

COLLECTIVE ACTION BUILDS FUTURE

CSR & SDG ANNUAL REPORT 2021



“Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it’s the only thing that ever has.”

Margaret Mead

CONTENT

1 | CEO STATEMENT

2 | INTRODUCTION

3 | CSR & SDG PILLARS

4 | 2021 CSR & SDG REVIEW

5 | 2021 RESULTS IN A GLIMPSE

6 | CONCLUSION

1. CEO STATEMENT

December 31st 2021

Dear partners,

May 2022 fill you and your loved ones with health, safety, unity and humanity.

Thank you for standing by HOLDAL family's side: a family driven by common purpose, values and aspirations.

Whilst 2021 was even more challenging than 2020, our core values and mission allowed our team to continuously adapt to the various disruptions.

Our collective moral responsibility made our community stick together and help each other in the face of adversity. We will always put our community and our environment first and in such difficult times, this is even more critical.

For a sustainable future, we need a more cohesive and integrated approach to generate high impact and drive change. Let's stand together to make it through towards a better future.
Because only when we come together can we move mountains!

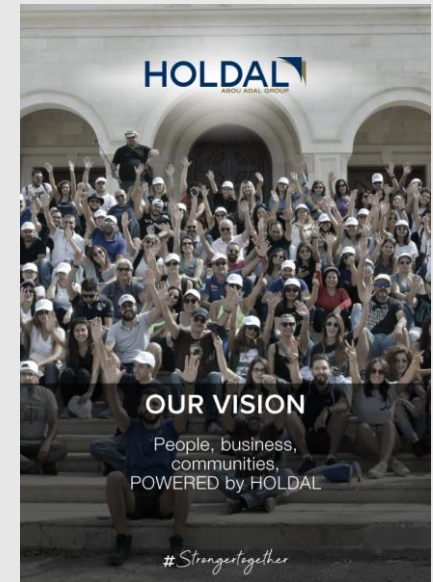
Going back to HOLDAL CSR & SDG annual report, I am pleased to confirm that HOLDAL reaffirms its support to the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labor, Environment and Anti-Corruption.

In this annual communication on Progress, we describe our social and environmental actions despite the various obstacles we have been facing to continually improve the integration of the Global Compact and its principles into our business strategy, culture and daily decision making.

Thank you for standing by our side through it all, and for inspiring us to keep going. Stay safe.

#strongertogether

Georges Abou Adal
CEO

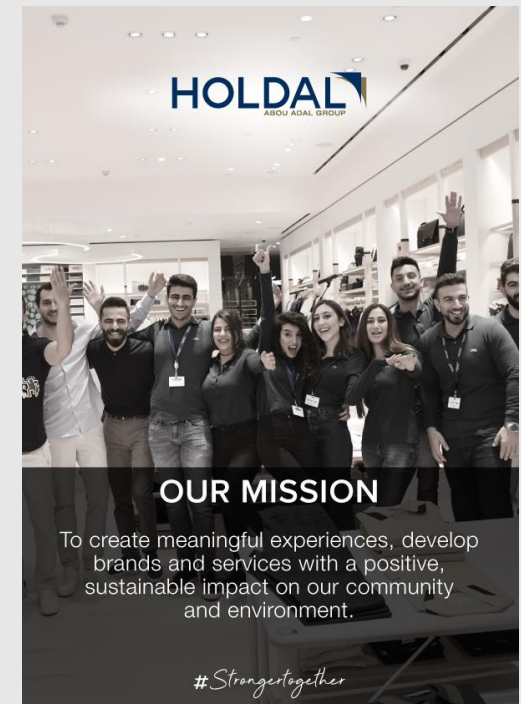


2. INTRODUCTION

Sustainability, impact and ethics are at the core of who we are and what we do: we intend to grow our Group in sustainable value & impact in the long run. We will never jeopardize the company's reputation, DNA, values and family legacy over the company's growth agenda.

With 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 culture, values and behaviors that are linked to our colleagues' KPI's & performance reviews
- Our vision, purpose & strategic goals
- Our investment and growth agenda
- Our selection of candidates, partners, brands & consumers
- Our Internal & External Auditors
- Our Risk Register, Authority Matrix & Internal Regulations
- Our quality control and supply chain
- Our Code of Business Conduct, which comprises 12 principles
- Inclusion of the Code in the Internal Audit Charter and monitoring compliance with the code
- Our various standard operating policies & procedures covering all aspects of our business service functions and lines of business



"Above policies ensure all colleagues feel supported in speaking up in confidence and reporting matters they suspect may involve anything related to unethical or inappropriate behavior to be identified and challenged at all levels of the organization; provide clear procedures for the reporting of such matters; manage all disclosures in a timely, consistent and professional manner; and provide assurance that all disclosures will be taken seriously, treated confidentially and managed without fear of retaliation".

3. CSR & SDG PILLARS

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

We have been focusing on 5 SDGs that are at the core of our culture and vision via a dynamic task force with a clear roadmap behind each SDG to monitor and report on progress.



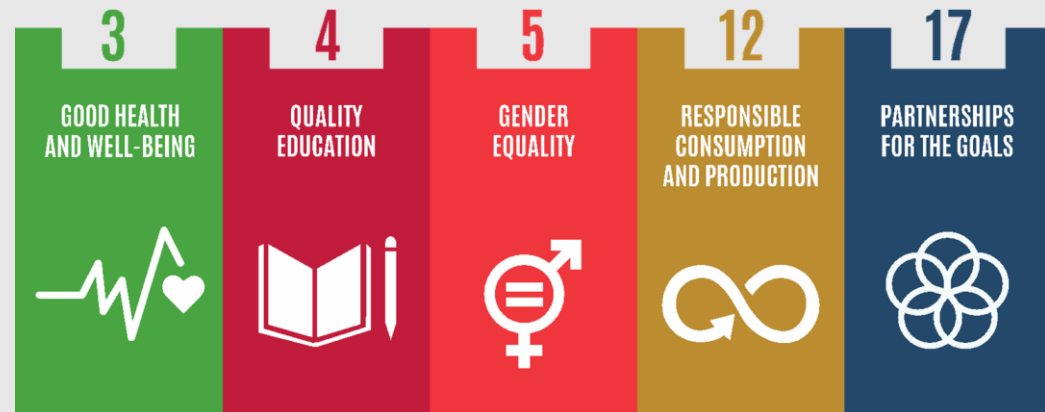
**SAVING
LIVES**



**EMPOWERING
COMMUNITIES**



**SUSTAINABLE
DEVELOPMENT**

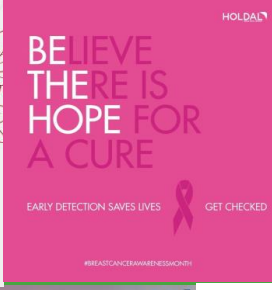
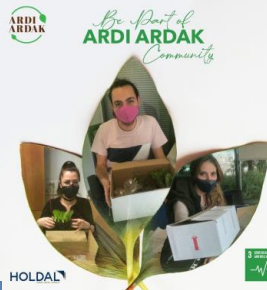


3. SDG INTEGRATED TASK FORCE

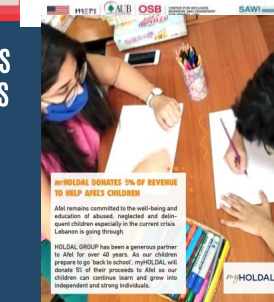
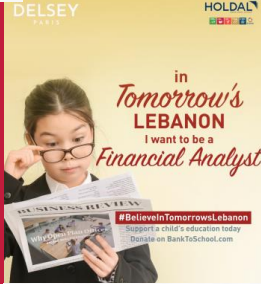


4. 2021 CSR & SDG REVIEW

3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION





COVID-19 ACTION PLAN

We have been taking the right precautions and the safety measures to protect everyone around us. We ran a series of awareness sessions and 500 doses of Pfizer were distributed. We have been maintaining the highest possible level of precautions, prioritizing online meetings and remote work (Work From Home Policy).



HOLDAL	WORK FROM HOME POLICY PEOPLE, BUSINESSES, COMMUNITIES, POWERED BY HOLDAL	
Document date	5 July 2021	
Title	Work from Home Policy	
Effective Date	July 2021	
Revision Date		
Prepared by	Talent Development Unit - HR Department	
Approved by	COMEX	
I. INTRODUCTION:		
At Holdal, we aim to create a safe and an inspiring environment where every single colleague will feel enabled and empowered to bring his/her passion and purpose to the service of our community. Holdal is committed to supporting the health and well-being of its internal community. As such, we have decided to introduce a Work from Home solution to the eligible colleagues.		
II. OBJECTIVE & PURPOSE:		
Holdal considers telecommuting to be a viable, flexible work option when both the employee and the job are suited to such an arrangement. It is not an entitlement. It is a benefit, which does not change the terms and conditions of employment with Holdal.		
The purpose of this policy is to provide specific guidelines to the concerned colleagues:		
<ul style="list-style-type: none"> - The expectations and responsibilities for colleagues who work from home - Who is eligible to work from home - The process for requesting and approving work from home privileges 		



THE HOLDAL EXPERIENCE

We have been enhancing our internal promise despite the very challenging context to create an inspiring and enabling environment in and around HOLDAL. The Holdal Experience answers any questions about our work environment.



SHARE YOUR TALENT & PROMOTE YOUR BUSINESS

At HOLDAL, we value teamwork, integrity, leadership & accountability, entrepreneurship & innovation, and responsible citizenship.

HOLDAL has identified in the past decade a pool of talented painters, singers, musicians, yoga practitioners, athletes...

This year, we have also identified some of the micro businesses that our families have been nurturing and we were able to support them through funding, networking and capacity building.





HOLDAL HEALTH BLOOM

HOLDAL's Health Bloom that started as an event for the Fathers morphed into a primary prevention campaign. We started with a Mental Health First Aid online interactive conference that was followed by a clinical event gathering 80 patients who went through a consultation with Dr. Jules Bakhos.

“Empathy and Compassion are at the heart of everything effective leaders do. This World Day for Safety and Health at work, we are celebrating Holdal Group unwavering commitment towards adopting & implementing diverse, equitable & inclusive HR policies & practices. Together, we can create a sustainable snowball of positive change”. Joe Matta



BUILDING AN INCLUSIVE WORKPLACE WITH ACTED & SIDC

We participated in the workshops about the importance of working in an inclusive and diverse workplace with ACTED & SIDC.



GIVE BLOOD GIVE LIFE WITH DONNER SANG COMPTER

For the 7th consecutive year, 42 volunteers from HOLDAL participated in DSC Blood Drive on April 28.

27 blood units were collected despite COVID-19 obstacles.

This was preceded by an online session to review eligibility criteria & COVID-19 safety measures.

To date, we have gathered 287 volunteers and we have collected 233 blood units.

Save a life and donate blood with Donner Sang Compter: <http://www.dsiclebanon.org/>

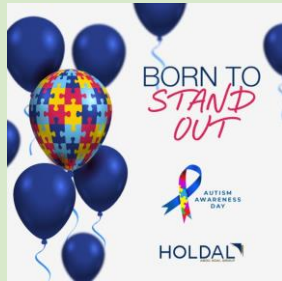


SAFETY FIRST WITH BASIC FIRST AID TRAININGS

HOLDAL has built a team of 120 colleagues who are eligible and capable of performing Basic First Aid procedures upon the occurrence of any accident whether at the workplace or elsewhere.

Our annual trainings have been provided by the Lebanese Red Cross.

To donate visit: <https://www.redcross.org.lb/>



WORLD AUTISM DAY AWARENESS: DIVERSITY IS A STRENGTH

The biggest risk of NOT including a child or an adult with a difference is that we limit everyone's potential as human beings. We all need to increase the understanding and acceptance of people with autism, foster local and international support, break the stereotypes and inspire a more human & inclusive environment.

HOLDAL Group is committed to create an inclusive workplace.

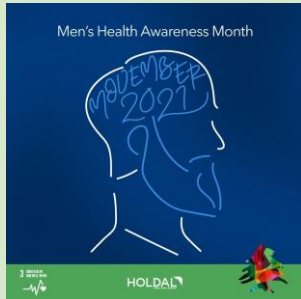


WORLD HEALTH DAY: BETTER NUTRITION BETTER HEALTH

On the occasion of World Health Day, we organized a workshop around “nutrition for a better overall health” with Dr. Raghda Batraki a Clinical Dietitian and Nutrition Consultant.

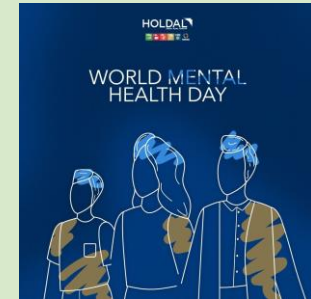
We covered several topics such as lifestyle changes during the COVID-19 lockdowns, weight fluctuation, exercising, psychological impact, hormone imbalance, adolescence, healthy and affordable cooking & nutrition tips.

We all need to work towards a healthier ecosystem despite all the obstacles!



MENTAL HEALTH IN AN UNEQUAL WORLD: AWARENESS & PREVENTION

Access to mental health services remains unequal, with between 75% to 95% of people with mental disorders in low and middle-income countries unable to access mental health services at all. HOLDAL'S Health Camp that started as an event for the Fathers morphed into a primary prevention campaign. We started with a Mental Health First Aid online interactive conference that was followed by a clinical event gathering 80 patients who went through a consultation with Dr. Jules Bakhos.



MOVEMBER ANNUAL AWARENESS CAMPAIGN

Movember at HOLDAL was back again to raise awareness around men's health issues.

Our fathers, partners, brothers and friends face a health crisis that isn't being talked about especially in our part of the world. We have been addressing some of the biggest health issues faced by men: prostate cancer, testicular cancer, mental health and suicide prevention.

This year, we decided to join the movement and host an awareness session with Dr. Joseph Zougheib, MD+ Urology from the University of Balamand, Saint George Hospital, during which we covered the following: men's health, testicular, prostate & STD diseases & sexual dysfunction.

QUIT SMOKING! WORLD NO TOBACCO DAY

If the COVID-19 pandemic has taught us anything, it is the value of a healthy life and how to hold on strong to it. It has led to millions of tobacco users saying they want to quit smoking. While life can be short, it is up to us to live it... or burn it! We have been encouraging our community to commit to quit because their health and safety is the most important thing to us.



HOLDAL GOES PINK IN OCTOBER

As of the end of 2020, there were 7.8 million women alive who were diagnosed with breast cancer in the past 5 years, making it the world's most prevalent cancer.

Despite the very difficult context we are going through, we have been raising awareness on the importance of early detection on an annual basis.

We also honored our loved ones who are currently fighting, the survivors, and the memories of the ones who have lost their battle.



HOLDAL FAMILIES NUTRITION & WELL-BEING

ARDI ARDAK initiative was back at HOLDAL for the second consecutive year.

Growing our own fruits and vegetables is becoming crucial with the current local economic crisis.

250 families were offered a box with 8 different types of seeds that can easily grow in their garden or on their balcony. Our colleagues were also trained on basic agricultural practices.

For more information, visit: <https://www.aub.edu.lb/fafs/esdu/Pages/ArdiArdak.aspx>



WORLD FOOD DAY

World Food Day is held annually on October 16 to promote global awareness and action for those who suffer from hunger, and to highlight the need to ensure healthy diets for all.

How can we talk about the 2021 theme in countries such as Lebanon who are facing brutal Hunger Crises? Today, Lebanon is one of 20 "hunger hotspots" where the World Food Program (WFP) has warned acute food insecurity is deteriorating day after day.

77% of households said they did not have enough food or enough money to buy food.

More than 30% of families had at least one child who skipped a meal or went to bed hungry in March 2021.

Why does it have to revolve around responsible individual and collective, local and international solidarity drives? In the meantime, communities are starving and we cannot sit and witness these tough abnormal realities. As such, we have been joining forces, building bridges to help our community even if we know that the demand is much bigger than the availability of supplies.



THE GOODWILL BOX: DONATE! BE THE CHANGE!

Since 2011, thanks to our GOODWILL BOX initiative, we have been able to help thousands of families in need and assist more than 30 NGOs.

Throughout the year, we were able to collect & donate several boxes 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 INTERNAL SOLIDARITY FUND

To cater to the current economic crisis, we have been extending our internal support:

Social help: 583MM LBP & 150K FUSD

Transportation: 1.5BN LPB

Food: 95MM LBP

BARBARA NASSAR ASSOCIATION TO SUPPORT CANCER PATIENTS

60 BEESLINE gift sets were offered to patients suffering from cancer to support the amazing work of the Barbara Nassar Association during Christmas.

Donate to:

<https://www.instagram.com/barbaranassarassociation/?hl=en>

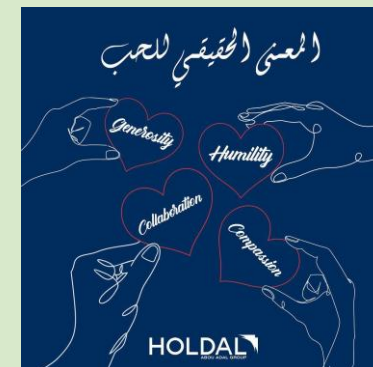
WORLD CANCER DAY CHALLENGE

Join Children's Cancer Center of Lebanon (CCCL) in a global 21-Days to Impact Challenge done by the Union of International Cancer Control (UICC).

I Will Focus On My Health, I Will Support Someone I Know With Cancer, I Will Speak Up About Cancer, I Will Get Informed About Cancer, I Will Help Eliminate Cervical Cancer.

HOLDAL Group has been standing by the side of the CCCL despite all the obstacles we have been facing.

Donate to: <https://cccl.org.lb/Donate-Now>



MEANING & PURPOSE DISCOVERY

“Life Is Never Made Unbearable By Circumstances But Only By Lack Of Meaning And Purpose”.

We have attended the LLWB's Mental Health Task Force unit around “MEANING AND PURPOSE DISCOVERY”.



CHANCE & HOLDAL

In the past few years, we have been standing by the side of CHANCE by donating 1K USD towards their annual calendar created by the children treated for cancer.



GESTURES FROM THE HEART

Holdal Group stood by the side of Gestures from the Heart by offering backpacks, outfits and shoes to 200 families in Lebanon. 463 hygiene care products were offered during Christmas.



TANTET MEN LEBNEN

62MM LBP & 5,268 hygiene care products were donated to help the families supported by TANTET MEN LEBNEN.



BASSMA & HOLDAL

We have been standing by the side of BASSMA for a decade to support families in need in hygiene care products and in basic necessities.

SCHOOLS ECOLE SAINT MAXIME KFARCHIMA & COLLÈGE DES SŒURS DU ROSAIRE, MOUNTAZAH

HOLDAL joined forces with its beauty & hygiene brands for a meaningful Christmas with 2 schools helping 200 families during such difficult times.



LIVE LOVE BEIRUT & ARCENCIEL

10K units of personal care and hygiene products were donated to these 2 NGOs. Thank you Colgate Palmolive for standing by our side.



HOLDAL RUNS FOR HOPE & EDUCATION:

Among the various back to school initiatives we have been leading in and around HOLDAL, we have participated in the Beirut Annual Marathon "United We Run for Hope" on November 13. 75 HOLDALIANS joined forces with FORSA & BEIT EL BARAKA to run for our biggest cause: Quality Education to ALL! Donate through Forsa's webpage www.beitelbaraka.org/forsa



KELLNA 3AYLEH & HOLDAL

550 units of oral health care & 100 boxes of diapers were offered to Kellna 3ayleh NGO during Mothers' Day helping 100 women from different regions of Lebanon on March 20th. 990 hygiene care products were donated during Christmas.

AKKAR BRUTAL EXPLOSION: SUMMER 2021!

In a crisis ridden country, our people keep suffering one tragedy after the other.

What happened in Akkar last summer after the Beirut August 4, 2020 most brutal explosion was another shock for the Lebanese community. In response to the Akkar explosion, we supported with Lebanon Needs the wounded victims and the Civil Defense distributing NEXCARE products. We will stick to the fight against all the fires falling upon us.

**HOLDAL WHITE CHRISTMAS: TOGETHER FOR HOPE & PEACE**

The current health and financial crisis does not stop us from getting together and reflecting on 2021 hoping that 2022 will bring more stability, health, justice and peace.

We have gathered our colleagues in December to bring much needed hope and unity.

A MEANINGFUL CHRISTMAS WITH CHILDREN FROM BLESSED

2021 was a challenging year, however, our community showed over and over again that we are resilient, powerful, and most importantly compassionate souls.

As such, we invited our colleagues to attend a concert held by the Blessed school students.

Music is all around us; all we have to do is listen. And just like music; we are all surrounded by blessings; all we have to do is count them and appreciate every new day!



NAJAH: 85 SCHOLARSHIPS GRANTED (94% APPROVED)

NAJAH Scholarship Program saw the light in 2018 with one purpose: to ensure that every HOLDAL colleague who has a High Performing Child in school/college/university feels supported.

NAJAH is catered for A students who are among the Top 3 (Grade 1 – 5) and Top 5 (Grade 6 and above) of their class. We are aware of the increasing difficulties on households. But we believe children's education should not be impacted by the disastrous economic crisis.

Therefore, we have decided to review the criteria for 2021/2022.

We received 85 applications and the NAJAH committee approved 94% of applications as follows:

- 41% of applicants were considered NAJAH students and they have received a scholarship based on their academic results.
- 44% of applicants were not considered NAJAH students but they still received a school allowance based on the family's context.
- 9% of applicants are HOLDAL colleagues currently enrolled in a university and we have decided to stand by their side during such difficult times.

This comes in addition to the various solidarity drives and school allowances of HOLDAL Group.

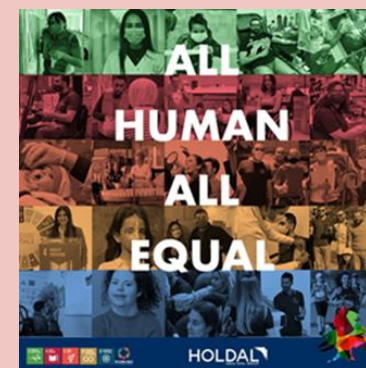
Our children need to grow in a safe & enabling environment and we cannot say that the past 2 years have provided these basic fundamentals.

But we should never give up on our youth: our future leaders and talented entrepreneurs!



"Inclusive, good-quality education is a foundation for dynamic and equitable societies".

Desmond Tutu





*"One child, one teacher, one book, one pen can change the world."
Malala YOUSAFZAI*

DELSEY & HOLDAL STANDING BY THE SIDE OF BANK TO SCHOOL & ARCENCIEL: BELIEVE IN TOMORROW'S LEBANON

In addition to the various back to school solidarity drives, HOLDAL Group has joined forces with DELSEY to support BANK TO SCHOOL & ARCENCIEL by donating 350 backpacks & pencil cases for a decent and meaningful back to school in Lebanon. Thanking DELSEY for believing in our purpose and standing by our side for this solidarity drive. You can support a child's education in Lebanon by donating now on Banktoschool.com

WORLD TEACHERS DAY

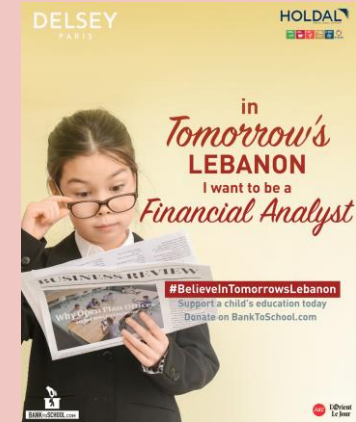
Teachers are at the heart of our educational system. A message of recognition and gratitude for every Lebanese teacher: our heroes! Thank you today and every single day for your consistent and endless determination, care and passion during such difficult times. Continue planting the seeds of knowledge, good citizenship and freedom with our youth because they are our future entrepreneurs & leaders.

WORLD CHILDREN'S DAY: HOLDAL & THE HOUSE OF CHRISTMAS

On the occasion of World Children's Day, HOLDAL Group stood united with The House Of Christmas to bring a smile on 100 students' faces by offering them KIPLING backpacks.

HOLDAL GROUP & STEP TOGETHER

Thank you to Step Together for changing the educational landscape in Lebanon. Step Together is a place to learn, heal, live, and work that values each individual's unique abilities and strives to provide an inclusive and welcoming environment for everyone. Donate to: <https://www.steptogetherlb.org/>





FATHER'S DAY HOLDAL & THE HOUSE OF CHRISTMAS: PASS ON THE LOVE

"There's nothing more contagious than the dignity of a father" - Amit Ray

Fathers today are going through tougher times than ever. They should feel loved and cared for every day. As such, myHOLDAL joined forces with the HOUSE OF CHRISTMAS in June to pass on the love and safety our fathers have given us to vulnerable dads. We were able to gather 20MM LBP.

This donation went into supporting 12 scholarships to 7 families to ensure that Lebanese children can still have access to quality education.

In addition, 200 fathers of the HOUSE OF CHRISTMAS received personal care and hygiene care products thanks to Lagoon, Speed stick, Palmolive generous contributions.

Donate to: <http://www.houseofchristmas.org/>

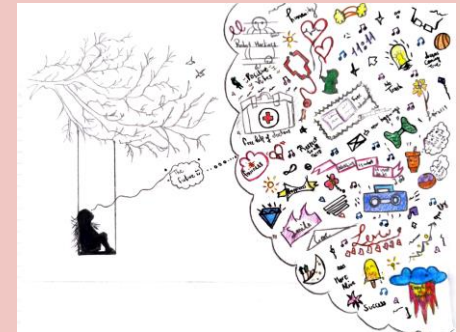
HOLDAL & KIPLING SPONSORING TEACH FOR LEBANON ART COMPETITION

Teach for Lebanon organized an art competition among 61 students from 2 schools (Sahagian; semi-private school and Dr. Wadih Al Samad; public school) based on the theme "Let us build Lebanon with will and hope". The aim was to communicate a strong message of hope and determination for the reconstruction of Lebanon.

Students were free to create art, poetry, music, or videos in order to share their vision of a better Lebanon based on the values of justice, transparency, diversity, openness and equality. Prizes include monetary awards as well as school supplies and Kipling bags generously offered to Teach For Lebanon by HOLDAL Group.

Congratulations to the 3 winners of the competition: Patil Chirichian (1st prize), Abdelrahman Zoubyan (2nd prize), Vanessa Chirichian (3rd prize).

Donate to TEACH FOR LEBANON: <https://teachforlebanon.org/Home/HowToDonate>





HOLDAL & AFEL FOR A MEANINGFUL BACK TO SCHOOL

AFEL has been restoring childhood & offering children a more decent future since 1976.

It remains committed despite the very challenging situation in Lebanon to the safety, well-being and education of abused and neglected children.

We have been supporting AFEL's mission since the very beginning.

myHOLDAL & HOLDAL have gathered 100MM LBP to support the children of AFEL in the past few months.

We also supported the mothers of AFEL by ordering 60 handmade bags to welcome our summer interns.

Donate to AFEL on: <https://afel.org.lb/donation-page/>

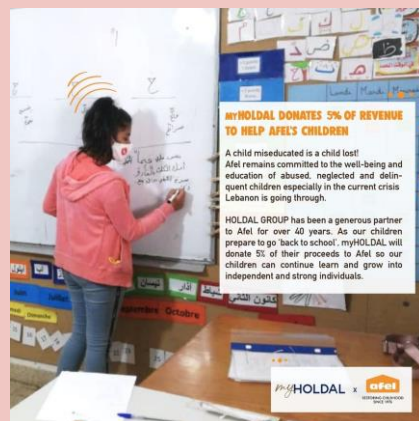
WORLD DAY FOR THE PREVENTION OF CHILD ABUSE

World Day for the Prevention of Child Abuse promotes children's rights to respect, safety, dignity & quality education to all.

HOLDAL Group has been standing by the side of AFEL for the past decades to offer children a safer environment and a more decent future.

You too can support the cause and give AFEL children a chance to a stable future by donating on:

<https://afel.org.lb/donation-page/>





A program by:



HOLDAL SUPPORTS FORSA

“Forsa” is a program by Beit el Baraka and Murex that aims at contributing to saving the country’s education sector by helping Lebanese private schools transition an unprecedented economic crisis.

It seeks to find solutions for parents to educate their children, for teachers to carry out their mission, and for schools to keep their doors open.

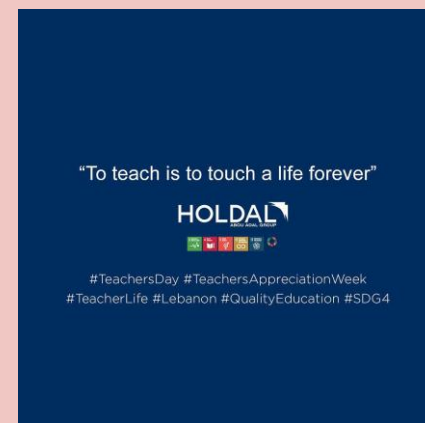
Forsa is contributing to preventing the collapse of the education system, which would affect 700,000 students, 59,000 teachers, 15,000 school administrators not to mention the long-term repercussions on the country’s GDP. Together, through Forsa, we can save the future of 32,000 students and 22,000 teachers in 113 schools over Lebanon. Lebanon needs you!

Join us in our back to school solidarity drive by donating through Forsa's webpage www.beitelbaraka.org/forsa

HOLDAL has contributed to FORSA through:

- The Beirut Marathon
- Donation of 100MM LBP
- Donation of 761 school supplies
- Donation of 220 backpacks

Additional donations were distributed to Beit El Baraka families to cater to the growing needs of hygiene care and oral care products.





HOLDAL INNOV8 SUMMER BOOTCAMP IS BACK FOR THE 3RD CONSECUTIVE YEAR!

Despite all the challenges we have been facing, we pursued our Innovation Camp from August 16 to 26 with 40 students (12 to 21 years old) from TEACH FOR LEBANON, INJAZ LEBANON, USJ FGM, LP4Y & HOLDAL Group.

We had 4 winners: HOLDMART, ALPHA TV, AVAILEB, HOLDAL Z 4.0! The 1st winning team got a scholarship fund for 2021/2022. The rest received gifts on behalf of MYHOLDAL.

Thank you for trusting us and believing in our social purpose. We will never give up on you: our future leaders, change agents, solution providers, and responsible citizens!

INNOV8



MEET OUR FUTURE LEADERS!

It's not only a powerful tool for exploring and identifying future talents, but also a way to give back to our community!



Distribution

- Joel Mestraney - E-com Key Account Executive
- Kevin Skeneau - Administrative Assistant
- Kayrell El Kik - Business Support Manager
- Laurence Hammond - Sales Representative
- Mahelle Zayheb - Brand Manager
- Myriam Chahade - Trade Marketer
- Rana Nourallah - Marketing Manager

Finance

- David Behouay - Stock Count Officer
- Noor Haidar - PDS Accountant
- Tracy Kloury - Cashier

Growing Together

- Internal transfers 2020
- INCOMA
- Nady Yazbeck - Brand Development Assistant
- Supply Chain
- Diana Mounir - LMD Operator
- Sabine Ibrahim - LMD Customer Service Coordinator
- Wael Beshara - Demand Planning Coordinator
- Maria Belle El Haber - LMD Officer
- Fadi El Hajj - LMD Driver

Interns

RECRUITED

Aya Itani
Recruitment Coordinator

Fadi Kassouf
IT Officer

Georges Naim
Lab Inspector & QC Coordinator

Nada El Mourad
QA Coordinator

Meet the Interns
































































































































[illegible]



USDX



Bachelor's Degree in Information Technology



IT

Fadi Kassouf



At Hoidel, I am looking forward to deep dive into the IT field within the corporate world and put my university knowledge into practice by getting hands on experience and remaining up to date with the day-to-day challenges and needs of a successful IT department.


Outside the IT world, I love spending time with kids. I am an uncle to 3 little girls. They turned me into a patient person but at the same time taught me not to lose the inner child in me.


Ahmad Hounamy


I admire everyone who loves to help others and who loves to give back to the community. I believe that the only way we can share our knowledge and experience with each other and hence build a better society. Therefore, I am a volunteer in a big community service project which aimed to empower women technically and teach them basic computer knowledge, to adapt to the new online system of schools.

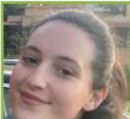
In the future, I aim to become an effective member of society who has an impact and computer engineer that can help put technology to benefit humanity, and I firmly believe that this can happen with hard work, perseverance, and faith.

Sym Bou Zeid

 **LSE**

 **Bachelor's Degree in
Industrial Engineering
at Maastricht University**

 **Lease Clerk -
Liss Mils Delivery**



I joined Holidai a month ago and I am extremely enjoying my time at Holidai. I deeply value the growth and the learning opportunities that have been presented to me through real life practices and stimulating analysis performed on several levels in the last mile delivery operations.

I consider myself a sociable person and prioritize going out, having fun, and eating the best food out there, besides me for restaurant recommendations across Lebanon!

Nada El Mourawed



 Laboratory Internship
 Research Assistant
 Quality Assurance

"Tomorrow is another day" is my motto in life. I believe that tomorrow holds new and better things for me. I am all about the future. With this in mind and with all the knowledge and expertise I possess, I am able to help others benefit from every aspect of my experience as a student. And, who knows? It could be the only step towards a stepping stone to my professional career!"

Chloe Koukjian



 Job
  Business System Automation
  100% Time

Maguy El Kada



 Job
  Business System Automation
  100% Time

I am excited to be joining Holidu in the Distribution Division, as a Turbo Marketing intern. I am an extrovert with an appreciation for the creative and social aspects of business. I am a multitasker, I am a team player, I am a confident communicator, and I am excited that my experience at Holidu will help me achieve my career goals.

I look forward to meeting everyone and taking this next step in my Marketing career!

I am passionate about sales, marketing, and selling. I'm eager to meet clients and engage customers and discuss their needs and expectations about their property and how I can help them achieve their goals.

I am currently the co-founder of a business that is focused on planning and selling organic products.

Inas Khochman



Barista | **Customer Support** | **Administrative Assistant** | **Event Planning**

Skills | **Education** | **Work Experience**

Education
Bachelor's Degree in Business Administration
University of California, Los Angeles

Work Experience
Barista at Starbucks (2018-2020)
Customer Support at Amazon (2017-2018)
Administrative Assistant at Google (2016-2017)

Projects
Organized a charity event for a local nonprofit organization.

Taymour Rasammy



Barista | **Customer Support** | **Administrative Assistant** | **Event Planning**

Skills | **Education** | **Work Experience**

Education
Bachelor's Degree in Business Administration
University of California, Los Angeles

Work Experience
Barista at Starbucks (2018-2020)
Customer Support at Amazon (2017-2018)
Administrative Assistant at Google (2016-2017)

Projects
Organized a charity event for a local nonprofit organization.

Education
Bachelor's Degree in Business Administration
University of California, Los Angeles

Work Experience
Barista at Starbucks (2018-2020)
Customer Support at Amazon (2017-2018)
Administrative Assistant at Google (2016-2017)

Projects
Organized a charity event for a local nonprofit organization.

STANDING BY THE SIDE OF AUB & BALAMAND UNIVERSITY STUDENTS

We took part in a strategy class with students from AUB & Balamand University, taking them through our transformation journey and on how we have been managing the multiple crises in the past 12 months keeping the focus on our ultimate social mission and sustainability agenda.

Craft your future with us and experience a purpose driven community of passionate learners, innovators, intrapreneurs, disrupters and change agents!

Since the launch of the HOLDAL ACADEMY & E-HOLDAL, we have continuously revamped our online solutions in order for all Holdalians to find the perfect learning & development opportunities to reinvent themselves & reinforce their core capabilities to navigate these turbulent times.



KEY FIGURES:

202 HOLDALIANS trained (excluding interns & new joiners)

373 used the HOLDAL ACADEMY

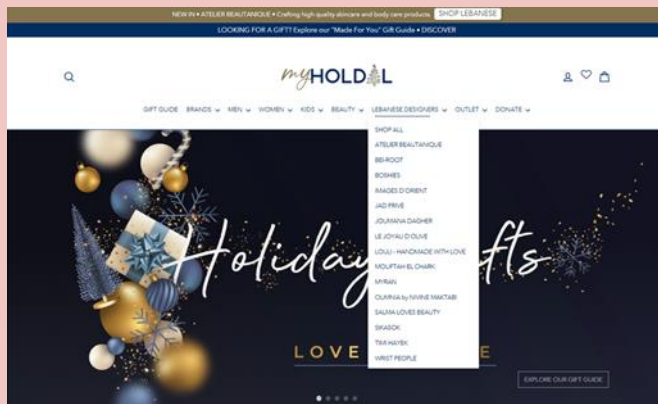
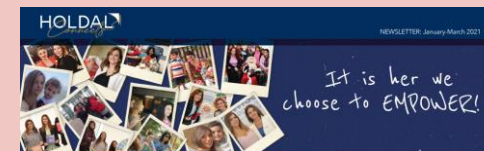
1223 training hours

133 training requests served

115 training requests served

40 webinars

25 round tables



HOLDAL & USJ PARTNERSHIP

Maissa Abou Adal Ghanem joined the USJ Advisory Board of the Faculty of Management and Management in 2021. At HOLDAL, we firmly believe and share the same mission which is to rebuild our country, restructure our economy and reinvent our businesses based on the capabilities of our youth.

We must be creative and innovative to prepare our youth to be the champions & leaders of the future.

On October 4, the Dean of the Faculty of Business and Management (FGM), Pr. Fouad Zmokhol and the Rector of Saint Joseph University Reverend Father, Professor Salim Daccache gathered more than 30 valuable local institutions to thank and honor their partnership and commitment during such challenging times in Lebanon.

During the ceremony, leaders of each company were offered a trophy to recognize their perseverance in the past few months and to thank them for their support & commitment towards the youth; offering them internships and jobs; allowing them to apply their knowledge & acquire professional skills; coaching them, and offering them the chance to experience the real management in times of crisis.

"We will never abandon our youth regardless of the obstacles and limitations we have been facing. Not only will we keep our commitments and our promises for our youth but we will also involve them in the reconstruction of our company & of our country; because the future is in their hands".



MORE MILESTONES WITH USJ

- ✓ 3/18 brilliant interns
- ✓ 3/125 recent recruitments
- ✓ 9/33 young talents during INNOV8 summer camp
- ✓ 4 USJ students won the 1st prize (scholarship)





HOLDAL GROUP: 0 ZERO TOLERANCE FOR ANY FORM OF DISCRIMINATION

We have been thriving to set an example in the region on celebrating diversity. We have been sharing with our colleagues many calls to action on behalf of our BOD and CEO along with the mechanisms.

The “how” we behave is as (if not more) important as the “what” we deliver. At HOLDAL, we aim to create a safe and inspiring environment where every single colleague will feel enabled and empowered to bring his/her passion and purpose to the service of our community.

As such, there is no exception and 0 tolerance to any breach to our Code of Business Conduct. It is also the responsibility of every colleague to voice out any concern related to our work environment. We have also been continuously updating our Code of Business Conduct, Grievance policy, Anti-Harassment Policy, Whistleblowing Policy.

EXTRACT FROM THE CEO’S SPEECH

“One of our fundamental values within Holdal is diversity and by diversity, I do not only mean gender or sexual diversity but also the freedom of opinion.

Despite all of us sharing some key principles around integrity, our belongingness, our aspiration for a better life, our outrage against injustice and corruption, we are all unique individuals and our differences are what make our strength.

We have to not only respect our differences but also cherish them and celebrate them! Why should we celebrate our diversity?

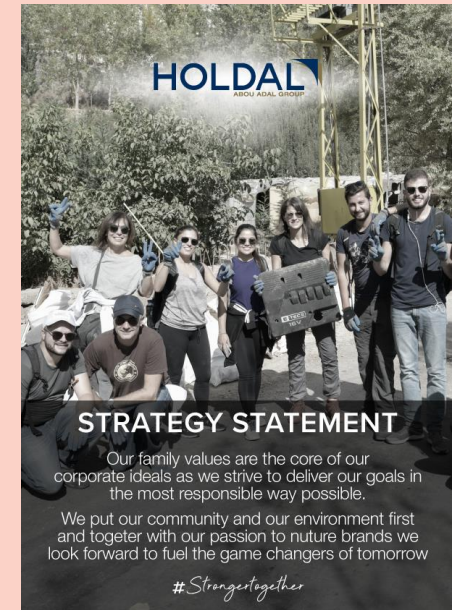
In a region where a word can fuel misunderstanding, division or wars, it is even more important that we choose our words carefully and that we take the opportunity of being stronger together. Diversity is a strength!

It is human to have biases or misconceptions, we all have them.

We also have the freedom of choice: the choice to respect each other, to build a better tomorrow, to be positive and to achieve a greater purpose.

Our commitment towards diversity is one of our core values and an integral part of our DNA.

We all must act responsibly”.





ANTI-HARASSMENT AWARENESS SESSIONS & SOPS

Nearly 1 in 3 women have been abused in their lifetime. In times of crises, the numbers rise, as seen during the COVID-19 pandemic and recent humanitarian crises & conflicts. HOLDAL Group has been continuously reinforcing and enhancing its anti-harassment policy along with its code of business conduct via internal and external round tables & awareness sessions. Joelle Bou Abboud our Legal Counsel and SDG 5 Ambassador ran a 5th round table, gathering men and women, to talk about all forms of harassment at HOLDAL. The purpose was to define and identify Harassment in the workplace and share some statistics and experiences, aiming to create a 100% harassment free environment at Holdal and update our SOP.

UN ANTI-SEXUAL HARASSMENT POLICY ADOPTION SUCCESS STORY

HOLDAL Group has been chosen by the UN Women to be part of a series of success stories in Lebanon on the adoption of the anti-sexual harassment policy.

HOLDAL JOINS MASHREQ GENDER FACILITY WITH IFC & THE WORLD BANK

HOLDAL Group has pledged to sanction any form of harassment in the workplace in application of the national law N 205/2020 pushing for safer workplaces in Lebanon. While gender-based violence is not inevitable, it can and must be prevented, especially in our part of the world! As a Lebanese born organization, we commit to the prevention of sexual harassment in all its forms. We hereby pledge to support our colleagues and honor our partners and customers by ensuring a workplace free from sexual harassment. Join us & pledge to Law No. 205!



In the words of Joëlle Bou Abboud: "In my work and personal life, I have always been a champion for women's rights"



Joëlle Bou Abboud, is the lead SDG 5 Champion for the HOLDAL Group. Photo: UN Women/ Lauren Rooney

Joëlle Bou Abboud is a lawyer and Counsel for HOLDAL Group, a private Lebanese company, which specializes in retail, distribution, manufacturing and supply chains for international brands. She also serves as the UN Sustainable Development Goal 5 (SDG5) champion at HOLDAL Group and is a key player in empowering women. After attending a UN Women-hosted workshop on the Anti-Sexual Harassment Law 205 and its implementation in the workplace, she has contributed to realign and develop measures and guidance to prevent and address workplace sexual harassment in her company.





HOLDAL X TGE & WEP

HOLDAL joined the Women's Empowerment Principles & the Target Gender Equality. HOLDAL joined 15 companies in targeted workshops that will take place in the next few months to promote gender equality and women's economic empowerment.

HOLDAL SAWI & LLWB: SUPPORT & ACCELERATE WOMEN INCLUSION IN THE WORKFORCE

The Lebanese League for Women in Business (LLWB) and Holdal signed a memorandum of understanding (MOU) as Holdal is now a KEY EMPLOYER of SAWI project.

SAWI project aims at accelerating women's inclusion and work on developing enhanced recruitment, retention and promotion (RRP) policies to advance women's participation in the workforce.

To learn more about the SAWI project, click on the link: <https://lnkd.in/d-M8ye2>

We are currently drafting an SOP towards a Fair & Bias-Free Interview Process



MASHREQ CASE STUDY WITH IFC AND WORLD BANK

HOLDAL has taken part in a lengthy business case for investing in women's employment in Lebanon "Advancing Gender Diversity through effective anti-sexual harassment mechanisms". We are in the process of finalizing it with the IFC and the World Bank.

WHEN WOMEN LEAD

Every day, HOLDAL chooses to empower women, because they are the backbone of our society. On the occasion of International Women's Day, we shared the story of Roula Harb Akkaoui, a proud mom, a devoted wife, a purpose driven career-oriented woman, an intrapreneur, a role model reflecting the values of women empowerment and gender equality. We also launched an annual award to empower HOLDAL women who are creating an incremental value & a strong impact from a leadership, intrapreneurship and sustainability point of view.





HOLDAL & STAND FOR WOMEN: WHEN WOMEN LEAD

Stand For Women is an NGO advocating for women's economic empowerment and sisterhood in the MENA region.

Following the Beirut explosion, the "Marion Fund" was created to assist more than 200 women-owned Small and Medium Businesses affected by the blast to go back to business.

Women-owned SMEs in Beirut need your help.

Marion Hochar Ibrahimchah's legacy needs to remain alive.

10MM LBP were collected via myHOLDAL and via the Beirut Relief Initiative.

Donate to the Marion Fund on <https://donate.standforwomen.org/#!/home>



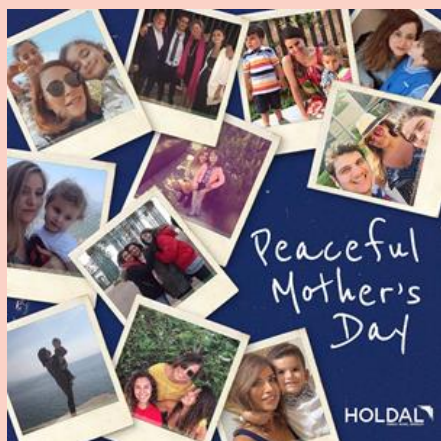
DIFFA 20TH ANNIVERSARY & HOLDAL GROUP

DIFFA a women led family business celebrated 20 years of magic, job creation for the Lebanese youth, lifetime friendships, 12.500 missions, 17 countries, determination, resilience & social impact. We have been standing by their side and offered:

Bags, Beauty products, Personal Care products to the incredible team of DIFFA.

Thank you DIFFA Community for giving us the much needed hope for a better future!

To know more about DIFFA visit: <https://www.diffagroup.com/>



CELEBRATING HOLDAL MOMS: MOTHER'S DAY IS EVERYDAY

In honor of mother's day, for the ones with children, and for those who don't but who "mother" in all senses of the word!

"It's not about how much you do, but how much love you put into what you do that counts."

Mother Teresa



Shaping
a Positive
Future
Together!

DIFFA

@diffagroup

diffagroup.com





ABTAL EL BI'A PROGRAM IS BACK!

For the 5th consecutive year, 30 children (8 to 12 years old) participated in the ABTAL EL BI'A program despite all the challenges and constraints we have been facing in Lebanon.

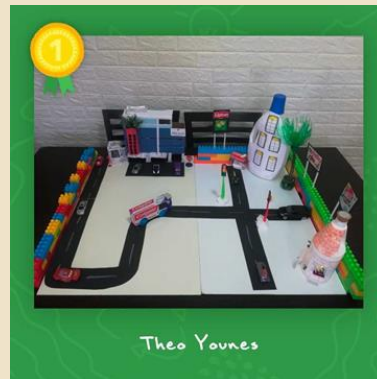
They are a true inspiration! The passion, creativity, and engagement we have witnessed so far from the young recycling heroes and sheroes is a testimony of faith in the future of our country.

Congratulations to our 4 finalists who won scholarship awards for 2021/2022 academic year.

If only for them, let's think GREEN, REDUCE, REUSE & RECYCLE!

Together for a safer, fairer and greener environment.

A special thanks to HOLDAL, FATTAL, ECO CONSULTING, LMTA and ECP teams for their continued trust and support!





HOLDAL & BERYTECH E-HACKATHON: CLEANERGY PROGRAM

For the 2nd consecutive year, we participated in the Berytech E-hackathon under the Cleanergy Program, supported by the Embassy of the Netherlands in Lebanon in collaboration with the Association of Energy Engineers.

Berytech organized an E-hackathon for cleantech innovators to help them, in the course of 5 days, learn more about the challenges in the sector and how to transform their ideas into a valid business solution through intensive online workshops, prototype their solution, and then pitch it to a panel of judges to have the chance to win prizes as well as 2-month access to the Cleanergy Accelerator Program.

We contributed with 5K USD because we believe in renewable energy, solid waste management, water management and a renewed environment.

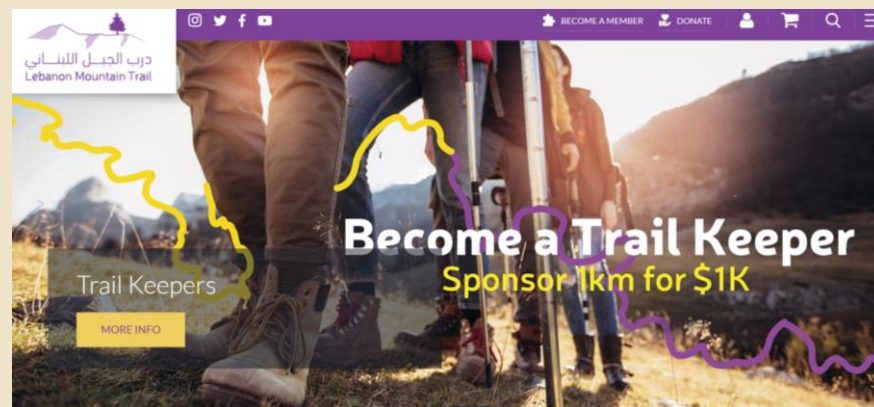
TRAIL KEEPER WITH THE LMTA

HOLDAL has been a TRAIL KEEPER to the LMTA to preserve our national trail. Despite all challenges our country has gone through during this very tough period, the LMTA family is resilient and as dedicated as ever to deliver its mandate of preserving and protecting our national trail and improving the livelihoods of trail-side communities.

Your support is instrumental to sustain the LMTA's operations for the coming year, so they can continue preserving and protecting our Trail.

Donate through Lebanon Mountain Trail Association (LMTA).

<https://www.lebanontrail.org/donation>





BECOME PART OF THE FABRIC OF GIVING: YOUR CLOTHES DESERVE A SECOND LIFE!

We have been consistently encouraging our colleagues and customers to recycle their fabrics and clothes especially during such difficult times.

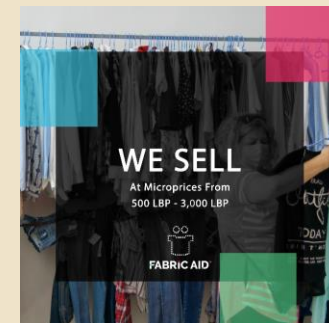
As such, we integrated FABRIC AID on MYHOLDAL and within TERCEL to collect, sort, and redistribute clothes to disadvantaged communities at micro-prices.

FABRIC AID's goal is to deliver good quality clothing into the hands of people who need them, in a dignified shopping experience, while also reducing fabric waste.

Donate your clothes now to FABRIC AID via MYHOLDAL!

<https://www.fabricaid.me/>

<https://myholdal.com/products/fabricaid-x-myholdal>



YOUNG SDG INNOVATORS PROGRAM (YSIP)

We are proud of our colleague Samir Haddad (YSIP 2019 cohort)!

He has been featured as a guest speaker during the UNGC Uniting Business event, discussing the Holdal YSIP case study.

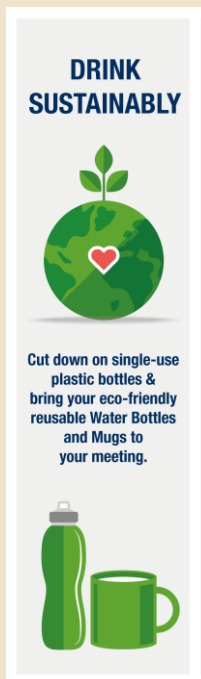
SDG Solutions: Outcomes from the Young SDG Innovators Programme 3:00 p.m. (CET)

<p>SAMIR HADDAD Ops. Excellence Manager Holdal Abou Adal Group</p>	<p>GABRIELA OTTOBONI Cooperativism Coordinator Sicredi União</p>	<p>ANNA VOLKOVA Deputy Director FILM.UA Group</p>
---	---	--

21 SEPTEMBER 2021

#UnitingBusiness

REGISTER TODAY



Open Letter to Our Partners for Sustainable Packaging

Ever since the COVID-19 pandemic ravaged the planet, it left many unwanted marks. One marked positive effect however, prominently felt by the whole world, was its effect on the environment: energy-related emissions declined due to the economic slowdown and lockdowns. This was a deep cry from the universe asking us to take a step back and reevaluate, in order to sustain Planet Earth for our future generations, and even ourselves.

At HOLDAL Group, we have been committed to the United Nations Sustainable Development Goals (SDGs) for years, and particularly **SDG 12: Responsible Consumption and Production**. We have taken important measures and implemented solid policies internally towards achieving a paperless environment, reducing plastic and paper generated waste, and incentivizing recycling even of aluminum, electronic and personal household waste. We have also been working on a consumer-centric refillable solution for food and nonfood products that would minimize packaging waste.

In our country, where even a simple project is made more complex with the multiple crises and roller coasters we have all been dealing with, sustainability becomes even more critical for our nation's livelihood and continuity. And while sustainability is far more than responsible consumption and production, anywhere is a good start to help safeguard our environment and cut on unnecessary waste and costs in these highly challenging times; **but we cannot achieve this alone!**

As such, let us join forces towards more environment-friendly packaging solutions that do not affect the shipped product in any way, yet help minimize our ecological footprint. No matter your products' packaging and shipping needs, there is always bound to be a more eco-friendly option available that can meet your requirements sustainably. This can include minimizing the size of the packaging; eliminating extra layers of packaging or switching to reusable or biodegradable materials, among others.

No matter how tough it gets, sustainability, impact and ethics will always be at the core of who we are: we intend to grow our group in sustainable value and impact on the long run. We will never jeopardize the company's reputation, DNA, values and family legacy over the company's growth agenda.

So, will you join us on our quest towards more environment-friendly packaging solutions?

HOLDAL RECYCLING PROGRAM SINCE 2010

We have been distributing reusable eco-friendly bottles (for water...), mugs (for coffee, tea...) and shopping bags in order to reduce the plastic and paper generated waste.

Water dispensers are available inside all meeting rooms to refill all reusable bottles. We have also stopped supplying plastic bottles as a will to reduce the overall waste generated.

Recycling bins for paper, aluminum, plastic, and electronic wastes have been upgraded all across our premises. This is a never ending process!

ELECTRONICS UPCYCLING

Bring your e-waste items to HOLDAL and place them in the electronic waste recycling bins present in our offices and stores.

The e-waste collection for recycling takes place throughout the year.





HOLDAL SOCIAL COMMUNITY DAY 2021

On October 8 2021, 350 colleagues took part in HOLDAL Group annual Social Community Day.

The event was held in the Shouf - Barouk Biosphere Reserve where the HOLDAL team planted 50 cedar trees.

This unforgettable day started with a breathtaking hike in the Barouk Cedar Forest and it was followed by a visit of the Sustainable Farmer's Market where the team met farmers and producers and bought fresh crop, vegetables, traditional Mounneh and rural products.

A lunch was then held at Shallalat El Barouk during which several heartwarming surprises, testimonials, speeches and songs were shared.

It felt as if time had stopped for a day to experience what a "normal" day would feel like in an abnormal context.

After 2 years of brutality, this memorable day allowed HOLDAL teams to reconnect with each other and with Mother Nature.



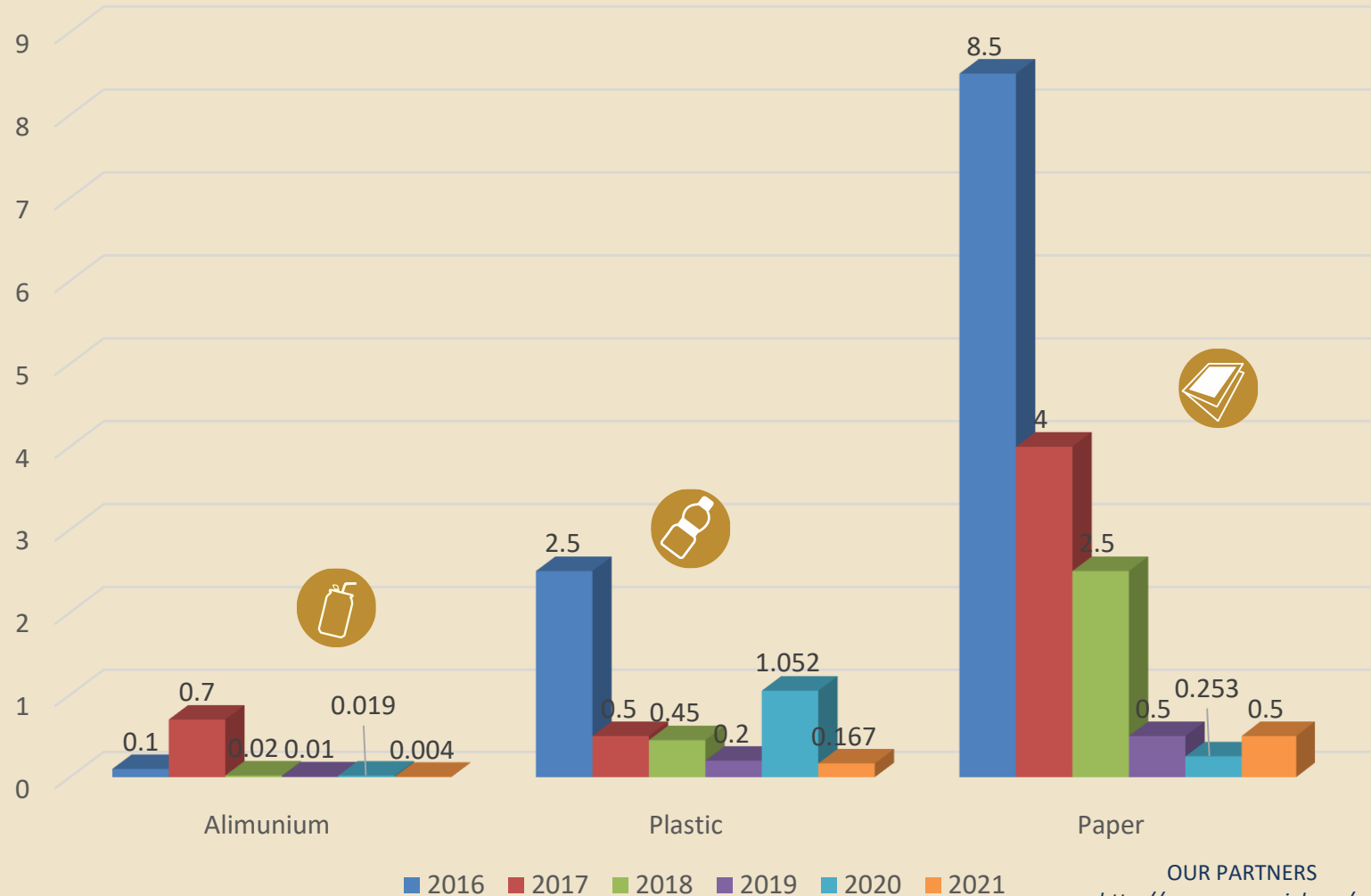
17% reduction in paper consumption and ink usage in 2021 vs. 2020

WASTE MANAGEMENT REDUCTION

24% decrease in electricity consumption in 2021 vs. 2020

AREAS OF FOCUS:

- OPTIMIZE & REDUCE ENERGY CONSUMPTION VS BASELINE
- DECREASE GHG EMISSIONS RESULTING FROM TRANSPORT VS BASELINE
- LED, PIR AND DAYLIGHT SENSORS IN OFFICES
- PV INSTALLATION TO POWER 1/4 OF OUR OFFICE ELECTRICITY NEEDS
- PARKING SPOTS WITH RECHARGE SERVICE FOR EVS.
- DECREASE AND UPCYCLE OUTSTANDING WASTE VS BASELINE
- REDUCE WATER CONSUMPTION VS BASELINE
- CREATE A PAPERLESS ENVIRONMENT



These figures represent the volume in tons generated through 2021

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



PARTNERSHIPS

#strongertogether

HOLDAL & MEREF

Two members of our EXCOM are part of MEREF – CCI FL.

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 & BRAND PROTECTION GROUP

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. She is the Vice President of the Brand Protection Group board.

<https://www.brandprotectiongroup.org>



HOLDAL & THARAWAT

We have continuously been involved in the Tharawat ecosystem.

The Tharawat Family Business Forum is an independent membership organization dedicated to the sustainability, innovation, and growth of MENA family businesses.

<https://tharawat.org/>



MSMES CAPACITY BUILDING WITH THE HOUSE OF CHRISTMAS

Small businesses are a core pillar of Lebanon's social and economic fabrics.

We continued our workshops and on site trainings to support MSME's in the Beirut area affected by the blast i.e. P&L, visual merchandising...

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

JOBS FOR LEBANON & HOLDAL GROUP

Jobs for Lebanon launched the second edition of the Career Path Program in partnership with UNICEF & Nawayat to create opportunities for young underprivileged Lebanese graduates. In collaboration with US based coaches from Swift Shift, the Career Path Program aims at guiding & upskilling them through training programs with the intention of landing them a job.

HOLDAL Group joined forces through the first and second edition.

<https://www.jobsforlebanon.com/>



THAKI & HOLDAL GROUP

Thaki is a non-profit organization that supports vulnerable children and youth in Lebanon and the Middle East with e-learning tools and skills. We repurpose donated laptops and load them with rich educational content and tools from partners such as National Geographic, Oznoz and Little Thinking Minds. These laptops are then distributed to education centers such as schools, orphanages and youth training centers, to help children access high-quality educational content while gaining digital literacy. We also help university students who need a device to support their learning.

<https://thaki.org/>



GCNL SDG BRAIN HUB

The second session of the SDG Brain Lab Brain Hub, took place on December 3th.

HOLDAL team coached 70 inspiring students all over Lebanon and helped them identify the most pressing societal challenges to come up with the best scalable solutions.

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



HOLDAL & COLGATE PALMOLIVE

50,170 families have received 385,562 units (35,587 cases) of personal & home care via 25 selected NGOs between Q4 2020 and Q4 2021.

Thank you Colgate Palmolive company for your solidarity & generosity!

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

**HOLDAL GROUP & L'OREAL: WE ARE HERE TO STAY**

The day we lose faith in Lebanon, all hope for an imminent rebirth of its economy would be lost... This is exactly why we at HOLDAL Group have decided to push harder rather than pull back!

Today, we are delighted to share with you that at the strike of the 50th Anniversary of our strategic partnership with L'Oréal, we partnered with L'Oréal Middle East for the distribution of 3 selective divisions in Lebanon, to continue to provide you with the L'Oréal Group quality products and services you have loved for decades:

Professional: Kérastase, L'Oréal Professionnel, Matrix

Luxury: Lancôme, Yves Saint Laurent, Armani, Valentino, Viktor & Rolf, Kiehl's

Active Cosmetics: La Roche Posay, Vichy, SkinCeuticals

Thank you L'Oréal for the trust, thank you HOLDALians for making this happen, and thank YOU our dear supporters for inspiring us to continue pushing for the sake of the one country we call Home!



#PROUDLYLEBANESE #STRONGERTOGETHER #SHOPLEBANESE
MY LEBANESE CORNER was created this year to safeguard our local talents, designers and social entrepreneurs. Keep our Lebanese Designers alive because they play a fundamental role in protecting our cultural heritage and legacy. Let's come together to shape that ONE Lebanon we are proud to call HOME!

Discover our local talents on: <https://myholdal.com/pages/my-lebanese-corner>





5. 2021 RESULTS IN A GLIMPSE



12 solidarity funds



3,051BN LBP & 172K USD in social help



More than **400,000** units of personal hygiene care, food & ready to wear donated to more than **50,000** families



27 blood units in 2021
To date **233** blood units



152 Scholarships granted



1457 backpacks and school supplies collected & donated for a decent back to school



HOLDAL Volunteer Program (**800 hours** of community service & **75** volunteers gathered to support the relief, rehabilitation and recovery)



Waste Reduction: **0.671** tons (aluminum, plastic, paper, electronics)
17% paper reduction & ink usage & **24%** electrical consumption reduction



Stood by the side of **74 NGOs & 22 MSMEs**



6. CONCLUSION

Let us honor those who act with passion and compassion; the global citizens; those who give selflessly and unconditionally wherever they can.

Let's nurture our amazing collective efforts during such tough times and put our hands together to help make this world safer and more sustainable today and for the generations that will follow us.

That is our moral responsibility!
Thank you for standing by our side through it all.
May 2022 bring much needed stability, peace and humanity!



"Where, after all, do universal human rights begin?

In small places, close to home so close and so small that they cannot be seen on any maps of the world.

Unless these rights have meaning there, they have little meaning anywhere.

Without concerted citizen action to uphold them close to home, we shall look in vain for progress in the larger world."

Eleanor Roosevelt



<https://www.holdalgroup.com/Newsletter>

<https://www.instagram.com/holdalgroup/>

<https://www.facebook.com/HoldalGroup>

<https://www.holdalgroup.com/>

LinkedIn: HoldalGroup