

2018 EVENTS HIGHLIGHTS



REAL ESTATE FOR GROWTH

OPENING NOTE ■ ■ ■

Ever since we embarked on the long journey of the CHO Project, we were certain that good change requires positivity, endurance and, most importantly, trust. Thus, we moved forward with our plans, with steadfast persistence.

The beginning of 2018 witnessed the completion of the CHO Draft Law for Paraguay and Lebanon and was followed by their respective submission to parliament on August 13 and October 1st. Two important milestones in our quest to help place developing countries on the path for economic growth and quality of life improvement.

Throughout this period, our public affairs activities increased to ensure the enactment and voting of the draft laws. These activities were coupled with conferences, lectures, roundtables and debates to enhance our promotional endeavors.

We stay committed to pursuing our goals with hope and determination and we owe it to all our contributors and supporters who endorsed the CHO and helped to press for its adoption.



Dr. Riad Obegi
Vice - Chairman & CEO of Obegi Group

EXECUTIVE SUMMARY ■ ■ ■

During 2018 the CHO Project acquired significant momentum following the completion and submission of the Lebanese and Paraguayan CHO Draft Laws.

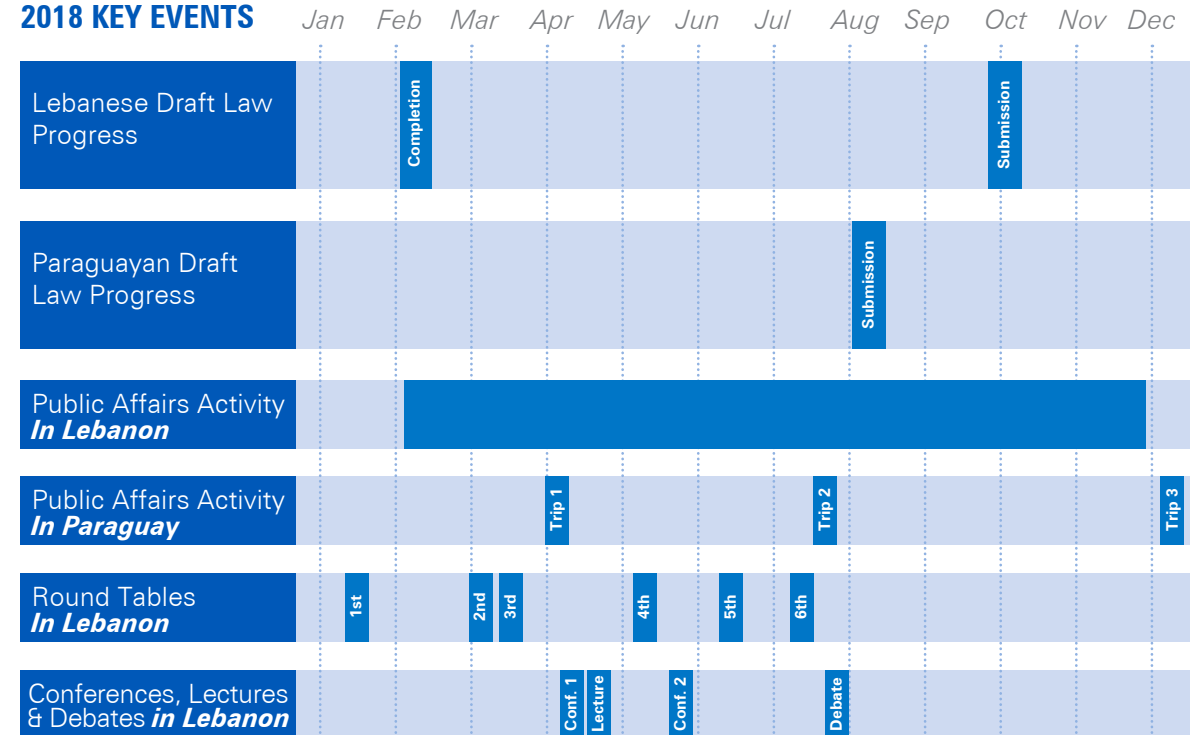
The submission of the draft laws was backed-up by intensive public affairs activities in Lebanon and Paraguay to promote the CHO project and facilitate the approval of the draft laws.

In Lebanon, the CHO team met with 41 members of the Lebanese Parliament and visited many influential public figures, regulators, financial institutions, professional associations and NGOs.

Several trips to Paraguay were also arranged to prepare for the submission of the Paraguayan draft law and activate its enactment.

The CHO activities also propagated into the academic realm, notably at Notre-Dame University, where Dr. Riad Obegi held a lecture and continued during 2018 through the organization of several conferences, roundtables and debates.

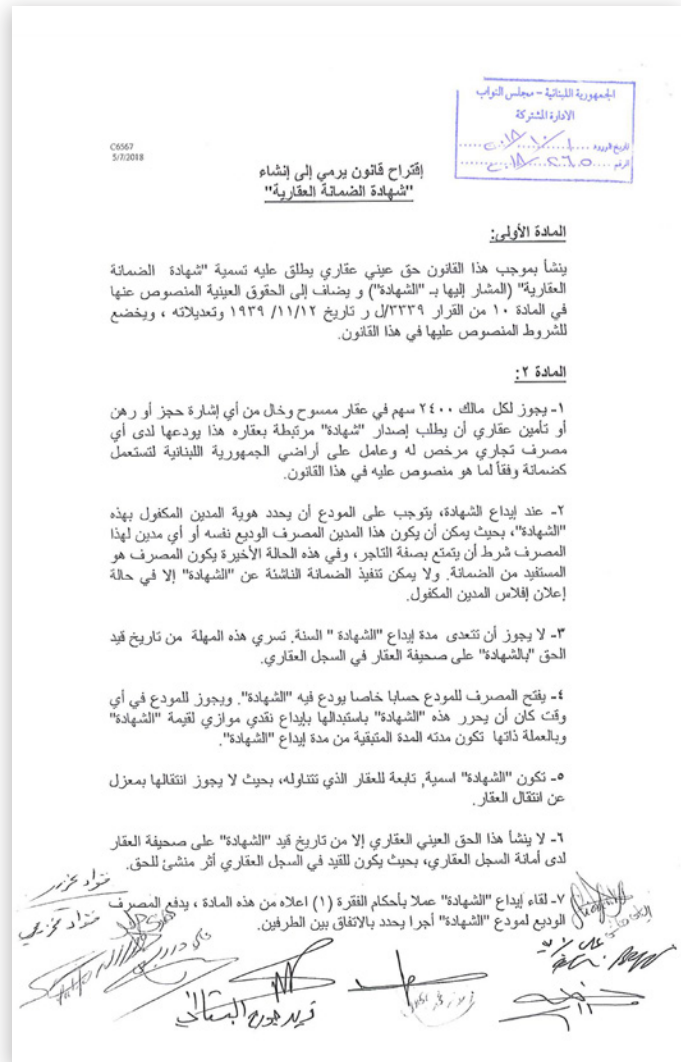
2018 KEY EVENTS





CHO DRAFT LAW

IN LEBANON



Signature and Submission of the Certificat Hypothécaire Obegi (CHO) Bill in Lebanon

The CHO Bill was submitted to the Lebanese Parliament on October 1st, 2018 after being signed by the following members of Parliament:

October 1, 2018



MP Neemat Frem
Independent - Allied with the Strong Lebanon Bloc



MP Ali Bazzi
Member of the Amal Movement and the Development & Liberation Bloc



MP Elias Hankash
Member of the Kataeb Party and the Kataeb Bloc



MP Farid Al Boustany
Independent - Allied with the Strong Lebanon Bloc



MP Sami Fatfat
Member of the Future Movement and the Lebanon First Bloc



MP Henri Helou
Independent - Allied with the Democratic Gathering Bloc



MP Michel Daher
Independent - Allied with the Strong Lebanon Bloc



MP Ali Darwish
Independent - Allied with the Independent Center Bloc



MP Anwar Al Khalil
Member of the Amal Movement and the Development & Liberation Bloc

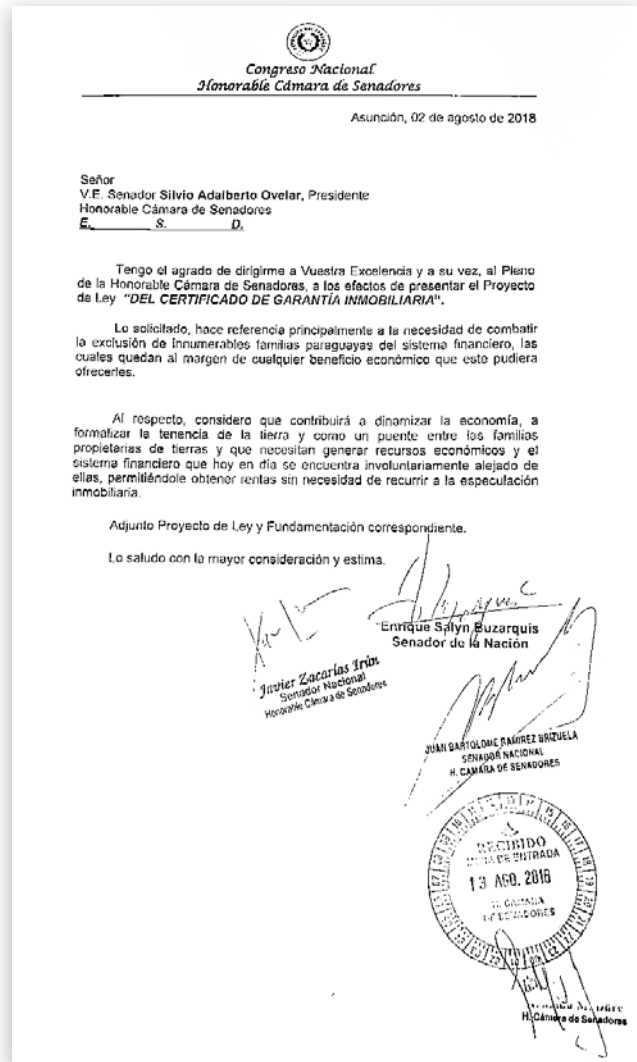


MP Fouad Makhzoumi
Independent - President of The National Dialogue Party



CHO DRAFT LAW

IN PARAGUAY



Signature and Submission of the Certificat Hypothécaire Obegi (CHO) Bill in Paraguay

The first CHO Draft Law was submitted to the Parliament of Paraguay on August 13, 2018. It was signed by the following three Senators:



H.E. Senator Enrique Salyn Buzarquis Cáceres



H.E. Senator Ernesto Javier Zaccarías Irún



H.E. Senator Juan Bartolomé Ramírez

■ ■ ■ August 13, 2018

H.E. Senator Enrique Salyn Buzarquis Cáceres:

- Former President of the Chamber of Deputies of the Republic of Paraguay (2008-2009 and 2009-2010)
- Former Minister of Public Works.
- Currently Treasurer of the Authentic Radical Liberal Party.

H.E. Senator Ernesto Javier Zaccarías Irún:

- Chairman of the Constitutional Affairs Committee of the Chamber of Senators.
- Member of the Accounts and Control Commission of the State Financial Administration.
- Vice President of the Governing Board of the Colorado Party.

H.E. Senator Juan Bartolomé Ramírez Brizuela:

- Former Vice President of the Chamber of Deputies, 2007-2008.
- Former President of the Chamber of Deputies, 2013-2014.
- Former Governor of the XIII Department of Amambay, elected by the PLRA (Authentic Radical Liberal Party) 2008-2013.
- Former National Deputy for the Department of Amambay, 2013-2018.
- National Senator of the Republic of Paraguay, 2018-2023.
- Member of the Council of the Magistrature, Representative of the Chamber of Senators - 2018-2019.



The CHO Paraguayan Bill was drafted by:

Mr. Jorge Gross Brown

Attorney at Law & Senior Partner | Gross Brown Law Firm in Paraguay



**PUBLIC AFFAIRS ACTIVITY
TO PROMOTE THE CHO
PROJECT & DRAFT LAW**

IN LEBANON

With MP Yassine Jaber



Meeting with MP Yassine Jaber, Member of the Amal Movement, at his office in the presence of General Hisham Jaber.

■ ■ ■
February 5, 2018

Left to right: General Hisham Jaber, MP Yassine Jaber, Dr. Riad Obegi, Mr. Riad Arslan

At the Ministry of Economy & Trade



Meeting with H.E. Mr. Raed Khoury, Minister of Economy & Trade, in his office at the Ministry.

■ ■ ■
February 7, 2018

Left to right: Dr. Riad Obegi, H.E. Mr. Raed Khoury, Mr. Riad Arslan, Mr. Pios Coussa.

With MP Samy Gemayel



A meeting was held with MP Samy Gemayel, Leader of the Phalange Party/KATAEB, in the presence of Mr. Serge Dagher.

■ ■ ■
February 21, 2018

Left to right: Mr. Riad Arslan, Dr. Riad Obegi, MP Samy Gemayel, Mrs. Joumana Hobeika, Mr. Pios Coussa.

With H.E. Mr. Elias Bou Saab



A meeting was held with H.E. Mr. Elias Bou Saab, former Minister of Education & Higher Education at his residence in Rabieh.

■ ■ ■
March 9, 2018

Left to right: H.E. Mr. Elias Bou Saab & Dr. Riad Obegi

At the Grand Serail



Left to right: Mr. Pios Coussa, Dr. Riad Obegi, Dr. Nadim Munla, Mr. Riad Arslan & Mr. Farid Meshaka.

A meeting was held with Dr. Nadim Munla, Special Advisor to H.E. The President of The Lebanese Council of Ministers at his office at the Grand Serail.

■ ■ ■
March 19, 2018

At the Ministry of Defense



Left to right: H.E. General Joseph Aoun & Dr. Riad Obegi

A meeting was held with H.E. General Joseph Aoun, Commander of the Lebanese Armed Forces, at his office at the Ministry of Defense in Yarze.

■ ■ ■
March 21, 2018

With the Deputy Speaker of the Lebanese Parliament



Left to right: Mr. Georges Corban, Dr. Riad Obegi, MP Elie Ferzli, and Mr. Toufic Corban

A meeting was held with MP. Elie Ferzli, Deputy Speaker of the Lebanese Parliament, during which Dr. Obegi introduced the CHO Project and its positive impact on the Lebanese Economy. His Excellency expressed interest in the project, promising to engage in person to help obtain official approval for the CHO draft law.

■ ■ ■ **June 28, 2018**

At the Embassy of the Republic of Armenia



Left to right: Mr. Pios Coussa, Mr. Farid Meshaka, Dr. Riad Obegi, H.E. Mr. Samvel Mkrtychyan & Ms. Tatiana Corban

A meeting was held with H.E. Mr. Samvel Mkrtychyan, Ambassador of the Republic of Armenia to Lebanon, to discuss the possibility of introducing the CHO project in the Republic of Armenia.

■ ■ ■
July 9, 2018

At the Armenian Revolutionary Federation in Lebanon - Tashnag



Left to right: Mr. Ragheb Haddad, Dr. Riad Obegi, MP Hagop Pakardounian, Mr. Riad Arslan, Ms. Tatiana Corban & Mr. Pios Coussa

A meeting was held with MP Hagop Pakradounian, Member of the Lebanese Parliament and Secretary General of the Tashnag Party.

■ ■ ■ July 19, 2018

With the Advisor to the Prime Minister & the Advisor to the Minister of Telecommunications



Left to right: Mr. Nabil Yamout, Dr. Riad Obegi & Mr. Jamal Fakory

A meeting was held with Mr. Nabil Yamout, Advisor to H.E. Prime Minister Saad Hariri and Mr. Jamal Fakory, Telecommunications Consultant to the Lebanese Minister of Telecommunications at the Obegi Group Premises.

■ ■ ■ July 20, 2018

With MP Tony Frangieh



Left to right: Dr. Riad Obegi, MP Tony Frangieh, Ms. Tatiana Corban & Mr. Pios Coussa.

With MP Tony Frangieh, Member of the Lebanese Parliament and Member of the Marada Movement.

■ ■ ■ August 14, 2018

With MP General Chamel Roukoz



Left to right: Mr. Riad Arslan, Dr. Riad Obegi, MP Chamel Roukoz & Ms. Tatiana Corban

With MP General Chamel Roukoz, Member of the Lebanese Parliament.

■ ■ ■ August 17, 2018

Lunch with the Phalange Parliamentary Bloc Members - KATAEB



Left to right: Mr. Paul Morcos, MP Nadim Gemayel, Dr. Riad Obegi & MP Elias Hankach



MP Samy Gemayel

Dr. Obegi and the CHO Team met with the Phalange Parliamentary Bloc Members - KATAEB led by MP Samy Gemayel over lunch, at Hotel Le Gray in Beirut.

Among the attendees: MP Samy Gemayel, MP Nadim Gemayel, MP Elias Hankach and Mr. Paul Morcos, Attorney at Law.

■ ■ ■ August 17, 2018

With MP Neemat Frem



Left to right: MP Neemat Frem & Dr. Riad Obegi

With MP Neemat Frem, Member of the Lebanese parliament and President of the National Economy, Trade, Industry & Planning Committee in Parliament.

■ ■ ■ August 20, 2018

With the President of The Lebanese Council of Ministers



Left to right: Ms. Tatiana Corban, Dr. Riad Obegi, H.E. PM Saad Hariri & Mr. Riad Arslan

Meeting with H.E. Prime Minister Saad Al-Hariri, President of the Lebanese Council of Ministers and Head of The Future Movement, at his office in Beit El Wasat in the presence of:

- Mr. Nabil Yamout, *Telecommunications Advisor*
- Mrs. Hazar Caracalla, *Economic Advisor*
- Mr. Jamal Fakory, *Telecommunications Consultant*
- Mr. Fadi Fawaz, *Advisor for Development Affairs.*

■ ■ ■ September 4, 2018

With MP Nicolas Nahhas



Left to right: Dr. Riad Obegi & MP Nicolas Nahhas

Meeting with MP Nicolas Nahhas, Member of Parliament, former Minister of Economy & Trade (2011 -2014) and Rapporteur of the Finance & Budget Parliamentary Committee at his office.

September 5, 2018

With MP Georges Adwan



Left to right: Mr. Pios Coussa, Dr. Riad Obegi, MP Georges Adwan, Mr. Ragheb Haddad.

Meeting with MP Georges Adwan, Vice – President of the Lebanese Forces Party, Member of Parliament and Chairman of the Parliamentary Administration & Justice Committee, at his residence in the presence of Mr. Ragheb Haddad - Attorney at Law.

September 5, 2018

With MP Dr. Farid Boustany



Left to right: Ms. Tatiana Corban, Dr. Riad Obegi, MP Dr. Farid Boustany, Mr. Riad Arslan & Mr. Pios Coussa

Meeting with MP Dr. Farid Al Boustany, Member of the Lebanese Parliament and President & CEO of BUMC, at his office in the presence of Mr. Philip Al Boustany, Deputy General Manager of BUMC.

September 7, 2018

With the Lebanese Minister of Foreign Affairs



Left to right: Mr. Charbel Cordahi, Ms. Tatiana Corban, Dr. Riad Obegi, H.E. Mr. Gebran Bassil, Mr. Riad Arslan & Mr. Pios Coussa.

Meeting with H.E. Mr. Gebran Bassil, Minister of Foreign Affairs, Member of Parliament and Head of The Free Patriotic Movement, at the Ministry of Foreign Affairs in the presence of:

Dr. Charbel Cordahi
Economic Advisor & Member of the Economic Committee of The Free Patriotic Movement

Mrs. Pascale Dahrouj
Advisor to the Minister

September 10, 2018

With the Parliamentary Finance & Budget Committee

Dr. Obegi and the CHO Team met with MP Ibrahim Kanaan, Member of Parliament & Chairman of the Parliamentary Finance & Budget Committee, at the National Assembly in the presence of some members of the committee and members of the Economic Committee of the Free Patriotic Movement.



MP Ibrahim Kanaan
Chairman
Parliamentary Finance & Budget Committee



MP Nicolas Nahas
Rapporteur
Parliamentary Finance & Budget Committee



MP Michel Moawad
Member
Parliamentary Finance & Budget Committee



Mr. Nicolas Chammas
Chairman/ Beirut Traders Association
Vice Chairman/ Cedrus Bank
Member/ Economic Committee of The Free Patriotic Movement



Dr. Charbel Cordahi
CFO/ TOUCH
Member/ Economic Committee of The Free Patriotic Movement



Mr. Ayman Haddad
Regional Managing Partner,
MENA/ DHR
Member/ Economic Committee of The Free Patriotic Movement



Mr. Ibrahim Mallah
BOD Member/ Association of Lebanese Industrialists
Owner/ Ibrahim Mallah et Fils SAL
Member/ Economic Committee of The Free Patriotic Movement



Mr. Farhat Farhat
President & CEO/ Economic Integration Forum Inc. Member/ Economic Committee of The Free Patriotic Movement

■ ■ ■ September 13, 2018

With the President of the Lebanese National Assembly



Left to right: H.E. MP Nabih Berri & Dr. Riad Obegi.

Meeting with H.E. Mr. Nabih Berri, President of the Lebanese National Assembly and Head of the Amal Movement, at his office in Ain El Tineh, in the presence of MP Ali Bazzi, Member of Parliament & Member of the Amal Movement.

■ ■ ■
September 18, 2018

With the Former President of The Lebanese Council of Ministers



Left to right: Dr. Riad Obegi, H.E. MP Tammam Salam & Eng. Hisham Jaroudi

Meeting with H.E. MP Tammam Salam, Former President of the Lebanese Council of Ministers and Member of Parliament, at his residence in Manara, to update him on the CHO Project progress and Draft Law submission, in the presence of Eng. Hisham Jaroudi, Real Estate Developer.

■ ■ ■ October 1st, 2018

With MP Edgard Maalouf



Left to right: Mrs. Joumana Hobeika, Dr. Riad Obegi, MP Edgard Maalouf, Ms. Tatiana Corban & Mr. Pios Coussa

Meeting with MP Edgard Maalouf, Member of the Free Patriotic Movement & Strong Lebanon Parliamentary Bloc, at the Parliament.

■ ■ ■
October 1st, 2018

With MP Georges Okais



Left to right: Dr. Riad Obegi & MP Georges Okais

Meeting with MP Georges Okais, Independent candidate & Member of the Strong Republic Parliamentary Bloc, at the Parliament.

■ ■ ■
October 2nd, 2018

With MP Michel Daher



Left to right: MP Michel Daher & Dr. Riad Obegi

Meeting with MP Michel Daher, Independent candidate & Member of the Strong Lebanon Parliamentary Bloc, at BEMO Bank headquarters.

■ ■ ■
October 2nd, 2018

With MP Alain Aoun



Left to right: Dr. Riad Obegi & MP Alain Aoun

Meeting with MP Alain Aoun, Member of the Free Patriotic Movement & Strong Lebanon Parliamentary Bloc, at the Parliament.

■ ■ ■
October 18, 2018

With MP Albert Mansour



Left to right: MP Albert Mansour & Dr. Riad Obegi

Meeting with MP Albert Mansour, Member of the Syrian Social Nationalist Party & Social Nationalist Parliamentary Bloc, at the Parliament.

October 19, 2018

With the Deputy Speaker of the Lebanese National Assembly



Left to right: MP Elie Ferzli & Dr. Riad Obegi.

Meeting with MP Elie Ferzli, Deputy Speaker of the National Assembly & Member of the Strong Lebanon Parliamentary Bloc, to update him on the CHO Draft Law submission and discuss the future steps to facilitate the voting process and the adoption of the law, in the presence of Mr. Georges Corban & Prof. Nasri Diab, Attorney at Law.

October 23, 2018

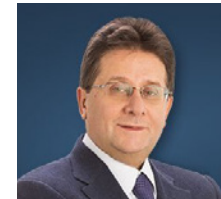
With the Members of the Strong Lebanon Parliamentary Bloc



Left to right: Dr. Riad Obegi & MP Ibrahim Kanaan

Dr. Obegi and the CHO Team met with some members of the Strong Lebanon Parliamentary Bloc, led by its Chairman MP Gebran Bassil, Minister of Foreign Affairs & Head of the Free Patriotic Movement (FPM), at the FPM Headquarters, in the presence of Dr. Charbel Cordahi - Member of the Economic Committee of The Free Patriotic Movement and Mrs. Pascale Dahrouj - Advisor to the Minister of Foreign Affairs.

October 23, 2018



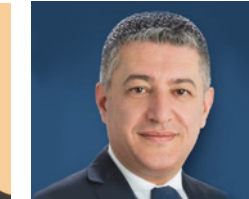
MP Ibrahim Kanaan
Chairman
Parliamentary Finance & Budget Committee
Member / Free Patriotic Movement
Secretary / Strong Lebanon Parliamentary Bloc



MP Cesar Abi Khalil
Minister of Energy & Water
Member / Free Patriotic Movement & Strong Lebanon Parliamentary Bloc



MP Nicolas Sehnaoui
Former Minister
Vice President for Political Affairs / Free Patriotic Movement
Member / Strong Lebanon Parliamentary Bloc



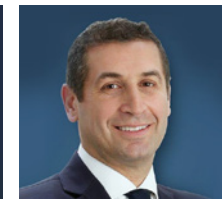
MP Georges Atallah
Member / Free Patriotic Movement & Strong Lebanon Parliamentary Bloc



MP Hikmat Dib
Member / Free Patriotic Movement & Strong Lebanon Parliamentary Bloc



MP Roger Azar
Member / Free Patriotic Movement & Strong Lebanon Parliamentary Bloc



MP Edgard Maalouf
Member / Free Patriotic Movement & Strong Lebanon Parliamentary Bloc



MP Salim Khoury
Member / Free Patriotic Movement & Strong Lebanon Parliamentary Bloc



MP Chamel Roukoz
Independent Parliament Member
Allied with the Strong Lebanon Parliamentary Bloc



MP Farid Al Boustany
Independent Parliament Member
Allied with the Strong Lebanon Parliamentary Bloc

With H.E. The Ambassador of the European Union



Left to right: Mr. Pios Coussa, Mr. Riad Arslan, Dr. Riad Obegi, H.E. Ambassador Christina Lassen, Mr. Charles Abdallah & Mr. Jose – Luis Vinuesa- Santamaria

Dr. Obegi and the CHO Team introduced the CHO Project to Ambassador Christina Lassen, Head of the European Union Delegation to Lebanon, in the presence of Mr. Jose- Luis Vinuesa-Santamaria, Head of the Economy & Local Development Section & Mr. Charles Abdallah, Economist at the EU Delegation.

■ ■ ■ **October 25, 2018**

With MP Ziad Hawat



Left to right: MP Ziad Hawat & Dr. Riad Obegi

Meeting with MP Ziad Hawat, Independent candidate & Member of the Strong Republic Parliamentary Bloc, at the Parliament.

MP Hawat was Mayor of Jbeil (2010 – 2016 & 2016 – 2018).

■ ■ ■ **October 25, 2018**

With MP Fouad Makhzoumi



Left to right: Mr. Pios Coussa, Mrs. Hoda Kaskas, Dr. Riad Obegi, MP Fouad Makhzoumi, Mrs. Joumana Hobeika, Mr. Antoine Habib & Ms. Tatiana Corban

Meeting with MP Fouad Makhzoumi, Independent candidate & President of the National Dialogue Party, at his office in downtown Beirut in the presence of Mr. Antoine Habib, Executive Vice President of the National Dialogue Party & Mrs. Hoda Kaskas, Executive Director of the National Dialogue Party.

■ ■ ■ **October 26, 2018**

With MP Henri Helou



Left to right: Dr. Riad Obegi & MP Henri Helou

Meeting with MP Henri Helou, Independent candidate & Member of the Democratic Gathering Parliamentary Bloc, at the Parliament.

■ ■ ■ **October 26, 2018**

With MP Anwar Al Khalil



Left to right: Dr. Riad Obegi & MP Anwar Al Khalil

Meeting with MP Anwar Al Khalil, Member of the Amal Movement & The Development and Liberation Parliamentary Bloc, at his office in Kraytem in the presence of Mr. Houssam Abou Chakra, Chairman of EDGHURST S.A.L.

MP Al Khalil was Minister of Parliamentary Affairs (1992 – 1994), Minister of State for Administrative Reforms (1994 – 1996), Minister of Information (1998 – 2000) & Minister of the Displaced.

■ ■ ■ **October 29, 2018**

With MP Hady Hobeiche



Left to right: Dr. Riad Obegi & MP Hady Hobeiche

Meeting with MP Hady Hobeiche, Member of the Future Movement & Lebanon First Parliamentary Bloc, at his office in Jal El dib.

■ ■ ■ **October 31, 2018**

With H.E. the Ambassador of the Republic of Armenia



Left to right: Mr. Riad Arslan, H.E. Ambassador Samvel Mkrтчian, Mrs. Joumana Hobeika, Dr. Riad Obegi & Mr. Pios Coussa

Lunch with H.E. Mr. Samvel Mkrтчian, Ambassador of the Republic of Armenia to Lebanon, at People restaurant in Antelias, to update him on the progress of the CHO Project & to follow up on the possibility of introducing the CHO in the Republic of Armenia.

■ ■ ■ **November 5, 2018**

With MP Sami Fatfat



Left to right: MP Sami Fatfat & Dr. Riad Obegi

Meeting with MP Sami Fatfat, Member of the Future Movement & Lebanon First Parliamentary Bloc, at the Parliament.



November 15, 2018

With the Minister of the Displaced



Left to right: Dr. Riad Obegi & Emir Talal Arslan

Dr. Obegi and the CHO Team met with Emir Talal Arslan, Minister of the Displaced, Leader of the Lebanese Democratic Party & Member of Parliament, at his residence.

Emir Arslan was Minister of Tourism (1990 – 1992), Minister of Emigrants (1996 – 1998), Minister of State (2000 -2004 & 2011), Minister of The Displaced (2004 -2005 & 2016 – present) & Minister of Sports & Youth (2008 -2009).

November 16, 2018

With the Minister of Justice



Meeting with Mr. Salim Jreissati, Minister of Justice & Member of the Free Patriotic Movement, at the Ministry, to update him on the progress of the CHO Project and Draft Law submission, in the presence of Mrs. Mayssam Al Noueiri, Director General of the Ministry of Justice.

Mr. Jreissati was Minister of Labor (2012-2014).



November 26, 2018

With the Former President of the Lebanese Council of Ministers



Left to right: H.E. MP Najib Mikati & Dr. Riad Obegi

Dr. Obegi and the CHO Team met with H.E. MP Najib Mikati, Former President of the Lebanese Council of Ministers, Leader of the Azm Movement and Member of Parliament, at his office, in the presence of Mr. Ziad Dagher, Chief Operating Officer – M1 Real Estate.

November 26, 2018

With MP Ibrahim Kanaan



Left to right: MP Ibrahim Kanaan & Dr. Riad Obegi

Lunch with MP Ibrahim Kanaan, Chairman of the Parliamentary Finance & Budget Committee, Member of the Free Patriotic Movement & Secretary of the Strong Lebanon Parliamentary Bloc, at Hotel Le Gray in Beirut, in the presence of Mr. Choucri Assaad Elkhoury, Attorney at Law – Elkhoury Law Firm & Mr. Alexandre Sakr, Attorney at Law - Elkhoury Law Firm.

■ ■ ■
November 26, 2018

With MP Ali Darwish



Left to right: Dr. Riad Obegi & MP Ali Darwish

Meeting with MP Ali Darwish, Independent candidate allied with The Independent Center Parliamentary Bloc, at the Parliament.

■ ■ ■
November 27, 2018

With MP Ziad Assouad



Left to right: Dr. Riad Obegi, MP Ziad Assouad & Mr. Alain Yacoub

Meeting with MP Ziad Assouad, Member of the Free Patriotic Movement & Strong Lebanon Parliamentary Bloc, at his office, in the presence of Mr. Alain Yacoub, Business Development Manager – Banque BEMO Cyprus.

■ ■ ■
November 28, 2018

With MP Paula Yacoubian



Left to right: Dr. Riad Obegi & MP Paula Yacoubian

Meeting with MP Paula Yacoubian, Independent candidate & Member of the SABAA Party, at her electoral office.

■ ■ ■
November 28, 2018



PUBLIC AFFAIRS ACTIVITY TO PROMOTE THE CHO PROJECT & DRAFT LAW

IN PARAGUAY

Trips to Paraguay took place early in April and July to prepare for the submission of the CHO Paraguayan Draft Law to Parliament.

A third trip took place in December to follow up on the development of the Paraguayan CHO Draft Law which was submitted to the Parliament on August 13, 2018.

At the Supreme Court of Paraguay



Left to right: The Right Honorable Dr. Alicia Beatriz Pucheta de Correa, Mr. Robert Jreissati, The Right Honorable Dr. Pili Rodríguez & The Right Honorable Dr. Mirtha Gonzáles.

Mr. Robert Jreissati, Attorney at law and President of the Lebanese International Businessman Association L.I.B.A.N. in his capacity as CHO Contributor, held several meetings with key Paraguayan figures in order to promote the CHO instrument and seek their support for submitting the Paraguayan CHO Draft Law to the Chamber of Deputies. Among these key Paraguayan figures, Mr. Jreissati met with the Vice President of Paraguay by Interim and the Former Head of The Supreme Court of Paraguay the Right Honorable Dr. Alicia Beatriz Pucheta de Correa at her office, in the presence of The Right Honorable Dr. Mirtha Gonzáles de Cabalhero, Secretary General of the Association of Women Judges of Paraguay and The Right Honorable Dr. Pili Rodríguez, Member of the Board of the association.

■ ■ ■ April 2018

With the President of the Institute of Social Prevision IPS



Mr. Robert Jreissati & Mr. Benigno López.

Mr. Robert Jreissati also met with Mr. Benigno López, President of the Institute of Social Prevision IPS, who expressed great interest in the CHO Instrument.

■ ■ ■
April 2018

At the Supreme Court of Paraguay



Left to right: Mr. Robert Jreissati, The Right Honorable Dr. Alicia Beatriz Pucheta de Correa & Dr. Riad Obegi

In line with his mission to activate the enactment of the Paraguayan CHO Draft Law, Dr. Riad Obegi held several meetings with Paraguayan key figures during his trip to Paraguay, including the Vice President of Paraguay by Interim and the Former Head of The Supreme Court of Paraguay, the Right Honorable Dr. Alicia Beatriz Pucheta de Correa, in the presence of Mr. Robert Jreissati.

■ ■ ■
July 27, 2018

With the Senator of the Nation



Meeting with H.E. Mr. Segio Godoy Cudas, Senator of the Nation & President of the Legislation Codification, Justice and Labor Committee at his office in the presence of Mr. Robert Jreissati, Attorney at Law & President of L.I.B.A.N.

December 3, 2018

Left to right: Mr. Riad Arslan, Mr. Robert Jreissati, H.E. Mr. Segio Godoy & Dr. Riad Obegi

With the Former Minister of Treasury



Meeting with H.E. Mr. Manuel Ferreira Brusquetti, Former Minister of Treasury & President of MF Economy & Investments at his office, in the presence of Mrs. Dominica Zavala, Project Manager at MF S.A. & Mr. Robert Jreissati, Attorney at Law & President of L.I.B.A.N.

December 4, 2018

Left to right: Mr. Riad Arslan, Mr. Robert Jreissati, Dr. Riad Obegi, Mr. Manuel Ferreira, Mrs. Dominica Zavala & Mrs. Ingrid Herrera.





**MEETINGS WITH
REGULATORS, FINANCIAL
INSTITUTIONS,
PROFESSIONAL
ASSOCIATIONS & NGOs**

IN LEBANON

With the President of the Order of Engineers & Architects of Beirut



Mr. Jad Tabet

Dr. Obegi met with Mr. Jad Tabet, President of the Order of Engineers & Architects of Beirut, to present the CHO Project, in the presence of Mr. Karl Zouein, Mayor of Yahchouch and Managing Partner of KZ Architects Associates.

■ ■ ■ January 22, 2018

With the President of the JUSTICIA Foundation



Mr. Farid Meshaka, Dr. Paul Morcos, Dr. Riad Obegi, Mrs. Carole Akl, Mr. Pios Coussa.

Meeting with Dr. Paul Morcos, Attorney at Law /Legal Consultant President of JUSTICIA Foundation for Development & Human Rights, in the presence of Carole Akl, Attorney at Law & Legal Consultant, JUSTICIA.

■ ■ ■ February 23, 2018

At The Land Registry & Cadastre Directorate



Dr. Georges Maarawi

A meeting was held with Dr. Georges Maarawi, Director General of the Land Registry and Cadastre Directorate at the Ministry of Finance, to present the CHO Real Estate Software project.

■ ■ ■
May 16, 2018

At the Economic & Social Council of Lebanon



Mr. Charles Arbid & Dr. Riad Obegi

A meeting was held with Mr. Charles Arbid, President of the Economic and Social Council of Lebanon, in the presence of Mr. Arbid's advisor Mr. Albert Nasr.

■ ■ ■ May 30, 2018

First meeting with the Governor of the Central Bank of Lebanon



Mr. Riad Arslan, H.E. Dr. Riad Salame & Dr. Riad Obegi

A meeting was held with H.E. Dr. Riad Salame, Governor of the Lebanese Central Bank, to update him on the progress of the CHO draft Law. He saw the potential of the initiative and gave positive feedback.

■ ■ ■ **May 29, 2018**

At the Lebanese Higher Council for Privatization



Left to right: Mr. Pios Coussa, Mr. Riad Arslan, Dr. Riad Obegi, Mr. Ziad Hayek, Mrs. Diala Chaar, Mr. Farid Meshaka, and Ms. Tatiana Corban

A meeting was held with Mr. Ziad Hayek, Secretary General of Lebanon's Higher Council for Privatization, in the presence of Mrs. Diala Chaar, Project Manager of the Council, to explore the potential of a collaboration in real estate data collection with the Land Registry and Cadastre Directorate at the Ministry of Finance.

■ ■ ■ **June 11, 2018**

At the Chamber of Commerce, Industry and Agriculture of Beirut & Mount Lebanon



Left to right: Dr. Riad Obegi & Mr. Mohammad Choucair

Dr. Obegi and the CHO Team met with Mr. Mohammad Choucair, Chairman of the Federation of the Chamber of Commerce, Industry & Agriculture in Lebanon.

■ ■ ■ **July 11, 2018**

With the Vice - Governors of the Central Bank



Left to right: Mr. Riad Arslan, Mr. Raed Charafeddine, Dr. Riad Obegi, Dr. Saad Andary & Mr. Farid Meshaka.

Dr. Obegi and the CHO Team met with Mr. Raed Charafeddine, First Vice-Governor and Dr. Saad Andary, Second Vice – Governor, at the Central Bank to update them about the progress of the Draft Law.

■ ■ ■ **September 19, 2018**

Second meeting with the Governor of the Central Bank of Lebanon



Left to right: Dr. Riad Salame & Dr. Riad Obegi

Dr. Obegi and the CHO Team met with Dr. Riad Salame, Governor of the Central Bank, at his office to update him on the progress of the Draft Law.

■ ■ ■
October 2nd, 2018

With the Chairman of the Lebanese Association of Banks



Left to right: Dr. Joseph Torbey & Dr. Riad Obegi

Dr. Obegi and the CHO Team met with Dr. Joseph Torbey, Chairman of the Lebanese Association of Banks, Chairman & General Manager of Credit Libanais Group, at his office to update him on the progress of the Draft Law and to request his support regarding the introduction of the project to the Arab world, in the presence of Mr. Fadlo Choueiri, Assistant GM & Head of Corporate Finance & Economic Research at Credit Libanais.

■ ■ ■
October 19, 2018

With the Chairman of the Banking Control Commission of Lebanon



Left to right: Mr. Samir Hammoud & Dr. Riad Obegi

Dr. Obegi and the CHO Team met with Mr. Samir Hammoud, Chairman of the Banking Control Commission of Lebanon, at the Central Bank, to update him on the progress of the CHO Project.

■ ■ ■
November 27, 2018

At the French Development Agency AFD



Left to right: Ms. Tatiana Corban, Mr. Farid Meshaka, Dr. Riad Obegi, Mr. Olivier Ray & Mr. Roy Faraj

Meeting with Mr. Olivier Ray, Country Director for Lebanon & Syria of the French Development Agency AFD at his office in the presence of Mr. Roy Faraj, Chief Financial Officer & Strategy Advisor at Obegi Group.

■ ■ ■
December 21, 2018



**MEETINGS WITH
REGULATORS & FINANCIAL
INSTITUTIONS**

PARAGUAY

At the Association of Banks of Paraguay



Meeting with the Executive Director and Members of the Association of Banks of Paraguay.

■ ■ ■ July 24, 2018

At the International Finance Corporation IFC

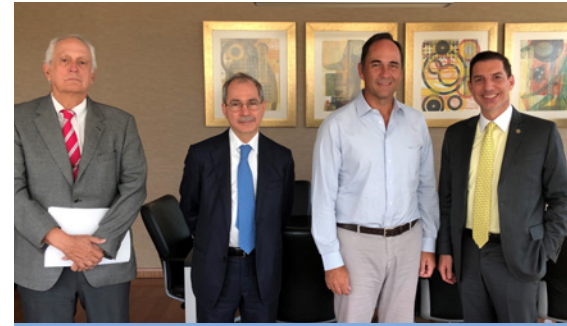


Left to right: Mr. Riad Arslan, Mr. Robert Jreissati, Mr. Guillermo Terol, Dr. Riad Obegi, Mrs. Lorena Ramirez & Mr. Jorge Gross Brown

Meeting with Mr. Guillermo Terol, Program Officer/Advisory Services MAS LAC, Mrs. Lorena Ramirez, Manufacturing, Agribusiness & Services LAC/Advisory Services and Mr. Francisco Obreque, Senior Agricultural Specialist at the IFC offices, in the presence of Mr. Jorge Gross Brown, Attorney at Law & Mr. Robert Jreissati, Attorney at Law & President of L.I.B.A.N.

■ ■ ■ December 3, 2018

At the Banco BBVA Bank



Left to right: Mr. Jorge Gross Brown, Dr. Riad Obegi, Mr. Ignacio Sanz y Arcelus & Mr. Robert Jreissati

Meeting with Mr. Ignacio Sanz y Arcelus, CEO of the Banco BBVA at his office, in the presence of Mr. Jorge Gross Brown, Attorney at Law & Mr. Robert Jreissati.

■ ■ ■ December 4, 2018

At the Banco GNB



Left to right: Mr. Robert Jreissati, Mr. Osvaldo Serafini, Dr. Riad Obegi, Mrs. Ana Benítez & Mr. Riad Arslan

Meeting with Mr. Osvaldo Serafini, Vice-president/CEO of the Banco GNB at his office, in the presence of Mrs. Ana Benítez, Administration and Finance Manager & Mr. Robert Jreissati.

■ ■ ■ December 4, 2018

At the Banco BASA Bank



Left to right: Mr. Riad Arslan, Mr. Robert Jreissati, Mr. Santiago Peña & Dr. Riad Obegi

Meeting with H.E. Mr. Santiago Peña, Former Minister of Finance, Former Board Member of the Central Bank of Paraguay & Director of Banco BASA at his office in the presence of Mr. Robert Jreissati.



December 5, 2018

At the Banco CONTINENTAL



Left to right: Mr. Jorge Gross Brown, Mr. Riad Arslan, Dr. Riad Obegi, Mr. Carlos Espínola & Mr. Robert Jreissati

Meeting with Mr. Carlos Espínola, Chairman of the Board of Directors of the Banco CONTINENTAL at his office in the presence of Mr. Jorge Gross Brown, Attorney at Law & Mr. Robert Jreissati.



December 5, 2018

At the VISIÓN Banco



Left to right: Mr. Riad Arslan, Dr. Riad Obegi, Mr. Beltràn Macchi & Mr. Robert Jreissati

Meeting with Mr. Beltràn Macchi, Director of VISIÓN Banco at his office in the presence of Mr. Robert Jreissati.



December 5, 2018

At the SUDAMERIS Bank



Left to right: Mr. Riad Arslan, Mr. Jorge Gross Brown, Dr. Riad Obegi, Mr. Sebastien Lahaie & Mr. Robert Jreissati

Meeting with Mr. Sebastien Lahaie, Vice-Chairman of SUDAMERIS Bank & CEO of Abbeyfield Group at his office in the presence of Mr. Jorge Gross Brown, Attorney at Law & Mr. Robert Jreissati.



December 5, 2018

At the Banco ATLAS



Left to right: Mr. Riad Arslan, Mr. Jorge Gross Brown, Mr. Juan Carlos Martín, Dr. Riad Obegi & Mr. Robert Jreissati

Meeting with Mr. Juan Carlos Martín, Executive Director of Banco ATLAS at his office in the presence of Mr. Jorge Gross Brown, Attorney at Law & Mr. Robert Jreissati.

■ ■ ■
December 6, 2018

At the Banco ITAÚ



Meeting with Mrs. Viviana Varas, President of the Banco Itaú Executive Committee at her office in the presence of Mr. Antonio Carlos Dos Santos, Executive Committee Director & Mr. Nilton Ferreira, Manager of Franchise & Specialized Businesses.

■ ■ ■
December 6, 2018





**CHO ROUNDTABLES,
CONFERENCES & LECTURES**

IN LEBANON

THE FIRST CHO ROUNDTABLE

■ ■ ■ January 18, 2018



The first roundtable & luncheon of the year 2018 was held at Le Gray Hotel on January 18 with prominent Lebanese businessmen and company owners.



The attendees of the first roundtable were:

■ **Mr. Nicolas Chammas**

- ▶ *Chairman*
Beirut Traders Association
- ▶ *Vice Chairman*
Cedrus Bank s.a.l.
- ▶ *Managing Partner*
Elie D. Chammas & Co.

■ **Mr. Wajih Bizri**

- ▶ *President*
International Chamber of Commerce Lebanon - ICC
- ▶ *Chairman*
SIPES Group

■ **Mr. Youssef Matar**

- ▶ *Former Vice Chairman*
Dar El Handasah Consultants

■ **Mr. Marco Ayoub**

- ▶ *General Manager & Owner*
Ayoub Industries & Commerce S.A.L.

■ **Mr. Moustafa Bissat**

- ▶ *Chairman*
BIG (Bissat International Group)

■ **Mr. Antoine Fadel**

- ▶ *Chairman*
Globalcom
- President*
A.T.G.(Holding) s.a.l.

■ **Mrs. Josiane Torbey**

- ▶ *Vice President*
Sel De La Terre Association

■ **Mr. Charles Abou Adal**

- ▶ *C.E.O*
Groupe Magazine

■ **Mr. Arslan Sinno**

- ▶ *Chairman*
Dora Flour Mills s.a.l.

■ **Mr. Albert Aoun**

- ▶ *Chairman*
IFP Group

Two roundtables followed by a Luncheon were held at Le Gray Hotel respectively on March 2nd and March 13th, 2018 with Young Entrepreneurs.

THE SECOND CHO ROUNDTABLE

■ ■ ■ March 2, 2018



The Young Entrepreneurs who attended the second CHO Roundtable were:

■ **Mr. Toufic Tabbara**
 ▶ *C.E.O.*
 LafargeHolcim Lebanon

■ **Mr. Abdallah Rizk**
 ▶ *Attorney at Law*
 Rizk Properties

■ **Mr. Ahmad Salman**
 ▶ *General Manager*
 As-Safir Newspaper

■ **Mrs. Lara Salman**
 ▶ *Property Owner*

■ **Mr. Chaker Saab**
 ▶ *Chairman*
 Tinol Paints International
 S.A.L.

■ **Mr. Avo Demirdjian**
 ▶ *Managing Director*
 DEMCO STEEL

■ **Ms. Lea Chaftari**
 ▶ *Portfolio Manager*
 TyreGate Capital

■ **Mr. Anthony Boukather**
 ▶ *C.E.O.*
 A.N. Boukather Holding

■ **Mr. Nicolas Boukather**
 ▶ *Chairman*
 A.N. Boukather Holding

■ **Mr. Mikel Gharios**
 ▶ *Partner*
 Line Industries

■ **Ms. Nour Gharios**
 ▶ *Associate Medical Director*
 Mount Lebanon Hospital

■ **Ms. Nour Salame**
 ▶ *Managing Director*
 KAPH Publishing House

■ **Mr. Roger Zaccar**
 ▶ *Assistant General Manager*
 Commercial Insurance

■ **Mr. Abdallah Doumit**
 ▶ *Senior Manager, Private Banking*
 Banque BEMO

THE THIRD CHO ROUNDTABLE

■ ■ ■ March 13, 2018



The Entrepreneurs who attended the third CHO Roundtable were:

■ **Mrs. Carole Akl Kamel**

▶ *Attorney at Law/Partner*
JUSTICIA Foundation

■ **Mr. Chafic Boulos**

▶ *Business Development*
Director
Chafic Boulos et Fils

■ **Mr. Farid El Zein**

▶ *Entrepreneur*

■ **Mr. Gerard Gebeily**

▶ *Managing Partner*
Clauda S.A.L.

■ **Mrs. Marie-Noëlle Fattal**

▶ *Communication Advisor*
Fattal Group

■ **Mr. Mark Doumet**

▶ *General Manager*
Loft Construction

■ **Mr. Michael Chaftari**

▶ *Partner*
DNY

■ **Mr. Ralph Freiha**

▶ *Vice President*
Freiha Holding

■ **Mr. Shadi Rifai**

▶ *Entrepreneur*

■ **Mr. Thomas Boudier**

▶ *Chief Technology officer -CTO*
Shoki

■ **Mr. Wissam Baroudi**

▶ *C.E.O.*
Robinsons S.A.L.

■ **Mr. Rami Saade**

▶ *Investment & Research*
Manager
Banque BEMO

THE FOURTH CHO ROUNDTABLE

■ ■ ■ May 8, 2018



Lebanese Businessmen and Entrepreneurs attended the fourth CHO roundtable for 2018 at Hotel Le Vendôme

The attendees of the fourth CHO roundtable were:

■ **H.E. Mr. Jean F. Tamer**

▶ *Ambassador President of Tamer Frères s.a.l.*

■ **Mr. John Tamer, Jr.**

▶ *Managing Partner Tamer Frères s.a.l.*

■ **Mr. Joe Issa El-Khoury**

▶ *Attorney at Law*

■ **Mr. Ramzi Salman**

▶ *C.E.O. A.R. Hourie Entreprises*

■ **Mr. Emile R. Salamé**

▶ *Managing Partner Real Estate & Financial Investments Consultancy*

■ **Mr. Raja Salamé**

▶ *Founder Real Estate & Financial Investments Consultancy*

■ **Mr. Fadi Halabi**

▶ *Managing Director First Insurance Brokers S.A.R.L.*

■ **Mr. Sami Matta**

▶ *Chairman/C.E.O. PAG Contracting s.a.l.*

■ **Mr. Ziad Rahal**

▶ *General Manager Rahal Hospital*

■ **Mr. Amine E. Bechara**

▶ *Director BEMO EUROPE, Luxembourg*

THE FIFTH CHO ROUNDTABLE

■ ■ ■ June 13, 2018



Businessmen and businesswomen attended the fifth CHO roundtable for 2018 at Le Gray Hotel, Beirut.

The attendees of the fifth CHO roundtable were:

■ **Mrs. Micheline Abi Samra**
▶ *PA to the Chairman*
SOLIDERE

■ **Mr. Elias Abou Samra**
▶ *Managing Partner*
INMA Consulting

■ **Mr. Rony Aoun**
▶ *C.E.O.*
SMAG s.a.l. (Shopping Mall
Advisory Group)

■ **Mr. Richard Azoury**
▶ *Business Development
Manager*
ATFO S.A.L.

■ **Mr. Claude Bahsali**
▶ *Chairman & CEO*
ITG Holding

■ **Mr. Najib Fadel**
▶ Fadel Group

■ **Mrs. Coralie Zaccar Fadel**
▶ *Assistant General Manager*
Commercial Insurance

■ **Mr. Jamal Fakory**
▶ *Telecommunications Consultant*
Ministry of Telecommunications

■ **Mr. Abdallah Hayek**
▶ *CEO*
Hayek Group (Engineers &
Property Developers)

■ **Dr. Ghaleb Mahmassani**
▶ *Attorney at Law*

■ **Mr. Victor Najjarian**
▶ *Chairman*
CARE Invest Holding

■ **Mr. Sami Rizk**
▶ *General Manager*
L.A.U. Medical Center -
Rizk Hospital

■ **Mr. Claude Tabet**
▶ *General Manager*
Groupe Antoine Tabet S.A.L.

■ **Mr. Toufic Corban**
▶ *Head of Real Estate*
Obegi Group

■ **Mr. Gabriel Khouri**
▶ *Software Consultant/Advisor*

■ **Mr. Ahmad Mayta**
▶ *Relationship Manager;*
*Private Banking – Foreign
Clients*
Banque BEMO

THE SIXTH CHO ROUNDTABLE



The sixth roundtable for the CHO Project took place at the Chamber of Commerce, Industry and Agriculture of Zahle and the Bekaa. The discussions aimed at introducing the CHO Project to the Board of Directors, Board Members and team of the Chamber, in the presence of CHO Team and Contributors.

The meeting started with a warm welcoming note by Mr. Antoine Khater, Vice President of the Chamber of Commerce and was followed by Dr. Obegi's introduction of the CHO project. Subsequently, there was a thorough debate regarding the implications of this new financial innovation on the Lebanese economy, its positive consequences, as well as its risks.

The visit concluded with an exchange of gifts between Dr. Obegi and Mr. Khater, and was followed by a lunch at Berdawni, in Zahle.

■ ■ ■ July 18, 2018

The attendees of the sixth CHO roundtable were:

■ **Mr. Antoine Khater**

▶ Vice President
CCIAZ

■ **Mr. Mounir Teeny**

▶ Vice President
CCIAZ

■ **Mr. Mohamad Bakri**

▶ Treasurer
CCIAZ

■ **Mr. Said Lakkis**

▶ Board of Directors Member
CCIAZ

■ **Mr. Antoun Saliba**

▶ Board of Directors Member
CCIAZ

■ **Mr. Fouad Sadaka**

▶ Board of Directors Member
CCIAZ

■ **Mr. Tony Tohme**

▶ Board of Directors Member
CCIAZ

■ **Mr. Mounib Choubassi**

▶ Board of Directors Member
CCIAZ

■ **Mr. Youssef Geha**

▶ General Manager
CCIAZ

■ **Mr. Toufic Al Hindi**

▶ Counselor/Legal Advisor
CCIAZ

■ **Mr. Said Gedeon**

▶ Deputy General Manager/
Head of Services & Agriculture
Development Department
CCIAZ

■ **Mr. Elie Ghantous**

▶ Financial Manager
CCIAZ

■ **Mrs. Gilberte Okais**

▶ Head of The Administrative
Department
CCIAZ

■ **Mrs. Carla Ghorra**

▶ Head of Transaction & Statistics
Department
CCIAZ

■ **Mrs. Aida Farah**

▶ Head of the Laboratory
Department
CCIAZ

■ **Mrs. Gloria Jabbour**

▶ Head of Quality & Food Safety
Department
CCIAZ

■ **Mr. Roy Faraj**

▶ Group Financial Controller
Obegi Group

■ **Mr. George Fayad**

▶ Head of Administration &
Corporate Secretary
Obegi Group

■ **Mr. Toufic Corban**

▶ Head of Real Estate
Obegi Group

■ **Mr. Ahmad Mayta**

▶ Relationship Manager; Private
Banking – Foreign Clients,
Banque BEMO

■ **Ms. Maria Haraoui**

▶ Chief Risk Officer - Risk
Management
Banque BEMO

First In-House Conference for the Banque BEMO Community ■ ■ ■ April 16, 2018



Second In-House Conference for the Banque BEMO Community ■ ■ ■ May 28, 2018



Two CHO conferences were held for the Banque BEMO community on April 16 and May 28 , at the Banque BEMO branch in Rabieh.

A Lecture at Notre Dame University - Louaize, NDU



Dr. Riad Obegi gave a lecture at NDU entitled, "HOW FINANCIAL INNOVATION CAN BOOST THE ECONOMY". The event was organized by Dr. Viviane Naimy, Professor of Finance & Chairperson of The Department of Accounting and Finance (DAF) in the Faculty of Business Administration and Economics (FBAE).

Some 120 people attended the lecture, including NDU's President Fr. Pierre Najem, Prof. Fadi Karaa, Dean of the Faculty of Business Administration and Economics, as well as faculty members from NDU and other universities, students, Obegi Group executives and the CHO Team.

■ ■ ■ April 19, 2018



A Luncheon Debate hosted by RDCL World



RDCL World, the Association of Lebanese Business People in the World, hosted a luncheon-debate on July 30, 2018 at Stove Restaurant in Ashrafieh to introduce the CHO Project and Draft Law to its Board Members, International Advisory Board Members and business partners.

The meeting began with a welcoming address by Dr. Fouad Zmokhol, President of RDCL World and was followed by Dr. Obegi's presentation about the CHO Project.

A comprehensive discussion ensued between the participants and Dr. Obegi, resulting in their endorsing the CHO Draft Law, as well as giving their full support to accelerating the process of adoption of the CHO Bill by the Lebanese Parliament.

■ ■ ■ July 30, 2018

The attendees of the luncheon debate were:

■ **Dr. Fouad Zmokhol**

▶ *President*
RDCL WORLD

■ **Mr. Elie Aoun**

▶ *General Secretary*
RDCL WORLD

■ **Mr. Elias Doumet**

▶ *Board Member*
RDCL WORLD

■ **Consul Georges El Gharib**

▶ *Board Member*
RDCL WORLD

■ **Mr. Fadi Habib Samaha**

▶ *International Advisory Board Member*
RDCL WORLD

■ **Dr. Shadi Karam**

▶ *Chairman*
AstroBank

■ **Sheikh Fouad El Khazen**

▶ *Honorary President*
Saradar Bank - BIT- NECB Group

■ **Mr. Antoine Frem**

▶ *Vice Chairman*
INDEVCO Group

■ **Eng. Maroun Helou**

▶ *Founder & Chairman*
ABNIAH Engineering & Contracting

■ **Mr. Firas Safieddine**

▶ *Vice Chairman*
Capital Markets Authority

■ **Mr. Fouad Trad**

▶ *Managing Director & C.E.O*
Byblos Bank Europe

■ **Mr. Joe Kanaan**

▶ *Founder*
SODECO GESTION S.A.L.

■ **Mr. Elia Mouaness**

▶ *General Manager*
Al Karma Immobilière S.A.L. - Member of INDEVCO Group

■ **Mr. Amine Khouri**

▶ *Director*
FOUND INVEST SAL

■ **Mr. Wissam Hejeij**

▶ *FOUND INVEST SAL*

■ **Mr. Samih Saadeh**

▶ *Vice Chairman & General Manager*
Banque BEMO



CHO MAIN CONTRIBUTORS

- MRS. PASCALE ABDEL NOUR
- MRS. TAMARA ABI RAAD
- MR. NAJI ABOU AADAL
- MR. MICHEL ABOU JAOUDE
- MRS. CAROLE AKL CAMEL, ESQ.
- MR. RIAD ARSLAN
- MR. CLAUDE BAHSALI
- DR. MAYA BOUREGHADA CHEBANE
- DR. SALIM CHAHINE
- MR. TOUFIC CORBAN
- MS. TATIANA CORBAN
- MR. GEORGES CORBAN
- DR. CHARBEL CORDAHI
- MR. PIOS COUSSA
- MR. KARIM DAHER, ESQ.
- DR. HERNANDO DE SOTO
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- MR. ROY FARAJ
- MR. GEORGE FAYAD
- MR. JAMAL FAKORY
- MRS. CLAUDINE FEGHALI
- MR. BASSAM FREM
- MRS. SOYO GRAHAM STUART
- MR. JORGE RAPHAEL GROSS BROWN, ESQ.
- MR. RAGHEB HADDAD, ESQ.
- DR. SALEEM HAMADEH
- MRS. JOUMANA HOBEIKA

- MRS. LAMA HUTET
- MR. ROBERT JREISSATI
- MR. PIERRE KAIROUZ
- MR. GABRIEL KHOURI
- MR. BASSAM MAAMARI
- MR. AHMAD MAYTA
- DR. ROGER MELKI
- MR. FARID MESHAKA
- MR. XAVIER MICHON
- DR. PAUL MORCOS, ESQ.
- MP GHASSAN MOUKHEIBER
- MR. KARIM OKAIS
- MR. BASSAM ONAISSY, ESQ.
- DR. FADI OSSEIRAN
- H.E. MR. THEODOR PASSAS
- MRS. MAY RABBAT
- MR. RAMI SAADEH
- MR. SAMIH SAADEH
- MR. ALEXANDRE SAKR, ESQ.
- MR. JEROME SARTORIUS
- MR. ADEL SATEL
- MRS. ALECCA SIMON
- MR. FARES SULTAN, ESQ.
- MR. ALAIN YACOUB
- MR. NABIL YAMOUT
- MR. RONALD YAZBECK
- DR. FOUAD ZMOKHOL
- MR. KARL ZOU EIN



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