

# Pear-shaped market

## Lebanon

Gambling is currently the least of Lebanon's worries as the country tries to survive one of the worst economic crises documented. However, despite its Muslim roots Lebanon does offer some notable forms of gambling and as such the country remains a key and important gambling hub within the Middle East.

Lebanon is a broken country hanging by a thread. The country has been dealing with a crippling economic crisis since late 2019 as years of political disputes, corruption, financial disasters, and lack of leadership have sent the country spiralling into hardship.

There's a big social and economic divide between the wealthy few versus the vast majority (reportedly 82 per cent) who are currently struggling to make ends meet amid fuel shortages, power cuts, rising food costs and there has been a massive increase in poverty.

Even prior to the Coronavirus pandemic the country's unemployment already stood at 25 per cent and a third of the population were living below the poverty line. Lebanon is said to be the world's third most indebted nation. Today the unemployment rate is around 29.6 per cent

whilst the youth unemployment rate is around 47.8 per cent.

As a comparison the unemployment rate was at its lowest in Lebanon in 2009 when it hit six per cent.

The GDP growth rate for 2021 was -10.5 per cent, a 15 per cent increase from 2020 when the rate was -25.9 per cent. The GDP per capita for 2021 was US\$2,670 a 29 per cent decline from 2020 when the rate was \$3,802 (a massive 49 per cent decline from 2019).

The country has been a car crash waiting to happen. First the financial crisis in 2019 saw an economic meltdown as the country's currency devalued by around 90 per cent. Then the government decided to discontinue payments on all its outstanding US dollar-denominated

Eurobonds in early 2020 whilst the Covid pandemic which hit not long after caused nationwide lockdowns and further unemployment.

Adding further to the misery, an explosion in Beirut in August 2020 killed more than 200 people and left 300,000 homeless, which kicked off several government resignations and added further discontent among the community which had been brewing in the troubled country for years.

People were already angry with the government over the lack of basic services such as limited power supply, lack of drinking water and healthcare supply issues whilst other issues include the collapse of the state infrastructure with no fuel to run generators to provide power whilst many workers are on strike due to



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massive drops in their monthly wages due to the devaluation.

A suggested plan at the time from the government to counteract this problem, by introducing taxes on tobacco, petrol and even Whatsapp services, caused another round of protests leading to the resignation of caretaker Prime Minister Saad Hariri.

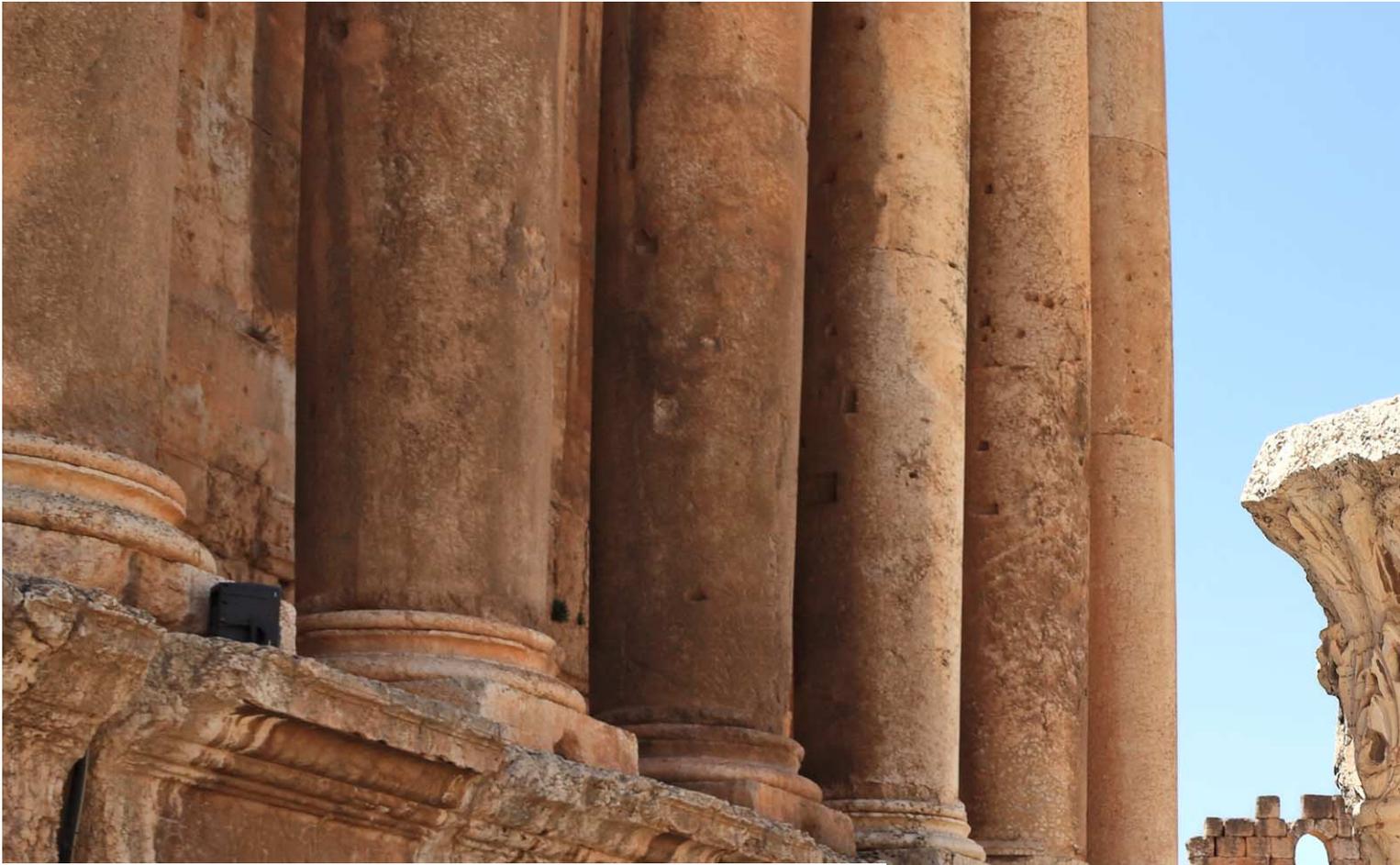
When the Coronavirus crisis arrived on the scene the economic crisis worsened as jobs dried up and this in turn highlighted huge inadequacies in the social welfare system as many families struggled, and still struggle, to even buy basic necessities.

Pre-paid communication cards were introduced in July this year by two companies Alfa and Touch, designed for low-income families to

access the internet as prices for internet packages have increased significantly and online communication has become outside the purchasing power for many families. However, even these cards are said to be too costly and won't help students or businesses who are in desperate need for online connections.

The solution isn't around the corner and much depends on political decisions. The Lebanese political system is a lengthy, complicated and fascinating story in itself, and the political divisions are more entrenched than ever.

With 18 recognised religious communities the three main political offices (President, Speaker and Prime Minister) must be divided among the three largest communities – Maronite Christian, Shiite Muslim and Sunni Muslim, respectively – under an agreement dating back to 1943.



*Current Prime Minister, Najib Mikati, of the AZM Movement, was appointed in September 2021 as caretaker Prime Minister after having served previously from 2011 to 2014, and for a short period in 2005. He was re-elected in June this year to continue in the role until a government is formed.*

This diversity often causes problems with interference by external powers, whilst corruption is a huge issue in all areas from politics to law enforcement.

The Republic of Lebanon was established in 1926 and became independent from France in 1943.

After the 15 year long Civil War, general elections were held in 1992, the first since 1972, which led to the creation of a government presided over by Prime Minister and billionaire Rafiq Hariri who began the arduous task of rebuilding the country.

Post war hyperinflation had struck in the 1980s and this had continued until 1992 which then saw the collapse of the Lebanese pound. Around this time the Lebanese pound was devalued from LBP4.5 to the US\$1 to LBP1,800 to the US\$1 by 1992

The devaluation was seen as a financial coup d'état to pave the way for Hariri to step in and ascend to power as Prime Minister, which saw in the post war rehabilitation era.

This period saw real estate development boom

in particular with investors from abroad eager to enter the market, whilst tax reforms were also introduced. For instance, income tax rates were reduced from a progressive rate of two per cent to 32 per cent with 13 income brackets prior to 1994 to two to 10 per cent with five income brackets after the tax reform in 1994. Today that rate is between four per cent and 25 per cent with six income brackets.

Standard corporate tax rate was reduced from a rate of six to 50 per cent with 12 brackets prior to 1994 to a set 10 per cent rate after reforms. Today the income tax rate is 17 per cent.

VAT is currently a unified flat rate of 11 per cent and since its introduction in 2002 has been the most significant contributor to government revenues.

Hariri led the country between 1992 and 1998 and then after a two-year break was reappointed in 2000. He resigned in 2004 due to disagreements with pro-Syrian President Emile Lahoud and he set up an opposition coalition with the aim of overturning the Syrian backed successor government, but was assassinated in 2005 just four months after leaving office. Huge protests were organised at the time demanding

the withdrawal of all Syrian troops from Lebanon.

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Mikati is a billionaire tycoon known for his Beirut investment firm M1 Group. Mikati and his brother founded Investcom in 1982 selling satellite phones during the Lebanese civil war later expanding into Africa building cellphone towers before South Africa's MTN bought them out in 2009. The brothers formed investment firm M1 Group, which now holds stakes in MTN plus stakes in Pepe Jeans and real estate holdings in New York, Monaco and London.

Since Mikati took office last year he has been dealing with continued rising inflation problems, huge unemployment, regular power cuts and continued fuel shortages.

Meanwhile, the current President, Michel Aoun, is a former Commander of the Lebanese Armed



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# Reports

## LEBANON - UPDATE

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Forces. His term in office was due to expire by the end of October although the first round of voting in parliament failed to elect a new President with 122 of the 128 members attending and the majority of voters casting blank ballots or even walking out.

It took more than two years to elect Michel Aoun in 2016 and the situation could leave Lebanon without a President when Aoun's mandate expires.

Meanwhile, there is no guarantee a new government will find the consensus to obtain IMF loans the country desperately requires whilst the annual budget at the end of September failed to meet the economic reform measures that would pave the way for a deal with the IMF.

### A HOLIDAYMAKERS DREAM

Located on the eastern coast of the Mediterranean Sea, Lebanon is the second smallest country in the Middle East and Arab world. It borders Palestine and Syria and due to its small size, population density and limited natural resources, relies heavily on importation.

Its geographic position means Lebanon has an important role acting as mediator and transit to and from Arab countries plus as a maritime trade outlet. It is also recognised as a commercial, banking, and cultural hub.

At the centre of the ancient world with beautiful natural landscapes it has also become a popular tourism destination offering a mix of coastal resorts, mountains, agricultural valley regions and Roman ruins.

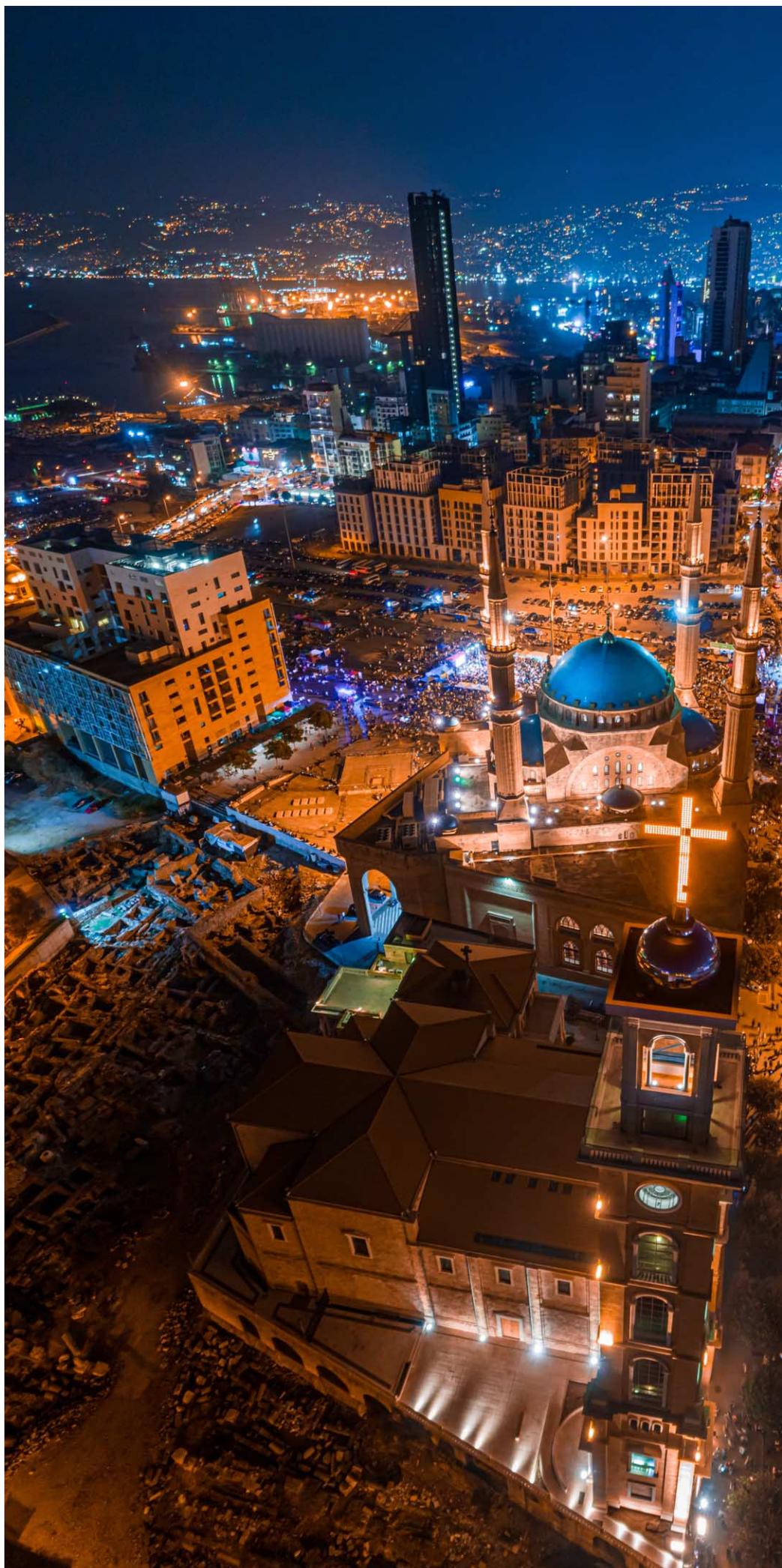
The country is divided into six muhafazat (provinces) which are then subdivided into 25 qadas (districts). The provinces are Beirut, North Lebanon, Mount Lebanon, Beqaa, South Lebanon and Nabatieh.

Traditionally tourism has long been a critical part of the Lebanese economy and is a key income provider. However, it's not been an easy road.

From the mid-50s to the beginning of the Civil War in 1975, Beirut was often referred to as the 'Paris of the Middle East' and prospered in what was known as the Golden Age, attracting wealthy Arab and European visitors.

There was major investment in the sector and Lebanon welcomed big hotel chains such as the Holiday Inn, Carlton and Intercontinental, who all opened their doors in Beirut.

By the early 1990s tourism infrastructure was developed and modernised further whilst there were incentives to attract more investment with other hotel chains opening up such as Marriott. By 2010 there were 2.17 million tourists arriving each year in the country.





But by 2012 visitor figures had dropped to 1.36 million, which was the start of a five-year decline in numbers and empty hotel rooms. By comparison neighbouring Turkey saw 31.8 million visitors that year, whilst Egypt received 11.2 million tourists.

The decline in tourism was mostly due to the deterioration of political stability and the Syrian crisis, which caused a knock-on effect upon the flow of international visitors to the Middle East region, in particular to Lebanon. It was estimated that the number of international tourists to Lebanon decreased by more than 50 per cent between 2012 and 2013, falling to 0.6 million in 2013.

With the new President Michel Aoun in place by 2016, however, things began to improve and visitors began to return. In 2017, 1.85 million visitors arrived in Lebanon, an 11 per cent increase compared to the previous year and in

economic instability in 2019 scared many tourists away, whilst Covid and the blast in Beirut port in 2020 all put the kibosh on a promising tourism sector. Lebanon saw a 73 per cent decline in tourism receipts in 2020 compared to the previous year down to \$2.3bn.

In June this year, in a bid to resurrect the tourism sector, Lebanon's Tourism Minister Walid Nassar, launched a campaign in a bid to encourage its Lebanese expat community to return home for the summer. The campaign 'Ahla Bhal Talleh' (Welcome to Lebanon) mostly amounted to a series of billboards near the airport with images of mountains and landscapes.

Whilst Lebanon has around five million population it is estimated that somewhere between 11 and 18 million Lebanese live abroad.

Around 1.2 million tourists were expected to visit Lebanon in the summer of this year. Estimates

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2018 the country was voted as one of the top 10 destinations for tourism, whilst in 2019 around 1.94 million tourists visited the country.

A steady increase since 2017 has been recorded with around two million visitors annually on average. Annual tourism receipts generate around US\$7bn to US\$8bn – around 16 per cent of the GDP – whilst the tourism sector is one of the largest employers in the country, creating 144,300 direct jobs and almost 400,000 indirect jobs.

Then it all went pear-shaped. Political and

suggested between 110 and 120 planes would land daily at the airport bringing between 18,000 and 20,000 people into the country every day over the summer period.

The hope was the summer season would see around US\$2 and US\$3bn flow into Lebanon whilst restaurant and establishments would be open to recoup some major losses and cash in on the anticipated busy season.

Figures have been promising so far. The first half (January to June) of this year saw a total of 570,700 visitors to Lebanon, up from 291,500

The hotel sector generally contributes around US\$10bn to the Lebanese economy, some 19 per cent of its GDP and the hospitality sector has been the backbone of the country's economy. The industry employs around 200,000 people directly and 350,000 indirectly.

## Essential information and facts about Lebanon:

<b>Capital</b>	Beirut
<b>Total Area</b>	10,400sq.km
<b>Population</b>	5.3 million
<b>Median age</b>	33.7 years
<b>Religion</b>	Muslim, Christian, other
<b>Ethnic Groups</b>	Arab (95%), Armenian
<b>Languages</b>	Arabic (official), French, English
<b>Currency</b>	Lebanese pounds (LBP)
<b>Government type</b>	Parliamentary Republic
<b>Chief of State</b>	President Michel Aoun (since 2016)
<b>Head of Government</b>	Prime Minister Najib Mikati (since 2021)
<b>Elections</b>	President indirectly elected by National Assembly with two thirds majority vote. Next election due October 2022. Prime Minister appointed by President in consultation with National Assembly.
<b>Unemployment</b>	29.6% (January 2022)
<b>Tourism</b>	2m

the same period in 2021 and almost 200,000 in 2020. Still a far cry from the 924,000 achieved for the same first half year in 2019.

However, in June this year the country saw 334,000 tourists of which 75 per cent were expats – many have been returning home, not just to holiday, but to bring medical and other vital supplies for family members.

Flights and hotels were said to be almost fully booked over the summer season whilst those tourists visiting are getting high value for their dollar and euros due to the currency exchange prices.

Apparently, the average occupancy rate in Beirut's four and five star hotels reached 55.7 per cent in March this year (compared to 16 per cent in November 2020) whilst room rates have dropped by 10 per cent.

Prior to 2019 and the wave of nationwide protests the hospitality sector in Lebanon was generally thriving. That year Lebanon had

almost 200 hotels with a capacity for around 12,300 rooms. Most four and five-star hotels are concentrated in Beirut.

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But the protests, political tension, coupled with the Covid pandemic caused an immediate crisis and hundreds of businesses have since closed down causing some 50,000 job losses with a knock-on effect rippling throughout the supply chain also adding to further losses and closures.

Five-star hotels in Beirut claimed at the end of 2019 occupancy rates were down to single digits whilst many bars and restaurants struggled to run their business amid electricity blackouts and huge increases in the price of food and transports bills.



### CASINO DU LIBAN

Despite the fact there is a large Muslim community in Lebanon, some gambling in Lebanon has been legal since 1959, whilst online gambling has been regulated since 1995. However, all sectors are heavily restricted.

The 1950s and 1960s saw a period of prosperity in the region bolstered by tourism. As gambling was prohibited in neighbouring Arab countries Lebanon became an attractive location and illegal gambling was rife.

So, in 1954 the President Camille Chamoun passed a law which restricted gambling in the country and limited facilities to the Casino du Liban in a bid to control the spread of gambling. A tender at the time was awarded to Victor Moussa,



Albert Mansi and Emile Kharat and the casino was built on a hill overlooking the Bay of Jounieh around 22km north of Beirut costing \$4m. The size of the venue was around 35,000sq.m and it was officially opened by President Fouad Chehab in December 1959.

For the last 60 years or so the Casino du Liban has been the only location in Lebanon where legal gambling is offered. It became well known for hosting large events and entertainment and attracted tourists from all over the world.

It was a high-end tourism complex with theatre and restaurants and was the venue for the Miss Europe pageants for five years running (1960-1965) boosting its reputation and image on the international tourism map.

The casino opened intermittently during the civil war but eventually closed in 1989 due to serious damages. In 1994, the Lebanese Gambling Law number 320 was issued and this authorised the Casino du Liban to become the exclusive operator of gambling games in Lebanon.

So, an agreement was made to re-open the casino via a \$50m reconstruction and refurbishment project provided by the state in return for a 40 per cent share of the proceeds.

The casino re-opened in December 1996 (the licence expires in 2026) and it re-established itself as an entertainment arena in the Middle East and a golden era began hosting concerts and shows and providing the best gaming and entertainment.

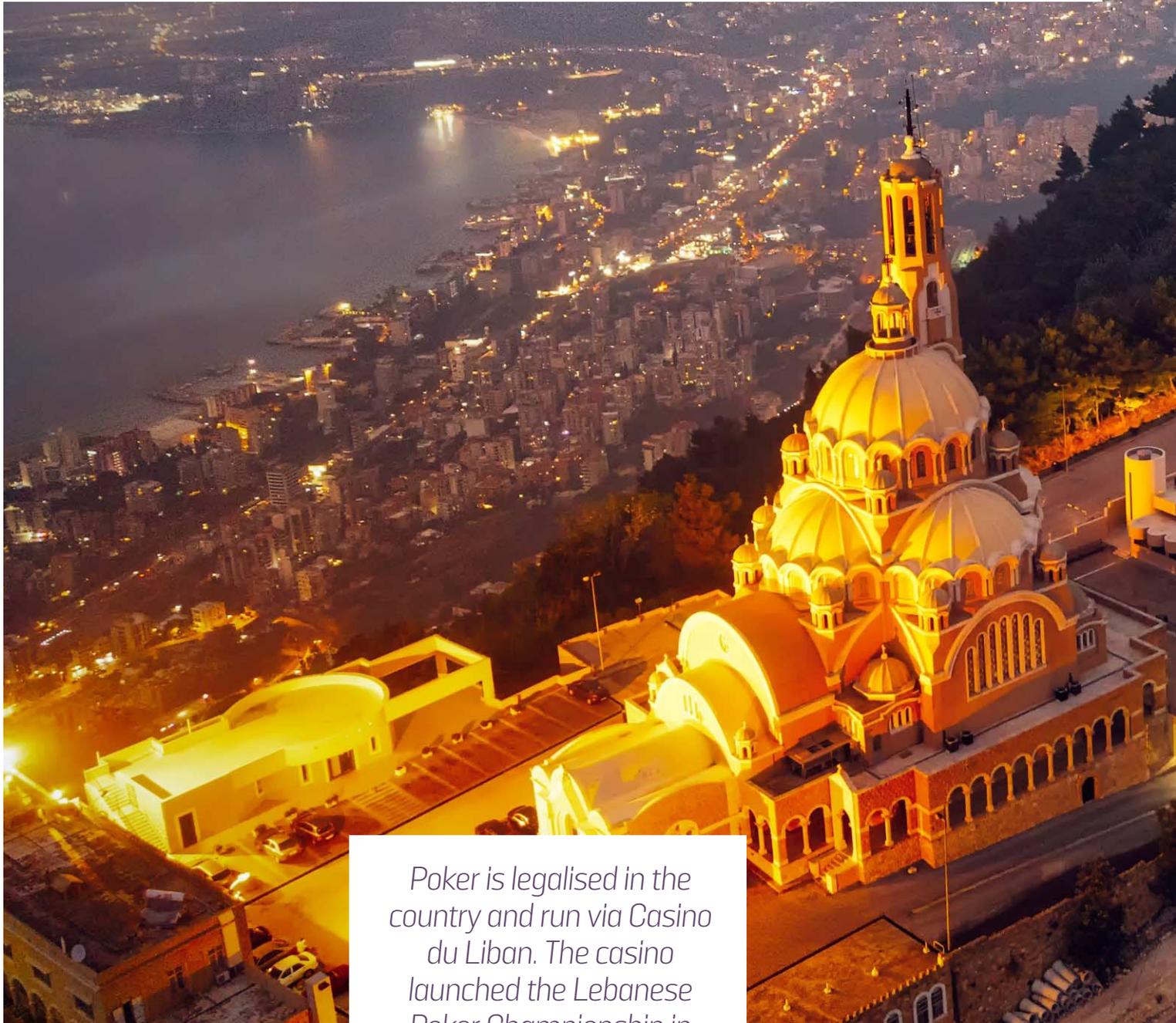
Currently the only forms of gambling permitted are casino gambling which is limited to the state-run Casino du Liban and the monopoly La Libanaise des Jeux lottery. No other gambling licences are issued due to the monopoly situation.

Between the casino reopening in 1996 and 2019 Lebanon saw a period of relative political stability which saw tourism increase and the casino ran successfully. In 2004 the casino was ranked 18th in the list of 100 most successful and dynamic casinos in the world.

The casino works closely with the Ministry of Tourism to develop tourism in Lebanon plus actively supports various NGOs and charities.

# Reports

LEBANON - MARKET UPDATE



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In 2010, casino revenues reached around US\$285m. It is said around 80 per cent of the casino's GGR comes from 15 per cent of its VIP and international players.

The majority shareholder is Intra IntraBank (52 per cent), private investors (32 per cent) and Abela Tourism and Development Company (15 per cent).

Intra Bank was the largest financial institution in Lebanon until its collapse in 1966 during a financial crisis. This crisis has much similarity to the current economic situation in Lebanon.

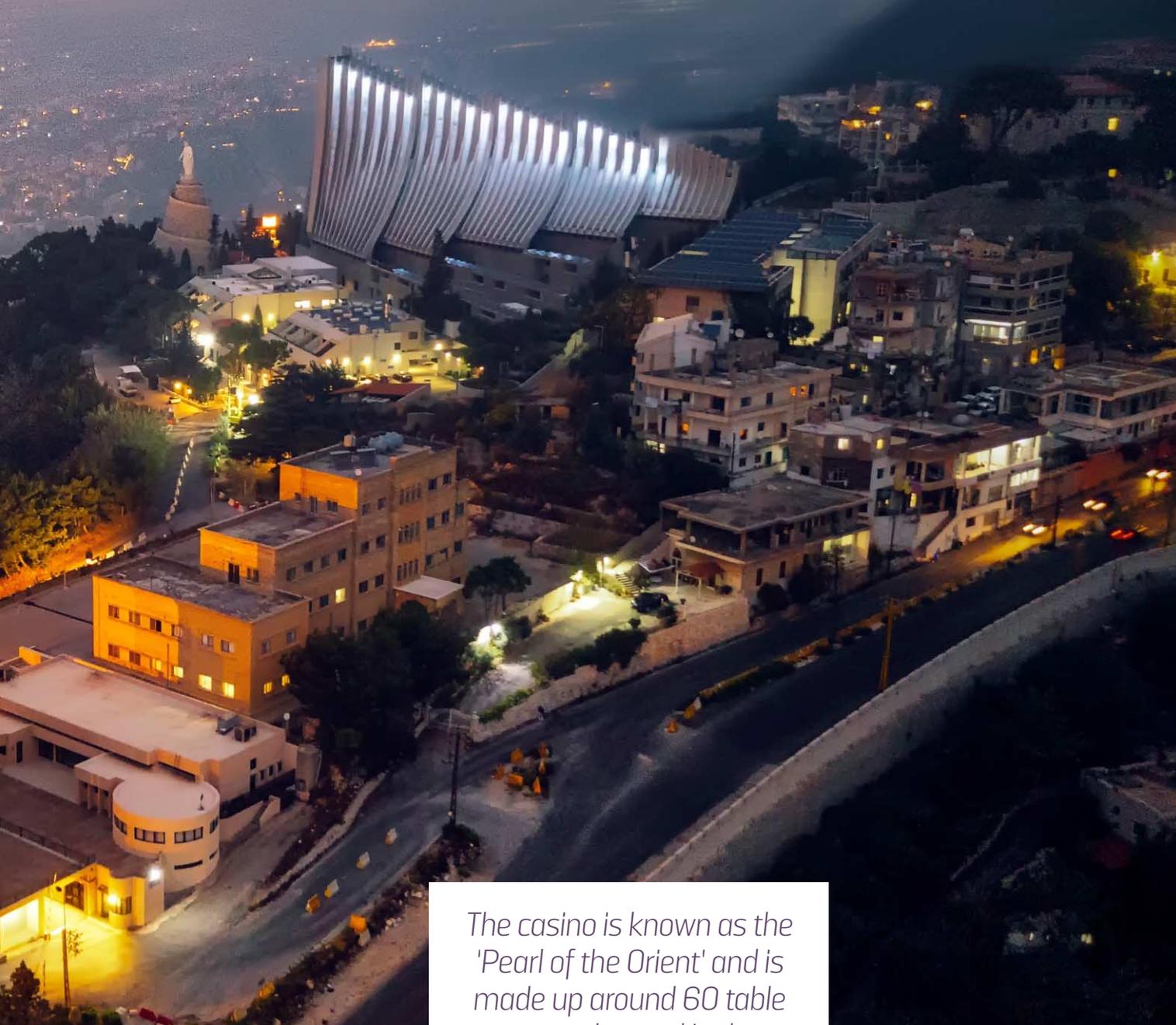
After the 1966 collapse, a restructuring programme was introduced with the Central Bank and the Lebanese government took over the majority of the bank's shares (15 and 10 per cent respectively). The successor company was

called Intra Investment Company and remains a major shareholder in Casino du Liban plus others such as Middle East Airlines and Bank Al Mashrek.

Intra's website is currently inactive and the company does not publish annual reports or financial statements contrary to legal requirements.

Poker is legalised in the country and run via the Casino du Liban but there are no standalone poker halls in Lebanon and no licences issued. The casino launched the Lebanese Poker Championship in 2009.

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100 times the minimum income rate annually are not permitted to enter the casino.

The casino is known as the 'Pearl of the Orient' and is made up around 60 table games housed in the International Room on the ground floor with American Roulette, Blackjack, Star Poker and Heads up Hold'em. The room is open from 4pm until 4am.

Slots Palace houses more than 600 slots, VLTs and roulette games and is open from 10am until 6am. Machines are operated via the TITO System and all major currencies are accepted.

Poker games include Texas Hold'em No Limits and Omaha Pot-Limit whilst there is also a Salon Prive.

Meanwhile there are various restaurants including the Cercle D'or, the Teresa and Martingale Restaurant which is also a wedding venue.

Previously a cruise ship, the Orient Queen which regularly docked in Beirut, allowed its passengers to gamble when it was in international waters. The ship was destroyed in the 2020 Beirut port explosion.

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When the protests began in 2019 followed by the currency devaluation the Casino du Liban had to re-evaluate its operations although it claimed visitor numbers didn't change drastically and the casino still made a profit.

The casino was forced to shut during the Covid pandemic between mid March 2020 and early June. The closure costs the venue between \$35m

and \$40m in lost revenue whilst the current economic crisis in Lebanon is also hindering revenues and visitor figures.

In a bid to recoup losses the casino has been looking at ways to branch out with talks of a bingo hall and the launch of the long-awaited online gambling platform.

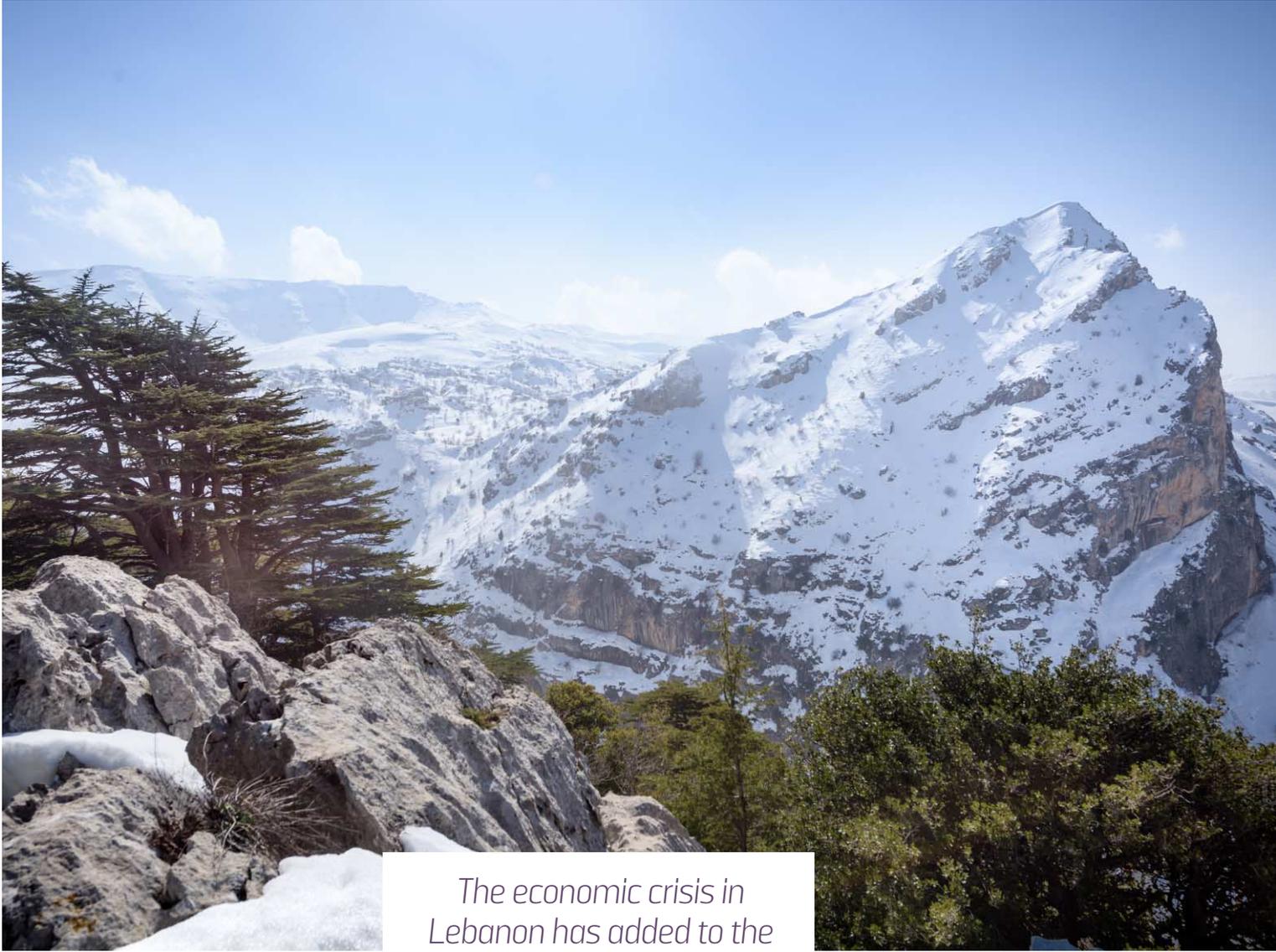
Meanwhile there have been various negotiations between casino employees recently due to working hours and transportation allowance due to the rising costs in fuel. Talks were also raised in 2020 about selling off the casino.

Roland Khoury is the current manager. There have been rumours of corruption whilst high running costs coupled with a decline in tourism which have all affected the business.

#### **THE LEBANESE LOTTERY**

The other form of gambling in Lebanon is via the Loto Libanais. The loto has been around for a relatively long period of time but in 2002 the game underwent a re-branding and was re-launched by La Libanaise des Jeux.

La Libanaise des Jeux (LLDJ) was established



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that year and became the official and exclusive operator of lottery games in the country under the supervision of the Ministry of Finance.

The company later expanded into Bahrain in 2005 and to Ghana in 2007 via local partners. LLDJ is also one of a few companies worldwide to sell lottery via SMS to other African companies. At the moment LLDJ has around 1,500 points of sale in Lebanon and 3,550 points of sale in six countries.

In Lebanon the company contributes around \$42.4m annually to the government budget and returns around 45 per cent of its revenues as prizes. The loto was recently given a 'makeover' and has a new distinctive smiley face logo.

The game began as a single weekly draw but due to popularity a second weekly draw was added in 2003 and today the loto is drawn every Monday and Thursday. The lottery also operates another twice weekly draw game called Zeed whilst the game Yawmiyeh has five draws per week - between them these three games make up the LLDJ's main source of income.

Players can access the lottery's online platform or via SMS to play and there is also a range of instant win scratchcard games available.

All lottery winnings exceeding 10 times the price

casino. Players access offshore online gambling sites and although in theory this is illegal players who place bets are not prosecuted and only domestic illegal gambling sites are targeted. Some offshore sites are blocked but there is not an extensive list.

Illegal gambling in the country is a growing problem with many gambling dens found in internet cafes particularly among the Lebanese youth.

The economic crisis in Lebanon has added to the illegal gambling issue and it is said the situation is out of control with media stories focusing on players suffering huge losses and losing their homes or cars due to gambling debts. Many Lebanese feel as if they have nothing to lose in the current climate whilst Covid also pushed many gamblers towards online gambling.

The enforcement of gambling laws falls on the municipalities, governors and then the judicial police and there have been calls for the OGERO Communications company and ISPs to block overseas sites.

OGERO Communications (Organisme de Gestion et d'Exploitation de l'ex Radio Orient) is a fixed infrastructure operator in Lebanon providing broadband internet and data services. It was founded by the government in 1972.

of a ticket (around LBP10,000 or €6) are subject to 20 per cent withholding tax deducted from any winnings. The lottery has distributed around \$594m to more than 33 million winners between 2002 and 2020.

#### **OTHER GAMBLING**

Since 1944, Lebanese law has prohibited most forms of gambling except the lottery and the

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After the civil war Lebanon's telephone system was rebuilt and revamped and Investcom (part of Mikati's company) launched the first Advanced Mobile Phone System in 1991. Big companies such as Ericsson and Alcatel were allotted certain regions and the country upgraded its telephone system to digital.

GSM technology was introduced and two mobile phone contracts were awarded in 1994 to Cellis (owned by France Telecom and Investcom) plus Libancell (owned by Telecom Finland and other investors). The first GSM call was introduced at the end of 1994 and by 1996 Lebanon had 200,000 mobile phone users, more than any other Arab state.

Fixed line telecommunications remained the monopoly of OGERO. Although the development of internet infrastructure has been fairly slow today there is a high internet penetration with around 78 per cent internet users in 2021. This service is managed by OGERO via the Ministry of Telecommunications and consists of submarine fibre optic cables which provide the bulk of the international bandwidth. The three main gateways are operated by OGERO and located in Ras Beirut, Jdeideh and Tripoli. OGERO also doubles up as an ISP.

Currently there are huge issues with internet outages in Lebanon. The 2,500 employees at OGERO are requesting an increase in salaries and social allowance under the current economic crisis which in turn led to strike action in the summer and network failures as employees refuse to work.

One of the issues is a shortage of diesel to run the power generators fuelling the communications company and sporadic and prolonged outages of internet access.

Meanwhile in terms of online gambling, although this is regulated, it is heavily restricted and legalised online gambling is limited to online casino gambling via the Casino du Liban and online lottery via the monopoly La Libanaise des Jeux. However, the casino

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currently offers no online gambling activity despite its monopoly.

Launching an online site has been discussed for years. A draft decree was first filed in 2012 to regulate online gambling and despite several amendments it has been continually brushed aside. In 2017 there was a public tender aimed at finding a partner for developing an online gambling platform with Casino du Liban but nothing concrete happened.

Back in 2018 it was said the country had lost millions of dollars in revenue due to illegal gambling operators flourishing whilst the online gambling bill gathered dust in congress.

Beirut houses one horse racing facility at the Hippodrome du Parc de Beyrouth and the racecourse is the only one in the Middle East where betting on horse racing is authorised.

Horse racing was first licensed in Beirut back in 1880 although the track has been at its current location since 1916 when a franchise was

awarded to Alfred Surssock during the Ottoman Empire to create a facility which included a racetrack and casino in the pine forest in the south of Beirut city.

Initially back in the late 1800s the 'al-Marmah' hippodrome was founded in the town of Beir Hassan until it was moved to its city centre site.

The casino became the seat of the French mandate and the racetrack a hub for wealthy Lebanese. It became one of the busiest racetracks in the world during the booming 1960s and also Israeli occupied during the 1982 invasion of Lebanon.

Since then it has been partly rebuilt although much of the original grandstand and historic area were lost in the bombings.

Today, the hippodrome offers weekly meetings of seven races held all year round whilst French races are featured live on screen. It is the site for other events such as horse shows, garden shows and some festivals. Visitor figures reach around one to two thousand per event.

Horse racing is a long-standing tradition in Lebanon and previously held in the Tyre Hippodrome and Beirut Roman race track. The Roman Hippodrome was discovered in 1988 and is found in the historic Jewish quarter of Beirut. It has been turned into a tourist landmark and is currently protected.

Currently the hippodrome is sat on 20 hectares of land owned by the municipality and races and associated betting are run by Sparca who are actively trying to preserve the horse racing sector.

The hippodrome is under threat of survival due to the economic collapse and there is a fear the municipality will sell off the valuable land it sits on (often cited as the 'last green lung of Beirut') to property developers who are interested. Sparca wants to encourage investment into the hippodrome and improve the venue with new stands and restaurants to draw in a larger audience.

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