

## Communication on Engagement (COE)

**Period covered by this Communication on Engagement:**

From: April 2018 to April 2020

**Participant:** Al Majmoua (<http://www.almajmoua.org/>)

### Part I: Statement of Continued Support by the Executive Director

**29th of April 2020**  
Secretary General  
United Nations  
New York, NY 10017  
USA

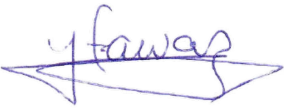
Dear Mr. Secretary - General,

I am pleased to confirm that The Lebanese Association for Development, Al Majmoua reaffirms its support to the United Nations Global Compact and its ten principles in the areas of human rights, labor, environment and anti-corruption.

This is our Communication on Engagement with the UN Global Compact. We welcome feedback on its content.

In our COE, we describe the actions that our organization has taken to support the UN Global Compact and its principles.

Sincerely yours,



Dr. Youssef Fawaz  
Executive Director



## **Part II: Description of Actions**

One of Al Majmoua's mission is to alleviate poverty by improving the economic conditions and livelihoods of its beneficiaries. Access to financial services can reduce poverty and its effects in multiple concrete ways, help the poor access schooling and health care, provide immediate income transfers or relief to survive, and allow for greater control over financial resources.

Al Majmoua is committed to following international best practices in microfinance. It endorses industry initiatives like the **Smart Campaign** (<http://www.smartcampaign.org/>) for client protection or **MFTransparency** (<http://www.mftransparency.org/>) for **pricing integrity** and **transparency**.

Al Majmoua is a member of the Social Performance Task Force (<http://sptf.info>) and works on continuously improving its **Social Performance Management** practices by aligning policies and procedures with responsible business practices.

Al Majmoua undergoes assessments and ratings conducted by external organizations and has obtained recognitions and certifications that acknowledge its compliance and achievements.

Al Majmoua has committed itself to **gender diversity and women's leadership** by implementing actions at all levels of the organization towards attracting, developing, training, mentoring and retaining the next generation of our women leaders. Part time and flexible hours' policies allowed us to attract and retain top executives and offered to our young staff the opportunity to pursue their education. Getting more women on senior management positions have meant more female role models and an encouragement to other women in the organization who see their seniors being promoted.

Al Majmoua committed itself to **environmental sustainability** by collaborating with a Lebanese NGO "L'Ecoute", having started sorting and recycling papers, plastic, cans and electronic waste since 2013.

Al Majmoua has implemented an **exclusion list** where it carefully looks if harmful child labor could be involved. Equally excluded are projects likely to pose a threat to children or to interfere with the child's education and health as well as the physical, mental, moral and/or social development.

Al Majmoua rejects any project that uses cutting trees or any forest product in a manner that threatens its sustainability and existence, as well as projects that cause marine pollution due to hazardous waste such oil.



### Part III: Measurements of Outcomes

Al Majmoua has reached very high client satisfaction levels (97.6% of a representative sample of clients) with regards to overall service including **transparency** in the lending process.

Al Majmoua received the **Women's World Banking Award for "Excellence in Leadership" in 2015**. This award honors Al Majmoua's commitment to promoting gender diversity and its high scoring on Women's World Banking's quantitative and qualitative standards. As of September 2019, Al Majmoua is serving **more than 50,384 women** clients across Lebanon, (56% of our client base). Likewise, women represent 60% of Al Majmoua's total staff and 72% of the senior management team.

Al Majmoua received the **SMART Certificate** in December 2019 which recognizes Al Majmoua high standards in client protection practices that aim to ensure prudent, transparent, and respectful treatment of clients. <http://smartcampaign.org/certification/certified-organizations>

Al Majmoua won the third AFIP Innovation Award during the Sanabel conference in Jordan for the project on the use of geographical data and the growth of mobile phones to reach the largest number of customers, increase employees' efficiency and enable them to manage services from their mobile phones through Al Majmoua's mobile application.

In cooperation with the ILO, UNICEF, UNDP and funding by the UN, AL Majmoua launched the **Employment and Peace Building Project**. This project aimed at providing entrepreneurship trainings to **young Lebanese and Syrians** living in Beqaa to support them in starting their own businesses. By the end of the project, selected candidates were financed and monitored as motivation for their work.

Since 2013, Al Majmoua has been sending its recyclable waste to **Association L'Ecoute** (<http://lecou-te-ls.org/recyclage-ang.html>) contributing towards **environmental sustainability** and fundraising for the handicapped. **Association L'Ecoute** confirmed that Al Majmoua helped 40 families during 2018-2019.

Al Majmoua's team participated in the largest national beach cleanup campaign #SaveOurFace in Southern Lebanon.

<https://www.facebook.com/almajmoua/photos/pcb.2514107085382518/2514105752049318/?type=3&theater>

Al Majmoua excludes all the projects that use juveniles under the age of eleven (compulsory primary education) as well as hazardous projects that use children under the age of sixteen.