

Kindly check the award you are applying for:

Business of the Year

Woman Entrepreneur of the Year

Applicants should complete the entry form providing all the information requested. It should enable the judging panel to get a clear picture of the business and the owners. Applications which do not complete all sections or provide the relevant financial information will be disregarded. Should you wish, an online application is available on www.blcbank.com, on www.we-initiative.com and on www.brilliantlebaneseawards.com.

Section I - The Participant Details

First Name _____ Last Name _____ Date of Birth _____ / _____ / _____
day month year

Gender: Male Female Tel. (personal) _____

Full Address _____

E-mail Address _____

Position in the firm: Owner Shareholder _____% (for Woman Entrepreneur, minimum 51%)
percentage of owned shares

CGM CEO GM CFO Assistant / Deputy General Manager Board Member

Other _____

Section II - The Business Details

Registered Name _____ Commercial Register No. _____

Legal Form of Company: S.A.L S.A.R.L SNC SCS Establishment

Telephone _____ Fax Number _____

Full Address (in case of multiple addresses, please list them all) _____

Website Address _____

Registration Date _____ / _____ / _____ Start Date of the Business _____ / _____ / _____
day month year day month year

Sector: Agriculture Handcraft Industry Real Estate Related Services

Technology Tourism Trade Other _____

Names of Partners / Shareholders (% of contribution for S.A.L, S.A.R.L and GP):

Name	Gender	Nationality (ies)	Shares (%)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Names of Board Members and Breakdown by Gender (if applicable):

Name	Gender	Nationality (ies)
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
Total Female	Total Male	

Did your business win a previous award? If yes, please provide us with all the below details:

Award Name	Year	Country	Organizer	Category	Results	Details
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Section III - The Business

A - Creativity

What is your business?

Please demonstrate the creativity of your business in terms of:

Product / Service
(Branded, Luxury,
First necessity, Complementary,
Substitute...)

Management style
(Democratic,
Consultative,
Hands off...)

Process
(Utilized technology,
New systems,
Energy saving...)

Marketing & Communication

(Sales techniques,
Promotional tools,
Social networking...)

B - Financial

Please present the overall financial situation of your business, elaborating on the following points:

Account Type In USD	December 31, last year	December 31, 2 years back	December 31, 3 years back
Sales / Turnover			
Gross margin			
Net profit			
Total balance sheet			
Equity			

Are your sources of revenues diversified? If yes elaborate mentioning the percentage (Geographical, Export, Different products...).

C - Sustainability & Scalability

What is the origin of your business (Family succession, Entrepreneurship, Acquisition of existing business)?

Do you have any plans to insure the continuity of your business (Organization, Managerial, Technical...)? If yes, please elaborate.

How are decisions taken in the company?

Where do you see your business in 3 years? How do you plan to reach your objectives?

Kindly fill the below table of projections:

Item	Current Year	In One Year	In Two Years
Sales			
- Cost of goods sold			
- Operating expenses			
- Salaries			
- Interest on loan			
+ Other income (if any, specify)			
- Other expenses (if any, specify)			
- Tax			
Net Income			

D - Corporate Social Responsibility

How many jobs have you created during the past 3 years?

Do you offer any free services to the community? If yes illustrate.

Do you have any green practices (Organic, Recycling, Energy efficient...)?

Section IV - You in Business

Please tell us about the person behind this business, and describe any characteristics which you feel may reflect your accomplishments and how your story may inspire others.

Please describe the greatest barriers that you have overcome in order to become successful.

Acknowledgement & Declaration

I hereby certify that the information that I have given in this application form to participate in the Brilliant Lebanese Awards Competition is correct and I consent to sharing my contact details as provided above with the Bank so that I may be contacted during the evaluation of applications.

I have read and agreed to the terms and conditions of the Brilliant Lebanese Awards (required) Yes

Name _____ Signature _____ Date _____ / _____ / _____
day month year

Please complete this registration form and submit it with all the required documents to the closest BLC Bank branch before the deadline. For inquiries, kindly contact us on our hotline **1510** - E-mail: awards@blcbank.com

1. General Provisions

- 1.1. The current general provisions and conditions are those applied to all participants at the Woman Entrepreneur of the Year and Business of the Year award competition organized by BLC Bank and We Initiative.
- 1.2. As any person applies for registration to participate in the awards competition mentioned above by any means adopted by BLC Bank s.a.l and We Initiative, he/she shall automatically become bound by and committed to the current provisions and conditions.
- 1.3. The participant acknowledges that each of BLC Bank s.a.l and We Initiative shall have the discretionary authority to cancel this competition and related award and/or to amend its clauses and conditions, including the clauses of the current conditions and provisions, at any time, without any previous or later notification to anyone including the participants therein, and without incurring any liability of any kind as a result of such cancellation or amendment.
- 1.4. Any cancellation or amendment shall be exclusively published via the following websites: www.brilliantlebanesearwards.com, www.blcbank.com, and www.we-initiative.com; and the mere publishing on these sites shall be considered as a final notification from all the concerned parties and without the need to any other means of notice.
- 1.5. BLC Bank s.a.l and We Initiative keep the right to change the shape and kind of the award at any time.
- 1.6. In case of any dispute with any participant of any kind, in particular if related to his/her behavior or qualification or the results of the competition or any decision issued by the concerned parties or any other matter related to the competition or the award, it shall not be discussed with the concerned participant and/or participants in general; the decision issued in relation to this dispute by BLC Bank s.a.l and We Initiative, and/or the competent committee shall be final, and non-reviewable or non-appealable by any means or form, whether judicial or non-judicial.

2. General Conditions of Participation

- 2.1. The participant shall exceed the age of 18 years old at the date of application.
- 2.2. It is impossible to participate with more than one project and in more than one award, under penalty of refusing the application and refusing to accept the participant.
- 2.3. **Conditions that shall be available in the project/work on basis of which participation is intended:**
The work on basis of which participation is intended shall:
 - 2.3.1. Be creative.
 - 2.3.2. Have a new and creative concept, shall not be in circulation or known, and shall not be derived from a previous project, idea or invention.
 - 2.3.3. Extend to at least two financial years.
 - 2.3.4. Have an annual turnover not exceeding 5,000,000 American Dollars.
 - 2.3.5. The participant shall be a Lebanese individual company or establishment duly registered at the Lebanese register of commerce and shall fulfill all formal and legal conditions imposed by the Lebanese law.
 - 2.3.6. The participant shall not have any activity among those excluded from participation at Brilliant Lebanese Awards with the conditions determined by BLC Bank s.a.l and We Initiative.
 - 2.3.7. The shares of the company participating in Business of the Year shall be owned by at least 50 + 1 percent Lebanese shareholders.
 - 2.3.8. The shares of the company participating in Woman Entrepreneur of the Year shall be owned by at least 50 + 1 percent Lebanese women.
- 2.4. Communication with BLC Bank s.a.l and We Initiative in relation to the object of the competition shall be made by only one person delegated by the project owners by virtue of the minutes of a general assembly or an assembly of associates duly made and approved and that includes the agreement of all shareholders or partners at the concerned company to participate in the competition, determining the name of the person delegated to represent the company therein and this person will be the legal representative of the participant before BLC Bank s.a.l and We Initiative, and in case of any intervention by any other person, his/her opinion shall not be considered, and his/her decisions and opinions shall not be binding whatever would be these decisions and opinions.
- 2.5. None of the employees of BLC Bank s.a.l and/or their family members or any other person professionally connected with the bank shall have the right to participate in the award and/or to enter this competition and BLC Bank s.a.l shall keep the right to verify the extent of qualification of all participants to participate within this scope.
- 2.6. The participant ensures the veracity of all information disclosed by him/her and acknowledges that all information submitted to each of BLC Bank s.a.l and We Initiative are true and veritable under penalty of excluding him/her, and on his/her complete responsibility, from participating in the competition and in the award. He/she also acknowledges that all formalities required to be accomplished to sign the current conditions and provisions and that makes it a contract binding him/her as a participant had been made according to the articles of association and the Lebanese laws and regulations, that he/she is not in a case of default as to the execution of any obligation, contract or agreement he/she is a party therein, that there wasn't in the past and there isn't in the current time against him/her or any of the shareholders or partners therein or in any capacity, any conflict brought against any court or public department that may affect him/her personally or his/her money, or his/her reputation in any way; and if it appeared the non-veracity and non-accuracy of any of these information, he/she shall be excluded from participation on his/her complete responsibility and without the need to any previous or later notification, as this decision shall remain subject to the discretionary authority of BLC Bank s.a.l alone.
- 2.7. Each participant shall provide BLC Bank s.a.l and We Initiative with an email address to communicate with him/her via it in relation to the award and everything directly or indirectly connected to it, and the participant shall be considered as notified of any decision by just communicating with him/her at the address determined by him/her, whether or not he/she reviewed it, and whether or not he/she received it and it shall be considered as binding to him/her.
- 2.8. The language of the award and the mechanism of communication may be either in Arabic, English or French.

3. Dates and Mechanism to Apply for Participation at the Competition:

- 3.1. Applications for participation are submitted according to the listed conditions and at the times fixed by BLC Bank s.a.l and We Initiative exclusively via the following websites: www.brilliantlebanesearwards.com, www.blcbank.com, and www.we-initiative.com.
- 3.2. Non-observing the dates of presentation of the application fixed via the websites mentioned above leads to the final refusal of the application.
- 3.3. An application form shall be completely filled by the participant and without any lack in the required information. If there is any question not applied to the situation of the participant, this shall be expressly mentioned with the expression "not applicable"; and any information disclosed by the participant that is incomplete or illegible and/or presented by illegal means or doesn't apply to the required standards, conditions and rules, shall not be taken into consideration by BLC Bank s.a.l and We Initiative; those latter shall not assume any responsibility resulting of any delay in submitting the applications, or in correcting or completing them if appeared outside the fixed delays.
- 3.4. Each application for participation returned after the delays fixed on the websites mentioned above shall be considered as null and as if it never exists with respect to BLC Bank s.a.l and We Initiative.

4. Participation in Activities and Events

- 4.1. As soon as he/she participates in the competition, the participant shall be bound to participate in any activity or competition having relation to the award, made by BLC Bank s.a.l and We Initiative; on this basis, the participant undertakes henceforth to participate in these activities according to the basis and conditions adopted by them and without any objection from him/her under penalty of excluding him/her from participation in the award on his/her complete responsibility.
- 4.2. Evaluation Criteria
Projects are evaluated by a competent jury according to the following criteria, for example and not for limitation:
 - 4.2.1. Creativity: It is based on the idea, concept, context, uniqueness, diversity, and distinction of the project in the market.
 - 4.2.2. Financial Performance: Focuses on the profitability and growth rates of the business, the financial situation of the business and the economic opportunities created.
 - 4.2.3. Sustainability and Scalability: It is based on the strategy of development of the business, its governance structure and other aspects that may indicate its chances of long-term success and permanent future growth.
 - 4.2.4. Corporate Social Responsibility: It is based on the social opportunities created and impact on the environment and society, in terms of jobs created and the diversity and inclusion in the employment structure.
- 4.3. The following percentages shall be applied to the above criteria:
 - 4.3.1. Creativity: 30%.
 - 4.3.2. Financial Performance: 30%.
 - 4.3.3. Sustainability and Scalability: 25%.
 - 4.3.4. Corporate Social Responsibility: 15%.
- 4.4. The six finalists of each category are appraised by the jury according to the oral presentation.

5. Exclusion from Participation

- 5.1. As soon as he/she participates in the competition and observes the current conditions and provisions, the participant shall be also considered as bound by any conditions complementary to the current conditions and provisions, if existing, that may be demanded by BLC Bank s.a.l and We Initiative; he/she shall undertake to sign them on the first request; they are, however, considered as binding to him/her even if not coupled with his/her signature for any reason; the participant shall be also committed to the decisions of the jury and shall ensure his/her qualification to participate in the competition; he/she shall undertake to abstain of violating any of the conditions and provisions under penalty of excluding him/her, on his/her complete responsibility, from participation by BLC Bank s.a.l or We Initiative, causing him/her to assume any damage he/she may cause due to any violation made by him/her.
- 5.2. BLC Bank s.a.l and We Initiative shall keep henceforth, finally and irrevocably, the discretionary and exclusive right to exclude whoever they may deem as inappropriate among the participants in this competition, especially if it appears the existence of any cheating, misconduct or disguising of any information by the participant that may affect the transparency and credibility of the competition and the award, causing him/her to assume the required damage, if due. We state for example and not for limitation some of the causes of exclusion:
 - 5.2.1. If BLC Bank s.a.l or We Initiative has any doubt that the participant violates all or some of the laws of participation, the current conditions and provisions, the complementary conditions, or any of the regulatory measures as mentioned on the website or in any other document.
 - 5.2.2. If it appears that the participant behaves improperly and without having the competitive spirit and/or with having the intention of arbitrariness or disturbance.
 - 5.2.3. If the participant tries to cause damage on purpose or without intention in the competition in general and/or if he/she tries to depreciate or marginalize the legal operation of the award.
- 5.3. If he/she copies a commercial work that existed previously, or plagiarized or violated the copyright, "plagiarism" means:
 - 5.3.1. To copy a work of another person not fundamentally related to the thought, creativity or production of the participant.
 - 5.3.2. The form and type of plagiarism is discretionary determined by BLC Bank s.a.l or We Initiative.
- 5.4. Further to the fact that any fundamental change in the project may be a reason to prevent participation, including any change in the personality of the participant or alteration of his/her capacity (title) at the project, and for example but not for limitation, the alteration of the personality of the applicant with another physical or moral person.
- 5.5. Discovering any matter not declared by the participant may directly or indirectly affect the participation in the competition, including the existence of any lawsuits of any kind brought against the participant or whoever may represent him/her.

6. General Miscellaneous Provisions

- 6.1. The check shall be paid to the winner of the project under the commercial denomination on basis of which he/she applied to participate in the competition and the details to collect the award shall be later determined via website or independently with the winner.
- 6.2. Any due taxes or fees related to the award shall be at the expense and on the responsibility of the winner alone.
- 6.3. Participation at this award is at no cost, and no participant shall be asked to pay any amount whatsoever and at any stage of participation.
- 6.4. All personal expenses incurred by the participants in everything related to this award shall be at their expense and on their responsibility.
- 6.5. After declaring the final result and the names of the winners, their names and addresses shall become available at BLC Bank building, Adlieh Square, 5809-2064 Beirut - Lebanon and the results shall be published on the following websites: www.brilliantlebaneseawards.com, www.we-initiative.com, and www.blcbank.com.
- 6.6. All participants shall agree henceforth, finally and irrevocably, to participate and appear in any advertising campaign in relation to the award; they shall also agree on publishing the available information, images, and video films on all advertising and electronic means adopted by BLC Bank s.a.l and We Initiative.
As soon as the participant wins the award, he/she shall be committed against BLC Bank s.a.l and We Initiative at no cost to what follows:
 - 6.6.1. To participate in interviews, including without limitation the interviews of magazines, television, and radio.
 - 6.6.2. To shoot (take photographs) for the purposes of promoting the award and the products of BLC Bank s.a.l and We Initiative.
 - 6.6.3. To participate at other activities of marketing or promotion for BLC Bank s.a.l or We Initiative.
- 6.7. BLC Bank s.a.l or We Initiative shall keep the right to use the name of the winner and his/her photographs in future promotions and advertising campaigns and/or any competition of any other award.
- 6.8. Dealing with projects submitted by the participants will be made in complete secrecy by BLC Bank s.a.l, We Initiative and the jury, excluding the fact that they are allowed to publish a summary of the projects (name of the project, a brief description, the scope), in particular the winning projects, to the press and media means in general; no disclosure shall be made as to any other detailed information to the public without the previous permit of the participant.

6.9. Despite the above mentioned, BLC Bank s.a.l or We Initiative and/or the members of the jury shall not assume responsibility resulting from the disclosure of any information related to the projects of the participants delivered by any third party.

7. Responsibility

- 7.1. BLC Bank s.a.l, We Initiative and any of the members of the jury shall not assume any responsibility for any damage, loss, injury, or disappointment suffered by any of the participants in the award competition or as a result of accepting any award. In addition, BLC Bank s.a.l or We Initiative shall not assume any responsibility resulting from any problems or technical breakdowns in any telephone network or lines, computer systems on-line, prompters or providers, hardware, mail, etc. resulting in default in receiving the emails, telephone messages related to the award and/or other correspondences.
- 7.2. BLC Bank s.a.l or We Initiative shall not assume any responsibility if cancellation of the award is decided.
- 7.3. This award's competition shall be subject to the Lebanese law.

8. People's Choice Award

- 8.1. The conditions of the People's Choice Award shall be applied to the twelve participants (six per each category) who are chosen as finalists to participate in the award competition and who automatically become entitled to participate in the People's Choice Award competition.
- 8.2. The purpose of People's Choice Award competition is to grant the projects "exposure" and visibility to the largest possible part of the Lebanese people through means of social media and websites, further to a cash award to one among the twelve participants who obtains the highest percentage of voting on his/her project by means of www.brilliantlebaneseawards.com; any participant among the twelve participants may perform at his/her complete expense and on his/her complete responsibility advertising campaigns to promote for his/her participation to reach the largest possible part of people who can vote; but he/she can't absolutely adopt indirect and unsound means to obtain the highest number of votes to win the award. If any participant uses any of these indirect means, BLC Bank s.a.l and We Initiative shall then have the right to exclude him/her promptly, automatically and finally out of People's Choice Award competition; some of the cases that may lead to the exclusion of any participant out of the competition are outlined hereinafter, being for example and not for limitation:
 1. The use of indirect means such as bribery and promising prizes against voting or any financial amount.
 2. The purchase of votes from "email generators".
 3. The exchange of votes between companies for one another.
 4. Making, invention or creation of any temporary and illusionary electronic addresses and for a limited duration which aim is to increase the operation of voting in participant's interest.
 5. The purchase of illusionary addresses from companies or persons specialized in this matter.
 6. Discovering "spam" votes, noting that these votes will be finally cancelled from People's Choice Award competition and each vote considered as spam, false, immoral or as a result of cheating or bribery shall lead to the final exclusion of the concerned participant out of the People's Choice Award competition.
 7. Any of the operations of cheating or purchase of votes or any violation of any of the conditions mentioned above or of the general conditions and provisions, if made by the family or the close friends of the participant, shall be considered as made by him/her and shall be considered as a personal violation by the participant to the clauses of the general conditions and provisions of the competition and the conditions of the People's Choice Award competition.
- 8.3. The participant undertakes henceforth to abstain from performing any operation of contempt or slander to the program, the Brilliant Lebanese Awards and the competition in general or anything related to it via social media sites related to him/her; he/she shall also undertake to abstain from using the "Hashtag #" related to the competition to create or publish any text or image contrary to morals or that may encourage discrimination; if this happens, BLC Bank s.a.l and We Initiative shall have the right to cancel it and cancel any publishing in this context.
- 8.4. Upon signing the current conditions and provisions, the participant declares that he/she has taken note of all conditions and provisions applied to the People's Choice Award created by BLC Bank s.a.l and We Initiative; he/she finally and irrevocably undertakes and agrees on his/her complete responsibility to be committed to the content of these conditions.
- 8.5. Upon signing the current conditions and provisions as well, the participant acknowledges henceforth that any violation of any of the conditions of the competition in general and of the People's Choice Award in particular shall give BLC Bank s.a.l and We Initiative the discretionary right, without the need to refer to him/her at a previous or later time, to finally exclude him/her out of People's Choice Award competition and out of the competition as a whole in general on his/her complete responsibility, without the need to inform him/her at a previous or later time, and to claim for damages from him/her without having the right to object; and no results or indemnities of any kind shall be incurred by BLC Bank s.a.l and We Initiative.

We the undersigned finally and irrevocably acknowledge and declare that we have read the clauses of the current conditions and provisions and understood them well; we declare thereby our participation in the competition made by BLC Bank s.a.l and We Initiative for Woman Entrepreneur of the Year and Business of the Year, and we declare our complete acceptance to it and our entire commitment to all its clauses, provisions and conditions with no reserve.

Name _____

Signature _____

Date ____/____/____
day month year

Please make sure that you have attached all the following documents.
Applications not presenting relevant documents will be disregarded.

- Your resume (CV).
- A copy of your ID.
- A copy of each partner's / shareholder's ID (if applicable).
- A recent certificate from the commercial register issued within the past 6 months.
- The licenses or permits of the business (if applicable).
- NSSF Quitus (if available).
- Financial Statements - for the last 2 years minimum.
- Any documents of your choice (logo, images of your product, press articles, press releases, corporate governance...).