



# CHO CONFERENCE AT USJ

September 19, 2019 | Université Saint-Joseph de Beyrouth

[Click here to watch the full video of the conference](#)

*Note: All the speeches are delivered in French.*





At the invitation of the Université Saint Joseph de Beyrouth's Rector, **R.F. Dr. Salim Daccache** - S.J., the USJ's Faculty of Economic Sciences and the Alumni Association of the Faculty organized a conference entitled "Certificat Hypothécaire Obégi (CHO): une innovation bancaire comme solution pour les pays émergents et son impact sur le Liban", under the patronage and attendance of the *Minister of Economy and Trade* **Mr. Mansour Bteish**.

The conference was attended by **Dr. Riad Obegi**, *Chairman of CHO ADVISORY SAL*, **Professor Jean-François Goux**, *Professor Emeritus at the University of Lumière Lyon II*, **Dr. Samir Nasr**, *President and Managing Director of ECE Consultants*, and the economist **Dr. Charbel Cordahi** who moderated the seminar, as well as professors, students and those involved in economic affairs.

At the end of the conference, the **Bechara and Carmen Obegi Award for Entrepreneurship and Innovation 2020** was launched for students wishing to participate. Winners will be announced next year.

#### MEDIA COVERAGE OF THE CONFERENCE

- [National News Agency](#)
- [Daily Economic News](#)
- [Al Markaziya](#)
- [Alloubnaniya](#)
- [Al Joumhouria newspaper](#)
- [El Shark newspaper](#)
- [Al Morakeb Al Mali](#)



From left to right: Prof. Jean François Goux, Dr. Riad Obegi, Dr. Samir Nasr & Dr. Charbel Cordahi



From left to right: Mr. Henry Obegi, Dr. Riad Obegi, Mrs. Carmen Obegi, Mr. Yordan Obegi, Rector R.F. Dr. Salim Daccache - S.J., H.E. Mr. Mansour Bteich, Mrs. Dana Obegi & Prof. Joseph Gemayel





The conference hosted around 250 attendees including officials, economists, professors, students and those involved in economic affairs.



**H.E. Mr. Mansour Bteich, Minister of Economy & Trade:**

“Innovation is a fact that was proved by the achievements of the Lebanese around the world, and Dr. Riad Obegi is a good example, especially when he submits the **Certificat Hypothécaire Obegi** in his doctoral thesis, a concept that we commend for its importance in boosting economies.”

Click to watch  
Minister Bteich's speech



**Rector R.F. Dr. Salim Daccache - S.J., President of Université Saint-Joseph:**

“The CHO is not only a great economic and banking tool, but an economic and financial vision that will mobilize the markets and the economic future of Lebanon.”

Click to watch  
Dr. Daccache's speech



**Dr. Riad Obegi, Chairman of CHO ADVISORY SAL:**

“One must have the courage to be generous and not waste one's life in greed. We buried 95% of our talents. We need trust, more trust, always trust and we will be saved


We hope that the parliamentary committees will study the CHO bill and that it will be adopted as a law within less than a year, because it is the right time to adopt such a law amid the economic crisis we are going through, due to its positive impact on the banking and economic situation.”

Click to watch  
Dr. Obegi's speech





**Professor Jean-François Goux**,  
*Professor Emeritus at the University of Lumière Lyon II:*  
“The CHO is a banking tool that will contribute to the increase in the supply of credit, especially since its cost will decrease, and therefore its implementation would have a positive impact on the Lebanese economy and on the macroeconomic level. We can expect sustained growth in economic activity.”

Click to watch  
Professor Goux's speech  



**Dr. Samir Nasr**, *President and Managing Director of ECE Consultants:*

“The implementation of the CHO Project will help boost economic activity by improving the purchasing power of its users, and will contribute to improving financial inclusion by introducing a new financial product that will be available to property owners, and may lead to higher government revenues as a result of economic activity.”

Click to watch  
Dr. Nasr's speech  



**Dr. Charbel Cordahi**, *Economiste:*

“The economic crisis we are experiencing may be exacerbated, hence the importance of the CHO innovation which will accelerate growth, increase investments and create jobs. Adopting this project would contribute to the development of our country.”

Click to watch  
Dr. Cordahi's speech  

## Launching of the Bechara and Carmen Obegi Award for Entrepreneurship and Innovation 2020.

Click to watch the  
launching of the award



From left to right: Dr. Riad Obegi, Mrs. Carmen Obegi, Mr. Yordan Obegi, & Mrs. Dana Obegi