

LOCAL DEVELOPMENT STRATEGY IN BCHARRE

CONSULTANCY REPORT

For the project:

*“Micro & Small Businesses (MSB) Development and Capacity Building
for Education in Rural Lebanon”*

A project of:



PRODES
Promotion et Développement Social



Australian Government
AusAID



Wadi Kannoubine
CHARITABLE ASSOCIATION INCORPORATED

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I. Introduction to the study

Wadi Quannoubine Charitable Association is established in Sydney, Australia. It is in the search of doing something for the Caza of Bcharre. The members of the Association are originally from this region of Lebanon, therefore having a strong link and motivation. They desire to contribute in the development of the Caza.

ALDEC & PRODES have been working since year 2000 in Rural Development. It started by making some studies on the global situation of the national context, as well as by offering training programs in different villages. In year 2004, was launched the Institute of Rural and Tourism Development Al Tilal, located in Maad, Jbeil-Byblos.

During 2006-2009, ALDEC-PRODES worked in a pilot project called ‘Rural Routes – between Jbeil and Batroun’. This project has as a result a new tourism product that enhances micro and small businesses in the villages of Jbeil and Batroun. The effort of creating a demand, a new flux of visitors, enables an economic growth for the population of the villages. Linking up the tourism demand with the provision of services from the local community enlarges job opportunities and therefore stabilizes the population reducing migration.

This study aims therefore to understand the general picture as seen by the local authorities as well as to perceive the situation of small businesses of the 22 villages of the Caza of Bcharre in order to make some proposals of concrete, small scale projects that may be handled by the local community.

The first step has been to make a survey addressing local authorities and micro-small business owners. After the completion of the survey, two consultants have made their recommendations on a tourism and economic point of view. ALDEC-PRODES have made some recommendations as well in the aim of consolidating specific rural development projects.

Previous Study

In year 2004, the Ministry of Tourism (MOT), the Council for Development and Reconstruction (CDR) and the Japan International Cooperation Agency (JICA) made the study on “The Integrated Tourism Development Plan in the Republic of Lebanon”. This study had as objectives:

- to review and analyze the present conditions in the tourism sector in Lebanon
- to formulate regional master plans for the study areas, i.e. the Bekaa Valley and the Bcharre Highlands,
- to create pilot projects and analyze them through feasibility studies, and
- to transfer technology to the Ministry of Tourism

The study offers some interesting data and proposes Management Plans for the different areas of the Caza. (see Annex) Some of these actions could be overtaken with small scale projects that enable the execution of a step-by-step approach.

II. The Survey

II.1 Introduction

The aim of this survey is to have a fieldwork approach in order to understand better the economic situation of the Caza of Bcharre. ALDEC-PRODES have not pretended to make an exhaustive theoretical study, but rather have a grass root approach of the community and its needs. Since the beginning, there is a pretension to discover opportunities in the sector of tourism, as recommended by the President of the Municipality Dr. Georges Geagea.

In order to initiate the survey, ALDEC-PRODES received a model of questionnaire from RELEDEV- Australia. This questionnaire was adapted to the situation of the region where the survey was going to be done. This work of adaptation was made in cooperation between surveyors and consultants –supposed to develop a draft of Local Development Strategy for Caza Bcharre.

The survey was divided into two parts: one addressed to the local authorities: a Municipal Impression Report; and the second addressed to owner of small businesses: the Small Business Report.

The region was split in two parts: the northern and the southern villages (11 villages each part). Two surveyors from Bcharre Caza were contracted by ALDEC-PRODES to carry on the survey. The surveyors contacted the local authorities of the villages and made an extensive fieldwork to address owners of small businesses. After having answered the questionnaires, the information was processed by other surveyors of ALDEC in the offices, therefore being able to put everything in IT format, make tables and graphs, etc.

A first draft document was submitted on January 2009, with the mid-term report, to Reledev-Australia, showing the all of the results of the survey as they had been given by the interviewed people. This same document was submitted to the consultants that will make the study and proposal for the Caza.

A lack of coherence of data was observed when editing the document. Questions were too elaborated and detailed, not being adapted to the real situation of a rural milieu.

Surveyors of PRODES worked with consultants in order to adapt the information: eliminate non relevant data, interpret better the data collected, etc. This correction was made with the help of local authorities of the Caza Bcharre, who are knowledgeable of the situation of the villages. The last results after edition are submitted in this document.

II.2 Framework for surveyors

FRAMEWORK FOR LOCAL DEVELOPMENT STRATEGY IN BCHARRE **26 October, 2009**

1. The objective is to make a Proposal of Local Development Strategy for Caza Bcharre. It will be presented by two or three experts based in the information collected in a Survey.

2. In order to get the information two Surveys are required:
 - **Municipal Impression Report:** directed to local authorities. The information refers to population, employment, key economic sectors, infrastructures etc.
 - **Business Survey:** directed to small enterprises owners. The information required refers to business volume, organization system, business opportunities and difficulties etc.
3. ALDEC will contract four surveyors responsible of the Survey in all Caza Bcharre, two of them are people of Bcharre, and the other two are personal of PRODES. They will be coordinated by a Surveyor Coordinator.
4. Bcharre caza will be split in two parts of about 11 villages each. Surveyors will have personal interviews as follows: (Annex)
 - **Municipal Impression Report:** the number of local authorities interviewed is between 4 and 1, depending on the size of the village.
 - **Small Business Report:** the number of small business interviewed varies between 10 and 2 depending on the size of the villages.
5. They will do the Survey following questionnaires provided by ALDEC-PRODES (see II.3.1: Questionnaire Municipal Impression Report and II.4.1: Questionnaire Business Survey). Before the starting of the Survey, a Training session will be held with surveyors.
6. Chronogram of Survey: will be according to project design.

II.3 Municipal Impression Report

II.3.1 Questionnaire

SURVEY FOR LOCAL DEVELOPMENT STRATEGY IN BCHARREH MUNICIPAL IMPRESSION REPORT

<u>Surveyor:</u> <u>Contact detail:</u> 	Person filling up the survey: <u>Name:</u> <u>Position:</u> <u>Contact #:</u> <u>Date:</u> <u>Village:</u> <u>Place of Interview:</u>
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Objective: The aim of the survey is to learn the conditions and regulations that affect local business in the village. This information will be treated confidentially and will be used to help develop a strategy to enable local economic development in Bcharre eg identify SMB to be strengthened or started, especially those that can involve women in the villages.

0. **Existing studies or reports:** please provide studies or reports about the village/ region if they exist:

1- **Demographic Data**

1.1 **Population**

1.1.1 Number of permanent habitants:

1.1.2 Population by ages :

	0-17	17-25	25-60	+60	TOTAL
Male					
Female					
TOTAL					

1.1.3 Estimated growth rate of the population by year:

1.1.4 Average number of persons/family:

1.1.5 Change in the population between 1975 and 2009:

Year	1975	1992	2000	2009
Population				

1.1.6 Number of emigrants population:

1.1.7 Average number of people migrating per year:

Male: _____/year

Female: _____/year

1.1.8 Which the main destinies are of migrate population?

1.1.9 Number of seasonal population:

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**SURVEY FOR LOCAL DEVELOPMENT STRATEGY IN BCHARREH
MUNICIPAL IMPRESSION REPORT**

1.2 Employment

1.2.1 Active population working in the village by sector of activity:

	Agriculture	Industry	Touristic services	Education	Health	Others	Small Business	TOTAL
Number of employees								
Average gross weekly or monthly earning								

1.2.2 Active population from the village working outside the village but in Caza Bcharre:

1.2.3 Employees by age and gender:

	18-30	31-45	43-60	TOTAL
Male				
Female				
TOTAL				

1.2.4 Employees by structure of employment:

	Part time	Full time	Informal or seasonal sector
Male			
Female			
TOTAL			

1.2.5 Average daily earnings of employees:

	Part time	Full time	Informal or seasonal sector
Male			
Female			
TOTAL			

1.2.6 Do you think there is unemployment in your village, and if so which is the estimated number of people unemployed:

	18-30	31-45	46-60	TOTAL
Male				
Female				
TOTAL				

1.2.7 Average duration of unemployment per year: _____/year

1.3 Education

1.3.1 Schools by number & types:

Name of the school	<i>Complémentaire</i>	<i>Secondaire</i>	Technical school	Public	Private

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**SURVEY FOR LOCAL DEVELOPMENT STRATEGY IN BCHARREH
MUNICIPAL IMPRESSION REPORT**

1.3.2 Upgrade education:

	Technique Superior	University
Boys		
Girls		

1.3.3 Three most choose diplomas of young people going through Technique Superior:

1.3.4 Three most choose diplomas of young people going through University:

1.3.5 Are there vocational training projects running in the village? Which kind of training is available and estimated number of people participating in the training:

1.3.6 In your opinion which is the relation between Superior Studies made by youngsters and the possibilities they have to find a job?

2- Economy

2.1 Existing enterprises with the corresponding number of employees:

Sector	Enterprise	Type	Full Time employees

2.2 Recent enterprise closures by size, sector and date:

Sector	Enterprise	Type	Full Time employees	Date of the closure

2.3 New business/ enterprise start-ups by size & sector:

Name of the new business	Foreign / domestic	Sector/ Type	Number of Full time employees

2.4 Company/enterprise that export products :

Name of the company	Sector / Type	Number of full time employees	Destination of the exports	Products exported

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**SURVEY FOR LOCAL DEVELOPMENT STRATEGY IN BCHARREH
MUNICIPAL IMPRESSION REPORT**

2.5 Which are the three most attractive features about your community for investors? (Three strengths)

2.6 Which are the three worst features about your community for investors? (three weaknesses)

2.7 How has community's economy changed during the last five years?

- | | |
|---------------------------------------|---|
| ☐ Rapid growth | ☐ Stable |
| ☐ Moderate growth | ☐ Modest decline |
| ☐ Slow growth | ☐ Significant decline |

2.8 For which product/sector is the village best know?

3- Investment climate infrastructure

3.1 What is the tax rate paid to the municipality by each enterprise?

3.2 Is there any supporting business network (ex: Chamber of Commerce):

3.3 Which are the principal sources of funding (if existing)?

3.4 Does the local government, private entrepreneurs or other institutions have a plan to carry out economic development in the region?

- ☐ No ☐ Yes, please specify the actions undertaken:

3.5 Mention three innovative product or business that could be developed in your village:

4- Hard infrastructure

4.1 Is water available for multi-purpose use? (Domestic use, agriculture, agro-food...):

- ☐ No ☐ Yes

4.2 Is electricity available for domestic and economic use?

- ☐ No ☐ Yes

4.3 Is there any waste water provision system? If yes, please specify the type of the system:

4.4 Is there any sewerage system? If yes, please specify the type of the system:

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**SURVEY FOR LOCAL DEVELOPMENT STRATEGY IN BCHARREH
MUNICIPAL IMPRESSION REPORT**

4.5 What are the types of external and internal roads (asphalted, path...) existing in the village?

4.6 Are the following transport and telecommunication services available?

- | | |
|--|--|
| ☐ Bus service around Bcharre | ☐ Public telephone station: How many: |
| ☐ Bus service out of Bcharre | ☐ Internet connections for home or business |
| ☐ Post/ mail | ☐ Internet Network for public use: How many: |

4.7 Is there any logistical system of transporting products? If yes, list the name of the companies in charge and the final destination (Beirut, Jbeil, Tripoli....):

5- Social aspects

5.1 Is the local community interested in any activity to enhance the quality of life? If yes, please specify which types of activities:

5.2 What are the social, pastoral associations/ organizations/ cooperatives engaged in social activities, awareness actions in the village? Please list their names and their principal activities:

6- Regional & national environment

6.1 Are you aware of what neighboring villages are doing to develop their local economies?

6.2 Is there any competition from neighboring villages or cities? If yes, please specify which one:

6.3 How could you collaborate? In which sector and activities?

6.4 What are the opportunities of development offered through/ by the national/regional government strategies?

6.5 Do you think that there are any threats presented by the national/regional government strategies?

THANK YOU

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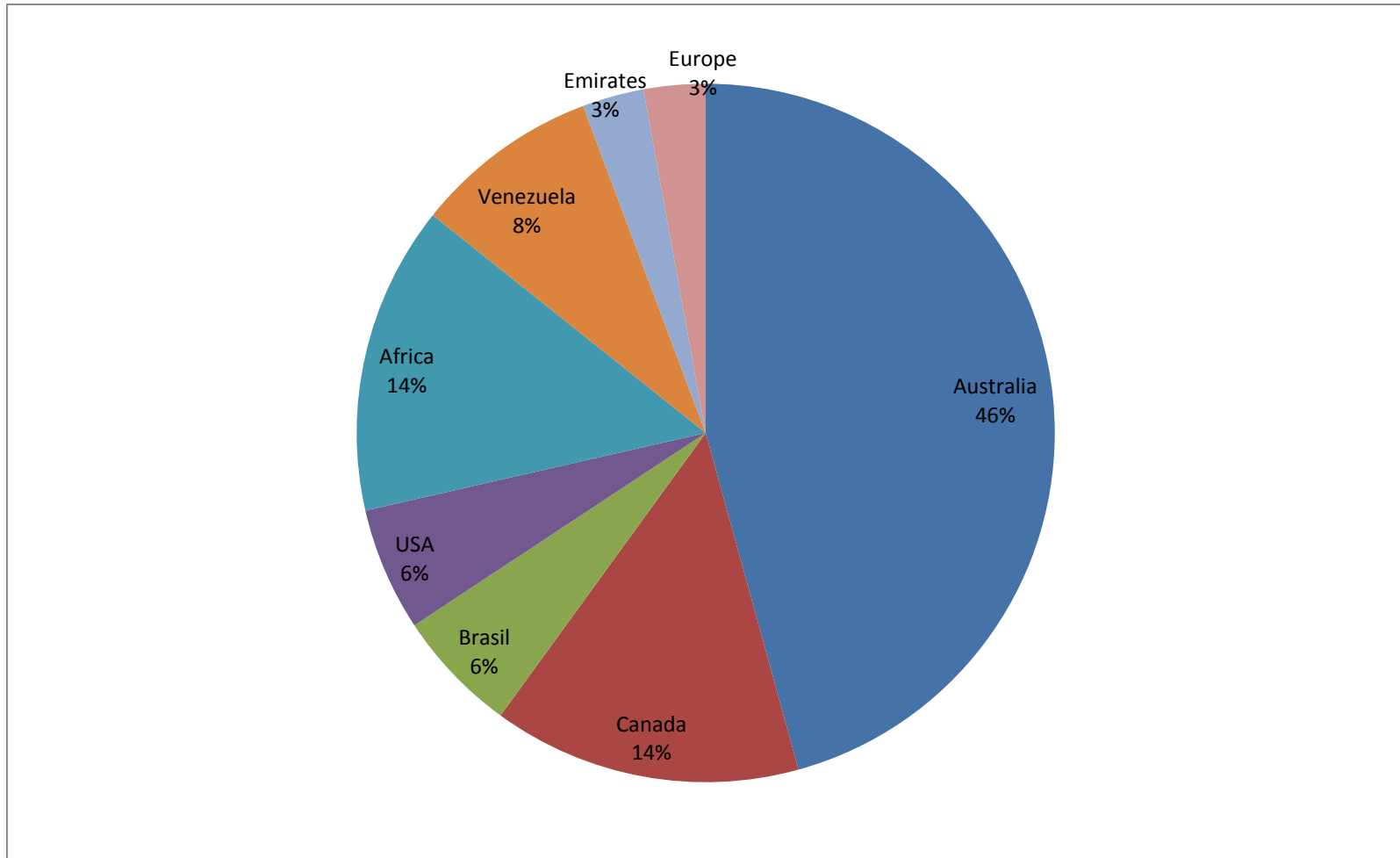
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1. DEMOGRAPHIC DATA

1.1 Inhabitants and basic population data

Villages	Registered Population	Permanant Hab		Emigrants	Family members	Migration/Year	Main migration destiny	Temporary Population
		Winter	Summer					
QNAT	1350	450	850	1000	4.5	23	Australia	120 - 230
BAZOUN	587	230	430	300	2.38	4	Australia	80 - 150
MAZRAAT BANI ASSAF	250	50	130	400	3.4	11	Australia	19 - 60
MAZRAAT ABI SAAB	230	40	120	300	3.8	0	Australia	15 - 70
HADATH JEBBEH	3500	540	1200	2000	4.5	7	Australia-afrique Canada- Brasil- USA	340
BRISSAT	100	20	60	250	2.5	2		15
DIMAN	700	125	500	900	3	0	America- Australia- Canada- Africa	100/day patriarchat
HASROUN	2000	740	1140	4000	4.2	15	Australia- America- Canada	400
BQARKACHA	520	220	400	1000	3.8	1	Australia- Canada- Brasil- USA	45 - 200
BQAAKAFRA	1200	620	950	900	5.2	3		330
BARHALYOUN	800	550	770	1300	4.2	8	Australia	120
Beit Monzer	480	120	340	700	5.3	5	Australia, Venezuela	60 (weekends) 130 (long vacations)
Billa	250	35	135	700	3	4	Australia, Venezuela Afrique	35 - 200
Blawza	640	210	420	530	3.4	2	Australia Africa	100 - 200
Hadchit	5400	3600	4200	5000	5.5	15	Australia	1800
Bcharre	17000	10350	14550	6400	4.3	50	Australia; Emirates	4200
Kannoubine	120	21	60	400	2.8	1	Australia	150 - 300
Abdine	850	569	130	600	4	9	Europe, South Africa	130
Torza	2100	720	900	1800	4	4	Venezuela, Canada	230
Bane	740	450	570	500	4	3	Australia	75
Mogher	320	155	245	500	4.5	2	Mexico; Africa	90
Qnaywer	400	4	165	450	3	1	Afrique	15 (weekend) 200 (long vacation)
Total	39537	19819	28265	29930	3.88	170		

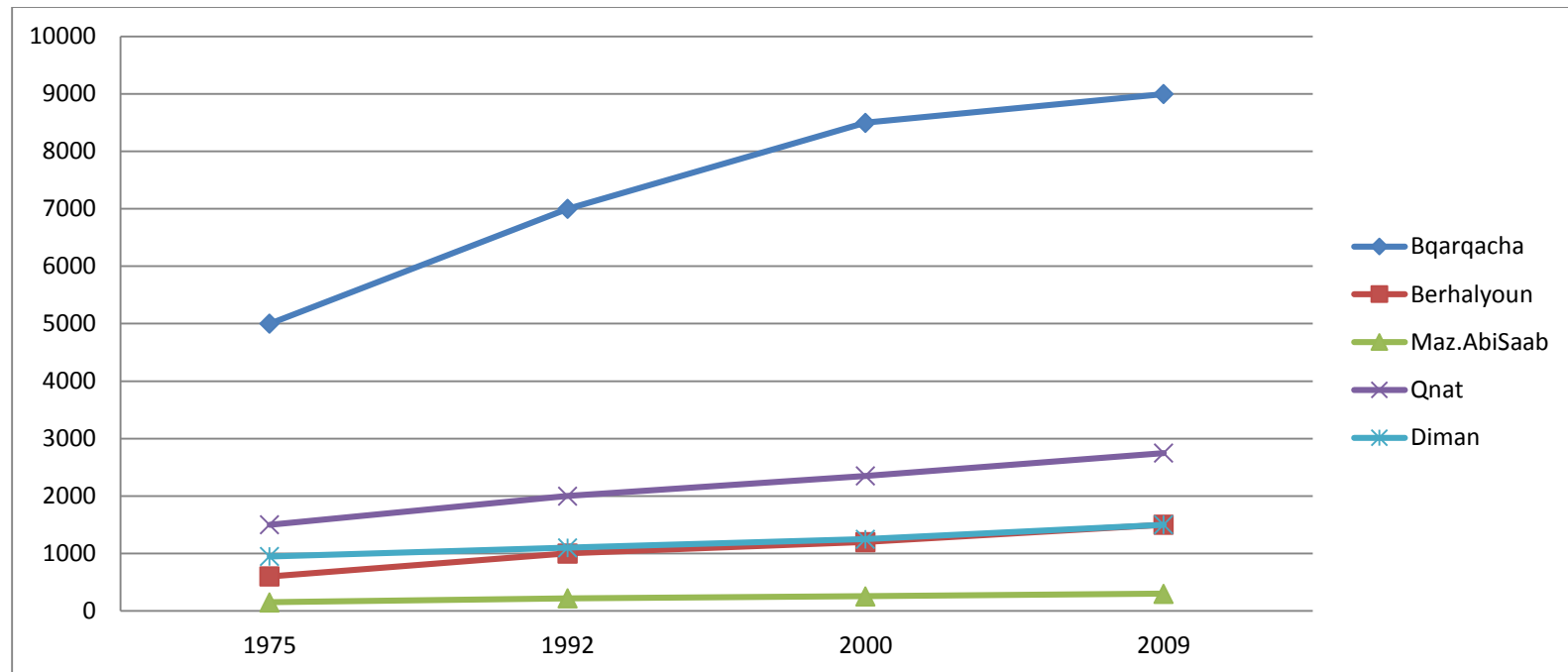
1.2. Emigration: main emigration destinies



1.3 Population by age and gender

		Age						Age			
VILLAGES		0-17	17-25	25-60	60-100	VILLAGES		0-17	17-25	25-60	60-100
Berhalyoune	male	10.00%	13.00%	18.00%	5.00%	Billa	male	8.50%	6.00%	19.20%	10.00%
	female	12.00%	12.00%	22.00%	8.00%		female	9.50%	6.00%	30.80%	10.00%
	total	22.00%	25.00%	40.00%	13.00%		total	18.00%	12.00%	50.00%	20.00%
Abdine	male	10.00%	12.00%	6.00%	12.50%	Blawza	male	5.00%	7.00%	22.00%	8.00%
	female	10.00%	18.00%	19.00%	12.50%		female	8.00%	3.00%	35.00%	12.00%
	total	20.00%	30.00%	25.00%	25.00%		total	13.00%	10.00%	57.00%	20.00%
Torza	male	7.50%	8.00%	9.00%	23.00%	Bkerkacha	male	12.00%	8.00%	19.00%	4.00%
	female	7.50%	12.00%	11.00%	22.00%		female	13.00%	11.00%	25.00%	8.00%
	total	15.00%	20.00%	20.00%	45.00%		total	25.00%	19.00%	44.00%	12.00%
Mazraat abi s	male	10.00%	5.00%	22.00%	5.00%	Bazoune	male	10.00%	9.00%	19.00%	6.00%
	female	11.60%	6.40%	32.00%	8.00%		female	13.00%	13.00%	19.00%	11.00%
	total	21.60%	11.40%	54.00%	13.00%		total	23.00%	22.00%	38.00%	17.00%
Mazraat Ass	male	5.00%	2.00%	20.00%	15.00%	Hasroune	male	11.00%	13.00%	18.00%	6.00%
	female	10.00%	6.00%	32.00%	10.00%		female	12.00%	12.00%	21.00%	7.00%
	total	15.00%	8.00%	52.00%	25.00%		total	23.00%	25.00%	39.00%	13.00%
Qnat	male	12.00%	13.00%	18.00%	5.00%	Bkaa kakra	male	5.00%	11.00%	24.40%	6.40%
	female	12.00%	12.00%	20.00%	8.00%		female	8.00%	12.50%	26.00%	6.70%
	total	24.00%	25.00%	38.00%	13.00%		total	13.00%	23.50%	50.40%	13.10%
Mogher	male	5.00%	2.00%	20.00%	15.00%	Hadchit	male	5.50%	11.00%	24.40%	6.40%
	female	10.00%	6.00%	32.00%	10.00%		female	7.50%	10.00%	28.50%	6.70%
	total	15.00%	8.00%	52.00%	25.00%		total	13.00%	21.00%	52.90%	13.10%
Qnaywer	male	8.00%	12.00%	20.00%	8.00%	Dimane	male	13.70%	2.40%	27.40%	3.40%
	female	9.00%	13.00%	20.00%	10.00%		female	13.70%	2.70%	34.00%	2.70%
	total	17.00%	25.00%	40.00%	18.00%		total	27.40%	5.10%	61.40%	6.10%
Beit Menzer	male	7.00%	5.00%	20.00%	9.00%	Brissat	male	4.00%	14.00%	25.00%	4.00%
	female	8.00%	5.00%	35.00%	11.00%		female	5.00%	17.00%	25.00%	6.00%
	total	15.00%	10.00%	55.00%	20.00%		total	9.00%	31.00%	50.00%	10.00%
Bcharreh	male	7.00%	6.00%	22.50%	10.00%	Hadath Eljobbe	male	13.00%	12.00%	11.00%	9.00%
	female	8.00%	9.00%	27.50%	10.00%		female	15.00%	13.00%	17.00%	10.00%
	total	15.00%	15.00%	50.00%	20.00%		total	28.00%	25.00%	28.00%	19.00%
Bane	male	12.00%	4.00%	17.00%	12.00%	Kannoubine	male	2.00%	9.00%	17.00%	10.00%
	female	16.00%	6.00%	18.00%	15.00%		female	3.00%	11.00%	23.00%	25.00%
	total	28.00%	10.00%	35.00%	27.00%		total	5.00%	20.00%	40.00%	35.00%

1.4 Population evolution



Data not available for all villages.

2.ECONOMIC DATA

2.1 Working sectors and mean revenues in each sector

Sector of activity	Percentage of workers	Means of revenues per month
Agriculture	47.50%	800,000 LL
Industry	30.00%	850,000 LL
Touristic services	20.00%	450,000 LL
Education	20.00%	756,000 LL
Health	3.00%	770,000 LL
Small business	40.00%	560,000 LL
Lawyers	10.00%	400,000 LL
Gas stations	3.00%	400,000 LL
Soldiers	20.00%	560,000 LL
Others	5.00%	300,000 LL
Total	198.50%	

Total percentage is higher than 100% because some people works in several sectors at the same time.

VILLAGES	Services	Agriculture	Industry	Minimarket	Small shops	Other	Total
Qnat	23	0	3	4	8	38	76
Bazoune	2	2	1	9	3	17	34
Mazraat Assaf	0	1	1	0	0	2	4
Mazraat Bani Saab	0	1	1	0	0	2	4
Hadath El Jobbe	34	8	29	45	34	150	300
Brissat	1	1	0	2	3	7	14
Diman	4	0	3	5	5	17	34
Hasroune	67	6	43	37	67	220	440
Bkerkasha	2	4	4	7	12	29	58
Bkaakafra	12	13	9	23	23	80	160
Berhalione	4	4	13	7	9	37	74
Beit Monzer	0	2	4	2	2	10	20
Billa	1	0	0	2	0	3	6
Blawza	4	1	5	5	13	28	56
Hadchit	27	14	42	34	34	151	302
Bcharre	220	27	78	89	69	483	966
Kannoubine	6	0	0	0	0	6	12
Abdine	8	29	7	8	32	84	168
Torza	12	5	4	4	7	32	64
Bane	3	2	2	3	0	10	20
Mogher	9	1	1	5	9	25	50
Qnaywer	0	0	0	1	0	1	2
TOTAL	439	121	250	292	330	1,432	2,864

Services: hotels, restaurants, snacks..

Agriculture: animal and agricultural farms, refrigeration centers...

Industry: electricity, carpenter, iron, aluminium, ...

Minimarket: stores

Small shops: electrical, libraries, and others

Other: hair dressers, internet services and others

2.3 Daily earnings by day (in USD \$)

VILLAGES	Part Time	Full Time	Seasonal sector
Qnat	\$30.00	\$33.33	No seasonal work
Bazoune	\$26.67	\$26.67	No seasonal work
Mazraat Assaf	\$20.00	\$13.33	No seasonal work
Mazraat Bani Saab	\$20.00	\$13.33	No seasonal work
Hadath El Jobbe	\$26.67	\$36.67	No seasonal work
Brissat	\$26.67	\$23.33	No seasonal work
Diman	\$26.67	\$26.67	No seasonal work
Hasroune	\$36.67	\$36.67	No seasonal work
Bkerkasha	\$30.00	\$20.00	No seasonal work
Bkaakafra	\$33.33	\$26.67	No seasonal work
Berhalione	\$23.33	\$20.00	No seasonal work
Beit Monzer	\$13.33	\$16.67	\$18.33
Billa	\$13.33	\$20.00	\$20.00
Blawza	\$23.33	\$16.67	\$20.00
Hadchit	\$23.33	\$16.67	\$26.67
Bcharre	\$23.33	\$18.33	\$16.67
Kannoubine	\$33.33	\$16.67	No seasonal work
Abdine	\$26.67	\$16.67	\$20.00
Torza	\$26.67	\$13.33	\$16.67
Bane	\$26.67	\$16.67	\$20.00
Mogher	\$20.00	\$13.33	No seasonal work
Qnaywer	\$13.33	\$16.67	No seasonal work

2.4 Unemployment

VILLAGES	AGE			
	18-30	31-45	45-60	months /year
QNAT	80%	75%	95%	12
BAZOUN	20%	50%	90%	12
MAZRAAT BANI ASSAF	0%	50%	90%	12
MAZRAAT ABI SAAB	0%	50%	90%	12
HADATH JEBBEH	10%	20%	50%	12
BRISSAT	0%	40%	80%	12
DIMAN	0%	50%	85%	12
HASROUN	20%	15%	35%	5
BQARKACHA	30%	30%	60%	12
BQAAKAFRA	15%	15%	30%	12
BARHALYOUN	5%	10%	80%	12
Beit Monzer	20%	15%	75%	12
Billa	0%	25%	90%	12
Blawza	0%	20%	80%	12
Hadchit	40%	15%	90%	12
Bcharre	10%	50%	50%	4.2
Kannoubine	0%	5%	50%	12
Abdine	10%	20%	80%	12
Torza	8%	10%	40%	12
Bane	0%	2%	3%	12
Mogher	10%	5%	40%	12
Qnaywer	0%	50%	90%	12

- Percentages are calculated over the total of population per ages.
- Percentage is 0% because they all live outside the village.
- Column month/year means the months in which the person is unemployed; as there is seasonal work, this remark is needed.
- As total vision of the region, about **60% working population is unemployed**. Many families live mainly on foreign money.

2.5 Female employees by age

VILLAGES	18-30	31-45	43-60	Total
Qnat	5	9	0	14
Bazoune	2	0	1	3
Mazraat Assaf	2	2	0	4
Mazraat Bani Saab	1	1	0	2
Hadath El Jobbe	13	25	12	50
Brissat	1	2	2	5
Diman	0	2	1	3
Hasroune	12	23	9	44
Bkerkasha	6	5	2	13
Bkaakafra	9	4	7	20
Berhalione	0	3	2	5
Beit Monzer	0	1	0	1
Billa	0	0	1	1
Blawza	2	5	2	9
Hadchit	5	18	7	30
Bcharre	23	45	12	80
Kannoubine	0	0	0	0
Abdine	2	8	3	13
Torza	3	9	2	14
Bane	3	9	5	17
Mogher	3	15	4	22
Qnaywer	0	0	0	0
TOTAL	92	186	72	350

2.6 Infrastructures of the region

Electricity

All the villages are equipped with electricity from Electricité Du Liban (public company) and Kadisha but they all suffer from cutting problems as in all the Lebanese country.

Water

Not all the villages have water and all of them have the same problem of old pipes, perforates tubes in mainly all the cases, the pipes pass next to the sewage pipes or canalizations.

Villages with no water: Abdine, Barhalione, Mazraat Assaf, Mazraat Bani Saab, Blawza, Mogher, Billa, Qnaywer, Beit Monzer, Qannoubine, Dimane, Brissat,

Villages with water: Hadchit, Bcharreh, Bane, Hasroune, Bkaa Kafra, Bkorkacha, Bazoune, Qnat, Torza, Hadath ElJobbe

Waste water

The waste water canalization is very old, with no revisions since ever, not done with norms. No waste water treatment availability in any of the villages.

The municipality federation prepared a study with French experts about a whole resolution for the problem of waste water in the Caza of Bcharre. The study finished with a waste water scheme specifying

solutions for each village. The work will start in spring 2011.

Roads

All the villages have asphalted roads but in situation not better than any other place in Lebanon. A new road is being under construction in the time being and estimated time for finishing it 2015.

Transportation

All the villages are equal in this matter. Several private companies of bus organize different trips from Tripoli to Bcharre vice-versa and from Beirut to Bcharre vice-versa.

The different busses circulate all the villages in the caza passing on the main road and not detailed passages in each. The companies are organized in offices, schedules, phone numbers, and specific trips.

Telecommunication

The communication in the caza is same as if it was in big villages:

Internet is available for all who wants (cable, DSL, ...)

Public phones are already installed in the villages at the caza

2.7 Structure of taxes

The villages in the caza of Bcharre are divided into 2 categories. The villages that have municipalities are mostly individual, and the villages with no municipalities that are mainly related to the municipalities' federation.

The municipalities have monthly revenues from the Lebanese government, and the villages with no municipalities get indirect payments through the municipality federation (financed partly by the government).

In addition the municipalities have additional revenues as municipal revenues from taxes that can vary from 20,000LL to 70,000LL depending upon the size of the investment (houses, hotels, restaurants, refrigerators, shops,).

3. ECONOMIC PERCEPTION AND PERSPECTIVES

3.1 Strengths and weakness perception of local authorities

The villages of the caza are mainly comparable in terms of weaknesses and strengths.

Strengths:

- Tourism (green, ecological, religious, cultural ...)
- Nice nature close from the cedars (ecological views summer, ski spring)
- Richness in water, good weather, adequate for agriculture
- Several grottoes Hadath, Bcharre...
- Very high religious region (saint valley)
- Clean air, healthy atmosphere,
- Quite far and close region on the same time

Weaknesses:

- Conflict between inhabitants
- Bad road for visitors
- More than half of the regions are poor in water
- Very high % of emigrations
- Lack of water in half the villages and very high quantities in others
- Most of the villages are far from the main road and the roads are mostly in bad situation
- No publicity for the region
- The maronite church process a very part of the lands in Dimane and Qannoubine and like that no one can invest or work or etc...

In general people were not very pessimist from the situation in their villages. The comments they give were mainly that their villages are declining very fast specially because of the total absence of young people in the caza.

3.2 Most known products

VILLAGE	Most known product
Qnat	Agricultural products: fruits- vegetables
Bazoune	Fruit trees
Mazraat Assaf	vinegar production and agriculture vegetables and fruits
Mazraat Bani Saab	Agricultural products: plants- fruit trees
Hadath ElJobbe	Apple trees farming
Brissat	agriculture
Dimane	Oldest church and resident of the Patriarch agriculture, tourism
Hasroune	Restaurant- Apple trees tourism
Bkorkacha	agriculture farming
Bkaa Kafra	agriculture, tourism, religious tourism
Berhalione	Stone agriculture,
Beit Monzer	Pine sand,
Billa	Rock works and olives
Blawza	Agriculture
Hadchit	agriculture building
Bcharre	Apple Cedars Ski Tourism
Kannoubine	Religious tourism
Abdine	Agri: grapes & figs
Torza	Agriculture tourism
Bane	agriculture, tourism
Mogher	Rocks
Qnaywer	Agriculture Tourism

3.3 Community's perception of economic growth during the last five years

VILLAGE	RAPID	MODERATE	SLOW	STABLE	MODEST DECLINE	HIGH DECLINE
Qnat						X
Bazoune					X	
Mazraat Assaf						X
Mazraat Bani Saab						X
Hadath El Jobbe					X	
Brissat					X	
Diman		X				
Hasroune			X			
Bkerkasha			X			
Bkaakafra						X
Berhalione						X
Beit Monzer						X
Billa					X	
Blawza						X
Hadchit					X	
Bcharre			X			
Kannoubine						
Abdine					X	
Torza					X	
Bane					X	
Mogher						X
Qnaywer						X

3.4 Donors sustaining projects in the caza

Different associations give money for helping the caza on defined projects. To know:

- World Vision Lebanon: American NGO working on the valley development threw helping the different ways in all the villages (distributing goods, cloth, medicaments ...)
- Australian ONG's: sending money to private or public section to help the villages mostly the governmental hospital, cedar's forest committee ...
- Federation of municipalities: finding different ways of foreign investments to realize studies, and project on the caza's land
- Several ONG's Spanish, German, Japanese working in the Qannoubine valley with the COSAQ (comité de sauvegarde de la Qadicha)
- UNESCO: no investment but classification works
- Caritas: social work
- ALDEC: vocational training activities
- Generous emigrant donators: financing different projects such as the reforestation of the mountain with cedars, digging water barrages ...
- State financing: threw the work of the deputies having the capacity of transferring in few times foreign investments (mainly Arabic funds) to realize projects in the caza (in the time being investing in the realization of water infrastructure in all the villages where water is not available)

All this work needs mainly publicity to be known

3.5 Main concerns and interest of the population.

In general, the main obsession of the inhabitants of caza of Bcharre, is to bring back the population to the different villages, and to stop the flue of population outside their villages. They all want and look forward to enhance their quality of life

One main concern comes back at each time it's to have a university in the region so the young won't go out anymore, and be attracted by the village and stay in it. They need to create new job opportunities, to have a court of justice, cinema, sports clubs, playgrounds, public gardens, agriculture awareness...

For them, the state is totally absent, no plan for bringing back the population, and no need to improve the quality of life.

In general, the people in the caza would like to invest in few "new domains" mainly agriculture (introducing new varieties), tourism, handcrafts, agro processing farms, stone industry...

4. EDUCATION VISION

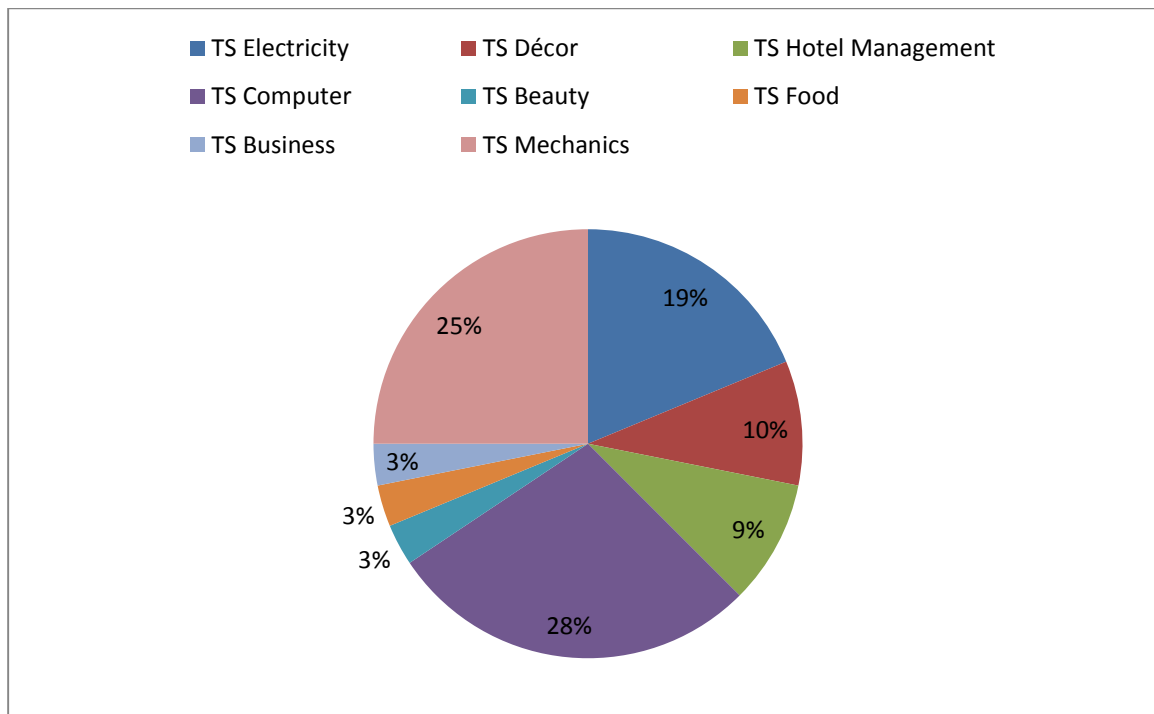
4.1 Schools of the caza

Name of the school	Location	Grades
Sainte Famille Maronite (SFM)	Bcharreh	Complementary
Private secondary school	Bcharreh	Secondary cycle
Official school	Bcharreh	Complementary
Technical school	Bcharreh	Bac Technique
Official school	Bkaa Kafra	Primary
Sainte Therese	Hadchit	Secondary
Official school	Hadchit	Primary
College Antonin	Hasroune	Secondary
Saint Leiba School	Hasroune	Primary
Official school	Hasroune	Complementary
Technical school	Hasroune	Bac Technique
Saint Daniel (SFM)	Hadath El Jobbe	Primary
Official school	Hadath El Jobbe	Complementary
Rosary School	Torza	Complementary
Official school	Torza	Secondary

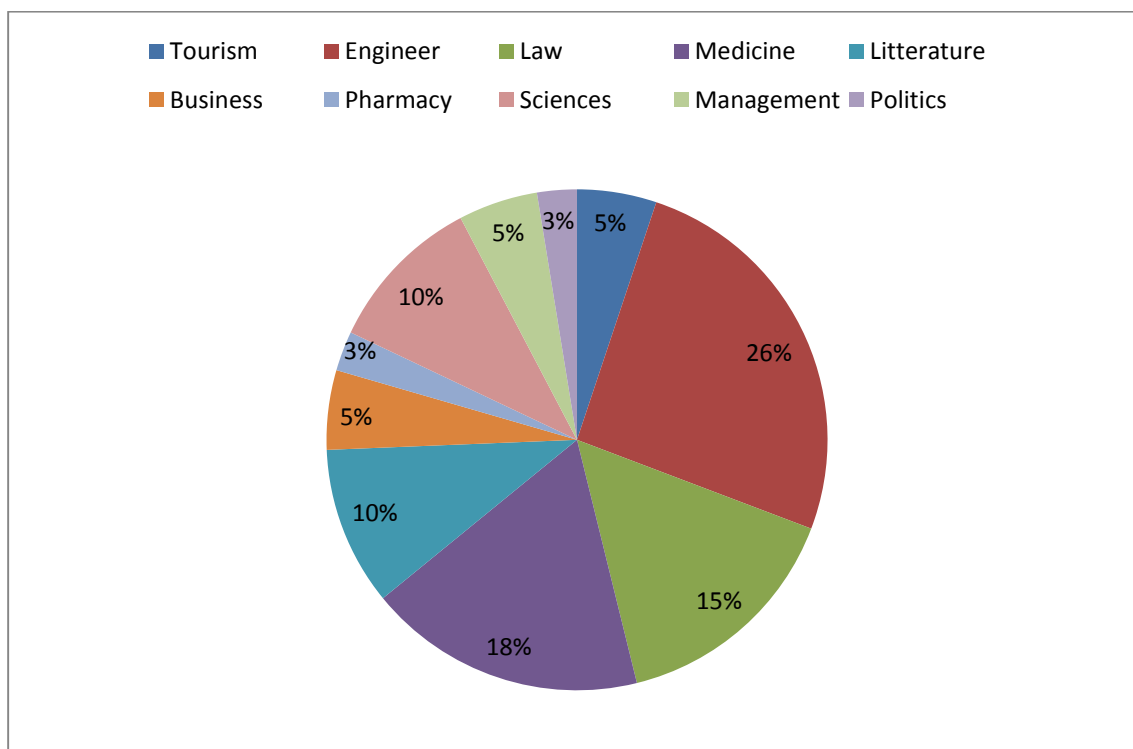
4.2 Superior studies structure

Villages	TS		UNIVERSITY		TOTAL
	BOYS	GIRLS	BOYS	GIRLS	
Qnat	25.0%	5.0%	35.0%	35.0%	100.0%
Bazoune	25.0%	0.0%	40.0%	35.0%	100.0%
Mazraat Bani Saab	15.0%	5.0%	40.0%	40.0%	100.0%
Mazraat Assaf	15.0%	5.0%	40.0%	40.0%	100.0%
Hadath El Jobbe	20.0%	10.0%	40.0%	30.0%	100.0%
Brissat	15.0%	5.0%	40.0%	40.0%	100.0%
Dimane	15.0%	5.0%	40.0%	40.0%	100.0%
Hasroune	25.0%	15.0%	35.0%	25.0%	100.0%
Bkorkacha	30.0%	10.0%	40.0%	20.0%	100.0%
Bkaa Kafra	35.0%	5.0%	30.0%	30.0%	100.0%
Barhalioune	20.0%	10.0%	45.0%	25.0%	100.0%
Beit Monzer	10.0%	0.0%	45.0%	45.0%	100.0%
Billa	20.0%	10.0%	40.0%	30.0%	100.0%
Blawza	30.0%	5.0%	45.0%	20.0%	100.0%
Hadchit	25.0%	5.0%	35.0%	35.0%	100.0%
Bcharre	32.0%	2.0%	30.0%	36.0%	100.0%
Kannoubine	10.0%	5.0%	45.0%	40.0%	100.0%
Abdine	30.0%	10.0%	30.0%	30.0%	100.0%
Torza	18.0%	2.0%	40.0%	40.0%	100.0%
Bane	40.0%	5.0%	30.0%	15.0%	90.0%
Mogher	30.0%	5.0%	45.0%	20.0%	100.0%
Qnaywer	9.0%	1.0%	40.0%	40.0%	90.0%

4.3 Most chosen Technique Superior specialties



4.3 Most chosen diplomas in University



II.4 Small Business Survey

II.4.1 Questionnaire

SURVEY FOR LOCAL DEVELOPMENT STRATEGY IN BCHARREH BUSINESS SURVEY

<u>Surveyor:</u> <u>Contact detail:</u>	Person filling up the survey: <u>Name:</u> <u>Contact #:</u> <u>Village:</u> <u>Position:</u> <u>Date:</u> <u>Place of Interview:</u>
--	--

Objective The aim of this survey is to obtain information about local conditions that affect businesses in the village. The goal is to identify key opportunities and issues facing SMB. Your answers will reflect your experience and knowledge of the business-enabling environment. Information obtained will be treated confidentially and will be used to identify SMB that could be commenced or strengthened.

1- **Basic information about the business**

1.1 Name of the business:

1.2 Is it a private or public enterprise?

1.3 What is your position in this business (owner, general manager, employee...)?

1.4 What is the sector type of the business? (specify if necessary the kind of business within the sector)

- | | |
|--|---|
| ☐ Agriculture | ☐ Manufacturing /Art & Crafts |
| ☐ Industry | ☐ Construction |
| ☐ Touristic Services (Restaurant, lodging, information center) | ☐ Other (please, specify) |
| ☐ Small Enterprises | |

1.5 Which is the organizational form? (Family Business, Partnership, S.A.R.L, Cooperative...)

1.6 How long this business has been active?

1.7 What are the major products offered?

1.8 Please estimate the percentage of your products that are sold in:

In the village	%
In the country	%
Exported outside Lebanon	%

1.9 How many full time/part time employees does your business employ?

Part time: _____ Lebanese

Full time: _____ Foreigners

1.10 Which is the average salary of employees?

Part timers:

Full timers:

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BUSINESS SURVEY

1.11 Do you employ women?

- ☐ Yes: How many?
- ☐ No: Is there future potential to employ women in the business?
- ☐ Yes _working as
 - ☐ No

1.12 What are the busiest months (Season of work)?

1.13 Which is the average income?

Per month:

Per year:

1.14 Do you employ seasonal workers?

- ☐ Yes How many? Daily salary:
- ☐ No

2- **Business perspective**

2.1 Do you intend to expand your business?

- ☐ No
- ☐ Yes -Where will you extend the business?

2.2 Are you optimistic or pessimistic about the future of your business in your community?

- ☐ Optimistic. Why?
- ☐ Pessimistic. Why?

2.3 Is it difficult to find skilled or qualified people to improve your business? If yes, please identify the skills or qualifications that are important for your business but are difficult to find?

2.4 In which skills do you think you or your employee need training? Please chose five skills among :

- | | | |
|--|--|--|
| ☐ Technical skills | ☐ Finance | ☐ Marketing & sales |
| ☐ Accounting | ☐ Quality control | ☐ Languages |
| ☐ Computer skills | ☐ Budgeting | ☐ Hospitality skills |
| ☐ Management | ☐ Space management | ☐ Other (please specify) |

2.5 Where do you experience the main competition for your products/ services? Please rank each competition from 1 to 3 in order of importance, 1 being the most competition, 3 being the least.

Other local business	
National business	
Imported products	

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BUSINESS SURVEY

2.6 Do you think that business associations can help you develop your business?

- ☐ Yes. Why?
- ☐ No. why?

2.7 Is there any business association operating in your village? If yes, please list its name and resume their activities:

2.8 In which business sector would you invest in a new business? Why?

2.9 Please list in order of importance (from the lower to the higher rank of importance) the five important factors that hinder you from expanding your business:

2.10 What do you think is the impact of developing tourism in the region on your business?

3- Perception of Local Authorities

3.1 Do you think that leading with Municipality or Local Authorities for required licenses, permits, and other issues, take many time? Is it a problem to expand or develop your business?

3.2 Which of the following practices do you think impact negatively your business?

- ☐ Rules & regulations changes too frequently
- ☐ Rules not clear (contradictory, duplicated rules)
- ☐ Costs are too high
- ☐ Use of municipal power in unfair competition
- ☐ Unregulated competition from informal sector economy
- ☐ Irregular practices
- ☐ Other practices: please specify:

3.3 Please rank from 1 to 6 the measures that you would like to see introduced by the municipality or other institutions in order to support your business and make it easier to develop and grow.
(1: the most important; 6: the least important)

Provide training and consultancy for the business	
Improve procedures for business	
Provide information on business development	

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BUSINESS SURVEY

Reforming local taxation	
Improve infrastructures	
Helping in promotion and finding new markets (cooperation)	
Other (specify)	

3.4 Based on your experience, please rate each of these factors that may affect your business to grow :

	No impact	Little impact	Medium impact	High impact
Roads and Transport				
Business premises/land				
Business license and trade regulations				
Electricity supply				
Water availability				
Solid waste disposal				
Telecommunication availability and cost (internet, phone)				
Police protection				
Fire protection				
Tax rates				
Theft, disorder				
Lack of qualified personnel				
Access to, and cost of financing				
Availability of effective business support services				
Promotion of the region, effective local economic development plans				

3.5 Are you aware of any project of support to small and medium enterprises in your village?

- ☐ Yes.
- ☐ Do you know the institution responsible of the project?
 - ☐ What kind of support?
 - ☐ Do you think your business could benefit from it?

☐ No

3.6 Are you aware of any local economic development plan carried out in your village or community?

- ☐ Yes.
- ☐ Do you know the institution responsible of the economic plan?
 - ☐ Which are the lines of development?
 - ☐ Do you think your business could benefit from it?

☐ No

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SURVEY FOR LOCAL DEVELOPMENT STRATEGY IN BCHARREH
BUSINESS SURVEY

4- **Business view on the economic development of the community**

4.1 In your opinion, how has the overall business-enabling environment changed over the last three years? Please explain your choice:

- ☐ Improved:
- ☐ Stayed the same:
- ☐ Deteriorated:

4.2 What are the fastest growing sectors in the village/region?

4.3 Do you see any potential for your involvement in any of them? Please specify.

4.4 Which sectors are declining in your village/region?

4.5 What could you do to contribute towards the development of the local economy in your village/region?

THANK YOU

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II.4.2 Results

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 - 2.7 Practices that impact negatively the business
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1.1 List of business surveyed (personal data omitted)

Ref.	Name of business surveyed	Villages
1	Market Antoine MOAT	Bane
2	Restaurant Saba	Blawza
3	Seyed	
4	Hadchit shop	Hadchit
5	Cafeteria Alamir	
6	Golden nights	
7	Carpenter shop	Bcharre
8	Fouad Samir Geagea	
9	Mississippi restaurant	
10	Glass workshop	
11	Cedars	
12	Kiwi farm	Bqaakafra
13	Organic shop	
14	Carpenter	
15	Small shop	Bqarqacha
16	Mini market	
17	Al Farouge Taza	Bazoun
18	Hanna el Buty	
19	Al Nawraj	Hasroun
20	Hair dresser	
21	Los Amigos	
22	Patiserie Hanna	
23	Everything	
24	Hotel St. Philippe	

25	Snack Mr. Georges	Diman
26	Wihbe shop	Brissat
27	Hadath Station	Hadath el Joubbe
28	Meat shop & all dairy products	
29	Mini market	Beit Monzer
30	Carpenter	
31	Iron market	Qnat
32	Daiitna	
33	Joe Barbour	Mazraat abi saab
34	Planting apple tree	
35	Vinegar Industry	Masraat Assaf
36	Noura market	Barhalioun
37	Stone - Marble	
38	Yaacoub el Indari	Billa
39	Aline Andari	Abdine
40	Mills Abou Toni	
41	Youssef Nohra	Torza
42	Market Akel	
43	Kadisha association	Mogher el Ahwal
44	Prince association - Al jouda trade mark	
	<i>No SMB found in winter</i>	Qnaywer
	<i>No SMB found in winter</i>	Kannoubine valley

1.2 Basic Information

Villages	Bane	Blawza		Hadchit		
Name of the business	Market Antoine MOAT	Restaurant Saba	Seyed	Hadchit shop	Cafeteria Alamir	Golden nights
Type and position	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner
Sector						
Agriculture						
Industry						
Touristic services		x			x	x
Small enterprise	x					
Manufacturing/arts & crafts			x	x		
Construction						
Other						
Organizational form						
Family business	x	x	x	x	x	x
Partnership						
S.A.R.L						
Cooperative						
Active since						
0-5 years						
5-10 years			x		x	
> 10 years	x	x		x		x
Major products	Food stuff	Lebanese food	Jibs work white tables representing images of saints mainly st. Charbel	rock sculping	Sandwiches, Mankoush	Lebanese food
% of sold products						
Inside the village	95%	10%			90%	80%
Inside Lebanon	5%	90%	90%	100%	10%	15%
Exported outside	0%		10%			5%
Employee						
Part time Lebanese						
Part time foreigners						
Full time Lebanese						
Full time foreigners		1				
Salary of employee						
Part timers						
Full timers		300 \$/month				
Women employee						
Yes	My wife helps me	My wife and daughter	My wife		Myself	My wife
No				x		
Busiest months	Summer	Summer and holidays	Summer and holidays	Summer, Autumn	All work is seasonal	Summer
Average income						
Per month	2,000 \$/summer; 200\$ /winter		300,000 to 500,000 L.L.		200,000 L.L.	
Per year		30,000 \$		9,000 \$		10,000 \$ to 15,000\$
Seasonal workers						
Yes, how many?		5; 20,000 L.L./day				1; 30,000 L.L./day
No	x		x	x	x	

1.2 Basic Information

Villages	Bqaakafra				Bqarqacha		Bazoun	
Name of the business	Organic shop	Carpenter	Small shop	Mini market	Al Farouge Taza	Hanna el Buty	Al Nawraj	Hair dresser
Type and position	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner
Sector								
Agriculture						x		
Industry								
Touristic services							x	
Small enterprise	x		x	x	x			
Manufacturing/arts & crafts		x						
Construction								
Other	Balady products							Hair dresser
Organizational form								
Family business	x	x	x	x	x	x	x	x
Partnership								
S.A.R.L								
Cooperative								
Active since								
0-5 years					x		x	
5-10 years			x					
> 10 years	x	x		x		x		x
Major products	Zaatar, vinegar, honey, fig, almond, wheat, dried fruit	Wood	All kinds of foods and vegetables	Food, drinks	All food products	Apples; Pears	Lebanese food	
% of sold products								
Inside the village	3%	10%	40%	80%	90%		10%	10%
Inside Lebanon	90%	80%	60%	10%		100%	90%	90%
Exported outside								
Employee								
Part time Lebanese		2				10	3	2
Part time foreigners								
Full time Lebanese							3	3
Full time foreigners						30		
Salary of employee								
Part timers		20,000 L.L./day				30,000 to 40,000 L.L./day	100,000 L.L./week	20,000 L.L./day
Full timers						20,000 L.L./day	150,000 L.L./week	30,000 L.L./day
Women employee								
Yes				My wife helps me	My wife helps me		4	1
No		x				I Don't need		
Busiest months	Summer	Summer	Summer	Summer	Summer	May - Oct	Summer	Summer
Average income								
Per month	300,000 L.L.	4,000,000 L.L.	300,000 L.L.	200,000 L.L.				600,000 L.L.
Per year						20,000,000 L.L.	25,000,000 L.L.	
Seasonal workers								
Yes, how many?		2; 20,000 L.L. /day				50: 25,000 to 40,000 L.L./day	2 to 6; 30,000 L.L./day	
No	x		x	x				

1.2 Basic Information

Villages	Hasroun				Diman	Brissat	Hadath el Joubbe		
Name of the business	Los Amigos	Patiserie Hanna	Everything	Hotel St. Philippe	Snack Mr. Georges	Wihbe shop	Hadath station	Meat shop + all dairy products	Mini market
Type and position	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner
Sector									
Agriculture									
Industry									
Touristic services				x	x				
Small enterprise		x	x			x		x	x
Manufacturing/arts & crafts									
Construction									
Other	Pub				Snack		Petrol Station		
Organizational form									
Family business	x	x	x	x	x		x	x	x
Partnership									
S.A.R.L									
Cooperative									
Active since									
0-5 years	x								
5-10 years								x	
> 10 years		x	x	x	x	x	x		x
Major products	Fast food & drinks	All kinds of cakes & petit four	Chocolate; Alcohol	As any hotel	Lebanese food & Fast food	Vegetables, Food	Petrol, Mazoot	Fresh meat, Milk, Yogurt and cheese	Food and vegetables
% of sold products									
Inside the village		20%	50%			15%	50%		25%
Inside Lebanon	70%	80%	50%	90%	80%	85%	50%	90%	75%
Exported outside	Tourists								
Employee		all family work together							
Part time Lebanese					4				
Part time foreigners					1				
Full time Lebanese									
Full time foreigners	4			7			4		
Salary of employee									
Part timers									
Full timers	750,000 L.L./month			400 to 500 \$ /month					
Women employee									
Yes	2		My wife helps me	2	1			My wife	
No							x		x (future potential)
Busiest months	July - August	Summer	Summer and Feasts	Summer	Summer	Summer	Summer	Summer	Summer
Average income									
Per month	750,000 to 1,000,000 L.L.		1,000,000 L.L.		4,000,000 L.L. (2 months of summer)	Very low	I don't know	It was much better 3 years ago. Now my income is in danger	It was very good, now I don't know it's very bad
Per year									
Seasonal workers									
Yes, how many?	4				4		4; 25,000 to 30,000 L.L./day		
No						x		x	x

1.2 Basic Information

Villages	Beit Monzer	Qnat			Mazraat Abi Saab	Mazraat Assaf	Barhalioun		Billa
Name of the business	Carpenter	Iron maker	Daiitna	Joe Barbour	Planting apple tree	Vinegar industry	Noura market	Stone - Marble	Yaacoub Al indari
Type and position	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner
Sector									
Agriculture				x	x				
Industry	x	x				x		x	
Touristic services			x						
Small enterprise							x		x
Manufacturing/arts & crafts								x	
Construction									
Other									
Organizational form									
Family business	x	x	x	x	x	x		x	x
Partnership									
S.A.R.L									
Cooperative									
Active since									
0-5 years	x				x				
5-10 years						x			
> 10 years		x	x	x				x	x
Major products	All wood work	Iron	Lebanese food	Apples (Grapes, Olive and vegetables for my home)	Apples	Apple Vinegar		Stones	Food chocolate
% of sold products									
Inside the village	80%		1%				1%	10%	100%
Inside Lebanon	20%	100%	60%	100%	100%	100%	99%	90%	0%
Exported outside	0%		30%						0%
Employee									
Part time Lebanese		2	7	3	10	1		3	
Part time foreigners									
Full time Lebanese									
Full time foreigners			2		4	3		2	
Salary of employee									
Part timers		20,000 L.L./day	25,000 L.L.	25,000 L.L.	20,000 L.L./day	20,000 L.L. /day		25,000 to 35,000 L.L./day	
Full timers			20,000 L.L.		35,000 L.L. / day	25,000 L.L./day		25,000 to 35,000 L.L./day	
Women employee									
Yes			2		1		if I need one day		
No	x	x		x		x		x	x
Busiest months	We work anytime	Spring and Summer	Summer	May - Sept	Spring and Summer	All year around	Summer	Summer	July and August
Average income									
Per month		2,000,000 L.L.	3,000,000 L.L.		just begun our business		1,500,000L.L.in summer	Depends on the work	
Per year	1st year, we don't know			I don't have high income, very small					1,000,000 L.L.
Seasonal workers									
Yes, how many?		2	7	1 or 2	10; 25,000 L.L. /day			5; 25,000 to 30,000 L.L./day	
No	x					x	x		x

1.2 Basic Information

Villages	Abdine		Torza		Mogher El Ahwal	
Name of the business	Aline Aandari	Mills About Toni	Youssef Nohra	Market Akel	Kadisha association	Prince association - Al jouda trade mark
Type and position	Private and owner	Private and owner	Private and owner	Private and owner	Private and owner	Private and Partner
Sector						
Agriculture			x			
Industry						x
Touristic services						
Small enterprise		x		x	x	x
Manufacturing/arts & crafts	x					
Construction						
Other						
Organizational form						
Family business	x	x	x	x	x	
Partnership						x
S.A.R.L						
Cooperative						
Active since						
0-5 years	x					
5-10 years		x		x		
> 10 years			x		x	x
Major products	working with tissue, cloth, arts, sofa coverings, decoration work with tissue, tissue boxes covers, garbage baskets' covers, kitchen tissue, wool work, crochet, bags from tissue	<u>Industry</u> : kechek, thyme, molasse, orange flower water, water of rose, kassine, borghol, vinegar (apple, grape), summak, figue, arak, yogurt, labneh, chaneclithe, cheese; <u>Selling</u> : all the production, food stuffs; <u>Mill</u> where people can work; <u>Bakery</u>	Olives and olive oil	Food and beverage	All food and beverage needs	<u>Industry</u> : orange flower essence, rose essence, molasses, vinegar grape and apple, citrus lemon, labneh makboussi in olive oil; <u>Filling</u> : all kind of seeds (beans, wheat, rice); oils (olive oil, sunflower, peppers)
% of sold products						
Inside the village	50%	15%	0%	100%	10%	70%
Inside Lebanon	50%	80%	100%	0%	90%	20%
Exported outside	0%	5%	0%	0%	0%	10%
Employee						
Part time Lebanese						
Part time foreigners						
Full time Lebanese				53		53
Full time foreigners						
Salary of employee						
Part timers						
Full timers						700\$ to 2,000\$ /month
Women employee						
Yes	Myself	My wife			myself	6
No			x	x		
Busiest months	Summer and occasions	August and september (especially the mills)	in the nice time no winter	July and August	Summer	July, August and march
Average income						
Per month	50,000 L.L. is a maximum limit	800,000 L.L.	Depends upon years and market		Sorry can't give	
Per year				2,000 \$		220,000 \$/2007; 273,000\$ / 2008
Seasonal workers						
Yes, how many?						10; 24,000 L.L. / day
No	x	x	x	x	x	

1.3 Business perspective

VILLAGE	Bane	Blawza		Hadchit			Bcharre
Name of the business	Market Antoine MOAT	Restaurant Saba	Seyed	Hadchit shop	Cafeteria Alamir	Golden nights	Carpenter shop
Expand the business							
Yes ; where?							Bcharre bigger shop
No	x	x	Don't know how and don't have money	in these days?	x	x	
Future view of the business							
Optimistic		God will not let us down	I have faith	x			God is still here and Bcharre is going for the best
Pessimistic	As everyone is leaving the village				just like this	just like this	
Difficult to find qualified people to improve the business							
Yes							A bit technique
No	not needed	x	No don't know where to look	not looking for	not looking for	not looking for	
Skills to train the employee							
Technical skills new design		x	x	x		x	x
Accounting							
Computer skills							
Management							
Finance							
Quality control		x					
Budgeting							
Space management							x
Marketing & sales							
Languages	x						x
Hospitality skills		x					
Other							
Competition for the products							
Other local business	0	2	0	0	3	0	1
National business	0	0	0	0	0	0	0
Imported products	0	0	0	0	0	0	2
Business association helps to develop							
Yes, why?	When gathered more ideas		Help is good	help to have work	finance help	finance help	More ideas
No, why?		Thanks God we are good					
There is any business association in the village							
Yes							
No	x	x	x	x	x	x	x
Sector to invest in new business	Agriculture	Food	Nothing	not thinking	food	Yes agriculture if I think one day	Agriculture; good sector
Five factors that hinder expanding business	1. No people 2. Economic situation 3. small village	1. Economic situation	1. No people in next village 2. Few know my story (St. Charbel blessed him with a miracle that is still to date), my work and my village	1. economic situation 2. high living costs	1. economic situation 2. competition 3. far from main road	1. economic situation 2. Schools are too expensive 3. No work in winter	1. Economic situation 2. Raw material too expensive 3. Inhabitant low numbers in winter time
Impact of developing tourism on the business	positive effective, very important improvement 100%	Yes improving 100%	Yes improving 100 %	yes	yes	yes for sure	Yes 100% positive impact

1.3 Business perspective

VILLAGE		Bcharre			
Name of the business	Fouad Samir Geagea	Mississippi restaurant	Glass workshop	Cedars	Kiwi farm
Expand the business					
Yes ; where?	In Bcharre, but I need a sponsor	In Bcharre	Preferable in Bcharre, but I need	We'd like, but we can't for the time	In Bcharre, having my own
No					
Future view of the business					
Optimistic	I like here and I am sure things will be better each day	All is changing since Samir Geagea is out of prison	Bsharre is now back thanks God	As the political situation changed a bit, Bcharre is not anymore canceled from the Lebanese agenda. It still need lots of work, but it's been much better	Bsharre is now back on the agenda
Pessimistic					
Difficult to find qualified people to improve the business					
Yes	Not a lot skilled persons	Technical (servers) Hospitality	Techniques in addition it's very dangerous as work		Kiwi is sensitive, and transformation needs techniques
No				Not looking to much	
Skills to train the employee					
Technical skills new design	x	x	x	x	x
Accounting					
Computer skills					
Management					
Finance					
Quality control		x	x		x
Budgeting					
Space management					
Marketing & sales					x
Languages					
Hospitality skills		x			
Other					
Competition for the products					
Other local business	0	3	0	3	
National business	0	0	2	2	
Imported products	0	0	2	1	
Business association helps to develop					
Yes, why?	Improve my work with new ideas	x	Outside help is always good an needed	As they can have bigger market and more investing money	Financing transformation unit
No, why?					
There is any business association in the village					
Yes					Biocoop, cooperative for organic farming
No	x	x	x	x	
Sector to invest in new business	Decoration	Agriculture; I am already	Glass work	Trading (ikarat lands sales theirs lot of money)	Food transformation
Five factors that hinder expanding business	1. Finance 2. The local persons mentalities who is seeing the work 3. Local point of view	1. Wars politics 2. No workers 3. Weather and medias giving wrong forecasts	1. Outside shops 2. Machinery 3. Cash money	1. Competition 2. Economic situation 3. Imported products that are fake	1. cash money
Impact of developing tourism on the business	Yes a lot very important to improve we'll have life with tourists	Yes	Yes influence everything 100%	Yes for sure	Very good

1.3 Business perspective

VILLAGE	Bqaakafra			
Name of the business	Organic shop	Carpenter	Small shop	Mini market
Expand the business				
Yes ; where?			Same place	
No	x	x		x
Future view of the business				
Optimistic	I love my village & everyone loves it too, so they will come to visit St. Charbel		Because organic vegetables are wanted	
Pessimistic		No one has money to decorate their house		I don't see any hope in the future
Difficult to find qualified people to improve the business				
Yes	x		Because no one wants to work in land	
No				
Skills to train the employee				
Technical skills new design				
Accounting				
Computer skills				
Management				
Finance			x (to improve my planting)	
Quality control				
Budgeting				
Space management				
Marketing & sales				
Languages				
Hospitality skills				
Other			in organic domain	
Competition for the products (1 most competition, 3 least competition)			Meanwhile my products are needed most	
Other local business	1	2		
National business	0	3		
Imported products	0	1		
Business association helps to develop				
Yes, why?	they can buy me some products or machines		they can help me improving my land and I can buy more machine	Financially
No, why?		the whole village needs help not only me		
There is any business association in the village				
Yes				
No	x	x	x (to improve my planting)	x
Sector to invest in new business	Dairy products. It's wanted	no	nothing	nothing
Five factors that hinder expanding business	Everybody is selling the same product	1. People don't pay easily 2. economy is facing problems	1. Tourism 2. The political & economic situation 3. Most of our village people live in Beirut	1. Weather 2. Little people live in the village 3. Duration of summer
Impact of developing tourism on the business	There will be more visitors to St. Charbel; 100%	tourism is very good for all the region. Therefore, everyone will have better life & money, so I will work	Visitors to St. Charbel (it's very high)	100%

1.3 Business perspective

VILLAGE	Bqarqacha		Bazoun	
Name of the business	Al Farouge Taza	Hanna el Buty	Al Nawraj	Hair dresser
Expand the business				
Yes ; where?		in my land	same place 2nd Floor	
No	x			x
Future view of the business				
Optimistic	I don't see any hope from the government. I don't trust them any more nobody does		Lebanese are coming from abroad	I hope peace is coming to our country
Pessimistic		I don't see any care from the government to the villages		
Difficult to find qualified people to improve the business				
Yes				
No	I don't need any	x	x	x
Skills to train the employee		1. we need new fruits tree 2. healthy fertiling action		
Technical skills new design				
Accounting				
Computer skills				
Management			x	
Finance			x	
Quality control			x	
Budgeting				
Space management				
Marketing & sales				
Languages			x	
Hospitality skills				
Other				
Competition for the products (1 most competition, 3 least competition)				
Other local business	1		1	
National business	2			
Imported products	3			
Business association helps to develop				
Yes, why?		Give us more information to a better agricultural way	They can bring me tourists and help in advertising	They can help in adverts and decoration
No, why?	I'm satisfied			
There is any business association in the village				
Yes				
No	x	x	x	x
Sector to invest in new business	At the moment no. To see the political	I want a better quality of fruits, I want marchand to take fruits other than apples	Nothing	Nothing
Five factors that hinder expanding business	1. According to the area I'm working very well. 2. According to working with hospitals it's becoming difficult because the government is not paying them so they delay my payment. 3. If tourism is good. We'll work more.	1. lack in experience 2. Financially	1. short period of work 2. No financial aid	1. Finance is poor 2. Lots of hair dresses 3. No population
Impact of developing tourism on the business	100%. I wish the cedar area is in a good condition we would work more. If the government activates the caza in the festivals of the cedars. The whole area would be working. All people will come from all cities, but we are abandond	nothing	80%	80%

1.3 Business perspective

VILLAGE	Hasroun				Diman	Brissat
Name of the business	Los Amigos	Patisserie Hanna	Everything	Hotel St. Philippe	Snack Mr. Georges	Wihbe shop
Expand the business						
Yes ; where?		The work is slow; what we like to		it's enough (no much work)	same place	
No	x		x			x
Future view of the business						
Optimistic	I need to be optimistic		We hope for the best		We hope the region's future is better. This year gave us hope, it was a good summer	
Pessimistic		I can't see anything that makes me feel optimistic		No yearly work only 2 months		People are leaving the villages
Difficult to find qualified people to improve the business						
Yes	no one likes to work in this domain				In the village, they don't work and they are irresponsibles, they ask also a lot of money	
No		I don't need workers		x		
Skills to train the employee						
Technical skills new design						
Accounting						
Computer skills						
Management						
Finance						
Quality control						
Budgeting						
Space management						
Marketing & sales						
Languages						
Hospitality skills						
Other						
Competition for the products (1 most competition, 3 least competition)						
Other local business		1				
National business		2				
Imported products		3				
Business association helps to develop						
Yes, why?	I need to widden my work, I need money					
No, why?		we need the government to improve the whole area in any way	x	We need the government, not little associations because the whole region is falling	We need help to improve tourists to come to our region	no people
There is any business association in the village						
Yes						
No	x	x	x	x	x	x
Sector to invest in new business	My work	My sector, but I wish all years will be like this one. If it wasn't or the tourist	None, we need tourists only		In my business	nothing
Five factors that hinder expanding business	1. Financially 2. Space or land 3. Better tourism	1. land 2. People are leaving the village in the winter 3. Tourists		1. Tourist 2. Peace 3. People that have money	1. Financially 2. No space (land) 3. Less peoples in winter	1. No people 2. No help 3. very isolated village and small
Impact of developing tourism on the business		100%	The Cedars and all other places that the tourists visit	Very high impact	100%	No impact

1.3 Business perspective

VILLAGE	Hadath el Joubbe			Beit Monzer
Name of the business	Hadath station	Meat shop + all dairy products	Mini market	Carpenter
Expand the business				
Yes ; where?				
No	x	x	x (the highway has affected us)	x
Future view of the business				
Optimistic				Thanks God we are much better than other people
Pessimistic	The main road doesn't pass near anymore	x	I see myself alone, no one to help.	
Difficult to find qualified people to improve the business			This is our situation with our government	
Yes				Technical hand work
No	x	x		
Skills to train the employee				
Technical skills new design				x
Accounting				
Computer skills				
Management				
Finance				
Quality control				
Budgeting				
Space management				x
Marketing & sales				
Languages				x
Hospitality skills				
Other				
Competition for the products (1 most competition, 3 least competition)			I wish there is competition. This give us the motive to get better, work better	
Other local business				0
National business				0
Imported products				0
Business association helps to develop				
Yes, why?				Take work and give to me to produce, like this we all work
No, why?	The highway had oppened and it caused a bad influence. We are isolated	What I want is people to buy my products, I have the best. This new highway affected us.	we need very high potential association that would be our government	
There is any business association in the village				
Yes				
No	x	x	x (the highway has affected us)	x
Sector to invest in new business	Nothing	I don't need a new business, we need adverts to improve tourism in the area. We need our government to support us.	I'm satisfied with my work	nothing else
Five factors that hinder expanding business	1. people leaving 2. New highway	1. the opening of the highway 2. no tourism 3. Hotels are closing; one petrol station near me has closed too.	1. lack of tourists 2. the opening of th highway	1. Cash money from our work 2. far from all 3. Deteriorate region 4. transportation. Now we have the bus, but before it was a big problem
Impact of developing tourism on the business		Very high; not on my business, but on everybody's. it's like a chain we all need each other to stay alive & stuck together	75%	yes improving 100%

1.3 Business perspective

VILLAGE	Qnat			Mazraat Abi Saab
Name of the business	Iron maker	Dalitna	Joe Barbour	Planting apple tree
Expand the business				
Yes ; where?				I'm buying more land for my business
No	x	x	x	
Future view of the business				
Optimistic	My children are educated now; I can rest when I'm old, hope they will find work			
Pessimistic		I don't see any hope in my government	I live day by day	x
Difficult to find qualified people to improve the business	I am the best in my village and region			
Yes				
No		x		x*it's difficult when you buy land, but you money after few years is still the same. I was in Australia, if I bought all this land (5 years ago) instead in Australia, now the land in Australia is so expensive, my money is buried here. I came back because i want my children & their children to know their country, but what is our government offering us. no roads, no healthcare, no schools. Now i'm alone with my wife. My children spent summer here, but they left now. I think when i die (i'm 75 years old) everything here will be left with no care or sold.... what an i doing????? but i love my country
Skills to train the employee				
Technical skills new design				
Accounting				
Computer skills				
Management				
Finance				
Quality control				
Budgeting				
Space management				
Marketing & sales				
Languages				
Hospitality skills				
Other				
Competition for the products (1 most competition, 3 least competition)	No I'm the best I think	There is no competition (no good work for anyone)		
Other local business	0	0		
National business	0	0		
Imported products	0	0		
Business association helps to develop				
Yes, why?				
No, why?	I don't need any body	I need tourists. I need adverts. I need peace in Lebanon	x	I have money and land
There is any business association in the village				
Yes				
No	x	x	x	x
Sector to invest in new business	If I want I'll expand my place, but I'm satisfied	I like my business, but I hope my country will be in peace	Bigger land maybe	In sand and stone industry, but they haven't give me a license
Five factors that hinder expanding business	1. I am satisfied 2. no land 3. Financial	1. Financial 2. Adeverts a good and active one 3. Peace 4.Tourism	1. Financially 2. Land	My business is very good
Impact of developing tourism on the business			Nothing	No tourism in our village

1.3 Business perspective

VILLAGE	Mazraat Assaf	Barhalioun		Billa
Name of the business	Vinegar industry	Noura market	Stone - Marble	Yaacoub Al indari
Expand the business				
Yes ; where?	I want to make it better in the same place		I'd like to in the same place	
No		x		x
Future view of the business				
Optimistic	I like to be optimistic	I feel it. I hope God is with us	I'm an optimistic man	
Pessimistic				x
Difficult to find qualified people to improve the business				
Yes	it's difficult to live in our village, it's an isolated village			x
No			x	
Skills to train the employee				
Technical skills new design				
Accounting				
Computer skills				
Management				
Finance				
Quality control				
Budgeting				
Space management				
Marketing & sales				
Languages				
Hospitality skills				
Other				
Competition for the products (1 most competition, 3 least competition)				
Other local business			1	0
National business			2	0
Imported products			3	0
Business association helps to develop				
Yes, why?				bring cash money
No, why?	I need to expand my work, I need money	I only need people to come to the region	If people earn good money, have good work, they will build more, therefore I'll work	
There is any business association in the village				
Yes				
No	x	x	x	x
Sector to invest in new business	I repeat I want to improve my work	I would expand my market and have some vegetables and maybe a snack	I like my work, I only hope that economy in my country will improve everything, all businesses will work	improve my work
Five factors that hinder expanding business	I don't have enough money	1. Tourism 2. Economy 3. Goodloads	1. peace in my country 2. Lebanese immigrants should come back and build houses	no people in villages
Impact of developing tourism on the business	No impact	100%	100 %. It impact on people who have businesses thus if they have money they will pay me	yes improving 100%

VILLAGE	Abdine		Torza	
Name of the business	Aline Aandari	Mills Abou Toni	Youssef Nohra	Market Akel
Expand the business				
Yes ; where?			in torza would like to, but no possibilities to have bigger orchard and to have mainly a market	in torza and why not out
No	I wish to and I like a lot, but I can't	As no region to carry work		
Future view of the business				
Optimistic	still hoping	x	who works with land will be always good	Thanks God
Pessimistic				
Difficult to find qualified people to improve the business				
Yes				
No	I know lots of people who can do arts and would like to work and sell	x	never looking	never looking
Skills to train the employee				
Technical skills new design	x			
Accounting				
Computer skills				
Management				
Finance				
Quality control				
Budgeting				
Space management				
Marketing & sales				
Languages				
Hospitality skills				
Other				
Competition for the products (1 most competition, 3 least competition)				
Other local business	3	0	0	0
National business	0	0	0	0
Imported products	0	0	0	0
Business association helps to develop				
Yes, why?	x	x	cooperatives are the most important	their presence is a must
No, why?				
There is any business association in the village				
Yes				
No	if we have any opportunity or help why not	x	x	x only on elections
Sector to invest in new business	nothing	nothing	if we have help we can have cherries, apples,....	all what will make me work in winter
Five factors that hinder expanding business	1. no help 2. we are far 3.no publicity	1. Far from village center 2. far from beirut		1. no inhabitants immigration
Impact of developing tourism on the business	positively 100 %	yes very high positive impact	yes more consumption and publicity	yes more consumption

VILLAGE	Mogher El Ahwal	
Name of the business	Kadisha association	Prince association - Al jouda trade mark
Expand the business		
Yes ; where?		import and export in new countries such as USA and Canada
No	x	
Future view of the business		
Optimistic		work is improving
Pessimistic	A lot also as we can see each year back	
Difficult to find qualified people to improve the business		
Yes		sales we have skills, but they need high salaries
No	not needed	
Skills to train the employee		
Technical skills new design		
Accounting		
Computer skills		x
Management		
Finance		x
Quality control		x
Budgeting		x
Space management		x
Marketing & sales		x
Languages		x
Hospitality skills		x
Other		
Competition for the products (1 most competition, 3 least competition)		
Other local business	0	0
National business	0	3
Imported products	0	0
Business association helps to develop		
Yes, why?	more publicity for the shop	studies, new idea and marketing
No, why?		
There is any business association in the village		
Yes		
No	x Caritas help more	not really only few private associations doing studies or looking for work
Sector to invest in new business	nothing for the time	prefer to stay import/export industry, sales food work
Five factors that hinder expanding business	1. no people in villages 2. no money with the people 3. cost too high	1. economic situation 2. absence of government 3. Loans 4. war July 2006 5. less of cost money
Impact of developing tourism on the business	yes improving 100 %	augmentation of work and more consumption

1.4 Perception of local authorities

VILLAGES	Bane	Blawza		Hadchit		
Name of the business	Market Antoine MOAT	Restaurant Saba	Seyed	Hadchit shop	Cafeteria Alamir	Golden nights
Licenses, permits and other issues						
Takes time	yes	yes	yes	yes	yes	yes
Problem to expand or develop the business	not trying	yes	no	yes	yes	yes a very big problem
Practices that impact negatively the business						
Rules & regulations changes too frequently						
Rules not clear (contradictory, duplicated rules)		x				x
Costs are too high	x			x		x
Use of municipal power in unfair competition	x	x		x		x
Unregulated competition from informal sector economy						
Irregular practices		x			x	x
Other	no one cares		No help			
Measures introduced by the municipality or other institution to support the business						
1 most important 6 least important						
Provide training and consultancy for the business	0	5	6	6	0	6
Improve procedures for business	0	5	6	3	3	6
Provide information on business development	5	4	6	5	5	6
Reforming local taxation	0	2	0	0	0	6
Improve infrastructures	6	6	6	6	6	6
Helping in promotion and finding new markets	6	6	6	6	6	6
Other	bringing back people					
Factors that may affect the business to grow						
Roads and transport	High impact	High impact	High impact		Medium impact	Medium impact
Business premises/land	No impact	High impact	No impact	No impact	No impact	Medium impact
Business license and trade regulations	No impact	High impact	No impact	No impact	No impact	High impact
Electricity supply	High impact	High impact	High impact	High impact	High impact	High impact
Water availability	High impact	High impact	High impact	No impact	Medium impact no water in summer	Medium impact
Solid waste disposal	High impact	High impact	High impact	No impact	High impact	Medium impact
Telecommunication availability and cost (internet, phone)	High impact	High impact	High impact	High impact		Medium impact
Police protection	No impact	High impact	No impact	No impact	No impact	No impact
Fire protection	High impact	High impact	High impact	No impact	No impact	High impact
Tax rate	Little impact	High impact	No impact	No impact	High impact	No impact
Theft, disorder	Little impact	High impact	No impact	No impact	No impact	
Lack of qualified personnel	No impact	High impact	No impact	Medium impact	No impact	Medium impact
Access to, and cost of financing	No impact	High impact	No impact	No impact	No impact	High impact
Availability of effective business support services	No impact	High impact	No impact	No impact	No impact	No impact
Promotion of the region, effective local economic	High impact	High impact	High impact	High impact	High impact	High impact
Project that support small and medium enterprises						
Yes						
No	x	x	x	x	x	x
Local economic development plan in the village or community						
Yes						
No	x	x	x	x	x	x

VILLAGES	Bcharre					
Name of the business	Carpenter shop	Fouad Samir Geagea	Mississippi restaurant	Glass workshop	Cedars	Kiwi farm
Licenses, permits and other issues						
Takes time	yes	yes	no	yes		yes
Problem to expand or develop the business	yes for sure	yes	no	yes a lot		Will be so when I start my unit
Practices that impact negatively the business			Nothing			
Rules & regulations changes too frequently				x		
Rules not clear (contradictory, duplicated rules)				x		x
Costs are too high	x					
Use of municipal power in unfair competition	x			x		x
Unregulated competition from informal sector economy				x		x
Irregular practices	x					x
Other		If I'm having good work, that will be due to the municipality help (to sell more), so I am ready to give 70% of my benefit.				
Measures introduced by the municipality or other institution to support the business						
1 most important 6 least important						
Provide training and consultancy for the business	2 not really their job	6	6	6	3	5
Improve procedures for business	3	6	6	4	6	6
Provide information on business development	4	6	3	4	6	6
Reforming local taxation	0	6	1	6	6	2
Improve infrastructures	6	6	6 waste problem in the river	6	6	6
Helping in promotion and finding new markets	6	6	6	6	6	6
Other					Cancel illegal buildings	
Factors that may affect the business to grow						
Roads and transport	High impact	No impact	High impact	High impact	High impact	High impact
Business premises/land	No impact	No impact	No impact	No impact	High impact	High impact
Business license and trade regulations	No impact	No impact	No impact	No impact	High impact	High impact
Electricity supply	High impact	High impact	High impact	High impact	High impact	High impact
Water availability	High impact	High impact	High impact	No impact	High impact No water on cedars	High impact
Solid waste disposal	High impact	High impact	High impact	High impact	High impact	High impact
Telecommunication availability and cost (internet, phone)	High impact	No impact	No impact	No impact	High impact	High impact
Police protection	High impact	No impact	High impact parking for cars	High impact	High impact	High impact
Fire protection	High impact	High impact	High impact	No impact	High impact	High impact
Tax rate	No impact	No impact	No impact	Little impact	No impact We pay no municipality taxes	High impact
Theft, disorder	High impact	High impact	Medium impact	High impact	High impact	High impact
Lack of qualified personnel	High impact	High impact	High impact	Little impact	High impact Other owners are not at all hospital	High impact
Access to, and cost of financing	No impact	No impact	No impact	No impact	No impact	High impact
Availability of effective business support services	No impact	No impact	High impact	Medium impact	High impact	High impact
Promotion of the region, effective local economic	High impact	High impact	High impact	High impact	High impact	High impact
Project that support small and medium enterprises						
Yes						
No	x	x	x	x	x	x
Local economic development plan in the village or community						
Yes						
No	x	x	x	x	x	x

VILLAGES	Bqaakafra				Bqarqacha		Bazoun	
Name of the business	Organic shop	Carpenter	Small shop	Mini market	Al Farouge Taza	Hanna el Buty	Al Nawraj	Hair dresser
Licenses, permits and other issues								
Takes time	no	no	no	no	no	no	no	no
Problem to expand or develop the business	no	no	no	no	no	no	no	no
Practices that impact negatively the business								
Rules & regulations changes too frequently								
Rules not clear (contradictory, duplicated rules)								
Costs are too high			x					
Use of municipal power in unfair competition								
Unregulated competition from informal sector economy								
Irregular practices								x
Other								
Measures introduced by the municipality or other institution to support the business								
1 most important 6 least important								
Provide training and consultancy for the business	6		1			3	1	
Improve procedures for business	5		2			1	2	1
Provide information on business development	4		3			4	3	2
Reforming local taxation	3		7				6	6
Improve infrastructures	2		4			5	4	4
Helping in promotion and finding new markets	1		5			2		
Other								
Factors that may affect the business to grow								
Roads and transport	High impact	High impact	Medium impact	High impact	High impact	Medium impact	High impact	High impact
Business premises/land	Medium impact	Medium impact	High impact	High impact	Little impact	High impact	Little impact	Little impact
Business license and trade regulations	No impact	No impact	No impact	No impact	No impact		No impact	No impact
Electricity supply	High impact	High impact	No impact	High impact	High impact		High impact	High impact
Water availability	Little impact	No impact	High impact	Medium impact	No impact	High impact	High impact	High impact
Solid waste disposal	Little impact	No impact	Little impact	Little impact	No impact		High impact	High impact
Telecommunication availability and cost (internet, phone)	No impact	No impact	No impact	Little impact	No impact		High impact	Little impact
Police protection	No impact	No impact	No impact	Little impact	Medium impact		No impact	Little impact
Fire protection	No impact	No impact	No impact	Little impact	No impact		No impact	Little impact
Tax rate	No impact	No impact	No impact	Little impact	No impact		No impact	Little impact
Theft, disorder	No impact	No impact	No impact	Little impact	Medium impact		No impact	Little impact
Lack of qualified personnel	No impact	No impact	High impact	Little impact	No impact		Medium impact	Medium impact
Access to, and cost of financing	Little impact	No impact	High impact	No impact	No impact		High impact	Little impact
Availability of effective business support services	Medium impact	No impact	High impact	High impact	No impact		High impact	Medium impact
Promotion of the region, effective local economic	Medium impact	High impact	High impact	High impact	No impact		High impact	Medium impact
Project that support small and medium enterprises								
Yes					x			
No	x	x	x	x		x	x	x
Local economic development plan in the village or community								
Yes								
No	x	x	x	x	x	x	x	x

VILLAGES	Hasroun				Diman	Brissat
Name of the business	Los Amigos	Patisserie Hanna	Everything	Hotel St. Philippe	Snack Mr. Georges	Wihbe shop
Licenses, permits and other issues						
Takes time	no			no	no	
Problem to expand or develop the business	no			no	no	
Practices that impact negatively the business						
Rules & regulations changes too frequently						
Rules not clear (contradictory, duplicated rules)						
Costs are too high						
Use of municipal power in unfair competition						
Unregulated competition from informal sector economy						
Irregular practices						
Other						
Measures introduced by the municipality or other institution to support the business						
1 most important 6 least important						
Provide training and consultancy for the business						
Improve procedures for business						
Provide information on business development						
Reforming local taxation						
Improve infrastructures						
Helping in promotion and finding new markets	1					
Other	active tourism					
Factors that may affect the business to grow						
Roads and transport	High impact			High impact	Medium impact	High impact
Business premises/land	Medium impact		Medium impact	Little impact	No impact	
Business license and trade regulations	No impact		Little impact	Little impact	No impact	
Electricity supply	High impact		Medium impact	High impact	High impact	Medium impact
Water availability	Little impact		Little impact	Little impact	High impact	Medium impact
Solid waste disposal	Little impact		Little impact	High impact	Medium impact	Medium impact
Telecommunication availability and cost (internet, phone)	Little impact			Little impact	Little impact	
Police protection	Little impact		Little impact	Little impact	Little impact	
Fire protection	Little impact		Little impact	Little impact	Little impact	
Tax rate	No impact		Little impact	Little impact	No impact	
Theft, disorder	Little impact		Little impact	Little impact	No impact	
Lack of qualified personnel			No impact		Little impact	
Access to, and cost of financing			No impact	High impact	No impact	
Availability of effective business support services			No impact		No impact	
Promotion of the region, effective local economic	High impact		No impact	High impact	No impact	
Project that support small and medium enterprises						
Yes						
No	x			x	x	x
Local economic development plan in the village or community		52				
Yes						
No	x			x	x	x

VILLAGES	Hadath el Joubbe			Beit Monzer	Qnat		
Name of the business	Hadath station	Meat shop + all dairy products	Mini market	Carpenter	Iron maker	Daiitna	Joe Barbour
Licenses, permits and other issues							
Takes time	no	no I don't need any....		yes	no	no	no
Problem to expand or develop the business	no	No one can help it's a dangerous situation. We need big countries		yes	no	no	no
Practices that impact negatively the business							
Rules & regulations changes too frequently				x			
Rules not clear (contradictory, duplicated rules)				x			
Costs are too high							
Use of municipal power in unfair competition				x			
Unregulated competition from informal sector economy							
Irregular practices							
Other							
Measures introduced by the municipality or other institution to support the business				why answering, they can't help and won't do it			
1 most important 6 least important							
Provide training and consultancy for the business							
Improve procedures for business							
Provide information on business development							
Reforming local taxation							
Improve infrastructures			1				
Helping in promotion and finding new markets							
Other							
Factors that may affect the business to grow							
Roads and transport		High impact	High impact	High impact	High impact	High impact	Medium impact
Business premises/land		No impact	No impact	High impact	Medium impact	No impact	No impact
Business license and trade regulations		No impact	No impact	High impact	No impact	No impact	No impact
Electricity supply		High impact	High impact	High impact	High impact	High impact	Medium impact
Water availability		High impact	High impact	High impact	Little impact	High impact	High impact
Solid waste disposal		No impact	Medium impact	High impact	No impact	High impact	Little impact
Telecommunication availability and cost (internet, phone)		Little impact	Little impact	High impact	No impact	Little impact	No impact
Police protection		Little impact	Little impact	High impact	No impact	Medium impact	No impact
Fire protection		No impact	Little impact	High impact	No impact	Medium impact	No impact
Tax rate		Little impact	No impact	High impact	No impact	No impact	No impact
Theft, disorder		Little impact	No impact	High impact	No impact	Little impact	No impact
Lack of qualified personnel		No impact	No impact	High impact	Medium impact	No impact	No impact
Access to, and cost of financing		No impact	Little impact	High impact	No impact	No impact	Little impact
Availability of effective business support services		No impact	No impact	High impact	No impact	No impact	Little impact
Promotion of the region, effective local economic		No impact	High impact	High impact	No impact	High impact	Medium impact
Project that support small and medium enterprises							
Yes							
No	x	x	x	x		x	x
Local economic development plan in the village or community							
Yes							
No	x	x	x	x		x	x

VILLAGES	Mazraat Abi Saab	Mazraat Assaf	Barhalioun		Billa	Abdine	
Name of the business	Planting apple tree	Vinegar industry	Noura market	Stone - Marble	Yaacoub Al indari	Aline Aandari	Mills Abou Toni
Licenses, permits and other issues							
Takes time		no		no	we don't see them to know	yes	no
Problem to expand or develop the business	yes I wanted to use one of my land in sand & stone industry, but they stopped me.	no		no		yes	no
Practices that impact negatively the business							
Rules & regulations changes too frequently							
Rules not clear (contradictory, duplicated rules)	x						
Costs are too high							x
Use of municipal power in unfair competition					x	x	x
Unregulated competition from informal sector economy							
Irregular practices						x	
Other					no one cares	no help	
Measures introduced by the municipality or other institution to support the business							
1 most important 6 least important							
Provide training and consultancy for the business		I have the experience				6	2
Improve procedures for business						6	1
Provide information on business development						0	5
Reforming local taxation						0	5
Improve infrastructures						0	6
Helping in promotion and finding new markets						0	6
Other							
Factors that may affect the business to grow							
Roads and transport	High impact	High impact	High impact	High impact	High impact	High impact	High impact tourists
Business premises/land	High impact	High impact	High impact	Medium impact	High impact	No impact	No impact
Business license and trade regulations	High impact	Little impact	Little impact	No impact	High impact	No impact	No impact
Electricity supply	Little impact	High impact	High impact	High impact	High impact	High impact	High impact
Water availability	High impact	High impact	Little impact	High impact	High impact	High impact	High impact no water in abdine
Solid waste disposal	Medium impact	No impact	Little impact	Little impact	High impact	High impact	High impact
Telecommunication availability and cost (internet, phone)	Little impact	Little impact	Little impact	No impact	High impact	High impact	High impact
Police protection	Little impact	Little impact	Little impact		High impact	No impact	Little impact
Fire protection	Little impact	Little impact	Little impact	No impact	High impact	High impact	High impact
Tax rate	Little impact	Little impact	Little impact	No impact	High impact	No impact	No impact
Theft, disorder	Little impact	Little impact	Medium impact		High impact	No impact	No impact
Lack of qualified personnel	Medium impact	Little impact	No impact	Medium impact	High impact	High impact	No impact
Access to, and cost of financing	Little impact	Little impact	Little impact	No impact	High impact	No impact	No impact
Availability of effective business support services	Little impact	Little impact	Little impact	Little impact	High impact	No impact	No impact
Promotion of the region, effective local economic development plans	High impact	High impact	High impact	High impact	High impact	High impact publicity for all the caza	No impact
Project that support small and medium enterprises							
Yes							
No	x	x			x	x	x
Local economic development plan in the village or community							
Yes							
No	x	x			x	x	x

VILLAGES	Torza		Mogher El Ahwal	
Name of the business	Youssef Nohra	Market Akel	Kadisha association	Prince association - Al jouda trade mark
Licenses, permits and other issues				
Takes time	no	no	nothing	no
Problem to expand or develop the business	no	no	continue alone	no
Practices that impact negatively the business				
Rules & regulations changes too frequently				1
Rules not clear (contradictory, duplicated rules)				
Costs are too high			x	
Use of municipal power in unfair competition		x	x	1
Unregulated competition from informal sector economy				1
Irregular practices				
Other				bordres, illegal (wasta)
Measures introduced by the municipality or other institution to support the business			why not improving all of them	
1 most important 6 least important				
Provide training and consultancy for the business		4; yes if time		4
Improve procedures for business				3-4
Provide information on business development				6
Reforming local taxation				6
Improve infrastructures				5-6
Helping in promotion and finding new markets		1		outside lebanon
Other				
Factors that may affect the business to grow			all this is not to be asked the essential is to bring back people to their villages of origin	
Roads and transport	High impact	High impact		High impact
Business premises/land	No impact	No impact		Medium impact
Business license and trade regulations	High impact	No impact		High impact
Electricity supply	High impact	High impact	High impact	High impact
Water availability	High impact	High impact		High impact
Solid waste disposal	High impact	High impact		High impact
Telecommunication availability and cost (internet, phone)	No impact	High impact		High impact
Police protection	No impact	No impact when we'll hear of them		High impact
Fire protection	High impact	High impact		High impact
Tax rate	No impact	High impact		High impact
Theft, disorder	No impact	High impact		High impact
Lack of qualified personnel	No impact	High impact		High impact
Access to, and cost of financing	No impact	High impact		High impact
Availability of effective business support services	High impact	High impact		High impact
Promotion of the region, effective local economic development plans	High impact	High impact		High impact
Project that support small and medium enterprises				
Yes				
No	x	x	x	x; only municipality
Local economic development plan in the village or community				
Yes				
No	x	x	x	x

1.5 Business view in economic development

VILLAGE	Bane	Blawza		Hadchit		
Name of the business	Market Antoine MOAT	Restaurant Saba	Seyed	Hadchit shop	Cafeteria Alamir	Golden nights
overall business-enabling environment over the last 3 years						
Improved		We are having more work after war		x		
Stayed the same			x			
Deteriorated	x				x	x
Fastest growing sector in the village/region	nothing	Nothing is growing	Nothing	Imigration	no idea	Building
Potential for involvement in any of them	no	No	No	no	Yes	yes
Sectors declining in the village/region	all	All the sectors	Agriculture	living in the village	living in the village	Agriculture
Contribute towards the development of the local economy in the village/region	bigger shop; enlarge my work	No ideas for the time		We need university, good hospital, and it's not for me alone to participate, we need a bigger decision		We first need to work and then we contribute

VILLAGE	Bcharre					
Name of the business	Carpenter shop	Fouad Samir Geagea	Mississippi restaurant	Glass workshop	Cedars	Kiwi farm
overall business-enabling environment over the last 3 years						
Improved	People are bit back after 2005		After war 2006		This year it was much better; the benefit was 0\$	
Stayed the same						x
Deteriorated		It was much important before, noe due to bad economic situation, it's going back		winter income is 0, but thanks god		
Fastest growing sector in the village/region	Agriculture and Building	Agriculture	Agriculture	Building	Agriculture; Gibran museum and Kannoubine valley	Agriculture and building
Potential for involvement in any of them	Yes agriculture	I am already an agriculture	I am already a farmer	Yes building if the municipality gives permises, I can build my own shop and not pay anymore rents	No	Yes building
Sectors declining in the village/region	Tourism we are losing potential	Development	Tourism	Nothing, but people are leaving from Bcharre	Tourism; day after day the environment is declining. If we compare with Ehdén region, our richness is declining The husband added and insisted to write this: Cedars is declining due to a group of persons from one same family, that are illegal and on the level to be under the Cedars. These groups are not following the rules, even the municipality couldn't change this fact, they are steeling the tourists by prices, and if the tourist forgot any object it disappears	Tourism and living in Bsharre
Contribute towards the development of the local economy in the village/region	Lower my prices	Take more importance for Bcharre Take care for bigs and smalls (by imp classification)	1. I am ready to study again the prices 2. Quality control on the food 3. Work on having a certificate but all this need investments so we must first work have money and then do all of this	Help tourism Kadisha, Gibran, Religion sties, Cedars improve this and improve building law better situation		Try to do a small enterprise to higher some people

VILLAGE	Bqaakafra				Bqarqacha		Bazoun	
Name of the business	Organic shop	Carpenter	Small shop	Mini market	Al Farouge Taza	Hanna el Buty	Al Nawraj	Hair dresser
overall business-enabling environment over the last 3 years								
Improved					x (this summer was the best)	x	Only this summer	
Stayed the same	x		x	x			x	x
Deteriorated		x						
Fastest growing sector in the village/region	Vegetables, Apples fruits	Visiting St. Charbel	Apples, Pears, Potatoes	Vegetable shops	Food; Hotels	Agriculture; Hotels; Restaurants and	Hotels and restaurants	Plantation
Potential for involvement in any of them	No	No	Yes I can improve the quality of vegetables	no	Of course	yes selling my apples in higher prices	yes	None
Sectors declining in the village/region	The touristic flow	Everything			There is no work or any sector that has a big amount of warbers	people are leaving the village (no schools and no work)	I don't know	Restaurants shop
Contribute towards the development of the local economy in the village/region	nothing	me ???????	If my work expands I can qualify more people and I can open a big market	To an old man what can I do, you need to ask my government	I can't do anything. The politicians are sleeping nobody is working for the good of this region, we are abandoned	What can I do	I can employ more youth	If there is more work I can employ more people

VILLAGE	Hasroun				Diman	Brissat
Name of the business	Los Amigos	Patiserie Hanna	Everything	Hotel St. Philippe	Snack Mr. Georges	Wihbe shop
overall business-enabling environment over the last 3 years						
Improved	x	x	x (this summer)		This summer only	
Stayed the same			The last few years			
Deteriorated				x (only this summer we worked from lebanese tourists)	The last three year	x
Fastest growing sector in the village/region	Restaurants	All sectors work in summer when tourism is high	Snacks and Restaurants	Restaurants	Big restaurants	Nothing
Potential for involvement in any of them	No			My food is good, but people want nature. They prefer to sit in open air and near water fall	I like my work. I hope for the best for all sectors	Nothing
Sectors declining in the village/region		we only make money in summer	Clothes shop	Most of them because if one declines, all others will follow this decline	Hotels	Everything
Contribute towards the development of the local economy in the village/region		I want to say that in the 90's when people use to come to Bcharre or Cedars they all used to come to me and order all kinds of cake, but now all people are in Beirut or any other cities. Water provosion in Hasroun is a problem, we don't have water and I don't know who is going to solve this problem.		I wish I can do anything, but it's like a cycle, like in nature, if one stops to live many others will be affected	This need a group of people to develop local economy alone, no one can do anything	Me ??

VILLAGE	Hadath el Joubbe			Beit Monzer
Name of the business	Hadath station	Meat shop + all dairy products	Mini market	Carpenter
overall business-enabling environment over the last 3 years				
Improved				
Stayed the same				x
Deteriorated	x	I would like to die	x	
Fastest growing sector in the village/region	Manakish shop		Apple trees. Apple fridge. Restaurants in the bigger cities	nothing
Potential for involvement in any of them	Nothing			no
Sectors declining in the village/region	Hotels, Restaurants and Snacks			All the sectors
Contribute towards the development of the local economy in the village/region	I can do anything			no one in winter try to bring them back; no minimarkets, there was one and closed due to lack of money, and people not paying. If the authorities give me a license for my manufacture, I can have social registration for my family (insurance) I can present official papers for the government, and so start having bigger work, and improve myself

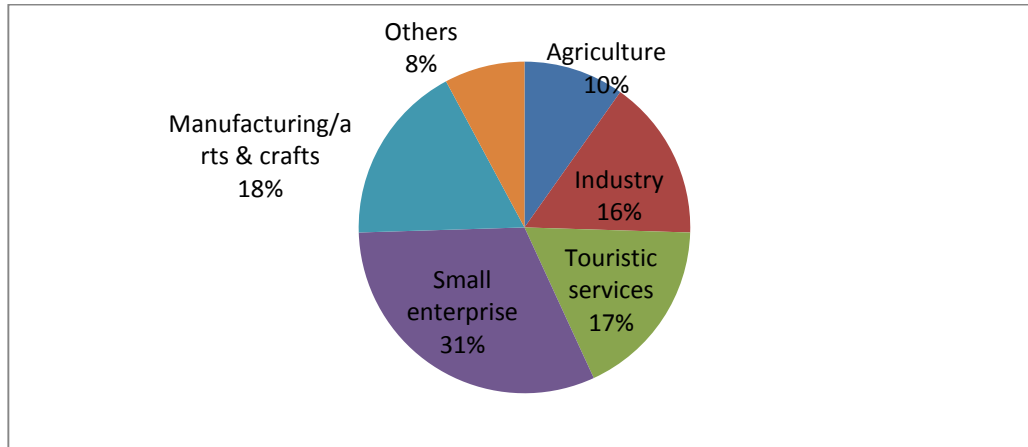
VILLAGE	Qnat			Mazraat Abi Saab	Mazraat Assaf
Name of the business	Iron maker	Daiitna	Joe Barbour	Planting apple tree	Viniger industry
overall business-enabling environment over the last 3 years					
Improved	x				
Stayed the same					
Deteriorated	In 2006-2007 when iron price was high	The result of my work is failure	The syrian army that stayed in the village and the war affected our village 100%. Most of the relatives left from 1995. they bought houses they have new jobs in beirut or amioun. It's difficult for them to come back and live.	I came back to Lebanon 5 years ago, nothing is improving	x
Fastest growing sector in the village/region	Iron factory	None		Agriculture	
Potential for involvement in any of them					
Sectors declining in the village/region	Tourism	Everything			All
Contribute towards the development of the local economy in the village/region	Nothing	My restaurant can bring more people to the village		I wish I can open a new factory for people to work, but where are they? They have got used to living in the city, they can't live here anymore	me???? One handd can't clap. Ask my government. where are the christian leaders? Can't they see what's happening to their people? Who are they going to lead if there's no peoples to lead?

VILLAGE	Barhalioun		Billa	Abdine	
Name of the business	Noura market	Stone - Marble	Yaacoub Al Indari	Aline Aandari	Mills Abou Toni
overall business-enabling environment over the last 3 years					
Improved	x	x		x	
Stayed the same			x		
Deteriorated					x
Fastest growing sector in the village/region	Nothing	Nothing	nothing	nothing	Agriculture, but no water, so it must change to have more investment in agriculture
Potential for involvement in any of them	None		no	no; tissue work	
Sectors declining in the village/region	Everything	Everything	all	All	
Contribute towards the development of the local economy in the village/region		What can I do????		do a big exposition. I have one machine, a big shop with an old construction place nice to be an exposition, it was before a snack and close for lack of work	Have more publicity and work on tourism; work on touristic map

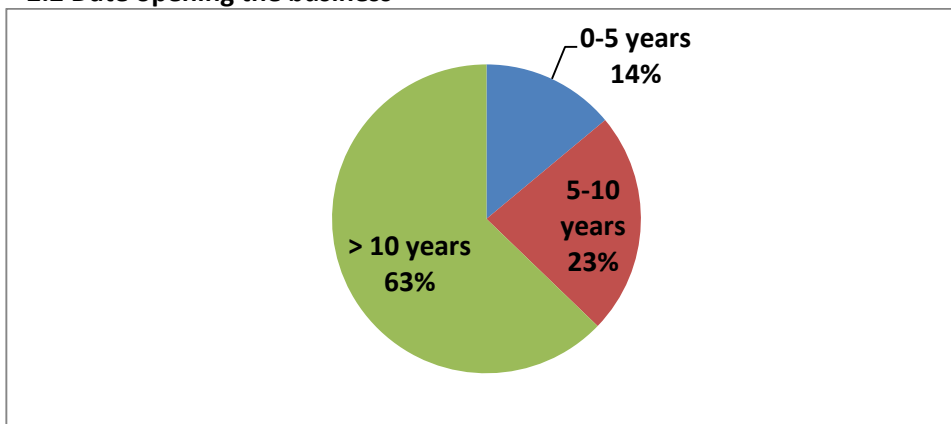
VILLAGE	Torza		Mogher Al Ahwal	
Name of the business	Youssef Nohra	Market Akel	Kadisha association	Prince association - Al jouda trade mark
overall business-enabling environment over the last 3 years				
Improved		when we have more inhabitants		x
Stayed the same		x	x	
Deteriorated	x			
Fastest growing sector in the village/region	nothing	nothing really building	nothing	Trading fruit vegies
Potential for involvement in any of them			no	no
Sectors declining in the village/region		all	rock works, ciment rocks manufactures	Agriculture and farming = 0 now
Contribute towards the development of the local economy in the village/region	employment; bring help to agriculture; Industries; help in buying products; have a pressing center in the region to avoid going to zgharta and pay more costs		alone we can do nothing we need a big industry maybe, to create job opportunities in the region	help creating new job opportunities

2. Graphics

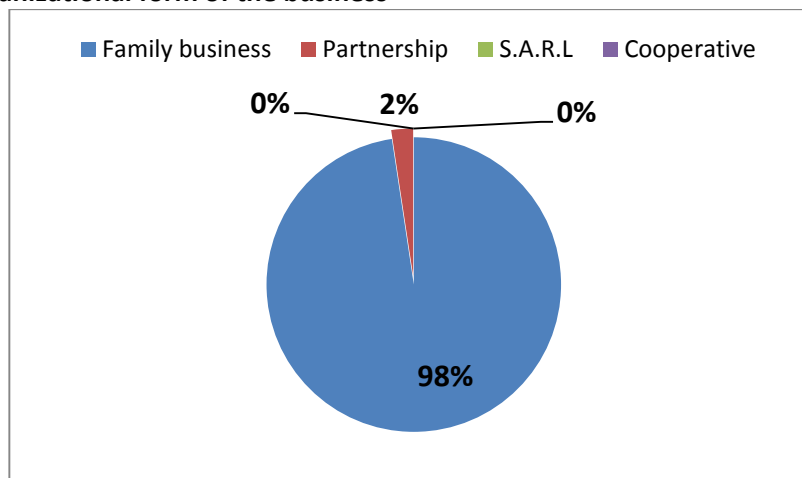
2.1 Repartition of SMB interviewed by sector



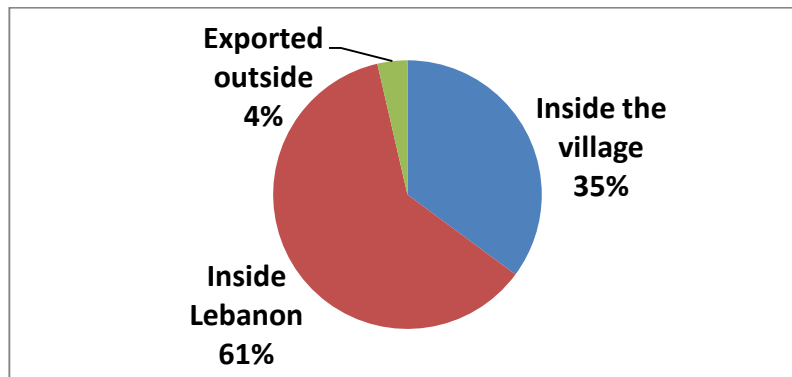
2.2 Date opening the business



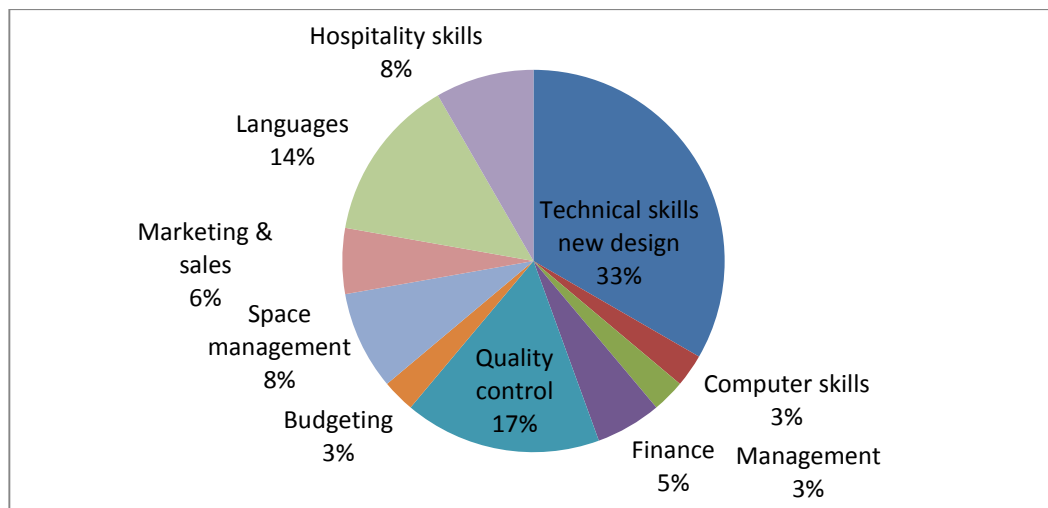
2.3 Organizational form of the business



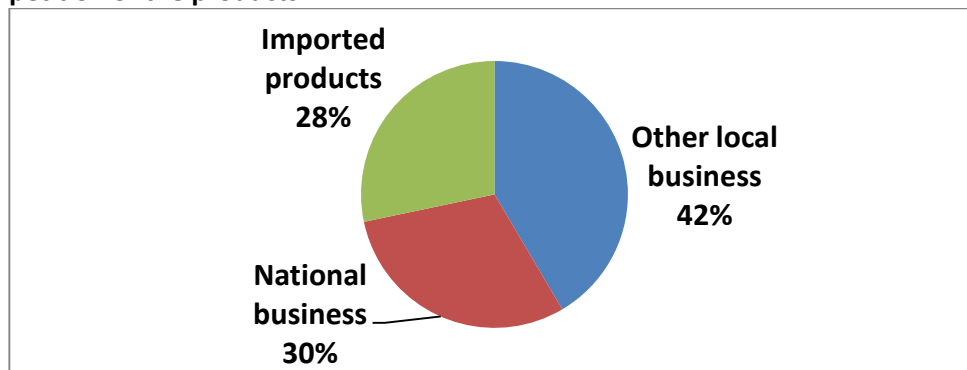
2.4 Destination of sold products



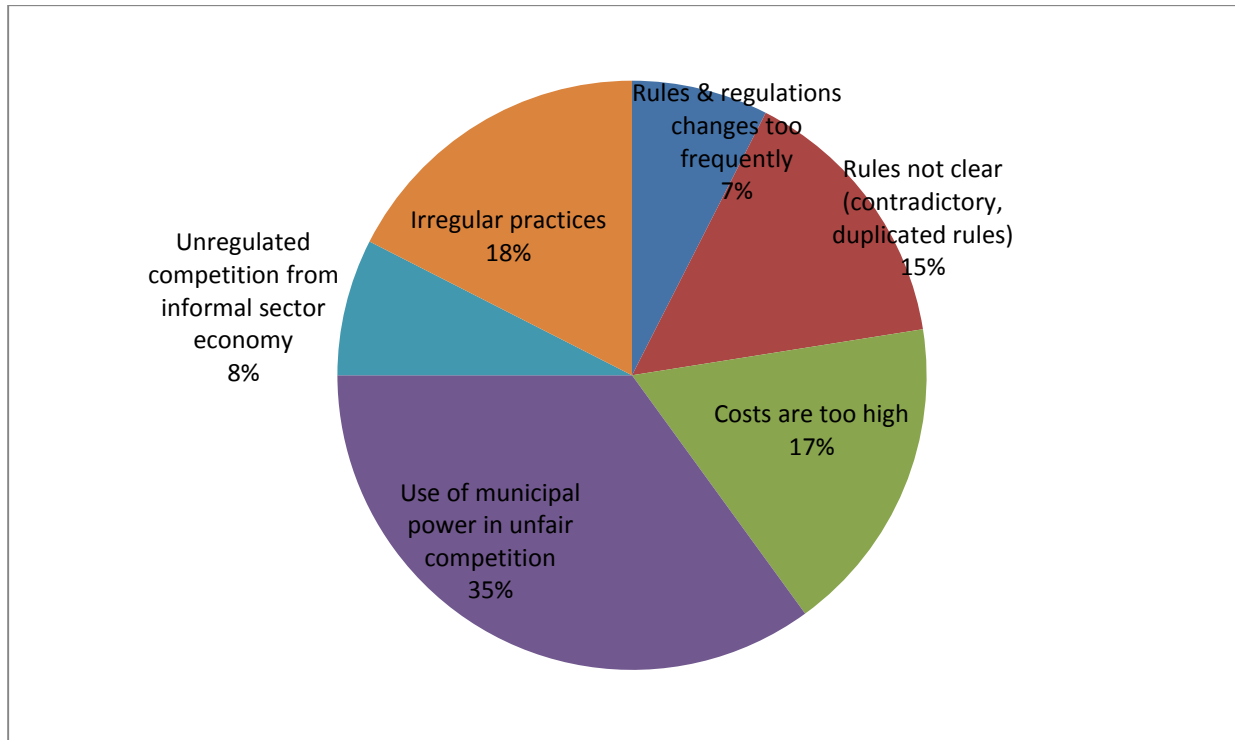
2.5 Skills to train the employee



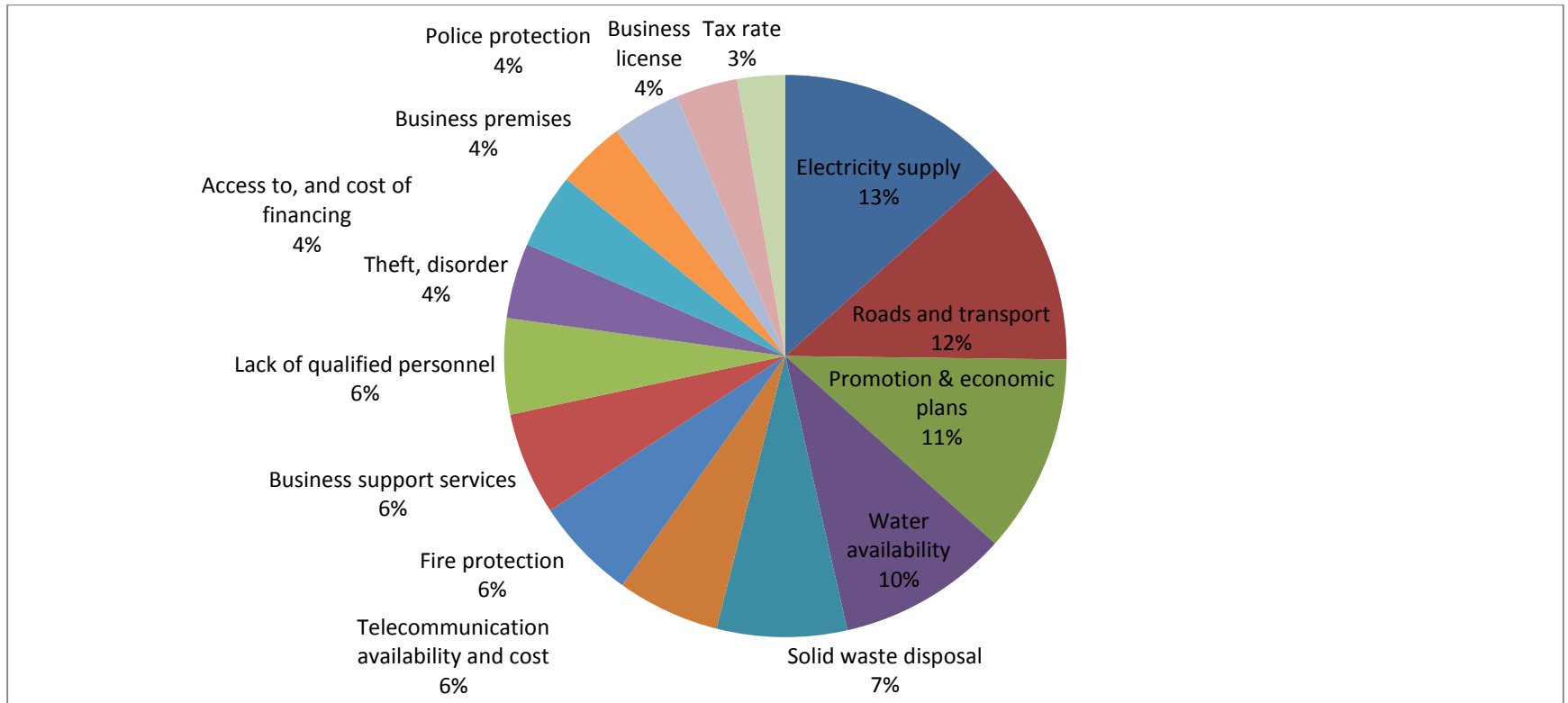
2.6 Competition of the products



2.7 Practices that impact negatively the business



2.8 Factors that may affect the business to grow



III. Consultancy Reports Framework for Consultancy

LOCAL DEVELOPMENT STRATEGY IN BCHARRE PROPOSAL OF FRAMEWORK FOR CONSULTANCY

The Lebanese Association for Development and Culture (ALDEC) in partnership with *Promotion et Développement Social* (PRODES) Association, are carrying out a study for the Caza of Bcharre under the project “*Micro & Small Businesses (MSB) Development and Capacity Building for Education in Rural Lebanon*”. The main goals of the project are:

- 1- Contribute to stopping or reducing migration from rural areas through SME development that enables people to continue in the villages.
- 2- Enable greater economic participation by women in villages of North Lebanon through training.

1. PRELIMINARY STEP: SURVEY IN BCHARRE CAZA.

A survey of the Caza of Bcharre (including the 22 villages) has been carried out by ALDEC-PRODES as follows:

1.1 Municipal Impression Report: directed to local authorities. The information refers to population, employment, key economic sectors, infrastructures etc.

1.2 Business Survey: directed to small enterprises owners. The information required refers to business volume, organization system, business opportunities and difficulties etc.

(See in Annex 1 all the data about the survey)

2. FRAMEWORK FOR CONSULTANCY.

Outputs to be presented by consultants:

2.1 Propose a **Diagram of Local Development Strategy** for Caza Bcharre (including the 22 villages of the Caza) based in SWOT analysis.

2.2 Propose two or three **Project Action Plans**. It could be developed in base of the following guidelines:

- ☐ Identify MSB type and nature to create/strengthen, in the different villages of the Caza.
- ☐ Design Business plan and Marketing plan
- ☐ Identify necessary market linkages
- ☐ Analyze needs for the MSB: equipment, personnel, materials, transport, energy, training etc
- ☐ Formulate a preliminary costing and a 1-3 year financial plan for the MSB

- ☐ Analysis of employment opportunities resulting from the MSB
- ☐ The MSB's Potential for engaging women from the villages
- ☐ Likely income results for persons engaged
- ☐ Other likely consequences of the MSB (include environmental, social, technological, etc)
- ☐ Identified vulnerable points and risks that the MSB would be exposed to
- ☐ Identified how to manage and/or reduce the risks

(See example of Project Action Plan in Annex 2)

2.3 Pronounce a **conference** for target community and its leaders, in order to present the findings and strategic SMB choices for Bcharre Caza.

2.4 Timeline:

Output	Date proposed
A.1 Site visit for fieldwork	First week of February
A.2 Diagram of Local Development Strategy	By 25 th February 2010
A.3 Project Action Plan (two or three)	By 25 th February 2010
A.4 Conference for target community and leaders	A day between 15 th -20 th Mars 2010

Annexes:

Annex1: Survey

1.1: Municipal Impression Report

- **LIST OF LOCAL AUTHORITIES**
- **LIST OF MUNICIPAL CONTACTS**
- **MODEL OF QUESTIONNAIRE**

RESULTS IN TABLES AND GRAPHS

1.2: Business Survey

- **LIST OF VILLAGES AND SME'S SURVEYED**
- **MODEL OF QUESTIONNAIRE**
- **RESULTS IN TABLES AND GRAPHS:**
 - i. **BASIC INFORMATION**
 - ii. **BUSINESS PERSPECTIVE**
 - iii. **PERCEPTION OF LOCAL AUTHORITIES**
 - iv. **BUSINESS VIEW ON ECONOMIC DEVELOPMENT**

Annex 2: Example of Project Action Plan

Byblos, 18th January 2010

III.1 Bcharre sustainable tourism development strategy (by Nour Farra-Haddad PhD)

- **The strategy**
- **Projects proposal**
- **Power Presentation in the workshop**

Final Report Bcharre sustainable tourism development strategy By Nour Farra-Haddad PhD Mai, 2010

Bordered on one side by the Mediterranean and on the other by two parallel mountain ranges, Lebanon seems a country suspended between the sky and the sea. Despite its small area (10,452 square km), this is a land resplendent in its diverse geography, landscape, culture and history.

The themes that Lebanon promotes as its tourism offerings are Culture & History, Nature & Adventure, Kids & Family, and City Life, entertainment & night life. These tourism themes are primarily focused at getting Lebanese out to tour their own country as well as the foreigners.

Lebanon's rural sites represent a great tourism attraction for international tourists visiting Lebanon as well as for Lebanese. In the last few years, across many countries, the international tourists have increased their interests in discovering rural sites. Lebanon is a country that is naturally blessed by having many tourism and eco-tourism sites of great diversity. Eco-Tourism can be defined as responsible travel to natural areas that conserve the environment and improve the well being of local people. Eco-tourism must be ecologically sustainable travel, which usually takes place in destinations where the flora, fauna, and cultural heritage are the primary attractions. Responsible eco-tourism includes programs that minimize the adverse effects of traditional tourism on the natural environment, and enhance the cultural integrity of local people. Eco-Tourism in Lebanon has gained widespread appeal in the last few years from both government and NGOs. As a result, several natural locations across the nation were declared protected areas.

This report aims to describe the most relevant types of tourism in Besjarreh area including the key drivers and trends. In addition, it identifies the target market in terms of demographics and geography, and some attractions that make it an attractive destination for each type of tourism.

In the area of Bcharre locals face difficulties maintaining a subsistence level living from their agricultural practices and small businesses. In an attempt to explore options for these people, ALDEC-PRODES, engaged us to explore community-based rural tourism (ecotourism) as an income-generating business. Several sources as well as a recent field survey done by ALDEC-PRODES have been used in order to offer some specific recommendations for the Caza.

TOWARD THE NORTH, TOWARD BCHARRE (Bsharre, Bsharre, Besharri, or Bsharreh, Bcharre...)

North Lebanon's tagline is a "Natural and Spiritual Sanctuary". The area is home to the country's most unique and sacred religious sites, making the region a spiritual, as well as natural, haven.

The journey to Bsharre and the Cedars passes through some of Lebanon's most spectacular scenery. The mountain road winds through the countryside where red-tile roofed houses cling precariously to the cliffs, and a patchwork of vineyards and olive groves stretch out into the lush valleys.

The entire area, a glacial moraine, forms a vast and haunting mountainscape where reflects changes from a village to another and season to season.

At an elevation of 1,400m, the pristine village of Bcharre commands a prime spot overlooking the Qadisha Valley, just below the Cedars. The red-roofed village is famous for being the hometown of Gibran Khalil Gibran, the Lebanese essayist, poet and painter. In Crusader times it was known as one of the fiefs of the country of Tripoli: Buissera. During the Mamluk period its Muqqaddameen had assumed an important role. The moqqaddam was appointed by the Maronite Patriarch in order to control military security and financial problems.

The municipality of Bcharreh was founded in 1880 and played an important role in the preservation of Bcharre forest.

4 major tourist poles in Bcharre area:

Talking about this area through guides, books, sites... you will find 4 majors tourist poles:

1- Bcharre village: It is the hometown of Gibran Khalil Gibran (1883-1931) the Lebanese poet and painter. A museum near his place of burial in the rock-cut monastery of Mar Sarkis should not be missed.

2- The cedar forest: From Bsharre the road climbs some 400 meters until it reaches the last remaining forest of cedars in Lebanon. The grove of 400 trees, Arz ar Rab , the symbol of Lebanon, some of which are more than 1,500 years old, are on the slopes of Mt. Makmal. There is also a chapel in the forest itself; the Maronite structure dates to 1843.

3- The Cedars ski resort: It is a prime ski resort for both downhill and cross country skiing. There are ski hire shops and accommodation in the village below the forest. From the Cedars it is a 4-hour hike to Lebanon's highest peak, Qornet El Saouda (3088m).

4- The Qadisha valley and the cave: One of the country's most unforgettable view is the Qadisha valley. The Holy Valley has been a place of refuge for those fleeing religious persecution since the 5th century. The valley houses some of the most important early Christian monastic settlements.

Major villages mentioned in books and guides:

- Hasroun is considered to be one of Lebanon most beautiful villages with its traditional houses built with stones and red tiled-roofs and its old souk.

- El Diman: In 1823 Al Diman replaced Deir Qannoubine as the seat of the Maronite Patriarchate.
- Hadeth El Jebbeh: Notable for its cedar forest.
- Bkaakafra: The home town of St Charbel (1828-1898) and the highest village in Lebanon (1800m of altitude). Researchers and historians proclaimed that this village was built during the 10th century. You can visit the church where St Charbel was baptized, St Charbel grotto, the convent and the school of St Hochab where St Charbel carried on his elementary studies.
- Hadshit: The town inner district still preserve its traditional Lebanese houses, narrow alleys and old churches. On the steep slopes of Qadisha valley stand two old monasteries Deir El Salib (walls covered by magnificent paintings dating back to the 12th and 14th century) and St Shmouna

We should help enlarging the actual touristic perspective

- Let's discover Qnat with its walnuts and sycomore wood with apple gardens and summer coffee shops.
- Let's discover the old churches of Bqarqacha
- Let's visit Tourza for the annual festival to celebrate Mar Nohra (21 July- 1st August)
- Let's visit Bazoun for the annual festival to celebrate the Virgin Mary on the 15th of August
- Let's discover the old olive press of Barhalyoun
- Let's organize cherry or apricot picking in Hasroun
- ...

Tourism in Bcharre area can be a lever for the local development

As a sector in full expansion, it boosts traditional economic activities and exploits local cultural specialties to good effect, whilst providing employment opportunities for local young people, thus curbing the rural exodus. Tourism is tagged as a fundamental source in any national income and an effective job generator. The Middle East statistics at hand is projected to become the region of the world that will witness major increase in term of number of arrivals in the coming two decades. Lebanon Tourism actors duty is to profit from this opportunity.

Domestic tourism, which involves residents of the given country traveling only within this country as well as Inbound tourism, involving non-residents traveling regroup potential visitors to the area.

Identifying a number of target groups

- Visitors choosing short (but sometimes more frequent stays)
- Tourists in search of sports activities (trekking, paragliding, climbing...)
- Tourists in search of religious sites visits
- Demanding holiday-makers as regards environmental protection
- Tourists in search of nature and peace and quiet
- People in search of a healthy lifestyle
- Families with children.
- The Diaspora

Identifying and promoting different kind of tourism in Bcharre area:

Tourism refers to the numerous niche or specialty travel forms of tourism that have emerged over the years, each with its own adjective:

- Cultural tourism
- Sports and adventure tourism
- Buisness tourism
- Health tourism
- Luxury tourism
- Ecotourism
- Rural tourism and agritourism
- Religious tourism and pilgrimage
- Youth tourism
- Culinary tourism
- Romance tourism
- Family tourism
- Diaspora tourism

Bcharre area can definitely cover all these types of tourism. But a lot is to be done concerning promotion, quality of services, lodging, transportation and roads...

Identifying the roles of Key Partners willing to work as a network together to apply the strategy for a sustainable development:**1) Hotels & Restaurants:**

- Attract investment to expand/improve facilities
- Targeted marketing & PR activities
- Work with community to develop tourism products

2) Tour Operators

- Develop new & creative tour itineraries
- Communicate with local communities about tourist preferences, interests, and needs

3) NGOs

- Training & institutional development
- Environmental preservation
- Empowering communities

4) Municipalities

- Coordinate infrastructure development with national government and tourism industry
- Support development of new events & attractions National

5) Government

- Infrastructure development, preservation, etc.
- Invest in promotion & marketing

6) Other important key partners: Handcrafts, Small artisanal Shops, Small snacks, Individuals working in the transportation field (taxis, small vans/buses....), Locals with special skills (Trekking guides, good cooks, farmers, donkey owner, baby sitters...)...

They should develop the quality of their services and diverse them and inform concerned partners about these possibilities.

Our Aim is focusing on creating a program of sustainable tourism, which:

- 1) Promotes tourism that supports social harmony
- 2) Cultivates segments that respect and conserve Bcharre's fragile environment
- 3) Provides a sustainable source of income that benefits diverse segments of Lebanon's economy
- 4) Helps tourism businesses become more competitive and profitable

Sustainable Tourism

Our Goal: Tourism as a Tool for Economic Development

Mechanism: Highlighting all Aspects of Bcharre area & Developing Demand-Driven Tourism Products

Outcomes:

- Expand economic opportunities
- Diversify tourism market base
- Preserve natural, social, cultural, environment

General Conclusions and Recommendations for an ecotourism strategy to help sustainable development

Developing Infrastructure for Sustainable Tourism

The ecotourism and regional sustainable infrastructure planning must be linked, and that sustainable infrastructure planning must incorporate not only the areas where dense tourism development is planned, but where high probability "sprawl" corridors in fragile natural areas with vulnerable local communities exist. Planning for sustainable infrastructure at the regional level is still in its infancy, with few projects taking such considerations into account. It is therefore recommended to municipalities that ecotourism planning be linked to larger integrated development planning programs on a regional scale.

Public-Private Partnerships

Experiences in the public-private development of ecotourism and sustainable tourism are still very limited. NGO's should help facilitate a more progressive relationship between governments seeking to attract more investment to generate jobs, and companies that are seeking tax breaks and concessions from government to improve profitability. Governments must increasingly seek to meet the needs of industry by providing proper land-use planning and adequate, sustainable infrastructure, while at the same time leveraging private investment. The private sector needs to manage "risks" in a new context, including not only health and safety for clients, but also environmental protection and local social welfare.

Finance for SMEs and community involvement in SMEs

NGOs can help more financing private sector projects through traditional means, and raise grants to pay for external costs, such as environmental conservation and social welfare.

Overall the small businesses will need specially designed financing from donors to meet all the objectives of ecotourism while providing the appropriate business and marketing models for enterprise success.

When business is established in sites where poverty is high, infrastructure is poor, and ethnic differences tend to be sensitive -- donors need to help business to be very responsive to these issues.

Community based tourism needs to be planned like all businesses, with business planning, feasibility studies, infrastructure planning and training. In addition there needs to be additional time allowed and support from donors for community involvement procedures, and operational support once the enterprises are up and running for a reasonable period of time. Rarely can all these development phases for community based ecotourism start-ups be supported within a 3 year project window, and this leaves many communities either improperly prepared, inadequately involved in all phases of planning, or with insufficient operations and marketing systems.

Marketing and Market Development

How do we effectively grow the businesses in rural areas? How do we encourage outbound eco/adventure operators to partner and promote SMEs? The consensus was that there needs to be stronger support of market-based approaches that would attract business partnering and reinforce supply chains, and bolster effective marketing through existing supply chains – not by reinventing the wheel and attempting to market outside existing market supply and demand structures.

The question of certification can be an effective marketing tool but the Lebanese market is not yet ready for it.

Internet marketing was found to be a challenge for some NGOs and community projects.

Overall the priority of understanding market channels, and creating marketing systems that can bring together and ally SMEs and their community partners on a regional basis to improve cost-effectiveness of ecotourism marketing for each alliance member is the most likely tactic to create a viable system for improving marketing effectiveness for ecotourism companies

Recommendations

Sustainability requires the involvement of governments, business, and NGOs together. Involvement of both the public and private sector in regional planning of sustainable tourism could be a highly desirable means of developing ecotourism in conjunction with more mass tourism simultaneously, with investment returns for government, protection built in for communities, and the potential of funding the conservation of natural resources on a destination scale.

SMEs should be given the tools to finance and help develop community based tourism. It was universally agreed that joint ventures between private sector businesses and communities is the best model for achieving viable community based tourism projects.

Businesses seeking to meet sustainable tourism development models will need assistance covering the additional costs of working with communities and developing the most environmentally sensitive business operations. One type of technical assistance recommended to assist business is the advance profiling of social, political and livelihood strategies in communities before enterprise development efforts are launched. Training programs offer on-the-scene, practical workshops, not classroom exercises.

Community based ecotourism development requires all the same approaches as other businesses, but community involvement procedures make this process longer than standard business development. Frequently there is not enough time in a 3-year donor project to complete all the necessary phases of

community-based enterprise development. It is for this reason that private sector partners are required, but they must receive support to cover the costs of sharing all of their business planning, management, operations, and marketing tools. Stronger market based approaches that will attract business partners and reinforce supply chains, and bolster effective marketing through existing supply chains was recommended.

Ecotourism's triple bottom lines are well understood to be social, environmental and economic. To date donor's have largely sought to ensure these bottom lines are met by funding certification and best practice workshops. Much of the discussion about ecotourism advocates community participation as vital to the success of an ecotourism enterprise.

We have three main criteria to meet in order to have ecotourism: community participation, economic sustainability, and natural resource conservation. People wishing to engage in ecotourism should understand which of these criteria are the most important. In many instances, conservation is the priority. Therefore understanding how to get local participation in order to meet that goal may help meet that priority. In our case, economic development and community participation are the primary concerns, therefore understanding how the dynamics of participation (including how different community members participate according to age, gender, etc. and the involvement of people from outside of the community) affect building the business is important.

We identified seven sectors for action

1. Education & training: The tourism industry must develop ecotourism training programs. The formulation of Codes of Conduct for each sector is a necessary first step toward developing these training programs. Training programs need to be conducted on an annual basis, prior to the start of every tourist season. Principles to include in these training programs for both groups follow. Most tourists perceive the lack of an environmentally-conscious attitude by guides, cooks, kitchen helpers, porters, hotel-keepers, and local residents as a major problem. The tourism industry must develop ecotourism training programs. The formulation of Codes of Conduct for each sector is a necessary first step toward developing these training programs. Training programs need to be conducted on an annual basis, prior to the start of every tourist season.

Youth are the base for this type of development in the villages but they need the necessary training to implement new ideas and projects in their localities.

A specialized training center has been established for this purpose: the Institute of Management and Services, located in Maad, Jbeil-Byblos. It aims to offer a high qualified, 3-year professional training program for youth in the management of tourism services. It has a lodging area to enable students to come from various villages. By offering a module on the creation of small businesses – Entrepreneurship – the students will use their creativity in favor of their own local resources.

2. Conservation: Tourism has a significant impact upon the physical and social environment, while, at the same time, tourism's success depends on the continued well-being of the environment. Because the physical and social environment constitutes the resource base for

tourism, tourism has a vested interest in conserving and strengthening this resource base. Hence, conserving and strengthening biodiversity can be said to hold the key to tourism's success. The interdependence between tourism and the environment is recognized worldwide. We should find ways to provide rural communities with the skills to manage the environment.

3. Improve waste management nationally and in the tourism sector through Reduce, Reuse and Recycle policies and plan for clean sustainable transport.
4. Improve access to financing and education for small private and community ecotourism efforts. Some NGOs and donor agencies have attempted to work with communities, identify their needs and provide communities with what they want. Some studies accuse NGO's projects of suffering from poor planning, poor concepts, no management, all vision and no reality. Experts in the field of sustainable tourism development agree that bilateral and multilateral agencies will be the leading source of funds for sustainable tourism development projects in future
5. Redesign the tourism promotion strategy of Becharre to be imaginative, efficient and sustainable. Ecotourism projects will face the challenge of incorporating themselves into the local, regional, and global tourism arenas. Making appropriate outside contacts with tour operators, guidebook authors, and other forms of publicity such as the Internet will be crucial for local peasants to find their niche in a wider tourism movement.
6. Encourage cooperation with and between all stakeholders.
7. Amelioration of the standards and professionalization of tourism services (lodging, restaurants, catering, guiding, communication, etc.)

Type of projects that may be developed in the Caza of Bcharre

This is not an exhaustive study, but we have attempted to propose three types of projects that could expand economic opportunities in the region:

1. Information center and Business advice center
2. Blazing Mountain trails in Besharreh area and Qadisha
3. Lodging area (Eco-lodge village)

A first approach has been done in order to orient the choice of these projects. Before implementing them, a feasibility study is required preceded by a business plan.

Projects proposals for Besharreh sustainable development strategy
by Nour Farra-Haddad PhD
April, 2010

Project # 1: Information center and business advice center

Short description of the project:

Establish an office with two missions aiming to develop and promote the area of Besharreh. It aims at being an actor in the development of local tourism and a **development agent** representing local, regional and national institutions. The first mission of the center will be to hire one and more professionals/consultant to offer a professional advice to exiting or potential entrepreneurs willing to develop sustainable projects in the area. Related service will include: assisting owners in business planning preparing loan applications, offering business expansion information and communication. The second mission of this center will be a **polyvalent touristic center for information, promotion, commercialization, and tourist preservation of Lebanon**. The tasks of this department consist of hosting, informing, animating, coordinating, and commercializing different types of touristic services and products. Hence the consumer will be able to easily access services he would have been unaware of had it not been for this mediation. The scope of this center covers the large area of Besharreh and its surroundings.

This center should also provide feedback to the local administration on potential problems in the touristic business climate and highlight areas for improvement. Potentially the center could become financially self-sustainable. This center can also sell local traditional products and handcrafts.

Partnership:

The Institute of Management and Services (IMS) located at Maad, Jbeil-Byblos, has been launched with the purpose of being a support to this type of initiatives. A partnership may be established in order to exchange experience, have a training support for the youth and have guidance for the business advice center.

Expected results:

- Attract tourists, emigrants and local Lebanese visitors to the area
- Develop tourism in the area
- Promote the area in the tourism field locally and internationally
- Limit the emigration to cities
- Decrease unemployment
- Reduction of business failures
- Increase in new long term businesses
- Improved business enabling environment (Favorable to new investments)
- Market local products and handcrafts

Target Group(s):

- Tourists, emigrants and Lebanese visitors
- All types of businesses providing touristic services and products
- Existing entrepreneurs that wish to expand their businesses
- People with business ideas that lack knowledge or means for starting up a business
- New small investors

Possible Stakeholders:

Local business association and/or private sector professional assistance
Local educational and other institutions: Future jobs for students
City Diaspora: assistance in finding investment opportunities and support for local relatives
International organizations: political assistance for SME development.

Possible contributions to the project:

Material contributions: equipment and or expertise
Contribution of technical advice through experts: May provide job matching service.
Financial support
Technical assistance

Prerequisites:

An organization to take leadership of the project
Specialists available to provide advices
Available financial resources
Youth, preferably girls, from the Caza trained in the subjects of management, services and tourism that may work for this center, professionalize existing small businesses or generate new tourism products.

Risk Factors:

Potential for the center to be unduly influenced by special or political interest groups.
Low business potential of the region
Limited financial or other resources for businesses
War and security problems

Estimated Costs:

\$ 75 000 USD in the first year (If the land or an existent office is offered by the municipality or a sponsor); \$ 35 000 USD in year 2 and 3

Stakeholders may contribute in cash or in-Kind: premises, equipment, and volunteer work

For special events (Training, conferences) additional funds should be raised.

CASH FLOW FORECAST First year		
Information center and business advice center, Besharreh		
EXPENSES		
	Fees	Details
Consultancy	\$ 5,000.00	
Employees	\$ 21,000.00	Manager (1000\$/month + Assistant 750\$ /month)
Telephone line and communications	\$ 2,400.00	
Office furniture & Audio visual material	\$ 15,000.00	
Internet	\$ 600.00	
Printings	\$ 5,000.00	
Supplies	\$ 900.00	
Launching event	\$ 3,000.00	
Electricity/Water	\$ 1,800.00	
Web site / Data	\$ 7,000.00	
Research work and collection of Data	\$ 15,000.00	
Mailing	\$ 1,000.00	
Commercial emailing	\$ 600.00	
Accounting	\$ 2,000.00	
Lawyers fees	\$ 1,500.00	
Miscellaneous	\$ 2,000.00	
GRAND TOTAL	\$ 83,800.00	

Time of Implantation:

Minimum duration at least 3 years

Start up in less than 6 month

Time of impact:

First evaluation after one year of operations.

Each subsequent year results monitored against an initial set of data (number of businesses, contribution to the total revenue of the community, number of unemployed increased export)

Outputs:

Contribution in the development of the tourism in the area

Increasing the number of the visitors to the area

Raising the applications granted of loans

Increasing the revenues of all assisted businesses

Helping start-ups businesses to be created.

Expansion of the markets of assisted businesses

Creation of new jobs

Project # 2: Blazing Mountain trails in Besharreh area and Qadisha valley

Short description of the project:

Mountain Trails will be professionally designed and managed to provide a fun-filled recreation experience for a wide variety of outdoor enthusiasts. The completed network of trails winding their way through Besharreh and Qadisha valley will open the area to hundreds of thousands of visitors annually. It will boost the region's economy with new jobs and increase the role of tourism while continuing to support the traditional resource-based economic sectors. The Tourism Plan highlighted the diverse environment of the area as a major asset for developing outdoor oriented recreation and tourism. In particular, trails have great potential in bringing additional destination visitors to the region.

The project will be dedicated to developing, maintaining, and enhancing a network of environmentally sustainable trails for seasonal use by runners, hikers, x-country skiers, equestrians, and mountain bicyclists.

Nature in Besharreh area is amazing. Nature, heritage and culture attractions are Tourism's primary resources. Hence, tourism without sustainability shall leave our future generations without the greatest gift of Natural Wonders.

Trails need routine maintenance and upkeep to accommodate visitors and hikers. By adopting trails the project shall support all the costs related to maintaining. The trails can also be sponsored by an individual or an organization under the umbrella of the project.

1. Directional signs from the nearest village to the trailhead
2. Blazing on the trail
3. Clearing (shrubs, fallen debris, etc.)
4. Trail construction

Expected results:

Protect the natural, cultural and architectural heritage and landmarks near the trail
Enhance economic opportunities by promoting responsible tourism
Attract tourists and local Lebanese visitors to the area
Develop tourism in the area
Creation of new jobs

Target Group(s):

Nature lovers, local and international tourists
All types of businesses providing touristic services and products around the trails

Possible Stakeholders:

Local NGO's
Local educational and other institutions: Future jobs for students
International organizations

Possible contributions to the project:

Material contributions: equipment and or expertise
Contribution of technical advice through experts
Technical assistance

Prerequisites:

An organization to take leadership of the project

Specialists available to provide advices

Available financial resources

Youth from the Caza trained in the subjects of management and tourism, conservation and environmental issues that may work as local guides, in the maintenance, etc.

Risk Factors:

Limited financial or other resources for developing the trails

War and security problems

Estimated Costs:

\$ 60 000 USD in the first year; \$ 10 000 USD in year 2 and 3

Stakeholders may contribute in cash or in-Kind: premises, equipment, and volunteer work

CASH FLOW FORECAST First year		
Mountain trails in Besharreh area and Qadisha valley		
EXPENSES		
	Fees	Details
Consultancy	\$ 5,000.00	
Employees	\$ 21,000.00	Manager (1000\$/month + Assistant 750\$ /month)
Research work and collection of Data	\$ 5,000.00	
Blazing and mantaning the trails	\$ 12,000.00	defining 8 trails from different levels
Training for local guides	\$ 4,400.00	2 week ends trainings for 10 potential guides
Printings	\$ 3,000.00	
Launching event	\$ 3,000.00	
Web site / Data	\$ 3,000.00	
Mailing	\$ 1,000.00	
Commercial emailing	\$ 600.00	
Miscellaneous	\$ 2,000.00	
GRAND TOTAL	\$ 60,000.00	

Time of Implantation:

Minimum duration at least 3 years

Start up in less than 6 month

Time of impact:

First evaluation after one year of operations.

Each subsequent year results monitored against an initial set of data (number of visitors/trekkers, contribution to the total revenue of the community, number of new job created: guides working on these trails, increasing of the number of the maintained trails)

Outputs:

Contribution in the development of the tourism in the area

Increasing the number of the visitors to the area

Creation of new jobs

Project # 3: Lodging area (Eco-lodge village)

Short description of the project:

This project aims to establish a lodging area with an ecofriendly hostel and a camping area in the area of Besharreh. All the studies in the area show that lodging solutions are missing. Today's "global environmental and economic crises" require the integration of problem solving strategies within the hospitality and tourism industry. Hence, we pursue joint venture project aiming toward "Public, Private Partnerships" (PPP) with rural communities. We hope to involve municipalities and an existing lodging structure like an old hotel or a hostel with a land for the camping area.

The project is willing to take into consideration innovative ecofriendly management and eco-marketing strategies that focus on the guest's expectations and new trends. The project should aim for a continuous quest for development of new opportunities and green market niches and being ahead of the competition, to assure leading market position in the field. The management will work in conjunction with the newest Information Technologies for both the guests and management support.

Main objectives

- To help visitors experience the Lebanese hospitality and enjoy the opportunity to stay in local communities where they can gain an authentic experience of life in Lebanon while helping in preserving local heritage.
- To introduce a proto type model of: a sustainable tourism project (Eco Lodge Village)
- To set standards of "environmental oriented lodging facilities" and "basic design concepts" featuring traditional and typical characteristics; adapting to the environment and the particular region and using building methods and materials from the area."

Expected results:

Attract tourists and local Lebanese visitors to the area
Develop tourism in the area
Create new jobs
Market local products and handcrafts

Target Group(s):

Tourists, emigrants and Lebanese visitors
Producers of traditional local products

Possible Stakeholders:

Municipalities
Local hotel or local hostel
Local NGO's
Local educational and other institutions: Future jobs for students
International organizations

Possible contributions to the project:

Material contributions: equipment and or expertise

Contribution of technical advice through experts

Technical assistance

Prerequisites:

An organization to take leadership of the project

Specialists available to provide advices

Available financial resources

Youth, preferably girls, from the Caza trained in the subjects of management, services and tourism that may provide good quality services.

Risk Factors:

Limited financial or other resources for developing the project

War and security problems

Estimated Costs:

\$ 126 000 USD in the first year (Only If an existent hotel or hostels is willing to be a partner of the project); \$ 60 000 USD in year 2 and 3

Stakeholders may contribute in cash or in-Kind: premises, equipment, and volunteer work

CASH FLOW FORECAST First year		
Lodging area		
EXPENSES		
	Fees	Details
Consultancy	\$ 5,000.00	
Employees	\$ 35,000.00	Manager (1000\$/month + Assistant 750\$/month + maintance personnel)
Telephone line and communications	\$ 2,400.00	
Renovation works	\$ 30,000.00	
Hotel furniture & Audio visual material	\$ 30,000.00	
Internet	\$ 600.00	
Printings	\$ 3,000.00	
Supplies	\$ 900.00	
Launching event	\$ 3,000.00	
Electricity/Water	\$ 6,000.00	
Web site / Data	\$ 2,000.00	
Mailing	\$ 1,000.00	
Commercial emailing	\$ 600.00	
Accounting	\$ 2,000.00	
Lawyers fees	\$ 1,500.00	
Miscellaneous	\$ 3,000.00	
GRAND TOTAL	\$126,000.00	

Time of Implantation:

Minimum duration at least 5 years

Start up in less than 14 months

Time of impact:

First evaluation after two years of operations.

Each subsequent year results monitored against an initial set of data (number of visitors/clients, contribution to the total revenue of the community, number of new job created)

Outputs:

Contribution in the development of the tourism in the area

Increasing the number of the visitors to the area

Creation of new jobs

**III.2 Market Analysis and Investment Opportunities in the Caza of Bcharre
(by Dr. Roger Melki)**

- **The Analysis**
- **Projects proposals**
- **Power Point Presentation in the workshop**

**MARKET ANALYSIS AND
INVESTMENT OPPORTUNITIES IN
THE CAZA OF BECHARRE**

Dr. Roger Melki

Lebanon, June 2010

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- 7 Recommendations and key success factors
- 8 Economic Impact Evaluation

Introduction

Objectives

- This study aims to assess the economic situation in the Caza of Becharre and identify investment opportunities that would attract expatriate and local funds, create employment opportunities, and activate the economic cycle, particularly in the tourism and hospitality sector.
- In spite of the end of the civil war and return of large number of displaced families, Becharre did not witness yet the expected and anticipated economic revival or flow of investments.

General situation

Becharre Caza is an underprivileged region:

- The area is deprived by continual flows of rural exodus and emigration. More than 80% of the households of the Caza live out of it.
- Unemployment exceeds 15% of the active population. This rate doubles for the female population.
- Occasional and seasonal work is predominant, representing more than 30% of the jobs.
- Locals face difficulties maintaining a subsistence level living from their agricultural practices and small businesses.
- As compared with the national average, the region has a high percentage of households with a low degree of satisfaction in basic needs.
- New projects are insufficient and concentrated in some privileged areas.

I - Social and Economical Characteristics

Demographic and Social Outlook

- Geographical situation
- Population
- Demographic and Social Characteristics
- Education

Economic characteristics

- Sources of income
- Agricultural activities
- Light Industries
- Trade, Services and Tourism

I.1 Demographic and Social Outlook

I.1.1 Geographical situation

- Becharre is situated in North Lebanon Mohafazat, and is bordered with Koura and Zghorta and Caza from the west, Dennyeh Caza from the north, the Djebel el Makmel from the east and Batroun Caza from the south .
- Becharre is one the most highest Cazas of the country (main villages are over 1,000 m height above sea level). The average annual rain is 980 mm with a high of 1480 mm and low of 790 mm. The number of rainy days is around 83 days.

I.1.2 Main Towns in the Caza

- Becharre Caza is composed of Becharre town which is the Caza center and includes 22 villages and farms: Qnat, Bazoun, Mazraat Bani Assaf, Mazraat Abi Saab, Hadath, Ejebbeh, Brissat, Diman, Hasroun, Bqarkacha, Barhalyoun, Beit Mounzer, Bella, Blawza, Hadchit, Becharre, Kannoubine, Abdine, Torza, Bane, Mogher, Qnaywer, Beqaakafra

I.1.3 Population

- No official census has been made in the Caza to know the exact number of inhabitants. In 2004 a Building survey was done in the region by the Central Administration of Statistics (CAS). This survey showed that there were 7,124 residential units registered, out of which 5,768 are main residences. Considering an average nucleus household of 4.7 persons, the estimated population of the Caza of Becharre will be around 27,000 persons. This number exclude all citizen originated from the Caza and do not have a house in the area.
- The number of inhabitants varies severely between villages. Therefore, we can suggest a typology of villages: Becharre being the biggest agglomeration (12 000) should be considered apart, followed by a second group of medium size villages like Hadath El Jebbeh; Hasroun ,

Hadshit Qnat, Torza, and finally the small size village with a population below 1,500 inhabitants.

I.1.4 Migration impact

- The registered population of Becharre Caza is young as the children less than 15 years old represent 25 % of the population. The main reason for this phenomenon is the important birth rate with the improvement of the general health conditions.
- However, the proportion of effective Youth living in the Becharre villages is much lower than the national rate given the numerous migration flows that affect mostly Becharre families, because for economic and financial reasons.
- The elderly population is higher than the national rate as it was the only group that remained in the region during political conflicts and the attractiveness of more comfortable Lebanese cities or more profitable regional and international countries.
- The female portion of the population represents up to 55% compared to 45% for males, as the migration flow is mainly concentrated in the male gender.

I.1.5 Education

- Education constitutes a fundamental element in all reflections concerning socio-economical development.
- School enrollment rates in Becharre are higher than the national rural rates, for age groups of the general education, as well as, for the university age groups. However, due to migration flows and poor business opportunities, Becharre is not benefiting from its human resources.

I.2 Economic characteristics

Sources of income

At present, Becharre Caza's sources of income could be summarized by the following

I.2.1 Economic activities:

- Caza's economic sector is characterized by the predominance of agriculture, light industry, handcrafts, small sized businesses and limited service activities. There are also a substantial number of informal undeclared professional activities plumbers, carpenters, wall painters, taxi drivers...)
- Like other rural areas in Lebanon, Becharre is considered as a disadvantaged area. During the last three decades, the region witnessed structural demographic and socio-economic changes.
- The massive waves of internal and external migration led to profound changes in the demographic, the social as well as economic structures, thus affecting the labor market and the active population of the area.

Agricultural activities

- Less than 35 % of the Caza's area is used for agriculture; this proportion was close to 60% in the early sixties. This shows a clear regression in agricultural activities, due to internal or external migration, in addition to the lack of support from the government.
- Fruit trees occupy the majority of the cultivated land with 60% of the agricultural area. It is then followed by the vegetable crops, which entail mainly leguminous plants and cereals. Olive oil cultivation, honey production, and animal breeding are becoming trendy activities in the area.

Industrial activities

- The Caza does not have a manufacturing sector with heavy industries; it has few light industries such as
- Construction slabs, marble stones and mosaics
- Concrete and Stone sawmills
- Carpentry
- Metal works and aluminum for doors and windows
- Textile industry

Trade and services activities

- As for the trade activities, the major center for the Caza is Becharre town, being the Caza's center and benefiting from the resort ski facilities in the Cedars area. Becharre attracts buyers from neighboring villages, but faces competition from the Koura active centers.
- According to CAS survey conducted in 2004, it is clear that the commercial sector is dominant the Caza activities with 44% of the entire enterprises operating in it, followed by the tourism services 22 % and activities linked to the car maintenance and services.
- After more than two decades of abandon, the tourism sector is becoming very attractive. Becharre villages have huge potential tourism resources, with a well preserved environment, the development of ecotourism, the religious tourism, the Diaspora tourism, as well as the winter exceptional potential.

I.2.2 Government employment and financial assistance:

- Employment in the public sector and the state owned enterprises (SOEs) is a major source of revenue for Becharre residents. This employment is mainly concentrated in the different military corps, the teaching sector, and water and energy companies.
- The Lebanese government didn't put in service; (like in South Lebanon) any compensation schemes to take care of families that have lost an adult family supporter. However after a long period of abandon, the Caza is currently benefiting from some infrastructure programs.
- Becharre population is also benefitting from the public generous medical and hospitalization schemes.

I.2.3 External transfers from expatriates:

- The Lebanese emigrants being originally from Becharre are found mainly in Australia, Canada, USA, West African countries and of course the Arab Gulf area. The Lebanese Diaspora coming

from Becharre is estimated to exceed 25,000 persons, in direct contact with their villages of origin. Many members of the Diaspora entail number of social and business activities with a strong implication in light industry, wholesale trade and ICT.

- Those emigrants are characterized by keeping strong ties with their country of origin in general and with Becharre Caza in particular. A large number of these emigrants transfer money to a relative living in the area. Those transfers constitute a major source of income to many of households in Becharre, which helps them meet their costs.

I.2.4 NGOs:

- Several local and international NGOs operate in Becharre Caza. Those organizations operate in the field of social services and economic development, from the creation of agricultural cooperatives, and the covering of all their expenditures, till the education of women, passing by the granting of machinery, and the provision of micro-credits, etc.
- No specific value could be put to the assistance, as there is no transparency in the projects' budget costs.

I.2.5 Political and community support:

- The Lebanese Forces political party is omnipresent in the Caza and operates socially and financially. The Maronite Church is also supporting some development projects.

II - Market Characteristics

Assessment of enterprises

- Major Findings
- Companies' profiles

Business needs

- Training
- Access to Credit
- Access to Markets

SWOT Analysis

- Strengths
- Weaknesses
- Opportunities
- Threats

II.1 Entrepreneurial framework

According to the CAS survey in 2004 and the field research done by ALDEC, and alike other rural areas, the structures and characteristics of the economic activities in Becharre reflect a poor management and operating systems for the majority of the companies. The main observations could be summarized as follow:

The majority of the enterprises are very small businesses:

- Out of a total of 573 companies operating in 2004, in Becharre, 82% are micro-enterprises mainly operated by their owners and their family members.
- The few large operators are mainly schools and hospitals or public institutions.
- Enterprises operate in a very informal, archaic and unprofessional manner: Only 55 units out of 573 companies are officially registered.
- Less than 40 % have bank accounts for the business.
- 70% of the enterprises do not hold account books.
- 75% of the enterprises do not use computers in their work.
- 70% have a capital smaller than \$10,000.

Out of agriculture, business activities in the Becharre area are concentrated in a small numbers of traditional sectors, distributed in the following manner:

Type of activities	Number of companies	% of Total
Retail	240	42%
Hotel		
Restaurants	145	25%
Services related to car	68	12%
Other activities	120	21%
Total	573	100%

- It is clear from the above data that the commercial sector is dominant with 42 % of the total enterprises operating in Becharre, followed by the hospitality activities and services related to cars.
- In retail, the business activities are dominated par small groceries representing 50 % of the total operators.
- Clothing and garment, retails, butchers, and bakeries represent 30 % of the retail activities.

II.2 Market Needs

- Several improvements need to be done in the different economic sectors to enhance Becharre development and growth.
- Agricultural requirements could be summarized as follows:
 - Alternative crops to the traditional cultivation
 - Technical guidance and assistance including good governance
 - Opening and consolidation of marketing channels and network.
- The different industrial requirements are:
 - Major investments in technology to upgrade the sector, which relies mainly on light industries with a strong dependence on imported raw material
 - Providing training to the labor's force to improve its know-how and benefit from its relatively low cost and abundant supply.
 - Focus on high quality production and high standards
- The services and tourism requirements are the following:
 - Investments need to be done in the services and leisure sector, especially in the tourism sector where Becharre has a substantial potential. These activities are benefitting from high degree of attractiveness, mainly for the expatriates, original from the Caza, coming for vacation. These investments should be accompanied by training sessions on services and quality standards.

II.3 Business Needs

In the business field, Becharre villages have three major weaknesses that are common to all villages and to all types of economic activities:

Access to credit

- Entrepreneurs in the Becharre area have difficulties to access formal financial facilities. Absence of good practices, informal judicial forms of the companies, and lack of awareness are the major obstacles to access banking credit and financial facilities.
- Consequently, Becharre entrepreneurs are not benefiting from the multiple financial schemes developed by the Lebanese Government.
- One of the most efficient financial program is the Kafalat scheme. This guaranty fund developed several services to ease access to banking credit, including support to start up companies and new projects.
- In parallel, the Central Bank developed new programs to ease and reduce lending cost for investments. If the Kafalat program is limited to 4 sectors, agriculture, industry, tourism, and ICT, financial facilities available at the Banque du Liban, cover all sectors.
- Along with their low cost, these financial programs offer long term maturity reimbursement and 1 or 2 years of grace period.
- Some NGO's have experimented, with success, micro-credit formulas in the Becharre area with an average amount of \$2000, over 6 to 12 months, guaranteed by friends or relatives. Some NGO's have even provided loans at smaller amounts, as low as \$200, over 6 months. Limited amounts, high cost and short term reimbursement periods are the major problems of these convenient lending schemes.

Access to markets

- Finding markets is one of the major obstacles for the Lebanese investors, particularly in rural and remote areas. Insufficient quality, remote situation, lack of cash flows, absence of network, inability to develop market strategy, low scale economies... restrain access to markets.
- Families, and natives of the Caza of Becharre, living out of the area, often play a relay role to ease access to market. Some cooperatives also facilitate promotion of Becharre products out of the region.
- The field survey shows that the largest part of the operators' turnovers is realized within the Caza, particularly for the traditional services activities. Passing customers are the second major source of clientele for Becharre SMEs.
- Selling through cooperative has been tested by some NGOs but experiences in this domain are very shy.

Training

- In general, Becharre workforce needs to be *trained professionally* in several fields to meet the present demand criteria, as well as the future market requirements. Training needs are not limited to employees but include entrepreneurs for technical and management insufficiencies.
- Business development services for MSMEs are not available in the region. Entrepreneurs are forced to joint training in Tripoli or Beirut if they are interested by any training programs.

II.4 The SWOT Analysis

II.4.1 Strengths of Becharre Caza

Becharre Caza offers the following major strengths:

- An agricultural tradition and attachment to the land, accompanied by a fertile land, with high water supplies capacities.
- A considerable portion of the population having a high level of education and having followed university studies in Beirut or abroad, while keeping strong ties with Becharre
- An important strong Diaspora established in Beirut and other urban Lebanese centers, as well, all over the world, having several cases of social successes and being extremely attached to its hometown.
- The existence of archeological and other patrimonial wealth, with still virgin services and tourism sectors.
- Religious tourism capacities with the Kannoubine valley and number of old convents and churches as well as the Maronite patriarch summer residence.
- Preserved and protected natural spaces
- Low cost of land
- Active tourism with the Cedars Forest and resort ski of Al Arz which have the most important ski domain of the country and the region.
- The Gibran Khalil Gibran museum and place of birth.

II.4.2 Weaknesses of Becharre Caza

However, Becharre Caza should overcome the following weaknesses

- Mature and old population.
- Lack of young human resources and insufficient level of qualifications.
- Low level of business involvement for women.
- A tough and long cold season
- Poor infrastructure, with insufficient road and communication systems.
- High cost of transportation and energy
- Insufficient level of agricultural productivity,
- No respect of the norms and standards of quality, rudimentary marketing networks
- Deficient business image that makes potential investors approaching the region.
- Degradation of the environment, in the absence of any governmental supervision and control.

- Lack of tourism infrastructure with a total lack of knowledge on this sector by the different potential actors.

II.4.3 Major Opportunities

The opportunities, which Becharre should try to seize, are the following:

- The mobilization of investments following the improvement of economic and political conditions.
- The relative low cost of the Caza's labor force reducing costs of any potential investment rendering it comparatively attractive.
- The enthusiasm, readiness and availability of the female work force, eager to become productive.
- The presence of NGOs in the region that are ready to provide substantial training to men and women in different sectors and jobs and are providing these development sessions free of charge for other regions. These NGOS have also experience in operating at the level of creating marketing channels to the region's products.
- The huge potential of tourism, be it locally from Beirut and other Lebanese regions, or internationally with the huge number of expatriates scattered all over the world. In fact, the growth in number of residents during the summer season represents more than 200% of the permanent residents. This further demonstrates the high potential of the tourism sector in the Caza.
- The attraction of a growing wave of Lebanese and Arab tourists into the region potential skiing resources.

II.4.4 Major Threats

The Becharre Caza is also facing important challenges that could threaten its development perspectives. The challenges are:

- The necessity to create job opportunities to reduce migration flows and keeps youth population in the region.
- The low purchasing power of the Caza's inhabitants in general, rendering it an unattractive potential market.
- The importance to build a performing infrastructure that would be able to attract investments, tourists and middle to high-income groups. The improvements done at this level remain insufficient and a lot still needs to be done.
- The importance to improve the agricultural output's quality to be able to withstand competition locally and abroad.
- The high competition from low cost products originating from regional and international markets with the progressive opening of the Lebanese market.
- High cost of transport and telecom.

III - Market opportunities

Agricultural and agro-food projects

- New agro-products (cherry tomatoes, broccoli, iceberg lettuce...)
- Honey collection, packaging, and marketing center
- Goat dairy production unit

Industrial projects

- Natural soap factory
- Pastry shop and chocolate production
- Animal Feed Plant
- Services and Retail projects
- Touristic information and services center
- ICT programming and analysis. Call or service centers
- Boutique Hotel
- Entertainment center with Cinema and Internet café

III.1 Selected Projects for the Feasibilities Studies

Based on the field survey and meetings held in the region, some attractive projects for the development of feasibility studies were chosen. These projects were chosen according to the needs of the region as well as the level of skills, business environment, climate conditions, availability of resources, and main strengths of the region

III.1.1 Agricultural and agro-food projects

- **New agro-products (cherry tomatoes, broccoli, iceberg lettuce...):** The farms will have three major target markets: supermarket chain stores, hotels and restaurants and other small retailers. The targeted region is Greater Beirut, Mount Lebanon and other major cities because of the higher price of the cultivated vegetables.
- **Honey collection and marketing center:** The center will collect honey from the beekeepers in the Becharre and neighboring region, and handle storage, packaging and marketing of the honey, including laboratory testing. NGOs can support such project.
- **Goat farm with a production unit of dairy products:** The industry will collect the milk from the farmers in the Caza and produce and package goat dairy products to be marketed in the Caza and the North of Lebanon and in the long run in Beirut and other major cities.
- **Plants nursery:** the industry will supply seasonal seedlings and saplings for vegetables and trees. Availability of land and water, as well as, climate advantage is a big plus for such project.

III.1.2 Industrial projects

- **Soap factory:** The industry will produce both laurel and natural soaps. This activity will carry on local know how and be part of the tourism environment to develop in the Caza.

- **Animal feed plant:** The plant will supply animal feed for chicken, cows, sheep, and goats in the Caza of Becharre, as well as the Cazas of Koura, Batroun, and Zghorta.
- **Pastry shop:** The shop will produce three categories of sweets: chocolate, ice cream, and French pastries. The pastry shop will target restaurants, hotels and other pastry shops and will also be catering for special occasions such as weddings, births and religious events. The targeted region is the Becharre Caza and the neighboring regions.
- **Lampshade manufacturing:** This small workshop is a convenient activity for a family with low investment capacities located in a small village of the Caza. Family members could participate in the business, including gluing, ironing, sewing, purchasing the materials, etc...
- **Enamel workshop:** This small workshop is a convenient activity for a family with low investment capacities located in a small village of the Caza. Enamel is a relatively easy process to learn, but is not widely spread. In fact, the business owner must have basic skills and knowledge of the various materials including brass, paint, engraving procedures, the temperature needed for the metal, paint, and enamel combinations, etc...

III.1.3 Services and Retail projects

- **Hotel / bed & breakfast / motel:** Projects may include a 30 rooms boutique hotel in the Cedar ski resort, along with a restaurant, banquet facilities, to the rehabilitation of 3 to 4 rooms in small villages targeting vacationing families from Beirut or expatriates.
- **Leisure Park:** Taking advantage from the exceptional natural sites of the Becharre region, the entrepreneur can offer basic leisure facilities, including camping, swings, bows and arrows, along with a local restaurant.
- **Touristic information and services center:** Tourism activities registered high rates of growth in Becharre during the last years. Cedar forest and ski resort and the Wadi Kannoubine are major destinations on the Lebanese touristic map. However, these destinations are served by professionals from out of the region. Local have high opportunities to develop their own service activities or subcontract to the existing tour operators.
- **Internet café:** A classical service activity which can be develop by the introduction of sophisticated machines and software.

IV – Projects Evaluation

Methodology for feasibilities

Socio-economic impact evaluation

Key success factors

IV.1 Selected Projects for the Feasibilities Studies

- The investment opportunities identified by the consultant aim to take advantage of the region strengths and opportunities and try to capitalize on the reality in the area.
- Number job opportunities would be immediately created, excluding the numerous others that would result upstream or downstream.
- Women would benefit a lot from these opportunities, as they would be ideal for operating the hotel rooms, the pastry shop, the soap factory, and others.
- The agricultural projects take advantage from the region's agricultural know-how, experience, and advantages.
- The projects rely on developing distribution channels and marketing techniques. Moreover, they focus on developing quality standards, branding, and upgrading customer services.
- The projects do not compete with existing businesses but rather help them improve the quality, as well as enhance the operations of existing enterprises and farmers.
- The projects take advantage of the substantial Diaspora originating from Becharre region, especially for export possibilities, and try to cater for their needs when they visit their hometowns by improving the region's tourism, leisure and services products.

IV.2 Methodology for feasibilities

- The feasibility studies insure that the assumptions taken are realistic and based on current work methods, costs and revenues, with of course adjustments taking into consideration the situation in Becharre and its villages.
- Any project that could be harmful to the environment is discarded.
- The feasibility studies entail the following main outline:
- Executive summary which summarizes the main points covered in the study as well as main results to be expected
- Project description, which provides the main elements needed to develop the project including the facilities, equipment, and other resources needed.
- Product or service strategy, which defines the main objectives to be achieved through the project in terms of product lines and service standards.
- Market analysis, which briefly describes the existing and potential market conditions for the development of the projects. It also covers the main competition, target market, and SWOT analysis for the project.

- A basic financial plan, which provides projections over a period of 5 years for most of the projects,
- The main assumptions are based on market achievable levels, and are conservative while taking into consideration the current socio-economic conditions in Becharre caza.
- Recommendations and key success factors, which highlight the main conditions for the success of the concerned venture. These conditions must be met in order to achieve the results.
- Economic impact evaluation, which provides the expected jobs created through the project as well as the potential benefits related to the socio-economic environment of the caza.

Annex 1

Feasibility Study- Goat dairy production center

1 Executive Summary

- The proposed project consists in developing a goat farm with a production unit of dairy products. This industry will collect the milk from the farmers in Becharre caza and produce and package goat dairy products to be marketed in the region and other parts of the country.
- The production unit will target grocery stores and small retailers as well as large supermarkets and restaurants. The distribution of the dairy products will cover Becharre caza and the North of Lebanon as well as Beirut and other major cities.
- Choosing to produce goat dairy products makes sense for Becharre caza since goat breeding (about 25,000 goats) is more extended than cow breeding and has a high potential for development. Moreover, this kind of product avoids direct competition with highly developed cow milk dairy producers, which are mainly concentrated in the Bekaa.
- The production unit's initial investment costs are estimated at \$200,000. They include the cost of equipment, and the cost of vehicles as well as the working capital needs to start the business.
- The main assumptions are conservative and consider that in the first year 15% of the total goat milk production in Becharre caza will be processed in the center...
- The projections are considered as very conservative and taken over a period of 5 years. The production unit is expected to provide an average annual net profit of \$50,000.
- The production unit provides an internal rate of return (IRR) of 23% and a payback period of 5 years. These results show that the project is viable.
- Besides the business benefits and good performance that the goat farm unit is expected to achieve, it will also impact positively the economic environment of Becharre by offering 11 to 14 job opportunities. This industry will make use of the extended goat farming in Becharre to produce dairy products that will be sold and marketed in the North of the country as well as in the Capital and main cities.

2 Project Description

- The project consists in developing a goat farm with a dairy production unit of goat Labneh, goat cheese, and goat Laban in Becharre caza. The industry will collect the milk from the goat farmers and produce dairy products that will be sold in Becharre and the North of Lebanon as well as in Beirut and other major cities in Lebanon, and eventually be exported to Arab countries and to some European countries in the long run.
- The factory will be rented to lower the initial costs of investment. The study assumes an annual rental of \$10,000 for the premises. The equipment will include all equipment to collect, to conserve, to produce, to pack and to distribute, the goat milk products.

2.1 Objectives

- The main objective of this production unit is to be one of the leading goat dairy producers in the region to gain a substantial market share in the North and ultimately all over the coastal area from Tripoli to Beirut, taking advantage from the existence of a large number of goats in the area of Becharre.
- Its strategy will be aimed at securing reliable sources of raw material, offering good-quality products and focusing on providing an efficient coordination between production and marketing.
- In fact, the production unit will establish long-term deals with local farmers and owners of small and large goat farms to ensure that fresh goat milk is provided on a continuous basis. Additional ingredients will be purchased from local distributors.
- The strategic objectives also include training to employees and plant workers on quality and hygiene standards and, on the long run, developing exports.

2.2 Production Process

- The company will have three main lines of production:
 - Production of Laban from raw milk
 - Production of Labneh from Laban
 - Production of cheese from raw milk
- The Labneh will be distributed to supermarkets in two forms, packed in plastic bags or as Labneh balls mixed with oil, sold either in bulk or in glass jars. For the restaurants, the Labneh will be distributed bulk as 200g shaped rolls. The Laban will be distributed in buckets and plastic boxes and the cheese in bulk.
- The production set-up is divided as follows:
 - Milk reception
 - Milk pasteurization
 - Laban manufacturing
 - Labneh manufacturing
 - Cheese manufacturing
 - Cheese packaging

3 Market Analysis

3.1 Goat Farming in Becharre Caza

- The main animal breeding activities in Becharre caza are goats and sheep both for meat and milk.
- *Estimated Livestock in Becharre*

Number of breeders	Cow	Sheep	Goats
350	1,500	4,000	25,000

- As indicated in the table above, goat breeding is much more extended than sheep breeding. There are two types of goats: the Baladi or local type and a mixed breed, between local and Shami breed, which is less prevalent. The local breeds of goats are well adapted to the environment and to the feeding systems in place. Nevertheless, their milk production is low.
- The feeding system is essentially based on natural pasture and goats are sometimes fed during the winter. In fact, grazing lands are still quite abundant in Northern Lebanon but the intense goat grazing may lead to a degradation of pastures on the long run.
- The size of goat herds may vary from 40-60 heads to 1,000 to 1,500 heads; on average each cattle counts 200 to 350 heads. The owners of large herds often manage related activities such as butcheries and milk transformation enterprises to process and market their produce.

3.2 Industry Analysis

- The average consumption for the dairy products in Lebanon per inhabitants and per year are increasing and the market for dairy products is becoming highly competitive and is increasingly growing, especially with the evolution in consumption trends. The production of dairy products is considered one of the most important industries in the food and beverage sector: The increasing of household consumption pattern is amplified by the growth in number of restaurants and hotels that offer a wide range of ethnic and international products.

3.4 Main products

3.4.1 *Labneh and yogurt (laban)*

- Goat Laban is very limited in the market and has a high potential to gain a market share if good quality and adequate marketing strategy are ensured. In September, the goat milk produced is generally thicker and can be sold for the production of “kechk”.
- The market for Labneh is important in Lebanon. Lebanese people like to consume Labneh, which is enjoyed at breakfast, accompanies any meal or is used as a dip with crackers or bread. Labneh has a greater portion of the nutrients in yogurt because the whey has been removed resulting in a higher concentration of calcium per volume than other dairy products.
- Goat Labneh has a higher preservation time than the regular Labneh; and its shelf life is longer.
- Labneh balls in oil with different textures and packed in jars are generally good for exports in Arab and Western countries.

3.3.2 *Cheese*

- The cheese market in Lebanon comprises a wide range of products that are classified mainly into three broad categories: white cheese, processed cheese and natural cheese.
- The Lebanese market for cheeses incorporates different types, sizes and tastes. They are sold either in bulk to outlets where it is sold loose by weight or vacuum packed in transparent plastic packages and preserved in brine (water and salt mixture).

- Concerning goat cheese, it is very demanded by traditional restaurants in Lebanon, as well as in some “European-style cafés”, in addition to supermarkets. Moreover, goat cheese is also very demanded in the international market where the Lebanese cuisine is well implemented.

4 SWOT Analysis

4.1 Strengths

- With its production of goat dairy products, this small industry will be entering into a “niche” market and can realize good sales if quality and efficient marketing and distribution of the products are ensured.
- The plant will manufacture high-quality dairy products, with the adequate food hygiene and quality norms. One of the major strengths will be to secure reliable sources of raw material by contracting long-term agreements with goat farmers in Becharre.
- The production unit will offer a diversity of products, some of which would be interesting for exports.

4.2 Weaknesses

- The main weakness that is inherent to any enterprise in Becharre is the low level of economic development. In addition, regular inhabitants tend to be worse off than the expatriates, who come in the summer, and those who work in major cities.
- The problem that may be encountered in a first phase is directing a substantial part of the milk production towards the center. For that reason, it is important to inform large goat farmers and emphasize the benefits of long-term deals.

4.3 Opportunities

- The Lebanese population consumes dairy products frequently and in large quantities.
- Goat breeding is extended in Becharre caza and goat milk is widely available.
- The industry will benefit from the lower cost of labor available in Becharre and can be competitive in terms of pricing its products.
- The market for dairy products is increasing and the demand for local production is growing, especially with the taxes that are levied on the imported dairy products.
- The demand for goat dairy products is not only limited to mini-markets and supermarkets but also extends to restaurants and hotels. Moreover, these latter constitute a steadily growing demand, especially during the tourism and holiday seasons.
- The large Diaspora originating from Becharre, which are living abroad could help in finding new markets outside the Lebanese boundaries for goat dairy products.

4.4 Threats

- The population in Becharre caza and in the North of Lebanon may find the goat dairy products more expensive than the cow dairy products and consume the latter ones, thus affecting the sales of the production unit.
- The production unit involves an important investment and high running costs, which need to be covered by important revenues; thus it is crucial for the center to develop intensively its markets in the main cities, with large supermarkets, restaurants and hotels.
- The market for dairy products witnesses in general an increased competition and price wars among local producers. In addition, there is also competition from cheaper Syrian cheese products, which enjoy cheaper milk costs.

5 Marketing Strategy

The goat dairy production unit's main marketing objectives are:

- Ensuring high quality products, with the adequate food hygiene and sanitary norms.
- The manager will ensure efficient coordination between production and marketing. The distribution of the dairy products will cover mini-markets and grocery stores as well as supermarkets and restaurants in Becharre caza and in the North of Lebanon in a first stage and in Beirut and other major cities in a second stage.
- The manager will ask the salesmen to fill daily reports showing the number of points of sales reached, the time spent at each point of sale and the quantity sold in order to keep track of the work of each of the salesmen.
- Focusing in the long run on the promotion of the products to reach external markets for exports.

5.1 Pricing

- The bulk selling prices of the dairy products to supermarkets, grocery stores and restaurants will be set as competitive as possible.
- It is important to note that in supermarkets, agreements on bulk price of Labneh balls are made and the cost of the oil is paid upon delivery, separately from the price of Labneh.

5.2 Advertising and promotion

- The production unit will allocate a yearly budget of approximately 2% of sales for marketing, which comprises advertisement in local magazines and printing flyers/brochures.
- During the first few months of operation, the production unit will also have to offer free samples, especially to important potential clients. In addition, tasting events in the points of sales can take place. The production unit will develop new packaging that will be more attractive to customers and that will raise awareness concerning goat dairy products.

5.3 Sales Channels

- The production unit will establish strategic alliances with small retailers and large supermarkets as well as restaurants & hotels to ensure the adequate distribution of the dairy products. This

requires that the production unit ensures timely delivery, freshness of goods, etc... to be competitive in order to attract a large base of customers.

7.4 Public Relations

The public relations efforts will mainly rely on the following:

- Develop direct contacts with all the farmers of the caza as well as neighboring cazas
- Get in touch with the largest supermarkets in the North but also all over the coastal area between Tripoli and Beirut.
- Develop a sustained public relations effort, with key Lebanese exporters to foreign countries with high concentration of Lebanese people in order to distribute the products in the exports markets.

6 Financial results

Based on very conservative assumptions, the projections of the expected financial performance of the goat dairy production unit could be summarized as follow:

- The initial investment cost is around USD 200,000 including the working capital needs which take in consideration the initial quantity of milk and finished products in stocks.
- Quantity of milk processed : between 800,000 and 1 million liters per year around 15% to 20 % of the total production of goat milk in the area
- Produced quantities : Four kinds of products will be sold to supermarkets and restaurants at the following quantities for the first year
 - Labneh packed 30,000 Kg
 - Labneh balls 40,000 Kg
 - Cheese 50,000 Kg
 - Laban 40,000 Kg
- Total revenues : USD 750,000
- Total of costs sales USD 620,000
- Gross margin USD 130,000
- Gross margin as % of total sales 17%
- General expenses and depreciation USD 65,000
- Net profit USD 65,000
- Net margin as % of total sales 9 %

7 Recommendations and key success factors

In order to achieve satisfactory results, there are some key success factors that should be highlighted:

- Long-term agreements must be made with farmers with large cattle in order to collect an important part of the total milk production of Becharre caza as well as other neighboring cazas, which also have a high concentration of goat farmers.
- The production unit must make sure that the milk collected comes from goat farms that are vaccinated against the diseases that can be transmitted to humans through the consumption of dairy products.

- The production unit should focus on producing high quality products, conforming to adequate sanitary and food health standards. The main idea is to offer quality at affordable and competitive prices.
- The staff will receive the adequate training for using the equipment and producing and packaging goat dairy products efficiently.
- The manager should work to promote and market the products in Becharre and the North of Lebanon and to reach an extended network of supermarkets and restaurants.
- The manager should keep track of the work performed by the salesmen through daily reports; the quantities produced of each category of dairy products will be modified over time in case one category achieves higher sales than others.
- It is important to reach new markets in the long run through an expanded network, where the center should strive to take advantage from the well-established expatriates in foreign countries.

8 Economic Impact Evaluation

Establishing this goat production unit in the caza of Becharre will have several positive repercussions on the socio- economic environment of the region:

- Building up such an industry will allow using the goat farming available in the caza for the production of dairy products that will be sold and marketed all over Lebanon in a first stage and later on, marketed abroad.
- It will create 11 job opportunities, thereby offering new opportunities to young Becharre citizens. Most importantly, it will help prevent this group of people from emigrating by opening new career opportunities to them.
- Moreover, the center will be an important incentive for goat farmers to increase their production, since they will know that they will be able to sell all their output. Thus, it will improve the condition of a number of goat farmers in the region.
- The creation of these jobs will also help lift the standards of the households and play a positive role in the community.
- Moreover, the training the employees will have received will equip them with valuable skills for future job opportunities.
- Finally, the potential success of this industry may enable the country to export goat dairy products to Arab countries and some European countries in the long run.

Annex 2

Feasibility Study- Pastry Shop with Chocolate Production

1 Executive Summary

- The proposed project consists in establishing a pastry shop in Becharre caza. The pastry shop will produce three categories of sweets: chocolate, ice cream, and French pastries.
- The pastry shop will have three major target markets. First, it will target restaurants, hotels and other pastry shops. The second aim consists in catering for special occasions such as weddings, births and religious events. Finally, there will be a kind of coffee shop where clients will be able to consume any product in-house.
- The targeted region is the caza of Becharre, which includes 22 villages and touristic flows. Based on a preliminary market survey, there are no chocolate factories in this region. However, the pastry shop will produce a variety of products in order to circumvent seasonality associated with specific products.
- The population in caza increases substantially during the summer, and the pastry shop will be able to seize this opportunity, by producing ice cream.
- The total investment amounts to \$130,000; includes equipment with a total value of \$90,000 and \$40,000 for working capital
- The main financial assumptions take into consideration the socio-economic conditions in North Lebanon, and are, therefore, relatively conservative. There is a very important gap between the sales expected in the summer versus those expected during the nine other months.
- An average net income of 30,000 USD per year is expected for the 5 years of production.
- According to the preliminary study, the project will provide good returns to the investors. More important, however, is the socio-economic impact of such a project. It will create 10 decent jobs with respectable wages. Moreover, the fact that certain jobs are reserved for women will contribute in women empowerment in a region where huge gaps subsist between male and female unemployment.

2 Project Description and Product strategy

- The aim of this project is to develop a pastry shop in the caza of Becharre. The pastry shop will have three different lines of products.
 1. Chocolate production and decoration unit
 2. Ice cream production unit
 3. French pastry production
- The workshop will be divided into two main areas: On one hand, the kitchens and decoration area in which all the production process will take place, and on the other a seating area for customers.
 - The main objectives for the production unit are:
 - To use good quality inputs
 - To maintain quality control by enforcing strict hygiene standards on the personnel,

- Stress on the professionalism of the craft men and their value-added in the goods produced.
- Taking into consideration the seasonality associated with the consumption of certain products in pastry shops such as chocolate and ice cream, producing a diversity of sweets will allow the pastry shop to function all year round. The main items that will be produced are:
 - Normally and decorated chocolate for special occasions
 - Natural ice cream
 - French pastry shop (foret noire, blanche, fraisier)
 - Puff pastry shop (croissant, mille feuilles, boules au chocolat ,Cakes, muffins Petits fours)
 - Mary cream
 - Coffee Fresh juice Canned juice, sodas

3 Market Analysis:

3.1 Local market

- The regions the project will cover include the caza of Becharre but could be extend to other neighbor areas and villages. The population of the area varies considerably between winter and summer, for instance, in Becharre caza, the population almost triple in summer because expatriates and those who work in Lebanon's major towns tend to spend summer in their villages.
- However, Becharre population in general and specifically in the villages of the caza is among the poorest in Lebanon. Therefore the production must be able to combine good standards of quality and taste with prices that would be affordable to locals.
- Therefore, we consider that a chocolate factory and a pastry shop would still be a successful venture in Becharre, especially if the management is able to build a loyal and diverse clientele. The fact is that chocolate remains the preferred sweet to be offered and is perceived to be the most suitable, or appropriate gift to offer for special occasions.

3.2 Main competition

- There are some informal chocolate producers in Becharre caza, and they produce sporadically, for special occasions only. Therefore the competition is poor and the situation is favorable to the establishment of a specialized production unit.
- Although there are some few French pastry shops in the area, but no one is considered as well established.
- Target market
 - The objective of the chocolate and pastry shop is to reach three specific markets:
 - First, the pastry shop will cater for events such as weddings and births, as well as private parties taking place in Becharre area
 - Second, it will distribute to main pastries, restaurants and hotels in the region.
 - Third, there will be a point of sale with a terrace linked to the production unit, in order to welcome directly customers.

4 SWOT Analysis

4.1 Strengths

- The pastry shop will offer high quality goods. A professional quality team will supervise the production; one of the major strengths will be the ability to build a solid and loyal relationship with both local customers (individuals, restaurants) and expatriates who might ask for western standards.
- The price per quality will be very attractive; the pastry shop will offer discounts to key clients.
- The production unit will produce a diversified range of products, which can help smooth out seasonality factors.
- There are a number of special occasions and holidays that the pastry shop could benefit from: : Christmas, Easter, Ramadan Eid al Adha, Valentine, First Communion, Weddings, Births...

4.2 Weaknesses

- Inhabitants of rural areas are more used to Arabic sweets than French pastries and may not consider these products as valid substitutes.
- Given that the majority of people have limited income, pastries and decorated chocolate might be considered a luxurious item.
- Although the range of products theoretically satisfies preferences at any time during the year, the caza is much less populated during the nine months outside the summer and therefore the profitability of the business will be squeezed during the off-season months.

4.3 Opportunities

- Labor, which is the main factor of production of decorated chocolate, is cheaper in Becharre than in major cities. Hence, the expected price difference between chocolate produced in Becharre and those in main cities could open up new opportunities to contract deals with chocolate distributors in Beirut or other cities. Another opportunity is possible by establishing contracts with clients such as hotels and restaurants.
- The pastry shop will take advantage of the fact that during the summer months the number of residents increases considerably, especially to sell ice cream.

4.4 Threats

- There is a risk that the turnover achieved does not reach expectations and therefore, the business would not be able to cover its operating expenses.
- In addition, there is a risk that the economic condition in the region does not improve, or even gets worse; this would definitely impede the profitability of the business.

5 Marketing Strategy

The pastry shop will capitalize on several advantages in order to build up a solid, loyal and diversified network of clients. It will therefore focus on the following objectives:

- Cleanness and high quality of inputs used, as well as high quality standards of production.

- Competitive pricing
- Attractive decorations for chocolates to please different tastes
- Delivery of chocolates, French pastries, and ice cream to various points of sales and pastry shops.

5.1 Pricing

- The prices the pastry shop will charge are determined by the standards of living of the targeted regions, by the production costs, and by the competition.
- The pastry shop will offer differentiated pricing according to the quantities purchased by the customers. The price list above is applied for retail selling.

5.2 Sales channels

- The production unit will establish strategic alliances with the hotels, restaurants, supermarkets, municipalities and other key clients to be the exclusive distributor of sweets for special occasions. This requires good quality services including timely delivery, freshness of goods etc... to be competitive in order to attract and retain a large base of clients.

5.3 Advertising and promotion

- Organization of open cocktail parties to invite key clients and the local residents to visit and taste the varieties to be offered.
- A promotion budget will cover brochures and posters to be displayed in the pastry shop. And will be distributed to potential key clients including hotels, restaurants, and other pastry shops.

6 Financial results

- Based on very conservative assumptions, the projections of the expected financial performance of the Pastry Shop with Chocolate Production unit could be summarized as follow.
- The total investment amounts to \$130,000; includes equipment with a total value of \$90,000 and \$40,000 for working capital
- The beginning inventory includes perishable raw material such as chocolate, ingredients for ice cream, for French pastries, for cakes and for fresh juice covering two weeks of sales on average. Other goods such as canned juice, sodas and coffee will cover about 1 month of sales.
- Sales assumptions are rather conservative and are based on a clear-sighted understanding of the socio-economic condition of the targeted region. Moreover, the proposed pricing of goods is based on market price levels in the region
- The main financial results could be summarized as follow:

○ Total revenues :	USD 300,000
○ Total of costs sales	USD 200,000
○ Gross margin	USD 100,000
○ Gross margin as % of total sales	30%
○ General expenses and depreciation	USD 70,000
○ Net profit	USD 30,000

- Net margin as % of total sales 10%

7 Recommendations and key success factors

In order to achieve satisfactory results, there are some key success factors that should be highlighted:

- All the personnel of the pastry shop must be very qualified. The craft women, the chef, the cook and the sales person will receive all the necessary training in order to perform according to high standards. The managerial personnel and the chef will be selected according to their merits and previous experience.
- As a first stage the pastry shop should follow a policy of market penetration, trying to seize any opportunity in order to get a wide array of clients.
- The pastry shop will make full use of its marketing resources in order to market itself as a destination and as the most competent chocolate, ice cream and pastry shop producer in the region.
- After a certain period of functioning, the pastry shop would have acquired some key clients, on which it will focus as the primary target market.
- The pastry shop should try to differentiate itself from other French pastries building up on its main assets: quality, cleanness and affordable prices.
- Regarding the decorated chocolate, the manager should take into consideration the life cycle of certain models, and will make sure to introduce new models once the market for specific products has attained the maturity stage.
- The shop seating area ought to be as pleasant as possible, in order to attract visiting expatriates and tourists.
- Finally, let us stress one more time the importance of cleanness, high standards of production and good quality of inputs.

8 Economic Impact Evaluation

Establishing this goat production unit in the caza of Becharre will have several positive repercussions on the socio- economic environment of the region:

- Building up such a craft shop will allow for an economic diversification in a region where agriculture and other low-skilled jobs are predominant.
- The pastry shop will create 10 full-time jobs; it will offer new career opportunities to young people, especially women in Becharre. These jobs will also contribute in restraining the migratory floods, which is draining Becharre's most capable people to big cities and out of Lebanon.
- Creating jobs for women will empower them; it will help them to increase the household income in a very positive and comfortable way.
- Furthermore, the creation of these jobs will ensure to employees respectable wages and thus helps to lift up the standard of living of the concerned households.
- The production of pastries and especially of fresh juice has backward linkages that will be beneficial to the whole region, mainly through the use of fresh fruits, milk, and flour, produced in the area.

- Moreover, the training the employees will have received will equip them with valuable skills for future job opportunities.
- Finally, the pastry shop will be seen as a new attraction, and as one of the reasons to spend some additional time in Becharre.

III.3 Development projects for the Caza of Bcharre

After having captured a general overview of the Caza of Bcharre, ALDEC-PRODES encourages the following development projects for the region “Rural Routes”, Restoration Projects – with Help Lebanon and the ‘Albergo Difuso’ Concept.

III.3.1 Rural Routes

Rural Routes – Caza Bcharre, may burst in a touristic flux to discover the natural and cultural heritage of the different villages. Being that there are so many possibilities of tourism circuits, we think the best could be to make ‘packages’ with different time durations, attractions, etc. These diversity of products may attract different type of tourists, but mainly it is a family tourism where all members of the family may have an interest.

The packages could even expand to propose larger itineraries, and when having a family or a group lodged for several days, many attractions could be explored by the visitors. The first route shall go around the Caza visiting the 22 villages and then taking the road of Ehden to Arbet Kosaya to Sareil and finish the circuit again in Tourza. (see Plan #1).

Some other circuits could be offered such as: Bcharre- Tripoli; Bcharre- Batroun; The ‘Arz Circuit’ joining Arz e Raab, Arz Tannourine and Arz Yey (see Plan #2). Some other fantastic circuit could be to the Bekaa Valley joining: Bcharre- Bychouait- Deir el Ahmar- Baalbeck. (see Plan #3).

ALDEC-PRODES has already a methodology to launch such type of project. Normally it shall be a 3-year project with three main phases:

- 1) the Survey (of the historical sites, natural sites, activities and small businesses of services)
- 2) the Evaluation (test the route and different circuits with visitors to evaluate the potentials, preferences, etc.)
- 3) the Launching (launch the project to the public: marketing tools, brochure, etc.)

A main component that will be present during the three years will be the training component. Having now PRODES NGO, partner of ALDEC, launched the “Institute of Management and Services” (IMS), there is a specialized center to deliver the necessary training for the services enterprises.

Developing such a project requires a budget of around \$200,000USD and three years of work. During the execution of the project, several jobs are created and there is a whole direct impact in the community.

III.3.2 Restoration Projects

There is a beautiful setting and many historical buildings and villages. Taking the village centers will be a must to ameliorate the urban conditions: car circulation that is in many villages destroying the context, some buildings shall be restored, etc.

The best way, perhaps, to pursue this project will be in collaboration with a Faculty of Architecture and Urbanism. Students could use one of their courses or studios to make proposals and specific projects that could then be executed. These projects are usually expensive, but there is an Association called Help Lebanon, that may fund this type of projects.

III.3.3 “Albergo Difusso”

This is a new concept launched in Italy that is quite applicable for the villages in Bcharre. Since there are many empty houses or rooms, they could be used as ‘hotel’ rooms. The hostess may be a family working in a small shop or restaurant that receives the guest who arrives to the village. This hostess shall lodge the guests in rooms ‘scattered’ around the village, hopefully in the historical center and in a radius of approx. 200 meters from the center and heart of the hotel (the reception, the common spaces, the restaurant).

The concept of “Albergo Difusso” responds to the respect of environment. The fact of not having to build any more- and many times without any planning- will be respecting the cultural heritage of the area. It’s just necessary to restore and recuperate existing houses and apartments according to the local cultural and historical backgrounds.

Having this type of lodging system, makes the visitors be integrated into the daily life of the community. Nowadays tourists are looking for authenticity, for tradition, to know the real aspects of the country. In Bcharre, the contact with the ‘Bcharriotes’ will be the best way for these visitors to get to know the Caza as well as the whole country.

Several types of activities could be developed in this spirit, responding to the visitors interests. But all type of local food preparation, traditional storytelling, local dances, poetry, exhibitions, etc. could be offered.

“The main advantages of the Albergo Diffuso, compared to traditional hotels are:

- It generates a high quality tourist product, expression of local areas and territories without generating negative environmental impacts (nothing new has to be built, existing houses must be restored and networked).
- It helps to develop and network the local tourist supply.
- It increases sustainable tourist development in internal areas, in villages and hamlets and in historical centers, in the off-beaten tracks areas increasing the supply in the tourist market.
- It contributes to stop the abandoning of the historical centers and villages.” (article Albergo Diffuso- Developing Tourism through Innovation and Tradition, www.ideasonline.org)

Lebanon is a small country. Staying at Bcharre as the main point could be a dream for many tourists. From Bcharre, if good tourism packages are prepared, they could visit 4 regions of the country: North Lebanon, the Bekaa, Mount Lebanon and Beirut.

In order to achieve this challenge, small actions shall start to take place. If one investor invests in two to three rooms, and we get the youth to receive the training at the Institute of Management and Services, they could manage these small units, make the marketing, etc. until people get to know them. Once started up it may grow and then be repeated in other regions.

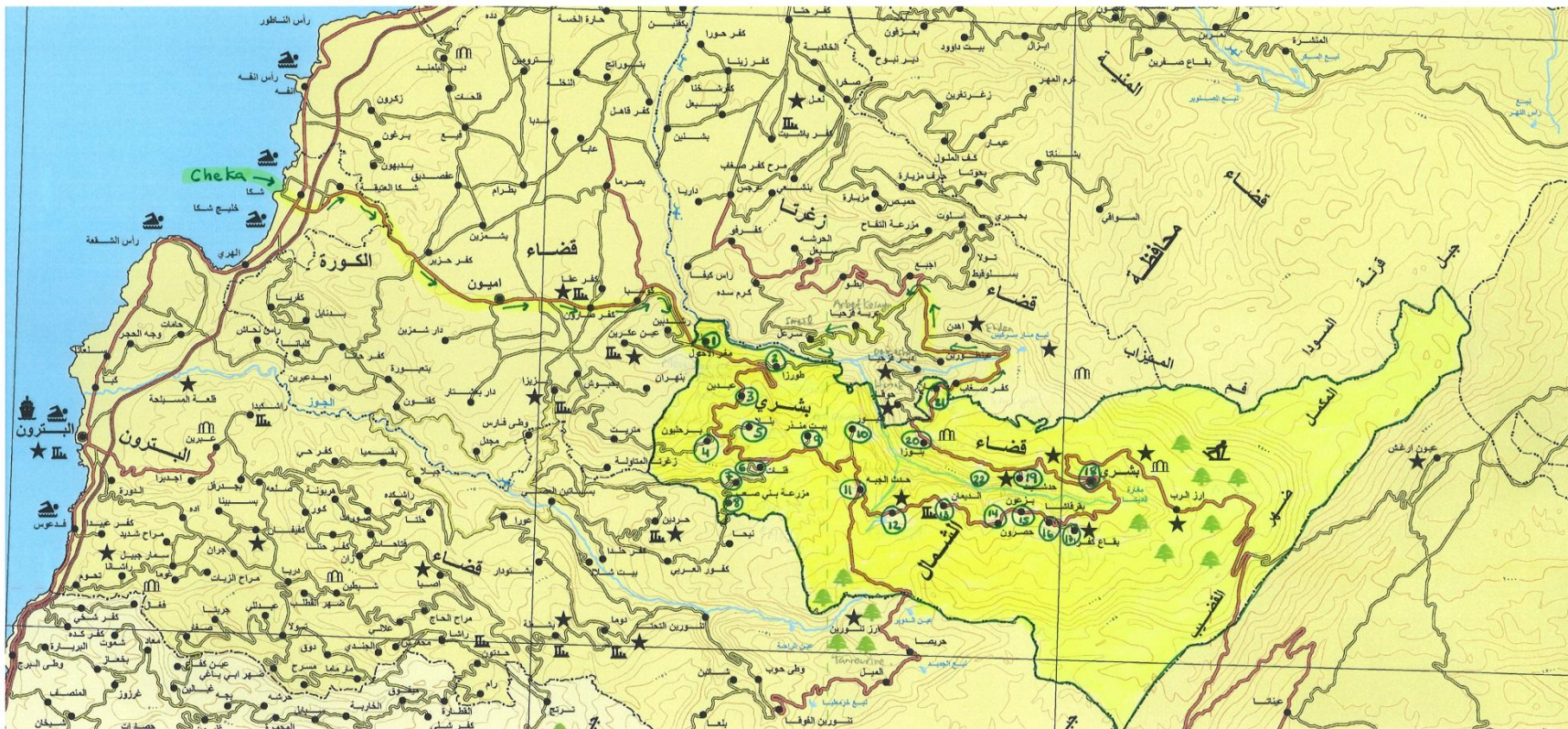
IV. Conclusions

This study shows clearly that there is a big potential in the Caza of Bcharre. It also offers a variety of specific projects that could be developed with the support of the local communities. The different scale projects shall always be executed with local people.

The main issue in order to carry out any of these projects is: training. Funding could be found for such projects, as it has already been mentioned the different sources. Nevertheless, the most important is the awareness component and that the community gets the necessary knowledge to get involved in the project.

Then some youth shall receive specialized training in order to generate with creativity the different phases of the projects. We greatly advice to send some youth to take the 3-year training program at the Institute of Management and Services (IMS) at Maad, Jbeil-Byblos. They will receive the necessary skills in order to be efficient motors of development later on.

Local Development Strategy in Behane.
Proposal: "Rural Routes in Behane"



- 1- Moghar el Ahwal
- 2- Tourza
- 3- Abdine
- 4- Barhalyam
- 5- Billa
- 6- Qnat
- 7- Matraat Beni Saab

- 8- Maatnat Beni Assaf
- 9- Beit Monter
- 10- Qnaywer
- 11- Hadath Jobbeh
- 12- Bissat
- 13- Dimon
- 14- Hassroun

- 15- Bazoum
- 16- Bzarkasha
- 17- Bzarakafa
- 18- Bchane + Ara e Raab
- 19- Hadchit
- 20- Blawza
- 21- Bane
- 22- Ramoubine (worth doing apart)

Analysis done during Jan.-June
2010

