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SEPTEMBER 2021

# E-NEWS

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# Message from Joe Khattar AM

*President, The Australian Lebanese Chamber of Commerce*

September 2021

Dear Members, Sponsors and friends

I sincerely hope that you are all well together with your loved ones.

The ongoing lockdown has affected us all in one way or another and we can only do our best to manage our lives and businesses in the best way possible, while this mad virus is still around.

We had planned to put on some great events this year in order to continue the work we do together for the benefit of all and to maintain the very close relationship we have strongly developed over the years, a relationship that we are extremely proud of.

Let's all hope that this very difficult period will be over in the very near future and, in the mean-time, let's all join together and do what is possible, by staying in touch whether by telephone, email or a virtual session via Zoom, which the ALCC is currently organizing. The link for the follow-up seminar scheduled, **for 23<sup>rd</sup> September, 2021** has been forwarded to you, and we hope that you and your colleagues will be able to participate, to get the latest from the Commissioner.

I am sure that you'll find the presentations attached, are useful information to be aware of while we are in this lockdown. Thanks to the Australian Chamber of Commerce and Industry, with whom we keep a very close relationship and regular contact, in order to help each other and all our members to cope with this difficult period that has affected us all.

The situation will undoubtedly change for the better and in the meantime, please take care and stay safe, and, let's all look for better days ahead.

Let's keep in touch

Warm regards

**Joe Khattar, AM**

President

Australian Lebanese Chamber of Commerce Ltd.



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# VIRTUAL CORPORATE BUSINESS SEMINAR WITH DAVID CHANDLER OAM NSW BUILDING COMMISSIONER



David Chandler OAM, NSW Building Commissioner

## FOLLOW UP SEMINAR

### Date

Thursday 23 September, 2021

### Time

4:00pm – 5:00pm

### Registration Form

<https://forms.office.com/r/4Pr9nDdw6b>

### Join Zoom Meeting

<https://zoom.us/j/95794567949>

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A scenic view of a coastal town, likely Beirut, Lebanon, with a Lebanese flag in the foreground. The flag is white with red horizontal stripes and a green cedar tree in the center. The town features stone buildings with red-tiled roofs and a church with a dome. The sea is visible in the background.

# A MESSAGE FROM OUR PARTNER

**abal** banking

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To our valued friends and family of the ALCC,

On behalf of my team and I, we hope you, your family and loved ones are keeping well and staying safe.

We are extremely glad to see day to day activities slowly beginning to return to some normalcy and feel quite fortunate to be operating in a country which has shown many of us, and our families, support during what has been an extremely challenging period.

Over the past couple of months the Bank has been working diligently to ensure our customers are fully supported with minimal disruption to their overall banking experience, whilst also ensuring the health and well-being of our employees and customers remains our key consideration.

The Bank is a member of a global entity that has withstood many global and local challenges for 90 years. You can remain confident that abal banking is open for business and ready to provide our customers and community with the support they, and their businesses, may need.

Whether you are considering re-financing or require assistance with challenges you are facing with your current home or business loan, we are readily available to support you where possible.

We also understand that, like a number of our customers, many of you are in a position where you would like to begin exploring your options for recovery and growth, either personally or for business. Our range of award winning products and services offer the flexibility and agility you may require in these circumstances.

We're proud to announce that ABAL Banking has recently been named a winner in Mozo's Small Business No Strings Savings category for our Business Online Savings Account.

The Bank has also been announced as a winner in Mozo's Fixed Rate Home Loan category and their Investor Fixed Home Loan category. Both awards involve the assessment of 86 lenders and 436 different products.

Australia's leading comparison site, Canstar, has also awarded the Bank with a 5 Star Rating in the Investment Fixed Home Lender category.

It's important to us that we keep in touch with our community, so our lenders have been actively reaching out to our network of customers and affiliates to provide support and tailored banking solutions, where possible.

If there may be any way my team or I can assist you, I encourage you to contact our ALCC Representative [Charbel Aboud](#), or [myself](#) directly.

Continuing to work together over the coming months to keep the virus' spread low will allow us all to get back on track as a whole community.

I look forward to catching up with you all the next Chamber event. In the meantime, keep positive and well.

Yours sincerely,  
Joseph Rizk OAM  
CEO & Managing Director

# Lebanon today

Regardless of the ongoing current many difficulties that Lebanon is facing at present, we remain firm believers that sooner or later and **once** confidence is restored, the country will re-emerge once again and play its natural role as a haven for free trade and services in the middle east region.. to elaborate on that and when the time comes, the Australian Lebanese chamber of commerce will organize a major event with key speakers ,to reinforce that belief... In the meantime, and in order to keep in mind, we wish to forward the following information about doing business, investments and incentives in Lebanon ,courtesy of the investment development authority ,IDAL

IDAL - Doing Business - Investment Incentives - Incentives Granted by IDAL

[https://investinlebanon.gov.lb/en/doing\\_business/investment\\_incentives/incentives\\_granted\\_by\\_idal](https://investinlebanon.gov.lb/en/doing_business/investment_incentives/incentives_granted_by_idal)



Michael Rizk OAM  
Head of Trade Relations  
Australia - Lebanon  
ALCC

**For the next issue of ALCC E-News,  
please feel free to share your news with us,  
it would be appreciated.  
[info@alcc.com.au](mailto:info@alcc.com.au)**



**A message from  
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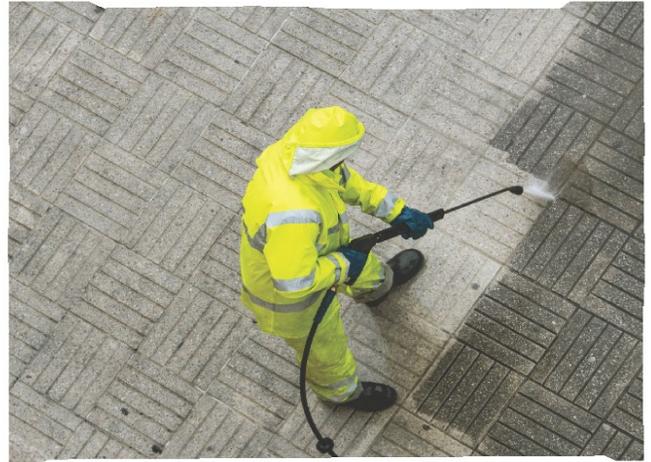
From all of us, stay safe, take care and be sure to comply with the Government advice.

Hope we can catch up with the ALCC family soon!

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## Issues

### A few things to consider when the economy reopens

- New daily COVID-19 cases will surge in NSW once Greater Sydney exits its lockdown.
- We expect the economic rebound to be patchy from that point over a three to six month period as households and businesses adapt to 'living with COVID'.
- Additional policy support will be required once lockdowns are over as the economy transitions through the 'four phase plan' out of the pandemic.

The consensus view is that the economic rebound will be very swift once lockdowns are a thing of the past and the vaccination threshold of 80% has been reached. Economists have formed that view because economic activity snapped back very quickly over the past year each time a lockdown ended.

But things will look very different in Greater Sydney and potentially other parts of Australia when the current lockdown is over. More specifically, in Greater Sydney the lockdown will not be brought to an end as a result of the daily new number of COVID cases being zero. Rather it will end because a vaccination threshold has been met, which has been set at 80% of the 16+ population (note that this means one in five people over the age of 16 will be unvaccinated).

New COVID-19 cases will surge on reopening in NSW as has been the case overseas (we expect the reopening to occur in mid-November as per our updated economic outlook published on July 28). It will simply be a matter of time before the virus is rampant across the entire country.

For the first time Australia will experience 'living with COVID'. This is likely to mean that there will be a significant period of adjustment for households and businesses as the virus circulates within the community in large numbers and hospitalisations rise. It will mean that the economic recovery, at least initially, is a bumpy ride.

For a large chunk of the population, pent-up demand will be unleashed and that will boost services consumption. But many individuals may be deterred in the beginning from getting out and about as COVID cases increase significantly. Indeed it is likely that a large chunk of office workers will want to continue to work from home as COVID cases spike, which would have implications for CBDs. More targeted fiscal support will be required to keep businesses afloat during this period.

It will take time for the labour market to heal once the economy reopens. Not all workers stood down due to the current lockdowns will have a job to return to. Our expectation is that the unemployment rate will not reach its June 2021 low of 4.9% until mid-2022. In contrast the RBA expects the unemployment rate to be 4.5% by mid-2022.

In time we will publish a fuller assessment of what we think the reopening will mean for the economy in the short run. But at this juncture we want our readers to be aware that the economic reopening, particularly in NSW, will be very different to exiting previous lockdowns. In short, we anticipate an uneven reopening of the economy, which means it will take time for economic momentum to build again.

The medium term for Australia still looks very good provided fiscal support remains significant as households and businesses adapt to 'living with COVID'.

Courtesy of



## Free rapid testing must be immediately provided for all businesses operating in lockdown

The Federal Government must move to immediately roll out free and accessible rapid antigen tests to all businesses permitted to open under lockdown restrictions and clarify current requirements for medical supervision.

“Providing free and accessible rapid antigen testing to all businesses operating under lockdown is a critical first step the government must take to reopen the economy as we learn to live with the virus,” ACCI chief executive Andrew McKellar said today.

“Even with full vaccination rates increasing, there’s still a chance that the virus can spread, highlighting the need for continuous monitoring.

“A phased rapid testing program provides an additional line of defence to give businesses the certainty and confidence they desperately need, and ensures staff and customers are safe in the workplace.

“Currently, businesses are waiting days for PCR tests to know if their workers are infectious. Workplaces that are operating in lockdowns, like supermarkets and construction sites, need to have every tool available to them to avoid snap closures and reduce the risk to their employees, their customers and the community.

“With rapid tests, we can reduce the number of cases in the community, limit the spread, and keep our economy open.

In countries like the U.S. and Britain, rapid antigen testing kits are widely used and have proved to be very effective at protecting the community. The tests can deliver a result in just 10 minutes and are far more affordable than regular PCR tests, costing as little as \$5 each.

“We are a long way behind other countries when it comes to implementing rapid antigen tests. Without taking up these tests, we risk falling behind as the rest of the world starts to reopen,” Andrew added.

“Rapid antigen testing shouldn’t be a replacement for the PCR test or stop people from getting the job. These tests are an additional measure in our fight against COVID-19; to safeguard against the spread of the virus and future outbreaks.

“This is an obvious solution. Businesses need rapid testing, and they need it now.

### For more information:

Jack Quail | Media Officer | 0498 181 207

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**To discuss your specific project requirements please contact**

**Anthony Sestan**

Commercial Projects Manager NSW

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