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# **REGIONAL BUSINESS INITIATIVE**

## Expanding Trade and Economic Cooperation among Jordan, Iraq and the West Bank

### **Event 3 Report:**

B2B Event, held in Erbil, Iraq, on June 19-21, 2012

July 2012

This publication was produced for review by the United States Agency for International Development. It was prepared by SEGURA Partners LLC under the SEGIR Global Business, Trade and Investment II Indefinite Quantity Contract (IQC), Number EEM-I-00-07-00001-00 Task Order # 06

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### **DISCLAIMER**

The views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

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## **INTRODUCTION**

### **Background**

In October 2010, USAID launched the **Regional Business Initiative** (the “Project”), initially a one-year program consisting of a series of events meant to gather businesses and government officials from Jordan, Iraq and the West Bank to discuss potential exchanges, and to help solve main obstacles to trade and joint business activities. In September 2011, the project was extended until December 2012 with additional resources and an added scope including the organization/facilitation of a series of workshops for regional officials on macroeconomic and public financial management-related topics in collaboration with the Middle East Technical Assistance Center (METAC). The program is funded by USAID’s Office of Middle East Programs and implemented by SEGURA Partners LLC.

Key partners in the project include the American Chamber of Commerce in Jordan (AmCham/Jordan), USAID Missions in Iraq, West Bank/Gaza and Jordan, and the Missions’ respective Economic Growth programs and implementing partners.

Through a series of regional events (workshops and business exchanges), the project aims to bring together stakeholders from Jordan, the West Bank and Iraq to develop specific action plans to address constraints to increased regional trade, which can subsequently be used by USAID/Jordan, USAID/West Bank and Gaza and USAID/Iraq in their bilateral programming.

The first event was held in Amman, Jordan on December 14-16, 2010. The core of this event was business-to-business (B2B) meetings between 84 representatives from 66 companies from Jordan, Iraq and the West Bank. The following sectors were represented: Construction, Transportation, Manufacturing, Banking and Finance, Pharmaceutical, Agribusiness and Food, and Textiles. Approximately 100 one-on-one meetings took place. The feedback from the participants showed that this event was very successful in creating linkages and laying the foundation for future collaboration.

The second event was held on July 11-13, 2011 in Amman, Jordan. It focused on companies from the following sectors: ICT, tourism, and banking/finance. The event gathered 45 participants, including business representatives from 26 companies, 3 trade associations, and 3 government agencies.

This report summarizes the third event, held in Erbil, Iraq, on June 19-21, 2012.

### **Rationale for Third Event**

Taking into account recommendations from participants in the past two events, as well as suggestions from USAID bilateral Missions, the decision was made to change the location of the third event from Amman, Jordan, as originally planned, to Erbil, Iraq. The opportunity to engage with Iraqi firms, particularly from the northern region, was a main motivating factor for Jordanian and Palestinian firms attending the first two events, and the theory was that they would be further encouraged to make the investment to attend a third event if it was actually in Iraq. Organizing the event in the Kurdistan region was also meant to contribute to change the

perception of Jordanian/Palestinian firms on the Iraqi security situation and the feasibility of doing business in Iraq.

Based on results from previous events and consultation in the field with associations and local companies, the Consultants proposed targeting the following sectors for the third event:

1. ICT
2. Pharmaceuticals
3. Agriculture Technology
4. Food Processing
5. Health Services
6. Olives
7. Stone and Marble

Expanding trade and investment in those sectors would represent a win-win situation for all three participating economies: firms in West Bank/Gaza and Jordan would be able to expand the markets for their companies, while Iraq would have an opportunity to start building such sectors in its economy and would benefit from lower cost-imports.

## **EVENT SUMMARY**

### **Objectives of the Meeting**

Following the Project's scope of work, the goals of the third event were twofold:

- 1) to create business-to-business connections among participants from Jordan, the West Bank, and Iraq; and
- 2) to identify policy issues related to trade that could be addressed by the Regional Business Initiative, and to help develop recommendations to USAID bilateral Missions on future trade-related programming.

More specifically, the organization of the meeting in Erbil, Iraq was intended to result in the following:

- 1) to improve the perception of Iraq for Palestinian and Jordanian businesses, as a place where attractive economic opportunities can be pursued in a safe environment; and
- 2) to bring Palestinian and Jordanian expertise in the 7 sectors to a region where they are still underdeveloped, to encourage mutually beneficial collaboration.

### **Participants**

Visiting event participants (from Jordan and the West Bank/Gaza) were selected through associations:

- American Chamber of Commerce in Jordan
- int@j from Jordan
- Palestinian Information Technology Association of Companies (PITA)
- PALTRADE
- Palestinian Food Industries Association (PFIA)

In Iraq, the host organizations of Kurdistan Federation of Chambers of Commerce and Industry and Federation of Iraqi Private Banks reached out to their members. The event was also publicized through other channels in Erbil. The USAID missions in Iraq, Jordan, and the West Bank/Gaza were involved and consulted at different stages of the invitation process. Most participants were responsible for their own cost. The Project supported associations by covering the cost of one representative per association.

The meeting gathered 146 participants total, of which 129 were from the private sector, representing 102 companies and associations. Twenty women attended. A complete list of attendees can be found in Annex 2.

An overview of participants by category and sector is presented in the tables and figures below. Please note that many of the Iraqi participants attended only part of the event while visiting companies were present from beginning to end, so that even though the numbers are balanced

overall, the Jordanian and Palestinian companies outnumbered the Iraqi present at any given point.

<b>Country Breakdown</b>	Iraq	Jordan	West Bank	<b>Total</b>
<b>Private Sector Participants</b>	78	41	10	<b>129</b>
<b>Companies/Associations</b>	62	31	10	<b>103</b>
<i>of which Associations</i>	5	2	2	<b>9</b>
<b>Number of Government Representatives</b>	7 (from 4 agencies)	0	0	<b>7</b>

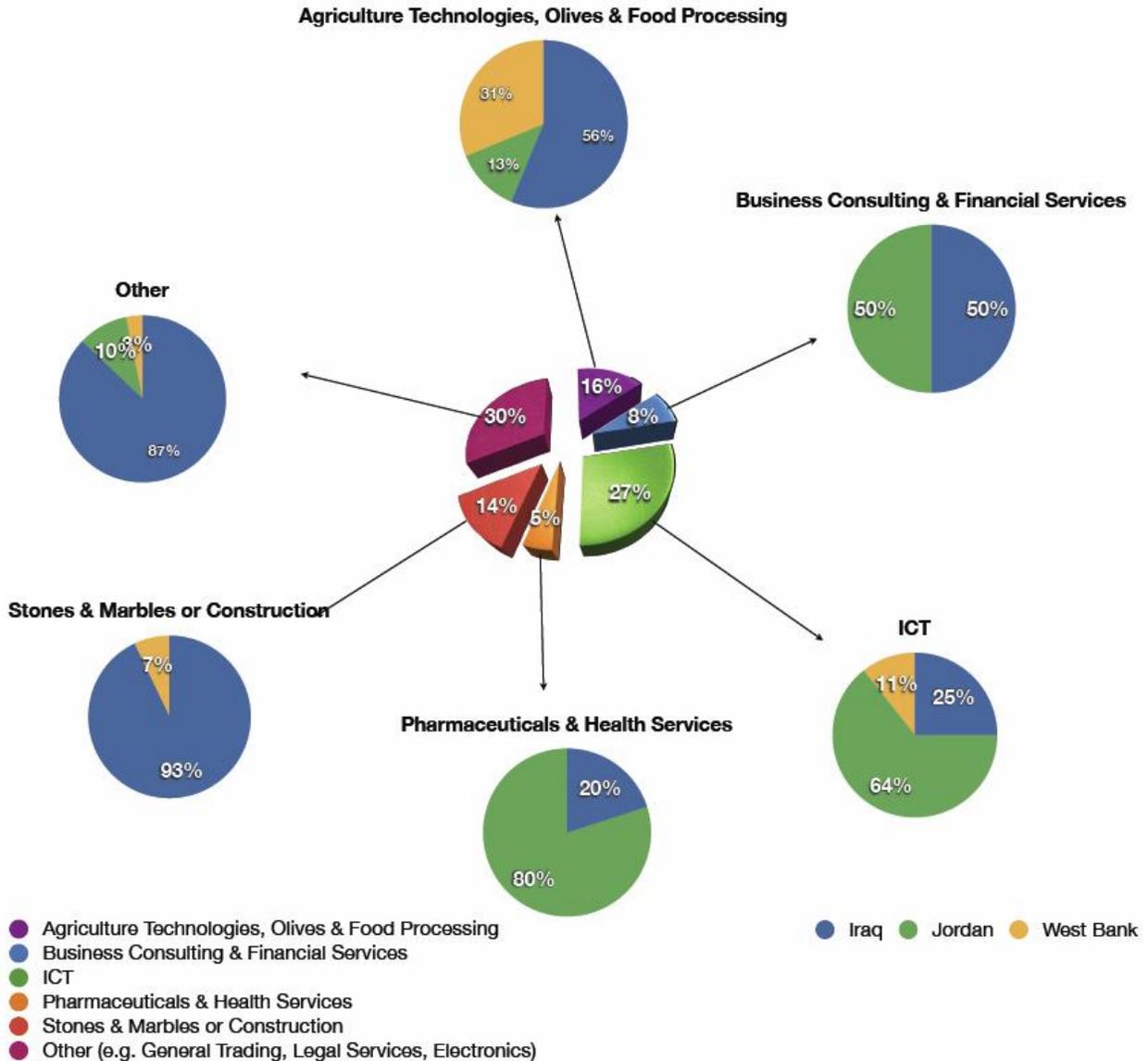
The breakdown of the companies per sector was different according to their origin, which was intentional, as can be seen in the table and graphs below. Jordanian and Palestinian companies tend to represent well defined sectors for which they have specialized technical expertise (ICT, Pharmaceutical, Olives, etc.) while in Iraq companies are mostly involved in General Trading, and ready to partner with different incoming companies depending on the opportunities.

Note: in the table below companies were classified in their main sector of business, even if they are involved in more than one sector.

<b>Sector Breakdown (Companies/Associations)</b>	Iraq	Jordan	West Bank	<b>Total</b>
<b>Agriculture Technologies, Olives &amp; Food Processing</b>	9	2	5	<b>16</b>
<b>Business Consulting &amp; Financial Services</b>	5	4	0	<b>9</b>
<b>ICT</b>	7	18	3	<b>28</b>
<b>Pharmaceuticals &amp; Health Services</b>	1	4	0	<b>5</b>
<b>Stones &amp; Marbles or Construction</b>	13	0	1	<b>14</b>
<b>Other (e.g. General Trading, Legal Services, Electronics)</b>	27	3	1	<b>31</b>

The graph on the next page illustrates the same data, and emphasizes for instance the strong Jordanian representation in ICT, and pharmaceutical, while Palestinians mainly came from agriculture related services. As stated above Iraqis mostly represent non-specialized companies. The makeup of the participants affected the organization of the event, as rather to have sector-specific breakout sessions, presentations and B2B meetings were held in plenary sessions.

## Graph I. Participants Structure Per Sector



### Overview of Event Proceedings

*The first day of the event (June 19)* was dedicated to registration in the afternoon, as well as a trade fair during which Jordanian and Palestinian companies were able to present their goods and services at assigned tables. B2B meetings with Iraqi companies and government took place during this activity. This was followed by an evening welcome reception that was widely attended by local businesses. The opening ceremony was chaired by Mr. Dara Jalil Al-Kayat, President of Kurdistan Federation of Chambers of Commerce and Industry. The following guest speakers welcomed the participants, and gave a brief about the importance of trade collaboration between Iraq, Jordan, West Bank and Gaza, and future plans to reduce the trade and investment obstacles.

- Mr. Dara Jalil Al-Kayat, President of Kurdistan Federation of Chambers of Commerce and Industry.
- Fathi Mohammed, Trade advisor, Ministry of Trade and Industry, Kurdistan Regional Government
- Hayder Mustafa Saaid, Director General Kurdistan Board of Investment
- Mr. Fayiz F. Khouri, Consul General of the H.K. of Jordan, Erbil
- Walter L. Doetsch, Senior Development Advisor/USAID Regional Representative, US Consulate General, Erbil
- Michael Reilly, Program Officer, USAID/Office of Middle East Programs (OMEP), Cairo, Egypt

*The second day (June 20)* the event was hosted by the Kurdistan Federation of Chambers of Commerce and Industry. In the auditorium, representatives from each sector presented the latest development in their respective economies, and potential for cross-border collaboration.

- Mr. Botan Mahmoud Osman, Head of KRG Department of IT, ICT Development Program in Kurdistan and Regional Trade Perspectives  
Trade and investment potentials between Jordan, West Bank and Iraq.
- Mr. Abed Shamlawi, Executive Director, Int@j  
ICT Sector in Jordan, Overview and potential growth.
- Mr. Mohammed Bataineh, Chairman, AmCham / Agri Jordan  
Agricultural Technologies and Solutions in Jordan.
- Mr. Hashem Irshaid, Health Care Management Expert, Jordan Hospital  
Overview of the Health Services in Jordan.
- Mr. Jorge Vila, Iraq Middle Market Development Foundation  
Financing Joint Ventures in Iraq.
- Mr. H. Russell Bauer, Private Enterprise Officer, USAID/Iraq  
Existing and future USAID projects supporting Iraqi companies.
- Mr. Omar Nayef, Deputy Managing Director, Federation of Iraqi Private Banks  
Financing and banking strategies and regulations.

The rest of the day was devoted to Business-to-Business meetings. Rami Takrouri, Amawi, Takrouri, & Associates presented the B2B methodology and process. The organizers prepared the main meeting room, with numbered tables according to the participants' list. Two private meeting rooms were available to be used by the participants. The organizers distributed the participants' package containing all the names and contact information of the participants. The organizers handed a meeting schedule form to help the participants set and organize their B2B meetings. The information desk team was responsible for supporting the participants in organizing the meetings.

*On the third day (June 21)* a breakfast was organized to wrap up the event, and present conclusions and findings. Mr. Rami Takrouri, after conducting one-on-one meetings with selected participants, presented a brief report about the regulatory framework and trade and investment obstacles in Iraq, Jordan, and West Bank and Gaza. Mr. Bataineh from the AmCham in Jordan presented final conclusions from the Jordanian delegation.

## **DISCUSSIONS AND RESULTS**

### **Obstacles to Trade: Results from Selected Participants Interviews**

Different companies and individuals were interviewed in order to better understand the trade and investment obstacles facing Jordan, Iraq, West Bank and Gaza (see Annex 4 for list). Based on discussions, the participants identified the following obstacles.

#### ***Trade in Goods / Transit Procedures and Requirements***

- Transparency/publication of and access to trade regulations
- Documentation requirements
- Data requirements
- Fees and charges
- Inspections and controls during clearance
- Lack of uniformity in application of procedures
- Customs valuation
- Coordination between different border agencies
- Use or non-use of information technology
- Application or non-application of relevant international standards
- Lack of cross-border free-zones and/or logistic centers

#### ***Trade in Services and Investment***

- Establishing a commercial presence in these countries
- Movement of natural persons for business purposes
- Access to Finance / Getting Credit

#### ***Availability of Information***

- Clear and published information on trade-related regulations and their administration
- This includes laws and regulations, procedures, penalties, appeal procedures, administrative guidelines and practice, decisions, and agreements with third countries

#### ***General Regulatory Issues***

- Lack of Government public policies / sectoral policies
- Intellectual Property Rights (IPR) laws are not enforced
- Standards & technical requirements are not clear
- No clear environmental policies and practices
- High Cost – High Risk business environment
- No effective consultation mechanisms between interested parties and government

## **Women's Session**

The goals of the session were twofold:

- 1- Facilitate conversations and networking between businesswomen.
- 2- Understand the obstacles facing women in business and the role of associations in overcoming these obstacles.

The session was an hour long with the participation of eight women, seven from different parts of Iraq (four from Kurdistan, two from Baghdad and one from Ninevah) and an American businesswomen working in Jordan.

Participants:

- *Intisar At-Taai*, the Managing Director of Golden Hareer, as well as the Managing Partner at Marianne Enterprises Inc.
- *Ferda Cemiloglu*, the General Manager at RuPel Construction, also the President of the Kurdistan Businesswomen Association. (RuPel is an international construction company that operates in Iraq, Turkey and many countries in Europe, the company also owns a Satellite Channel, Kurd 1)
- *Regna Alaadin*, Advocate at Kurdistan Legal Services
- *Rawan Salah Mahdi*, Office Manager at the Federation of Iraqi Private Banks
- *Ekhlas Mate Yakob*, Chairwoman at Field Lilies Association
- *Katherine Taylor*, Business Consultant at Great Blue Heron LLC
- *Parmin Mahmoud*, in 1975 was the first the first women to appear as an announcer on the Karkouk Television, she was also the first Iraqi woman in Kurdistan to drive a car. She owns three companies, a construction company, a food processing & catering company for prisons and hospitals, and an electronics company.
- the Public Relations Manager for Parmin Mahmoud's Business.

After the participants introduced themselves, they talked about the challenges they faced as women participating in the private business sector in Iraq. Discussions included challenges to starting their own businesses as well as continuing to work for companies in certain business sectors. From the discussions during the session it became evident that experiences varied greatly between women from the Kurdistan region and those who came from different parts of Iraq, such as Baghdad and Ninevah.

### ***Kurdistan***

Participants from Kurdistan said that they felt the Kurdistan Regional Government provides much support to promote the participation of women in business and government. This support includes:

- 1- Giving priority to businesses run by women.
- 2- There is a quota of 25% participation in the parliament and other offices for women, although this is a high quota compared to the rest of the region already, the percentage of women representatives is 33%, and it had been allowed and supported by the government officials and lawmakers.

- 3- There is a police academy for women, and their salaries are double that of their male counterparts to encourage enrolment.
- 4- The workday for women working in the government is only 6 hours.
- 5- Women can take a yearlong paid maternity leave, and another year, half paid maternity leave.
- 6- The investment law gives priority to women to start businesses or new projects.

What is lacking:

- 1- Support from the government for women when they leave their jobs in the government to work in the private sector
- 2- Providing elderly care and childcare, so women aren't forced to stay home to fulfill these duties.

Although in Kurdistan women have much support from the government, many women face a lot of resistance from society. Unfortunately, this resistance takes many shapes and forms, sometimes reaching the level of physical violence. Therefore, the women attending the session stressed the importance of addressing social perceptions and getting support from society as a whole, along with support from the government.

The Association of Kurdistan Businesswomen consists of 25 women working in the private sector. These women support each other in their business endeavors. The association has connections in Baghdad, Turkey, and Europe. In the near future, they hope to develop connections with Egypt, Jordan and other countries.

- The Association supports SMEs as well as big corporations.
- It offers training, led by Suzanne Aref, to teach women how to run businesses in terms of financial knowledge and management skills.
- It acts as a lobby for women in business

### ***Baghdad***

During her speech, Intesar Al-Taai said she felt that in Baghdad, the Iraqi government does not adequately support working women. She finds this to be especially true for women wanting to own their own business or work in the private sector. She pointed out that although laws do exist that offer equal rights and opportunities, these laws do not seem to be successfully implemented. To this point, a participant from Baghdad stated that although the Iraqi labor law, article 21 does have 6 points supporting the work of women, it is not implemented by society.

Intesar shared personal experiences that supported her statements on lack of government support. These included stories of her work sites being destroyed and receiving constant threats and harassment that eventually led to her having to relocate her family out of fear.

Intesar also talked about the efforts made by the American Military to support women participation in the private sector. The American Military offered a program called "Ladies First" that helped businesswomen transition into this sector through training and support. Although this program offered an incredible opportunity for women in Iraq, once the US Military withdrew from the country, businesswomen in Baghdad were pushed aside and were only able to continue

working as subcontractors for Prime American contractors. The participants who were familiar with this program thought it was implemented successfully but lost its impact when the military left the country.

As in many countries, successfully starting a business in Baghdad depends on connections to the right people, networks and associations. Unfortunately for women, due to social constraints, making contact with the right networks becomes a much more difficult task. Cultural and social challenges many times interfere with a woman's attempt to gain information on how to join these networks and support their business needs.

During the discussions it became clear that there are many social and cultural constraints that need to be addressed in order for women to have the opportunities to become successful participants in the business world. The opportunity for a woman to take her place in the formal economy is bound first by her family and cultural expectations followed by the actual implementation of existing government laws. Therefore, it is imperative that a bottom up approach is taken in solving this issue.

### ***Ninevah, Field Lilies Association***

The Field Lilies Association in Ninevah has 37 women members, 15 of whom are active. The business sector in Ninevah seems to have its own set of challenges that makes even bringing women together a more difficult task.

The Field Lilies Association was founded with no local support. Instead, it received the tools necessary to start the association from the American Military and afterwards directly from USAID. Aid for women's associations and support for women in the business sector of this region seems to be directly facilitated by sources other than the Iraqi government. In terms of participation in the local government, despite the quota, women have no representation in the local parliament and so far disputes regarding this issue have been in vain.

Financial restrictions are also an obstacle for women in business. With little to no access to credit, the business environment is not conducive to supporting the growth of women entrepreneurs. Unlike a government job that guarantees a paycheck, there is a high level of risk involved for women entrepreneurs who with little support struggle to build a business and support a family. From conversations with women participants, it became clear that if a woman holds a government job, red tape and resistance from the government make it almost impossible for her to leave her job to start her own business, with no safety net in place, a woman fears not being able to succeed on her own.

Overall it is clear that much needs to change in the area in order to support the needs of women in business. Cultural and social constraints seem to pose the greatest obstacles for women wanting to participate in the formal economy. Whether as part of a large corporation or as independent business owners, women are finding that little support exists in the area to foster their success. One participant stressed that she believed the media could play a key role in changing how the role of women is viewed in society as whole. Whether it be through a combination of media campaigns, education, capacity building of associations and government, these constraints need to be addressed in order to ensure that women are able to become active parts of their country's economy.

## **Business to Business Sessions: Illustrative Results**

The event was meant as an introduction for Jordanian and Palestinian companies to the Iraqi market, particularly in the Kurdistan region. Beyond this introduction, some companies were able to make significant connections and even conclude deals. The following comes from survey responses and testimonies collected by the Project during and after the event:

1. Several IT companies from Jordan and West Bank concluded alliances with Iraqi counterparts
2. IMMDF<sup>1</sup> is in conversations with Capital Bank, from Jordan with a view to possibly co-financing a certain project in Basra, Iraq.
3. A Palestinian stone and marble company is in talks with an Iraqi construction company to export 16 million tons of stones and marbles for constructions projects (proposal submitted). The same company is also negotiating with the Iraqi Sate Company for Geological Survey and Mining, contacted through an event participant, to export to Iraq 1.5 million tons of stones to build a new port, and to identify areas in Iraq where lime stone could be exploited.
4. A Palestinian olives company in contact with Iraqi company and Iraqi Ministry of Agriculture to bring thousands of trees from WBG to Iraq to increase the production of olive oil in the country.
5. A printing company from Baghdad made a deal with publishing company from Erbil to purchase machines
6. A company from Jordan is pursuing several deals to sell electrical products (mostly American) in Erbil

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<sup>1</sup> The Iraq Middle Market Development Foundation (“IMMDF”) is a not-for-profit organization with a mission to support the economic development of Iraq and assist in the creation of jobs for Iraqis by making loans to Iraqi small and medium size businesses and financial institutions.

## **LESSONS LEARNED**

### **Main Findings**

#### ***USAID Investments in Jordan and West Bank Translated into Export Models***

USAID investments during the past 12 years in Jordan and West Bank have supported the development of the private sector in most of the seven sectors present in Event 3. Through the implementation of regulatory reforms, transfer of technology, training and access to markets; both Jordan and West Bank/Gaza have developed successful models of industry developments and value chain integration that have high relevance to Iraq because they took place in very similar environments and therefore can be transplanted more easily than other models.

#### ***Business Readiness in Jordan and West Bank/Gaza***

The event demonstrated that the seven sectors considered for this opportunity not only have a high degree of progress but also count with businesses that are able and willing to participate in the expansion of trade and investment to Iraq. During the event, we have seen a good number of companies from Jordan that were willing to invest exploring the Iraqi market and also willing to identify partners to establish operations in Iraq.

#### ***Iraqi Investors not Inclined to Long Term Investments***

Although a good number of Iraqi companies participated in the event, most of them were not ready to discuss serious opportunities for long term investments in collaboration with Jordanian and West Bank participants. One of the reasons is the current boom of the economy in Kurdistan and the highly profitable investment opportunities in real estate, trade and energy. Participants in the event shared information about their current undertakings and those confirmed that are short term and high return investments. Many of those businessmen, however, are starting to consider other investments in the services sector like health and entertainment.

#### ***Regional Government Interested in Sector Development***

The Kurdistan Regional Government demonstrated interest in the development of the sectors considered for Event 3. Particularly relevant was the participation of the Department of IT whose head took part during the whole event and met with each of the companies representing Jordan and West Bank. Other representatives from the Ministry of Trade, Agriculture and Health also expressed their interest in attracting the investment and participation of the visiting investors. It is clear that the absence of development of these sectors has created a situation of dependency from imports and a lower level of quality of food and services in critical sectors as food production, pharmaceuticals, health and ICT. Also relevant for the government is the need to create job opportunities in labor intensive sectors as the ones considered for Event 3.

## **Challenges**

### ***Iraqi Participation Lower than Expected***

Participation of Iraqi companies was lower than expected, particularly on day 2 when most of the B2B were scheduled. This can be linked to a variety of factors including the choice of local partners. It is also cultural as many Iraqis do not confirm their presence in advance. Keeping the whole event in one location (the hotel) might have simplified the message for invitations and added an incentive for locals to participate. From that location, field trips to the market or industrial park would be a good opportunity to meet Iraqi businessmen and women without them having to take time off work.

### ***Selection of Participants Led to Uneven Level of Commitment***

Some participants were very satisfied with their meetings, while others felt that they were not properly matched with local companies. In the future it would be good to focus on a smaller number of highly motivated companies, rather than cast such a wide net. The companies need to prepare before the event by making their own contacts, doing market research, in order to maximize their time during the visit. This needs to be communicated to them beforehand.

## **Positive Outcomes**

### ***Sharing of Cost and Responsibilities with Local Entities***

The event was an opportunity to involve the host organization: the Kurdistan Federation of Chambers of Commerce and Industry, and to a lesser extent the Foundation of Iraqi Private Banks in the regional dialogue. Those organizations contributed time and funds, with the KFCCI hosting the entire second day, which allowed for leveraging of the project's funds at a level of about 10 percent. This collaboration also allowed for some capacity building for the KFCCI as their staff saw firsthand the requirements of holding an international event.

### ***Successful Introduction of Jordanian and Palestinians to Kurdish Region***

The Jordanian and Palestinian participants got the opportunity to come to Erbil for the first time for the vast majority of them, and make meaningful business connections. They expressed surprise at the rapid economic development of the region, and it changed their perception regarding opportunities to do business in Iraq, which was one of the intended result for having the event in Erbil.

### ***Deals and Leads Concluded***

A number of promising leads and actual deals came about as a result of the event in stone & marble, olives, ICT, printing, etc. An illustrative list can be found in the session above. This reinforces the immediate impact of events such as this one, and presents a good incentive for future participation.

***Partnership Opportunities with Public and Private Sector Identified***

The meeting highlighted an alignment of the goals of USAID with the Jordanian consulate in Erbil. The Consulate is building up staff, adding specialized sector-specific trade experts to help Jordanian businesses build connections and open offices in Kurdistan.

Similarly, the KRG Department of IT was well represented throughout the event, met with visiting IT companies in one-on-one sessions, and should prove to be a valuable partner for future IT cross border trade.

## **RECOMMENDATIONS: PROSPECTIVE ACTION PLANS FOR USAID MISSIONS**

The objective of the Regional Business Initiative is as follows:

“Through a series of regional events (workshops and business exchanges), bring together stakeholders from Jordan, the West Bank and Iraq to develop specific action plans, that can subsequently be used by USAID/Jordan, USAID/West Bank and Gaza and USAID/Iraq in their bilateral programming, to address constraints to increased regional trade.”

### **Bilateral Programs**

This section outlines country-specific actions that can be taken by USAID/ Jordan, USAID/West Bank and Gaza and USAID/Iraq in their bilateral programming to support increased trade and economic cooperation between Jordan/Iraq and between Jordan/West Bank. These recommendations build on the work conducted throughout the life of the Regional Business Initiative.

1. Support trade facilitation initiatives that could maximize the use of preferential treatment agreements between the three economies.
2. Support to activities related to innovation of agricultural technologies, agricultural production and food industry. Foster adoption of new technologies particularly of dry weather irrigation.
3. Support the introduction of advance techniques of ICT in the delivery of health services remotely. A system of health services with doctors in Jordan supporting doctors in Iraq may be an innovative solution to advance sophisticated treatments at lower costs.
4. Continue with the support to training programs at a superior education level in sectors identified in Event 3 particularly, ICT, pharmaceuticals, health, agricultural technology and food processing. Support to academic programs at a University-level by funding a chair position or providing a type of subsidy to train future engineers or technicians would be a valuable contribution.
5. In Iraq: Encourage exchanges between the South (mostly Baghdad) and Kurdistan. Many of the participants from the South came with the objective to make contacts with Kurdish companies, as much as with the Jordanian and Palestinians companies. Actual deals were made during and after the event between companies from Erbil and from the lower 15. More B2Bs can be organized, as well as trade shows, etc.
6. Support associations in all three countries modeled on the American Chambers of Commerce whereby these entities create services that are valued by member companies and not, as is currently the case in Iraq, that function mainly as bureaucratic agencies part of the government authorizations system for companies.
7. Other type of assistance in each of the three economies could be focused on the development of regulations for each of the sectors discussed in event 3, mainly for health services, food trade and ICT intellectual property rights. Those could include the introduction of labor laws and tax credits or creation of fiscal incentives to promote the development of the sectors considered.

8. A key component in the region and particularly in Iraq is related to the creation of the business culture and the training of executive managers. The creation of MBA programs in cooperation with US or European universities would be highly valued by the business community. Leadership training and businesses development, in the region and internationally, is a missing piece in the development of the business community mainly in Iraq.
9. The transfer of the successful models from Jordan and West Bank/Gaza requires intense support from the bilateral mission in Iraq to develop the supply chain in each of the sectors. Each of the main sectors requires the development of a modern legal framework with adequate controls and incentives to develop the industries as well as the institutional capacity. USAID bilateral programs need to rely on a holistic approach encompassing all aspects to develop a sector such as: education (from high school to the highest level of university degrees), standards (from industry classifications to detailed regulations of quality control), and value chain/trade (from collection points, storage chains to export and import facilities).

### **Regional Program**

This section builds on the findings of the Regional Business Initiative related to the potential impact of a regional program with sufficient resources and duration for implementation.

10. Create a regional program managed by OMEP with buy-ins from all three missions to provide enough flexibility and resources to channel support and assistance to all three economies for the common benefit of trade and investment expansion. According to results of the past three RBI events, a win-win scenario of trade expansion may result in channeling progress and advances achieved in Jordan and West Bank, in critical sectors that counted with USAID support, to foster and accelerate Iraq's development in such sectors.
11. New directions in USAID promoting multi-partner platforms could be an ideal tool for an innovative program that would transfer successful models of development in at least three main sectors: 1) ICT, 2) Agriculture and Food Processing and 3) Health and Pharmaceuticals from Jordan and West Bank/Gaza to Iraq using platforms with other players from the private, public sector as well as donor representatives. There are a variety of tools to promote rapid sector build ups with all necessary pieces of a value chain. Those include basic as well as innovative financial tools promoted by USAID, OPIC and others like the Development Credit Authority, Global Development Alliance, to the use of models of PPPs, incubators and other. Private capital attraction is a central theme for the creation of a multi-partner platform.
12. A coordinated effort between bilateral programs and a regional program can facilitate the elimination of trade and investment barriers as long as the sectors leading the regional effort provide a win-win solution to all three participants. Therefore bilateral programs in each of the missions should consider components supporting areas of the regional program.
13. The interaction of a regional program with buy-ins from bilateral programs requires a strong knowledge management component that can facilitate the flow of information and

progress achieved through various initiatives. Under this activity, trade shows, road shows and study tours have proved to be very valuable in USAID programs in other regions.

## ANNEXES

### Annex 1: Agenda

**Business-to-Business (B2B) -- Event 3**  
**Rotana Hotel/ Kurdistan Federation of Chambers of Commerce and Industry**  
**Erbil, Iraq June 19-21, 2012**

#### Day 1: Tuesday June 19, 2012, Rotana Hotel

04:00 PM – 07:00 PM	Registration for the RBI Event 3, <i>Ballroom Hall</i>
05:00 PM – 07:00 PM	Trade and Investment Fair – Networking, <i>Ballroom B</i>
07:00 PM – 07:30 PM	Welcoming Remarks, <i>Ballroom B</i>
	Dara Jalil Al-Kayat President Kurdistan Federation of Chambers of Commerce and Industry
	Fathi Mohammed Trade advisor Ministry of Trade and Industry, Kurdistan Regional Government
	Walter L. Doetsch Senior Development Advisor/USAID Regional Representative, US Consulate General, Erbil
	Michael Reilly Program Officer, USAID/Office of Middle East Programs (OMEP) - Cairo, Egypt
	Omar Nayef Deputy Managing Director Federation of Iraqi Private Banks
	Fayiz F. Khouri Consul General of the H.K. of Jordan, Erbil
08:00 PM – 09:00 PM	Dinner, <i>Ballroom A</i>

## Day 2: Wednesday June 20, 2012, KFCCI

08:30 AM	Depart from Rotana and Divan Hotels to the Kurdistan Federation of Chambers of Commerce and Industry
09:00 AM – 09:30 AM	Coffee and pastries
09:30 AM – 09:35 AM	Welcoming remarks, <i>main auditorium</i> Dara Jalil Al-Kayat President Kurdistan Federation of Chambers of Commerce and Industry
09:35 AM – 09:45 AM	ICT Development Program in Kurdistan and Regional Trade Perspectives Mr. Botan Mahmoud Osman Head of KRG Department of IT
09:45 AM – 10:25 AM	Trade and investment potentials between Jordan, West Bank and Iraq. <i>Round table with top executives of visiting companies:</i> <ul style="list-style-type: none"><li>- <i>ICT, Abed Shamlawi, Int@j</i></li><li>- <i>Agricultural Technologies, Mohammed Bathaine, Agri Jordan</i></li><li>- <i>Pharmaceuticals, Deemah Sukbtian, Sukbtian Group</i></li><li>- <i>Health Services, Hashem Irshaid, Jordan Hospital</i></li></ul>
10:25 AM – 10:35 AM	Financing Joint Ventures in Iraq Jorge Vila Iraq Middle Market Development Foundation
10:35 AM – 10:50 AM	Coffee Break
10:50 AM – 11:00 AM	Initiatives to overcome barriers for regional trade and investment <i>Existing and future USAID projects supporting Iraqi companies</i> H. Russell Bauer, Private Enterprise Officer, USAID/Iraq
11:00 AM – 11:10 AM	B2B methodology and meeting schedule Rami Takrouri, Amawi, Takrouri, & Associates (ATA)
11:10 AM – 02:00 PM	Business-to-Business Sessions
02:00 PM – 03:00 PM	Lunch buffet – Networking
03:00 PM – 05:00 PM	Continue Business-to-Business Sessions
03:30 PM – 04:30 PM	Information Session for Women in Business
05:00 PM	Depart to Rotana and Divan Hotels
06:00 PM – 07.30 PM	City tour
07:30 PM – 09:00 PM	Dinner, <i>Abu Shahab City Restaurant</i>

**Day 3: Thursday June 21, 2012, Rotana Hotel**

08:30 AM – 09:30 AM	Breakfast Presentation, <i>Ballroom A</i> <i>The Regional Business Initiative Project contribution to expand regional trade – Summary of three events</i> Rami Takroui, Amawi, Takroui, & Associates (ATA)  <i>Final Remarks</i> Mohammed Bataineh Chairman American Chamber of Commerce of Jordan
09:30 AM – 11:00 AM	Continue Business-to-Business Sessions
11:00 AM	Depart from Rotana Hotel to the Airport

\* \* \*

## Annex 2: List of Participants

#	Company	City	Sector	Website	Representative	Position	Email	Telephone	Gender
<b>JORDAN</b>									
1	01Tracks	Amman	ICT	<a href="http://www.01tracks.com">www.01tracks.com</a>	Mohammed Mfarrej	CEO	<a href="mailto:mfarrej@01tracks.com">mfarrej@01tracks.com</a>	+962796165555	Male
2	Advanced Business Solutions LLC (ABS)	Amman	ICT	<a href="http://www.e2abs.com">www.e2abs.com</a>	Alaa Muqattash	Director of Business Development	<a href="mailto:alaa@e2abs.com">alaa@e2abs.com</a>	+971504873594	Male
3	Agri Jordan	Amman	Agriculture Technology	<a href="http://www.agrijordan.com">www.agrijordan.com</a>	Mohammed Bataineh	Chairman & CEO	<a href="mailto:mohammed@agrijordan.com">mohammed@agrijordan.com</a>	+962777661070	Male
4	Al-Zanbaka EST.	Amman	Food Import & Export	<a href="http://www.alzanbaka.com">www.alzanbaka.com</a>	Hesham Zoubi	General Manager	<a href="mailto:hesham@alzanbaka.com">hesham@alzanbaka.com</a>	+962795544633	Male
5	Amawi, Takroui & Associates (ATA)	Amman	Business Consulting	<a href="http://www.atareform.com/">www.atareform.com/</a>	Rami Takroui	Partner- Regulatory Reform and Policy Advisor	<a href="mailto:rtakroui@atareform.com">rtakroui@atareform.com</a>	+962777377233	Male
6	AmCham	Amman	Association	<a href="http://www.amcham.jo/">www.amcham.jo/</a>	Jack Rabah	Business Development Manager	<a href="mailto:jack.rabah@amcham.jo">jack.rabah@amcham.jo</a>	+962799088981	Male
7	Arab Electrical Industries	Amman	Electrical & Industrial Projects	<a href="http://www.aei-jo.com">www.aei-jo.com</a>	Rajai Ghishan	Director/ Deputy General Manager	<a href="mailto:rg@aei-jo.com">rg@aei-jo.com</a>	+96279541001	Male
8	BCI	Amman	ICT	<a href="http://www.bci.jo">www.bci.jo</a>	Mohammad Hussein	Product Manager	<a href="mailto:mhussein@bci.jo">mhussein@bci.jo</a>	+962775544544	Male
9	Capital Bank	Amman	Export and Finance Bank	<a href="http://www.capitalbank.jo/">www.capitalbank.jo/</a>	Hassan Al-Zioud	Relationship Manager	<a href="mailto:hassan.alzioud@capitalbank.jo">hassan.alzioud@capitalbank.jo</a>	+962795152538	Male
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13	Dot Jo	Amman	ICT	<a href="http://www.dot.jo/">www.dot.jo/</a>	Hasan AbuLobeh	Sales Manager	<a href="mailto:hebbeh@dot.jo">hebbeh@dot.jo</a>	+962777967777	Male
14	Great Blue Heron LLC	Amman	Business Consulting	<a href="http://www.taylorwrite.com">www.taylorwrite.com</a>	Katherine Taylor	Owner	<a href="mailto:kate@taylorwrite.com">kate@taylorwrite.com</a>	+96277301103	Female
15	Hikma Pharmaceuticals	Amman	Pharmaceuticals	<a href="http://www.hikma.com">www.hikma.com</a>	Osama Sanwar	Vice President of Sales	<a href="mailto:osanwar@hikma.com">osanwar@hikma.com</a>	+962795643055	Male
16	Image Technologies (ITEC)	Amman	ICT	<a href="http://www.itec.com/">www.itec.com/</a>	Nader Salameh	Senior Business Development Executive	<a href="mailto:nader.salameh@itec.jo">nader.salameh@itec.jo</a>	+962777385383	Male
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18	Integrated Technology Group (ITG)	Amman	ICT	<a href="http://www.itgsolutions.com">www.itgsolutions.com</a>	Basel Qutaishat	Director of Business Development	<a href="mailto:bqutaishat@itgsolutions.com">bqutaishat@itgsolutions.com</a>	+96264618133	Male
19	INTRACOM IT Services Middle east and Africa	Amman	ICT	<a href="http://www.intracom.me">www.intracom.me</a>	Saad Majali	Business Development Consultant	<a href="mailto:saad_majali@intracom.me">saad_majali@intracom.me</a>	+962777603361	Male
20	INTRACOM IT Services Middle east and Africa	Amman	ICT	<a href="http://www.intracom.me">www.intracom.me</a>	Samer Abu-Monshar	Managing Partner	<a href="mailto:samer.monshar@intracom.me">samer.monshar@intracom.me</a>	+962777603320	Male
21	ITAC	Amman	ICT, Health, Food Processing	<a href="http://www.itacsoft.com">www.itacsoft.com</a>	Mohammed Ferhang Jalal	Regional Manager	<a href="mailto:mjalal@live.com">mjalal@live.com</a>	+96265535205	Male
22	ITP - Information Technology Planet	Amman	ICT	<a href="http://www.itp.com.jo">www.itp.com.jo</a>	Omar Teryaqi	General Manager	<a href="mailto:teryaqi@itp.com.jo">teryaqi@itp.com.jo</a>	+962795255249	Male
23	Jordan Hospital	Amman	Health Services	<a href="http://www.jordan-hospital.com/">www.jordan-hospital.com/</a>	Hashem Irshaid	Quality and Medical Tourism Consultant	<a href="mailto:irshaidh@yahoo.com">irshaidh@yahoo.com</a>	+962777413967	Male
24	Jordan Resources & Investments Co. W.L.L.	Amman	Health, Facilities Management Advice	N/A	Khaled Tayseer Kanaan	CEO	<a href="mailto:khaled@mjcccompany.com">khaled@mjcccompany.com</a>	+96265699011	Male
25	Khleif & Co.	Amman	Public Accountants & Business Advisors	<a href="http://www.moorestephens-jo.com">www.moorestephens-jo.com</a>	Adnan Khleif	Managing Partner	<a href="mailto:a.khleif@moorestephens-jo.com">a.khleif@moorestephens-jo.com</a>	+962795530199	Male
26	ManafSoft LLC	Amman	ICT, Money Market	<a href="http://www.manafsoft.com">www.manafsoft.com</a>	Sameh Aloul	Managing Director	<a href="mailto:sameh@manafsoft.com">sameh@manafsoft.com</a>	+962795541130	Male
27	MenaITech	Amman	ICT	<a href="http://www.menaitech.com">www.menaitech.com</a>	Bashar Al Hawamdeh	CEO	<a href="mailto:bashar@menaitech.com">bashar@menaitech.com</a>	+962795937934	Male
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30	Munir Sukhtian Group	Amman	Pharmaceuticals, Health, Ag. Technology	<a href="http://www.sukhtian.com">www.sukhtian.com</a>	Mohamed Al-biss	International Medical Sales Supervisor	<a href="mailto:intmed@sukhtian.com.jo">intmed@sukhtian.com.jo</a>	+962796353366	Male
31	Munir Sukhtian Group	Amman	Pharmaceuticals, Health, Ag. Technology	<a href="http://www.sukhtian.com">www.sukhtian.com</a>	Nidal Sukhtian	Chairman	<a href="mailto:nidal@sukhtian.com.jo">nidal@sukhtian.com.jo</a>	+962656888888	Male
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39	Philadelphia for General Supplies Ltd.	Amman	Electrical & Industrial Projects	<a href="http://www.kaysi.net">www.kaysi.net</a>	Haiham Kaysi	CEO	<a href="mailto:hk@kaysi.net">hk@kaysi.net</a>	+962796009800	Male
40	ProgressSoft Corporation	Amman	ICT	<a href="http://www.progresssoft.com">www.progresssoft.com</a>	Michael Wakileh	CEO	<a href="mailto:mike.wakileh@progresssoft.com">mike.wakileh@progresssoft.com</a>	+96265623000	Male
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<b>WEST BANK/GAZA</b>									
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2	Al-Andalus Software Development (ASD)	Ramallah	ICT	<a href="http://www.asd.ps">www.asd.ps</a>	Mohammed Ewaida Betawi	CEO	<a href="mailto:mewaida@asd.ps">mewaida@asd.ps</a>	+970599267762	Male
3	AL-Qasrawi Industrial & Trading CO – Ltd	Hebron	Food Processing - Import & Export	<a href="http://www.qasrawi.ps">www.qasrawi.ps</a>	Zuhair Qasrawi	CEO / Chairman	<a href="mailto:admin@qasrawi.ps">admin@qasrawi.ps</a>	+972599202530	Male
4	CoolNet Internet Service Provider	Ramallah	ICT	<a href="http://www.coolnet.ps">www.coolnet.ps</a>	Hani Alami	CEO	<a href="mailto:hani@coolnet.ps">hani@coolnet.ps</a>	+970597642666	Male
5	Experts Turnkey Solutions	Ramallah	ICT	<a href="http://www.experts.ps">www.experts.ps</a>	Mustafa Salameh	General Manager	<a href="mailto:mustafa.salameh@experts.ps">mustafa.salameh@experts.ps</a>	+970592666601	Male
6	Shaar Company	Nablus	Agriculture Technology	N/A	Khaled Shaar	General Manager	<a href="mailto:shaar1964@hotmail.com">shaar1964@hotmail.com</a>	+972595190026	Male
7	Siniora for Food Processing	Jerusalem	Food Import & Export	<a href="http://www.siniorafood.com">www.siniorafood.com</a>	Ismail Izhiman	Sales & Marketing Manager	<a href="mailto:izhiman@siniorafood.com">izhiman@siniorafood.com</a>	+970569400020	Male
8	Sinokrot Global Group	Ramallah	Ag. Technology, Food Processing, Olives	<a href="http://www.sinokrot.com">www.sinokrot.com</a>	Muhsen Sinokrot	Board Member, Director of Sinokrot Industries	<a href="mailto:muhsen@sinokrot.com">muhsen@sinokrot.com</a>	+972546600390	Male
9	Tango Group	Jerusalem	Self Care Products	<a href="http://www.tangogroups.com">www.tangogroups.com</a>	Jihad Shweiki	Export Manager	<a href="mailto:Jihad.shweiki@tangogroups.com">Jihad.shweiki@tangogroups.com</a>	+970598711384	Male
10	The Islamic Palestinian Co	Tolkaram	Food Processing	<a href="http://www.alislameyah.com">www.alislameyah.com</a>	Maen Ayesh	CEO	<a href="mailto:maen.ayesh@gmail.com">maen.ayesh@gmail.com</a>	+972597092055	Male

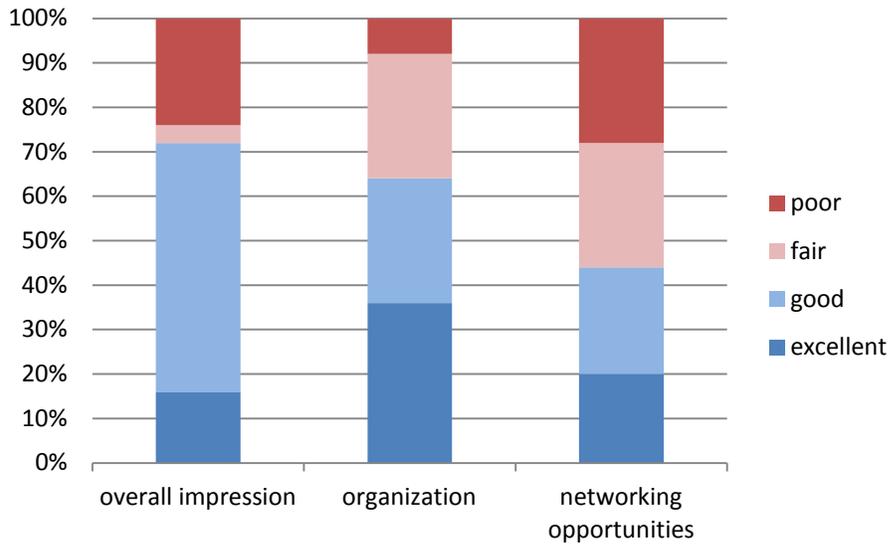
#	Company	City	Sector	Website	Representative	Position	Email	Telephone	Gender
1	Al Mustasharun	Erbil	Advocates and Legal Consulting	<a href="http://www.almustasharun.com">www.almustasharun.com</a>	Rebwar Gardi	Consultant Advocate	<a href="mailto:rebwar@almustasharun.com">rebwar@almustasharun.com</a>	+9647508546672	Male
2	Ali Abbas Mahmood Translation	Erbil	Translation/Interpretation, Networking	N/A	Ali Abbas	Owner	<a href="mailto:alihawler@yahoo.co.uk">alihawler@yahoo.co.uk</a>	+9647504514585	Male
3	Al-Khayat Group & Saffin Trading Agencies Co. Ltd	Erbil	General Trading	N/A	Dara Jalil Al-Kayat	CEO	<a href="mailto:dkhayat@yahoo.com">dkhayat@yahoo.com</a>	+9647504457471	Male
4	Aljai Newroz Telecom	Erbil	ICT	<a href="http://www.newroztelecom.com">www.newroztelecom.com</a>	Ahmed Abdallah	CFO	<a href="mailto:ahmed.abdallah@newroztelecom.com">ahmed.abdallah@newroztelecom.com</a>	+9647706700162	Male
5	Almashriq	Erbil	Agricultural Technologies	N/A	Ismael Nasir Rowandzi	Agricultural Engineer	<a href="mailto:ismael_nasir@yahoo.com">ismael_nasir@yahoo.com</a>	+9647504965531	Male
6	Almashriq	Erbil	Agricultural Technologies	N/A	Salah Mohammed		<a href="mailto:salahrwardzy@yahoo.com">salahrwardzy@yahoo.com</a>	+9647504480980	Male
7	Al-Nahreen for Agricultural Development	Baghdad	Food Processing, Ag. Technologies	N/A	Bashar Y. Bouls Jamo	Associate Manager	<a href="mailto:bashariamoo@yahoo.com">bashariamoo@yahoo.com</a>	+9647504053899	Male
8	Al-Nahreen for Agricultural Development	Baghdad	Food Processing, Ag. Technologies	N/A	Thamer Hanna Aziz	Board Member	<a href="mailto:alnahreen_alzeraei@yahoo.com">alnahreen_alzeraei@yahoo.com</a>		Male
9	Al-Nahreen for Agricultural Development	Baghdad	Food Processing, Ag. Technologies	N/A	Zaki Tobie Barbar	Board Member	<a href="mailto:alnahreen_alzeraei@yahoo.com">alnahreen_alzeraei@yahoo.com</a>		Male
10	Al-Sharq	Erbil	General Trading	N/A	Zaman Mahdi Ali			+9647906623604	Male
11	Autos Automotive Trading Co. Ltd.	Erbil	Automobiles	<a href="http://www.autos-ig.com">www.autos-ig.com</a>	Ammar A. Bader Al-Deen	Deputy General Manager	<a href="mailto:autos.automotive@autos-ig.com">autos.automotive@autos-ig.com</a>	+9647503717386	Male
12	Autos Automotive Trading Co. Ltd.	Erbil	Automobiles	<a href="http://www.autos-ig.com">www.autos-ig.com</a>	Nihad Sharif	General Manager	<a href="mailto:autos.automotive@autos-ig.com">autos.automotive@autos-ig.com</a>	+9647504828106	Female
13	Awrosoft- HQ	Erbil	ICT	<a href="http://www.awrosoft.com">www.awrosoft.com</a>	Godar J. Ibrahim	CEO	<a href="mailto:godar@awrosoft.com">godar@awrosoft.com</a>	+9647507232323	Male
14	Bashayr Al Khayr Association	Mousel	Agricultural Technologies	N/A	Bashar Sa'ad Allah	<a href="mailto:b.alkhier@yahoo.com">b.alkhier@yahoo.com</a>	<a href="mailto:bashar_yako@yahoo.com">bashar_yako@yahoo.com</a>	+9647703039033	Male
15	Bazaz Group	Erbil	Construction Multi-sector	N/A	Kamal Aziz Hussien - Bazaz	CEO	<a href="mailto:kamal_bazaz@yahoo.com">kamal_bazaz@yahoo.com</a>	+9647504454649	Male
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17	Bet Aljnan	Erbil	Construction	N/A	-	-	<a href="mailto:Bet_aljnan@yahoo.com">Bet_aljnan@yahoo.com</a>	+9647504446629	-
18	Bstwn-Ektrk	Erbil	Photography and Cameraman	N/A	Mouafiq Humar	Cameraman	N/A	+9647504681998	Male
19	BWFW (By Women ... For Women)	Erbil	Transportations and Trading	<a href="http://www.pnk taxi.com">www.pnk taxi.com</a>	Sara Vaziri	CEO	<a href="mailto:info@pnk taxi.com">info@pnk taxi.com</a>	+9647506337700	Female
20	Carrefour	Erbil	Hypermarket	<a href="http://www.carrefourme.com">www.carrefourme.com</a>	Houssein Mahmoud	Section Manager	<a href="mailto:hmmohamed@mafcarrefour.com">hmmohamed@mafcarrefour.com</a>	+9647503708723	Male
21	Carrefour	Erbil	Hypermarket	<a href="http://www.carrefourme.com">www.carrefourme.com</a>	Lelav Samir	Marketing Manager	<a href="mailto:lsamir@mafcarrefour.com">lsamir@mafcarrefour.com</a>	+9647503708723	Female
22	Consolidated Consultants	Erbil	Engineering & Environment	<a href="http://www.ccjco.com">www.ccjco.com</a>	Omar Amawi	Architect, Associate	<a href="mailto:amawi@ccjco.com">amawi@ccjco.com</a>	+9647508545714	Male
23	Debbane for Modern Agricultur Ltd.	Erbil	Agricultural Technologies	<a href="http://www.debbane.com">www.debbane.com</a>	Noori Ibrahim Noori	Executive Manager	<a href="mailto:nooridema@gmail.com">nooridema@gmail.com</a>	+9647504510460	Male
24	Erbil Chamber of Commerce & Industry	Erbil	Association	<a href="http://www.erbilchamber.org">www.erbilchamber.org</a>	Salahadin Ohman	Member of Board	<a href="mailto:drsaladin82@yahoo.com">drsaladin82@yahoo.com</a>	+9647504450889	Male
25	Erbil Man Power (EMP)	Erbil	Event Management, HRM, Real Estate	<a href="http://www.erbilmanpower.com">www.erbilmanpower.com</a>	Aiyob Marwoodi	Deputy CEO	<a href="mailto:deputy-ceo@erbilmanpower.com">deputy-ceo@erbilmanpower.com</a>	+9647504776905	Male
26	Eskan Investment and Real Estate Ltd.	Erbil	Investment & Real Estate	N/A	Abdelqader Al-asaadi	Sales Manager	<a href="mailto:abdulqader.jamshier@galalagroup.com">abdulqader.jamshier@galalagroup.com</a>	+9647504441667	Male
27	Ever	Erbil	Construction	N/A	Soran Khidir			+9647504773043	Male
28	Face-Moon	Erbil	ICT	<a href="http://www.face-moon.net">www.face-moon.net</a>	Assil S. Naqshabandi	General Manager	<a href="mailto:assil@face-moon.net">assil@face-moon.net</a>	+9647504593783	Male
29	Fairouz Group	Erbil	Food and Beverage	N/A	Faisal Abdulmunem Nahar	CEO	<a href="mailto:faisal.nahar@hotmail.com">faisal.nahar@hotmail.com</a>	+9647707777750	Male
30	Federation of Iraqi Private Banks	Baghdad	Association	<a href="http://www.fed-iraq.com">www.fed-iraq.com</a>	Omar Nayef	Deputy Managing Director	<a href="mailto:onayef@fed-iraq.com">onayef@fed-iraq.com</a>	+9647901410767	Female
31	Federation of Iraqi Private Banks	Baghdad	Association	<a href="http://www.fed-iraq.com">www.fed-iraq.com</a>	Rawan Salah Mahdi	Office Manager	<a href="mailto:rsalah@fed-iraq.com">rsalah@fed-iraq.com</a>	+9647901841437	Female
32	Federation of Iraqi Private Banks	Baghdad	Association	<a href="http://www.fed-iraq.com">www.fed-iraq.com</a>	Zahraa Saad	Office Assistant	<a href="mailto:zsaad@fed-iraq.com">zsaad@fed-iraq.com</a>	+9647813201313	Female
33	Field Lifes Association (Women Association)	Erbil	Association	N/A	Ekhlas Mate Yakob	Chairman	<a href="mailto:ekhlas_ro@yahoo.com">ekhlas_ro@yahoo.com</a>	+9647703032505	Female
34	Ghanima Group	Erbil	Construction, Trading and Investment	<a href="http://www.ghanimagroup.com">www.ghanimagroup.com</a>	Saif Fateh Ghanima	Owner / CEO	<a href="mailto:saif@ghanimagroup.com">saif@ghanimagroup.com</a>	+9647704701517	Male
35	Golden Hareer Company	Baghdad	Construction	N/A	Intesar Al-Taai	Managing Director	<a href="mailto:intesaraltaai@goldenhareer.com">intesaraltaai@goldenhareer.com</a>	+9647901201237	Female
36	Golden Investor	Erbil	General Trading, Construction	<a href="http://www.goldeninvestorgroup.com">www.goldeninvestorgroup.com</a>	Ahmad Shakir Abdulaziz	CEO / Owner	<a href="mailto:ahmedshakir@goldeninvestorgroup.com">ahmedshakir@goldeninvestorgroup.com</a>	+9647507418808	Male
37	Gryphon Partners	Erbil	Business Consulting	<a href="http://www.gryphon-partners.com">www.gryphon-partners.com</a>	Benar Azez	Regional Director	<a href="mailto:benar@gryphon-partners.com">benar@gryphon-partners.com</a>	+9647504457513	Male
38	Haidary Group	Erbil	General Trading	N/A	Tawar Rasheed		<a href="mailto:tawar_rasheed@yahoo.com">tawar_rasheed@yahoo.com</a>	+9647504634878	Male
39	InfoTech Business Solutions	Erbil	ICT	<a href="http://www.infotechbs.com">www.infotechbs.com</a>	Mario El Tawil	Business Development Manager	<a href="mailto:mario_tawil@infotechbs.com">mario_tawil@infotechbs.com</a>	+9647503014618	Male
40	Iraq Middle Market Development Foundation	Erbil	Finance	<a href="http://www.immdf.org">www.immdf.org</a>	Brady Edholm	Portfolio Manager	<a href="mailto:bedholm@immdf.org">bedholm@immdf.org</a>	+9647504707790	Male
41	Iraq Middle Market Development Foundation	Erbil	Finance	<a href="http://www.immdf.org">www.immdf.org</a>	Jorge R. Vila	General Manager	<a href="mailto:jvila@immdf.org">jvila@immdf.org</a>	+9647705024932	Male
42	Iraq Middle Market Development Foundation	Erbil	Finance	<a href="http://www.immdf.org">www.immdf.org</a>	Michael Telford	Loan Officer	<a href="mailto:mtelford@immdf.org">mtelford@immdf.org</a>	+9647506386603	Male
43	Iraq Middle Market Development Foundation	Erbil	Finance	<a href="http://www.immdf.org">www.immdf.org</a>	Tala Abbasi	Senior Credit Officer	<a href="mailto:tabbasi@immdf.org">tabbasi@immdf.org</a>	+9647501430603	Female
44	IT Entrepreneur	Erbil	ICT	N/A	Aware Dahoke	N/A	<a href="mailto:aware@karxjobs.com">aware@karxjobs.com</a>	+9647504200002	Male
45	IT Entrepreneur	Erbil	ICT	N/A	Shara Ahmad	N/A	<a href="mailto:shara_ahmad@hotmail.com">shara_ahmad@hotmail.com</a>	+9647504031450	Female
46	KAWK Co.	Erbil	Marketing	N/A	Kamran Hemzeagha	General Manager	<a href="mailto:kamran.hemzeagha@yahoo.com">kamran.hemzeagha@yahoo.com</a>	+9647503187909	Male
47	Korek Telecom	Erbil	CFO	N/A	Ahmad Abdallah		<a href="mailto:ahmad.abdallah@newroztelecom.com">ahmad.abdallah@newroztelecom.com</a>	+9647706700162	Male
48	Kurdistan Fed. of Chambers of Commerce & Industry	Erbil	Association	<a href="http://www.kfcci.org">www.kfcci.org</a>	Azad Ahmed Sherwani	Official Relations	<a href="mailto:azad_sherwani@yahoo.co.uk">azad_sherwani@yahoo.co.uk</a>	+9647504638619	Male
49	Kurdistan Fed. of Chambers of Commerce & Industry	Erbil	Association	<a href="http://www.kfcci.org">www.kfcci.org</a>	Shvan A. Aziz	Secretary General	<a href="mailto:shvan.law62@yahoo.com">shvan.law62@yahoo.com</a>	+9647504533839	Male
50	Kurdistan Fed. of Chambers of Commerce & Industry	Erbil	Association	<a href="http://www.kfcci.org">www.kfcci.org</a>	Zhyar K. Mufti	Relations Department	<a href="mailto:zhayar_mufti@yahoo.com">zhayar_mufti@yahoo.com</a>	+9647504813173	Male
51	Kurdistan Legal Service	Erbil	Advocate	<a href="http://www.kurdistanlegalservices.com">www.kurdistanlegalservices.com</a>	Sirwa Alaaldin		<a href="mailto:sirwa.alaaldin@kurdistanlegalservice.com">sirwa.alaaldin@kurdistanlegalservice.com</a>		Female
52	Kurdistan Legal Services	Erbil	Legal Services	<a href="http://www.kurdistanlegalservices.com">www.kurdistanlegalservices.com</a>	Rejna Alaaldin	Advocate	<a href="mailto:rejna.alaaldin@kurdistanlegalservice.com">rejna.alaaldin@kurdistanlegalservice.com</a>	+9647700474705	Female

#	Company	City	Sector	Website	Representative	Position	Email	Telephone	Gender
<b>IRAQ</b>									
53	Lap Home Co.	Erbil	ICT	www.lap-home.com	Sartip Yaba		lap_home@yahoo.com	+9647504547828	Male
54	Mahseram Company	Erbil	Construction Ceramics	www.mahceram.com	Ferhad Baker	General Manager	ferhad_mahceram@yahoo.com	+9647504529452	Male
55	Meoya Diagnostic Center	Erbil	Director	N/A	Kamaraw Kamal		kamaraw.kamalmadgadc.com	+9647504447639	Male
56	Modern Printing	Al-Halla	Printing & Visual Advertisement	N/A	Farres Attaee	CEO	asria_offset@yahoo.com	+9647811194708	Male
57	Orasia Co	Erbil	Contacting	N/A	Issa Fouad	CEO	issafouad@hotmail.com	+9647501442666	Male
58	Orbit Global for General Trading LLC	Erbil	General Trading	www.orbit-global.com	Jiro Joseph	Senior Partner/ CEO	jiro@orbit-global.com	+9647700434466	Male
59	Plaza Bazaz Co.	Erbil	General Trading	N/A	Sarkot Abdullah Bazaz		bazaz_plaza@yahoo.com	+9647504492032	Male
60	Rehab Group	Erbil	Construction, Health Sector	www.rehab-group.com	Baqi M. Salaye	Board Member	bs@rehab-group.com	+9647504452812	Male
61	Rehab Group	Erbil	Construction, Health Sector	www.rehab-group.com	Sadraddin Kamal	Board Member	sk@rehab-group.com	+9647504478691	Male
62	Rekan Group	Erbil	Gral. Trading, Construction and Investment	www.rekangroup.com	Ahmed Rekani	Chairman	a_rekani@yahoo.com	+9647504451550	Male
63	RuPel Onstruction	Erbil	Construction, Engineering & Architecture	www.rupel.co	Ferda Cemiloglu	General Manager	f.c@repel.co	+9647504455807	Female
64	Sana Group Ltd.	Erbil	Trading & Construction (Agriculture Project)	www.sana-co.com	Fidaden M. Grade	Board Member	fidaden@yahoo.com	+964662241916	Male
65	Sarkan Co	Erbil	Agricultural Technologies	N/A	Sarkan Kamil Ahmed				Male
66	SENK Group	Erbil	Construction, General Trade, ICT	www.senkgroup.com	Abdulla Gardi	President & CEO	senk@senkco.com	+9647504461786	Male
67	SENK Group	Erbil	Construction, General Trade, ICT	www.senkgroup.com	Rebaz Zedbagi	Deputy CEO & Business Leader	zedbagi@gmail.com	+9647504729910	Male
68	SOTO Media (Ghanima Group)	Erbil	Media Production & Advertising Agency	www.sotomedia.net	Omar Al-Dawood	Board Director & GE	omar@sotomedia.net	+9647507799997	Male
69	Stamp Com	Erbil	General Trading	N/A	Laith Jallo	Director	lavth_bebe@yahoo.com	+9647504276749	Male
70	TigrisNet Ltd.	Baghdad	ICT	www.tigrisnet.com	Saad Al-Ataar	Regional Manager	saad@tigrisnet.com	+9647504308794	Male
71	University of Salahaddin	Erbil	Education	N/A	Saladin O. Abubakir	Director of Planning/Quality Assurance	drsaldin82@yahoo.com	+9647504450889	Male
72	Varsan Group	Erbil	Gral. Contracts, Electrical & Mech. Equip.	N/A	Shirin Yahya Khalil	General Manager	shirin6023@yahoo.com	+9647504458763	Female
73	West Company	Erbil	Construction	N/A	Faridun Othman Ahmed	General Manager	westsat81@yahoo.com	+9647504474865	Male
74	Yasen Office	Erbil	Agricultural Trading Materials	N/A	Mohammed Othman	Deputy Director	mohammed Agr@yahoo.com	+9647504471402	Male
75	Yasen Office	Erbil	Agricultural Trading Materials	N/A	Yasen Mohammed	General Manager	yasen Agr@yahoo.com	+9647504478521	Male
76	Zaiton Association - The Holy Tree	Erbil	Olives	N/A	Ayad Al Banna	CEO	ayadalbanna58@gmail.com	+9647701611855	Male
77	Zarah (Dr. Marwan Fouad Pharmaceuticals)	Erbil	Health Services	www.zarahh.net	Marwan Fouad Alswely	Managing Director	gm@zarahrh.net	+9647503703536	Male
78	Zardman	Erbil	Construction	www.zardman.com	Hossep Lochkajian		hossep.lochkajian@zardman.com	+9647507777497	Male
<b>GOVERNMENT REPRESENTATIVES/DONORS</b>									
1	Association of Friendship Kurdistan/Uzbekistan	Erbil	Government Official	N/A	Hemn Omer Muhamd	Head of Society	hemn_h2000@yahoo.com	+9647504474287	Male
2	Kurdistan Regional Gov., Department of IT	Erbil	Government Official	www.krgit.org	Botan Mahmoud Osman	Head of KRG Department of IT	botan.osman@krg.org	+9647504457256	Male
3	Kurdistan Regional Gov., Department of IT	Erbil	Government Official	www.krgit.org	Raof F. Sumo	Project Manager, Programme Managment Office	raof.sumo@krgit.org	+9647504085805	Male
4	Kurdistan Regional Gov., Department of IT	Erbil	Government Official	www.krgit.org	Bitwaen S. Jarjees	Personal Assistant to the Head of Department	bitwaen.jarjees@krgit.org	+9647504568918	Male
5	Kurdistan Regional Gov., Department of IT	Erbil	Government Official	www.krgit.org	Salan Polad Hawizy	Communication Assistant to the Head of Department	salan.hawizy@krgit.org	+9647503189099	Male
6	Kurdistan Regional Gov., Iraq Board of Investment	Erbil	Government Official	www.kurdistaninvestment.org	Hayder Mustafa Saaid	Director General, Department of Studies Information	hayder.sinjawi@krq.org	+9647504450447	Male
7	Kurdistan Regional Gov., Min. of Trade and Industry	Erbil	Government Official	N/A	Fathi M. Ali Almdaris	Economic Relations Advisor	traderlationskrq@gmail.com	+96475044667347	Male
8	Consulate General of Jordan, Erbil	Erbil	Governemnt of Jordan	www.jedco.gov.jo	Mohammed Khaled Abu Ta	Director of Jordan Commercial Center	abutaleb@jedco.gov.jo	+9647501441660	Male
9	Consulate General of Jordan, Erbil	Erbil	Governemnt of Jordan	www.jedco.gov.jo	Fayiz F. Khouri	Consul General of the H.K. of Jordan in Erbil	fayiz.k@fm.gov.jo	+9647501997301	Male
10	Consulate General of Jordan, Erbil	Erbil	Governemnt of West Bank/Gaza	N/A	Manhal Ahmed Shaath	Consul General of the Palestinian Authority	manhalshaath@yahoo.com	+9647714446466	Male
11	GIZ, Germany	Eschborn	Technical Cooperation	www.giz.de	Florian Reil	Deputy Programme Manager, SEDI	florian.reil@giz.de	+491635892196	Male
12	UNIDO, Erbil	Erbil	NGO	www.exchange.unido.org/ipujordan	Saman Dizayy	Erbil Local Coordinator	saman.dizay@yahoo.com	+9647504453763	Male
13	UNIDO, Erbil	Amman	NGO	www.exchange.unido.org/ipujordan	Yasmin Aly	N/A	y.aly@onido.org	N/A	Female
14	UNIDO, Erbil	Erbil	US Government	www.usaid.gov/iraq	Walter Doetsch	Senior Development Advisor	wdoetsch@usaid.gov	+9647704434014	Male
15	USAID/Iraq	Baghdad	US Government	www.usaid.gov/iraq	Russell Bauer	Private Enterprise Officer	rbauer@usaid.gov	+9647901919899	Male
16	USAID/OMEP, Egypt	Cairo	US Government	www.usaid.gov/omep	Michael Reilly	Program Officer	mreilly@usaid.gov	+20225226848	Male
17	USAID/OMEP, Egypt	Cairo	US Government	www.usaid.gov/omep	Wafaa El Adawy	Project Management Assistant	weladaw@usaid.gov	+20225226846	Female

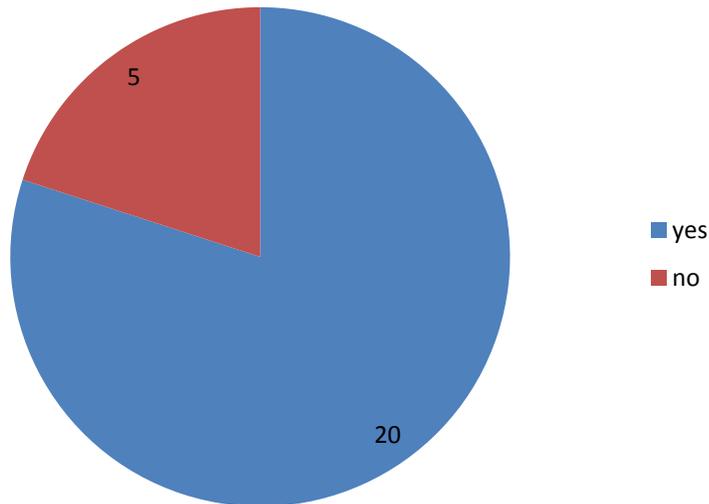
### Annex 3: Evaluation Results

25 evaluation forms were collected (not all forms addressed all questions).

#### Rating of event by Participants:



#### Interested in participating in similar event in the future

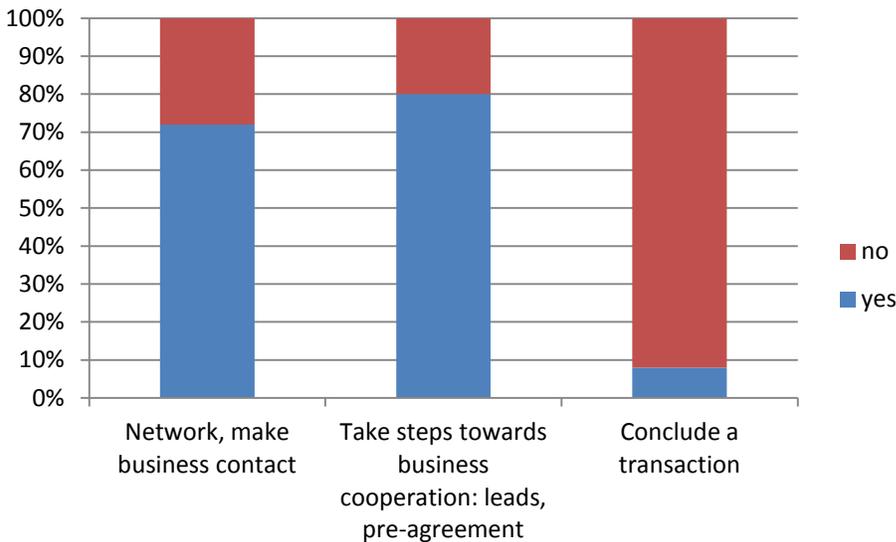


Reasons listed (open answer – representative sample answers)

- Wants to participate in future events to cooperate in advancing the performance of companies, to be able to compete in global markets through established companies in the region, and to rebuild the Iraqi economy.
- Would like to participate in more events in order to strengthen mutual cooperation
- Will still participate because even though there might not be any deals as an outcome to this event, the event provides added knowledge about companies and thought processes in managing businesses, which allows participants to gain and experience they wouldn't have gained otherwise. The event also allows diversifying knowledge (...) which happens through attending B2B meetings or even through conversations during meals.
- Would not participate in any more events because we were promised that there would be Iraqi companies and private investment banks, especially in food processing, which was the entire goal of our participation, yet it didn't happen.
- It was interesting to meet many companies that were interested in investing in the region and further to participate in the session for women in business.

Outcome of this event for companies.

Did participants accomplish the following?



Details (open answer – representative sample answers)

- There needs to be a better/ more effective way to bring in more Iraqi companies to the event.
- Would like to see in the future more financial organizations, more companies and organizations entering as guarantors in deals.
- In terms of food processing and agriculture, we would like to see samples of products and the soft data of the results of companies' operations.

- Overall the event was a success. It was well organized and companies were able to interact. Given the number of companies asking for a brief guide to the legal and investment framework in the region, I would suggest a time allocated for this.
- Our company from Southern Iraq closed a deal with a publishing company from Erbil, to purchase machines and materials. Also in the first event in Amman the company made a deal with a company from outside the event, as we bought a big machine from them and we still until today maintain connections and buy materials and spare parts to operate the machine.

Number of companies met through B2B meetings:

- Average: 4 companies per participating firm
- Range: from 0 to 14 companies per participating firm

#### **Annex 4: List of Participants Interviewed on Obstacles to Trade**

1. Mr. Azad Ahmed Sherwani, Kurdistan Federation of Chamber of Commerce and Industry.
2. Mohamad Abu Talab, Jordan Trade Councilor in Erbil.
3. Dr. Suladin Abubaki, Strategic and Economic Development Advisor, Kurdistan Chamber of Commerce and Industry.
4. Omer Teryaqi, IPT Technology Plant.
5. Salan Hawizy, Kurdistan Regional Government– ICT Department.
6. Omar Amawi, Branch manager, Consolidated Consultants, Kurdistan, Iraq.
7. Adnan Khleif, Chairman, Khleif & Co, Jordan / Kurdistan.
8. Fathi Almudaris, Economic Relations Advisor, MIT, Kurdistan, Iraq.
9. Zuhair Qasrawi, Palestinian Businessmen Forum.
10. Ammar Bader AlDeen, Auti Automotive Trading Company, Iraq.
11. Raed Abu Ayyash, Head of Strategic Planning, Capital Bank, Jordan / Iraq.
12. Saad Majali, Business development Consultant, Intracom
13. Mohamad Jala, Regional manager, ITAC, Iraq
14. Nader Salameh, Business development Executive, ITEC, Jordan
15. Omar Nayef, Deputy Managing Director, Federation of Iraqi Private Banks, Iraq.
16. Abed Shamlawi, Executive Director, Intaj, Jordan.

## Annex 5: PMP Indicators for Event 3

Indicator	Unit of Measure	Event 3		To Date		Grand Total / Average	
		Target	Actual	Target	Actual	Target	
<b>Events Execution</b>							
1	Number of USG supported training events held	Number of events	1	1	6	6	9
2	Number of positive evaluations of events / Average grade of the event (METAC) out of 100	% of total evaluations	80%	72%	80%	82%	80%
3	Funds leveraged by the Local Partner (AMCHAM/Jordan, METAC)	% of total event cost	10%	10%	30%	29%	30%
<b>Events Participation</b>							
4	Number of participants (disaggregated by sex)	Number of participants	80	146 (126m/ 20f)	350	404 (337m/ 67f)	470
5	Number of ministries and government agencies involved	Number of institutions	6	4	42	44	72
6	Number of sectors/subsectors involved in the events	Number of sectors/subsectors	5	7	15	17	15
7	Number of companies participating in the events	Number of companies	20	103	75	195	75
8	Number of visits to the Web Portal	Number of visits	100	567	300	1475	300
9	Number of B2B sessions	Number of B2B sessions	40	100	180	277	180
<b>Main Outcomes of Events</b>							
10	Number of transactions identified or in progress as a result of the events	Number of transactions	5	10	20	24	20
13	Number of actionable programming recommendations for bilateral Missions	Number of recommendations	7	13	16	33	16