



BANQUE BEMO

Year in Review 2024



Un Liban de paix

Déchiré par la haine, le mépris, l'intolérance et l'indifférence ; meurtri dans son corps, son peuple, son histoire et ses espoirs ; le Liban peut-il encore parler au nom de la paix ; peut-il légitimement la personnifier ?

Victime, le Liban l'est certainement, des conflits des autres, de leur culpabilité et de leur pourrissement moral. Mais ne l'est-il pas aussi de notre oubli de soi, de notre universalité et de notre courage ?

Face à une crise qui ne touche pas uniquement notre pays mais tout ce que la civilisation implique, il revient au Liban, il nous revient, de relever le défi et d'œuvrer pour plus de bienveillance, de respect de compréhension et de compassion.

Le Liban peut-il retrouver cette vocation, de toute éternité, d'être un phare au milieu des ténèbres ?

Il y faut de rendre sa place d'humanité à chacun, les délaissés comme les nantis, les femmes comme les hommes, les étrangers comme les nationaux, les handicapés comme les bien-portants, les victimes comme les bourreaux.

Il y faut de reconnaître à la nature, au long travail du temps et à tous ceux qui ont disparu, ce que nous leur devons. Il y faut de s'alimenter de leur énergie et de nos épreuves pour vaincre la peur, le défaitisme et la complaisance.

Le Liban de la paix ! Y a-t-il plus beau programme ?

Dr. Riad B. Obegi
Président Directeur Général



Our Vision

“ To be the reference in Private and Corporate Banking ”

Our Mission Statement

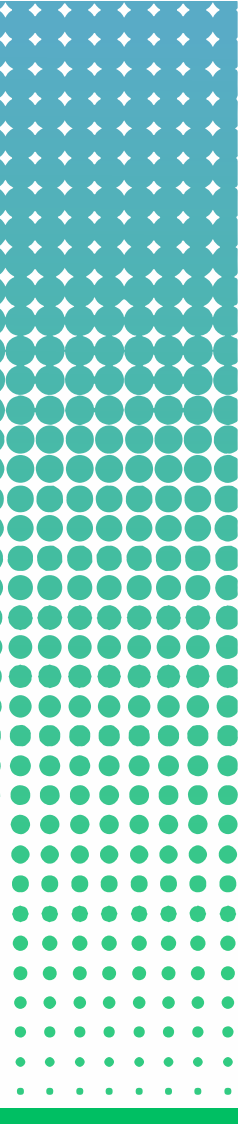
“ Live our values while achieving high return on equity
and offering our customers outstanding quality ”

Our Values

“ Family spirit
Professionalism
Conservatism
Honesty ”

Our Positioning Statement

“ Consolidating traditional values with a contemporary approach;
offering services that are personal in delivery and global in scope ”



ART & CULTURAL ACTIVITIES

Rotating Art Exhibitions

"Lebanon through the eyes of our Parents" at College des Saints Coeurs Sioufi

January 2024 - The "Rotating Art" exhibition, titled "Lebanon Through the Eyes of Our Parents: A Perspective by Artists of Yesterday and Today," took place at the College des Saints Coeurs Sioufi (SSCC), in collaboration with SSCC, Gabriel Rizkallah Art Consultancy and Commercial Insurance. The opening ceremony brought together ambassadors, artists, gallery owners, collectors, parents of students, and alumni of the College. This exhibition paid tribute to Lebanon's rich cultural heritage through the works of 46 emerging and renowned artists, who have shaped its artistic narrative, bridging the past and present. Throughout the week, the exhibition featured artist-student interactions and guided tours, fostering a vibrant cultural exchange.



"L'Art Blessé de Beyrouth à Tripoli"

April 2024 - In celebration of Tripoli's designation as 2024 Arab capital of culture, Banque BEMO and the Municipality of Tripoli, in partnership with Commercial Insurance and Gabriel Rizkallah Art Consultancy, hosted the opening ceremony of the Rotating Art exhibition titled "L'Art Blessé de Beyrouth à Tripoli" at the Municipality Cultural Center, housed within the historic Nawfal Palace. The exhibition attracted attendees from various backgrounds, highlighting the importance of art in fostering unity and celebrating cultural diversity. Interactions between artists and students took place, whereby students explored the artworks, engaged with their stories, and immersed themselves in the captivating beauty on display.



Rotating Art Exhibitions

"Femmes artistes. Artistes femmes"

May 2024 - L'exposition d'œuvres d'art du Rotating Art intitulée «Femmes artistes. Artistes femmes» a été inaugurée par la Banque BEMO et la Fédération des associations des anciens de l'Université Saint Joseph à la Fondation Charles Corm, en partenariat avec Gabriel Rizkallah Art Consultancy, Commercial Insurance et Ixir Wine.

La cérémonie d'ouverture a réuni les amis, artistes, galeristes, collectionneurs privés, organisateurs et partenaires. Cette exposition a célébré l'Art au féminin et surtout les talents des artistes femmes et leurs capacités à transcender les obstacles pour laisser une empreinte indélébile dans l'histoire de l'art et de la culture au Liban et à l'international.



Article publié dans **L'Orient
LE JOUR**

Vernissage de l'exposition « Femmes Artistes. Artistes Femmes » (5 juin 2024)

[Cliquez ici pour lire la version intégrale de cet article](#)

To join the circle of Rotating Art friends, kindly scan this QR code



Opening ceremony “Vie sur Vie” exhibition

May 2024 – Banque BEMO was one of the main sponsors of “Vie Sur Vie”, Nadim Karam’s latest exhibition, at ESA Business School’s Henry et Nadège Obegi Gardens. In this exhibition, Nadim Karam offers the chance to glimpse into his creative processes, and navigate a path through life and survival, where each encounter becomes a portal. VIE SUR VIE invites us to reflect on the inter-connection between two sculpture series: To Be or Not to Be and Urban Bouquets. Drawing from his experience of life in a region where the spectre of war is ever-present, the artist explores existentialism through his distinctive brand of humanism infused with absurdity. The exhibition will be on view till January 31, 2025.



Article publié dans

**L'Orient
LE JOUR**

« Blooming Sculptures : Nadim Karam’s ‘Vie sur Vie’ transforms a garden in Beirut »
(21 June 2024)

[click here to read the full article](#)

Guided Tours - Exhibitions & Events

"The Passion of Colors"

January 2024 - Banque BEMO organized a guided tour of the "Passion of Colors", a retrospective exhibition curated by Randa Sadaka and Kalim Bechara, showcasing the works of the artist Leila Nabbout Wakim at Beit Beirut. The guided tour was followed by a panel discussion about the retrospective, with Yara Lapidus, Saleh Barakat, Randa Sadaka and Kalim Bechara.



"Lebanese Landscapes, a Venture of belonging"

March 2024 - Banque BEMO organized a guided visit of the collective exhibition "Lebanese Landscapes, a Venture of Belonging", curated by Randa Sadaka, and hosted by Agial Art Gallery. The guided visit was followed by a conversation about Lebanese landscapes with Saleh Barakat, Oussama Baalbaki and Randa Sadaka.



"Endless Impulse"

March 2024 - Banque BEMO organized a guided visit of the exhibition "Endless Impulse: Rafic Charaf-Simon Mhanna", curated by Randa Sadaka, and hosted by WWY Gallery. This exhibition offered a beautiful journey from the roots of expressionism of Rafic Charaf to the neo expressionism of today by Simon Mhanna. The guided visit was followed by "Art and Institutions" conference with Ricardo Karam, Yasser Akkaoui and Jihad Mikhael.



"Uprising Sceneries & Works on Paper"

March 2024 - Banque BEMO organized a guided tour of the exhibition "Uprising Sceneries" showcasing the acrylic works on paper and a mural (20m x 60 cm) by the renowned artist Chaouki Chamoun at Mark Hachem Gallery, Beirut. This visit offered an extraordinary experience and an inspiring art exchange between the artist and the audience.



"Journal of Times | Journal of Present Times"

April 2024 - Banque BEMO, in collaboration with Joumana Rizk, Founder and Managing Director of MIRROS Communications, organized an afternoon dedicated to art with the renowned artist Nadim Karam. The event took place during the viewing of his exhibition, "Journal of Times| Journal of Present Times," curated by Nayla Tamraz, at Abroyan Factories. This compelling exhibition chronicles 30 years of Karam's intense artistic journey, reflecting on pivotal events such as the 2006 war, the lockdown period, and the catastrophic Beirut port explosion.



"Life Beyond the Self"

April 2024 - Banque BEMO and Joumana Rizk, Founder and Managing Director of MIRROS Communications, hosted an art-filled afternoon with artist Christine Safaty during the visit to her exhibition "Life Beyond the Self" at the Mayflower Hotel, Hamra. The exhibition features 31 paintings and drawings, along with two new sculptural works, delving into posthumanist philosophical themes.



"Vie sur Vie"

May 2024 - Banque BEMO organized a guided tour of "Vie sur Vie" an exhibition of sculptures by Nadim Karam, in the gardens of Henry and Nadège Obegi at ESA Business School. Through this magnificent exhibition featuring 17 monumental sculptures, the artist invited visitors to contemplate the interconnection between two series of his sculptures, "To Be or Not to Be" and "Urban Bouquets."



"Ramzi Mallat Studio Visit"

September 2024 - Banque BEMO organized an exclusive visit at the studio of the multidisciplinary artist Ramzi Mallat. This special visit offered a unique opportunity to delve into the creative world of the artist where his upcoming project pushes the boundaries of visual art and storytelling.



"Faces & Faces - From portraits to autoportraits"

May 2024 - Banque BEMO organized a guided visit of the exhibition «Faces & Faces - From portraits to autoportraits», by the artists Leila Nseir, Nazir Nabaa, and Oussama Baalbaki. This exhibition is curated by Randa Sadaka, in collaboration with Saleh Barakat Gallery and Georges Kamel Gallery. The guided visit was followed by a conversation with Saleh Barakat, Serwan Baran and Pascale Kamel.



"Portals & Pathways"

November 2024 - Banque BEMO organized a guided visit of the exhibition «Portals & Pathways» at the Nuhad Es-Said Pavilion for Culture at the National Museum of Beirut. Special thanks to both BeMA Co-Director Juliana Khalaf and the artist Alfred Tarazi, for conducting the guided visit and diving into the four themes of the exhibition: memory, myths, perception, and territory, connecting reality and imagination.



"Artistic Afternoon"

July 2024 - Highlights from the artistic afternoon, covering guided visits to exhibitions in the presence of the artists, gallerists and curators.

Teal Art Foundation "Vision of Time" exhibition co-curated by Randa Sadaka and Mazen Souaid, followed by a dialogue with Roger Moukarzel and Saleh Barakat.



"Rise of the Cactus" exhibition at Multaqa As-Safir, followed by a discussion with the artist Omran Younis.



"Les paysages d'Oussama Baalbaki" exhibition and poetry at Saleh Barakat Gallery.



"A corps perdu" duo exhibition at no/mad Utopia, by the artists Sirine Germany and Shawki Youssef, curated by Marie Tomb.



"Beyond the Artofficial", the solo show of the artist Magali Katra at Artscoops.



La Nuit des Idées

Mai 2024 - Pour la 8ème année consécutive, la Banque BEMO était fière d'être l'un des partenaires de l'Institut Français du Liban pour la Nuit des Idées.

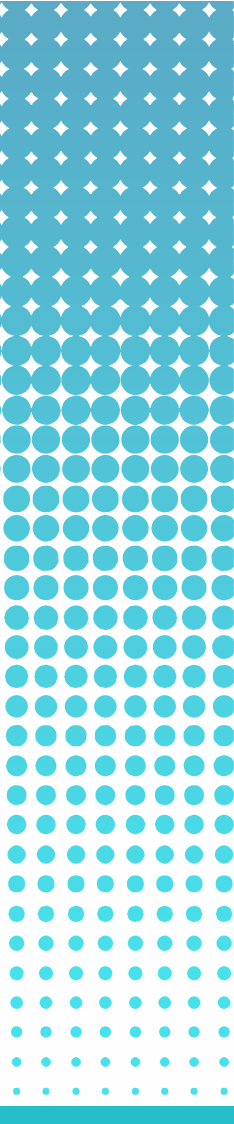
Sous le thème "Lignes de faille", l'événement a offert une programmation variée et pluridisciplinaire, comprenant des rencontres, des débats, des performances artistiques et des expositions. Philosophes, écrivains, artistes, chercheurs et journalistes libanais et français étaient présents pour débattre avec le public, en arabe et en français, sur des sujets d'actualité pour penser le monde d'aujourd'hui et de demain.



Lebanese Pipe Organ week

April 2024 - For the fifth consecutive year, Banque BEMO was one of the sponsors of the 9th edition of the Lebanese Pipe Organ week. The SOL Festival highlights the monumental organ instrument, played by renowned Lebanese and International organists, in various churches and venues across Lebanon. Every year, this festival provides the audience with the opportunity to explore different musical repertoire.





EDUCATIONAL ACTIVITIES

Les Petits Déjeuners du Management

"Les Petits Déjeuners du Management" and "Les Rencontres HEC" organized by ESA Business School in partnership with Banque BEMO, hosted several Breakfast conferences, which were animated by:

January 2024

Theme: "Digital Luxury Marketing".



Speaker:
Jacopo Filippo Bargellini

July 2024

Theme "Beyond the Hype: the outlook for East Med gas".



Speaker:
Mona Sukkarieh

February 2024

Thème "Le Marketing dans sa globalité".



Speaker:
Nabil Tabet

October 2024

Theme: "Coping with the stressors of war and uncertainty".



Speaker:
Georges Karam

March 2024

Thème: "Que faire pour remettre en marche le Liban et que peut faire la communauté internationale et la France en particulier?"



Speaker:
Francois Sporrer

November 2024

Thème: "Comment surmonter et réussir à prospérer en période de conflits"



Speaker:
Emile Strunc

May 2024

Theme: "Work-Shock: In an era of continuous business change and toxic working culture, reinvent the agenda to keep your people productive, motivated and healthy!"



Speaker:
Tony Tarantini

December 2024

Theme "Corporate Responsibility in times of crisis."



Speaker:
Olivier Delbard

"Rêver le Liban" - Seconde Edition



Avril 2024 - Le 13 avril, s'est déroulée à l'ESA Business School la remise des prix de la seconde édition du concours de nouvelles illustrées d'une photographie, initié en 2023 par la Banque BEMO, "Rêver le Liban". Ouvert aux libanais des classes secondaires et universitaires, le concours a rassemblé des centaines de participants autour du thème "Les jardins cachés de Beyrouth".

"Nous avons voulu convier nos jeunes à concevoir et à désirer un Liban excellent et généreux, auquel nous contribuerons tous, dans toutes nos diversités", a déclaré Dr. Riad Obegi, PDG de la Banque BEMO. Les partenaires du concours, incluant le ministère de l'Éducation, l'Institut français, la Librairie Antoine, l'association Assabil et le Beirut Center of Photography, ont salué l'engagement des participants. Maude Stephan-Hashem, présidente d'Assabil, a rappelé l'importance de la lecture et de l'écriture dans la citoyenneté. Le PDG de la Librairie Antoine, Émile Tyan, a souligné combien l'initiative "Rêver le Liban", lancée en

2023, a dépassé ses objectifs et a permis l'émergence d'une vision pour un Liban meilleur. Guillaume Duchemin, directeur adjoint de l'Institut français du Liban, a mis en avant la promotion de la langue française et de la culture francophone en harmonie avec les autres langues du pays. Sonia El-Khoury, représentant le ministre de l'Éducation Abbas Halabi, a souligné que l'adhésion des jeunes prouve l'importance de la culture, de l'écriture et de la photographie dans notre quotidien. Nevine Hage Chahine, présidente du concours, a rappelé aux jeunes l'importance de la lecture comme outil d'excellence.

63 œuvres ont été publiées dans un recueil intitulé Les Jardins cachés de Beyrouth. La cérémonie de présentation et de distribution du recueil, ainsi que des abonnements aux différentes médiathèques pour les auteurs, a été reportée au samedi 18 janvier 2025 en raison de la guerre.

Le nouveau concours devrait être lancé en Avril 2025.



Article par Dr. Riad Obegi publié dans ICI ► BEYROUTH

"Est-il encore permis de rêver au Liban?" Article by Dr. Riad Obegi published in ici Beyrouth (22 mars 2024) [Cliquer ici pour lire la version intégrale de cet article](#)

Bechara and Carmen Obegi Prize for Creativity and Innovation

February 2024 - For the fourth consecutive year, Saint Joseph University of Beirut, in collaboration with the Entrepreneurship and Competence Center (EC2), the Faculty of Economic Sciences (FSE), and the USJ Foundation, hosted the award ceremony for the "Bechara and Carmen Obegi Prize for Creativity and Innovation." At the conclusion of the ceremony, based on criteria such as innovation, market potential, growth prospects, and financial viability, the jury awarded first place in the "Bechara and Carmen Obegi Prize for Creativity and Innovation" to Apple House, second place to Awfarli, and third place to Beyond Barriers.



Summer Internship

July 2024 - Banque BEMO launched the "Summer Internship" 2024 program for a duration of two months. The program provided the university students with a blended learning experience, a creative approach for learning with an integration of both online and onsite learning experience.

SUMMER INTERNSHIP PROGRAM

A BLENDED LEARNING EXPERIENCE

JULY-AUGUST 2024

Registrations are open for
University Students
until June 11, 2024

* seats are limited

Apply now to hr@bemobank.com
www.bemobank.com

8th Arab Reading Challenge

August 2024 - The young student Omar Al Chamouri won the title of Lebanon champion in the 8th Arab Reading Challenge, for the academic year 2023-2024.

Banque BEMO was one of the sponsors of the ceremony held to honor the winners at UNESCO under the patronage of the Ministry of Education and Higher Education and the Ministry of Culture. The objective of this competition is to encourage exceptional talent, empower the young generation to acquire knowledge and inspire them to read and strengthen their connection to the Arabic language.



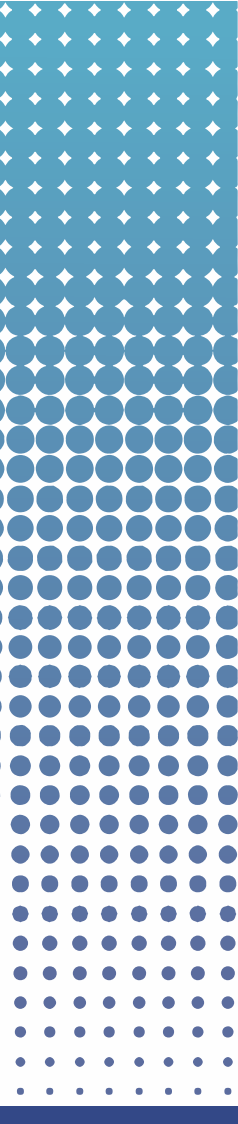
Activité de surcyclage avec l'artiste Mirna Mchantaf

Décembre 2024 - La Banque BEMO a invité un groupe d'enfants de l'Association du Foyer de l'Enfant Libanais (AFEL) à un workshop dans l'atelier de l'artiste Mirna Mchantaf.

Dans son approche écologique et artistique, Mirna Mchantaf a sensibilisé les enfants à l'importance du recyclage et surcyclage dans le but de protéger l'environnement. Le processus consiste à réutiliser ou transformer les objets pour un usage différent de leur usage initial.

Un bel échange a eu lieu entre l'artiste et les enfants qui ont eu l'occasion de participer à une activité de surcyclage où des objets recyclés ont été transformés en belles décorations de Noël.





SOCIAL ACTIVITIES

SelectUSA Investment Summit

July 2024 - Banque BEMO was invited to attend the Lebanese delegation's meeting with her Excellency Lisa Johnson, the U.S. Ambassador to Lebanon. The meeting was attended by the Chairman of the Board Dr. Riad Obegi, and Mr. Bechara Youssef who represented Banque BEMO in the SelectUSA Investment Summit in Maryland in June, 2024. The SelectUSA Investment Summit is the highest profile event in the United States dedicated to promoting foreign direct investment, connecting thousands of investors, companies, economic development organizations and industry experts and exploring potential networking opportunities.



Business Ethics and Ethical Leadership

March 2024 - The launching of "Business Ethics and Ethical Leadership" project was initiated by Banque BEMO Institutions Business Development in partnership with ESA Business School. During the launching event, both Mr. Maxence Duault and Dr. Riad Obegi highlighted the importance of the principles of ethics and excellence for a better Lebanon. A special thanks to the NGOs Bassma, Oum el Nour, AFEL, Acsauvel, and the companies Naggiar and Publicis for their participation in this project. Congratulations to Naggiar and the winners of this project.



Forum: The Real Estate and Housing Sector in Lebanon

July 2024 - The Chairman of the Board Dr. Riad Obegi had an intervention at a panel in the second Lebanese Real Estate Forum, delving into the topic of "Impact of proptech and digitalization on the real estate and housing industry". This year's forum was titled "The Real Estate and Housing Sector in Lebanon: Between Stagnation and Revival" and was organized by the Real Estate Syndicate of Lebanon.



Carbon Footprint Management

November 2024 - Since 2017, Banque BEMO is committed to compute, calculate, and report its carbon footprint management, in close collaboration with V4 Advisors DMCC. The Bank's continuous monitoring and efforts, on reducing its carbon footprint by 58.5% since 2017, reflect the serious commitment to the Sustainable Development Goal 13 "Climate Action".

This year, Banque BEMO enrolled in the UNGC Climate Ambition Accelerator program which will help in getting started and making progress towards setting ambitious emission targets.

Taking part of this program is a key step on the path to a sustainable positive impact on climate change journey.



Myschoolpulse Marathon

July 2024 - Banque BEMO's family spirit came together once more as the Bank's employees and their families joined the Myschoolpulse marathon "Run with us, for them" in the beautiful surroundings of Faqra Club, in support of their mission to enable sick children continue their schooling in hospital during the academic year.



Outdoor Movie Night

August 2024 - In the face of current challenges, Banque BEMO's commitment to cultural resilience continued to thrive. The bank wrapped up August 2024 with an original event: an open-air film screening at the bank's parking lot at Achrafieh.

In partnership with the Institut Francais du Liban, Banque BEMO screened *Astérix et Obélix*: L'Empire du milieu in the Bank's parking lot.

The event brought together people of all ages for an enjoyable evening under the stars. With free entry, attendees enjoyed a relaxing and unique cinematic experience in an outdoor setting.



“Back to our Cedar Roots” - Fourth Edition

November 2024 - In the midst of Lebanon's escalating crisis, the draw ceremony related to Banque BEMO's fourth edition of "Back to Our Cedar Roots" initiative was postponed to 2025. Instead, Banque BEMO, in partnership with Jouzour Loubnan, planted a Cedar Tree at the scenic site of Sad Chabrouh - Kfardebian. This tree was planted in honor of the Lebanese mothers, a living tribute symbolizing their unwavering and deeply rooted strength, resilience and love.



The Back to our Cedar Roots initiative aims at restoring pride in what Lebanon stands for and reinforcing the sense of belonging for anyone of Lebanese origin. Banque BEMO also wants to cast the attention on the unfairness suffered by Lebanese women who are unable to pass the Lebanese nationality to their children; and stands firm on its support to the duty of getting their full rights. In this fourth edition, 100 cedar trees will be allocated in a draw on 22 November 2025, the Lebanese Independence Day, to 100 persons of Lebanese origin, living abroad and not having a father of Lebanese nationality.

We invite those who correspond to the stated criteria (i.e. individuals of Lebanese origin living abroad, and not having a father of Lebanese nationality), to register on the following link [Back to our Cedar Roots 2025](#) and enter into the cedars' draw.



www.bemobank.com

www.lartblesse.com

www.reverleliban.com



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