



Hezbollah's socioeconomic foundations: Al-Qard al-Hasan, a quasi-bank that provides interest-free loans, mainly to members of the Shiite community

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Overview

- ▶ Hezbollah maintains an **extensive network of social foundations** in the Shiite community in Lebanon. These foundations deal with **healthcare, education, finance, welfare, and communications**. They serve as a **supportive framework for the organization's military infrastructure, as well as a means of disseminating Hezbollah's ideology and strengthening its position among the Shiite community and in the internal Lebanese arena**. They provide the Shiite community with the type of services that are generally provided by the state, while exploiting the weakness of the Lebanese administration. Thus, these foundations enable Hezbollah to **maintain a "state within a state" in large parts of Lebanon inhabited by the Shiite population** and to place its military infrastructure among the residents.
- ▶ The ITIC is carrying out a research project aimed at **mapping Hezbollah's civilian infrastructure, examining its nature and activity, and indicating its sources of financing**. As part of this project, the ITIC has examined the **Martyr's Foundation** (Shahid Foundation, which assists the families of the organization's fatalities), the **Foundation for the Wounded** (Al-Jarha Foundation, which assists the organization's wounded), and the **Islamic Resistance Support Association** (IRSA, an entity that raises funds for Hezbollah's military activities). This document examines another important social foundation of Hezbollah called **Al-Qard al-Hasan** (literally: "the benevolent loan"), which conducts large-scale quasi-banking activity, consisting primarily of providing interest-free loans, mainly to members of the Shiite community.

The Al-Qard al-Hasan Foundation Association (hereinafter: the Al-Qard al-Hasan Association) is subordinate to the Social Unit of Hezbollah’s Executive Council. The Association **specializes in quasi-banking activity, consisting primarily of providing loans and operating charitable community funds** in accordance with Islamic religious law (which forbids charging interest). The underlying concept of its establishment is that Hezbollah must engage in intensive social and economic activity within Shiite society **in order to turn it into a “resistance society,” i.e., a society that supports Hezbollah and the campaign it is waging against Israel and enlists in the ranks of those participating in this campaign.** The Association reports that its main sources of funding are commissions paid by the borrowers, membership fees, subscription fees, and donations (**Note:** There may be additional sources of funding, such as funds originating in Iran, about which the ITIC has no information). The Association’s activity **is very popular** among the residents and has contributed greatly to the Shiite community’s support for Hezbollah.



Logo of the Al-Qard al-Hasan Foundation Association

► **In April 2016, the US Department of the Treasury included Al-Qard al-Hasan on the list of sanctioned Hezbollah foundations** (based on legislation from 2015). However, the American measure **did not prevent the continued significant increase in Al-Qard al-Hasan’s volume of activity.** In the years following the imposition of the sanctions, the amounts of the loans provided by the Association increased **from \$371 million in 2016 to \$476 million in 2018.** In addition, the number of loans provided by the Association increased from 159,000 loans in 2016 to 197,000 in 2018. In the ITIC’s assessment, these figures indicate that **the US sanctions are ineffective in terms of Hezbollah’s internal activity in Lebanon.**

Hezbollah’s “resistance society”

► Hezbollah is well aware that in order to preserve its influence and its status in Lebanon over time, **it must cultivate the Shiite community, the largest sect in Lebanon, which is the basis of the organization’s power.** According to a concept formulated by Hezbollah since its establishment (which, in the ITIC’s assessment, is cultivated by Iran), Shiite society must be **transformed into a “resistance society,” i.e., a society that will strengthen Hezbollah’s status in Lebanon and support its military infrastructure (the “Islamic resistance”).** Hezbollah’s civilian foundations, which were built and developed over the years alongside the construction of its military infrastructure, **are perceived by Hezbollah as various expressions of the “resistance activity” carried out by the organization** (Hezbollah-affiliated daily Al-Akhbar, March 21, 2011).

► **Hezbollah Deputy Secretary-General Sheikh Naim Qassem** wrote a book entitled **“The Resistance Society: The Will of Shahada [i.e., self-sacrifice, the desire to become a shahid] and the Creation of Victory.”** In his book, he develops the “resistance society” concept. He notes (p. 2) that the **creation of the “resistance society” is “a complement to the jihadi military activity against Israel,** by merging all sectors of society around [the common denominator of] the acceptance and adoption of the resistance enterprise.” He also explains the importance of the worldview behind the establishment of Hezbollah’s social foundations (one of which is Al-Qard al-Hasan):

“It is impossible to think about successful resistance separately from the social responsibility for the jihad fighters and the families of the shahids and the wounded, as well as meeting their educational and healthcare needs. “It is only natural for the cultural and educational environment to help strengthen this front. **Our arena is strong because of this connection,** so that the state of mutual social responsibility created by various foundations **has become an integral part of the jihadi capital.** The resistance [i.e., Hezbollah] did not make the families of jihad fighters and shahids and others responsible for their daily needs **so that they would not constitute a deadly breach on the home front, which would cause damage to the jihadi journey”** (Naim Qassem, “The Resistance Society: the Will of Shahada and the Creation of Victory,” Al-Ma’arif al-Hikmiya Institute, Beirut, March 2008, p. 67).

The Association's establishment, goals and basis in Islamic law

► **The Al-Qard al-Hasan Foundation Association** was established in 1982 following the Lebanese Civil War and the IDF's entry into Lebanon, which resulted in severe damage to Lebanese society and economy. The Association was initially called the Muslim Financing House (Beit Tamwil al-Muslimeen) and began providing loans in 1983. The establishment of the Association was intended to achieve two goals: **to assist Shiite society and motivate it to support Hezbollah; and to create a socioeconomic norm of receiving loans rather than aid grants**, as many Lebanese became accustomed to during the Civil War. The Association received a license from the Lebanese Interior Ministry in 1987 (Al-Qard al-Hasan Association website; Javaid, Naveen Q., *The Lebanese schism: understanding localities of microcredit, poverty and politics*, 2010; Bint Jbeil website, February 15, 2010; checklebanon website, February 8, 2017; Al-Ahed news website, April 11, 2018).

► The Islamic law basis for the existence of the Association is the term **“Al-Qard al-Hasan,” which appears many times in the Quran**. The literal meaning of this term is **“benevolent loan,” i.e., the granting of funding by believers for a noble purpose such as jihad or charity**. In return, the believers are guaranteed a higher reward in the future (the Quranic holyquran.net index). The modern Islamic meaning of the term “Al-Qard al-Hasan” is **the granting of a certain amount as a loan and the repayment of the exact same amount, i.e., interest-free loan**. The Al-Qard al-Hasan Association adheres stringently to this principle in light of Islam's strict prohibition on charging interest. **However, it finds other creative ways to finance its activity and, in the ITIC's assessment, even to profit from it (see below)**.

► The Association defines its mission as **assisting people by providing loans and strengthening mutual social responsibility and solidarity among individuals in society** (Janoubia website, April 22, 2015; Baqiyyatullah Magazine, Issue 276, September 2014; Al-Qard al-Hasan Association website). The Association claims that it grants loans regardless of ethnicity or geographical location¹ (Al-Qard al-Hasan Association website). However, despite these noble goals, **it is actually an Association operated by Hezbollah in order to promote**

¹The Association's website states that it also grants loans to Sunni Muslims and Christians. An examination of the deployment of the Association's 31 branches clearly indicates that **almost all of them are located in areas where there is a Shiite majority** (the southern suburb of Beirut, southern Lebanon, and the Bekaa Valley). Hezbollah's social and economic activity **is carried out clearly among members of the Shiite community, but the organization, for internal Lebanese political reasons, does not want to emphasize the ethnic aspect of its activity**.

its political and military goals. Most of those who benefit from its activity are members of the Shiite community, and not all communities, as the Association claims.

► **The Al-Qard al-Hasan Association specializes in providing loans on a relatively small scale, for short periods of time and for various purposes.** According to a report from February 2010, half of the borrowers took loans **to meet their daily needs**, around a quarter of them (27%) **to repay debts**, and the rest **to pay for housing** (6%), **hospitalization or studies** (5%), **marriage and home furnishings** (3%) (Bint Jbeil website, February 15, 2010).

Organizational structure and deployment

► **The Association is headed by a director general.** This position was held by **Hossein al-Shami**, at least until the beginning of 2010² (Bint Jbeil website, February 15, 2010). Under him, there is a **deputy director general**. This position was held by Adel Mansour, at least until September 2014 (Baqiyatullah Magazine, September 2014). The management also includes a **human resources officer (Mahdi Hejazi, as at April 2019)** and a **Public Relations and Information Department** (headed by **Sayyida Battoul Tahini, as at April 2018**). There are **regional managers** under the director general and there are presumably **branch managers** under them. The Association's branches **are located throughout Lebanon**. As at April 2019, **the Association had 31 branches** (see Appendix for details).

Sources of financing

► Al-Qard al-Hasan strives to provide its own financial needs, including covering its operating expenses (salaries to officials, operation of its branches, etc.). The **main source** of coverage of the ongoing operating costs is **commissions paid by the borrowers** (three dollars for each monthly payment of a loan). The Association's **other sources of funding** are subscription fees (see below), **donations of money or assets, "Sharia-based payments" (funds stemming from religious activity, a well-known Hezbollah source of funding³), and membership fees for the Association's funds** (Al-Qard al-Hasan website). Muhammad Jaloul, director of the Association's Public Relations Department, claimed that the

²Until 2009, Hossein al-Shami served as director of the Islamic Resistance Support Association, a Hezbollah foundation that collects donations **for the organization's military needs**. The Al-Qard al-Hasan Association and the Islamic Resistance Support Association cooperate with each other (see below).

³For example, a *khums* tax collected by a representative of the Iranian leader in Lebanon; profits from pilgrimages to holy sites; donations from senior Shiite clerics (Al-Mustaqbal TV website, May 10, 2017; Akhbar Al-Aan website, July 6, 2014). *Khums* refers to the required religious obligation of all Muslims to pay one fifth of their acquired wealth from certain sources toward specified causes (Wikipedia)

Association **covered its operating costs and supplied its needs** (checklebanon website, February 8, 2017). However, **in the ITIC's assessment, the Association has additional funding sources, which it does not elaborate on.**



Photos of branches of the Al-Qard al-Hasan Association, in which the similarity to the structure of a bank branch is clearly evident. The photos in the middle row show gold being weighed to be used as collateral for a loan (Al-Manar Channel, June 11, 2013).

Characteristics of the Association's banking activity

The banking activity of the Al-Qard al-Hasan Association is carried out in two main channels: **granting loans and operating charitable community funds** among various sectors of the population, mainly members of the Shiite community. The details are as follows:

► **The Al-Qard al-Hasan Association provides four types of loans:**

- ◆ **Loan in return for collateral to subscribers who deposit money in the Association on a monthly basis:** Subscribers are entitled to a loan if they deposit at least LBP 15,000 (around 10 dollars) per month in a project called Monthly Subscription. The purpose of the project is to strengthen the connection between the borrower and the Association and to encourage savings, even of relatively small sums. Each subscriber may also serve as a guarantor for other borrowers in accordance with the balance accumulated in the guarantor's subscription (Facebook page of Al-Qard al-Hasan, June 1, 2015). The maximum period for the repayment of this type of loan is 60 months, and the amount of the loan shall not exceed 10 times the balance of the borrower's subscription (Al-Qard al-Hasan website).
- ◆ **Loans in return for wealthy individuals' guarantee:** These are wealthy individuals who donate money to the Association, thereby enabling it to grant loans on easy terms to the needy. Each donor can define a target audience for his donation (for example, granting loans to a specific sector: families, orphans, wounded, college students, etc.). The donor may serve as a guarantor for the borrowers according to the amount of his donation. To be considered a donor of the Association, the individual must donate at least \$500, which can be withdrawn at any time (except for cases where the donor is a guarantor of an outstanding loan) (Al-Qard al-Hasan Facebook page, June 4, 2015). To obtain a loan guaranteed by donors, the borrower must be a subscriber of the Association. The maximum period for the repayment of this type of loan is 60 months, and the amount of the loan shall not exceed 10 times the balance of the borrower's subscription (Al-Qard al-Hasan Association website).
- ◆ **Guarantee given to a borrower for the purpose of purchasing goods and services from institutions and companies that have entered into a contract with the Al-Qard al-Hasan Association:** This guarantee enables the borrower to purchase goods and services from these institutions in installments and at subsidized prices for various periods. To obtain such a loan, the borrower must be a subscriber of the Association and provide collateral. The maximum payback period for this type of loan is three years. The maximum amount is \$3,000 and it is paid at the Association's branches (Al-Qard al-Hasan Association website).

◆ **Loan in return for gold collateral (the most common):** This is a loan in which the collateral is a specific amount of gold provided by the borrower and retained by the Al-Qard al-Hasan Association until the loan is repaid. To obtain such a loan, the borrower must be a subscriber of the Association. The maximum amount of this loan is \$5,000, but in any case not more than 10 times the balance of the borrower's subscription. The loan must be repaid within a period of time not exceeding 30 months (Al-Qard al-Hasan Association Facebook page, July 26, 2015). Only gold may serve as collateral, and not real estate or cars (Al-Qard al-Hasan Association Facebook page, February 9, 2018; September 14, 2018; and October 21, 2018)

► The second channel of the banking activity of the Al-Qard al-Hasan Association is **operating charitable community funds**. This is actually **encouraging and assisting various population groups** [mainly members of the Shiite community, in the ITIC's assessment] **to establish charitable funds from which members of the community will be able to obtain loans on easy terms**. Following are the characteristics of the funds associated with the Al-Qard al-Hasan Association:

	Al-Qard al-Hasan village fund	Al-Qard al-Hasan organization and institution fund	Social funds
The connection between members of the target audience	Residents of the same village	Employees of the same organization or institution	Any connection whatsoever (relatives, neighbors, colleagues at work, etc.)
Minimum number of subscribers per fund	15	15	10
Registration fee	-	LBP 10,000 (around \$6.5)	-
Minimum monthly subscription	LBP 10,000	LBP 10,000	LBP 10,000
Maximum loan amount	\$1,500, but in any case not more than five times the balance of the borrower's subscription	Will be defined in agreement with the organization or institution where the fund was established, but in any event it will not exceed 10 times the balance of the borrower's subscription	\$1,500, but in any case not more than five times the balance of the borrower's subscription

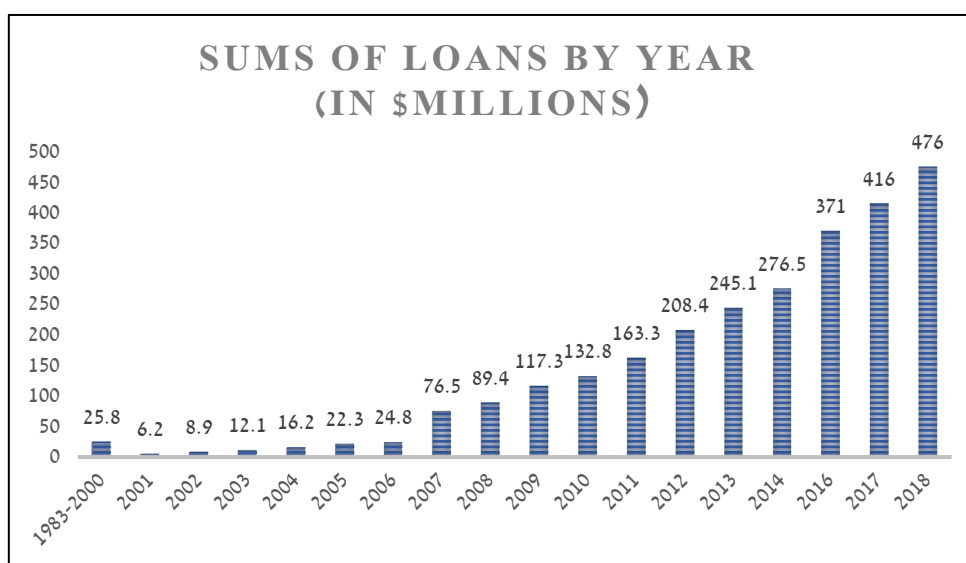
Maximum payback period	15 months	Will be defined in agreement with the organization or institution where the fund was established	15 months
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Maximum payback period	15 months	Will be defined in agreement with the organization or institution where the fund was established	15 months

► Al-Qard al-Hasan's quasi-banking activity **has gained popularity and is widespread and accepted among Hezbollah supporters and members of the Shiite community.** This is reflected in a call to Hezbollah supporters **by Dr. Muhammad Mortada** (who works at the Baheth Center for Palestinian and Strategic Studies). **Dr. Mortada called on Hezbollah supporters to withdraw their money from ordinary Lebanese banks and deposit them only in the Al-Qard al-Hasan Association, claiming that money deposited there is "safer."** Another reason, according to him, is that the Association contributes to turning the wheels of the economy, unlike other banks that mainly charge money and hardly ever release it. He added that most of the banks belong to elements that are hostile to Hezbollah (Muhammad Mortada's Facebook page). His suggestion received 112 likes and 45 comments,

most of them favorable, claiming that this would constitute a victory in the economic war against Hezbollah.

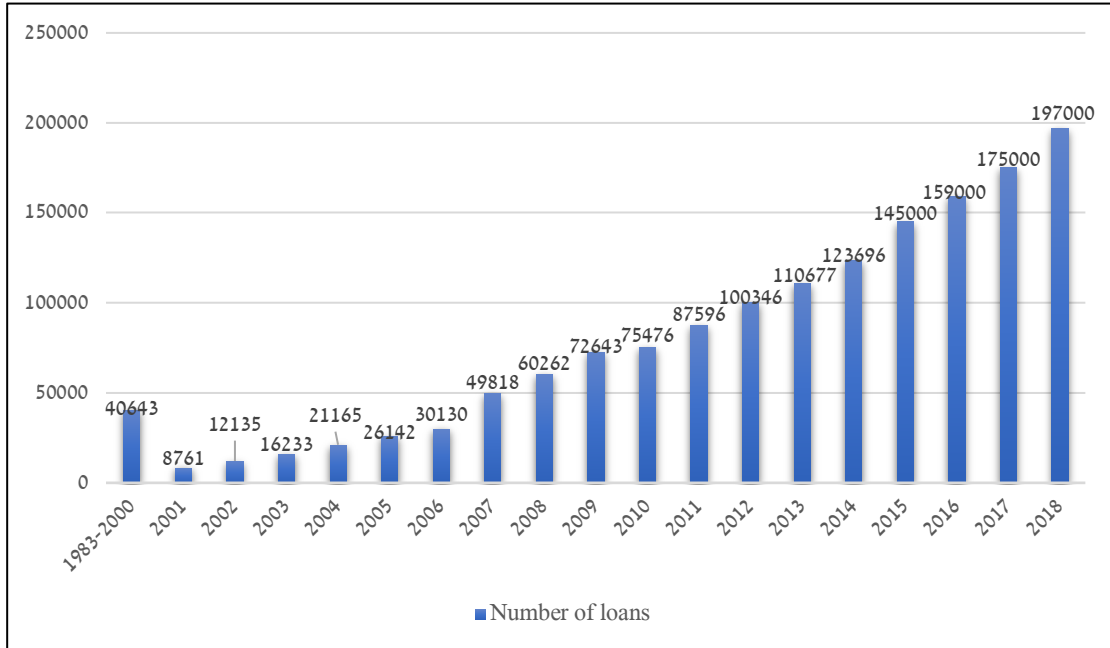
An increase in the scope of activity of the Al-Qard al-Hasan Association, despite the American sanctions

The Al-Qard al-Hasan Association was included in the list of sanctions issued by the US Department of the Treasury in April 2016 (Janoubia website, April 20, 2016; US Department of the Treasury website, April 15, 2016). However, according to statistical data published by the Al-Qard al-Hasan Association itself and other entities, **the main banking activity (providing loans) has grown steadily in the years that have passed since the imposition of the sanctions.** From this data, it can be concluded that as at April 2019, the US sanctions did not impair (at least not significantly) the activities of the Al-Qard al-Hasan Association. Below are diagrams showing data on the Association's volume of activity, mainly since the year 2000, according to various sources⁴.

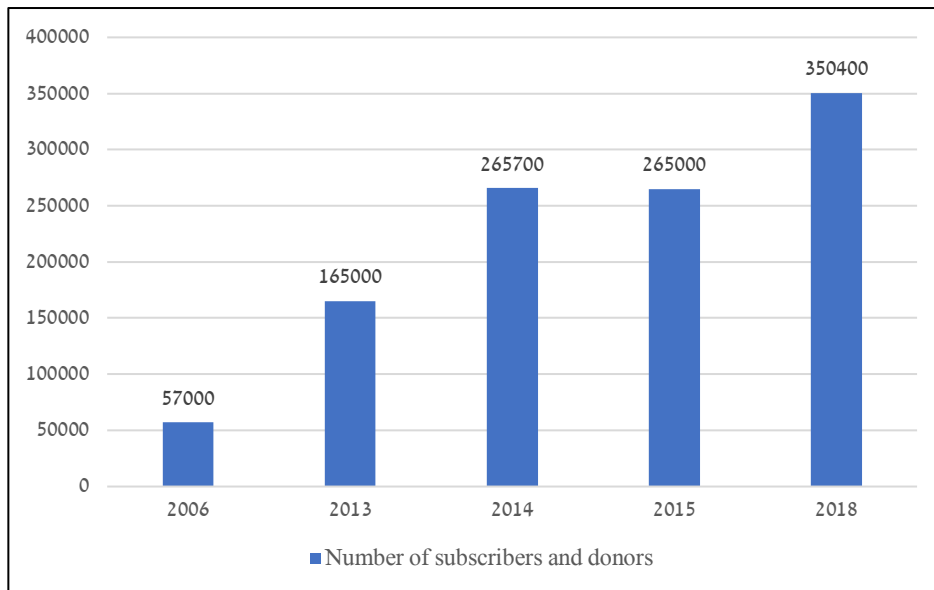


(Note: There is no data on 2015)
Sums of loans by year (in \$millions)

⁴Al-Qard al-Hassan website; checklebanon website, February 8, 2017; Al-Qard al-Hassan Facebook page; Javaid, Naveen Q., The Lebanese schism: understanding localities of microcredit, poverty and politics, 2010; Bint Jbeil website; The Consulting Center for Research and Documentation, March 15, 2012; The Sanabel Al-Khayr program on Al-Manar TV, June 11, 2013; Baqiyatullah Magazine, Issue 276, September 2014; Al-Qard al-Hassan Association Facebook page, May 27, 2015; The Al-Rawabit Center for Strategic Studies website, June 23, 2015; Al-Ahed news website, April 11, 2018).



Number of loans granted by the Al-Qard al-Hasan Association by year



Number of subscribers and donors to the Al-Qard al-Hasan Association by year

Cooperation between the Al-Qard al-Hasan Association and other Hezbollah foundations

- Since January 2019, it has been possible **to donate to the Islamic Resistance Support Association (IRSA)**, a Hezbollah foundation **engaged in fundraising for military purposes**,⁵ **through an account in the Al-Qard al-Hasan Association** (Mr.alex Twitter account, January 31, 2019; Twitter account of Ali Shueib, March 9, 2019).
- On March 8, 2019, Hezbollah leader Hassan Nasrallah delivered a speech at a ceremony marking the 30th anniversary of **the Islamic Resistance Support Association**. In his speech, Nasrallah addressed the American sanctions imposed on Hezbollah and called on his supporters to donate to the IRSA. In response to his call, a post of the “Popular Campaign for Supporting the Resistance and Confronting the American Siege” was disseminated on Twitter. **As part of the campaign, posts appeared on Twitter about donations to the IRSA, inter alia, from an account in the Al-Qard al-Hasan Association** (Twitter, starting from March 8, 2019).



Right: Manager of the Al-Adeiseh branch of the Al-Qard al-Hasan Association receiving donations for the Islamic Resistance Support Association from three teachers from the village of Taybeh, who donated their monthly salary to the IRSA following Nasrallah's call in his speech in March 2019. Left: Poster of the “Popular Campaign for Supporting the Resistance and Confronting the American Siege” about the possibility of donating through account No. 8142401 in the Al-Qard al-Hasan Association (Twitter account of Ali Shueib, March 9, 2019)

- The Al-Qard al-Hasan Association cooperates with additional social and economic foundations belonging to Hezbollah’s civilian infrastructure. Thus, for instance:
 - ◆ **In June 2013**, in the Bekaa Valley, a graduation ceremony was held in the Al-Imam Hussein school, which belongs to the **Al-Mabarrat charitable association (Note: As**

⁵ See the ITIC's Information Bulletin from March 5, 2019, “Funding Terrorism: The method for transferring donations to Hezbollah through the Islamic Resistance Support Association”

part of a lawsuit filed in the United States against Lebanese banks accused of supporting Hezbollah, the charitable association was mentioned in relation to money laundering (website of the Al-Hurra American TV channel, January 10, 2019). **The Mashgharah branch of the Al-Qard al-Hasan Association sponsored the event** (website of the Al-Mabarrat charitable association, June 17, 2013).

◆ **In September 2015**, professional training courses opened on behalf of Hezbollah's **Jihad al-Bina Association**, in collaboration with the Bint Jbeil Association of Municipalities and with **Hezbollah's Department of Municipal Activity**. Every student who passed the course **received an interest-free loan on easy terms from the Al-Qard al-Hasan Association** (Sawt al-Farah website, September 17, 2015).

◆ **In December 2015**, **Hezbollah's Sports Mobilization** held a minifootball tournament for schoolchildren in the Bekaa Valley. **The Mashgharah branch of the Al-Qard al-Hasan Association sponsored the event** (Facebook pages of Zakariya Amar and Mahmoud Amar, December 20, 2019).

◆ **In September 2016**, the **Al-Imdad charitable association** held a ceremony to honor students who receive aid from the association (orphans, children of poor families or students of schools owned by the association). Hezbollah's Deputy Secretary-General Sheikh Naim Qassem delivered a speech at the ceremony. Also attending were Hezbollah MP Ali Miqdad and senior figures from the Iranian Embassy in Lebanon. **The ceremony was held in collaboration with the Al-Qard al-Hasan Association and other Hezbollah foundations, such as the Imam al-Mahdi Scouts, the Islamic Health Association, and Hezbollah's Education Mobilization** (website of the Education Mobilization and the Al-Imdad charitable association, September 2016).

◆ **In November 2018**, an annual market of agricultural produce and handicrafts took place in Beirut **in the Jihad al-Bina Association**. The Al-Qard al-Hasan Association sponsored the event and had a booth there to publicize its activity (Facebook page of the Al-Qard al-Hasan Association, November 4, 2018).

◆ Following Hezbollah opponents' assertion that in March 2019, no allowances were paid to the families of shahids and wounded, **it was claimed in response that the Al-Qard al-Hasan Association paid the allowances for that month** (msader24 website, April 12, 2019). The institutions responsible for paying the allowances to the families of

shahids and wounded are **Hezbollah's Martyr's Foundation and Foundation for the Wounded**.

Solidarity with Iran and the Axis of Resistance (countries and organizations affiliated with Iran)

► **The Al-Qard al-Hasan Association** also serves as a channel for the transfer of funds for social purposes from Lebanon to Iran and other countries and elements affiliated with it. Thus, for instance:

- ◆ **In late November 2018, the Association opened an account for the transfer of donations for child victims of the war in Yemen** (Facebook page of the Al-Qard al-Hasan Association, November 30, 2018). It can be assumed that these funds are funneled to the Houthi rebels who are handled by Iran.
- ◆ **In April 2019, the Association opened two accounts for the transfer of donations for flood victims in Iran** by the Iranian Red Crescent and Hezbollah's Al-Imdad Association (Facebook of Al-Mumahidun for Resistance Media, April 9, 2019; Twitter account of the Al-Imdad Association, April 8, 2019)



Right: Fundraising for Yemeni children through account No. 8142301 of the Al-Qard al-Hasan Association (Facebook page of the Al-Qard al-Hasan Association, November 30, 2018). Left: Poster on fundraising for flood victims in Iran by the Al-Imdad Association, inter alia by account No. 814-26 of the Al-Qard al-Hasan Association (Twitter account of the Al-Imdad Association, April 8, 2019)

► **Branches of the Al-Qard al-Hasan Association (website of the Al-Qard al-Hasan Association; Facebook page of the Association)**

Area	Branch name	Address	Phone number	Fax
Beirut and Al-Dahiya	The General Management	Beirut, Sfeir, Al-Muallem, Subeiti Center, 1st floor	01/270370 (phone number for complaints and suggestions: 70/740094)	
	Al-Ruweis	Sayyid al-Hadi highway, Al-Ruweis, 1st floor	01/478591, 01/470595, 70/120633	
	Harat Hreik	Harat Hreik, behind al-Halbawi, 1st floor	01/276332, 01/547887	01/546707
	Tahwitat al-Ghadir	Tahwitat al-Ghadir, Rukn al-Ghadir Building, 1st floor	01/478623, 01/470568	01/474479
	Bi'r al-Abd	The main road, 2, Al-Inma Center, 1st floor	01/556756	01/556741
	Al-Shiyah	Al-Shiyah, Abdel Karim St., near Al-Masbagha Junction	01/271748, 01/271741	01/551741
	Hayy Al-Sellom	Hayy Al-Sellom, the new parking lot, Al-Saha Center, 2nd floor	05/486868, 05/486767	05/481185
	Al-Chuweifat	Al-Chuweifat, Imam Zayn al-Abedine Complex, Harajli Junction, opposite Eastwood College	05/436305	05/436304
	Burj al-Barajneh	Burj al-Barajneh, Ayn al-Sikkah Square, Al-Sabe' Center, 2nd floor	01/452614, 01/451343	01/453694
	Al-Nuweiri	Beirut, Al-Nuweiri, the Main Road, Ja'fari Court Junction, Hamadi Center, 1st floor	01/652319, 01/653110	01/631015
	Zuqaq al-Balat	Beirut, Zuqaq al-Balat, Selim Salam St, Al-Hodhod Center, ground floor	01/362450, 01/372450	01/362440
	Al-Musharrafyeh	Beirut, Al-Musharrafyeh	01/554016, 01/554017	
	Al-Marijeh	Al-Marijeh, the Square, Hilton Building, 1st floor	01/477162, 01/477163	
	Airport Road	Beirut, Airport Rd., Al-Ameliya Supermarket Junction		
Al-Hadath	Al-Hadath, Sainte Therese	05/466821, 05/466890		
Southern Lebanon	Sidon	Sidon, Riad al-Solh St., Al-Za'tari Center, 2nd floor	07/720509, 07/720369	07/755364
	Houmine	Houmine al-Fawqa, west entrance, Main Road, ground floor	07/520337, 07/520448	07/520338
	Al-Nabatieh-Al-Maydan	Al-Nabatieh, Al-Maydan St, Capitol Building, 2nd floor	07/763127, 07/764160	07/766470
	Al-Adeiseh	Al-Adeiseh, Main Square near the city hall, ground floor	07/850586, 07/850587	
	Tyre	Tyre, The Banks St., Al-Sandrilla Building, 2nd floor	07/343285, 07/741718	07/349067
	Tyre-Al-Bass	Tyre, Al-Bass, near the Jabal Amel Hospital, above France Banque, 1st floor	07/343811, 03/219973	

	Al-Nabatie-Bi'r al-Qandil	Bi'r al-Qandil	07/765576, 07/769583	
	Bint Jbeil	Bint Jbeil, Al-Nabih Square, Muruwah Center, ground floor	07/450065, 07/452065	
	Al-Chehabiyeh	Al-Chehabiyeh, Main Road, Al-Suq Center, ground floor	07/410517, 07/411517	
	Al-Oqabiyeh	Al-Oqabiyeh	07/261108, 07/261109	
The Bekaa Valley	Baalbek-the city	Baalbek, Al-Ajami St., Al-Laquis Building, 1st floor	08/376844, 08/376855	08/376866
	Badna'il	Badna'il, Main Road, ground floor	08/911706, 08/911708	
	Mashgharah	Mashgharah, Main Road, near Al-Quds Pharmacy, ground floor	08/651813, 08/651913	
	Baalbek-Ras Al-Ayn	Ras al-Ayn	08/376855, 08/376844	
	Ali al-Nahri	Ali al-Nahri	08/900343, 08/900334	
Al-Hermel	Al-Hermel	Al-Hermel, Al-Sabil, Al-Hosseini Center, 2nd floor	08/201844, 08/201944	