



Financial Inclusion in the Arab Countries;
A Journey of Collaboration and Achievements



Sanabel's 2017 Conference

IBDAA Microfinance is a Lebanese non-banking Lebanese financial institution aiming to provide adapted microfinance services to micro and small entrepreneurs, putting them on the path of financial inclusion.

IBDAA Lebanon is part of the Arab Gulf Fund for Development (AGFUND) jointly with socially responsible Lebanese investors. Established as joint stock companies with a capital provision of US 5 million, IBDAA shareholders do not seek return on their invested capital, rather sustainability is to be ensured. This follows the Social Business Model formulated by Professor Youness.

The company launched its operations through its first branch in Beirut, in 2012. After focusing on micro and small entrepreneurs as well as productive women, IBDAA aims at reaching a big number of clients through partnerships and a network of branches all over the Lebanese territories and a diversified range of products.

Ibdaa is considered one of the most dynamic microfinance institutions in Lebanon with regard to its growth rate, sustainability, and product diversification.