



Training Report

“Promoting the role of green banking in supporting investments in the water sector, particularly with the involvement of private banks”

(REG-2)

combined with the

Conference on Water Governance in MENA and wider Mediterranean region -
Strengthening integrity and financing for water security and sustainable development
and Desk Study on the:

Background analysis of the enabling conditions for private sector involvement in the
water sector, with emphasis and focus on the role of banks in Jordan, Palestine,
Morocco and Tunisia

12-14 December 2017

Barcelona, Spain

Version	Document Title	Author	Review and Clearance
1	Training Report “Promoting the role of green banking in supporting investments in the water sector, particularly with the involvement of private banks” (REG-2)	Anastasia Roniotes	Michael Scoullas



THE SWIM AND H2020 SUPPORT MECHANISM PROJECT (2016-2019)

The SWIM-H2020 SM is a Regional Technical Support Program that includes the following Partner Countries (PCs): Algeria, Egypt, Israel, Jordan, Lebanon, Libya, Morocco, Palestine, [Syria] and Tunisia. However, in order to ensure the coherence and effectiveness of Union financing or to foster regional co-operation, eligibility of specific actions will be extended to the Western Balkan countries (Albania, Bosnia Herzegovina and Montenegro), Turkey and Mauritania. The Program is funded by the European Neighborhood Instrument (ENI) South/Environment. It ensures the continuation of EU's regional support to ENP South countries in the fields of water management, marine pollution prevention and adds value to other important EU-funded regional programs in related fields, in particular the SWITCH-Med program, and the Clima South program, as well as to projects under the EU bilateral programming, where environment and water are identified as priority sectors for the EU co-operation. It complements and provides operational partnerships and links with the projects labelled by the Union for the Mediterranean, project preparation facilities in particular MESHIP phase II and with the next phase of the ENPI-SEIS project on environmental information systems, whereas its work plan will be coherent with, and supportive of, the Barcelona Convention and its Mediterranean Action Plan.

The overall objective of the Program is to contribute to reduced marine pollution and a more sustainable use of scarce water resources. The Technical Assistance services are grouped in 6 work packages: WP1. Expert facility, WP2. Peer-to-peer experience sharing and dialogue, WP3. Training activities, WP4. Communication and visibility, WP5. Capitalizing the lessons learnt, good practices and success stories and WP6. Support activities.



“The project’s rapid regional overview of the potential role of banks in water financing in conjunction with green banking offered encouraging insights on how Arab banks are collectively discussing the financing of sustainable development goals and the endorsement of green banking. SWIM-H2020 SM is among those who have helped make it happen.

The project’s contribution was provided through the organisation of a regional training of banks as part of the ‘Water Governance in the MENA and wider Mediterranean region: Strengthening integrity and financing for water security and sustainable development’ conference in December 2017. Furthermore, in collaboration with Global Water Partnership-Mediterranean, the project supported a Peer-to-Peer exchange that enabled the upscaling of Lebanese achievements in ‘Private-sector participation in water infrastructure in Lebanon with emphasis on the role of banks’ which was replicated by the Association of Banks in Jordan.” (from the SWIM-H2020 SM project booklet, April 2019)

Disclaimer:

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1 CONTEXT AND RATIONALE OF REG-2

REG-2 was implemented under Work Package 3 of the approved Project Work Plan and is entitled: Promoting the role of green banking in supporting investments in the water sector, particularly with the involvement of private banks. It was combined with a Peer-2-Peer exchange (P2P-4) on "Green economy approaches; green banking for support of water projects in the middle east".

Rather than organise a stand-alone regional training, SWIM-H2020 SM proposed to DGNEAR to join the major regional meeting on "Water Governance in the MENA and wider Mediterranean region: Strengthening integrity and financing for water security and sustainable development" that took place on 12-14 December 2017 in Barcelona, Spain. It was under the auspices of the UfM and co-organised by the Sida-funded "Governance & Financing for the Mediterranean Water Sector" project implemented by GWP-Med and the OECD and the "Regional Water Integrity capacity-building programme for the MENA" implemented by the SIWI UNDP Water Governance Facility.

Both of these projects were closing at the end of 2017 whereas SWIM-H2020 SM was continuing for more than a year at the time. It would therefore be able to offer to the country officials and banks it would be bringing to Barcelona the opportunity to learn from the 2 projects' outputs while having another year and a half of SWIM-H2020 SM activities ahead of them.

There was significant added value in this joint endeavour of addressing Governance & Financing together with Water Integrity and with water governance being the common denominator. Significant challenges still exist in the Region regarding governance and financing of projects in the water sector, while promoting water integrity and fighting corruption. All projects have contributed in committing institutions and stakeholders to the governance principles of transparency, accountability and participation, at the same time creating a fertile ground for investments.

The different topics covered in the Conference's sessions, reflected the different angles from which Mediterranean and MENA stakeholders, from within and outside the water and water-related sectors, can enhance the enforcement of their mandate and contribute towards the region's water security and sustainable development. The different topics would provide the participants with tools for more effective use of existing financial resources and explore innovative and emerging financing mechanisms, including through a fuller and more effective engagement of the banking and wider private sector. Creating a more conducive environment for investment and development cooperation for enhancing the return on water investments and gaining confidence of water financiers and citizens alike, requires investing in transparent and accountable water governance and enhancing the integrity levels. Essentially, it requires that each stakeholder (whether from the public, private, civil society or other realm) plays, in a responsible



way, its role within a comprehensive, collective action framework promoting lasting and sustainable positive change.

Under all the projects coming together and jointly organising the Barcelona meeting, a series of activities were devoted to environmental governance with wide participation, including water governance and finance issues, as well as exploring ways of further encouraging the active involvement of the banking sector in the funding of water projects of various scales.

From March 2017 till late 2018, SWIM-H2020 SM together with the “Governance & Financing for the Mediterranean Water Sector” project and the Ministry of Energy and Water of Lebanon had been jointly running Expert Facility activity EFS-LB-2: Private Sector involvement in water infrastructure with emphasis on wastewater treatment plants. Joining the conference in Barcelona allowed for SWIM-H2020 SM to showcase the outcomes of its Expert Facility activity EFS-LB-2 to a much wider audience.

On October 5th 2017 the Project Manager (DGNEAR) gave the approval for the joint organization of the regional events as long as adjustments were made in the invitation and concept note so that the SWIM-H2020 SM was more visible and the role of private banks in water financing and the green banking concept was strengthened. All of the proposed adjustments were integrated in the final versions of the joint meeting documents (see <https://www.swim-h2020.eu/12-14-december-2017-barcelona-spain-conference-and-training-on-water-governance-in-mena-countries/>).

Further to the above, the rationale for holding this Conference stems from the fact that Regional Policy Dialogues and the sharing of experiences among the various Mediterranean and MENA countries is fundamental to creating synergies between countries’ initiatives and projects, as well as providing support to cross-cutting themes in the water governance and financing nexus. Although each country responds to water challenges through different approaches at national level to meet the increasing demand with decreasing resources, cooperation at basin, sub-regional, regional, and global levels adds greater effectiveness to national policies and contributes to more coordinated approaches, enhancing also the linkages with other sectors. Accordingly, the Conference touched upon key issues and linkages through the sharing of concrete and operational business cases, best practices and existing successful (and not so successful) learning experiences, including those of SWIM-H2020 SM and its sponsored trainees (banks).



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2 OBJECTIVES AND EXPECTED RESULTS OF THE ACTIVITY

The specific purposes of the Conference regarding the “SWIM-Horizon2020 Support Mechanism” were to:

- Showcase the results of capacity building activities and strategic synergies achieved with the other two projects in preparing knowledge products and conducting national and regional Dialogues on Governance and Financing of water projects, private sector participation and the role of banks in relevant investments.
- Enhance partner countries’ capacity to promote sustainable investment opportunities in the water sector.

Overall, this Regional Conference aimed to contribute in further developing and enforcing good governance policies and strategies in the region, including in particular roadmaps to water investments strategies, and water integrity management plans.

In order to achieve the results as described above, the Conference pursued the following outcomes:

1. Presentation and dissemination of the results of the Water Policy Dialogues conducted and completed in Jordan, Tunisia, Palestine and Lebanon.
2. Sharing of knowledge and experiences among participants, institution- and country-representatives in the design and implementation of water financing strategies and water integrity strengthening plans.
3. Taking stock of the successes, challenges and bottlenecks in financing water investments and in water governance developments.
4. Recognition among policy-makers of the need to further strengthen integrity in water governance in the MENA region
5. Overview of options for financing water investments and the role of the private sector (with a focus on banks).

(see more at: <https://www.gwp.org/en/governanceandfinancing/News-page/regional-conference-on-water-governance/>)



3 PROFILE OF THE PARTICIPANTS

Both the SWIM and H2020 Focal Points of SWIM-H2020 SM of each Partner Country (Algeria, Egypt, Israel, Jordan, Lebanon, Morocco, Palestine, Tunisia) were asked to coordinate between themselves and propose three representatives of banks and/or enterprises to participate in the conference, with preference on private banks and enterprises that have benefited from green banking in water or sustainable development investments. Other stakeholders were to be invited by the other co-organisers (e.g. policy makers, academia, etc.). Due to the relevant SWIM-H2020 SM activity in Lebanon, under the Expert Facility (EFS-LB-2), it was meaningful to aim for a few more trainees, particularly if the quota from other countries was not met.

In the end, the list of participants (sponsored by the project) were as in Annex 2. Overall, the trainees were all very appropriate and active during REG-2/the Conference and several followed up in their respective banks and countries with significant actions over the course of the following year.





4 APPROACH AND RESULTS OF THE REGIONAL TRAINING

The three-day Conference, within which REG-2 was integrated, was hailed as timely and much needed by the participants, took stock of the outcomes of the co-organising projects -as well as of SWIM-H2020 SM's ongoing work- and of how they have tangibly contributed towards overcoming challenges relating to Water Governance & Financing as well as Water Integrity in the region.

The first day of the Conference concluded with a session on how to boost water investments in the region, which contained two consecutive panel discussions: one among the private sector, international financing institutions and government representatives and one among representatives of Commercial Banks and Association of Banks from MENA countries. A facilitated discussion with representatives of Commercial Banks from MENA countries followed, with brief interventions from representatives of commercial banks in the region on how they could play a role in supporting water investments. Targeted input from banks from Lebanon, Morocco and Jordan provided valuable insight on the work they have been conducting in support of the environment and water, as well as the potential role of the banking sector in sustainable water financing and the opportunities that exist in the countries and the region. The session concluded with a specific call for replication in Jordan of the work that was done in Lebanon during the National Dialogue and which focused on the banking sector.

Mario El Khoury, Head of Section, Financing Unit, Central Bank of Lebanon, as a speaker at the Conference (day 1) thanked the organisers and the SWIM-H2020 SM team for their assistance in the context of the projects' activities in the country (activity EFS-LB-2). He then described how the BdL assisted with launching more than 500 million USD in loans with low interest rates, mainly in energy but 20 million USD were in loans for water activities. The National Dialogue under the Governance & Financing project and SWIM-H2020 SM was launched in early 2017 aiming to find ways in which the private sector and especially commercial banks can invest in water projects. The Dialogue process really helped to define what constitutes a bankable water / wastewater project and prioritise relevant projects.

Recommendations for further lines of work and next steps were also discussed and agreed upon during the 3rd day of the Conference:

Conference Recommendations addressed to the Private Sector & Banks

From a financing perspective:

1. Raising awareness for both bankers and private sector
2. Consider non-conventional types of collaterals such as future cash flows and feasibility of the project, reputation of the project developer



3. Reduce risks in Nexus projects by integrating the advantages of certain sectors to address the disadvantages of other sectors

From an integrity perspective:

1. Formally commit to progress on environmental, social, and governance issues (ESG) within their core business and disclose ESG information.
2. Develop strong CSR policies based on international standards including anti-corruption
3. Proactively work and communicate their CSR activities and progress.





The Statement of the Conference along with all other materials can be found here:

<https://www.swim-h2020.eu/12-14-december-2017-barcelona-spain-conference-and-training-on-water-governance-in-mena-countries/>

and here:

<https://www.gwp.org/globalassets/documents/governance-microsite/materials-and-resources/bcn-reg-conference-dec2017/barcelona-water-governance-conference-statement---final---en.pdf>

5 EVALUATION OF THE EVENT BY THE TRAINEES

The training evaluation received an overall very good rating of **3,63** out of 4. Below are in more detail the evaluation results.

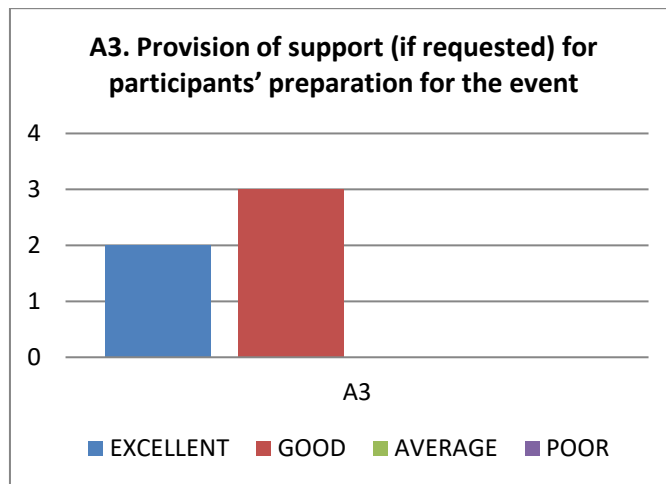
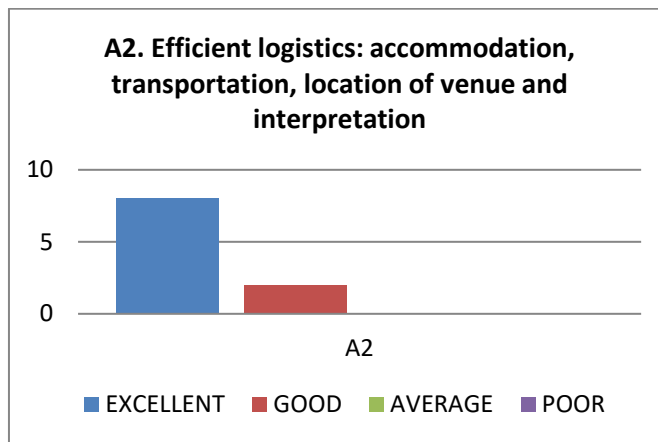
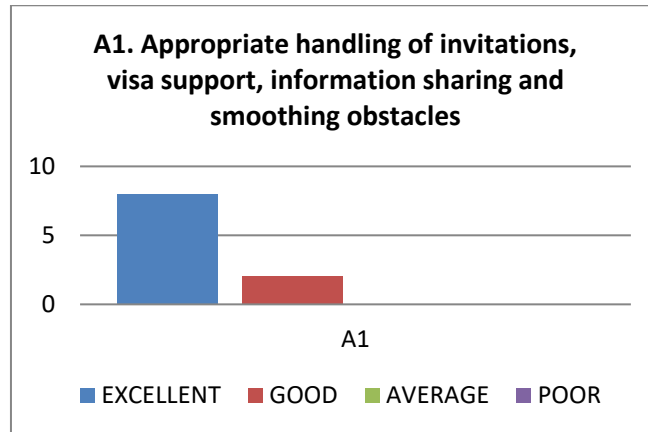
A. Feedback on organisational, administrative and planning issues

A set of 3 criteria; A1-A3 (See table below) was assessed by the participants, using a qualitative description ranging between “Excellent” to “Poor”, with an opportunity to provide suggestions for improvement. For the sake of comparison, the qualitative descriptions are given Series Numbers as follows: Excellent = 4; Good = 3; Average = 2; Poor = 1.

Table 1 – Training rating results related to organizational, administrative and planning issues

A. ORGANISATIONAL, ADMINISTRATIVE AND PLANNING ISSUES BEFORE AND DURING THE EVENT					Total Replies	Average Score (max = 4)	
	EXCELLENT	GOOD	AVERAGE	POOR			
A1	Appropriate handling of invitations, visa support, information sharing	8	2	0	0	10	3,80
A2	Efficient logistics: accommodation, transportation, location of venue and interpretation	8	2	0	0	10	3,80
A3	Provision of support (if requested) for participants’ preparation for the event	2	3	0	0	5	3,40

The following graphs illustrate the table above:



B. Feedback on technical aspects of the training

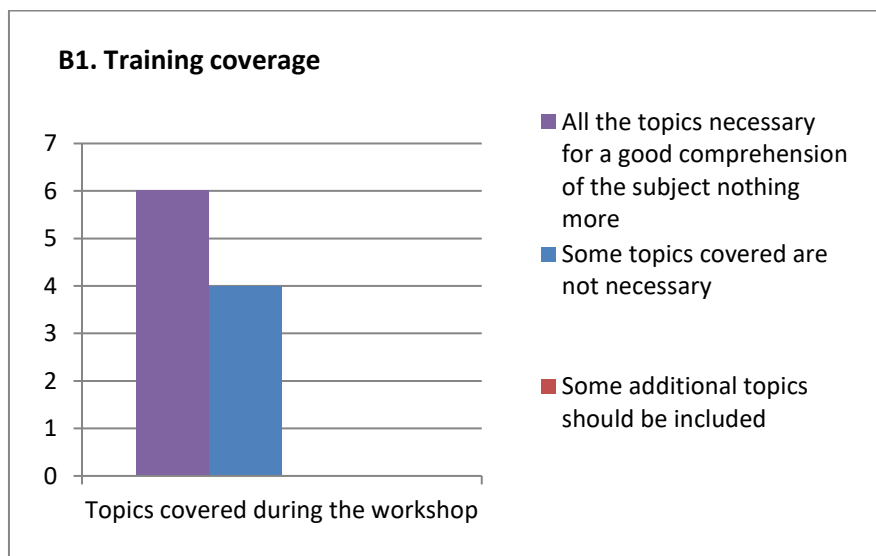
Table 2 - Participants' feedback on technical aspects of the training

B. FEEDBACK ON TECHNICAL ASPECTS		No. of replies
B1	Coverage of the event	
	In your opinion did the event cover (tick one of the following):	
	All the topics necessary for a good comprehension of the subject nothing more	6
	Some topics covered are not necessary	4



	Some additional topics should be included	0
	No reply	0
	Total Replies	10
B2	Level of difficulty	
	Difficult	0
	Adequate	9
	Elementary	1
	No reply	0
	Total Replies	10
B3	Length of the training	
	In your view the training duration (tick one of the following):	
	Longer than needed	0
	Sufficient	10
	Shorter than required	0
	No reply	0
	Total Replies	10
B9	Overall rating of the event	
	Excellent	5
	Good	3
	Average	
	Poor	
	Total Replies	8

The following graphs illustrate the table above:



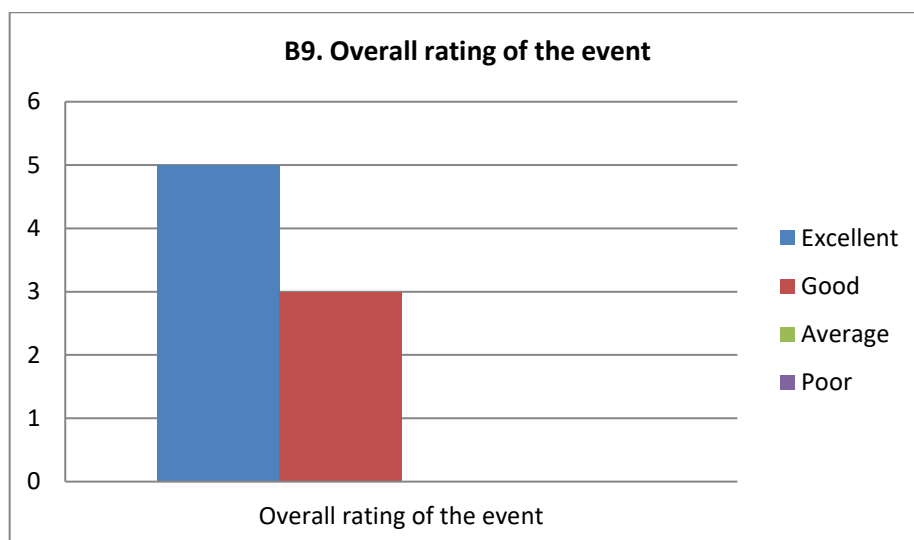
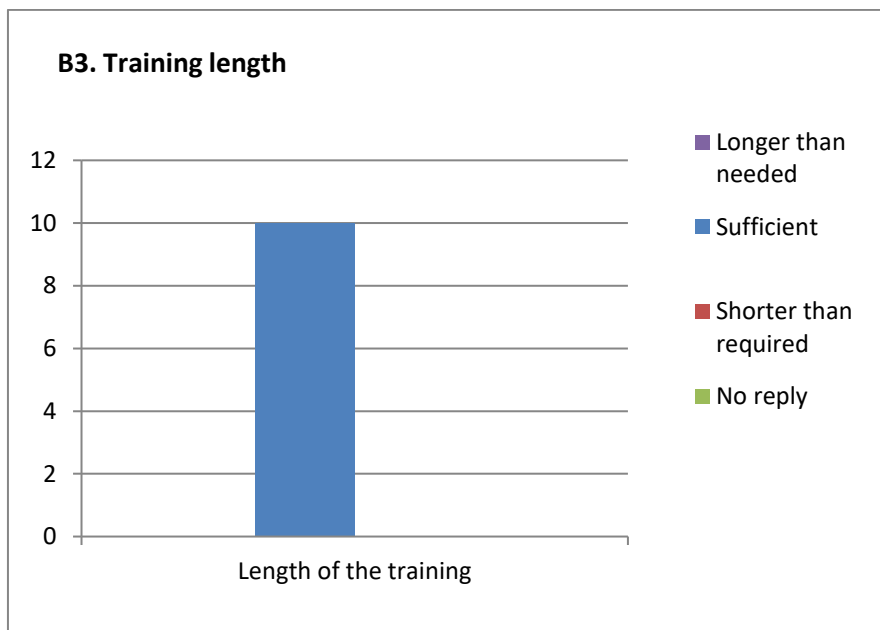
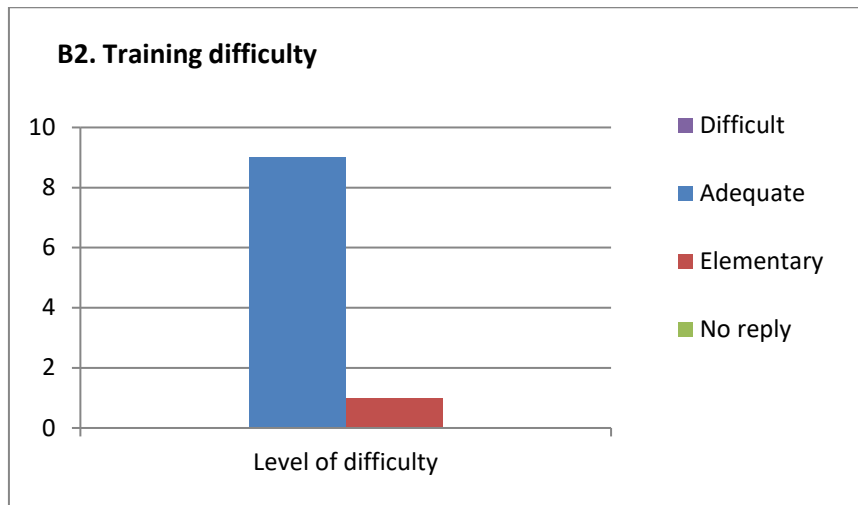




Table 3 - Participants replies to the open-ended questions

Open-ended questions	Participant's replies
<p>B4 What is the most valuable thing you learned during the workshop (knowledge or skills)?</p>	<ul style="list-style-type: none"> ▪ The valuable information about water integrity acquired through the communication with others(2) ▪ Acquired valuable information about the needs of water sector and integrity (1) ▪ The participation of youth is essential for better governance/ integrity in the water sector (1) ▪ The involvement of the different stakeholders in the elaboration of financing solutions (1) ▪ Acquired valuable information on water integrity and procedures (1) ▪ Proper understanding about what exactly water integrity means for the countries (1) ▪ The water issue is enormous, including several aspects like the integrity, durability, corruption, cooperation on regions and countries (1) <p>Total Replies 10</p>
<p>B5 How do you think that the current event will assist you in your future work on the subject?</p>	<ul style="list-style-type: none"> ▪ Knowledge of water sector is the most important thing for financing (1) ▪ Will try to transfer the acquired information and knowledge to the colleagues of the member banks in Jordan in order to come up with non conventional financing tools for the water sector (1) ▪ Very interesting as long as I am responsible of the Green Loans at the bank and promote lending in this field (1) ▪ Information sharing, the technical support and the eventual collaborations could be helpful in water credit (1) ▪ Work on the social responsibility level of the private sector through communication (1) ▪ Got some very clear ideas in regards to water and particularly in the role of NGOs, Banks, etc. (1) <p>Total Replies 8</p>
<p>B6 Please indicate whether (and how) you could transfer part of the experience gained from the event to your colleagues in your country?</p>	<ul style="list-style-type: none"> ▪ I will include the Water Financing as Part of the targeted sector in Quds bank credit position (1) ▪ Through a series of workshops (1) ▪ Through replicating the acquired information (1) ▪ Report back to the sustainable development, marketing and sales team (1) ▪ Communicate the experience and promote social and environmental responsibilities (1) ▪ Communication of the results received back to the countries hoping that they will be properly discussed and taken into consideration (1) ▪ Give more importance to the integrity, when it comes to the management of private investments (1) <p>Total Replies 9</p>
<p>B7 What did you like most about this event?</p>	<ul style="list-style-type: none"> ▪ The participatory discussions (1) ▪ Everything (1)



	Total Replies	<ul style="list-style-type: none"> ▪ Involvement and commitment of several parties and countries to water conservation (1) ▪ The different backgrounds of the participants (2) ▪ The wealth of information gained during the workshop (1) 	7
B8	What needs to be improved?	<ul style="list-style-type: none"> ▪ A National Plan for each country and perhaps a regional one, some guidelines for financing and need for some more transparency (1) ▪ Organise more workshops (2) ▪ Reduce the presentations (2) ▪ Groups selection (taking into account political conflicts) (1) ▪ Reduce the afternoon sessions (1) 	7
	Total Replies		7

6 FOLLOW-UP ACTIONS

The Lebanese private banks continued to build on their achievements and assembled at a consultation workshop on July 5th 2018 on Sustainable Water Financing in Lebanon: the role of Banks for enhanced Private Sector Participation¹.

The Jordanian Banks Association as a follow-up of the various SWIM-H2020 SM CB workshops and consultations, and the regional Conference in Barcelona was the main Peer of P2P-4 (see directly below).

The Moroccan banking sector representative at REG-2 launched of a new financial facility on water treatment. Similarly in Egypt, the bank representative proposed to his managers an initiative to establish a new green fund and explore new areas not only for water, but also on energy efficiency, renewable energy, agri-business and other themes related to sustainable development in rural areas.

¹ Co-organised by SWIM-H2020 SM, Banque du Liban, the Lebanese Ministry of Energy and Water and GWP-Med



7 LINKS TO THE RELEVANT PEER-TO-PEER EXCHANGE

Yet another objective of the regional activity was to launch the P2P-4 exchange on "Green economy approaches; green banking for support of water projects in the Middle East". Jordan, Palestine (and also Morocco and Tunisia) had expressed their interest to be part of the P2P-4 process, through which they expected to learn from the Lebanese experience and lessons learned. The modalities for the exchange were explored at Barcelona. Given that there were no resources to support the travel expenses of Peers, the P2P exchange was mainly via e-tools. It was supported by the Team Leader of SWIM-H2020 SM and the Governance and Finance project.

P2P exercises constitute a type of capacity building activities carried out under the EU-funded Sustainable Water Integrated Management-Horizon 2020 Support Mechanism (SWIM-H2020 SM) work programme, with the aim to:

- (a) Share expertise and guidance among peers, on a specific issue/topic (in this case, on the involvement of banks in financing water projects).
- (b) Boost South-to-South cooperation (in this case, between Lebanon and other countries of the MENA Region).
- (c) Build the cornerstones for long-lasting relations and exchanges as opposed to one-time *ad-hoc* exchanges.

A synthesis note on P2P-4 "Green economy approaches; green banking for support of water projects in the Middle East" has been produced, providing the background and necessary elements for the initiation and development of the "Peer-to-Peer" exercise, which is very closely linked to the regional training REG-2 and the national activity running in Lebanon for the "Involvement of the Private Sector with emphasis on Banks for the promotion of non-conventional water resources (NCWR), water saving and other sustainable water use projects".

The P2P-4 Synthesis Note is accessible here: <https://www.swim-h2020.eu/wp-content/uploads/2019/05/Synthesis-Note-P2P-4-Green-Economy-Approaches.pdf>

It was Jordan (Jordanian Banks Association (ABJ) that had participated in the REG-2) that mainly replicated the Lebanese experience as described in more detail within the report developed under Task 3 of REG-2. In a nutshell, the ABJ Studies Department researched the extent and mood of Jordanian banks to finance water projects. A questionnaire, prepared in collaboration with SWIM-H2020 SM and GWP-Med, was sent to local banks investigating (a) the state of financing provided by banks to water projects, (b) the most important bank requirements in this regard, (c) problems and challenges the banks face and (d) proposing incentives and measures that would improve/increase the level of financing. Key recommendations that emanated from the ABJ investigation targeted the various stakeholders



in the finance process, specifically the Government, the Central Bank, donor and supporting agencies, as well as project developers and contractors.

Results of the survey and recommendations were reported in an ABJ publication entitled “A study on the Role of Banks in Financing Water Sector Projects: The Case of Jordan”. The survey and recommendations were also conveyed to the Prime Minister who requested the Water Sector to pursue the matter with ABJ. The topic was then shared with representatives of the Jordanian Water sector also in the presence of representatives of the USAID and MERCY CORPS. With regard to regional P2P activity, the ADJ Study was presented and discussed at a workshop in Lebanon that deliberated on the next steps in water projects through bank involvement in the country.

“The Association’s involvement in the project activities allowed for a truly meaningful exchange of experiences and lessons learned with other countries. These exchanges were catalytic for ABJ to conduct a study on the role of Jordanian banks in financing water sector projects. ABJ is committed to continue the on-going dialogue that is critical in moving the water financing agenda forward, both in Jordan and the wider region”, Mr Adli Kandah, Director General of the Association of Banks in Jordan (ABJ)



8 BACKGROUND ANALYSIS OF THE ENABLING CONDITIONS FOR PRIVATE SECTOR INVOLVEMENT IN THE WATER SECTOR, WITH EMPHASIS AND FOCUS ON THE ROLE OF BANKS IN JORDAN, PALESTINE, MOROCCO AND TUNISIA

Under Task 3 of the TORs, a desk study was expected to be conducted after the Barcelona Conference.

The SWIM-H2020 SM Expert Facility activity EFS-LB-2² entitled 'Private Sector involvement in water infrastructure with emphasis on wastewater treatment plants' had a component that was a structured national Policy Dialogue concerning the potential for Private Sector Participation in Water Infrastructure in Lebanon with emphasis on the role of Banks. Based on an interplay of technical work and open and inclusive consultation workshops, the activity was completed with a clear request from the involved stakeholders to continue this line of work through the on-the-ground implementation of pilot projects for demonstrating the practical application of the elaborated criteria aiming at greater involvement of the banking sector in water infrastructure. Importantly, the work in Lebanon involved a methodology that -through the necessary adjustments to better reflect national conditions- can be replicated elsewhere in the region and beyond.

As already mentioned, the findings from the Lebanese Dialogue were presented and formed the highlight of national activities, during the Regional Conference on Water Governance in MENA and wider Mediterranean region.

Concrete interest has been expressed by other national counterparts of the sub-region to conduct a similar line of work in their respective countries. Such an activity would aim at enhancing the understanding of the enabling conditions for private sector involvement in the water sector, with emphasis and focus on the role of banks (both Central Banks and commercial banks). Request for such work had been raised by Palestine and Jordan, while interest had been also expressed by Tunisia and Morocco.

In order to structure the potential replication of the work implemented in Lebanon elsewhere in the MENA region, a brief background analysis was conducted to specify the context in the candidate countries and identify the entry points for greater involvement in water of the banking sector.

² Co-implemented with the "Governance & Financing for the Mediterranean Water Sector" project implemented by GWP-Med



The assignment commenced later than expected so that important developments (such as e.g. P2P-4) could take place and be included in the desk study findings. It was eventually drafted in December 2018.

The report therefore: describes the Lebanese experience, presents the Jordanian efforts in the year that followed the Barcelona Conference to replicate the model, gives an assessment of the experiences jointly and separately, and proposes a way forward towards a regional approach for involving commercial banks in the financing of water projects, along with associated due diligence to the activities that have already been taking place with regards to green banking activities in the respective countries.

When the report was disseminated to the Focal Points of the project, the EU Delegations of the Partner Countries and key regional bodies, there was a very positive reaction on the usefulness of such studies highlighting the advancements in the region.

The full report can be accessed here: <https://www.swim-h2020.eu/wp-content/uploads/2019/02/SWIM-H2020-SM-REG-2-Overview-Role-of-banks-in-water-financing.pdf>



9 ANNEXES

9.1 AGENDA

See here: <https://www.swim-h2020.eu/wp-content/uploads/2018/03/Water-Governance-Conference-Agenda-en.pdf>



9.2 LIST OF PARTICIPANTS (covered by SWIM-H2020 SM)

<p align="center">SWIM-H2020 SM REGIONAL TRAINING PROMOTING THE ROLE OF GREEN BANKING IN SUPPORTING INVESTMENTS IN THE WATER SECTOR, PARTICULARLY WITH THE INVOLVEMENT OF PRIVATE BANKS COMBINED WITH THE CONFERENCE ON WATER GOVERNANCE IN MENA AND WIDER MEDITERRANEAN REGION STRENGTHENING INTEGRITY AND FINANCING FOR WATER SECURITY AND SUSTAINABLE DEVELOPMENT 12-14 DECEMBER 2017, BARCELONA, SPAIN VENUE: 12 AND 13 DECEMBER: MELIÀ BARCELONA SARRIÀ HOTEL, 14 DECEMBER: SANT PAU</p>								
No.	COUNTRY	TYPE OF INSTITUTION (please use the options provided*)	TITLE (Mr/Ms)	FIRST NAME	LAST NAME	POSITION/ FUNCTION	ORGANISATION/ INSTITUTION	EMAIL
1	EGYPT	Private sector	Mr.	Kamel	SALLAM	Head Of Development Finance	Commercial International Bank (CIB Bank)	kamel.sallam@cibeg.com
2	JORDAN	Private sector	Mr	Adli	KANDAH	General Director	Association of Banks in Jordan	adlikandah71@gmail.com , training@abj.org.jo , abjdirg@abj.org.jo
3	LEBANON	Private sector	Ms.	Joanna	KASSAB	Head Of Unit - Corporate Banking Division	Banque Libano Francaise Sal	Joanna.Kassab@eblf.com



4	LEBANON	Private sector	Ms.	Roula	SAAD	Country Environmental and Social Management System Officer – Corporate & Commercial Banking Lebanon Department	Bank Audi Sal	Roula.Saad@bankaudi.com.lb
5	LEBANON	Private sector	Mr.	Samer	HARMOUCH	Production and quality manager	KASSATLY CHTAURA SAL	samer@kassatly.net
6	LEBANON	Private sector	Ms.	Carine	AZKOUL	Project Manager	Fransabank SAL	carine.azkoul@fransabank.com
7	MOROCCO	NGO representatives	Ms.	Rajaa	ROCHD	Chef de projets environnement	Centre Marocain de production propre (CMPP)	rajaa.rochd@cmpp.co.ma
8	MOROCCO	NGO representatives	Mr.	Kamal	FAHMI	Trésorier au sein de la Coalition Marocaine pour l'Eau (COALMA), Directeur Environnement du Groupe Managem (Groupe Minier Privé Marocain)	COALMA, ONG Marocaine de portée internationale, Groupe Managem, Groupe Minier Privé Marocain	k.fahmi@managemgroup.com , fahmi.aqm@gmail.com
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