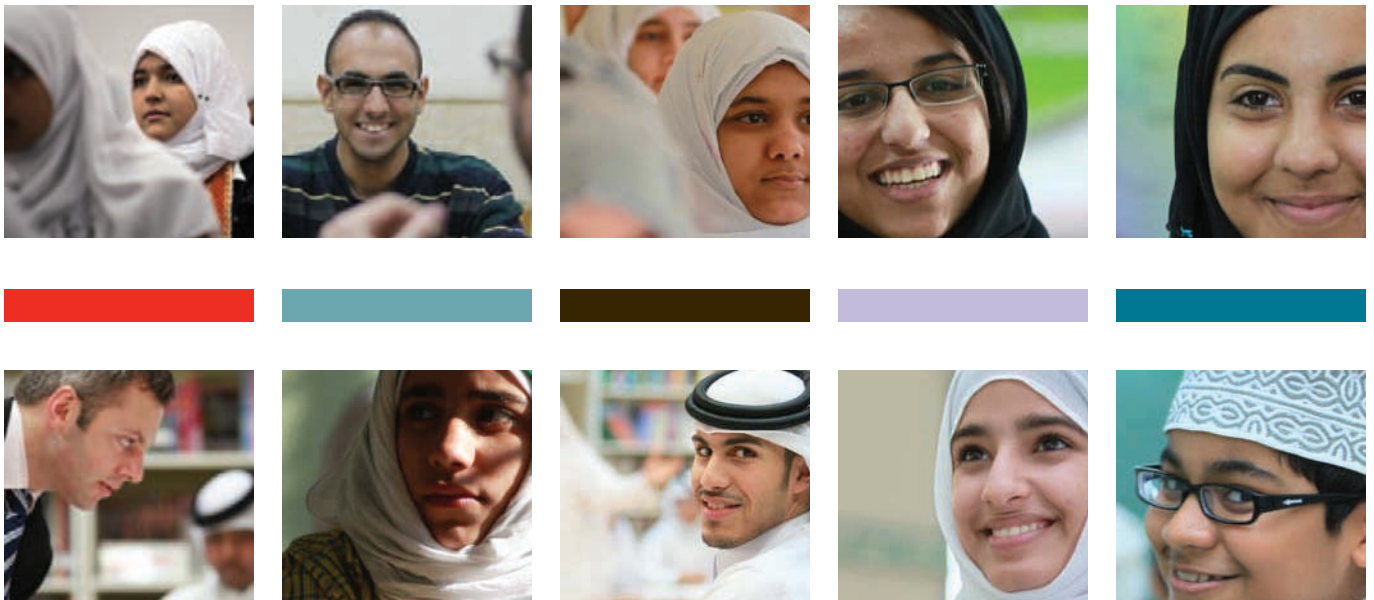


INJAZ Al-Arab

Annual Report 2009-2010

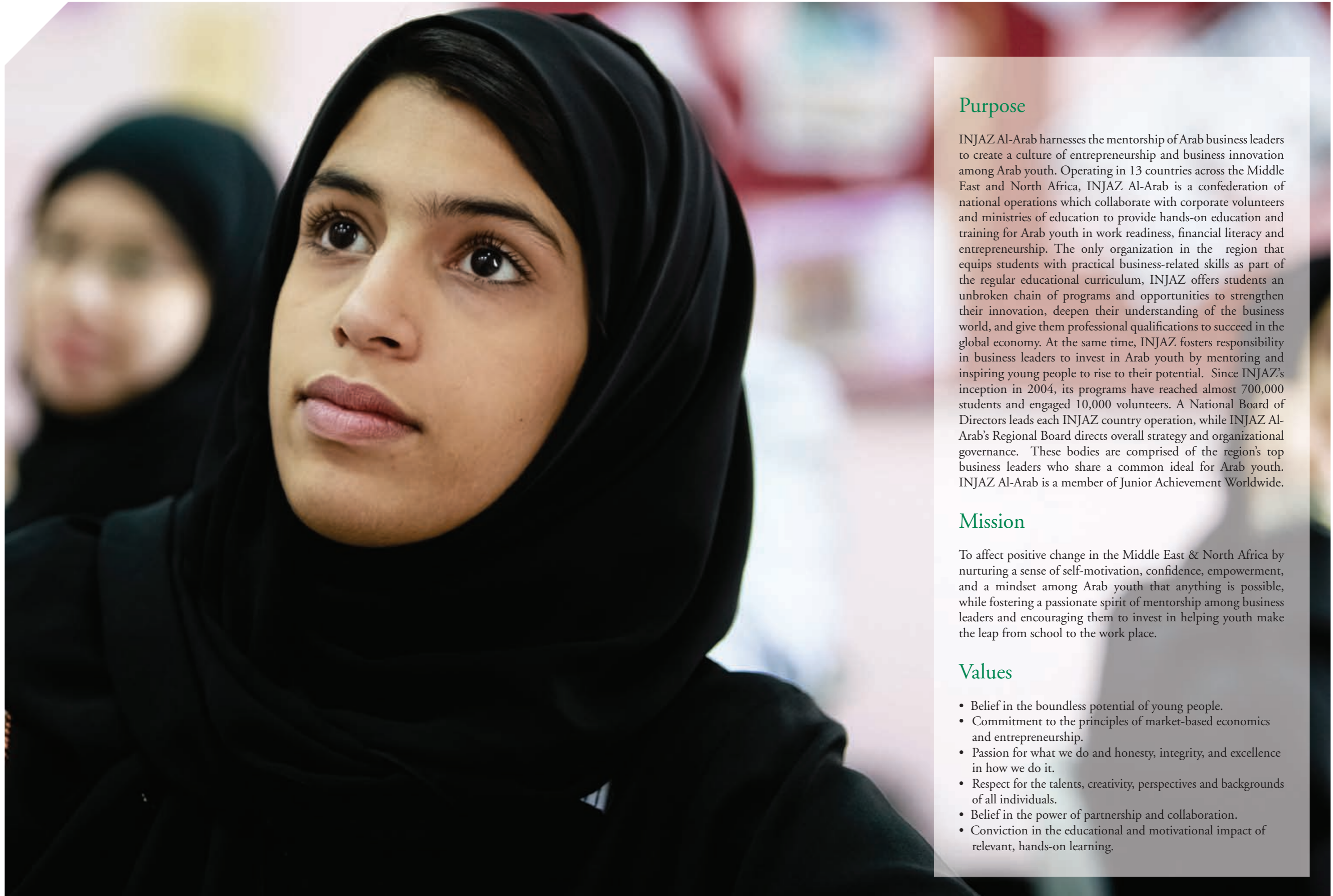


Our effort to transform knowledge and innovation into economic good

*INJAZ Al-Arab
harnesses the
mentorship of Arab
business leaders to
create a culture of
entrepreneurship
and business
innovation among
Arab youth.*

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Purpose

INJAZ Al-Arab harnesses the mentorship of Arab business leaders to create a culture of entrepreneurship and business innovation among Arab youth. Operating in 13 countries across the Middle East and North Africa, INJAZ Al-Arab is a confederation of national operations which collaborate with corporate volunteers and ministries of education to provide hands-on education and training for Arab youth in work readiness, financial literacy and entrepreneurship. The only organization in the region that equips students with practical business-related skills as part of the regular educational curriculum, INJAZ offers students an unbroken chain of programs and opportunities to strengthen their innovation, deepen their understanding of the business world, and give them professional qualifications to succeed in the global economy. At the same time, INJAZ fosters responsibility in business leaders to invest in Arab youth by mentoring and inspiring young people to rise to their potential. Since INJAZ's inception in 2004, its programs have reached almost 700,000 students and engaged 10,000 volunteers. A National Board of Directors leads each INJAZ country operation, while INJAZ Al-Arab's Regional Board directs overall strategy and organizational governance. These bodies are comprised of the region's top business leaders who share a common ideal for Arab youth. INJAZ Al-Arab is a member of Junior Achievement Worldwide.

Mission

To affect positive change in the Middle East & North Africa by nurturing a sense of self-motivation, confidence, empowerment, and a mindset among Arab youth that anything is possible, while fostering a passionate spirit of mentorship among business leaders and encouraging them to invest in helping youth make the leap from school to the work place.

Values

- Belief in the boundless potential of young people.
- Commitment to the principles of market-based economics and entrepreneurship.
- Passion for what we do and honesty, integrity, and excellence in how we do it.
- Respect for the talents, creativity, perspectives and backgrounds of all individuals.
- Belief in the power of partnership and collaboration.
- Conviction in the educational and motivational impact of relevant, hands-on learning.

A Message from the Regional Director



Soraya Salti
Regional Director

Our impact in terms of changed lives and future stability gives a powerful economic boost to the region.

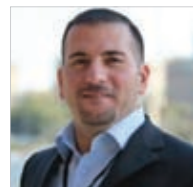
It's been an exciting year for INJAZ Al-Arab as we challenged ourselves to make an even greater impact on the economic future of Arab youth.

Over the past eleven years, our pioneering partnerships with ministries of education and private-sector corporations across the region have enabled us not only to continue providing entrepreneurship, financial literacy and work readiness skills through experiential programs, but to expand our operations in 13 MENA countries, reaching 250,000 students a year. The MENA region finds itself at a demographic turning point. It has the world's highest youth unemployment rate - 65% of the population is under the age of 25 - and a labor market that is unable to employ these numbers. The urgency of creating an additional 100 million jobs to address the youth bulge is palpable. Entrepreneurship is the only viable option. The coming five years offer a historic opportunity to change the future of our young people.

INJAZ Al-Arab offers an immediate intervention with Arab youth and is part of a larger solution that requires sweeping education and economic reform. INJAZ Al-Arab will be implementing a pilot program to incubate startup companies within the offices of its sponsors within the coming year, bridging the gap between education and actual job creation. Our impact in terms of changed lives and future stability gives a powerful economic boost to the region. We are making an impact and winning the battle. I am optimistic when I think about all we can accomplish together with our partners. The stakes are high and we have come so far. Let us make the maximum impact possible and help Arab youth become the leaders they were meant to be.

Thank you,

Soraya Salti



Akef Aqrabawi
Deputy Director



Andrew Lind
Development Manager



Rawan Naber
Chief Accountant



Ghadeer Zalatimo
Education Manager



Rasha Masri
Events & Data Management Officer



Reeman Malhas
Accountant

A Message From the Chairman



**H.E. Sheikh
Khaled Bin Zayed
Al Nahayan**
Chairman

INJAZ Al-Arab has a platform from which we can help a generation of youth overcome overwhelming odds and build a future for themselves.

As Chairman of INJAZ Al-Arab, a role I assumed in 2009, I have had the privilege of working with a dedicated and talented group of members, volunteers and staff across the MENA region.

Through my interactions with INJAZ partners and supporters from across the region, I have been struck by the wonderful ways in which we work together. Together, we have achieved far greater reach sharing skills and advocating for change. As the 2009-2010 academic year came to an end, there was good reason for optimism. Optimism not only for greater resources and stability of operations, but also in light of the increasing number of INJAZ supporters striving to engender positive change and the growing respect for INJAZ and its work.

INJAZ Al-Arab has a platform from which we can help a generation of youth overcome overwhelming odds and build a future for themselves. The interest in our efforts, both regionally and internationally, will hopefully help generate the funding and long-term public and private sector commitments needed for sustainable change.

The challenge we are tackling is immense and although we are making a difference, it is a long road ahead. The following pages document our efforts and describe our corresponding activities in more detail. Your continued support will ensure that Arab youth will receive the assistance they need to succeed and excel as the economic engines for our region.

Thank you for your support.

His Excellency Sheikh Khaled Bin Zayed Al Nahayan

Entrepreneurship: The Region's Response

65% of the Arab world population is under the age of 25 and MENA economic growth and job creation have not kept pace with a growing population. The result is a region facing a massive unemployment problem that is disproportionately impacting its youth. The Arab world has the highest youth unemployment rate in the world, at 28%, compared to a world average of 15%. In Egypt, it takes youth an average of three years to find employment after graduation, a time when lives are virtually on hold. 88% of the region's youth believe they will be unable to find employment, and 72% don't know where to turn for assistance. These youth could be a boon to the

regional economy if education matched the needs of the private sector. However, the issue requires urgent action as the Middle East and North Africa must generate 100 million new jobs within the next decade just to maintain the current rate up unemployment. Entrepreneurship is the primary solution to addressing the region's massive deficit of jobs. Access to the right education, training and mentorship is critical in giving Arab youth the skills they need to succeed. This generation urgently needs entrepreneurship education, to shift the reins of their economic destiny into their own hands.

Youth who are not already business owners who plan to start their own business in the next 12 months

-- Silatech

Bahrain	Egypt	Jordan	Kuwait
17%	20%	9%	31%
Lebanon	Morocco	Palestine	Qatar
21%	15%	15%	29%
Saudi Arabia	Tunisia	UAE	Yemen
30%	34%	19%	30%

ENTREPRENEURSHIP

"No task is more urgent than providing hope to the 100 million young people in the Middle East and North Africa. If we provide them with the opportunity to lead constructive lives, they will build a stable and prosperous future for the region."

-- James D. Wolfensohn, Founder of Wolfensohn Center for Development and former World Bank President

"The UAE and other countries in the region are at the forefront of the global entrepreneurship movement. Throughout the Arab world, hundreds of initiatives are being launched to encourage youth to innovate and start their own enterprises."

-- Jonathan Ortsman, Senior Fellow, Kauffman Foundation

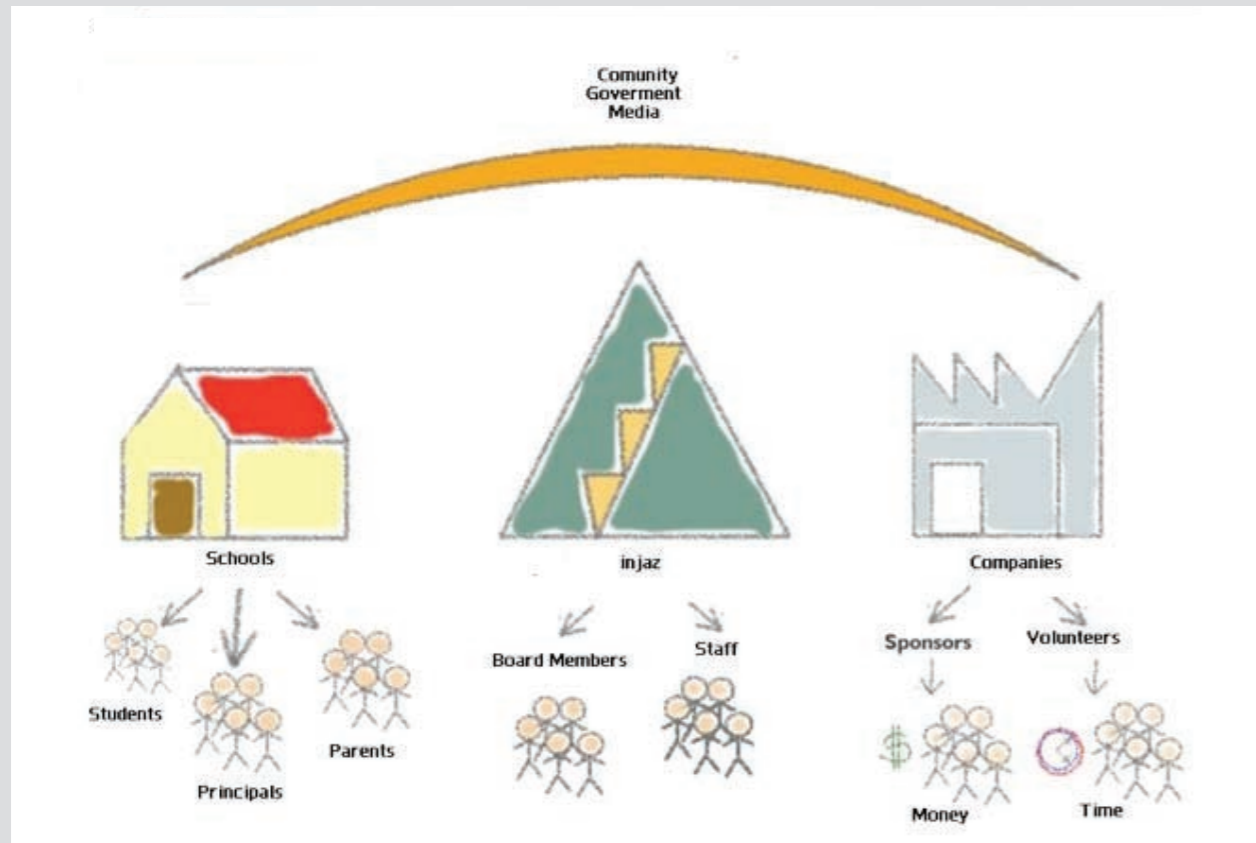
"Women entrepreneurs can contribute much more to the quality and direction of economic and social development in the Middle East and North Africa region. Their participation particularly in the economic and political spheres currently remains the lowest of any region."

-- World Bank: Environment for Women's Entrepreneurship in Middle East & North Africa

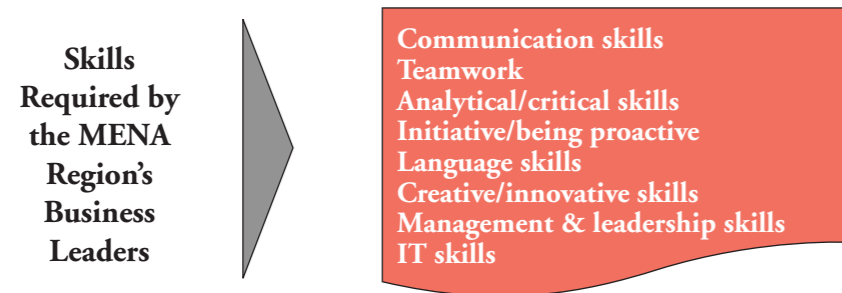
"Learning across borders: The best ideas for solutions can be found within the region, however this remains a largely untapped source of strength for youth development in the Middle East. Many countries in the region face common challenges with regard to improving the quality of education, expanding employment and promoting entrepreneurship."

-- Silatech /Taqeem

The INJAZ - Junior Achievement Model



Arab business leaders expressed a general dissatisfaction with the quality of skills delivered to the market. When asked what their fundamental expectations were from the education system, they rated soft skills such as communication, teamwork, analytical skills and innovative thinking at 90% or above.



-- Arab Human Capital Challenge 2008: The Voice of CEOs, PriceWaterhouseCoopers

OP-ED COLUMNIST

What Oman Can Teach Us

The New York Times

By NICHOLAS D. KRISTOF

Published: October 13, 2010

MUSCAT, Oman



As the United States relies on firepower to try to crush extremism in Afghanistan, Pakistan and Yemen, it might instead consider the lesson of the remarkable Arab country of Oman. Just 40 years ago, Oman was one of the most hidebound societies in the world. There was no television, and radios were banned as the work

of the devil. There were no Omani diplomats abroad, and the sultan kept his country in almost complete isolation. Oman, a country about the size of Kansas, had just six miles of paved road, and the majority of the population was illiterate and fiercely tribal. The country had a measly three schools serving 909 pupils - all boys in primary grades. Not one girl in Oman was in school. Oman's capital city, Muscat, nestled among rocky hills in the desert of the Arabian Peninsula, was surrounded by a traditional wall. At dusk, the authorities would fire a cannon and then close the city's gates for the night. Anyone seen walking outside without a torch at night was subject to being shot. Oman was historically similar to its neighbor, Yemen, which now has become an incubator for Al Qaeda-affiliated terrorists. But, in 1970, Oman left that fundamentalist track: the sultan's son deposed his father and started a stunning modernization built around education for boys and girls alike. Visit Oman today, and it is a contemporary country with highways, sleek new airports, satellite TV dishes and a range of public and private universities. Children start studying English and computers in the first grade. Boys and girls alike are expected to finish high school at least. It's peaceful and pro-Western, without the widespread fundamentalism and terrorism that afflict Yemen. Granted, Yemen may be the most beautiful country in the Arab world, but my hunch is that many of the young Westerners who study Arabic there will end up relocating to Oman because of the tranquility here. It's particularly striking how the role of women has been transformed. *One 18-year-old university student I spoke to, Rihab Ahmed al-Rhabi, told me (in fluent English) of her interest in entrepreneurship. She also told me, affectionately, about her grandmother who is illiterate, was married at age 9 and bore 10 children. As for Ms. Rhabi, she mentioned that she doesn't want to bog herself down with a husband anytime soon. Otherwise, what if her husband didn't want her to study abroad?*

And when she does eventually marry, she mused, one child would be about right. Ms. Rhabi was a member of the Omani all-girls team that won the gold medal in an entrepreneurship competition across the Arab world last year. The contest was organized by Injaz, a superb organization that goes into schools around the Arab world to train young people in starting and running small businesses. The stand-out young entrepreneurs in Oman today are mostly female: 9 of the 11 finalists in this year's Oman entrepreneurship contest were all-girl teams. The winning team bowled me over. The members started as high school juniors by forming a company to publish children's picture books in Arabic. They raised capital, conducted market research, designed and wrote the books and oversaw marketing and distribution. "We're now looking at publishing e-books," explained Ameerah Tariq, a high school senior and a member of the board of directors of the team's book company. Maybe one of the customers for a future electronic picture book will be her grandmother, who was married at the age of 12 and has never learned to read. In short, one of the lessons of Oman is that one of the best and most cost-effective ways to tame extremism is to promote education for all. Many researchers have found links between rising education and reduced conflict. One study published in 2006, for example, suggested that a doubling of primary school enrollment in a poor country was associated with halving the risk of civil war. Another found that raising the average educational attainment in a country by a single grade could significantly reduce the risk of conflict. Sorry if this emphasis on education sounds like a cliché. It's widely acknowledged in theory, and President Obama pledged as a candidate that he would start a \$2 billion global education fund. But nothing has come of it. Instead, he's spending 50 times as much this year alone on American troops in Afghanistan - even though military solutions don't have as good a record in trouble spots as education does. The pattern seems widespread: Everybody gives lip service to education, but nobody funds it. For me, the lesson of Oman has to do with my next stops on this trip: Afghanistan and Pakistan. If we want to see them recast as peaceful societies, then let's try investing less in bombs and more in schools.

Spotlight on Jordan

From November 5th to December 17, 2008, the INJAZ Jordan Business Leaders Campaign swept across 100 public schools across the country. The campaign is aimed at encouraging and motivating youth to succeed by equipping them with skills and information to help guide them at this stage in their lives. How best to do this? By engaging the heads of approximately 100 leading companies to deliver interactive sessions that transfer their knowledge and experiences to over 5,000 students. One session took place in a public school classroom in east Amman, within a underprivileged part of the city. About 50 female students from grades 8 to 10 gathered with excitement to absorb the advice of the guest lecturer. That day, the CEO of one of the largest companies in the country, took time to share with them his guidance on success and professionalism. The CEO shared experiences from his school days, the dreams and ambitions of his youth, and the difficulties he had to face and overcome. He continued to share his education background, professional development, career choices and his route to becoming a successful

businessman. His message clearly resonated as questions came pouring out from the students. Concluding the interactive session with what is required to succeed professionally and personally, he offered valuable advice to his listeners that will undoubtedly help shape their decision-making at



this stage of their lives. This was one of around 100 sessions and the impact on student attitudes and aspirations was enormous. The enthusiasm and optimism demonstrated by students after the session is a testament to the importance of such programs.

This Year's Journey

Countries

13

Students

197,063

Volunteers

4656

Employees

128

Board Members

191

Our Network



Arab Youth Unemployment Figures (Ages 15 – 24)

	Total	Male	Female
Bahrain	28%	27.50%	17.80%
Egypt	21.70%	15%	41.50%
Jordan	22.20%	17.70%	39.80%
Kuwait	5.30%	5.60%	4.40%
Lebanon	17.40%	17.60%	16.90%
Morocco	18.30%	19.10%	16.10%
Oman	19.70%	17.70%	22.30%
Palestine	37.50%	34.50%	40.90%
Qatar	17%	11.60%	50.90%
Saudi Arabia	16.30%	12.20%	32.40%
Tunisia	27.30%	27.10%	27.80%
UAE	7.60%	4.20%	15.80%
Yemen	18.70%	20.50%	13.50%

Regional Student Impact

Member Nation	Students Graduation	Schools	Volunteers
Bahrain	4,739	42	198
Egypt	35,093	138	281
Jordan	103,221	158	2,444
KSA	3,058	25	49
Kuwait	10,484	83	296
Lebanon	11,000	92	366
Morocco	3,273	43	92
Oman	3,966	100	100
Palestine	14,938	138	281
Qatar	1,755	14	73
Tunisia	1,008	8	12
UAE	2,871	20	283
Yemen	1,630	12	41
Totals	197,063	815	4,656

Year In Review

Geographical Growth: INJAZ Al-Arab seed-funded and launched a pilot operation in Yemen that includes a National Board of Directors comprised of the country's business leaders. Seed funds are also being collected to expand into Algeria, Libya and Pakistan in 2011.



Curriculum: The regional Arabic-language edition of 'More Than Money', a financial literacy course for 7th graders, was made available to the Member Nations network through the generous sponsorship of HSBC.

Regional Training: To encourage professional development of INJAZ staff in the region and ensure that each Member Nation is equipped to transfer knowledge to its operations, INJAZ held a workshop to develop Master Trainers in February 2010.



Curriculum: The regional Arabic-language edition of 'Banks In Action', a financial literacy course for high-school students, was made available to the Member Nations network through the generous sponsorship of Citigroup.

Regional Training: To strengthen the regional INJAZ network and share best practices, INJAZ Al-Arab held the 3rd Annual MENA Training and Best Practice Sharing in Amman, Jordan in February 2010.



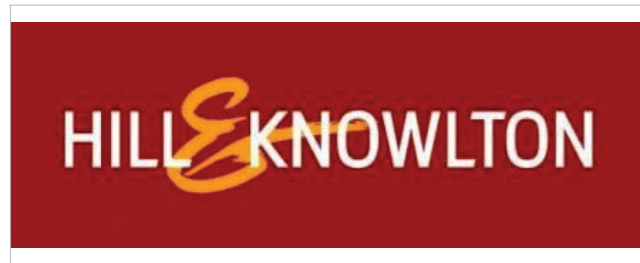
Curriculum: The regional Arabic-language edition of 'Success Skills', a workforce readiness program for high-school students, was made available to the Member Nations network through the generous sponsorship of J.P. Morgan.

Regional Training: INJAZ Al-Arab held its Regional Member Nation Master Planning Retreat in July 2010. The annual gathering enabled the network to plan their upcoming academic year with clear targets and action plans.



Curriculum: The regional Arabic-language edition of 'Business Ethics', a workforce readiness program, was made available to the Member Nations through the generous sponsorship of Next Generation Foundation.

Branding & Communications: INJAZ Al-Arab formed a regional partnership with Hill & Knowlton that involves a ten-year commitment, worth \$2.5 million in pro bono hours and is dedicated to supporting INJAZ in all its branding and communications needs.



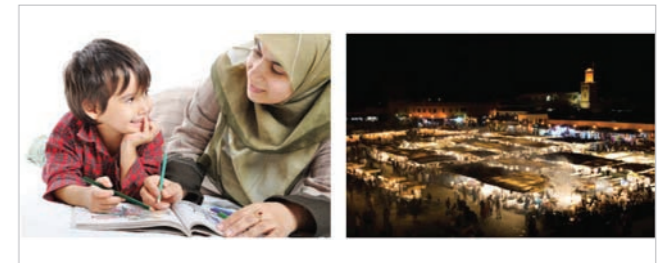
Branding & Communications: Through its invitation and participation in the Presidential Summit on Entrepreneurship in Muslim Majority Countries, hosted by US President Barack Obama, INJAZ received global exposure for its goals, efforts and successes.



Branding & Communications: INJAZ Al-Arab designed and shared a Communications Toolkit for its Member Nations network, to identify the key communications requirements for operating successfully in the region, and provided branding guidelines and templates for brand consistency.



Branding & Communications: INJAZ took a leading role at the Education Summit at the World Economic Forum's held October 26-28, 2010. There INJAZ discussed the current state of education in the Middle East and the importance of providing entrepreneurship education to youth.



Fundraising Support: INJAZ Al-Arab successfully extended \$2.4 million in pass-through funds to its Member Nations network, and financed geographical expansion into Algeria, Libya and Pakistan.



Fundraising Support: A Fundable Projects Booklet was compiled to support fundraising efforts of Member Nations regionally and locally. The Regional Operating Centre also assists Member Nations in grant writing when needed.

Spotlight on Egypt

In 2009, a group of Egyptian students started a professional tourism business called Zarzoura, as part of the INJAZ Company Program with the mentorship of a private sector volunteer. The operation initially involved renting jeeps and organizing desert and mountain excursions throughout Egypt for university students, and its growth allowed the operation to expand its customer base to include visiting tourists. Upon the conclusion of the INJAZ Company Program, the students decided that Zarzoura should not dissolve, but rather continue and grow. Despite

encountering various challenges and obstacles in legally registering a business in Egypt, Zarzoura found a resourceful and innovative way to move forward. By partnering with an existing travel agency, Zarzoura, merged its operation and now offers tourists desert safari excursions to eco destinations across the country. Today Zarzoura is a successful ecotourism business and an example of INJAZ's ability to develop the abilities of young entrepreneurs.



*Inspiring One Million Minds
Every 365 Days by 2018*



Annual Young Arab Entrepreneurs Competition

“And the ‘Company of the Year 2010 Award’ goes to....”

The competition follows a four-month experiential education and training program called the INJAZ Company Program. Student teams from across the region collaborate with a private-sector mentor and INJAZ volunteer to establish a company and develop as well as market a product successfully. These companies proceed to compete nationally for the Best Company titles and those winners advance to the INJAZ Al-Arab Annual Young Entrepreneurs Competition.

The regional competition has served as a platform for innovation, knowledge transfer and entrepreneurial growth for the past three years with 2010 marking its fourth year. This intense competition, judged by Arab business leaders, is an evaluation in management, marketing, budgeting and environmental impact. Awards

include ‘Most Innovative Product’, ‘Best Marketing Plan’, ‘Company of the Year’ and ‘Young Entrepreneur of the Year’. In a region where the female participation rate in the labor force is the lowest in the world, two of the three regional competitions saw the top honors awarded to female-led companies. Not only is this fact promising for the encouragement and development of female entrepreneurs, it is a testament to the INJAZ approach that is equipping female students with the knowledge and skills to succeed in the labor market by enlisting businesswomen who have succeeded in the private sector. The competition has been hosted by Jordan, Oman and Lebanon with the 2010 battle being held in Morocco from October 23-25, 2010.

Jordan 2007 – Winners: Teen Touch, Palestine

Jordan hosted the 1st INJAZ Al-Arab Annual Young Entrepreneurs Competition in 2007. Queen Rania presented the awards for ‘Best Student Company’ and ‘Best CEO of the Year’ to the Palestinian student

company Teen Touch, led by Wa’ed Tawil. Wa’ed, on account of her INJAZ success, was invited to participate at the Presidential Summit on Entrepreneurship held in Washington, D.C., April 2010.



Oman 2008 – Winners: Green Target, Kuwait

The Kuwaiti team, Green Target, won with an inspiring social enterprise that profitably provided recycling and paper services. Lebanese television personality George

Kurdahi congratulated the team members and presented their award.



Lebanon 2009 – Winners: Al Anamel Al Mubdiaah, Oman

The coveted ‘Best Student Company’ and CEO of the Year’ awards were secured by the underdog all-female student team from Oman. The team created a line of

environmentally friendly biodegradable products while demonstrating superb teamwork and managerial skills that were instrumental to the company’s success.



Our Global Voice

INJAZ Al-Arab has received global recognition for its work with youth in the Middle East and North Africa. From winning awards for social entrepreneurship from the Skoll Foundation to conveying the urgency of action required at the Clinton Global Initiative, INJAZ Al-Arab has appeared on the global radar as a force for change in a region whose youth desperately need support.

In April 2010 and on invitation from U.S. President Barack Obama, INJAZ Al-Arab Regional Director and Junior Achievement Senior Vice President Middle East & North Africa (MENA), Soraya Salti, served as a key panelist at the Presidential Summit on Entrepreneurship. She joined US Department of Education Secretary Anne Duncan, Owner of PT Resultan Goris Mustaqim, and Dubai School of Government Dean Tarik Yousef to discuss the role of education, training and mentorship in encouraging youth innovation and entrepreneurial

exploration. Salti revealed and reinforced the importance of INJAZ programs to resolving the critical social and economic challenges facing Arab youth and highlighting Arab youth entrepreneurship as a global priority.

The 2-day summit brought together over 275 participants from 50 countries with the goal to advance economic and social entrepreneurship. Wa'd Taweel, a 20-year-old Palestinian student, INJAZ graduate and winner of the 2007 INJAZ Al-Arab Annual Young Arab Entrepreneurs Competition's CEO of the Year Award, also spoke to the Summit leaders about her experience with INJAZ Al-Arab and how she will use the skills she acquired to start up her own business in the West Bank. After her presentation, she was awarded a full graduate scholarship to Babson College in the U.S.



“Entrepreneurship - because throughout history, the market has been the most powerful force the world has ever known for creating opportunity and lifting people out of poverty.”



“We have trailblazers like Sheikha Hanadi of Qatar, along with Waed al Taweel, who I met earlier -- a 20-year-old student from the West Bank who wants to build recreation centers for Palestinian youth. So together, they represent the incredible talents of women entrepreneurs and remind us that countries that educate and empower women are countries that are far more likely to prosper. I believe that..... We have people like Soraya Salti of Jordan who are empowering the young men and women who will be leaders of tomorrow. Together, they represent the great potential and expectations of young people around the world.”

-- U.S. President Barack Obama

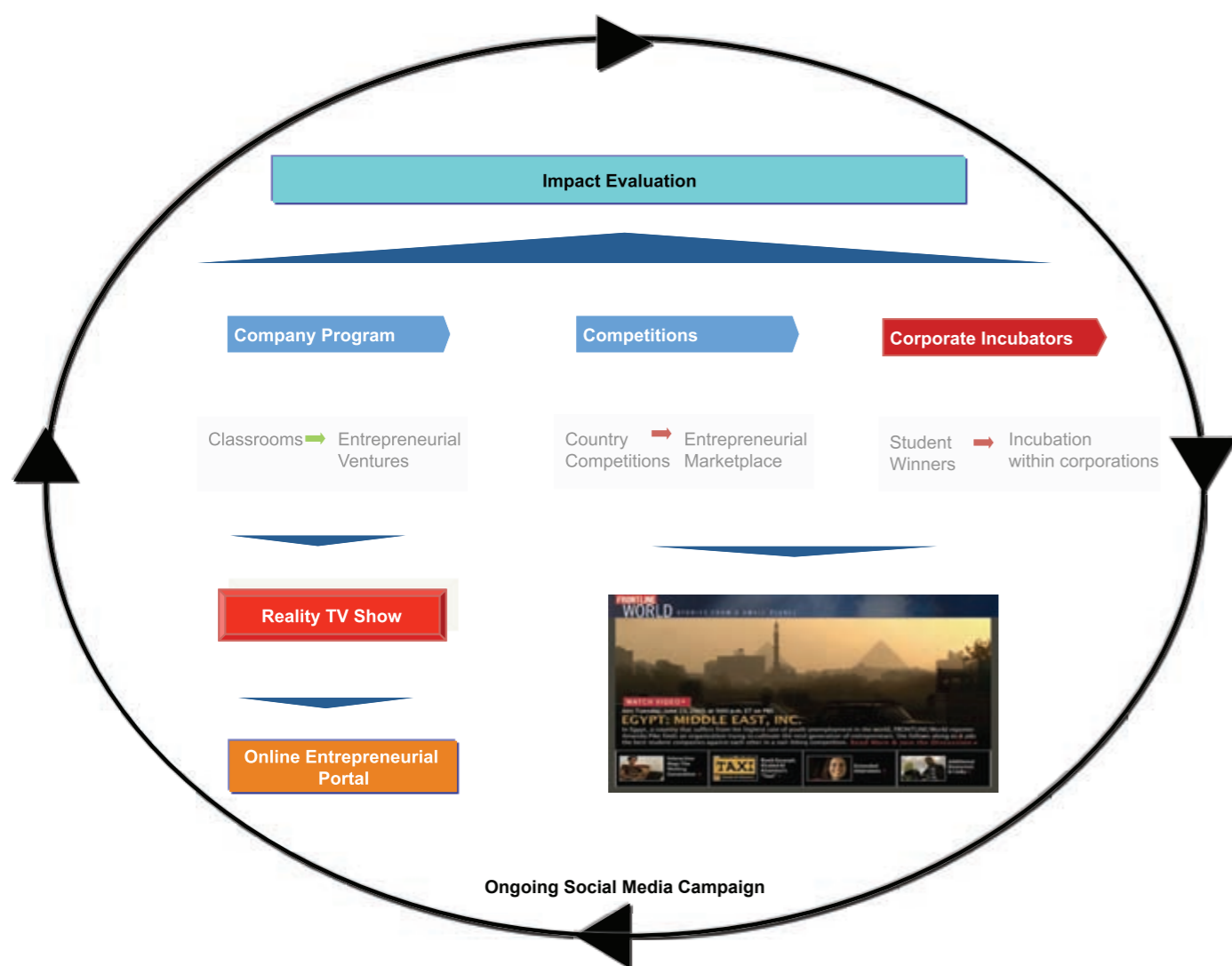
Project Generation Entrepreneur

INJAZ Al-Arab is entering exciting new territory with the Generation Entrepreneur Project; an initiative in partnership with The Middle East Partnership Initiative.

INJAZ will launch a reality TV program that will follow the triumphs and struggles of its aspiring entrepreneurs competing in the Company Program. The TV series will air across the MENA region funneling Arab youth interested in entrepreneurship along with potential mentors to an online entrepreneurship ecosystem with the support of Abraaj Capital. Here students can benefit from the experience of business leaders, view learning modules, and have access to a marketplace where they can connect with potential sources of startup funding as well as sell products. INJAZ Al-Arab will also pilot a program

with Aramex to incubate its most scalable and innovative student companies in the offices of its corporate sponsors, bridging the gap between education and actual job creation.

The entire project will be supported and channeled further by a proactive social media campaign driven by Hill & Knowlton. In addition, INJAZ Al-Arab is conducting the first evaluation of the Company Program in the MENA region. The evaluation, in partnership with the Citi Foundation and the Dubai School of Government will enable INJAZ to demonstrate the effectiveness of its entrepreneurial education as policymakers focus on how to reduce critically high youth unemployment in the Middle East and North Africa.



Spotlight on Yemen



A new addition to the INJAZ family, INJAZ Yemen is establishing itself as an agent of change in the country with the highest youth unemployment rate across the MENA region.

In December 2009, INJAZ Yemen began piloting programs with 230 public school students, both male and female. The results were astounding and inspiring.

“The experience of leading workshops in Yemen moves mountains! We could clearly see the logic and reason why we do what we do. Our mission here is so relevant.

Despite the social pressures stacked against them, those school girls had hope for their future and were motivated. You could feel the determination in their barely visible eyes. When

asked if they wanted to have their own businesses someday, rather than being met by silence, I had an avalanche of ideas echoing in the classroom!

Girls were shouting out, ‘Construction company to build Yemen’, ‘pharmaceutical company since medicine is so expensive’, importing and exporting of goods, travel agencies to promote tourism, and the list goes on! All their ideas thought out and explicitly focused on developing their communities.

It was such a rewarding moment, we are determined to see their aspirations through for the future of Yemen.”

--Nancy Rifki, Regional Master Trainer, INJAZ Yemen

Inspiring One Million Minds Every 365 Days by 2018



The Regional Board of Directors



H.E. Sheikh Khaled Bin Zayed Bin Saqer Al Nahayan
Chairman

Chief Executive Officer
Bin Zayed Group



Abdulkareem Abu Alnasr
Vice-Chairman

Chief Executive Officer
The National Commercial Bank



Omar K. Alghanim
Honorary Founding Chairman

Chief Executive Officer
Al Ghanim Industries



Dr. Abdel-Malik Al-Jaber
Chief Executive Officer
Zain Levant Region



Dave Robinson
Chief Executive Officer
Hill & Knowlton, Middle East
Turkey and Africa



Fadi Ghandour
Founder & Chief Executive Officer
Aramex



Frederic Sicre
Executive Director
Abraaj Capital



Sheikha Hanadi Nasser Bin Khaled Al Thani
Founder & Chairperson
Amwal



Atiq Ur Rehman
CEO
Citigroup, Middle
East & North Africa



Frank Kemnetz
Vice President
Exxon Mobil



Hani Kablawi
Managing Director
Head of Middle East & Africa
Bank of New York Mellon



Rania Atalla
Writer



H.E. Mohammed Ebrahim Al-Shroogi
Managing Director - Middle East
Gulf Business, Investcorp



Omar Fahoum
Chairman & Chief Executive Officer
Deloitte & Touche, Middle East



Omar El Hamamsy
Partner
McKinsey & Co.

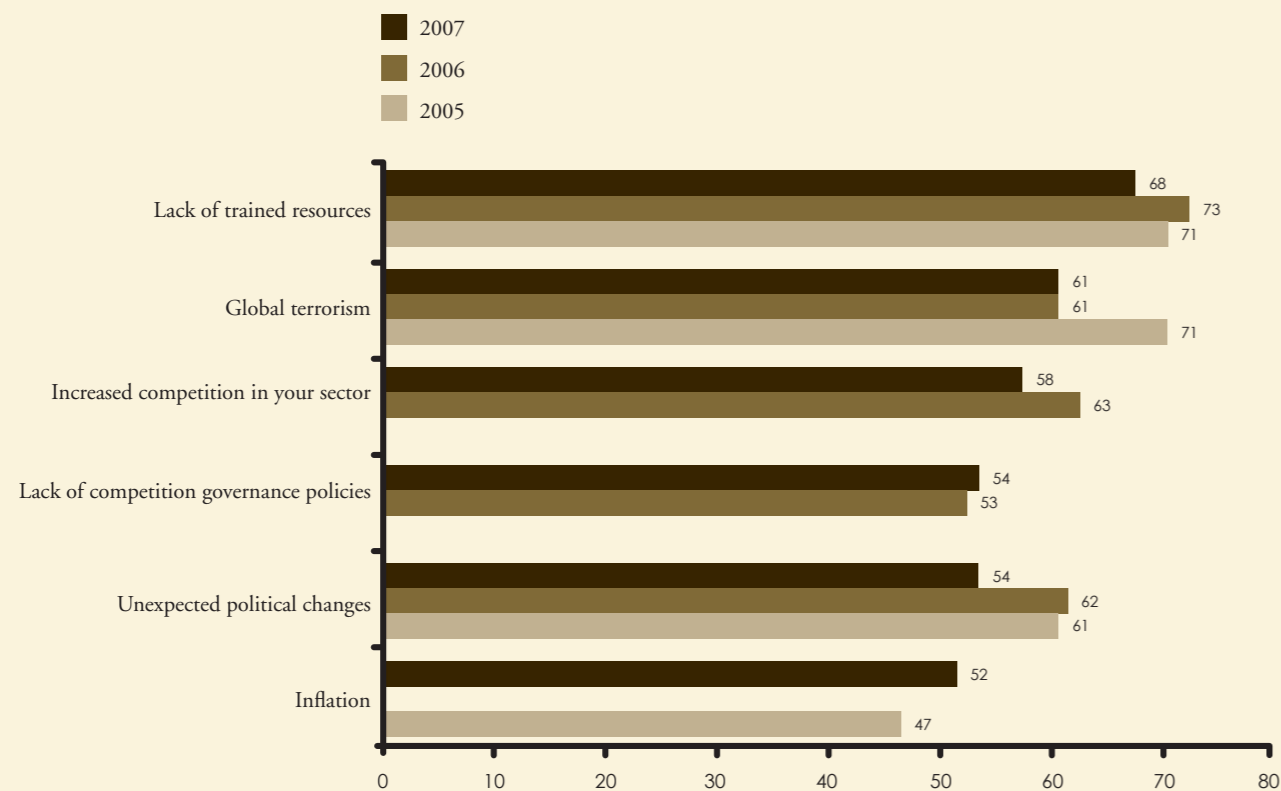


Semir (Sam) Al Schamma
General Manager - Middle East
Intel



Majed Najm
Head of International
HSBC

Threats to Longterm MENA Business Growth Identified by Arab CEOs



-- Arab Human Capital Challenge 2008: The Voice of CEOs, PriceWaterhouseCoopers

National Boards

BAHRAIN BOARD

Abdulrahman Jawahery – Chair
Gulf Petrochemical Industry Company

Faisal Al Mahroos
Bapco

Mohammed Mahood
Alba

Fareed Al-Mulla
Oasis Investment Bank

Qays Al-Zubi
Qays Zubi Law

Ehab Lori
Fortune PromoSeven

Majid Najim
HSBC

Austin Rudman
Ernst & Young

A. Hakeem AlKhatay
Kuwait Finance House

Gerit Rieder
Bahrain Telecommunication Company

Nabeel Al Tattan
AlSalam Bank

Mayanek Malik
Citigroup

Ahmed Abdulraheem
Ithmaar Bank

Yasser AlSharafi
Al Rajhi Group

A.Ellah AlQassimi
Tamkeen

Ahmad Al-Noaimi
Ibtikaar

AbdulKareem Bucheeri
Bank of Bahrain and Kuwait

EGYPT BOARD

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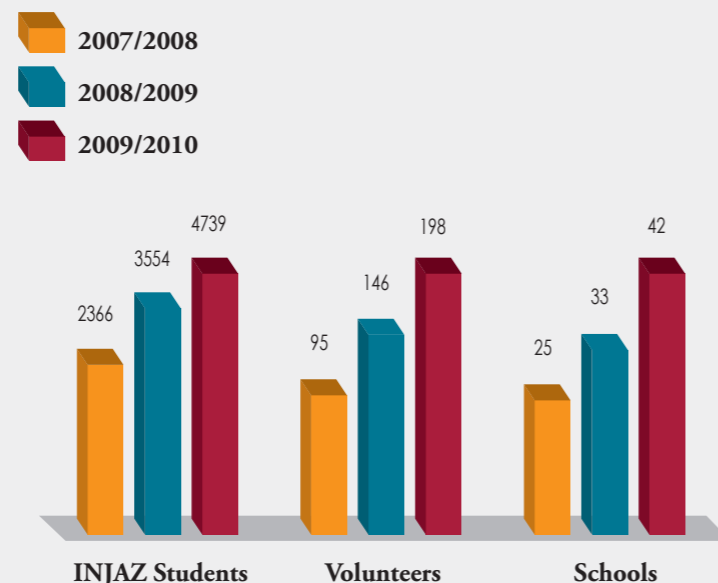
Regional Snapshots

INJAZ Bahrain

(Established in 2005)



Our Impact



Facts & Figures

GDP per capita: US\$24,355

Youth share of population (ages 15-29): 28%

Youth unemployment rate (15-24): 20.7%

Male: 27.5%

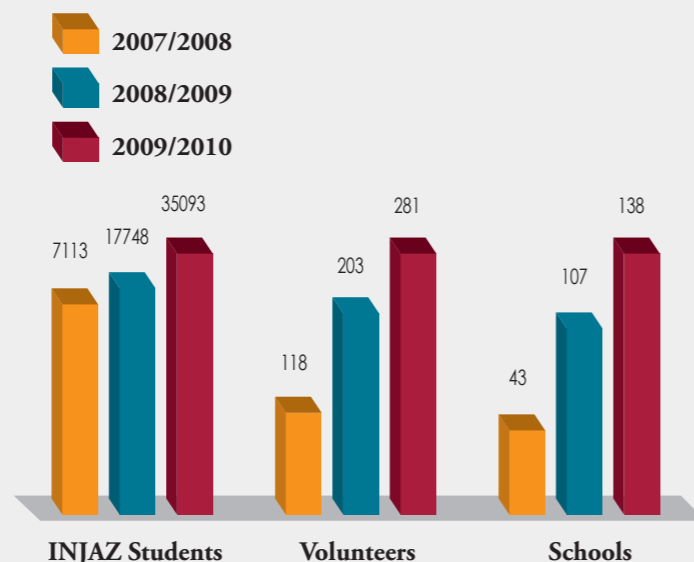
Female: 17.8%

INJAZ Egypt

(Established in 2003)



Our Impact



Facts & Figures

GDP per capita: US\$2,450

Youth share of population (ages 15-29): 29%

Youth unemployment rate (15-24): 21.7%

Male: 15%

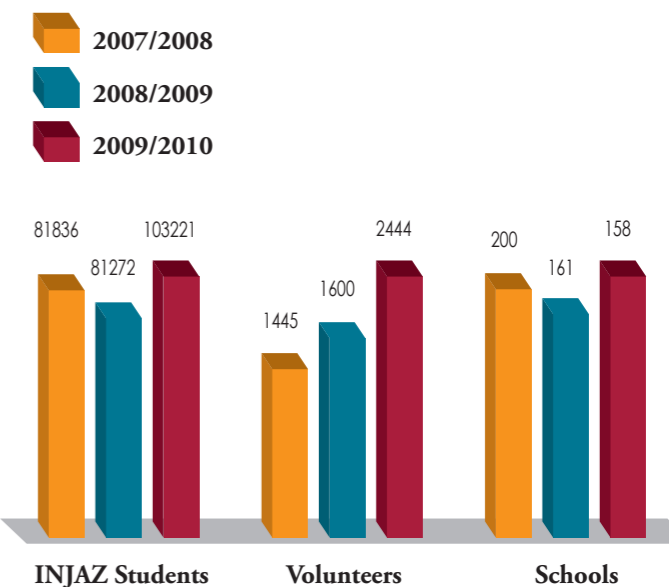
Female: 41.5%

INJAZ Jordan

(Established in 1999)



Our Impact



Facts & Figures

GDP per capita: US\$3,766

Youth share of population (ages 15-29): 30%

Youth unemployment rate (15-24): 22.2%

Male: 17.7%

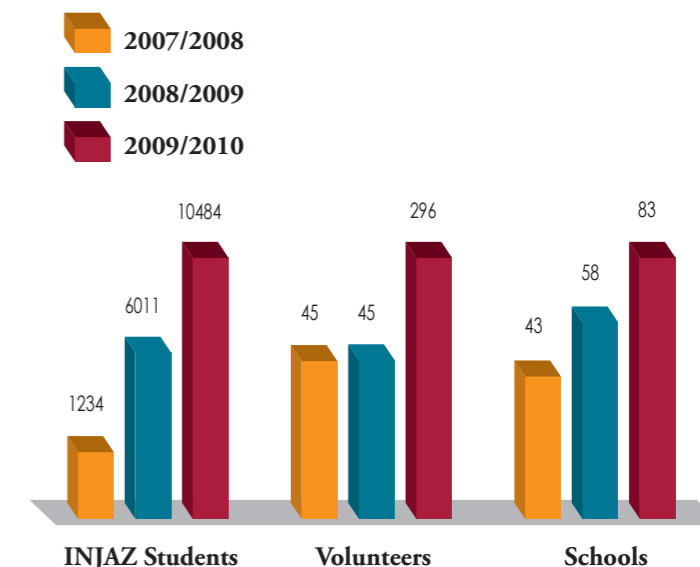
Female: 39.8%

INJAZ Kuwait

(Established in 2006)



Our Impact



Facts & Figures

GDP per capita: US\$ 32,491

Youth share of population (ages 15-29): 25%

Youth unemployment rate (15-24): 5.3%

Male: 5.6%

Female: 4.4%

INJAZ Lebanon

(Established in 2004)



Facts & Figures

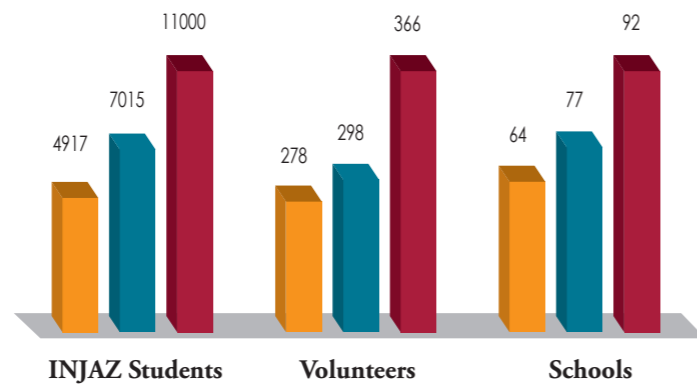
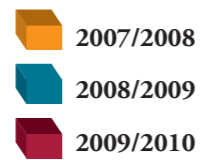
GDP per capita:
US\$8,467

Youth share of population
(ages 15-29): 27%

Youth unemployment
rate (15-24): 17.4%

Male: 17.6%
Female: 16.9%

Our Impact



INJAZ Oman

(Established in 2006)



Facts & Figures

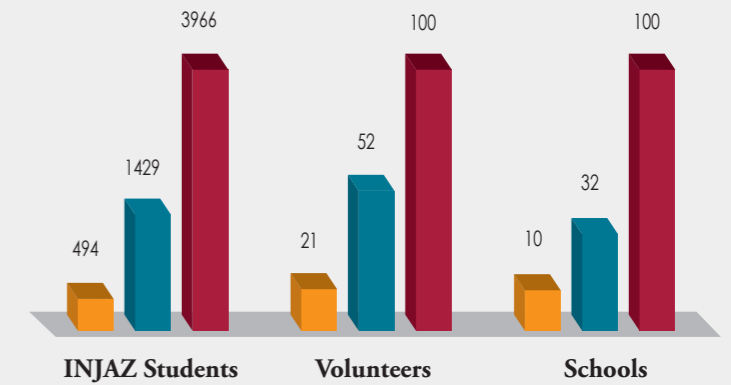
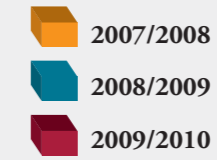
GDP per capita:
US\$18,718

Youth share of population
(ages 15-29): 31%

Youth unemployment
rate (15-24): 19.7%

Male: 17.7%
Female: 22.3%

Our Impact



INJAZ Morocco

(Established in 2008)



Facts & Figures

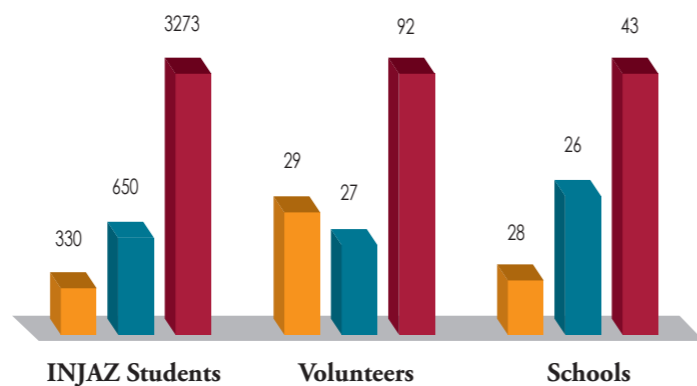
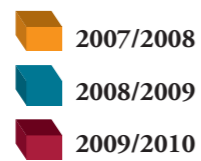
GDP per capita:
US\$2,847

Youth share of population
(ages 15-29): 29%

Youth unemployment
rate (15-24): 18.3%

Male: 19.1%
Female: 16.1%

Our Impact



INJAZ Palestine

(Established in 2005)



Facts & Figures

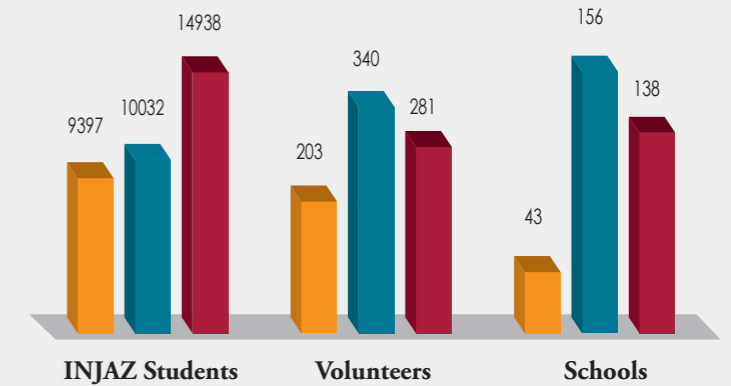
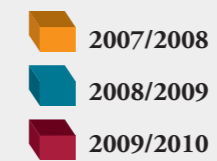
GDP per capita:
US\$1,160

Youth share of population
(ages 15-29): 27%

Youth unemployment
rate (15-24): 37.5%

Male: 34.5%
Female: 40.9%

Our Impact

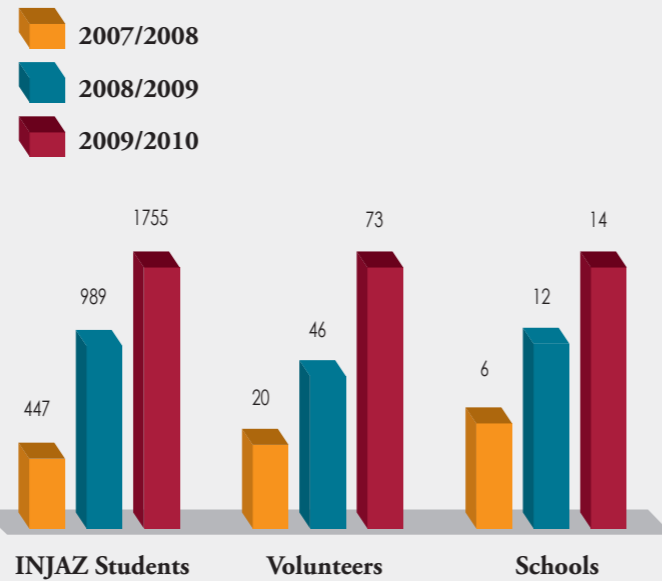


INJAZ Qatar

(Established in 2007)



Our Impact



Facts & Figures

GDP per capita:

US\$75,956

Youth share of population

(ages 15-29): 34%

Youth unemployment

rate (15-24): 17%

Male: 11.6%

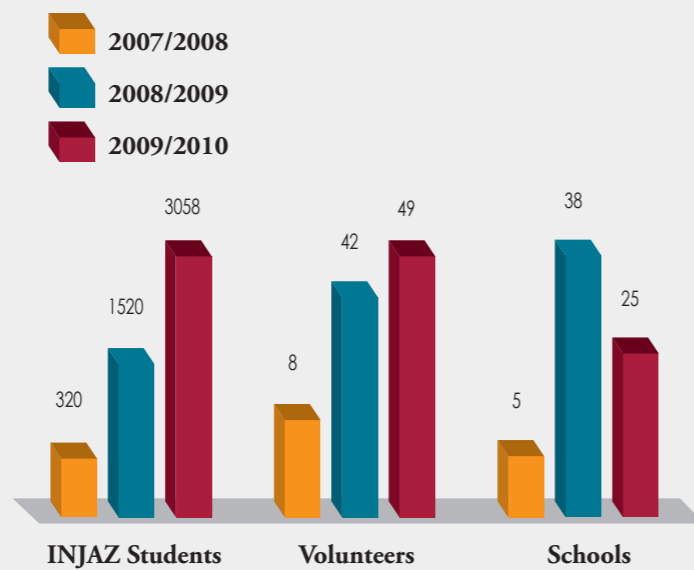
Female: 50.9%

INJAZ Saudi Arabia

(Established in 2007)



Our Impact



Facts & Figures

GDP per capita:

US\$14,871

Youth share of population

(ages 15-29): 28%

Youth unemployment

rate (15-24): 16.3%

Male: 12.2%

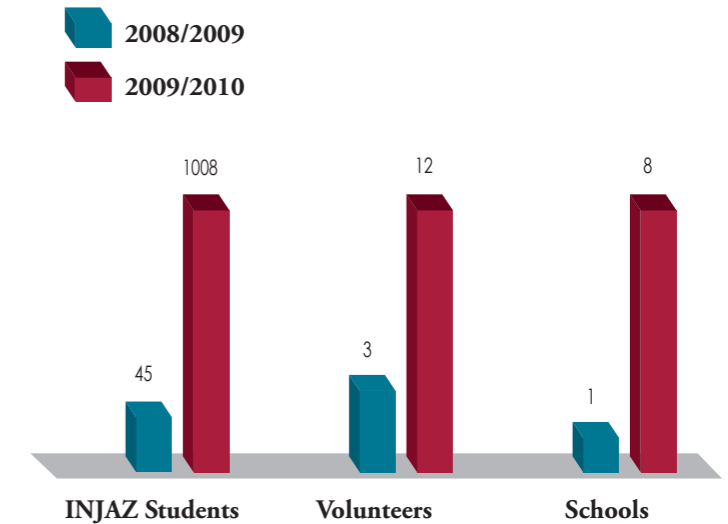
Female: 32.4%

INJAZ Tunisia

(Established in 2009)



Our Impact



Facts & Figures

GDP per capita:

US\$3,794

Youth share of population

(ages 15-29): 29%

Youth unemployment

rate (15-24): 27.3%

Male: 27.1%

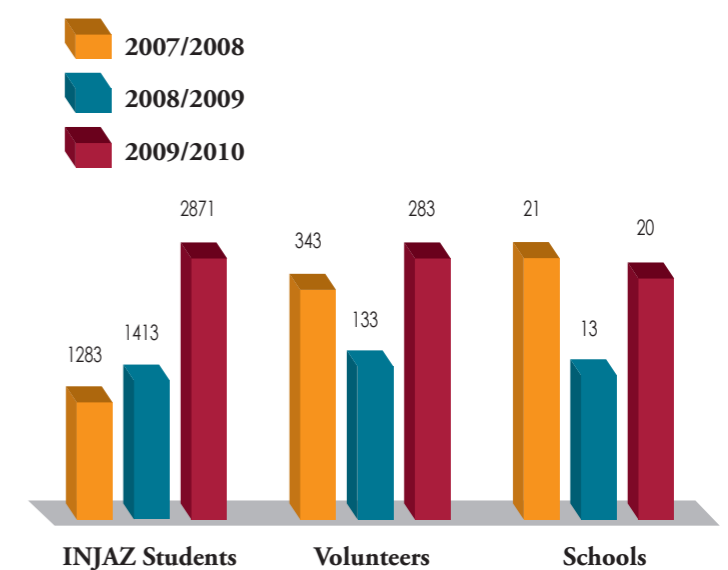
Female: 27.8%

INJAZ UAE

(Established in 2006)



Our Impact



Facts & Figures

GDP per capita:

US\$46,584

Youth share of pop.

(ages 15-29): 27%

Youth unemployment

rate (15-24): 7.6%

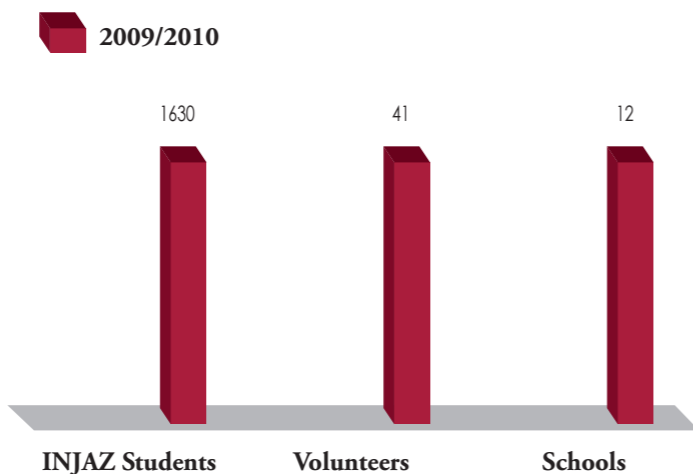
Male: 4.2%

Female: 15.8%

INJAZ Yemen



Our Impact



Facts & Figures

GDP per capita:
US\$1,108

Youth share of population
(ages 15-29): 30%

Youth unemployment
rate (15-24): 18.7%

Male: 20.5%
Female: 13.5%



A Word of Thanks

INJAZ Al-Arab is tremendously grateful for the support of the individuals, corporations, governments and other organizations that have enabled us to strive ahead and achieve our goals over the years. The vital end result of your support is an empowered future for this region's youth. Thank you for all your support. Together, we are making a difference.

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