

***2nd Consultation Workshop on enhancing the potential for Private Sector Participation in Water Infrastructure in Lebanon, with emphasis on the role of Banks***

***Hilton Habtoor Grand - Beirut, 10 October 2017***

**Brief Report – Summary**

Introduction

The Government of Lebanon is well aware of the financial challenges that the water sector of the country faces and has been considering the potential involvement of the Private Sector, and banks in particular, to assist with the financial sustainability of the water sector and meeting the country's water needs. Indeed, the needed investments for the planned infrastructure development in the water sector, including the "softer" management-related interventions (institutional, tariff, legal and regulatory reforms) are significant and come up against strong financing constraints. These needs have been explicitly identified by both the 10 Years Strategy Plan (2000-2009 and the revised edition until 2018) and the 2012 National Water Sector Strategy, while the Government estimates that financial contributions through the State budget and Official Development Assistance will not suffice to cover the sector's needs.

Considerable efforts have been already made to improve the related enabling environment constraints (primarily governance-related) to the development of the Private Sector Participation (PSP) in the Lebanese water sector. Among the most prominent ones is the recent enactment by Parliament of Law 48 Regulating Public Private Partnerships (7 September 2017) and recent approval by the Council of Ministers of the Water Code (7 October 2017) and its submission to the Parliament for ratification.

However, constraints continue to be important and relate to:

- Institutional uncertainty, mainly due to the delayed enforcement of Laws 221/2000 and 337/2001 aimed to rationalise the water sector,
- Legal gaps, resulting from the lack of an appropriate legal framework and overlapping among various draft laws,
- Limited administrative capacities within relevant public authorities,
- High political and commercial risks that include low collection rates and limited cost recovery.

Moreover, experience in other countries of the region (e.g. Egypt, Jordan, Palestine and Tunisia) points to the need of an efficient interface among government entities, private sector (including banks) and civil society in order to establish a common understanding on PSP, the opportunities and risks from such involvement as well as the measures and needed actions to overcome existing obstacles.

Although consultation with private sector and banks has been already initiated in Lebanon within the MED EUWI work and during a dedicated workshop with private banks (Beirut, 9-10 December 2010), reinforcing a forum of exchange is necessary so as to solidify and speed-up the needed actions in an open, transparent and inclusive manner. It is thus, very important to continue and extend this consultation. Particularly in Lebanon, the involvement of banks in the consultation process represents a novelty, and if supported further it can not only assist with the financial sustainability of the Lebanese water sector but also constitute a model to be replicated elsewhere in the region.

This is also the expressed interest of the Ministry of Energy and Water that, besides the large-scale infrastructure projects to be implemented through the involvement of the Private Sector, is also interested in pursuing smaller projects with the involvement and support of commercial banks, similarly to what is being already carried out for renewable energy projects in the framework of the Banque du Liban (BdL) green financing mechanisms.

### The 2<sup>nd</sup> Consultation Workshop

In this framework, the **2<sup>nd</sup> Consultation Workshop on enhancing the potential for Private Sector Participation in Water Infrastructure in Lebanon, with emphasis on the role of Banks** was organised in Beirut on the 10<sup>th</sup> October 2017, by the Ministry of Energy and Water (MEW) and the Central Bank of Lebanon (BdL) in cooperation with the Global Water Partnership-Mediterranean (GWP-Med) and the EU-funded SWIM-Horizon 2020 Support Mechanism project.

The workshop formed part of the **Policy Dialogue on Governance and Financing of water projects in Lebanon** successfully launched during the **6<sup>th</sup> Beirut Water Week (27-28 March 2017)** and carried out under the leadership of MEW and BdL in the framework of the joint work in Lebanon of the UfM labelled project **Governance & Financing for the Mediterranean Water Sector**, implemented jointly by GWP-Med and OECD and funded by the Swedish International Development Cooperation Agency (Sida), and the UfM flagship project SWIM-Horizon 2020 SM, financed by the European Union.

The main objective of the Dialogue in Lebanon is to raise awareness on the enabling environment for sounder private sector involvement in water infrastructure with a focus on the banking sector and to identify the necessary incentives for expanding the environmental account fund in the banks of Lebanon, primarily to promote the use of non-conventional water resources in the water-related sectors (agriculture, industry, domestic, tourism) and, secondarily, to support the work of water service facilities. In this sense, **the Dialogue assists and supports the on-going efforts of the MEW and of the BdL towards a more sustainable management of water resources** in the country.

In particular, the 2<sup>nd</sup> Consultation workshop focused on:

- presenting and discussing a set of criteria for the selection of bankable water/wastewater projects with emphasis on the use of Non-Conventional Water Resources Management (NCWRM) and;
- elaborating on the type of small-scale projects that can be selected for further assessment and implementation as pilot cases through private sector/banks' support, thus contribute through 'learning by doing' towards a better understanding of the enabling conditions for Private Sector Participation in the water sector.

The main highlights from each session are presented here below.

### Opening Session

09:00-09:30	<b>Opening Session</b> <ul style="list-style-type: none"> <li>○ <b>Dr. Fadi Comair</b>, Director General of Hydraulic and Electric Resources, Ministry of Energy and Water (MEW)</li> <li>○ <b>Ms. Esse Nilsson</b>, Senior Programme Manager, Swedish International Development Cooperation Agency (Sida)</li> <li>○ <b>Prof. Michael Scoullou</b>, Team Leader, SWIM-Horizon2020 Support Mechanism, Chairman, Global Water Partnership – Mediterranean (GWP-Med)</li> </ul>
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- **H.E. Eng. Cesar Abi Khalil**, Minister, Ministry of Energy and Water (MEW)

- The exciting news related to the adoption of the Water Code by the Council of Ministers was shared with the participants by the Director General of Hydraulic and Electrical Resources and H.E the Minister of Energy and Water (MEW). Despite the fact that the Code has still to be ratified by the Parliament so as to be officially enacted, there is hope that the process will be concluded in the shortest possible time.
- The Water Code allows for important reforms in the sector, including on Public Private Partnerships, for which different modalities are contemplated, as well as on other key issues for Lebanon, such as the promotion of a river basin management approach, the application of the polluter-pays principle and the real economic value of water.
- This consultation workshop follows up the work already started in 2009 by MEW and GWP-Med with the assistance of the Mediterranean Component of the EU Water Initiative (MED EUWI) towards understanding and enhancing the enabling environment for Private Sector Participation in Lebanon, also through the role of Banks and notably the collaboration with the Central Bank of Lebanon (BdL).
- Donors such as Sida and the EU provide further support to this endeavour and to the sustainable development of the region through their programmes/strategies/projects, including the Sida MENA Regional Strategy and the EU-funded Sustainable Water Integrated Management/Horizon 2020 Support Mechanism (SWIM/H2020 SM).
- Education and capacity building are key for enhancing sustainable PSP in the sector. The Centre d'Information et de Formation aux Metiers de l'Eau (CIFME) of MEW can serve this purpose not only for Lebanon but also for the wider Mediterranean Region.
- Moreover, programmes, such SWIM/H2020 SM and the Governance & Financing for the Water Sector, address distinct and targeted aspects of water resources management, so as to tackle gaps and constraints in a coherent, effective and complementary way.
- Lebanon has success stories in relation to PSP and the energy sector thanks to the leadership of BdL, MEW and the Lebanese Center for Energy Conservation (LCEC) and these should be disseminated widely through different fora.
- The role of men, women, boys and girls alike, for contributing on equal ground to socio-economic matters is important and needs to be adequately considered.

## Session I

09:30-10:30	<p><b>Session I: Facilitating private sector participation, with emphasis on the role of banks, for financially sustainable and socially acceptable water investments</b></p> <p><i>Moderator: Ms. Esse Nilsson, Sida</i></p> <p><i>The enabling environment for Private Sector Participation (PSP) in the water sector: findings from a <b>draft National Report</b> that outlines the key governance challenges to sustainable financing and smaller-scale PSP in the water sector, and suggests recommendations in critical areas.</i></p> <p><i>Brief reflections from:</i></p> <ul style="list-style-type: none"> <li>• <b>Dr. Anthi Brouma</b>, Deputy Regional Coordinator, GWP-Med</li> <li>• <b>Ms. Barbara Tomassini</b>, Senior Programme Officer, GWP-Med</li> <li>• <b>Ms. Anja Nordlund</b>, Gender Expert &amp; Managing Director, NCG Sweden</li> </ul>
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- **Mr. Niclas Ihren**, CSR Expert, Matters Group

*Discussion*

- The Governance & Financing for the Mediterranean Water Sector is a Regional Programme designed and implemented by GWP-Med and OECD to enhance the financial sustainability of the water supply and sanitation sectors of Mediterranean countries, including Lebanon.
- The Programme focuses on enhancing the understanding on how the enabling environment for private sector participation can be improved, so as to increase the mobilisation of additional funds needed by the countries.
- It should be noted that the programme does not stand in favour or against “privatisation” but rather provides tools and international examples on the different types of PSP for informed decision-making, should Governments and the private sector decide to work together.
- The Programme develops through an interplay of national and regional activities, where experiences and findings from the National work feed the Regional Dialogue and good/bad practices at regional level advise the conduct of the National Dialogues.
- In close synergy with the leadership of the water sector in the focus countries, a very large number of stakeholders (public, private, NGOs, donors) is involved in the National Dialogues, discussing, providing feedback and eventually validating the technical work carried out at national level.
- Key findings and information from the Dialogues are widely shared through a set of communication material so as to enhance their outreach and impact potential.
- The National Dialogue in Lebanon is currently on-going. It actually follows up and builds on the work on PSP previously implemented in the country (2009-2010) by GWP-Med under the framework of the Mediterranean Component of the EU Water Initiative (MED EUWI) and focuses on the role of banks to support the financial sustainability of the water sector. The current phase was launched earlier in the year during the 6<sup>th</sup> Beirut Water Week (27-29 March 2017).
- The work in Lebanon includes the following components:
  - Preparing a National Report assessing the key challenges for PSP and identifying recommendations to improve the existing enabling environment. The Report is in its final draft version and will be completed until November 2017 (and the next/final consultation workshop of the Dialogue).
  - Developing a set of criteria for the selection of bankable water projects in collaboration with Banque du Liban (BdL) as part of their Lebanese Environment Action (LEA) financial mechanism. The criteria have been developed and are currently discussed with MEW, BdL and the Lebanese Center for Energy Conservation (LCEC) that supports BdL with LEA and other financial mechanisms.
  - Identifying smaller scale pilot projects to be implemented through PSP and the involvement of banks. This activity is in the pipeline and will assist further in advancing the enabling environment for PSP through a ‘learning by doing’ approach.
- An advancement in the PSP framework In Lebanon, besides the approval of the Water Code, is witnessed through the -also recently- ratified PPP law (7 September 2017). Its implementation is expected to create transparency through setting the details of the tendering mechanism, which involves all stakeholders, and through detailing the main elements of the PPP agreement.
- Under the law, the High Council for Privatization assumes the functions of the PPP unit which will be composed of PPPs experts in the fields of financing, negotiation and contracting. Moreover, the unit will also be responsible for formulating the PPP Program, which would establish the credibility and commitment of the Lebanese government to a pipeline of PPP projects and provide as such comfort to investors.

- As part of its collaboration with the UNECE in relation to PPP issues, the High Council of Privatization and PPPs is leading the international project team tasked with the development of international standards for people first PPPs in the water supply and sanitation sector, as well as hosting the International Centre for Excellence for PPPs in Ports in order to identify best PPP practices
- While PPPs can bring efficiency to the sector, it is also important to revisit and enhance the tariff structure before embarking on any water PPP project, and this should take into account affordability and social tariffs, while the government should be willing and able to subsidise the service when needed.
- The importance of considering social criteria such as affordability and willingness to pay are also highlighted in the National Report carried out for Lebanon by the Governance & Financing Programme. In addition, the innovation of this Report, in comparison with those completed for other countries (Jordan, Palestine and Tunisia), consists in the attention to cross-cutting issues, including the role of gender mainstreaming and Corporate Social Responsibility (CSR).
- Private sector actors (including banks) that integrate well CSR in their structure are shown worldwide to perform better in the market because they engage in issues that are important for their clients, resulting in improved relations with them and in good business value.
- With water being a key issue of concern for people in Lebanon and the wider region, there is a potential for private companies and banks to become more involved through their CSR component and to see where the interests of stakeholders coincide with those of their business.
- To this respect, it would be useful to understand water related challenges for the people in Lebanon and it is expected that loans for water projects can have huge impact and change the market.
- It might also be interesting to envisage a portfolio of opportunities in water infrastructure at household level so as to create experience at this scale that could benefit bigger infrastructures projects.
- Gender mainstreaming and equality also play an important role as it has been shown that companies with the most gender-diverse management teams enjoy improved financial performance, talent management and even great innovation power.
- This approach is also supported and actually required by international finance institutions and banks as well as donors that provide grants and loan guarantees based on the integration of social and gender criteria in projects.

## SESSION II

11:00 - 12:00	<p><b>Session II: Expanding the BdL mechanism for supporting water projects</b></p> <p><i>Moderator: Dr. Fadi Comair, MEW</i></p> <p><i>Brief review of the existing financial mechanisms supporting environmental projects for energy and water conservation and presentation of the <b>draft criteria for the selection of bankable water/wastewater projects</b> with emphasis on the use of Non-Conventional Water Resources Management (NCWRM)</i></p> <p><i>Brief reflections from:</i></p> <ul style="list-style-type: none"> <li>• <b>Mr. Mario El Khoury</b>, Head of Section, Financing Unit, BdL</li> <li>• <b>Mr. Pierre El Khoury</b>, General Director, President of the Board, Lebanese Centre for Energy Conservation (LCEC)</li> <li>• <b>Mr. Fadi Doumani</b>, Expert, SWIM-Horizon 2020 SM &amp; GWP-Med</li> </ul> <p><i>Discussion</i></p>
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- The history of cooperation with the private sector has not always been positive in Lebanon. It is important to learn from these cases to avoid the same mistakes.
- However, the huge needs for funding of the water infrastructures in Lebanon highlighted in the 10 years Strategy Plan and in the National Water Sector Strategy require the involvement of the Private Sector and with the approval of the Water Code and the enactment of the PPP law it is even more urgent to advance in exploring more concretely opportunities for partnerships.
- To this effect it is important that the administration is ready to work on equal terms with the private sector to make sure that social welfare is secured and that even poor people get the basic quantity of water needed
- Besides the large-scale infrastructure projects mentioned above that could be implemented through the involvement of the Private Sector, the Ministry of Energy and Water (MEW) is also interested in pursuing smaller projects with the involvement and support of commercial banks, similarly to what is being already carried out for renewable energy projects in the framework of the Banque du Liban (BdL) green financing mechanisms.
- Among the smaller projects to be considered are:
  - small wastewater treatment units for tourism compounds or building to treat and reuse water for landscaping;
  - desalination of water from wells for tourism purposes, or for agricultural purposes, eventually also combined with the use of renewable energy sources to pump the water from wells;
  - water treatment for drinking purposes to benefit schools;
  - installation of drip irrigation systems;
  - rainwater harvesting and greywater treatment and reuse for irrigation purposes.
- The Green mechanisms of BdL to promote environmentally sustainable projects include the National Energy Efficiency and Renewable Energy Action (NEEREA) and the Lebanese Environmental Action (LEA) that focuses, among others, on water projects.
- NEEREA and LEA are similar in terms of the incentives they provide, the key one being a very low interest rate (between 0.3 and 1,075) requested from the final beneficiaries. This is achieved thanks to two circulars of BdL allowing for: a) releasing the legal reserves of commercial banks against the loans (circular 84) and; b) providing soft loans to commercial banks so as to decrease the final interest rate on the beneficiary (circular 23).
- NEEREA started to be implemented in 2013 and since then investments have increased showing the interest of the private sector to utilise such a mechanism.
- International donors and institutions have supported the initiatives through the provision of grants or loans.
- An important “side-effect” of NEEREA has been the creation of 10,000 green jobs and of new companies involved in renewable energies and energy efficient technologies.
- LEA started in 2015 but is showing already promising outcomes. However, it needs to be better structured and GWP-Med intervention could bring an important added value to raise the appraisal bar of LEA projects, also based on international standards,
- One major constraint for MEW to achieve bankable projects is to estimate the cost of water and the feasibility of such projects.
- To this respect, the Directorate General of Hydraulic and Electric Resources (DGHER) could have a benchmark to be used by banks and the private sector at large to understand the feasibility of water projects.
- Moreover, it is also important to develop the capacity of professional (including from banks) and qualified water experts to undertake bankable projects, and the suggestion was put forward for

GWP-Med to support MEW with setting up clear procedures on how to qualify professional water experts. This can be achieved by establishing relevant links with the Centre d'Information et de Formation aux Metiers de l'Eau (CIFME), the first UfM labelled project of the Middle East, which is a professional national and regional hub for water, and particularly with its education and training component.

- Another important issue relates to the implementation of medium to large scale projects and how the Lebanese banks can help the public sector in such an endeavour, also considering the huge needs of the water establishments. To this respect also the Directorate of Exploitation plays a key role in the process.
- Concerning the criteria developed in the framework of the Lebanese National Dialogue for the selection of bankable water and wastewater projects with emphasis on the use of Non-Conventional Water Resources, one of the key criteria is the Cost Benefit Analysis.
- Furthermore, technical assistance is also important to be transferred to the banks, especially if they have to evaluate proposals entailing expensive equipment.
- Financial criteria should be part of a multi-criteria analysis determining the selection of projects, including CSR and gender equity considerations. Other important aspects, such as the project's potential to integrate also the use of renewable energy, should be considered as well.

### Session III

12:00-13:00	<p><b>Session III: Jumpstarting and 'learning by doing' with demonstration projects</b></p> <p><i>Moderator: Prof. Michael Scoullas, GWP-Med/SWIM-Horizon 2020 SM</i></p> <p><i>What kind of smaller-scale projects can be selected for further assessment and implementation as pilot cases through private sector/banks' support to assist in better understanding the enabling conditions for PSP in the water sector? What type of capacity building support is needed to assist with this?</i></p> <p><i>Brief reflections from on projects of potential interest:</i></p> <ul style="list-style-type: none"> <li>• <b>Mr. Fadi Doumani</b>, Expert, SWIM-Horizon 2020 SM &amp; GWP-Med</li> <li>• <b>Commercial Banks</b> (ad hoc)</li> </ul> <p><i>Open discussion</i></p>
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- The Nexus (water, energy, food and ecosystems) should be addressed in the projects supported by the banks, otherwise there is a risk of running in circles.
- The 'learning by doing' approach applied in the framework of the Governance & Financing Programme does not make less urgent the need to take care of other issues such as the problem of non-revenue water, of existing but non-functioning wastewater treatment stations etc. but should rather develop in parallel.
- Research done at the household level supports the benefits that could derive from investments to reduce consumption through efficiency devices. Bigger consumers like tourism units and industries could be greatly interested in such investments to reduce their costs. Although it might be difficult for banks to finance single households, ventures for collective work could be more successful in this endeavour.
- Also, rainwater harvesting investments need to be well evaluated to ensure that the benefits justify the costs, based on the actual roof runoff potential in different Lebanese regions.
- The experience developed by GWP-Med through small size demonstration projects on NCWR (rainwater harvesting and storm water management, greywater recycling, desalination to produce

drinking water) in several Mediterranean countries shows that there is great interest for such applications even at household or building level (e.g. public buildings) and therefore a big potential for replication.

- Small credits from banks can support the above and benefit society and economy also through the creation of a market for efficiency technologies. On their side, banks can benefit through high visibility of their CSR.
- Investing in education should be understood as investing directly in development. In fact, education and awareness are important “soft” components of these projects and a key to enhance their visibility and dissemination. In this respect we also need to capitalize on the Mediterranean Strategy on Education for Sustainable Development (MSESD) and its Action Plan enhancing the synergies with formal non formal and informal education actors and schemes.
- While banks in Lebanon are not allowed to lend to public authorities, these can benefit from such opportunities through the involvement of a third private actor (NGOs or other) that enjoys wide respect and has the ability to run this kind of programmes.
- The purpose of the meeting is to test the interest of banks in implementing pilot projects in the sectors of tourism, agriculture or even public buildings. Banks can express their preference about projects.
- MEW could set the example by testing in its main building the reuse of greywater and a small kit for desalination, while drip irrigation could be applied in the lands around Charbrouh for organic agriculture production.
- Technical assistance to certain extent can be provided by GWP-Med during the implementation of pilot projects.
- The financial mechanisms exist and banks are ready to finance water projects for the private sector provided that there is technical support from LCEC. The problem is with encouraging customers to invest in such projects (tourism, industry, household), as they don't know how to calculate the profit and the overall benefits from investing in such systems.
- Awareness campaigns addressing the public should be part of the investment as well.

## Concluding Session

13:00-13:30	<b>Conclusions and recommendations on the way forward</b> <ul style="list-style-type: none"> <li>• <b>Dr. Fadi Comair</b>, MEW</li> <li>• <b>Mr. Mario El Khoury</b>, Head of Section, Financing Unit, BdL</li> <li>• <b>Prof. Michael Scoulllos</b>, GWP-Med/ SWIM-Horizon 2020 SM</li> </ul>
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Following brief concluding reflections from Dr. Comair and Mr. El Khoury, Prof. Scoulllos summarised the main conclusions and recommendations of the 2<sup>nd</sup> Consultation Workshop:

- Besides the large-scale infrastructure projects that could be implemented through the involvement of the Private Sector, the Ministry of Energy and Water (MEW) is interested in pursuing smaller projects with the involvement and support of commercial banks, taking advantage of existing green financial mechanisms from the Central Bank such as the Lebanese Environmental Action (LEA).
- The Banque du Liban welcomes all efforts towards environmental projects and the positive support of GWP-Med to move forward with the implementation of water projects.
- There is a great interest as well from commercial banks to go ahead with these applications, because effective water management is recognized as a key issue for Lebanon.



- The recent adoption of the Water Code by the Council of Ministers is a key step forward and further strengthens the momentum for sustainable water projects
- It is important to capitalise on the MED EUWI 2009 work and other experience existing in the country but also to profit from success stories of other countries, such as those from GWP-Med (supported by Coca Cola), the SWIM Demos, because they are appropriate in scale and are convincing for banks.
- In fact, smaller scale projects, where modalities differ from big ones, will be selected as pilots in Lebanon and will be used as learning case, through a 'learning by doing' approach. The focus will be on tourism-related projects, such as the realization of small scale Wastewater Treatment Plants (WWTP) for reuse in green spaces and also the desalination of brackish water from wells, and small-scale drip irrigation (starting from 10,000 USD).
- The existing criteria on environment used by LCEC for the evaluation of energy and environmental projects shall be enriched with criteria on socio-economic aspects and due consideration of Non-Conventional Water Resources (NCWR) particularities.
- An important issue to consider is how to engage more actively local authorities/municipalities, since they cannot benefit directly from the green loans provided by private banks, eventually through the collaboration with a third party (private company, NGO etc.)
- It is very important to work in parallel on raising the awareness of potential applicants about the availability of financial mechanisms for water projects in Lebanon and, at the same time, to also encourage the commercial banks to be more active through those.
- This should be complemented with Capacity Building and further support towards potential applicants that can be provided by the Centre d'Information et de Formation aux Métiers de l'Eau (CIFME).
- Trainings on water scarcity and available solutions (including innovative approaches on NCWR) should also be envisaged both for practitioners and the public.
- The next step consists in the identification of smaller scale projects in collaboration with banks interested in piloting the 'learning by doing' approach, while communication will be kept open with all the remaining banks and other interested stakeholders.
- The next national consultation workshop in Beirut, scheduled for early November, will bring forth additional discussion items with a focus on the potential pilot projects, while the Regional Conference of the Governance & Financing project, 12-14 December in Barcelona, Spain, will showcase the important experience of Lebanon and explore its potential replication in other countries of the region.

## ANNEX I: AGENDA

### **Water Governance & Financing in Lebanon: the potential for Private Sector Participation in Water Infrastructure with emphasis on the role of Banks**

2<sup>nd</sup> Consultation Workshop

Beirut, 10 October 2017

Hilton Habtoor Hotel, Hamra Hall

Final Agenda	
08:30–09:00	<b>Registration</b>
09:00–09:30	<b>Opening Session</b> <ul style="list-style-type: none"> <li>○ <b>Dr. Fadi Comair</b>, Director General of Hydraulic and Electric Resources, Ministry of Energy and Water (MEW)</li> <li>○ <b>Ms. Esse Nilsson</b>, Senior Programme Manager, Swedish International Development Cooperation Agency (Sida)</li> <li>○ <b>Prof. Michael Scoulllos</b>, Team Leader, SWIM-Horizon2020 Support   Mechanism, Chairperson, Global Water Partnership – Mediterranean (GWP-Med)</li> <li>○ <b>H.E. Eng. Cesar Abi Khalil</b>, Minister, Ministry of Energy and Water (MEW)</li> </ul>
09:30–10:30	<b>Session I: Facilitating private sector participation, with emphasis on the role of banks, for financially sustainable and socially acceptable water investments</b> <p><i>Moderator: Ms. Esse Nilsson, Sida</i></p> <p><i>The enabling environment for Private Sector Participation (PSP) in the water sector: findings from a <b>draft National Report</b> that outlines the key governance challenges to sustainable financing and smaller-scale PSP in the water sector, and suggests recommendations in critical areas.</i></p> <p><i>Brief reflections from:</i></p> <ul style="list-style-type: none"> <li>● <b>Dr. Anthi Brouma</b>, Deputy Regional Coordinator, GWP-Med</li> <li>● <b>Ms. Barbara Tomassini</b>, Senior Programme Officer, GWP-Med</li> <li>● <b>Ms. Anja Nordlund</b>, Gender Expert &amp; Managing Director, NCG Sweden</li> <li>● <b>Mr. Niclas Ihren</b>, CSR Expert, Matters Group</li> </ul>

	<i>Discussion</i>
10:30 – 11:00	<b>Coffee Break</b>
11:00 - 12:00	<p><b>Session II: Expanding the BdL mechanism for supporting water projects</b></p> <p><i>Moderator: Dr. Fadi Comair, MEW</i></p> <p><i>Brief review of the existing financial mechanisms supporting environmental projects for energy and water conservation and presentation of the <b>draft criteria for the selection of bankable water/wastewater projects</b> with emphasis on the use of Non-Conventional Water Resources Management (NCWRM)</i></p> <p><i>Brief reflections from:</i></p> <ul style="list-style-type: none"> <li>• <b>Mr. Mario El Khoury</b>, Head of Section, Financing Unit, BdL</li> <li>• <b>Mr. Pierre El Khoury</b>, General Director, President of the Board, Lebanese Centre for Energy Conservation (LCEC)</li> <li>• <b>Mr. Fadi Doumani</b>, Expert, SWIM-Horizon 2020 SM &amp; GWP-Med</li> </ul> <p><i>Discussion</i></p>
12:00-13:00	<p><b>Session III: Jumpstarting and ‘learning by doing’ with demonstration projects</b></p> <p><i>Moderator: Prof. Michael Scoulllos, GWP-Med/SWIM-Horizon 2020 SM</i></p> <p><i>What kind of smaller-scale projects can be selected for further assessment and implementation as pilot cases through private sector/banks’ support to assist in better understanding the enabling conditions for PSP in the water sector? What type of capacity building support is needed to assist with this?</i></p> <p><i>Brief reflections from on projects of potential interest:</i></p> <ul style="list-style-type: none"> <li>• <b>Mr. Fadi Doumani</b>, Expert, SWIM-Horizon 2020 SM &amp; GWP-Med</li> <li>• <b>Commercial Banks (ad hoc)</b></li> </ul> <p><i>Open discussion</i></p> <p><i>Coffee to be served inside the room</i></p>
13:00-13:30	<p><b>Conclusions and recommendations on the way forward</b></p> <ul style="list-style-type: none"> <li>• <b>Dr. Fadi Comair</b>, MEW</li> <li>• <b>Mr. Mario El Khoury</b>, Head of Section, Financing Unit, BdL</li> <li>• <b>Prof. Michael Scoulllos</b>, GWP-Med/ SWIM-Horizon 2020 SM</li> </ul>
13:30-14:30	<b>Lunch</b>

## ANNEX II: LIST OF PARTICIPANTS

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