

# Hospitalitynews

MIDDLE EAST

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## FRANCHISES IN THE MIDDLE EAST FLYING HIGH

### 80 LEBANESE RISING STARS

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laying down the law • software & branding

WOMEN IN  
HOSPITALITY  
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DINING IN HOTELS  
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# ENTREPRENEURSHIP A STATE OF MIND

**Alpha females are well and truly shaking up the restaurant industry. With innovative ideas, successful concepts and groundbreaking achievements, Lebanese women are pioneering their way to the top and creating their own empires**

## The foundress: looking for markets

Countless are the working hours and sleepless nights to create a business on solid ground. Several women have dedicated themselves to pushing their ventures, while maintaining the right balance between their business, and their family lives. Many have gone a step further by expanding their presence regionally and beyond. Aline Kamakian, the co-founder of Mayrig and Batchig, believes entrepreneurship is like a rollercoaster. "If you cannot handle it, than you cannot be an entrepreneur," she comments. To many, entrepreneurship is innate, while others believe it is a skill to be taught and cultivated. According to Christine Sfeir, CEO of both Treats Holding, the company behind Semsom and Meeting Point, the company behind Dunkin Donuts, entrepreneurship is driven by passion. "You need to be passionate about something to be able to allocate so much time and energy to it." Entrepreneurship can start at any time, and is not related to age. "I started at 22, but others are starting at 40 or 50," Sfeir adds.

## A fighter, in all markets

According to Sfeir, the difference between being an entrepreneur in Lebanon and one in the US, for example, is massive. "They are practically two different worlds," she states. "One has to face the pressure of a huge market whilst one is literally a small dot." Challenges are not only related to higher-scale concerns such as competition or concept implementation, but are also related to simpler tasks such as administrative paperwork and visas, among many others. Sfeir explains that success requires a great passion about one's business. "You need to surround yourself by the best possible team, fire as fast as you can if they are not a good culture fit - this is a big challenge - look at numbers whether you like it or not, because you cannot survive without doing this, and taking risks." Adaptation plays a major role as well. According to Liza Asseily, the founder of Liza restaurant in Paris and Beirut, adapting to one's environment is a typical Lebanese characteristic, which helps when venturing into foreign markets. "When you are out there alone, you have to manage somehow," she comments. From experience, Asseily explained that when they opened their restaurant at the Rue de la Banque in Paris, they had to face a sit-in and other negative demonstrations for six months. No guests were able to access the restaurant at night. "We had no clients during those six months. This was a driver for us to kick-off our delivery and catering. It was a choice between crying or doing something else. This is the Lebanese way." Catering in Paris has now turned into their main business. Kamakian had to face a similar

**From left to right:**  
**FIRST ROW** Joumana Damrous-Salamé, Nada Alameddine, Sarah Hawilo, Liza Asseily, Maya Bakhazi, Maya Kanaan, Josette Saad, Maya Margie, Nada Saad, Yasmina Yared, Jocelyne Tchoporian  
**SECOND ROW** Mona Salame, Christine Sfeir, Hala Beydoun, Aline Kamakian

difficulty in Dubai and in the KSA due to public roadworks, so she created alternative access to her restaurants to sustain them.

"Success is walking from failure to failure with no loss of enthusiasm," said UK Prime Minister Winston Churchill and Maya Bakhazi, founder of Spin the Hen, Beirut Cellar and Curli Q, lives by this mantra. With a career involving several successful and other less successful ventures, she says, "This has never let me down, or been a drawback. We all go through bad times and circumstances, but this makes us stronger, improves our crisis management skills, and makes us think out of the box to generate revenues."

## A cosmopolitan personality

According to Maya Margie, head of marketing group for BLC bank, access to the market is one of the biggest challenges after access to finance, especially when one moves from a small-scale operation to a bigger one. "How do I do it? Where do I go? Who will be the clients? Where do I get the information? Can I get more training? How do I network with people? These are all questions that face entrepreneurs," she says. Under the 'We Initiative' program, BLC bank empowers women in business by providing training sessions, networking opportunities, mentoring and advisory services to help entrepreneurs in their ventures.

Despite being small yet challenging, the Lebanese market has positively influenced entrepreneurs. According to Sfeir, coming from a narrower business space has made it mandatory to understand all

the aspects of the industry. "We had to get involved with the marketing and the finance, etc; a little bit of everything." She explains that in a larger market like the US, everyone is very specialized in their job role. "This is an added value that we possess." She continues that the sole drawback is the difficulty of building up independently. "Once you realize that even if you come from a small market, you can have big dreams as well, and make them happen, it is then when you grow to your full potential," Sfeir stresses. To developed business founders, access to basic knowledge, training, clients and contracts are no longer the main concern, since they have already passed this level in their business implementation. "The world is the market. You are competing with people from everywhere who have bigger markets power and money. This is the real challenge for us," Sfeir states.

#### The rising stars: more efforts to establish the business

For many women, entrepreneurship is a state of mind. It is a matter of starting something on your own, and differentiating yourself. Nobody knows the perfect time to start, but it is a matter of taking the leap. After an elaborate career at Al Bustan and Le Bristol hotels, Josette Saad had reached a point where she was no longer progressing professionally. "It was the time when I decided I wanted to establish my own business," she says. She launched Muscat, a catering and event organizing company.

Mona Salame's path was different. She switched from a luxury marketing profession in Dubai to establishing her own business in chocolate. She created Hoda et Chocolat, a more elaborate version of her mother's artisanal chocolaterie. It was her dream job. "I found out actually that I am talented with chocolate. I did the rebranding and created a whole new range of products," she comments.

Others have kicked-off their businesses on a much smaller scale. Jocelyne Tchoporian, the founder of Orso Bianco, an ice cream boutique, started with a small merry cream machine, before driving her venture further.

Yasmina Yared, CEO of Group Maillon and founder of Sapa and Cinco restaurants, found her inspiration in Peru, after working for a long time as a consultant in the UAE.

Sarah Hawilo, the co-founder of serVme, a software for restaurants and clubs that helps them understand and collect data about their clients, has quickly grown from two persons to a team of 12 individuals within one year.

#### Woman vs. Man

"Women are multi-taskers," says Hala Beydoun, founder of Cocoa & Co, a local cake concept and winner of BLC bank's Women Entrepreneur of the Year award.

While accepting the skill of women at handling multiple things at once, many agree on the importance of equality and balance in the business domain. Hawilo says that her business partner who is extremely smart and driven, tends to concentrate on completing the task at hand. "Women, I believe, on the other hand, have the ability to address and manage many tasks - a trait that it is embedded within us and exercised once needed in situations. Both management styles are desired and create a good balance in any company."

#### Managing personal life

Managing a personal life with business is like juggling two lives to most women. "I found it really difficult. I had to be a full time mom, home at 2:30 in the afternoon and I had to manage my business. A mother has a role to play that is irreplaceable," says Monique Bassila, founder of Sohi wa Sarih. "I started my business 15 years ago and I had to refrain from social activities for five or six years to take care of the kids," says Nada Saad, of Cakes & Cookies. "I was working from home and I could not handle my cakes and my kids, so it was my kids instead of my cakes," she adds.

Many have time-managed by delegating responsibilities to their family members while others have hired nannies. "I lost my mom long ago so I could not benefit from anyone's assistance with the family and kids. I had a nanny who helped me. If it wasn't for her, I wouldn't have done anything. I owe my career to her," states Maya Kanaan, founder of M de Noir chocolaterie.

Sfeir highlights that this work/homelife challenge is global. "I was in focus groups in New York discussing this matter," she adds, while Asseily comments that this idea is less difficult to assimilate in Europe. "Everybody is in your situation there. All the women work and do not really complain. You just have to do it and live with it."

#### Inter-preneur

Being an entrepreneur does not necessarily implicate starting one's own business. According to Sfeir, it is so frequent that employees act like entrepreneurs in their own companies, developing a department, or handling a project dedicatedly. For example. Yared says that she handled her business as a consultant as a true entrepreneur, with full dedication and commitment. "However, the stress one faces when opening their own business is different. An employee's stress could be finishing his/her presentation for the client for the next day but here it is about preparing the presentation for the investor willing to fund your business."

Sfeir points out the fact that the difference between an employee and an entrepreneur is that one's own business does not stop. "It is like a baby that you have to take care of. Even if you are on vacation, you are not really relaxed," she said.

#### Access to finance

Women have, for a long time, struggled to get access to finance, especially with the mandatory need for a man-guarantor. This somewhat difficult access to finance has drawn several entrepreneurs back. Others have relied on their husbands or their fathers to finance their projects. Kamakian says that her loan application was refused because her father had passed away and she was not married. "No one was actually available to sign my bank loan." But Sfeir explains that this matter has evolved since the nineties. "Access to finance today is much easier especially with the incentives of the Central Bank. We actually launched Semsom thanks to Kafalat,"

BLC's Margie reports that the bank has already made an impact in this regard by increasing access to finance opportunities to women which resulted in an impressive 69 percent increase in business loans to women.

## BLC BANK'S WE INITIATIVE

Women Empowerment Initiative, is the first program dedicated to the economic empowerment of women in the Middle East. It targets all women, whether they are entrepreneurs, professionals, executives or mothers seeking to find solutions for their challenges and enhance their professional and personal lives.

Through dedicated services and products, We Initiative grants women a comprehensive range of accounts, lending solutions and non-financial services. The program assists women in growing their expertise through training and workshops, presents them with

networking opportunities introducing them to potential markets, provides mentorship and guidance through mentors and experts, as well as exposure through the Brilliant Lebanese Awards.

The Bank has introduced two innovative solutions. The "Mother-Child Account", allowing the Lebanese woman to open fiduciary accounts for her children without reverting to their legal guardian. The "Collateral-Free Loan" allows established SMEs of at least two years to get financing without having to provide any collateral, alleviating as such the impediment of collateral, which is a major constraint in businesses, especially those owned by women, thereby facilitating access to finance.

[we-initiative.com](http://we-initiative.com)