ومسؤولة. تم تصميم برنامج "نجاح" لدعم زملائنا المتميزين الذين يحتاجون للدعم المالي لدوي الدخل المنخفض/المتدني والمدني يتفوق لوالدهم ائاديينا ويحصلون درجة A+ في المرحلة المتوسطة/الثانوية/الجامعة/الجامعة.

هذا البرنامج لا يشمل تأميد المرحلة الابتدائية حالياً. تقدم هولداال منح من رتبة امتتاداً إلى طلب محضر بعناية يتم تقديمه من قبل الموظف ويتم عملية الاختيار بشكل دقيق.

معايير الأهلية والاختيار:

- أولاد زملائنا في هولداال الذين يعملون معنا منذ 3 سنوات على الأقل
- الزميل الوفي الذي يتمتع بالقيم الرفيعة والسلوك الممتاز والذي يحتاج إلى الدعم الأساسي لدخله التعليمي/السيوني متدين.
- الطلاب في المرحلة المتوسطة/الثانوية/الجامعة/الجامعة (أو ما يعادله في النظام الفرنسي، طلب الصف السادس إلى الثانوي القسم الثاني وصولاً إلى الجامعة (مشمولة)).
- الطلاب الذين حصلوا درجة A+ أو من يتفوقون المرتبة الأولى أوالثانية أوالثالثة في صفوفهم عاماً بعد عام والذين يمتلكون امكانيات عالية ينبغي تطويرها على المدى البعيد.

For more information on the application form, process and timeline, please contact the HR team at ext: 5105 or the CSR team at ext: 5352.

للمزيد من المعلومات عن استمارة تقديم الطلب وطريقة معالجة الطلبات يرجى الاتصال بفريق الموارد البشرية (HR) على الرقم الداخلي 5105 أو الاتصال بفريق المسؤولية الاجتماعية للشركة (CSR) على الرقم الداخلي 5352.

"Let us remember: one book, one pen, one child, and one teacher can change the world" - Malala Yousafzai

BACK TO SCHOOL WITH DIGNITY

The Youth of Order of Malta Lebanon launched a back to school drive for less fortunate children in public schools in rural areas. Carioca supported 150 children for a decent back to school.

<http://orderofmaltalebanon.org/>



SDG 4: QUALITY EDUCATION

INNOV8 IN COLLABORATION WITH INJAZ LEBANON

INNOV8 - HOLDAL first innovation boot camp - gathered 30 young talents (between 12 and 21 years old) during 2 weeks in August to transform the way we think about our future business opportunities and challenges.

They were all given the same business challenge: "**DESIGN YOUR OWN HOLDAL STORE OF THE FUTURE**" from the lens of a customer, an employee, a partner...



Below is a summary of the projects presented:

ASCENSOR: A mall filled with lifts facilitating the shopping experience (it contains our brands & relevant services)

GO GREEN: Lebanon's 1st eco-friendly Shopping Center

HOLECTRIC: An interactive E-Shop with Robotic AI-Powered shop assistants and fast digital services

TECH TEAM: A futuristic concept store with an application that gives info about the products & services along with customized solutions

VASTA RANGE: A multi-brand retail shop with advanced digital services

WE ARE MONEY MAKERS: A firm offering a whole range of consultancy services for entrepreneurs

The winner of this competition was HOLECTRIC team.

Thank you INJAZ and our internal mentors for your amazing contribution and time.

See you next summer for our next INNOV8 camp!

https://www.instagram.com/p/B3WxVPTJCO_/

<http://www.injaz-lebanon.org/>

SDG 4: QUALITY EDUCATION

HOLDAL INTERNSHIP PROGRAM

HOLDAL launched its 2019 Internship Program over the months of June, July and August.

We welcomed 15 interns across our departments.

All interns went through 4 internal trainings in Microsoft Excel, Digital Marketing, Business Writing, and G-Suite along with 2 competitions around innovative ideas and social media.

We then held a graduation ceremony in the presence of our CEO.

<https://www.instagram.com/p/B2wTyKMpscU/>



THARAWAT & NYUAD | FAMILY BUSINESS HISTORIES – A UNIQUE RESEARCH PROJECT

Tharawat Family Business Forum and NYU Abu Dhabi (NYUAD) have entered a partnership to collaborate on a research project on Family Business Histories and their impact on economic growth and social change in the MENA region.

In the Middle East and North Africa, it is estimated that more than 80% of businesses are family-owned and run.

We have taken part in this one of a kind project developed by Tharawat & NYUAD, which captures the history and journey of five family businesses.

We will keep you in the loop once the research is published.

<https://tharawat.org/family-business-histories/>

SDG 4: QUALITY EDUCATION

OLAYAN SCHOOL OF BUSINESS AUB – RESEARCH ON FAMILY BUSINESSES

We have also taken part in a research conducted by a faculty member at the Olayan School of Business, AUB. This research examines the entrepreneurship and diversification strategies of family businesses in the Middle East.

We will keep you in the loop once the research is published.

HOLDAL SPONSORS MOUNT EVEREST EXTREME CLIMB FOR AFEL'S EXTREME CAUSE!

In April and May 2019, Ghassan Hajjar, a Lebanese athlete, attempted to climb Mount Everest (8,848m) - the highest point on Earth - to raise funds for the children of AFEL. He reached 8000m and due to the energy depletion and lack of oxygen, it became insufficient to continue for the summit.

AFEL was able to collect thanks to the determination of Ghassan 126,000\$ vs. the initial target of 88,480\$. Every dollar donated will contribute to restoring the life of 500 children, victims of abuse and sheltered at AFEL.

We are extremely proud of his incredible milestone and for being the best advocate for AFEL children.

<https://afel.org.lb/>



SDG 4: QUALITY EDUCATION

MORE THAN 100 HOURS OF LEARNING & DEVELOPMENT SINCE JOINING DATE: TOP 10 LEARNERS!

Congratulations to our TOP 10 learners for all the trainings taken and for your 360 results.






WOMEN AT HOLDAL

International Women's Day was held on March 8th to celebrate the countless achievements of women and to raise awareness on women's rights. Women have come a long way in their struggle for justice and equality, but there is still a long way to go! This year, we launched an awareness campaign on women's rights in Lebanon and we asked few questions to HOLDAL women to understand how they are able to juggle between their multiple roles at home, at work and with their community. The revolution that started on October 17th in Lebanon shows that women are leading at the forefront of this new decade.



"They say that; behind every great man is a great woman, behind every child who believed in himself is a great mom, behind every united society is a tribe of hardworking women who raised thriving men.. But behind every successful woman, is and only Herself!"


Amani Jaafar
Demand Planning Manager



"Hard work, resilience, patience, positivity and lots lots lots of love."

Roula Akkaoui
Executive Assistant to CEO

"Love is the secret. Whatever your hat was: a daughter, mom, sister or employee, love gives you the strength and wisdom to fulfill all the roles."



Zeina Suidan
Brand Manager - IBI

Cheers to HOLDAL Wonder Women who add multi-tasking, discipline, value, humanity & creativity to our day to day. Thank you for making our work so meaningful and impactful!

"Women are the largest untapped reservoir of talent in the world!" - Hillary Clinton

SDG 5: GENDER EQUALITY

UPDATED INTERNAL REGULATION

In 2019, we issued a new internal regulation on harassment (sexual, moral, physical...) and violation, which may lead to severe sanctions. We have also dedicated an internal hotline to immediately report any form of sexual harassment (verbal or physical) at work or at home.

KEY FACTS

- HOLDAL is equally represented from BOD to EXCOM to non-Managerial roles with 50/50 ratio (men/women).
- We provide equal pay for both genders: it is based on the grade, role and performance.
- Promotion is based on the employee's performance and qualifications.

WOMEN RACE

Besides our ongoing efforts to support and empower women, we participated in the 6th edition of Saradar Bank Women's Race. We ran for Abaad NGO at the Port of Beirut, on March 31 under the message "DRAW YOUR PATH"; a call to action for all women in Lebanon to keep moving forward, and to rise to the challenges of every day no matter how big or small.

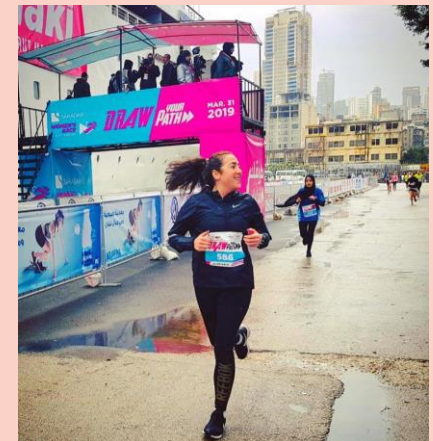
<https://www.abaadmena.org/>

<https://www.beirutmarathon.org/>

HOLDAL JOINS THE WEPS

We have signed the CEO Statement of Support for the Women's Empowerment Principles (WEPs).

HOLDAL is a member of the WEPs community of companies committed to make a difference for women in the workplace, marketplace and community.



PROUD TO SUPPORT

**THE WOMEN'S
EMPOWERMENT PRINCIPLES**

a joint initiative of the UN Global Compact and UN Women

Learn how to join: www.wepprinciples.org



HOLDAL SOCIAL COMMUNITY DAY

For the 4th consecutive year, 130 colleagues gathered on October 11th and contributed to the cleanup of Aqoura River and supported the farmers in their apples picking season.



SDG 12: RESPONSIBLE CONSUMPTION AND PRODUCTION

ABTAL EL BI'A CAMPS

For the 4th consecutive year, HOLDAL Group is proud to have taken part - in collaboration with Fattal Group - in the Environmental Championship Program (ECP) organized by the Lebanon Mountain Trail Association (LMTA) & ECO Consulting. This unique camp gathered 15 children of Holdal and Fattal employees in July.

This annual camp consists of environmental awareness and sustainable living programs, engaging children from diverse ethnic, religious, and social backgrounds in joint social-environmental action.

The objective is to empower those kids by giving them the title of “Environmental Champions”, and inspiring them to become stewards of our planet in a pro-active way.

<http://www.lebanontrail.org/>
<http://ecoconsulting.net/www/>

Camp Video: <https://youtu.be/sg5etQ1951o>
Camp Song: <https://youtu.be/H8WnHoZGb9w>

TRAIL KEEPER WITH LMTA

HOLDAL has also become a Trail Keeper to preserve our endangered mountains and protect Lebanon longest hiking distance Trail one Km at a time.



SDG 12: RESPONSIBLE CONSUMPTION AND PRODUCTION

RECYCLING PROGRAM

Holdal Recycling Program has been running for 9 years at Holdal.

Like every year, we organized awareness sessions thanks to our partners (arcenciel for recycling of paper, cardboard, plastic and aluminum & Ecoserv for electronic waste recycling) to enhance our recycling process.

Our goal is to reduce drastically our overall consumption on an annual basis.

Some of the quick wins achieved this year:

- Reduction of paper consumption - we reviewed most of our invoice approval cycle and automated it as well as for archiving.
- Less printing overall (in case printing is still needed, double side printing is set by default).
- Reduction of usage of plastic bottles and plastic/paper cups - we offered eco-friendly re-usable mugs and bottles and installed water fountains across our premises.
- Distribution of reusable eco-friendly bags instead of plastic bags.
- In our cafeteria (with the support of Food & Design), we are moving from plastic containers to reusable eco-friendly containers.



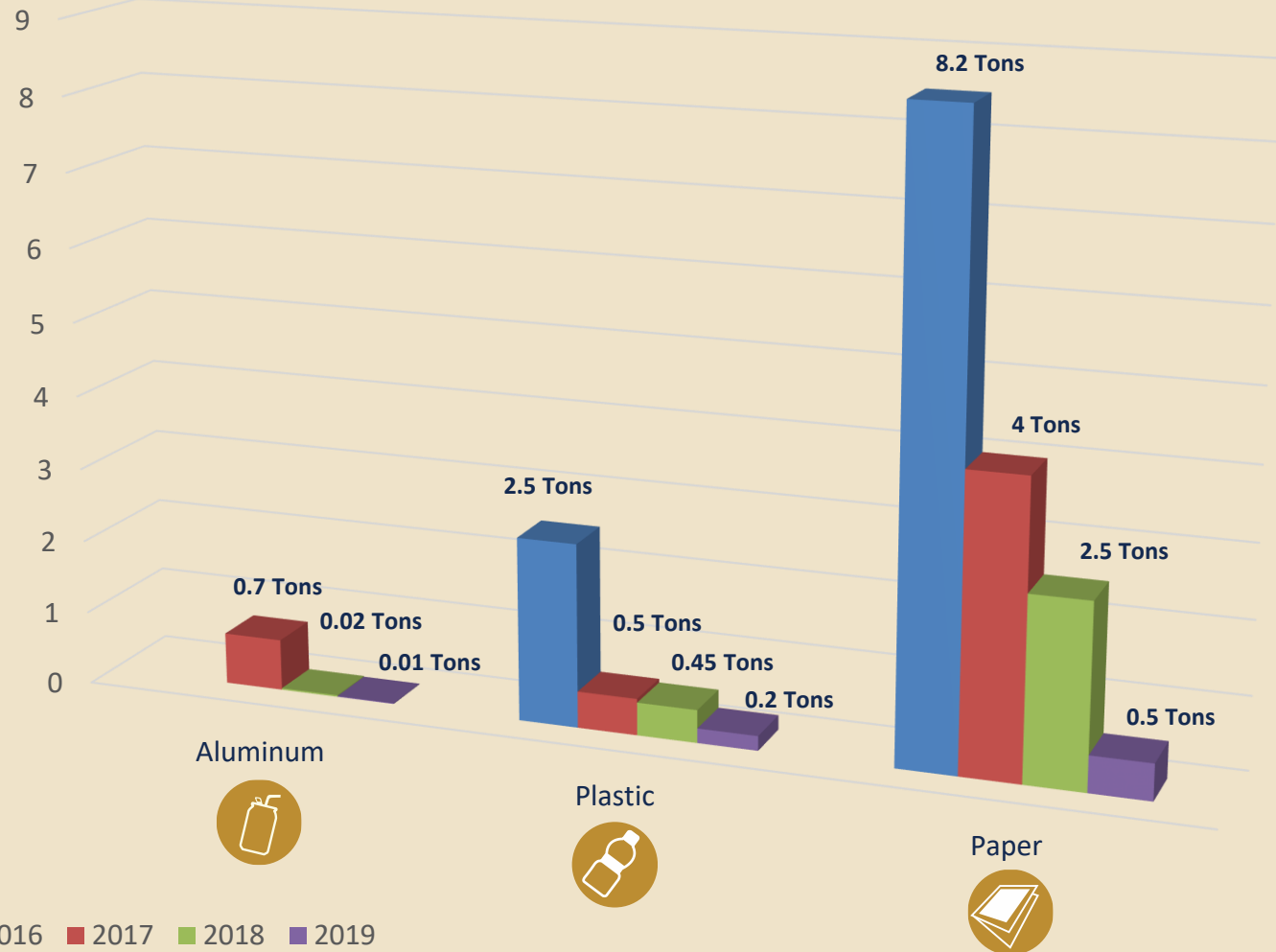
RECYCLABLES – VOLUME

(managed with our partner arcenciel)



ELECTRONICS

We also manage e-waste with our partner ECOSERV














<http://www.arcenciel.org/en/>
<https://ecoservlb.org/>







INITIATIVES IN THE PIPELINE

 Work-in-progress  Done

OPTIMIZE & REDUCE ENERGY CONSUMPTION VS BASELINE









- Install sub meters per floor and per high-energy use. 
- Install Daylight & PIR Sensors regulating the lighting in shared spaces and in offices with no light switches. 
- Develop a better zoning of lighting & AC's in offices. 
- Explore the possibility of external louvers to decrease thermal heat from direct beam solar radiation. 
- Limit AC thermostat human handling to 22C in summer, 20C in winter. 
- Explore a heat recovery use at factory and measure its impact. 
- Explore solar water panel at factory and measure its impact. 
- Explore solar PV for our lighting needs and liquid or air chillers for AC. 
- Assess the efficiency of our generators in fuel use and look into alternatives or optimization. 
- Auto-hibernate screens and PC after working hours. 
- Look into counter weight and magnetic motors for elevators - given their energy consumption,. 

DECREASE GHG EMISSIONS RESULTING FROM TRANSPORT VS BASELINE






- Reduce use of private cars through a software triggered co-sharing scheme. 
- Look into shifting to biodiesel or bioethanol. 
- Introduce organic waste framework: use compost for our agriculture, trees etc. 
- Preferential parking spots for Hybrid cars or Low Emissions Cars to incentivize. 
- Explore a bus transportation to offices for 9am to 5pm people from key residential hubs. 
- Develop a work from home scheme (once a month) – where possible 

SDG 12: RESPONSIBLE CONSUMPTION AND PRODUCTION

DECREASE AND UPCYCLE OUTSTANDING WASTE VS BASELINE

- Propagate reduce, reuse, recycle awareness schemes. 
- Enforce recycling with points schemes and tests. 
- Printing by default: double sided paper. 
- Use paperless technology for offices instead of printing papers. 
- Reduce plastic use by bringing your own mug and plate to cafeteria. 
- Wastewater treatment at factory. 
- Use recyclable and lightweight material in our factory 
- Stop using plastic bags. 

OPTIMIZE AND REDUCE WATER CONSUMPTION VS BASELINE

- Irrigate only in the evening need be. 
- Shift some of the men Toilets to Urinals. 
- Have tap in technology or motion detector for taps (in WC). 
- Reinforce awareness on water in toilets. 
- Explore a rainwater recovery. 

 Done

 Work-in-progress



PARTNERSHIPS WITH LOCAL/REGIONAL PLATFORMS

HOLDAL & MEREF

Two members of our EXCOM are part of MEREF CCIFL. MEREF - CCI FL allows its members to establish strong links with one another for future partnerships. The group constitutes a platform allowing the development of a favorable economic environment for its members in Lebanon, in the region and internationally, thanks to its network and that of the CCI FIs. MEREF – CCI FL organizes and takes part in series of events and round tables related to the business environment in Lebanon.

<https://www.meref-ccifl.org/>

HOLDAL & BPG

Our Group Legal Counsel is representing our Company in Brand Protection Group, as we want to raise awareness about counterfeit activities in Lebanon to effectively address this major issue and to protect consumers from the hazards of counterfeit products and defend the integrity of our brands by working to eliminate illicit trade from the market. BPG joins a wide array of local companies and well-known multinationals for a veritable lobbying force in the industry.

<https://www.brandprotectiongroup.org/>



SDG 17: PARTNERSHIPS FOR THE GOALS

HOLDAL & ACFE LEBANON

Our Group Internal Audit Manager is a member of the BOD of the ACFE Lebanon (Association of Certified Fraud Examiners).

<http://www.acfelebanon.org/>



HOLDAL & LLWB

HOLDAL is represented by 3 Managers at the LLWB. Our Group Legal Counsel is a member of the LLWB. LLWB is a socio-economic, apolitical, non-religious association bringing together professional women and providing them with a platform for Sharing Experiences, Developing Competencies and Skills, Establishing Networks and Exchanging Expertise, Accessing funds and Mentorship. LLWB's mission has been driven by building partnerships and collaborations with various stakeholders in the ecosystem that share similar goals of addressing socio-economic gaps.

<https://llwb.org/>



HOLDAL & THARAWAT

A member of the family business has continuously been involved in Tharawat platform. The Tharawat Family Business Forum is an independent membership organization dedicated to the sustainability, innovation, and growth of MENA family businesses. Tharawat is a vibrant community of family business members from the GCC, the Levant, and North Africa.

<https://tharawat.org/>

Our Group is also involved with the LPIA (Lebanese Pharma Importers Association), the Syndicate of Importers of Perfumes and the “Syndicat des Importateurs de Produits Alimentaires”.

COMPETITIONS

SUPPORT AS MENTOR OR MEMBER OF THE JURY

HOLDAL & UNGC SUSTAINABLE MINDS COMPETITION

Our Communication Manager was member of the Jury.

Global Compact Network Lebanon (GCNL) in collaboration with the Ministry of Education & Higher Education (MEHE) held the third edition of the Sustainable Minds Competition.

Sustainable Minds is a nationwide competition targeting 10th and 11th grade students in public and private schools across Lebanon.

The purpose of this competition is to introduce high school students to the importance of the 17 Sustainable Development Goals (SDGs) and greatly reinforce their responsibility toward a sustainable society.

150 teams from different schools registered and produced a short video demonstrating their understanding of how tackling one of the SDGs can be a potential solution to a problem faced in the Lebanese society.

<https://www.globalcompact-lebanon.com/>



A colorful poster for the Sustainable Minds 2019 competition. The top half features a yellow planet with the text 'Sustainable Minds 2019' and a pink box with the text: 'A nationwide Competition that seeks to raise awareness among High School students on the importance of the SDGs'. Below this, a light blue box asks: 'Are you a grade 10/11 student enrolled in a public or private school? Use your creativity and imagination to demonstrate your understanding of one of the 17 Sustainable Development Goals* Submit a 1-2 minute video to get the chance to Win Valuable Prizes!'. The bottom half of the poster is white with a blue cloud-like shape containing the UN Global Compact logo and the text 'Network Lebanon'. To the right is a drawing of a pencil. A list of key dates is provided: 'Deadline to participate Monday February 18, 2019', 'Introductory Session Monday February 11, 2019', 'Deadline to submit the video online Wednesday March 20, 2019', and 'Closing ceremony to distribute awards Wednesday April 17, 2019'. At the bottom right, it says '*To learn more and register: www.globalcompact-lebanon.org/sustainableminds'.

COMPETITIONS

SUPPORT AS MENTOR OR MEMBER OF THE JURY

JAWA2EZ GIL WITH THE NAWAYA NETWORK

Our Communication Manager was mentor.

<http://www.nawaya.org/>



INJAZ LEBANON YOUNG ENTREPRENEURS & SUSTAINABILITY COMPETITION

Our Communication Manager was member of the Jury.

<http://www.injaz-lebanon.org/>



CLP - CIVIC LEADERSHIP PROGRAM COMPETITION WITH INJAZ LEBANON

Our Communication Manager was member of the Jury.

INJAZ LEBANON LIGHTS OF OUR FUTURE

Our Communication Manager and our Talent Development Specialist were mentors.

<http://www.injaz-lebanon.org/>



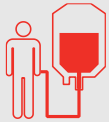
5. 2019 RESULTS IN A GLIMPSE



960 meals to the Lebanese Food Bank



1000 boxes distributed to 20 NGOs vs. 500 boxes in 2018



245 donors to date
175 blood units collected



1000+ kids smiles

40 NGOs supported



Volunteer Program (1000 hours of community service)



Recyclables (0.5 tons paper, 0.2 tons plastics, 0.01 tons aluminum and 50 pieces of electronics) – huge decrease in 3 years only



\$50,000 collected

6. APPENDIX: LEBANON SITUATION IN 2019

Lebanon faces a political, financial, economic and social humanitarian crisis.

After 3 months of mass protests criticizing Lebanon's political elite for corruption and mismanagement, the country's long-term economic problems are increasingly colliding with the daily lives of its citizens.

American dollars — long used in tandem with the Lebanese pound — have become scarce because worries over the political turmoil have caused more people to try to withdraw large sums of money. So employers have struggled to pay salaries, tenants to pay rent, and traders to pay for goods and services from abroad, while the economy is heavily reliant on imports.

At the economic level, the deterioration began in 2012 with the events in Syria and accelerated in 2016 following the lack of liquidity, which led to an upward race in interest rates, which destabilized the country's economy.

October 17 saw a large part of the people display on the street their dissatisfaction with the management of the country by their leaders, demanding accountability and an immediate change in governance.

The lack of liquidity in the banks and the unofficial devaluation of the local currency came in parallel to these events but they did not cause it.

Our country has lived beyond its means for too long and is now paying for the mistakes of the past. The current economic and social situation is likely to last several months and have very severe repercussions over many years.

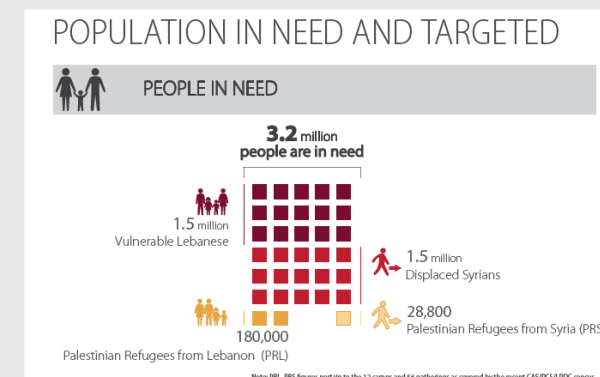
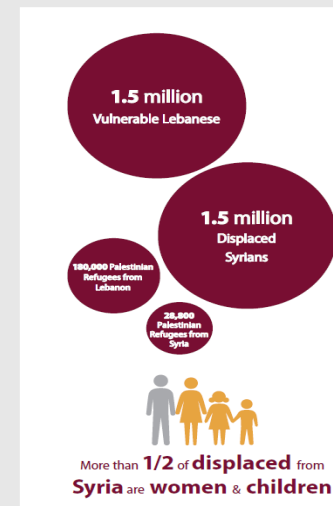
We must therefore prepare to make significant sacrifices and 2020 will be a very difficult year for the entire Lebanese ecosystem.



6. APPENDIX: LEBANON SITUATION IN 2019

Below facts will need to be updated if the situation of the country continues deteriorating:

KEY FACTS / FIGURES	
Population	6.86 million (2019) up from the 4.43 million (2013) Large Lebanese expatriate community of 8 to 14 million
Refugees	1.5 million - 1 million Syrians 300,000 Palestinians... The world's highest number of refugees per capita
Surface	10,452 Km2 (tiny vs. neighbors)
Government	Democratic Parliamentary Republic mired with corruption / cronyism
Complexity	18 recognized religious groups & 27 political parties
Public debt	More than 150% of gross domestic product: 86 billion Euros Ratio is the 3 rd largest in the world after Japan and Greece
Currency	LBP and USD – USD shortage - LBP currency devaluation
Unemployment	High Rate of 20% (much higher amongst youth)
Poverty	35% of the population live under the poverty line
Syria War	Had a profound humanitarian, socio-economic and political impact. Placed unprecedented strain on our economy, public services, and infrastructure.
Consequences	Lack of electricity, lack of water, garbage crisis, public education & healthcare concerns due to 30 years of corruption! Regional context as complicated: Syria still in a war zone and Iraq going through sectarian turmoil Risk management is part of every day business agenda!



7. CONCLUSION

Let's reflect for a moment and hold on to our core values: for respect, dignity, courage, optimism, resilience and solidarity are the intrinsic values that are needed from all of us to leave a better future for the generations to come!

Let us write all together a better tomorrow for Lebanon.

It is in our hands!

<https://www.instagram.com/p/B6aZyYNJLhO/>

THE FUTURE IS
IN OUR HANDS.

