



The Australian Lebanese
Chamber of Commerce Ltd

Chamber

Autumn Issue • 2006

AUSTRALIAN LEBANESE CHAMBER OF COMMERCE

NEWS



Lebanon - always on the move!!!





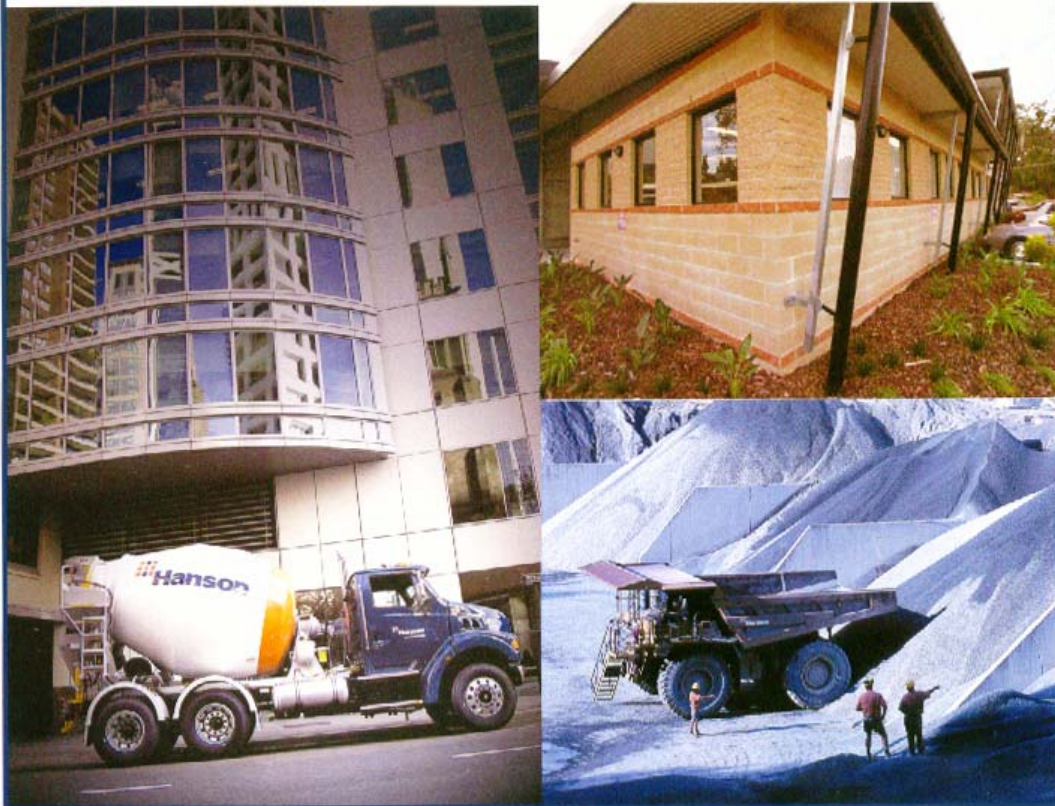
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Chamber

 AUSTRALIAN LEBANESE
CHAMBER OF COMMERCE

NEWS
In This Edition

A Word from the President	p3
Solidere price tripled	p4
Lebanon Ranks First	p6
Arab Bank appoints new Chief Banking Officer	p7
Gulf money pours into Beirut	p8
Annual Dinner of ALCC	p10
Award winners profiled	p12
Lebanese Gold reserves ride hot market	p14

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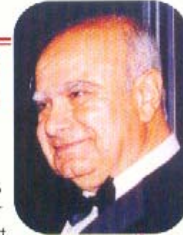
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A Word from the President


Dear Members,

The Chamber's quarterly Newsletter has become a valuable reference to our members, supporters and to all those that have an interest in the world of Commerce and Trade in both Australia and Lebanon.

Our aim at the Chamber is to assist our members as much as possible by offering them the necessary information that would help them in whatever business sector they are in. Any useful advice from our members and supporters would be welcomed.

As for activities, in the near future, we will be having the Annual Business Luncheon in July, and the Guest Speaker for this year will be Dr David Morgan Chief Executive Officer of Westpac Banking Corporation. Full details will be forwarded shortly. You will be kept informed about other activities in due course.

As for our Trade with Lebanon, the Australian Lebanese Chamber of Commerce continues to give guidance and assistance in all matters relating to Export of Australian products to Lebanon, and to import of Lebanese products from Lebanon.

We invite you to make good use of the ALCC Website: www.alcc.com.au

Joe Khattar
President

AUSTRALIAN LEBANESE CHAMBER OF COMMERCE Board Members

Name	Title	Name	Title
Joe Khattar	President	Michael Symond	Director
Michael Rizk	1st Vice President	Salim Nicolas	Director
	Head of Trade Relations	Salim Nicolas	Director
Dr Anthony Hasham	2nd Vice President	Danny Arraj	Director
Nadia Obeid	Secretary	Adam Malouf	Director
Michael Murr	Treasurer	Charlie Chehade	Director
		Maurice Dournit	Director

The share price of solidere has tripled over the last year

No one could have imagined that shares in Solidere would soar following the brutal murder of the late Prime Minister Rafic Hariri early last year.

Beirut's Stock Exchange index finished recently at 1,547.42 points compared with 642.80 same time last year, following the assassination in the St George area.

Solidere's Share price stood at \$US8.00 on February 14th 2005, the day of the murder, and in fact it dropped to around \$US5.00 few days later.

The rise since that date, can only be described as spectacular, it recently closed at \$US27 amid speculation that it might hit \$US30.00. This is quite impressive given the fact that Lebanon in general is debt-ridden.

The GDP growth was almost nil. Last year and the country is burdened with a \$US38 billion debt, equivalent to 80% of GDP.

Solidere Director Mounir Duwaidy says, the question of debt has played a big role in the company's upturn.

Solidere has managed to reduce its own financial burden significantly. A key factor he says is the strong demand from investors, particularly those flush by windfall and revenue in the past year to buy land in the centre of the capital for property development.

Investors have chosen to start buying property for projects that will be completed – in the next three years, Duwaidy added. According to Solidere stock brokers, the price per square metre for some residential projects now under construction is \$US 4,500, but Solidere is not the only company benefiting from this surge.

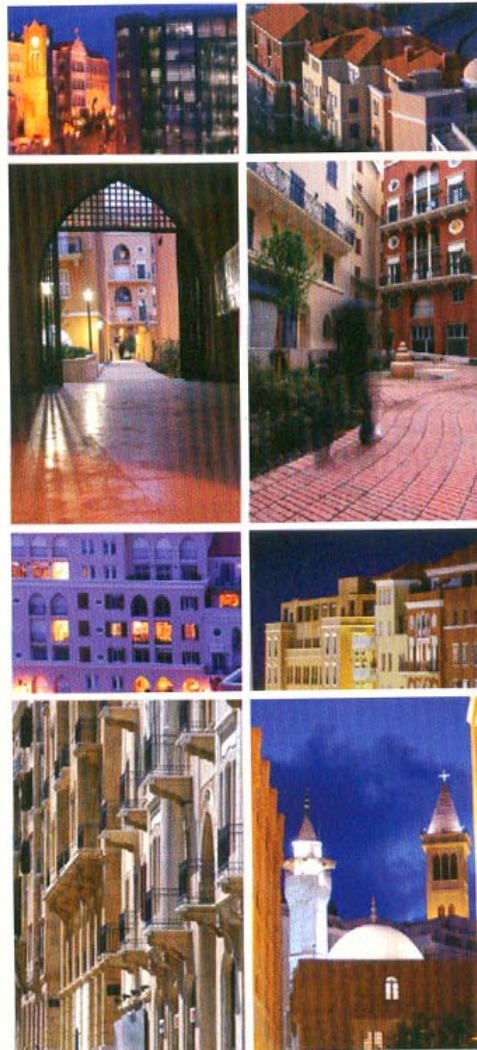
Banks are also doing quite well. One of Lebanon's largest lenders, Blom saw its net profit surge by 50% to 136.8million. Its share price has risen to \$US95 from around \$US23 one year ago. The next two major banks Audi and Byblos also saw a net profit rise by 48% and 28% respectively.

This surge in share price which benefited the banks has also turned the Beirut Stock Exchange into a beehive. It's market capitalization more than doubled last year to US\$4.92 billion from US\$2.33

billion a year earlier.

The Turnover for the 15 listed companies tripled in 2005 to \$US923 million from 197 billion a year earlier, with Solidere representing the Lion's share of 64%.

Michael Rizk
Head of Trade Relations



Lebanon ranks first in Index of Economic Freedom

Lebanon has some good news to bring to the table in its talks with the WTO: it ranked first place along with Oman in the second Index of Economic Freedom in the Arab World released by the Vancouver-based Fraser Institute. Fraser "measures the extent to which rightly acquired property is protected and individuals are engaged in voluntary transactions" in each of the 16 countries in the MENA region, by assessing five categories: size of government, legal structure and property rights, access to sound money, the ability to trade internationally, and regulation of credit, labor and business.

But some analysts are skeptical about the results. When contacted by The Daily Star Louis Hobeika, an Economics Professor at NDU, was surprised that Lebanon had edged out the U.A.E. and Oman, two countries that have done "an excellent job removing obstacles to foreign competition."

"This is not glorious information, but it's good news," he said. "One of the reasons we have not gotten into the WTO is because so many trade barriers and red tape still exist here."

Lebanon scored 8.1 and fell in the top half of five of the six categories, indicating a low level of state intervention in the economy. It came in first place in the "size of government" category, due to the country's minimal tax rates in proportion to income, and because subsidies account for a small percentage of GDP. It also ranked third place in "regulation of credit, labor, and business," and sixth in "freedom to trade internationally."

But according to the report, the Lebanese government needs to work on enforcing stricter property rights, ultimately concluding: "Lebanon faces a serious problem. It does quite badly in Area 2, 'Rule of Law.'"

Hobeika said he would have guessed that the most free economy in the region belongs to the U.A.E., but Gilbert Doumit, a board member of the Injaz investment group, disagrees.

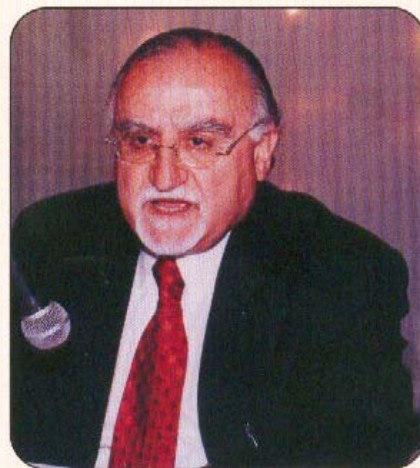
"For the past 30 years Lebanon has been the only free economy in the region," he said, "but free trade is limited in the U.A.E. Media City might be a free-trade zone, but if you want to run an outlet outside, it will be regulated by the Emirs completely."

By Lysandra Ohrstrom
Courtesy of The Daily Star
Friday, April 14, 2006

PROFESSOR PHILIP SALEM RECEIVES AN AWARD FOR HIS CONTRIBUTION TO THE FIELD OF SCIENCE.

The Italian Academy of Science held a special reception in Rome recently to honour Professor Philip Salem, by giving him the Scientific Medalion for his great contribution to the Cancer Research.

The Australian Lebanese Chamber of Commerce congratulates Professor Salem and wishes him continuous success.



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Arab Bank Australia appoints new Chief Banking Officer to oversee revenue and network expansion program

Arab Bank Australia Limited is pleased to announce the appointment of Mr Joe Rizk as its new Chief Banking Officer. Bringing to the role over 30 years of corporate, commercial and international banking and finance experience, Mr Rizk will oversee Arab Bank Australia's retail, commercial and trade banking operations as well as its branch network.

"We are delighted to welcome Joe as a new member of the Arab Bank Australia team," said Mr James Wakim, Managing Director of Arab Bank Australia.

"We are confident Joe's extensive experience across the banking spectrum and ability to generate positive results in the face of tough market conditions will help us continue to grow the Bank in an increasingly competitive business environment."

Prior to joining Arab Bank Australia, Mr Rizk worked predominantly for the National Australia Bank in a senior executive capacity, leading and managing a series of large business units in Sydney and NSW. Most recently Mr Rizk headed up the NAB's Property Finance Group in Sydney.

At Arab Bank Australia, Mr Rizk will be responsible for all revenue generating arms of the Bank. Key initiatives already in progress include the development of tailored packages and incentives for key corporate clients, further expansion of the branch network both in Sydney and interstate, and greater leveraging off Arab Bank plc to strengthen Arab Bank Australia's trade banking offering.



Mr Rizk will also be spearheading the Bank's 'Relationship Banking' program – instituting a number of new initiatives to ensure the way in which the Bank services its customers remains a competitive advantage.

"To date, the Bank has been very successful in providing a level of service simply not possible from the major institutions and this dedication to offering true Relationship Banking will remain a core focus," said Mr Rizk.

"We do however face tough competition from a number of aggressive new players. For us to grow market share we will also be striving for greater visibility and mobility – proactively getting amongst the business and creating products and services demanded by the market rather than sitting in the office waiting for the business to come to us," he added.

Arab Bank Australia Limited is an Australian incorporated entity that has been operating in Australia since 1986. It provides retail and commercial banking services to local individuals, businesses and community organisations. It offers a portfolio of award winning* products and is the proud sponsor of a number of local community events and worthy causes.

For more information about Arab Bank Australia please visit www.arabbank.com.au

Arab Bank Australia

Gulf Money Pours Into Downtown Beirut

Private owned Abu Dhabi Investment House announced the launching of a \$600 million project involving residential business facilities in Beirut Central District, the biggest venture in Solidere. The project will cover an area of 178,000 square meters, encompassing seven deluxe residential buildings and business centres with a total area measuring 21,447 square meters.

Gulf Investors have been pouring money into Lebanon in general and the BCD in particular since the events of September 11, 2001 in the United States.

The assassination of former Primer Minister Rafik Hariri apparently did not dissuade Lebanese and Arab companies from making major real estate investments in Solidere.

ADIH CEO Rashad Youssef Janahi said the first phase of subscription for the real-estate venture reached \$160 million, mainly from Gulf investors and businessmen.

"The subscription period lasted for 18 months and was very successful...we managed to secure a financial infrastructure worth \$160 million from Arab and foreign investors and businessmen", said Janahi during a news conference.

Janahi said he hoped that project – the first

ADIH executes in Lebanon – would be a unique landmark in Downtown Beirut.

"Our studies showed that in approximately 18 months, we will regain around 37.5 percent of the total amount invested," said Janahi.

He added that "Beirut Gate" would be developed in a way that will preserve the historical aspect of the city, but using modern technologies which will make it a "fusion of heritage and modern life."

The privately-owned company which is in charge of the project's management and subscription said it is currently looking for a project developer for "Beirut Gate," the Greek model which won the best design in last year's architectural design competition.

Solidere, the developer of the Downtown, said Beirut Gate which will be located to the south of Martyrs' Square, will generate significant revenues.

"The project will be highly successful and will answer the needs and demands of Lebanese citizens, tourists, businessmen and investors," said Solidere Chairman Nasser Chammaa.

"Beirut Gate" is based on the design of the Athens-based architectural team of Vassilike Agorastidou, Antonis Noukakis, Lito-Lemonia Ioannidou, and Babalou-Noukaki who were named first-prize winners in an international competition for a design to revitalize Martyrs' Square in Beirut last May.

Chammaa also said Solidere will soon announce the launching of two other real estate projects in the area, one of which will exceed the budget of "Beirut Gate."

"This indicates that investors still have full confidence in the area...all investors are making huge profits and are optimistic. Once political stability is re-established, demand for stocks will rise," said Chammaa.

Solidere A and B shares reached \$25 three months ago due to the high demand on properties. But the stocks eventually fell to \$22 and \$21 levels.

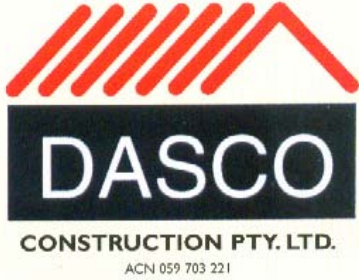
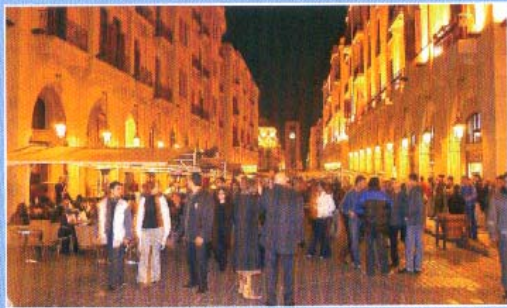


.....Continued

Solidere dominates the daily trading of Beirut Stock Exchange which experienced the best growth in 2005 for the first time since the bourse re-opened in 1996. The company recorded a net profit of over \$50 million in the first months of 2005 and officials say performance will be better than 2004.

The competition for Martyrs' Square and the so called Grand Axis of Beirut was launched in 2004.

Courtesy of The Daily Star – Beirut
By Nada Bakri



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Annual Dinner Awards -Twenty Year Celebration

Held on Friday 14th October 2005, at Doltone House Jones Bay Wharf

It has become customary for the Australian Lebanese Chamber of Commerce in awarding those who have excelled in their field to be honoured with Awards. This year is no exception, winners of this year's awards are unique and guests of the ALCC.

His Excellency Mr Robert Naoum Consul General of Lebanon, presented the ALCC with an appreciation award for its commitment to Trade matters between Australia and Lebanon.

The year 2005 marked the 20th Anniversary of the Australian Lebanese Chamber of Commerce which was established by a group, who had one focus in common, and that was to establish a base for all Lebanese in Australia, and in bringing the two great Countries closer, and in promoting trade and other activities to the Community.

A special documentary was produced and prepared by Michael Rizk, Head of Trade Relations, especially for this event, which included some of the many activities undertaken by the ALCC.

The Australian Lebanese Chamber of Commerce in keeping the focus and standards has indeed remained, and is well recognised by both the Australian and Lebanese Governments.

The Chamber is very proud of announcing the winners for 2005, JSN Hanna Construction, Nader Jewellers, and appreciation to Mr George Ghossayn for his tremendous support and commitment to the Community and the ALCC.

Special thanks to our Guest Speaker Mr Paul Robilliard, former Ambassador to Lebanon and Master of Ceremonies, Mr John Ajaka for being available to carry out this important task during the evening



Nominate for the 2006 Business Awards

It is important that businesses are recognised and rewarded for their outstanding achievements. If you wish to nominate a business or your own for this year's awards please contact the Australian Lebanese Chamber of Commerce. Details on page 3.



Letter to the editor

Dear editor and ALCC Board

Being awarded the Aust Lebanese Chamber of Commerce's 'Builders of the Year award' was truly an honour.

More than merely being singled out by our peers in the business community, it was recognition that we were doing something right.

We are by no means the biggest, the best or the most successful Lebanese Australian builders - we are proud that many others could fit into that category. However, we have always attempted to do the right thing by our clients, tradesmen and suppliers - and in the process hopefully have built a number of decent dwellings and commercial buildings.

We are especially proud that in the process we've been able to employ, and teach, several members of our immediate and extended family, and hopefully they will be able to do the same for generations to come.

Our heartfelt thanks go to the Australian Lebanese Chamber of Commerce, and our congratulations for their continuing efforts in recognising and fostering Australian Lebanese business people.

Regards

Joseph, Sid and Norm Hanna

Winners of the Australian Lebanese Chambers of Commerce Business Award 2005 Profiled

Nader Jewellers

In 1996, the first store opened up in a small 50 square meter space on level 2 at Westfield Parramatta, sourcing simple but elegant Australian and Italian pieces. Over the course of the year it took root and when David Nader (Tadros and Nawal's son) came on board in 1997, it flourished.

David brought a wealth of jewelry manufacture, design and retail experience, acquired over a number of years in different jewelry houses. The combination of a father's business acumen, a mother's eye for fashion and a son's entrepreneurial and creative talent was unstoppable.

The Nader Collection grew dramatically and between 1999 and 2002, four boutique style stores were added to an already glittering crown - in Charlestown, Bankstown, Liverpool and on the fashion level of Westfield Parramatta. Their reputation preceded them and with the a little of David's charm and

persistence, editors from Vogue, Harper's Bazaar and Mari Claire soon ventured West and immediately

fell in love with what they saw. Within weeks, David's designs were appearing internationally in photo shoots of models and celebrities.

Today, Nader employs 47 staff members over four retail stores, with an annual turnover in excess of 27 million dollars. David is currently the only Australian Lebanese Jewelry designer whose pieces are regular editorial fixtures in traditional and contemporary fashion magazines.



JSN Hanna Construction

Joseph, Said and Norm Hanna, the cofounders of JSN Hanna Construction, like most Lebanese-Australians, hailed from the agrarian, subsistence farming region of the northern Lebanese mountains.

They began their Australian odyssey in the mid 1950's when they landed in Redfern. Working at several odd factory jobs, they struggled alongside a menagerie of fellow Lebanese trying to make their mark in life and assist the extended families they had left behind.

In 1966, the three brothers decided to begin a concreting company, which, in a fit of creative brilliance, they named Hanna Concrete!

Whilst simultaneously establishing the concreting business, they also owned and operated a 'Mixed Business' store in Bankstown. This store quickly became a hub for the areas burgeoning Lebanese community.

The brothers toiled long hours, each pulling double shifts running the store, concreting and buying produce from the markets. By all accounts, these were hard but happy days.

The concreting business flourished and evolved into a formworking company.

Through a combination of hard work, honesty and with the assistance of the quickly growing Lebanese building community, they began to thrive.

They eventually sold the shop and decided to concentrate on the construction industry.

By the mid 1970's they had branched out into construction, and with a few tentative steps,

development. Over the years they have concentrated mainly on the area of Bankstown, embarking on a symbiotic journey as they grew along with the city.

JSN Hanna has been involved in developing residential, commercial and industrial projects, as well as being commissioned to carry our projects for the Department of Housing and The Uniting Church (through a subsidiary company, Kane Developments).

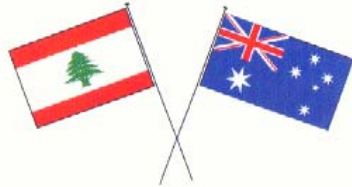
The partnership continues to grow evolving into several new entities:

The development arms Gridcorp pl, Kane Developments, J&W Hanna, and the engineering firm Urban Engineering.

Joe, Said and Norm Hanna were honoured to have been named the "Australian Lebanese Builders of the Year".

Though, more importantly, they feel it is an honour to be part of the ever impressive growing Australian Lebanese business community, a community that will continue to flourish for generations to come.





THE AUSTRALIAN LEBANESE CHAMBER OF COMMERCE
ALCC BOWLING COMPETITION

Venue: Paddington Bowling Club
 2 Quarry Road, Paddington
 Date & Time: Wednesday 7th June 2006 - 4 pm to 8pm

Team of 4 @ \$400 RSVP: Friday 26 May 2006
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Cheque Amount \$ _____ Number Players: _____

Please make cheques payable to: The Australian Lebanese Chamber of Commerce Ltd
 For any further information about the Bowls day, please call Nadia Obeid on Mobile 0416 014 920

Courtesy of The Lebanese Consulate General - Sydney


**LEBANON'S FINANCE MINISTER
 JIHAD AZOUR LAUNCHES THE
 "BADER" INITIATIVE**

A group of successful young Lebanese Entrepreneurs have adopted the Finance Minister's idea and have already launched the "Bader" initiative in the aim of creating a positive momentum in the Economy, providing jobs and enhancing business opportunities. It's Action Plan includes guidance and direct support from the active business community to the young talents, an awareness campaign, and two awards from MIT and INSEAD for business plans, as well as the establishment of an investment fund and subsidised loans that will help finance promising projects.

For any further information regarding "Bader", please contact Michael Rizk -The Australian Lebanese Chamber Of Commerce.
 Email:michaelrizk46@hotmail.com

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Dr ANTHONY S HASHAM
 B.Eng., M.Eng., Ph.D
 M.L.E. Aust. CPng (NPERI)
 Principal Director



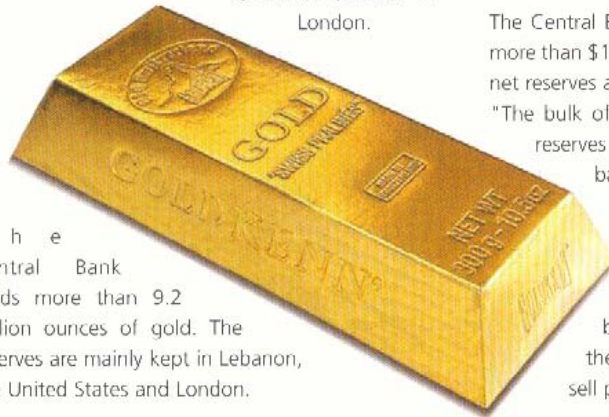
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Lebanese gold reserves ride hot market

Doubling of value leads some economists to cry 'Sell'

BEIRUT. The Central Bank's gold reserves, seen as the last line of defense in Lebanon's debt crisis, rode a hot market to jump in value by 110 percent in the last year, reaching more than \$5.8 billion in value. Lebanon is known to have the biggest gold reserves of all Arab countries. Some economists speculate the reserves could be used as collateral to secure large loans from international organizations.

On Monday, the price of an ounce of gold leaped \$14.40 to \$634 in Hong Kong and jumped by \$1.30 to \$623.70 in London.



The Central Bank holds more than 9.2 million ounces of gold. The reserves are mainly kept in Lebanon, the United States and London.

"The rise in the value of gold will surely boost Lebanon's balance of payments," economist Marwan Iskander told The Daily Star.

He added that the Central Bank is not authorized to take any action on gold because the Parliament passed a law in 1984 that prohibits the Central Bank from selling gold or from using it as collateral for new loans.

"Only the government and Parliament have the right to take action on gold and this in my opinion a big mistake," Iskander said.

Some leading bankers proposed to liquidate the gold to help reduce the public debt, which now stands at more than \$38.6 billion, or 183 percent of the country's GDP.

The depreciation of the U.S. dollar has helped increase the value of gold in the international markets.

"The high demand for gold, especially in India, also allowed gold to rise in value," Iskander said. He said he proposed that the government sell gold reserves when the ounce hit \$370.

"But the problem is that the government did not pay any attention to my suggestion."

The Central Bank's gross foreign reserves stand at more than \$11 billion, but bankers say Central Bank net reserves are very low.

"The bulk of the Central Bank's foreign currency reserves belong to commercial banks," one banker said. "Lebanon can buttress its reserves if it sold part of its gold reserves."

But it is very unlikely for the time being that the government will heed the advice of bankers and economists to sell part of the gold reserves.

Sources said that the government does not want to touch the gold reserves because the time is not ripe for its sale.

"But the government has to consider using the gold reserves as collateral to secure soft loans to reduce the debt servicing," one banker said.

The government hopes to obtain soft loans or even grants from the donor states that are expected to meet in Beirut this year to discuss the proposed five-year economic reform plan.

By Osama Habib
Courtesy of the The Daily Star
Friday, April 25, 2006



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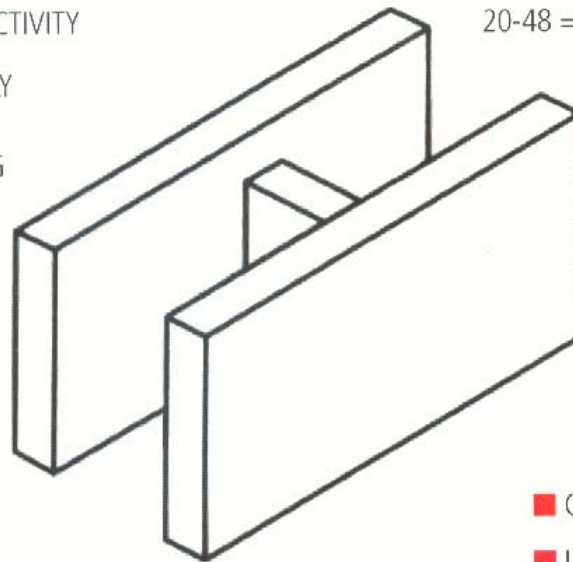
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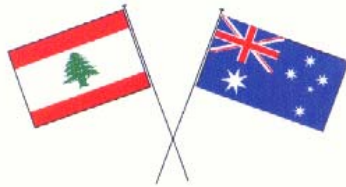
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Patent Pending 2006.501.033



THE AUSTRALIAN LEBANESE CHAMBER OF COMMERCE

HAS PLEASURE INVITING YOU TO

2006 CORPORATE LUNCHEON

Venue: Doltone House, Jones Bay Wharf
19 Pirrama Road, Pyrmont

Date & Time: Tuesday 11th July 2006 commencing 12.30pm

With Guest Speaker: Dr David Morgan, Chief Executive Officer, Westpac Banking Corporation

Entry Fee: \$100/head

RSVP: Wednesday 28th June 2006

Please return your acceptance ASAP by fax to: (02) 9588 5522 or Email to: info@alcc.com.au

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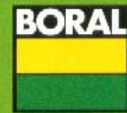
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Package includes:

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- 2 tables of 10 at the Annual Business Lunch.
- 20 tickets to our Business Seminar.
- 50 copies of our "Chamber News" newsletters for every issue.
- Mention in "Chamber News"
- Primary exposure at all functions by way of prominent corporate signage and official acknowledgement.
- Primary exposure on website, with links to your own website.
- Free Corporate Membership with the ALCC



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Package includes:

- 1 table of 10 at the Annual Business Awards Dinner.
- 1 table of 10 at the Annual Business Luncheon.
- 10 tickets to our Business Seminar.
- 40 copies of our "Chamber News" newsletter for every issue
- Mention in Chamber News
- Exposure on ALCC Website
- Free Corporate Membership with ALCC



Silver Package General Sponsor

Total Cost: A \$2,500(including GST)

Package includes:

- 1 table of 10 at the Annual Business Awards Dinner.
- 1 table of 5 at the Annual Business Lunch.
- 5 tickets to our Business Seminar.
- 20 copies of our "Chamber News" newsletter for every issue.
- Exposure at all functions by way of corporate signage and official acknowledgement.
- Exposure on our website, with links to your own website.
- Free Corporate Membership



Corporate Package General Sponsor

Total Cost: A \$1,250 (including GST)

Package includes:

- 1 table of 5 at the Annual Business Awards Dinner.
- 1 table of 5 at the Annual Business Lunch.
- 2 tickets to our Business Seminar.
- 20 copies of our "Chamber News" newsletter for every issue.
- Name to appear on ALCC website
- Free Corporate Membership



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