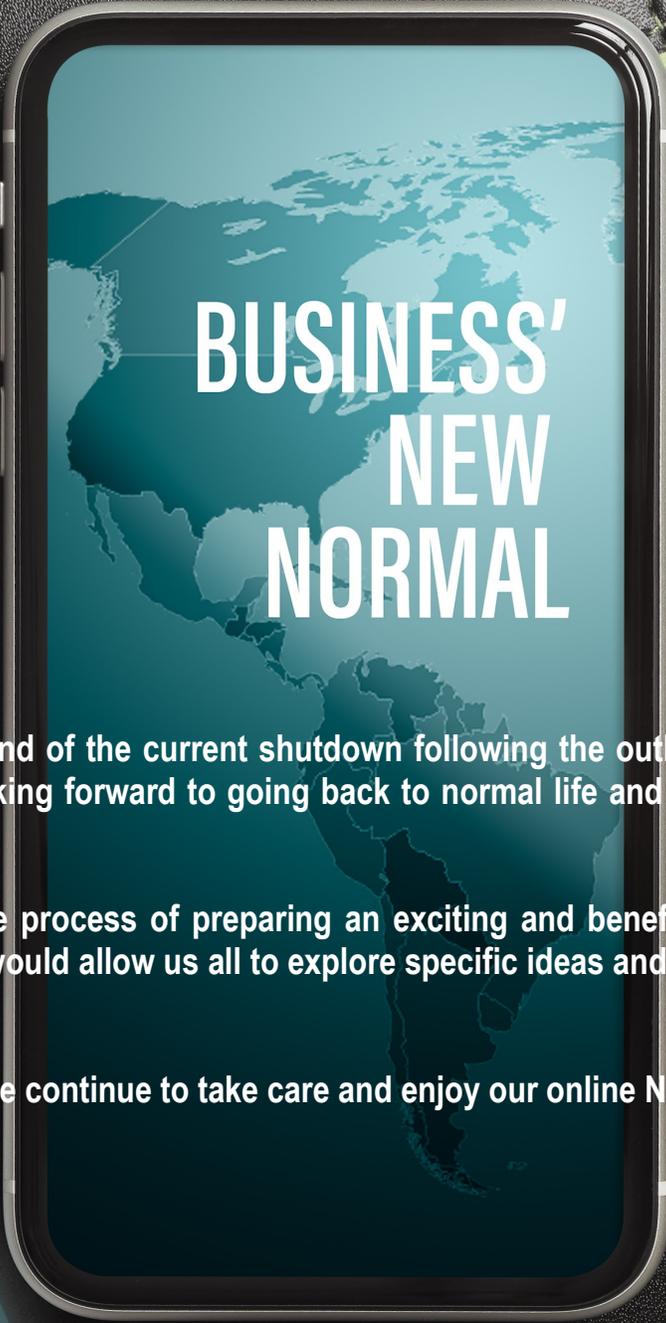




THE AUSTRALIAN LEBANESE
CHAMBER OF COMMERCE[®]
ESTABLISHED 1985

E-NEWS

JUNE 2020



BUSINESS' NEW NORMAL

As we approach the end of the current shutdown following the outbreak of the Corona Pandemic, we are looking forward to going back to normal life and to catching up with you all.

The Chamber is in the process of preparing an exciting and beneficial agenda for the coming phase which would allow us all to explore specific ideas and suggestions for the aftermath.

In the meantime, please continue to take care and enjoy our online Newsletter.



Message from Joseph Rizk OAM *MD & CEO of Arab Bank Australia*

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

abal banking / Arab Bank
Australia Limited



Riad Salameh to Paris Match: *Lebanon is not bankrupt*

Courtesy of Paris Match

Lebanese Central Bank Governor, Riad Salameh, told the French weekly Paris Match on Thursday that Lebanon was "not bankrupt".

In response to a question whether he was a scapegoat to blame for the country's economic collapse, Salameh said that only part of the street, incited by political factions, had demonized in a caricatured manner the Central Bank and its governor.

"It is unfair; we are not the cause of the problems which Lebanon has to face. On the contrary, the monetary policy has helped keep interest rates low for a long time while the country's debt increased from year to year. Today, despite the default, and despite the recession caused by the coronavirus pandemic, the country is not bankrupt," Salameh asserted.

He said that the prices of petrol, medicine, and flour remained stable.

"The fact that we have sufficient reserves to finance essential imports proves that we have done our job in a professional way," he corroborated.

According to the Central Bank and in terms of its management, Salameh explained that the state lacked transparency.

"Some deficits were not justified, especially when the public sector wages were increased. Like other creditors, I sounded the alarm many times. And we all believed in the promises of efforts and reforms constantly declared, but alas, never followed up on," regretted Salameh.

Whether he'll be remaining in his post or not, Salameh said, "As long as they want me, I will continue to serve the interests of Lebanon. A new Titanic has recently taken to the sea, and this makes me say that we should never lose hope."

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A taste of the Mediterranean



To create the Italian feel that they so love, a Sydney couple chose Bristile Roofing's La Escandella terracotta tiles for their expansive villa and B&B on the outskirts of the city. The Spanish-produced tiles add innovative Mediterranean flavour to the project.

Discover Guestlands villa **here:** <https://www.brickworks.com.au/project/arcadia>

The ALCC 2019 Annual Awards Dinner - Jones Bay Wharf Friday 22 November 2019

The 2019 Annual Awards dinner was yet another resounding success for the Chamber and its members. The ALCC is most fortunate to have the support and loyalty of our Sponsors, and to be in the presence of over 800 guests attending the Annual dinner.

As always, the ALCC, had an impressive array of award nominees, and the winners for 2019 were :

- Hospitality** - **Al Aseel Food Service**
- Fashion** - **Melissa Sassine Beauty**
- Recognition Award** - **Robbie Farah – Sportsmanship**

Apart from the focus of the evening, being the success of the award winners, guests enjoyed the service and excellent food served by Doltone House. The evening entertainment was with two amazing individuals, Chris Moussa, and OPERA SINGER – Rocco Speranza who delighted the ALCC audience. We thank them for making the evening quite special with their magical presence.

Our guests received a bag full of Lebanese delicacies courtesy of the ALCC, sponsored by Le Fand. We thank Philip Iacovou of Le Fand for his generosity and on-going support of the ALCC>

Nominations 2020

We will keep you posted of Nominations for 2020 ALCC Business Awards. We thank you for your support, and we wish you exceptional good health....and hope to see you real soon, and of course, we ask you to stay safe at all times.

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**The Australian Lebanese
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**The Australian Lebanese
Chamber of Commerce**

The ALCC 2019 Annual Awards Dinner - Jones Bay Wharf Friday 22 November 2019



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The ALCC 2019 Annual Awards Dinner - Jones Bay Wharf

Friday 22 November 2019



Dear ALLC members,

We truly hope this note finds you and your loved ones safe and well.

This has been a challenging year with the COVID-19 situation, but as the year hopefully starts to improve, we continue to ensure people come first, now and always.

Health and well-being is our priority

We're doing everything we can to look out for our customers, colleagues and communities. At all times we continue to monitor the advice of the Australian Federal Government, State and Territory governments, local and national health authorities, and the World Health Organisation (WHO). We have been carefully following the experts' recommendations and adapting our approach quickly and proactively.

As an organisation, we've taken a number of measures, as follows:

For BOS customers who are financially affected

Measures have been put in place for our customers who have been financially affected by the outbreak.

- Short term deferral of loan repayments
- Temporary facility conversions from Principal and Interest to Interest Only to reduce repayments
- Extended loan terms to reduce ongoing repayments
- Debt consolidation/restructuring

Our People and Our Communities

As health and well-being is our priority, a number of safety measures have been implemented in our branches to ensure that our people and our communities remain safe.

- Branches undergo extensive sanitisation processes on a regular basis to ensure the safest environment possible for staff and customers
- Additional hand sanitisers available for use to all staff and customers
- Revised branch operating hours that will remain flexible to change in order to best limit the potential impact of the virus
- Glass dividers have been installed in branches

Many ways to get in touch with us

If you have any questions, there are many ways to get in touch with us:

- Call us on [13 95 00](tel:139500) (Mon-Fri, 9.30am to 5:00pm AEST)
- Email us at: info@banksyd.com.au
- Visit our website banksyd.com.au
- Or if you've got an account, simply login to Online Banking

Thank you so much for your support and keep well

Thank you so much for your support. Please do reach out to us if you have any questions about our approach or ways we can provide support. And, most of all, please take care and stay safe – we deeply and sincerely wish you and your family all the very best.

Kind regards,

Fawaz Sankari
Chief Banking Officer

Etihad Wellness



We have been working tirelessly to ensure that when you're ready to travel, you stay protected. And to bring you extra peace of mind, our team of **Wellness Ambassadors** are here to answer your questions and give advice on staying safe during your trip.

To learn more about our wellness initiatives visit [etihad.com/wellness](https://www.etihad.com/wellness)

Your wellness, our priority.

Choose Well.



Wellness Ambassadors



Online Wellness Hub



Social Distancing



Refreshed Cabins



Deep Cleaning



Equipped Crew



Enhanced Hygiene



Wellness Kits



Booking Flexibility



Refreshed Meal Service



Lounge Initiatives



Vehicle Sanitisation



Sustainability Focused

الإتجاه
ETIHAD
AIRWAYS



Lebanese girl, Nicole has recently launched her business importing beautiful boutique style Lebanese wines to Australia. Having visited the country numerous times in the past 12 months, she has pioneered the Lebanese entrepreneurial spirit at the young age of 26 to launch her wine business. Nicole aims to put Lebanese wine on the wine list beside Australian, New Zealand and other origins. Her portfolio carries selections from world-respected winery Ixsir, organic winery Couvent Rouge and Chateau Oumsiyat.

Vins du Liban translates to “Wines of Lebanon”

Vins du Liban aims to pioneer the beautiful wines of Lebanon in Australia, and put Lebanon on the map - or wine list - beside other popular grapes from around the world. The origins of the company are inspired by founder Nicole’s determination to share the amazing wines of her Lebanese heritage with the Australian people. Nicole hopes to show Australians how wonderfully this wine pairs on a day-to-day basis whether it be a nice white for dinner, a sexy summer rosé or a deep full-bodied red for heartier occasions.

Our wineries

The Lebanese land offers a perfect environment for the grape’s growth. With its lush coastal regions, soaring mountain peaks and fertile valleys, Lebanon enjoys a great diversity of terrains and climates. We’ve selected from the best of them to really showcase what Lebanon has to offer.

IXSIR

Ixsir is unique among world wineries. Unlike the vast majority of Lebanese wineries which grow their grapes in Lebanon’s fertile Bekaa Valley, Ixsir is a mountain wine, grown on slopes that stretch from the south of the Mount Lebanon chain to its northern reaches.



CHATEAU OUMSIYAT

The beginning of Chateau Oumsiyat’s wine and arak making dates back to the beginning of the 19th century. It was around 1826 when the Bou Sleiman family built and established a wine production place in the beautiful village of Metein in the mountains of Maten, the pine forest region North-East of Beirut.



COUVENT ROUGE

Couvent Rouge is the story of a village that decided to replace its cannabis plantations with noble vine grapes. The Couvent Rouge winery is located in the depths of the Bekka Valley. All grapes are both Organic and Fairtrade certified, and for more than a few years now, the village has been producing an exceptional vine grape, but also a remarkable wine.





Australian Consulting Engineers (ACE)

COVID-19 Response Plan

During the uncertainty of the early days of the Covid19 outbreak ACE acted on the side of caution, closely monitoring the official advice released by the Australian government.

Acting diligently to ensure the health, safety and wellbeing of all ACE team members, visitors and the wider community were assessed and ACE combatted the virus on multiple crucial fronts such as:

Keeping up-to-date

Since the onset ACE management saw the importance of remaining informed and up-to-date on all developments. As such resources were immediately committed to this endeavour.

ACE Quality Assurance Officer, was charged with daily checking of the health.gov.au website and relaying relevant information to management for action.

Education

Relevant educational materials regarding hygiene, social distancing, transmission, risk factors, and common misconceptions were posted in ACE offices to ensure all team members were given the resources to protect themselves, and create a safe environment for all – Not only in the office, but also whilst travelling to and from work.

Social Distancing

The number of staff members in any office was greatly reduced in line with Government recommendations, and the physical spacing of work stations commenced early on in the pandemic.

All non-essential meetings and site inspections were cancelled, with video and phone conferencing being utilised where possible.

Flexibility

Team members have been encouraged to raise any concerns they may have, with arrangements being made to suit the individual team member where possible.

Such arrangements include working from home full or part time, rotating shifts, and adjustable shift start/finish times to avoid peak public transport periods.

Team members deemed a high health risk were provided a significant level of consideration and flexibility, this resulted in sustainable and highly efficient and effective work deliverables.

Employees

Multiple hand sanitising stations have been installed in both offices, and checked daily to ensure their utilisation is maximised, with all high traffic surfaces in the offices being disinfected frequently.

Additional hardware such as monitors and computers were purchased and the in-house 3CX Phone Conferencing software was utilised via mobile phones to ensure ACE's ability to remain operational during Covid working from home arrangements.

Team members required to perform inspections were given a purpose created "ACE COVID19 QUESTIONNAIRE" to test their site contacts prior to the commencement of any works, along with personal hand sanitiser bottles and face masks.

To ensure ACE offices remained a safe environment, all employees and visitors were required to sign a "Conditions of Entry" form in acknowledgement they had not travelled overseas, had flu like symptoms, or been in close contact with anyone who had in the previous 14 days.

During the pandemic ACE has experienced minimal disruption to its operation, remaining a crucial service to our valued clients, without jeopardising our employees working hours or remuneration.

We have worked together, as one with the wider community to flatten the curve, without contracting one case of coronavirus within ACE to date.

Coverforce Insurance Brokers - Adapting to remote work environment



As the numbers of confirmed COVID-19 cases in Australia first began to rise, our management team at Coverforce began the review and testing of our business continuation plans. Thanks to a great effort from all involved, by the time the Government called on businesses to keep as many staff as possible at home, we had the majority of our teams doing just that.

Like many workplaces, the sudden change to remote working provided a new set of challenges for both our management and employees. While there were some new technologies to roll out and some processes to re-engineer, our biggest concern was always to ensure that during this time, our staff remained productive, connected and engaged. We knew this was the key to continuing to deliver the responsive service our clients have become accustomed to.

Daily check ins with our teams became an integral part of our new work from home routine and from these early sessions our managers were able to put together a list of best practice tips for managers of remote teams. These tips were collated to assist other businesses in getting the best outcomes from their teams as they transition to remote working arrangements.

Maintain a regular schedule – It is important to encourage our staff to maintain a regular routine, just as they would if they were still working from the office. This includes waking up at a normal time and starting work, taking coffee and lunch breaks as they would at work etc. We believe that your routine does not have to change just because the environment has. Many of our managers have opted to schedule all breaks for their teams in calendars, this helps with activities such as transferring calls as this becomes more difficult when employees cannot physically be seen.

Conduct structured daily check ins – many of our managers picked a regular time each day for a call or video chat with their team. While this could be done one-on-one, it is best done as a team. Doing this keeps the team functioning “as a team” rather than in isolation. During these meetings questions and concerns raised will often be impacting more than one member of the team so it is very helpful from a time management perspective also. Microsoft teams is a great tool to facilitate these meetings for smaller teams, larger teams might choose to communicate via Zoom as more team members can be seen on the screen at once.

Stay connected - sending emails alone is often not enough. Throughout the day in a normal office environment you have many types of interactions, you might sit beside a colleague and work on a document, present work to a colleagues or management team, meet with a client or supplier. Rather than replacing all these interactions with emails or phone calls, it's often much more productive and engaging to use video calling and screen sharing tools such as Microsoft teams, Zoom or Skype. We have found our most productive teams are those that utilise these tools the most.

Provide opportunities for remote social interaction - this is particularly important for those workers who have been abruptly transitioned out of the office, like many during the COVID-19 crisis. Our managers have recognised that many of our staff were going to be working out of the office for the first time, so they had to find ways for their team to interact socially despite being away from each other. Some examples included, leaving some time at the beginning of team check-in calls to catch up and discuss non work-related topics, holding video coffee breaks or after-work drinks to catch up and check in with everyone. Another idea is to set up a dedicated group chat to share some funny memes and say good morning each day to fellow staff has been wonderful. Coverforce started a group for just this purpose on teams called “Coronial Quaranteam”, it has been a nice way to check in with the wider Coverforce group and share positive and supporting messages.

Provide encouragement and emotional support - when employees find themselves working from home suddenly, with little preparation and during a time of crisis, they are likely to feel disconnected and lonely. This can impact their ability to work efficiently. Our management team have sought to avoid any major issues amongst their team by making time to check in with individual team members at least once per week and working through any issues that arise to ensure all employees feel supported.

Create boundaries between 'work time' and 'home time' – In addition to “maintaining a regular schedule”, mentioned in the first tip, it is very important for employees to switch off when the workday is concluded. This minimises the possibility of work overflowing into family or personal time and leading to burnout. To assist with this, Coverforce switched off access to our work platform for most employees until one hour before and one hour after work. Staff who required 24-hour access to fulfil their roles were advised to use it only when absolutely necessary.

Try a digital detox - while most of us are turning to technology to stay connected during this rather isolating time, it can make it very hard for us to switch off and unwind. If you are impacted it can be helpful to try switching off all electronic devices and focusing on doing other activities in order to properly recharge for the next day.

We recognise that every workplace is different. Following the above tips has helped our remote working teams stay engaged and productive through isolation and we hope that sharing them might be able to help.

Coverforce is Australia's largest privately-owned insurance broker and a proud ALCC sponsor. For great value insurance cover and expert risk advice, contact Coverforce on 1300 503 503.

The Ingredients Lebanon



The Place Harkola Australia



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The Mozo awards in the Fixed Rate Home Loan and Investor Fixed Home Loan categories were awarded on 19 March 2020 for our Fixed Rate Home Loans. The Canstar 5-Star Rating in the Fixed Investment Home Lender category was awarded on 18 March 2020 for our Fixed Rate Home Loans. This information is general in nature and does not take into account your objectives, financial situation or needs. Before making a decision about our products you should consider whether the product is appropriate for you. Terms and conditions apply. Loan applications are subject to Arab Bank Australia's credit approval criteria. Arab Bank Australia Limited ABN 37 002 950 745 AFSL/Australian Credit Licence 234563.

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