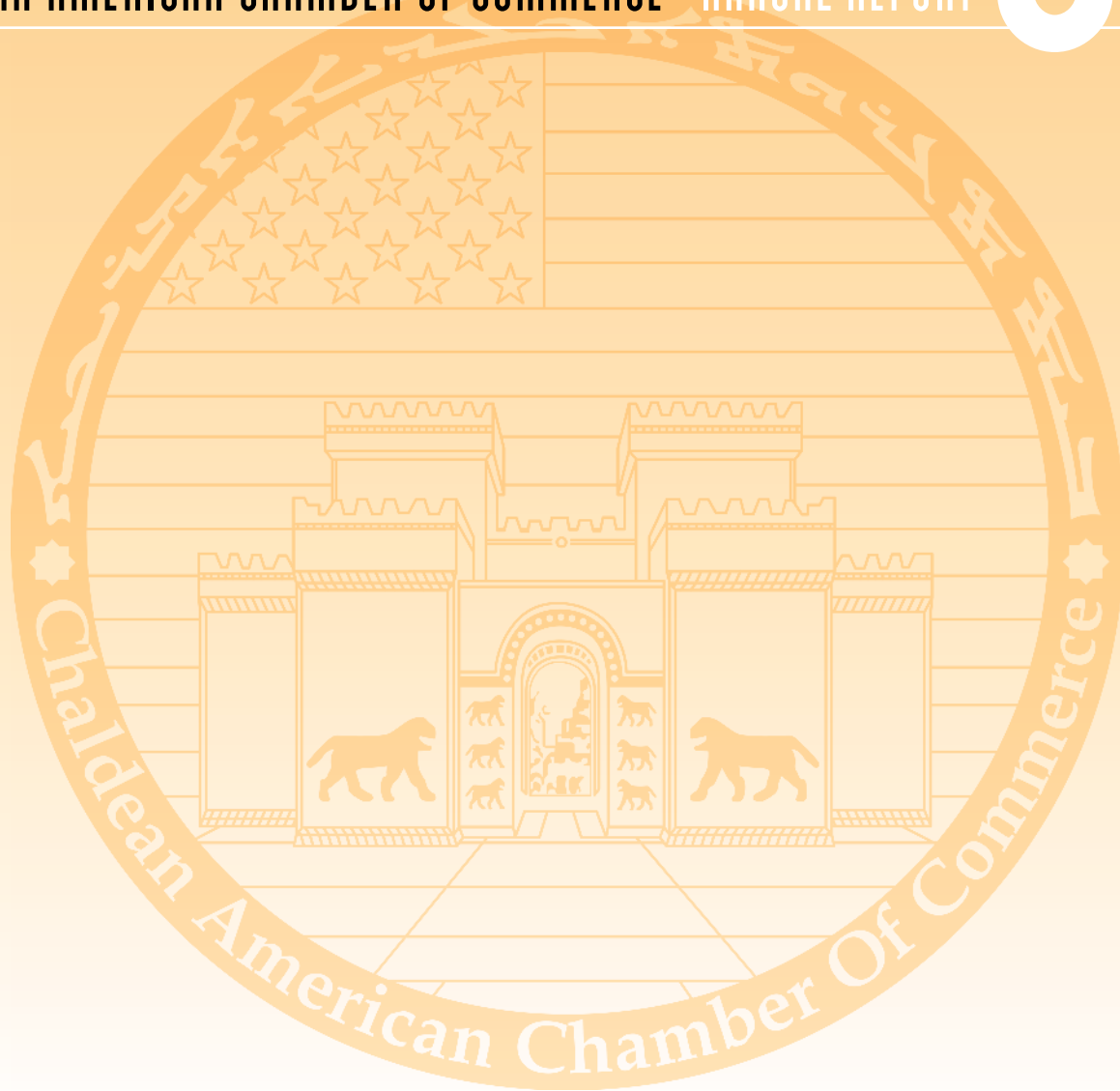


08

CHALDEAN AMERICAN CHAMBER OF COMMERCE ANNUAL REPORT



**CHALDEAN CHAMBER**  
**FOUNDATION**

CHALDEAN CHAMBER  
POLITICAL ACTION COMMITTEE  
**PAC**

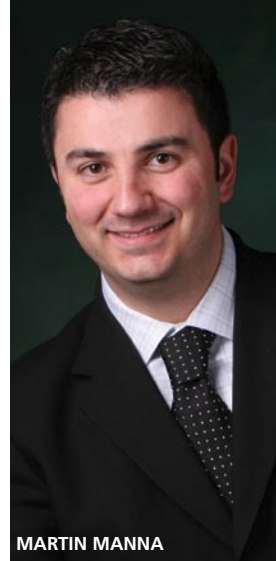


# MESSAGE

A MESSAGE TO MEMBERS



FRANK JONNA



MARTIN MANNA

We are delighted to offer this 2008 Annual Report of the Chaldean American Chamber of Commerce and our affiliate organizations, by far our most comprehensive annual account to date. We've put together this detailed report to show exactly what membership in the chamber does for you, your business and your community.

As evidenced by the financial report on page 17, the chamber is dedicated to complete transparency in all our activities.

We are proud of the accomplishments of the Chaldean Chamber and, despite the economic challenges facing us all in Michigan, look forward to a robust 2009.

We hope you'll use this Annual Report as a vehicle to promote and recruit members to your chamber. Our strength in numbers is a major factor in the chamber's success – help spread the word!

Frank Jonna,  
Chairman

Martin Manna,  
Executive Director

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ANNUAL REPORT

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“CFA leadership cherishes the Chaldean American Chamber of Commerce for their understanding and working closely with us to alleviate the suffering of our displaced people in and outside Iraq. We look to continue working with such a valuable and supportive Chaldean organization.”

– Joseph T. Kassab, Executive Director, Chaldean Federation of America, Farmington Hills

## THANKS TO OUR PARTNERS

*Thanks to our partners, who make our programs and activities possible...*

Country Fresh  
CIA  
Comerica  
DTE Energy  
Fifth Third Bank  
Charter One Bank  
Comcast



**DTE Energy**



*... and to the sponsors of our Awards Dinner, Golf Outing, Chaldean Festival and Business Conference*

Apple Industries  
Bank of Michigan  
Bavarian BMW  
Beaumont Hospitals  
Blue Cross Blue Shield  
Bob Evans  
Cell Care  
Central Michigan University  
Chaldean News  
Charter One  
Chrysler  
CIA  
Cintas  
Citizens Bank  
Coco Cola  
Comcast  
Comerica  
Costco  
Country Fresh  
D&B Grocers  
Daimler Financial Services  
Dickinson Wright  
Dollar Castle  
DTE Energy  
Ernst & Young  
FBI  
Robert Ficano Committee  
Fifth Third Bank  
Ford  
Foster, Swift, Collins & Smith  
Gleaners Food Bank  
Global Linguist Solutions  
GM  
Heaven Hill Distributors  
Henry Ford Health System  
I&K Distributors  
International Wholesale  
L.A. Insurance  
MBN Radio & TV  
Michigan First Credit Union  
Miller Coors  
NWS Michigan  
People's State Bank  
Pepsi  
Robin Distributors  
Sherwood Foods  
Spartan Stores  
Sprint  
Steward Capital Management  
SuperValu  
TCF Bank  
Trepco  
Tucker, Young, Jackson & Tull  
United Wholesale Grocery  
U.S. Army  
U.S. Intelligence Community  
Value Wholesale  
Varnum, Riddering, Schmidt, Howlett  
Wayne County Vision Fund  
Western Union  
Wireless Toyz  
Worldwide Merchant Services

## CHAMBER IN THE NEWS

**The Chaldean American Chamber of Commerce continued to make news in 2008, with a plethora of favorable articles in the press.**

**Some highlights:**

### Chaldeans Are an Asset to the Detroit Metro Area

*A glowing editorial on the contributions of Chaldeans to Metro Detroit*

“An estimated 12,000 Chaldeans are expected to immigrate to southeast Michigan this year. We should welcome them with open arms. ... The chamber attempts to strengthen Chaldean members’ businesses, increase job opportunities, encourage expansion and promote Chaldean business and culture. They obviously are having great success. The group’s business acumen is unequalled. ... [Chaldeans] are model citizens and provide a needed population shot in the arm for southeast Michigan and the state. The group should be applauded for its accomplishments and its immigrants should be welcomed by all with open arms.”

– *Oakland Press*,  
December 14, 2008

### Chaldean-American Young Adults Are Staying

*A report on findings from the Chaldean Household Survey*

“Young Chaldean-Americans don’t appear to be part of the ‘brain drain’ of young professionals moving outside the region and

state, according to a recent survey commissioned by the Chaldean American Chamber. The group is becoming more educated and staying here after graduating from college ...”

– *Crain’s Detroit Business*,  
November 17, 2008

### Grocers Improve Image, Boost Clientele by Guaranteeing Quality Food

*News of the Guaranteed Fresh Initiative*

“Those joining the program must pledge to provide a clean and safe shopping environment, supply fresh and healthy foods, support and give back to the community, offer fair and competitive pricing and continue the legacy of 70 years of service to Detroit. The group recently made a \$10,000 donation to the city’s Angels Night arson-fighting initiative.”

– *Detroit Free Press*,  
November 1, 2008

### 113,000 Chaldeans in Metro Detroit, Study Says

*A report on the Chaldean Household Survey*

“A survey of the Chaldean community in Metro Detroit reveals that Chaldeans are far more

populous than suggested by the U.S. Census Bureau and that both their income and the value of their homes are higher than the averages for southeastern Michigan.”

– *Detroit News*,  
November 13, 2008

### Detroit Food Retailers Commit to Safety, Quality

*A feature on the Guaranteed Fresh Initiative*

“Grocery is a trade the Chaldeans know well, and those signing up for the Guaranteed Fresh Initiative have pledged to operate clean, safe stores and to supply a variety of high-quality fresh and healthy food.”

– *Supermarket News*,  
December 1, 2008

### Oakland County Throwdown

*Analysis on the area’s ethnic diversity*

“If you were to remove the Chaldean community from Michigan, it would be a big burden,” [Chamber Executive Director Martin] Manna says. ... High involvement in business moves economic issues – including taxes and health insurance policies – front and center for Chaldean-American voters, Manna says.”

– *Metro Times*, October 22, 2008

# AT A GLANCE

## THE CHAMBER AT A GLANCE



### **Did You Know?**

**Membership renewals in the Chaldean Chamber are a remarkable 88 percent!**

### Who are Chaldeans?

Chaldeans are Eastern Rite Catholics and Iraq's indigenous people who speak Aramaic, the world's oldest continuously spoken language and the language spoken by Jesus Christ. There are some 121,000 Chaldean-Americans residing in Metro Detroit.

### When and why was the Chaldean Chamber formed?

Chaldean Americans for years have used their hard work ethic to build a strong financial network. The community has demonstrated an interest in government affairs and promotion of business but lacked a viable organization to deliver this message. Therefore, key community business leaders got together and established the Chaldean American Chamber of Commerce in 2004 led by our founder Sabah Hermiz (Summa) and a 15-member steering committee.

### What is the chamber's mission statement?

The Chaldean-American Chamber of Commerce is a partnership of Chaldean businesses and professionals working together to strengthen members' business, increase job opportunities, encourage expansion and promote Chaldean business and culture. The Chamber seeks to service and represent Aramaic-speaking people, including Assyrians, Chaldeans and Syrians.

### Who manages the chamber?

Since its inception, the chamber has contracted with

Farmington Hills-based Interlink Media to run its day-to-day operations. Interlink Media is paid a monthly fee, which includes personnel costs, building rent and utility fees for the chamber. Martin Manna, the chamber's executive director, is the president of Interlink Media. Besides Manna, Interlink Media has five full-time employees and two part-time contractors devoted exclusively to chamber work. Interlink Media also provides advertising and marketing services to a number of clients, handles operations for The Chaldean News and volunteers to fundraise for the Chaldean Federation of America and the Chaldean Cultural Center.

### How is the chamber governed?

The chamber is governed by a 15-member Board of Directors that meets nine times a year. Directors are elected to two-year terms by secret ballot of the general membership each November. Directors may not serve more than three consecutive terms. The terms of the Directors are staggered so that half are elected each year. The general membership is encouraged to actively participate in the chamber through committee work and participation in events. Martin Manna reports to the board.

### What are the benefits of membership?

Members of the Chaldean Chamber are automatically enrolled in the Detroit Regional Chamber at no extra cost – a two-for-one bargain. In addition the chamber's many active committees detailed on page 14, other benefits include:

**“I belonged to three different chambers last year but I will only renew with the Chaldean Chamber. Whenever I go to its networking events, I never leave without at least two or three leads, and they are always top-notch. The Chaldean Chamber is the best chamber to belong to.”**

**– Sophia Najjar, Commercial Real Estate Agent, CIA Financial Group, Shelby Township**



**Member to Member Discounts:** Exclusive discounts are offered by chamber members to their fellow members

**Discounted Services:** Members can save on everything from insurance to office supplies through the chamber’s buying influence

**Networking and Industry Outlooks:** Quarterly networking events and informational business forums with industry leaders forecasting the latest market shifts and business trends

**Marketing Partnerships:** Corporate partners have the opportunity to offer products or services at discounted rates to members and to sponsor key events with prominent acknowledgment

**Publicity:** All members are listed free of charge on both the website’s directory and Chaldean Commerce, the annual business guide

**Advocacy:** Constant communication with local, state and national governments ensures that the concerns of Chaldean business owners are heard and understood

## How are chamber members kept in touch?

The Chaldean Chamber prides itself on maintaining excellent communication with its members. A bi-monthly electronic newsletter informs on the latest news and upcoming events from the organization. A glossy, full-color printed magazine with news and in-depth features on member businesses and industry trends is mailed every quarter to each member.

The chamber website, [www.chaldeanchamber.com](http://www.chaldeanchamber.com), is updated daily and includes links to articles of interest on the world’s Chaldean Assyrian Syrian community.

## Is the chamber open to non-Chaldeans?

Yes. The chamber is open to all businesses and individuals who wish to interact with the Chaldean business community. We are proud to report that 19 percent of our members are not Chaldean.

## What are the annual chamber dues?

The chamber offers several categories of membership:

- Individual** (non-business owner): \$100
- Business:** \$200
- Partner Member:** \$1,000\*
- Corporate Member:** \$1,500
- Lifetime Member:** \$5,000\*\*

## Why become a Corporate Member?

Benefits of corporate membership are many: Sponsorship of the Annual Meeting & Elections; hosting a Quarterly Network Meeting; a listing of all businesses in Chaldean Commerce and the chamber’s business directory; corporate partner listing on the chamber website and direct linkage to the corporation’s home page.

\* Prepaid dues for five years

\*\* Lifetime dues for small business owners

# 2008 THE YEAR

## 2008 IN REVIEW



*Despite the shaky economy, the Chaldean Chamber continued to grow in both members and scope of services in 2008.*

### January

More than 150 members participated in the January 24 **Quarterly Networking Meeting** held at the chamber offices in Farmington Hills.

The chamber partnered with the Chaldean Federation of America and the Assyrian Academic Society on January 25 to offer an **Immigration Seminar** at Mother of God Church in Southfield. The forum featured specialist attorneys discussing the types of immigration opportunities, refugee resettlement and asylum status adjustment.

### February

The chamber participated in a **Day in Lansing** on February 28. Meetings with Senate and House majority leaders gave the opportunity to advocate for Chaldean Chamber Foundation funding and to educate lawmakers about the Chaldean business community.

In conjunction with the Assyrian Aid Society, the chamber hosted **Iraqi officials** on February 29 at Shenandoah Country Club. Discussions included ways to collaborate to help displaced minorities in Iraq.

### March

Members of the chamber's **Women's Business and Professional Committee** had a sweet time at Renee's Chocolates in Northville, where they networked and exchanged news on March 13.

Several chamber members attended a private dinner at Shenandoah Country Club on March 14 with Imad Moustapha, **Syria's Ambassador** to the United States. The plight of Iraq's Christian refugees was topic-one at the meeting.



# INDUSTRY OUTLOOK

## ANNUAL REPORT



Detroit Mayor Kwame Kilpatrick spoke before more than 100 members at the March 20 **Industry Outlook Meeting**. Said the mayor, “You are a group of people anyone would want to mold.”

**Henrietta Fore**, administrator of the U.S. Agency for International Development (USAID), met with chamber members on March 31 to discuss the Iraq War and its effect on the nation’s Christians and other minorities, as well as specific aid to Iraqi minorities.

**April**  
The **Fifth Annual Awards Dinner**, held April 11 at Shenandoah Country Club, was once again a sell-out with nearly 900 people in attendance. The evening honored Joe and Jack Barbat of Wireless Toyz as Businesspersons of the Year and the Chaldean Federation of America’s Michael George, Joseph Kassab and Basil Bacall as Humanitarians of the Year. Hotelier Akram Namou was noted as the chamber’s one thousandth member.

Several chamber members joined the **Chaldean Assyrian**

**Syriac Council of America (CASCA)** in Washington, D.C. to educate lawmakers on the perilous situation facing both Iraq Christian refugees and the nation’s internally displaced. On April 15, chamber members were present at the inaugural reception of the new House Caucus on Religious Minorities in the Middle East.

**May**  
Fun and fellowship were in high supply at the May 14 **Quarterly Networking Meeting** at Bavarian BMW in Shelby Township. The dealership pulled out all

the stops to make members feel welcome, even raffling off the use of a BMW for the weekend to several lucky winners.

The new **Michigan Business Tax** was explained at a seminar held in conjunction with the Bank of Michigan on May 21 at Shenandoah Country Club. A host of experts helped business owners understand the complex tax.

**June**  
Good weather prevailed at the **Fifth Annual Golf Outing** on June 19 at Shenandoah Country Club. As in years past, the

# 2008 THE YEAR

## 2008 IN REVIEW



event sold out – and the L.A. Insurance team took home the championship cup. Proceeds benefitted the Chaldean Chamber Foundation.

**July**  
A committee was established to explore the possibility of obtaining **minority designation for contracting** on the state level. This process is expected to come to fruition in 2009. Founding chamber chairman Sabah Hermiz (Summa) chairs the new Business Development Committee.

**August**  
**Presidential Candidate John McCain** met with chamber and community members on August 16 at Shenandoah Country Club. The senator and his wife listened to concerns about the plight of Iraqi Christians, who continue to face religious persecution in their homeland.

The **Third Annual Chaldean Festival** once again drew thousands to the Southfield Civic Center Lawn August 9-10. Some 20 musical acts kept patrons dancing and more than 65 merchant and food booths

provided plenty of browsing opportunities for the 25,000 people in attendance. The fun also included children's games, a bingo tent and art exhibits.

On August 13, the chamber's **Detroit Independent Grocers** gathered at Shenandoah to unveil marketing and public relations plans for the new **Guaranteed Fresh Initiative**. Store owners enrolled in the program promise to provide a clean and safe shopping environment with a variety of high-quality, fresh and healthy foods. Learn more about **Guaranteed Fresh** on page 13.

Some 125 members gathered at Clear Channel in Farmington Hills on August 27 for a unique **Quarterly Networking Meeting**. The chance to meet on-air personalities and tour Clear Channel's impressive radio facilities proved irresistible to many attendees.

**September**  
**Women in Leadership** was the topic of an Industry Outlook on September 18 at Shenandoah. Notable community women, including a judge, a journalist, a CFO and a pharmacist, talked about their career struggles and successes.



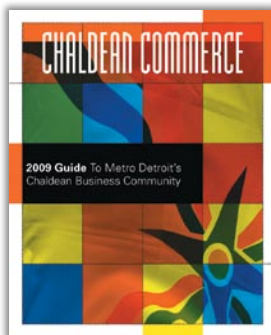
### Mental Health Services

The Chaldean Chamber Foundation was successful in receiving state funding in 2008 to provide much-needed mental health services to Iraqi refugees. The foundation has partnered with the Chaldean American Ladies of Charity and St. John's Eastwood Clinics to deliver the best treatment available to refugees, who have suffered untold trauma and stress from the war in Iraq and the subsequent religious persecution of minorities. Many languished for years in countries like Jordan and Syria, unable to work or send their children to school, before getting permission to come to the United States.



### Chaldean Commerce 2009

The completely updated Chaldean Commerce, Michigan's most authoritative guide to the Chaldean American business community, will be hot off the presses in March, with 10,000 copies direct-mailed to businesses. The 100-plus page directory illustrates the far reach of Chaldean businesses and professionals in Michigan and beyond.



New Detroit Mayor Ken Cockrel, Jr., privately met with chamber leaders to discuss the **Guaranteed Fresh Initiative** from Detroit's Independent Grocers. During the visit, Mayor Cockrel pledged to hire qualified Chaldeans to his staff.

### October

As the keynote speaker at the October 16 **Third Annual Business Luncheon**, Detroit Mayor Ken Cockrel, Jr., made good on his promise to endorse the new Guaranteed Fresh Initiative. He also talked about his plans for the City of Detroit and the

sometimes-edgy relationship between storeowners and the city.

Detroit's anti-arson initiative known as **Angels Night** received a boost this year with a \$10,000 donation from the Chamber Foundation and the Detroit Independent Grocers. The program has seen increasing success as it attempts to stop the annual spate of fires each October 30, the night before Halloween.

### November

Members gathered at Shenandoah on November 12 to cast

their vote for members of the chamber's **Board of Directors**. Fourteen members ran for seven open seats; top vote-getters were Jacob Bacall, Evan Bahoura, Sandra Hanna, Mark Kassa, Sonya Kory, Johnny Oram and Jay Yasso. The evening also included a look back at 2008.

### December

Spirits were high at the December 11 Annual **Christmas Party**, which included more than 100 members at the chamber's office in Farmington Hills celebrating the holidays and looking forward to 2009.

# ORGANIZATIONS

## CHALDEAN CHAMBER AFFILIATE ORGANIZATIONS

### *Did You Know?*

*The Chaldean Chamber Foundation received more than 400 requests in 2008 for everything from legal assistance and immigration help to discrimination cases and pleas for monetary contributions.*

### **The Chaldean Chamber Foundation**

The Chaldean Chamber Foundation is a not-for-profit dedicated to advancing the needs of the Chaldean American community and the communities in which they live and work through education, charitable giving and advocacy. The Foundation includes the Waad Murad Advocacy Fund, which supplies reward money for information that leads to the arrest and conviction of the assailant(s) of violent crime perpetrated against businesspeople.

The Foundation has supported and been a part of several initiatives, including workplace development, economic development, refugee assistance, cultural competency training and charitable giving. The Foundation hosts two major events throughout the year: the Chaldean Chamber Foundation Golf Outing and the Chaldean Festival, held in conjunction with the City of Southfield.

### **The Chaldean Chamber PAC**

The Chaldean community is speaking with a stronger voice in Lansing thanks in large part to the creation of the Chaldean Chamber Political Action Committee. The PAC has become a powerful political tool in enhancing the community's influence.

The mission of the Chaldean Chamber PAC is to access elected officials who can make important decisions affecting the community. The Chaldean Chamber PAC has supported both Chaldean and non-Chaldean candidates across party lines who are pro-business and sympathetic to the concerns of the Chaldean community.

In 2008, the PAC contributed \$27,400 to local, county and state campaigns. The contributions went to 16 Democrats (\$17,850), 6 Republicans (\$7,900) and 3 non-partisan candidates (\$1,650).

### **Chaldean Assyrian Syriac Council of America (CASCA)**

The Chaldean Assyrian Syriac Council of America (CASCA), formed in June 2007, is a civic and social welfare organization dedicated to matters of public policy and political purpose for the common benefit of the society of Chaldean Assyrian Syriac people in Diaspora and those in their indigenous lands in the Middle East. The chamber is one of four founding organizations supporting CASCA's mission.

CASCA works at the federal and state levels to address social and political causes of urgency related to the Chaldean Assyrian Syriac peoples. It promotes and manages a unified voice to support and guide our people in Iraq, working in consultation, coordination and concert with other Chaldean Assyrian Syriac social, civic, business and political organizations and leaders throughout the United States.

CASCA works to educate the American public and the United States government on issues of critical importance and causes related to the survival of the Christian minorities in the Middle East as well as to promote an active interest in good government and civic affairs; to inspire respect for law; to promote patriotism, good relations, tolerance, and international accord and friendship between the Chaldean Assyrian Syriac people and other peoples.

In Iraq, Christians and other ethno religious



“The chamber did a great job teaming up with the Detroit Independent Grocers to help form the Guaranteed Fresh Initiative. We could not have formed the group without their partnership. The chamber has also helped us improve relations with Detroit officials by reestablishing who we are through our commitments made to the city along with our support to the community.” *– Rick Farida, Store Director, Greenfield Market, Detroit*

# OUR MARKET

SERVING DETROIT FOR MORE THAN 30 YEARS



*Serving Detroit for More than 70 Years*

minorities represent a living heritage that dates back more than 6,700 years. When the Iraq war began, the Christian population totaled about 1 million. Today it is less than 600,000. According to conservative estimates, at least 25 percent of the Christian population has fled, with some figures approaching 50 percent.

Since 2004, 40 Christian churches and institutions have been bombed. Since 2006, 12 Christian clergy have been kidnapped or murdered – most notably Chaldean Archbishop of Mosul, Paulus Faraj Rahho, on February 29, 2008. Of the 45 Chaldean priests in Baghdad less than half remain, the others having been killed, kidnapped or fleeing the country.

### Detroit Independent Grocers

Chaldeans own all but a few of Detroit’s 80 supermarkets, and in the past five years more than \$20 million has gone into new store development in the city. Despite the fact that Chaldean-owned stores have prevailed in Detroit while most chain stores have fled, Detroit’s grocers often receive negative press and sometimes have an uneasy relationship with the city.

Detroit Independent Grocers was formed by concerned storeowners to showcase what’s right with Detroit Chaldean-owned stores: a vast variety of shopping opportunities and caring business people who give back to their neighborhoods.

Thus far 25 stores have signed onto the Guaranteed Fresh Initiative, which pledges to provide a clean and safe shopping experience. The goal for 2009 is to increase participation to 40 stores.

### OUR PLEDGE:

- TO PROVIDE A CLEAN AND SAFE SHOPPING ENVIRONMENT THAT ADHERES TO THE FINEST SANITATION STANDARDS
- TO SUPPLY A VARIETY OF HIGH QUALITY, FRESH AND HEALTHY FOODS
- TO SUPPORT AND GIVE BACK TO THE COMMUNITIES WE SERVE
- TO OFFER FAIR AND COMPETITIVE PRICING
- TO CONTINUE OUR COMMITMENT TO DETROIT



# 2009 CHAMBER COMMITTEES

## **Business Conference**

*Sharon Hannawa and Kevin Jappaya, co-chairs*

Helps plan and support the chamber's annual business conference

## **Business Development**

*Sabah Hermiz (Summa), chair*

Explores obtaining minority designation for Chaldeans for contracting on the state level

## **Chaldean Assyrian Syriac Council of America (CASCA)**

*Dave Nona, chair*

Dedicated to matters of public policy and political purpose to benefit Chaldean Assyrian Syriac people in Diaspora and the Middle East

## **Detroit Independent Grocers**

*Mike Dikhow and John Loussia, co-chairs*

*Core Committee: Jalal Farida, Rick Farida, Sam Manni, Jimmy Marrogy and Norman Yaldao*

Task force that coordinates the efforts of Detroit grocers with the City of Detroit

## **Dinner**

*Paul Asker, Jacob Bacall and Amal Berry-Brown, co-chairs*

Helps plan and support the annual awards dinner held each April.

## **Festival**

*Mark Kassa and Jason Najor, co-chairs*

Helps plan and support the Chamber Foundation's annual Chaldean Festival, held each summer in Southfield.

## **Golf Outing**

*Tony Konja and Jay Yasso, co-chairs*

Helps plan and support the Chamber Foundation's annual golf outing, held each June at Shenandoah Country Club.

## **Mediation**

*Paul Asker, chair*

Neutral third-party facilitates communication between parties and helps explore solutions for a mutually acceptable settlement.

## **Membership**

*Tony Konja and Sonya Kory, co-chairs*

Develops programs, services and promotions to attract and retain chamber members.

## **Mentoring**

*Mark Kassa and Jay Yasso, co-chairs*

Connects career-minded high school students with successful entrepreneurs

## **Political Action**

*Saad Hajjar and Amar Toma, co-chairs*

Assists qualified candidates to elected office and advances Chaldean Chamber/community issues.

## **Publication**

*Johnny Oram, chair*

Helps develop content and direction for the chamber's quarterly printed newsletter.

## **Women's Business and Professional**

*Sandra Hanna, chair*

Develops programs and services that promote women businesses and professionals.

“The chamber has helped us expand our reach in the community. We’ve received many new clients as a direct result of our membership.”

– Sal Shimoun and Al Yaldo, principles, Shimoun, Yaldo, Kashat & Associates, P.C., Farmington Hills

## CHALDEAN HOUSEHOLD SURVEY

A highlight of 2008 was the culmination of the Chaldean Household Survey, a mammoth project commissioned by the Chaldean Chamber Foundation. Conducted by the United Way of Southeast Michigan and Walsh College, the survey was funded by the generous support from Charter One Bank and the DTE Energy Foundation.

The survey marked the first time a comprehensive census of Michigan’s Chaldean community was undertaken. Since checking “Chaldean” is not an option on U.S. Census Bureau forms (a fact the chamber is advocating to change), the community is often undercounted or misrepresented in official population documents.

Results of the Chaldean Household Survey were announced at the chamber’s Annual Awards Dinner in April 2008. The community’s impressive numbers and financial clout received much attention in Michigan media.

TOTAL CHALDEAN POPULATION IN SOUTHEAST MICHIGAN

▶ 113,000\*

\* Since the survey, approximately 8,000 additional Chaldean refugees have arrived, bringing the total population to 121,000

AVERAGE FAMILY SIZE  
**4.13**  
PERSONS

MEDIAN HOUSEHOLD INCOME

▶ 96,100

MEDIAN HOUSING VALUE

▶ 339,100

MORE THAN **9** OUT OF **10** LIVE IN SINGLE-FAMILY RESIDENCES

THE CHALDEAN POPULATION IS **YOUNGER** THAN THE GENERAL POPULATION

HOUSEHOLDS OWN AN AVERAGE OF

**3** VEHICLES

CHALDEANS ARE **BUSINESS OWNERS**

**59.9%** own at least **1** business  
**20.4%** own at least **2** businesses  
**11.4%** own at least **3** businesses  
**4.4%** own at least **4** businesses  
**2.5%** own at least **5** businesses or more

THE SURVEY’S 1,498 **RESPONDENTS OWN**

**351** convenience stores (19.9%)  
**334** rental properties/real estate holdings (18.9%)  
**138** supermarkets (7.8%)  
**128** gas stations (7.3%)  
**110** cell phone stores (6.2%)  
**91** hotels (5.2%)  
**44** restaurants (2.5%)  
**42** insurance companies (2.4%)

“Supporting chamber events has given us great exposure in the Chaldean business community, as well as the Chaldean community as a whole. During these tough economic times, Comerica realizes how important our partnerships are and we continue to lend our support and service to the Chaldean American Chamber of Commerce, along with our many partners across our key markets in the U.S.”

– Amal Berry-Brown, Vice President, National Arab & Chaldean American Business Affairs Manager, Comerica Bank, Detroit

## A GROWING CHAMBER

**%**  
GROWTH  
**23**  
PERCENT

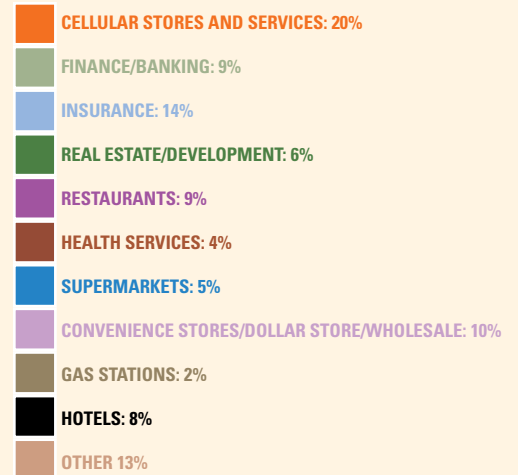
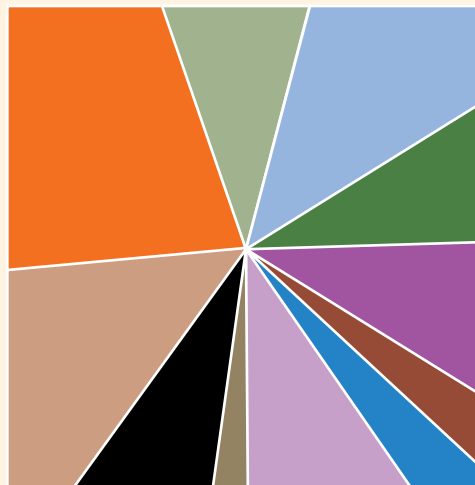
### MEMBERSHIP GROWTH

2007  
2008

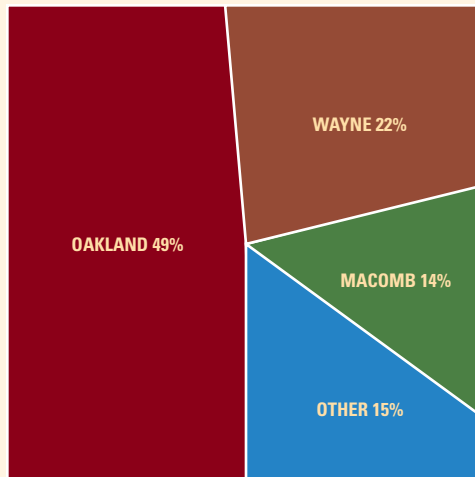
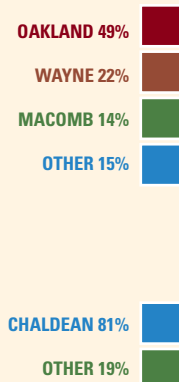
**838 MEMBERS**

**1,027 MEMBERS**

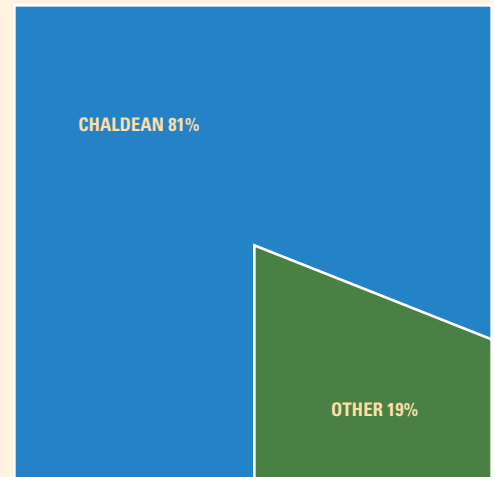
### INDUSTRY



### LOCATION



### PERCENT WHO ARE CHALDEAN





## CHALDEAN CHAMBER OF COMMERCE

### Where the dollars come from:

Membership investment:	\$134,581.60
Programs and Events:	\$262,700
Detroit Independent Grocer (DIG) contributions:	\$26,000
Publication sales and advertising:	\$4,596
Interest:	\$1,128.57
<b>TOTAL REVENUE:</b>	<b>\$429,006.17</b>

### Where the dollars went:

Personnel, rent, utilities, office supplies:	\$161,497.70
Membership and products:	\$1,500
Programs and events:	\$126,515.14
Printing, postage and publication distribution:	\$27,624.99
Travel and Entertainment:	\$14,907.94
Municipal Advisor/Consultant:	\$10,000
Chaldean Assyrian Syriac Council of America (CASCA) Funding Support:	\$35,000
Advocacy/Consultant:	\$16,500
DIG Donation - Angels Night Initiative:	\$5,000
DIG Legal Expenses:	\$590
DIG Supermarket Kits and Signage:	\$9,600
DIG Public Relations Services:	\$600
DIG Networking Events:	\$1,633.86
<b>TOTAL EXPENDITURES:</b>	<b>\$410,963.63</b>

**TOTAL 2008 OPERATING BUDGET  
FOR CHALDEAN CHAMBER AND  
CHALDEAN CHAMBER FOUNDATION:**

**\$755,000**

**EXPECTED 2009 BUDGET:**

**\$1,100,000**

## DETROIT INDEPENDENT STOREOWNERS

### Where the money came from:

Storeowner Contributions:	\$26,000
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### How it was spent:

Angels Night Initiative:	\$5,000
Attorney fees:	\$590
Supermarket Kits:	\$9,600
Marx Layne (Public Relations):	\$600
Shenandoah (Networking Event):	\$1,633.86

## CHALDEAN CHAMBER FOUNDATION

### Where the dollars come from:

Programs and Events (Festival, Golf Outing):	\$174,130.09
State of Michigan Grant:	\$150,000
Interest:	\$1,016
<b>TOTAL REVENUE:</b>	<b>\$325,146.09</b>

### Where the dollars went:

Charitable Events:	\$27,650*
Chaldean Household Survey:	\$23,813.99
Grant to Chaldean Cultural Center:	\$135,000
Programs and Events (Festival, Golf Outing):	\$121,791.61
Public Relations (Marx Layne):	\$14,075.67
Chaldean Festival Raffle Prizes:	\$48,965
<b>TOTAL EXPENDITURES:</b>	<b>\$371,296.27</b>

\* AFPD Turkey Drive, \$1000; Adopt-A-Family Refugee, \$1,200; Arab Museum Dinner, \$3,000; Chaldean Commencement, \$2,500; Lance Atisha Golf Outing, \$500; Loyola High School, \$1,250; Mother of God Chaldean Catholic Church, \$1,000; Yatooma for the Kids, \$500; St. George Chaldean Catholic Church, \$12,500; other donations, \$4,200

# BOARD

## BOARD OF DIRECTORS

### 2009 BOARD OF DIRECTORS

- CHAIRMAN**  
**Frank Jonna**  
*CEO, Jonna Companies*
- EXECUTIVE VICE CHAIRMAN**  
**Jacob Bacall**  
*Partner, Bacall Development*
- VICE CHAIRMAN**  
**Paul Asker**  
*Partner, Foster, Swift, Collins & Smith*
- TREASURER**  
**Evan Bahoura**  
*CPA, Bahoura & Barringer PLC*
- SECRETARY**  
**Sandra Hanna**  
*Chemist, NSF International*
- IMMEDIATE PAST CHAIR/EXECUTIVE BOARD MEMBER**  
**Dave Nona**  
*Partner, Triangle Development*

### DIRECTORS

- Saad Hajjar**  
*Chief Executive Officer, Advanced Technology Systems*
- Sharon Hannawa**
- Kevin Jappaya**  
*Sales Associate, Thomas A. Duke Company*
- Mark Kassa**  
*Owner, Heartland Market*
- Tony Konja**  
*President, Artistic Outdoor Services*
- Sonya Kory**  
*Assistant VP & Banking Office Manager, Huntington Bank*
- Johnny Oram**  
*President, Altor, Inc.*
- Amar Toma**
- Jay Yasso**  
*Partner, Hertz Schram*

### FOUNDING MEMBERS

- Ron Acho**  
*Cummings, McClorey, Davis & Acho*
- Najib Atisha**  
*Lance's Hometown Market*
- Najib & Arvin Ayar**  
*Whitmore Lake Hotels, Inc.*
- Carl Dallo**  
*General Title Agency*
- John & Chris Denha**  
*Denha Investment Group*
- Terry Farida**  
*Value Center Markets*
- Jalal Garmo**  
*Majestic Wine & Deli*
- Frank Jaddou**  
*Mazin Foods*

- Jamal Kalabat**  
*Kalabat Companies*
- Waad & Joey Murad**  
*Metro Car Company*
- Ameer & Jason Najor**  
*Super Fair Foods*
- Dave Nona**  
*Triangle Development*
- Wisam Paulus**  
*TrepcO*
- Mazen Samona**  
*Smokers Outlet*
- Basim & Mazin Shina**  
*Apollo Market*



### PARTNER MEMBERS

- Joseph Atto**  
*Fox Realty, LLC*
- Rocky H. Husaynu**  
*Professional Insurance Planners*
- Johnny Karmo**  
*Market Square*
- John Loussia**  
*Value Wholesale*
- Martin Manna**  
*Interlink Media*
- Steven Tapper**  
*Tappers Diamonds and Fine Jewelry*

### CHAMBER STAFF

- Martin Manna**  
*Executive Director*
- Lisa Kalou**  
*Director, Operations & Events*
- Paul Alraihani**  
*Controller*
- Joseph Sesi**  
*Art Director*
- Janice Kizy**  
*Mental Health Grant Administrator*
- Jennifer Yono**  
*Executive Assistant*

# PROGRAMS

## ANNUAL REPORT

### LOOKING AHEAD

***With Michigan's unprecedented economic hardships and the entire nation mired in recession, businesses of all size face unique challenges in 2009. The Chaldean Chamber is poised to help its members move forward and thrive.***

**Mediation:** New venture facilitates communication between parties and helps explore solutions for a mutually acceptable settlement with a neutral third party.

**A Chaldean Day in Lansing:** An unparalleled opportunity to present our causes and concerns to leaders at the state capitol.

**Detroit Independent Grocers:** Our goal for participants in the Guaranteed Fresh program in 2009 is 40.

**Mentoring:** New program connects career-minded high school students with successful entrepreneurs.

**Increased Membership:** Our membership goal for 2009 is 1,300.



## A New Home

In spring 2009, the chamber will move into new headquarters at 29850 Northwestern Highway in Southfield. The new office includes a much-needed conference room, the latest technology, meeting rooms for member's seminars and community organizations, and increased storage space so chamber staff can better serve their members.

January 29

Quarterly  
Networking  
Meeting

February 19

Industry Outlook:  
Franchising

March 11

Career Night/  
Job Fair

April 24

Annual Dinner  
at Shenandoah  
Country Club

May 13

Quarterly  
Networking  
Meeting

June 5-7

Annual  
Chaldean  
Festival

June 18

Annual Golf Outing  
at Shenandoah  
Country Club

August 26

Quarterly  
Networking  
Meeting

September 17

Industry  
Outlook

October 15

Annual Business  
Luncheon

November 11

Annual Board  
Elections and  
Quarterly  
Networking  
Meeting

December 10

Annual Member  
Holiday Party

# 2009 CALENDAR OF EVENTS

