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SWIM and Horizon 2020
Support Mechanism
Project funded by the European
Union

Governance & Financing for
the Mediterranean Water Sector

3rd Consultation Workshop on enhancing the potential for Private Sector Participation in Water Infrastructure in Lebanon, with emphasis on the role of Banks

**8 November 2017
Radisson Blue Hotel - Beirut**

Brief Report – Summary

Introduction

The **3rd 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 8th November 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.

It followed up on the conclusions and recommendations of the 2nd Consultation workshop (Beirut, 10 October 2017) and had as its main objective to confirm the process towards the preparation of technical and socio-economic criteria for water projects to be promoted under the BDL green funding mechanism “Lebanese Environmental Action (LEA)” and also to design the implementation phase. The Workshop involved more than 25 targeted representatives of relevant public institutions, private banks, regional organisations and NGOs.

On this occasion, the final version of the National Assessment on “Water Governance in Lebanon: Overcoming the Challenges to Private Sector Participation” was presented, with due reference to the changes made after the feedback received during the 2nd Consultation Workshop.

The event formed a core part of the **Policy Dialogue on Water Governance and Financing in Lebanon** successfully launched during the 6th 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*¹, 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 SM², financed by the European Union.

¹ Labelled in 2012 by the Union for the Mediterranean (UfM), the *Governance & Financing for the Mediterranean Water Sector Project* is a joint undertaking of the Global Water Partnership - Mediterranean (GWP-Med) and the Organisation for Economic Cooperation and Development (OECD). The aim of this regional four-year project (2013-2017) is to diagnose key governance bottlenecks to mobilising financing for the water sector and to support the development of consensual action plans based on international good practices.

Country reviews are carried out to identify main governance challenges to sustainable financing via in-depth technical work and informed multi-stakeholder national dialogues, in close cooperation with the Ministries in charge of water, while a regional dialogue enables the sharing of policy and practical experiences among Mediterranean countries and the promotion of best practices. The project is executed through an interplay of national and regional activities, where the outcome of national work feeds into the regional dialogue, and findings and experiences from the regional dialogue bolster the national work.

Strategic partnerships with the Swedish International Development Cooperation Agency (Sida), the FEMIP Trust Fund (FTF) of the European Investment Bank (EIB), the GEF - UNEP/MAP MedPartnership programme and the Mediterranean Component of the EU Water Initiative (MED EUWI) have been instrumental in setting the project in motion and under effective implementation.

² SWIM – H2020 SM: Sustainable Water Integrated Management and Horizon 2020– Support Mechanism (2016-2019) funded by the European Union aims to contribute to reduced marine pollution and a sustainable use of scarce water resources in the countries of North Africa and the Middle East by providing tailored and targeted support to authorities and other stakeholders in order to

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 role of banks and to identify the necessary incentives for expanding the potential of 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 MEW and BdL towards more sustainable management of water resources* in the country.

The main highlights of the 3rd Consultation Workshop's sessions are presented here below.

Opening Session

09:00-09:30	Opening Session <ul style="list-style-type: none">○ Prof. Michael Scoullas, Chairman, Global Water Partnership – Mediterranean (GWP-Med) & Team Leader, SWIM-Horizon2020 Support Mechanism○ Mr. Mario El Khoury, Head of Section, Financing Unit, Central Bank of Lebanon (BdL)○ Dr. Fadi Comair, Director General of Hydraulic and Electric Resources, representing H.E. Eng. Cesar Abi Khalil, Minister of Energy and Water (MEW)
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- This consultation workshop was organised despite the critical political situation in Lebanon following the resignation of the Prime Minister; it was commented that this is a clear sign of resilience of the people and the country.
- Following a brief overview of GWP-Med's on-going work in Lebanon, since 2005, in support of the integrated management of the water sector, it was explained that the current phase of the Dialogue on Governance and Financing for the Water Sector in Lebanon implemented with the support of Sida, represents the direct follow-up of the work started in 2009 by MEW and GWP-Med within the framework 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 in collaboration with the Central Bank of Lebanon (BDL).
- MEW is very interested in advancing with this process and identifying the type of smaller scale projects related to non-conventional water resources management (NCWRM) that could be interesting for banks to support under the Lebanese Environmental Action (LEA) mechanism. 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 brackish 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;

tackle the reduction of industrial emissions, municipal waste and urban wastewater to the Mediterranean Sea and ensure the sustainable use of water resources.

- installation of drip irrigation systems;
- rainwater harvesting and greywater treatment and reuse for irrigation purposes and /or municipality public services (cleaning of streets, watering of parks, etc.).
- A targeted number of such projects could be selected for testing on the ground the criteria that have been developed by GWP-Med/SWIM H2020 SM for NCWRM interventions.
- Good news was also shared by BDL about their new circular 475 issued on 19/10/2017 that describes the facilities advanced by BDL to commercial banks at 1% interest rate, instead of commercial banks using their required reserves. Furthermore, BDL stressed the need and value of more active reach-out to potential clients of the financing mechanism.
- The organisers also highlighted the importance of showcasing Lebanese success stories in relation to PSP in the water and energy sectors, driven under the leadership of BDL, MEW and the Lebanese Center for Energy Conservation (LCEC), as a prototype in the final conference of the Governance and Financing project that will take place in Barcelona on 12-14 December 2017, with the participation of both institutional and non-governmental stakeholders from the South and East Mediterranean countries.

Session I

09:30-10:30	<p>Session I: Facilitating private sector participation, with emphasis on the role of banks, for financially sustainable and socially acceptable water investments</p> <p><i>Moderator: Dr. Anthi Brouma, Deputy Regional Coordinator, GWP-Med</i></p> <p><i>Brief reflections from:</i></p> <ul style="list-style-type: none">● Ms. Barbara Tomassini, Senior Programme Officer, GWP-Med: Brief update about the National Assessment and integration of the feedback received during the 2nd Consultation Workshop.● Prof. Michael Scoullos, SWIM-H2020 SM / GWP-Med: summary of the produced technical criteria focusing on non-conventional water resources● Ms. Anja Nordlund, Gender Expert & Managing Director, NCG Sweden & Mr. Niclas Ihren, CSR Expert, Matters Group: social criteria based on international standards that may be relevant to the Lebanese banking sector
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- Tangible outcome and a key deliverable of the work carried out in Lebanon in the framework of the Regional Programme Governance & Financing for the Mediterranean Water Sector, a **National Report** was prepared **assessing the key challenges for PSP and identifying areas for recommendation** to improve the enabling environment for such engagement, with emphasis on the role of the banking sector. Based on concrete input received during the 2nd Consultation Workshop, the document was updated to integrate recent legislative developments relevant to PSP and the water sector overall, including:
 - Law 48 of 7 September 2017 on the Regulation of PPPs

- The law is expected to create transparency through setting the details of the tendering mechanism, which involves all stakeholders, and the main elements of the PPP agreement.
 - The law promotes the effective coordination and commitment of different relevant authorities.
 - Under the law, the High Council for Privatization and PPP assumes the functions of the PPP Unit, which will be composed of PPPs experts in the fields of financing, negotiation and contracting. The Unit will also be responsible for formulating the PPP Programme.
 - Importantly, training will be provided to develop the capacities of public sector staff to deal with PPPs.
- The Water Code, approved by the Council of Minister and pending the ratification by the Parliament, clearly foresees the possibility of delegating drinking water, sanitation and irrigation services through different forms of PSP.
- These important developments, for the water sector overall, need to be complemented through a set of additional conditions necessary for an effective PSP enabling framework, including at the legislative, regulatory, administrative framework; this need is also pointed out in the National Report.
 - Moreover, cross-cutting issues such as gender mainstreaming and water integrity / transparency are also analysed in the Report because of the impact they have on investment policies, programme design and outputs as well as on the governance of the water sector at large.
 - The Law for the Public Right to receive information (also enacted in 2017) is expected to enhance accountability in the water sector as well, since all public institutions have to publish their budget, expenditures and also guarantee access to information.
 - The National Report also highlights the role of other key initiatives that complement PSP investments in the water sector and can contribute to improving the well-being of society at large, with emphasis on the green funding mechanisms of BDL, particularly the Lebanese Environmental Action (LEA), and the potential of Corporate Social Responsibility (CSR).
 - The elaboration of criteria for smaller projects with the involvement and support of commercial banks, is also part of the current line of work carried out under the Dialogue on Water Governance & Financing.
 - During the presentations and discussion, it was suggested to differentiate the approach so as to address in an appropriate way projects of different sizes through diverse criteria formats. In this way, for example, small projects could be assessed through a simplified checklist of “disaggregated” technical, environmental and social criteria, while bigger projects to be evaluated through a multicriteria economic analysis that integrates the cost of environmental degradation and inaction and the cost of social impacts (related to health etc.). The social criteria are considered to refer both to the impact of the proposed project and to the overall applicant’s performance with respect to key social issues.
 - Moreover, it was suggested that the weighing of the different criteria is the following: **economic criteria (50%), technical criteria (20%), social criteria (30%)**. Environmental considerations would be duly and appropriately integrated in each of the previous three criteria dimensions, depending on their relevance.
 - The Project’s expert team presented a revised and shortened list of the International Finance Corporation (IFC) Performance Standard requirements on sustainable investments for banks and discussed whether the IFC approach would be of interest and feasible for the banks. The rationale behind introducing the IFC criteria was partly that it would be easier to introduce criteria which are

internationally accepted, and partly because some of the commercial Lebanese banks are already part of the IFC sustainable banking network. In addition, BDL is planning to introduce the IFC standards shortly. Further discussion on the application of these criteria was carried out in Session II, following the presentations by banks relevant to this issue.

Session II

11:00 - 13:00	<p>Session II: The current experience of commercial banks with environmental and water loans and their expectations on the application of the produced criteria</p> <ul style="list-style-type: none">• <i>Moderator: Prof. Michael Scoulllos, GWP-Med/ SWIM-Horizon 2020 SM</i> <p><i>Brief reflections from:</i></p> <ul style="list-style-type: none">• Mrs. Carine Azkoul, Project Manager - International Banking Division / Strategic Projects Department, FRANSABANK• Mrs. Pascale Khairallah Nassif, Senior Relationship Manager - Corporate Division IBL BANK SAL• Ms. Joumana Sayegh, Senior Renewable Energy Consultant, Lebanese Centre for Energy Conservation (LCEC) <p><i>Discussion on the use of the produced criteria in projects (both in projects already certified for exploring the benefits from their use as well as for the identification of pilots for immediate implementation)</i></p>
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- Fransabank's presentation revealed that they have started to apply IFC criteria at corporate level and are now looking into how these will be applied to SMEs, the intention being that all clients must follow the IFC standards, despite difficulties in applying them and finding solutions to cope with them, which are well understood.
- Fransabank has signed the IFC principles and now has Environmental and Social Management Officers in-house. Moreover, it has engaged with other actors, such as EIB and EBRD, when the IFC criteria were not possible to reach.
- Furthermore, the Bank has organised workshops with clients on the IFC criteria and is now working closer with companies to find solutions ahead. They felt the dialogue had led to a deeper partnership with their clients. However, assistance is typically needed to understand questions raised and respond properly. It is important to note that the Bank has an exclusion list of companies it does not work with (e.g. companies employing children, corrupt, polluters).
- So far Fransabank has been working with schools, petrol stations and industries. The experience with energy projects shows that there has been more interest for these than for water projects, since the financial return, generally, is much better compared to water and also because the water market is not mature for investments, due to pricing not being market based, unaccounted losses, and non-revenue water.
- The above was also highlighted by IBL Bank during their presentation, since their experience shows that the return on investment (ROI) of water projects remains low, while the investment payback period is seen to be too long to attract private clients, compared to renewable energy and energy efficiency projects. This is because energy costs paid yearly are much higher than the cost of water.

- IBL has not received yet any application for financing stand-alone projects related to water and considers that, thus far, there is limited interest from private clients to invest in non-conventional water resources (NCWR) projects. However, the purification of water that is supplied to people could be something more interesting. The Bank therefore suggests a stronger focus of LEA for example on filters for water purification, on efficient fixtures (for domestic and tourism use) that reduce water consumption and /or enhance water quality, e.g. on private artesian wells, etc.
- If NCWR projects prove to have high ROI, then awareness raising is needed along with smart calculation of benefits in order to convince potential clients. IBL believes that such investments will mostly be feasible in rural areas.
- Large-scale water infrastructure projects can be financed by banks, similarly to what is being concluded for wind farms and PV farms; but the banks' main concern is to get repaid in due time and to have recourse on a tangible security.
- Currently, more than 110 projects applications have been submitted to the LEA financial mechanism, from which 85% have been approved and 10% are under review. The total granted loan amounts to 57 Million USD, while 45% of approved projects are water-related with an overall cost of 11.2 Million USD.
- The total water savings achieved through these projects is estimated at 39,400 m³/year through:
 - Efficient Irrigation: c. 30,000 m³/year
 - WWTP Total Installed Capacity: c. 2,200 m³/day
 - Rainwater Harvesting system: c. 7,600 m³/Year
 - Water Efficient Fixtures: c. 1,800 m³/Year
- The criteria used by LCEC for the evaluation of projects are purely technical, while they also check that the price estimations are not inflated.
- The understanding is that the proposals that reach LCEC need to be already studied by the applicant, who should also carry out a cost-benefit analysis. To this respect the importance for capacity building of potential applicants was highlighted.
- LCEC also implements visits after the full implementation of projects supported by LEA to check if the standards of the original proposal are met; if the standards are not met then there are repercussions, such as a fee of 15% of the total loan that the client has to pay.
- During the discussion, concerns were raised about the issue of illegal wells and that the desalination of brackish water from such wells should not be encouraged through LEA, because in this way, further illegal and detrimental for the ground waters abstraction will be encouraged.
- The Ministry of Environment (MoE) highlighted the importance of communicating properly the benefits of LEA to people who will benefit from the loans so as to expand further the mechanism from sole home owners to SMEs.
- Moreover, the MoE highlighted the key role of DGHER-MEW as owner of the process (evaluating the proposals, monitoring and providing feedback to other public institutions) as well as the importance for MoE to play a role in reviewing the proposals since they concern environmental loans.
- Concerning the PPP projects, the High Council for Privatisation and PPPs clarified that these are not proposed/promoted by private initiative but need to come from Ministries or Municipalities.
- The importance of ensuring that the provisions of the Water Code align with specifications of Law 48 on the regulation of PPPs was particularly stressed. It was also emphasised that respect for the law, e.g., for reducing water pollution to meet the set standards, cannot benefit from incentives; the implementation of the law is simply obligatory.

Concluding Session

13:00-13:15	Conclusions and next steps <ul style="list-style-type: none">• <i>Mr. Mario El Houry</i>, BdL• <i>Prof. Michael Scoullos</i>, GWP-Med/ SWIM-Horizon 2020 SM
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At the conclusion of the consultation workshop BDL highlighted the following:

- BDL welcomes all national and international efforts to strengthen the resilience of Lebanon's environmental sector, concerning both energy and water-related issues.
- In fact, BDL recently launched a new financing mechanism in the field of sustainable energy called the Lebanon Energy Efficiency and Renewable Energy Facility Fund or LEEREFF. LEEREFF has developed in partnership with the European Investment Bank (EIB) and the French Development Agency (AFD), and with the support of the European Union (EU).
- LEEREFF adds around 80 million Euros to the financing mechanism launched previously by BDL, namely NEEREA and LEA.
- Till date, BDL has awarded more than 600 Million USD in the sustainable energy and environmental sectors, and will hopefully support these sectors even more.
- One major concern of BDL is to keep a healthy economic situation in the country and for this reason it has set a number of incentives dedicated to push the private sector towards investing in the local market through Lebanese commercial banks.
- BDL considers investing in energy efficiency, renewable energy, green buildings, and water projects very encouraging and their tendency is to keep these incentives evolving.
- Green loans are now considered a major milestone in the economic development of the country. The indirect positive impact is that these investments are resulting in energy savings, and most importantly reducing negative environmental damages.
- BDL is committed to push productive markets in Lebanon through the Lebanese banking sectors. Banks are encouraged to give green energy a high priority on their agendas.
- With the support of GWP-Med and the SWIM-H2020 SM project and under the leadership of the Directorate General of Hydraulic and Electric Resources at MEW, BDL is confident that an enhanced quality in managing the water sector will be ensured.
- BDL encourages and considers most beneficial the support of GWP-Med to move forward with the implementation of water projects in Lebanon.

Upon concluding the Workshop and based on the input received by speakers and participants during the consultation, Prof. Scoullos reiterated that the criteria document elaborated in the framework of the Dialogue, including the social criteria, will be adapted to the different levels / size of projects submitted for funding under LEA, to accommodate the varying complexity of such projects and the diversity of applicants. In sum, and as agreed during the workshop, **a differentiated approach will be employed** to address in an appropriate way projects of different sizes through diverse criteria format. More specifically:

- on the one hand have a set of more elaborate criteria, involving a multicriteria economic analysis that integrates the cost of environmental degradation and inaction and the cost of social impacts (related to health etc.) for **larger projects** that are to be used also in **procurement processes**, and



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- on the other hand, have a **simplified checklist** of “disaggregated” technical, environmental and social criteria **for smaller projects**.
- the social criteria refer both to the **impact** of the proposed project and to the **overall applicant’s performance** with respect to key social issues.
- environmental criteria will not form a stand-alone but, instead, be mainstreamed in the other three categories (i.e. technical, economic and social).
- Overall, it was suggested that the weighing of the different criteria is the following: economic criteria (50%), technical criteria (20%), social criteria (30%).

Closing the workshop, the GWP-Med and SWIM-H2020 SM team stressed that the Dialogue on Water Governance & Financing is a dynamic process and expressed their strong commitment in this endeavour, building on the long-standing work in Lebanon, since 2005, concerning targeted support to the country’s water sector, under the guidance of DGHER-MEW and with the active involvement of public, private and civil society stakeholders.

Intended actions from the Dialogue’s institutional partners, for example the update of MEW’s National Water Sector Strategy or the enrichment of BDL’s circular with social criteria, present valuable input to the Dialogue’s next steps and can assist with the identification of targeted pilot small-scale projects for immediate implementation in order to assist the learning-by-doing approach for enhanced engagement of the banking sector in water infrastructure.

Furthermore, the Lebanese example will be showcased beyond the national context, including during the final Regional Conference of the *Governance & Financing for the Mediterranean Water Sector* project (12-14 December 2017, Barcelona, Spain), aiming to act as an example of innovative financing mechanism for potential replication in other countries in the South and East of the Mediterranean. Related follow-up activity through SWIM-H2020 SM concerns the replication of BDL’s mechanism in 2-3 selected countries of the region and will be implemented in the first half of 2018.



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ANNEX I: AGENDA

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

3rd Consultation Workshop

Beirut, 8 November 2017

Radisson Blue Hotel

Agenda	
08:30–09:00	Registration
09:00-09:30	Opening Session <ul style="list-style-type: none"> • Prof. Michael Scullios, Chairman, Global Water Partnership – Mediterranean (GWP-Med) & Team Leader, SWIM-Horizon2020 Support Mechanism • Mr. Mario El Khoury, Head of Section, Financing Unit, Central Bank of Lebanon (BdL) • Dr. Fadi Comair, Director General of Hydraulic and Electric Resources, representing H.E. Eng. Cesar Abi Khalil, Minister of Energy and Water (MEW)
09:30-10:30	Session I: Facilitating private sector participation, with emphasis on the role of banks, for financially sustainable and socially acceptable water investments <i>Moderator: Dr. Anthi Brouma</i> , Deputy Regional Coordinator, GWP-Med <i>Brief reflections from:</i> <ul style="list-style-type: none"> • Ms. Barbara Tomassini, Senior Programme Officer, GWP-Med: Brief update about the National Assessment and integration of the feedback received during the 2nd Consultation Workshop • Prof. Michael Scullios, SWIM-H2020 SM / GWP-Med: summary of the produced technical criteria focusing on non-conventional water resources • Ms. Anja Nordlund, Gender Expert & Managing Director, NCG Sweden & Mr. Niclas Ihren, CSR Expert, Matters Group: social criteria based on international standards that may be relevant to the Lebanese banking sector <i>Discussion</i>
10:30 – 11:00	Coffee Break

11:00 - 13:00	<p>Session II: The current experience of commercial banks with environmental and water loans and their expectations on the application of the produced criteria</p> <p><i>Moderator: Prof. Michael Scoulllos, GWP-Med/ SWIM-Horizon 2020 SM</i></p> <p><i>Brief reflections from:</i></p> <ul style="list-style-type: none">• Mrs. Carine Azkoul, Project Manager - International Banking Division / Strategic Projects Department, FRANSABANK• Mrs. Pascale Khairallah Nassif, Senior Relationship Manager - Corporate Division IBL BANK SAL• Ms. Joumana Sayegh, Senior Renewable Energy Consultant, Lebanese Centre for Energy Conservation (LCEC) <p><i>Discussion on the use of the produced criteria in projects (both in projects already certified for exploring the benefits from their use as well as for the identification of pilots for immediate implementation)</i></p>
13:00-13:15	<p>Conclusions and next steps</p> <ul style="list-style-type: none">• Mr. Mario El Khoury, BdL• Prof. Michael Scoulllos, GWP-Med/ SWIM-Horizon 2020 SM
13:15-14:30	Lunch



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