

**Consultancy Report
End of Project Report**

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**West Bank/Gaza: Cooperative Development Project
Contract Number: ANE-0159-G-SS-6020-00**

**Prepared by:
Rex Schultz**

**Prepared for:
Agricultural Cooperative Development International
50 F Street, NW, Suite 900
Washington, DC 20001
Phone: 202/638-4661
Fax: 202/626-8726**

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WEST BANK AND GAZA
COOPERATIVE DEVELOPMENT PROJECT (CDP)

SPECIFIC SUPPORT GRANT NO. ANE-0159-G-SS-6020-00
JANUARY 1, 1986 - AUGUST 31, 1992

END OF PROJECT REPORT

Submitted to:
U.S. Agency for International Development
Near East/Middle East

Submitted by:
Agricultural Cooperative Development International
50 F Street, NW, Suite 900
Washington, DC 20001
Phone: 202-638-4661
Fax: 202-626-8726

ABBREVIATIONS

ACDI	Agricultural Cooperative Development International
ACU	Agricultural Cooperative Union
ADCC	Arab Development and Credit Company
AGREXCO	Agricultural Export Company (of Israel)
A.I.D.	Agency for International Development
AMIC	Agricultural Marketing Information Committee
AMIS	Agricultural Marketing Information System
ANERA	American Near East Refugee Aid
CDP	Cooperative Development Project
CHF	Cooperative Housing Foundation
CIVAD	Israel Civil Administration
EC	European Community
JCO	Jordanian Cooperative Organization
NCBA	National Cooperative Business Association
NRECA	National Rural Electric Cooperative Association
TA	Technical Assistance
TDC	Arab Technical Development Corporation
UEC	Union of Electric Cooperatives
VEC	Village Electric Cooperative
VOCA	Volunteers in Overseas Cooperative Assistance
WBG	West Bank and Gaza
WID	Women in Development
WOCCU	World Council of Credit Unions

I. INTRODUCTION

A. Background

The Cooperative Development Project (CDP) began in 1986 as a program of the U.S. cooperative development organizations to assist Palestinian cooperatives in the West Bank and Gaza (WBG) to increase their economic status and improve the standard of living of the Palestinians. CDP's purpose was to strengthen the capability of cooperatives to operate as effective and efficient businesses and provide services to their members.

The project was carried out under the auspices of the Washington-based Cooperative Resources Committee¹ with Agricultural Cooperative Development International (ACDI) acting as the prime A.I.D. grantee.

For a period of more than 20 years there had been no cooperative training undertaken in the West Bank. With the end of the Arab-Israeli war in 1967, the Jordanian Cooperative Organization (JCO), which originally provided authority, support and surveillance over West Bank cooperatives, was compelled to curtail much of its support and training in the West Bank.

During the first two years, CDP customized its training to meet the broad needs of the wider cooperative community in the West Bank. In responding to the needs of the cooperative movement, CDP offered a wide variety of training courses and technical assistance.

An evaluation² of cooperative sector projects was made in the fall of 1988 and many of the recommendations contained in it were incorporated into the extension project, which was prepared in January 1989, and noteworthy was the recommendation to focus training on a small number of cooperatives.

The major elements that were included in the new proposal:

¹ The following U.S. organizations comprised this joint endeavor: the National Rural Electric Cooperative Association (NRECA); Agricultural Cooperative Development International (ACDI); the Cooperative Housing Foundation (CHF); the National Cooperative Business Association (NCBA); the World Council of Credit Unions (WOCCU); and the Volunteers in Overseas Cooperative Assistance (VOCA).

² Evaluation of West Bank/Gaza Cooperative Sector Projects, April 10, 1989, TvT Associates, B.H. Kratka, Gene F. Miller and David E. van Tijn.

- A new agricultural cooperative marketing program for expanding existing markets in the WBG and developing new markets in EC;
- A credit component for production credit, seasonal loans, etc.;
- A new Village Electric Cooperative (VEC) project to upgrade and expand rural networks in the south with \$437,000 set aside for credit and grants;
- An extension of the technical assistance and training program with a focus on key model and core cooperatives; and
- New initiatives emphasizing women-in-development, the development of a cooperative publications and resource center, extension of the program to Gaza, and a new Farmer-to-Farmer program.

B. Project Objectives

The overall goal of CDP was to increase the income and well-being of members and families of Palestinian cooperatives by improving and expanding services of WBG cooperatives. CDP sought to accomplish this goal by:

1. Strengthening WBG cooperative enterprises' capability to operate as effective and efficient businesses;
2. Improving the ability of WBG cooperatives to market agricultural products; and
3. Improving WBG cooperatives access to credit.

In May 1991, CDP further crystallized its objectives and developed this mission statement:

CDP is a responsive development organization whose mission is to empower institutions which show promise of operating with sound business practices. Guided by principles of cooperation, CDP focuses on the delivery of quality management and technical skills training and comprehensive human resource development.

CDP's development philosophy targeted the "grass roots level," building the institutional capacity of WBG primary cooperatives. To implement this approach, CDP focused on a select group of cooperatives which, with CDP interventions, would form a nucleus of well managed cooperatives that other WBG cooperatives could replicate. It should be noted here that the strategy to focus on a small number of cooperatives grew

out of CDP's own experience as well as having been a key recommendation in the TvT evaluation mentioned above.

C. Project Assumptions

In this final report it is important to review the assumptions that were included in the final revision of the program proposal submitted in February 1989, and as set forth in the original logframe. Parts 1 and 2 of this subsection review these assumptions in the context of what took place over the life of the project.

1. Goal assumptions

The goal assumptions in the logframe included the following:

- No adverse political changes would occur in the region.
- Economic conditions in the WBG would not worsen due to inflation, locally or worldwide.
- Civil strife in WBG would diminish and would not disrupt T/TA nor adversely impact the financial viability of CDP-assisted projects.

During the 33 month period ending in August 1992, none of these goal assumptions were realized for any sustained period of time. It is worth noting some of the events which took place during this time span that conspired to adversely affect program accomplishments, especially on the agricultural export marketing side.

The *intifada* (uprising) began in Gaza in December 1988, with a major confrontation between the Israeli army and Palestinians in the Jabaliah refugee camp. The unrest spread quickly to the West Bank where riots, protests, demonstrations and commercial strikes were carried out. Stone throwing became a daily occurrence whereby the Israelis responded with increased army presence in WBG.

By 1989 the *intifada* was at its height. All the universities in the WBG were closed as were most all of the intermediate and secondary schools. Mid-1990 (about one year after the extension grant was signed) saw the attempted landing of a terrorist boat off the shores of Askelon (south of Tel Aviv) which brought on new and extremely tight security regulations and travel restrictions that continued unabated for months, and which were especially carried out in Gaza.

In October of the same year, the killing of 17 Palestinians on the Temple Mount caused a major civil crisis with the occupying authorities. A sense of desperation prevailed as tighter restrictions on movement were imposed, and the number of strikes increased measurably. A system of magnetic passes was then introduced by the Civil

Administration (CIVAD) in Gaza for residents needing to travel to Israel for work. Travel between the West Bank and Gaza became very difficult.

Towards the end of 1990 regional strife reached a fever pitch with Iraq's invasion of Kuwait and the outbreak of the war in mid-January 1991. The period leading up to the war was fraught with tension between Palestinians and the occupying forces, which manifested itself by extended curfews on villages and municipalities and increased Israeli army presence throughout the territories. Once the war began, the situation in the WBG deteriorated even further with most of the territories placed under curfew for extensive periods of time. Training and technical assistance efforts were suspended.

After the war concluded in the spring of 1991, the CIVAD instituted a new system of passes for all Gaza and West Bank residents. Passes were issued by CIVAD for three to four month periods. The pass system and the inability to obtain passes in a timely manner severely limited CDP's deployment of WBG staff until the fall of 1991. Furthermore, it caused disruptions for all CDP Jerusalem-based training in as much as Palestinians from the territories could not travel freely to Jerusalem.

In addition to curtailment of movement, the events preceding the war, the war itself and its aftermath, had a devastating economic impact on Palestinian communities in WBG. Palestinian employment in Israel was curbed or totally cut off, diminishing or eliminating incomes for tens of thousands of families. Also during this period (winter and spring planting time in the West Bank) many farmers could not reach their fields to plant or cultivate.

Exports during the winter of 1990-91 to Europe augured well for West Bank and Gaza farmers, but as hostilities broke out in mid-January, all exports from the West Bank ceased. The Beit Lahia Strawberry and Vegetable Cooperative in Gaza did manage to make several shipments of eggplants, tomatoes and strawberries, but suffered financial losses on each shipment. When the war ended in March, the export season was already over.

Finally, the physical dislocation of hundreds of thousands of Palestinians from Kuwait, Saudi Arabia and other Gulf states caused an almost immediate cessation of vital remittances to WBG families from relatives abroad. Purchasing power plummeted with little or no income available. One adverse manifestation was escalating accounts receivable in electric cooperatives as families defaulted on their monthly payments.

The impact of these events on CDP itself was both direct and indirect. The mobility of staff was significantly curtailed, both in their ability to commute to work in Jerusalem and carry out field assignments. During much of this period three and four day work-weeks were the norm. Curfews, strikes and closed military areas in the West Bank caused countless rescheduling of technical assistance and training activities. Moreover, it became increasingly difficult or impossible for West Bank cooperative

personnel to come to Jerusalem for training courses because they did not have passes. These adverse factors prevailed until the fall of 1991, when tensions eased with the advent of the peace talks. The pass system was still in effect in August 1992, except for those WBG Palestinian women and men over fifty years old.

2. Output level assumptions

Output level assumptions included the following:

- Overall economic situation in the region would not deteriorate.
- Weather conditions would be favorable.
- Authorities would permit timely, direct export to EC and other countries of agricultural commodities.
- Authorities [would] encourage cooperative development.

As discussed above, the overall economic situation in the region and, more specifically in WBG, deteriorated drastically throughout the period. The winter of 1991-92 was the worst on record, and caused unprecedented crop losses throughout WBG, extensive damage to infrastructure (green houses, irrigation systems, access roads, etc.) and severe erosion. No vegetable exports to the EC from the West Bank took place during the winter of 1991-92 because of these adverse conditions.

During the second winter export season of 1989-90 (after the EC accord) the CIVAD continued to exert strict, time-consuming and costly security regulations on vegetable exports (especially the security inspections for exports from the Jordan Valley). As mentioned earlier, the subsequent two export seasons were affected by the Gulf war and weather respectively.

During the three winters covered during the extension project the Beit Lahia Strawberry and Vegetable Cooperative in Gaza experienced major administrative difficulties and long delays at airport terminals, often causing irreparable damage to vegetable shipments, especially to strawberries.

Cooperative development was not encouraged by the authorities. Two examples supporting this view are worth mentioning.

First, in 1989 the Beit Lahia Cooperative had a strong member base of 250 with a waiting list of 200. It took almost two years, plus forceful representations by

CDP at the highest levels of the CIVAD, to obtain approval³ for these new members to permit them to join Beit Lahia and thus expand the cooperative's resource base.

The second example corresponds to the West Bank where CDP initiated its Village Electric Cooperative (VEC) program with the Union of Electric Cooperatives (a second degree cooperative) as the fulcrum of its efforts. The CIVAD insisted it was necessary for the Union to reapply for reinstatement, contending that it had been inactive for several years. While the Union did not concur in this assertion, it nevertheless, reapplied for reinstatement. At least 18 months passed while this application was under consideration. Again, had it not been for strong representations by CDP, the approval of the Union would no doubt have been delayed even longer.

This was the physical, economic and political climate during much of the reporting period. In spite of these adverse conditions, it is important to set down a few significant accomplishments.

During three winters of this project (1989-90, 1990-91 and 1991-92) the Jericho Marketing Cooperative exported 1,200 tons of aubergines and 60 tons of peppers, while the Beit Lahia Vegetable Cooperative exported 17 tons of strawberries and 200 tons of tomatoes.

An effective marketing information system was developed for the West Bank and Gaza by the CDP (described later in this report). For the first time, a statistical data base was established for the major agricultural markets in the WBG. Management was strengthened in most of the client cooperatives, as were their abilities to accurately report their financial conditions.

D. Summary of Project Status

CDP provided training and technical assistance to targeted cooperatives selected on the basis of geographical location, type, size, sector, and their willingness to work with CDP. After identifying and selecting the cooperatives that matched its strict development criteria, CDP then conducted a needs analysis and management audit of each cooperative. After mindful analysis and discussion with the cooperative, an action plan, mutually agreed to by CDP and the cooperative, was developed. Pursuant to these actions, continuous follow-up provided frequent interface, TA and training, where called upon, as well as careful assessment and evaluation.

³ The CIVAD in Gaza has authority to approve cooperative members. Normally this is a matter for the cooperative to decide.

At the end of this project (August 1992) CDP had just completed a revised implementation plan to include a five stage cooperative development process which will be applied to each of the targeted cooperatives.

Loan manuals for both the VEC and agricultural credit programs were prepared. However, it should be noted that during the project period loans were only given to electric cooperatives since CDP had not yet obtained A.I.D. approval to use the Arab Technical Development Corporation (TDC) as a financial intermediary for agricultural loans.⁴ VEC loans are discussed later in this report.

By the project's end, more than 953 participants received 3,254 participant days of training. Curriculum for 36 courses had been developed. A detailed description of current courses and curricula are set forth in Annex 1.

Pursuant to internal evaluations which took place in late 1991, CDP initiated a process of reorganization to more accurately respond to project objectives, job responsibilities and lines of authority.

In May 1992, a new Chief of Party took over management of CDP. Since then the Devres evaluation took place, the CDP reorganization was completed, CDP held a resource center workshop, and CDP assisted in the reactivation of the Union of Olive Press Cooperatives.

During 1992, CDP also facilitated the comprehensive CHF housing needs assessment and the accompanying Housing Strategy and Sector Analysis. It also assisted the Jenin Marketing Cooperative in executing a pilot onion marketing scheme. Regular courses were held in accounting, computers and agricultural machinery.

II. PROJECT PROGRESS INDICATORS

A. Travel Restrictions

As discussed earlier, the *intifada*, the Gulf war and its aftermath brought on a series of severe restrictions on movement of non-Jerusalemite Palestinians. These restrictions limited the ability of CDP trainers to travel to the office and to field training sites, and/or for trainees to attend CDP courses. Consequently, CDP training efforts were greatly inhibited. CDP adapted to the situation by holding short half-day courses and designing home-study materials for participants to take home.

⁴ A.I.D. had not approved the designation of TDC by the end of the project.

By the end of the project travel restrictions had eased a little. Women of all ages and men above fifty years of age could travel within the territories without major difficulties. Restrictions still held for men under fifty years of age and for all cars. CDP still had to obtain passes for cars and non-Jerusalemite staff since almost all are under fifty years of age.

B. Purpose Level Indicators

The project grant document included the original logframe. In the fall of 1989, a team arrived from AID/Washington headed by Diane Ponasik whose purpose was to institute a "Program Performance Indicators and Monitoring Information System." This visit resulted in a slightly modified logframe, restatement of the three program purposes (with sub-objectives) and establishment of indicators for each.

Without going into detail about the indicators, a few things are worth mentioning. In spite of the adverse events which took place over the course of the project, at the end of September 1992 the ratio of total revenue to total cost of operations was improving significantly among most of the cooperatives being monitored. Dairy sales were increasing substantially at one of the model cooperatives.

III. TRAINING

By the end of the project period, CDP had assembled a highly qualified cadre of Palestinian trainers and technical assistance specialists, thus achieving one of its initial objectives.

A. An Overview

As mentioned at the outset, CDP was created for the purpose of reinvigorating the Palestinian cooperative movement through a broad scale training effort. The aftermath of 1967 eliminated training endeavors by the Jordan Cooperative Organization. CDP attempted to fill this void by entertaining a broad spectrum of training requests coming from the cooperatives themselves. Accordingly, during the first two years there was an effort to respond to any and all requests. In late 1988 CDP realized that a more focused approach was needed, and this was confirmed by the TvT evaluation made in that same year.

Over the period of the project CDP shifted its strategy from longer residential courses to shorter, concentrated one day non-residential courses. This reduced costs and proved to be a good approach for most courses except accounting and computer courses. In those, participants often spent up to four hours in the evenings practicing what they had learned during the day. The instructors were available to answer all questions

individually and help the participants understand whatever they did not absorb during the day. This process ensured that participants fully mastered the subject matter and could actively participate in the next day's session.

As the project evolved, CDP became an advocate of participatory training, in which the trainee was required to take an active part, and in a few instances even help set the agenda.⁵ This was a dramatic departure from the traditional lecture approach. Participants became part of the training process by interacting with the trainers and by using cooperative models. This was especially effective in developing financial and accounting skills among staff and board members alike.

By August 1992 CDP had assembled a highly qualified cadre of Palestinian trainers and technical assistance specialists, thus achieving one of its initial objectives. Many CDP professionals have received participant training in the U.S. to enhance their skill levels. Moreover, CDP had developed a roster of out-of-house consultant/trainers to fill specific training needs. This became a prudent and efficient way to conduct certain aspects of training courses where CDP did not have the in-house capability.

B. Local Training

By project's end more than 3,787 participants received 5,447 participant days of training. One hundred fifty five courses were given and curriculum for 36 courses⁶ had been developed. A detailed description of current courses and curricula are set forth in Annex 1.

What is important to underscore here is the close relationship between training and technical assistance. As part of the cooperative development plan which has been mutually agreed to between CDP and a targeted cooperative, training and technical assistance needs are identified. If, for example, training in accounting and finance are called for, it will inevitably be followed with on-site technical assistance visits to reinforce the training.

In so far as training in the marketing arena is concerned, this is dealt with in V.B.4. below.

⁵ This approach was used successfully in all the marketing workshops where the participants themselves were intimately involved in helping structure the agenda to fit their needs.

⁶ The following few examples will show the breadth of training offered: Cooperative Understanding, Tractor Drivers' and Maintenance, Agricultural Machinery, Olive Press Maintenance, Accounting Software, Intermediate Accounting, Office Management, Dairy Processing, Dairy Marketing, Electric Safety, Computer Accounting, and Directors Cooperative Training.

C. Women in Development

In pursuance of CDP's new initiative concerning women, a WID specialist was employed in 1989. From late 1989 to 1991 a major effort was made to develop a CDP program for women, tailored to local needs and conditions. As part of this effort, two major training workshops were conducted for the leadership of Palestinian women's cooperatives, charitable organizations and women's committees. The culmination of these efforts was a proposal to A.I.D. for the development and strengthening of private sector women's enterprises.

The project's goal was to increase the numbers of viable women-owned enterprises in the WBG and to address the pressing need for culturally acceptable and remunerative employment for Palestinian women. Its purpose was also to create a viable Palestinian institutional framework to meet the needs of Palestinian women and women's organizations.

The initial concept paper was approved by A.I.D., and CDP was strongly encouraged to submit a full-fledged proposal, which it did in early 1991. At the outset of A.I.D. review it appeared as though this proposal would certainly prosper, but it was ultimately turned down.

CDP worked with the Soureef Women's Handicraft Cooperative from 1990-92, which is discussed in more detail in Section V, part G.

D. U.S. and Third Country Training

U.S. and Third country training was greatly limited because of the difficulty that West Bank and Gaza Palestinians faced in obtaining travel documents and travel permits. A total of 19 participants received 673 participant days of training in the U.S., Cyprus and Europe.

In late 1988 a carefully selected group of eight Palestinian cooperators travelled to Cyprus for the purpose of understanding how Cypriot cooperatives successfully developed and conducted their European export program. During the training the participants learned about the importance of postharvest handling, storing and cooling as well as compliance with tough EC standards. The training created a small group of Palestinians who could serve the emerging needs of marketing cooperatives.

Once direct Palestinian exports actually took place during the winter of 1989-90, CDP organized a follow-up training in Europe for 11 participants. Its purpose was to introduce Palestinians to the import process from the importers point of view, examine and analyze the responsibilities between importers and exporters, actually see how the produce was handled from ship to store, and make contact with potential importers.

IV. CREDIT AND GRANT PROGRAM

A. Initial Activity - Support of ANERA Loan Programs

When the Credit Department was established in late 1988, CDP did not have its own loan program. As such, the Credit Department's principal responsibility was to assist other organizations and cooperatives improve their lending/borrowing activities by teaching them sound credit practices through training and development of manuals and other materials. The focus of this activity was to work with ANERA on training their newly hired credit person and developing a credit manual for sound credit practices and procedures.

In 1988, CDP and ANERA signed a Memorandum of Understanding wherein CDP agreed to assist ANERA in the implementation of its two proposed credit programs: the "Cooperative Credit I Revolving Loan Fund Program" and the "Cooperative (and Industrial) Credit II and Pilot Business Loan Program". Pursuant to this agreement the previous Credit & Finance Advisor drafted a loan manual for administration of the "Cooperative Credit I Revolving Loan Fund Program". This assistance was completed in late 1989.

B. CDP Grant and Loan Program for Agricultural and Handicraft Cooperatives

Under the 1989 proposal to A.I.D. for the extension/expansion of CDP activities, CDP received credit funds totaling U.S. \$1.25 million.

To assist the cooperative development efforts CDP, in the spring of 1990, drafted the policy and procedures to govern CDP grants for "model" and "core" agricultural, handicraft and secondary cooperatives. Shortly afterwards several grants were provided to the Beit Lahia Strawberry and Vegetable Growers Cooperative to encourage domestic and international marketing of its members' produce and to assist the Beit Jala Olive Press Cooperative in restarting its soap factory.

Throughout the period of the report, CDP loans were not available to agricultural, handicraft and secondary cooperatives. This lack of activity was due in part to problems of identifying a suitable Palestinian institution to administer CDP's loan program. In the fall of 1991, TDC was chosen by CDP to administer its agricultural and electric loans. A comprehensive manual detailing policy and procedures for loans to agricultural, handicraft and secondary cooperatives was drafted by CDP for use by TDC. This manual augments the Village Electric Cooperative Loan Manual which CDP also developed. TDC will recruit a loan officer to process and service CDP loans upon finalization and execution of the Loan Portfolio and Servicing Contract between CDP and TDC. However, at the end of the project, (referred to earlier in footnote 3), A.I.D. had not yet approved TDC.

C. Grant and Loan Program for Electric Cooperatives

CDP's first grant financed the start-up costs of the Hebron Union of Electric Cooperatives, which was the cornerstone of CDP's development strategy to improve village electric cooperatives in the Hebron area. CDP's Village Electric Cooperative (VEC) program was launched in January 1990, with the hiring of two engineers by the Union of Electric Cooperatives (UEC) in Hebron. These engineers were funded by CDP pursuant to a Memorandum of Understanding between UEC and CDP. UEC's operating expenses were funded through a small CDP grant. The village electric cooperative component of CDP's development program was managed through a subcontract with the National Rural Electric Cooperative Association (NRECA).

The UEC was selected as the conduit for the loan program with credit decisions to be made jointly by CDP and the UEC.

A temporary "Emergency Loan Program" for electric cooperatives was developed and approved by CDP and the UEC in the spring of 1991, in response to electric cooperative liquidity problems caused by high unemployment in the area, the result of CIVAD travel restrictions imposed during and after the Gulf crisis. Under this program loans were approved for Rehia and Saeer Electric Cooperatives to finance accounts receivable and this is discussed below.

In November 1991, a NRECA specialist reviewed CDP's electric cooperative program. He concluded that due to a shrinking membership base, UEC no longer had the potential of becoming financially viable at the proposed level of staffing and activities. The CDP project had fully subsidized UEC operations for over two years. During this time, CDP demonstrated to UEC members the benefit of a professionally staffed UEC. However, it was apparent that the membership would not move to self-sufficiency until CDP drastically reduced its support. The time had come for the members to decide if the benefits of UEC were worth the cost, especially when they have to pay the bills. Hence, CDP moved to curtail its support to UEC while at the same time offering to co-fund activities the members wanted to continue.

In response to NRECA's assessment of the electric cooperative program, CDP funded UEC staff are now direct employees of CDP and, upon the approval of AID, TDC will shortly replace the Union as CDP's conduit for the Electric Cooperative Loan Program.

A summary of loans and grants to VECs follows:

1. Hebron Union of Electric Cooperatives (UEC)

Approved March 1990 for U.S. \$30,000 to finance first year of operating expenses. Fully disbursed. As already mentioned, due to reduced membership

in the Hebron UEC, NRECA does not believe it possible for UEC to become financially self-sufficient.

2. Tarquomya Electric Cooperative

Approved December 1990, a loan in the amount of U.S. \$118,920 and grant of U.S. \$57,694 to finance improvement of the cooperative's network. A loan disbursement was made in amount of U.S. \$25,265 to finance the purchase of a control panel. The balance of the loan and grant was canceled when the membership voted in a general assembly to dissolve the cooperative. The disbursed portion of the loan is now in default. Because the cooperative is currently insolvent, repayment will not be possible until after the village hooks up to the Israeli electric grid. Then a foreclosure sale of the cooperative's generators can take place without causing the village substantial hardship. If foreclosure on collateral were to occur today, the village would be without electricity.

3. Rehia Electric Cooperative

a) Approved June 1991, a loan in the amount of U.S. \$5,384 to finance accounts receivable. Loan is fully disbursed. In June 1992, CDP authorized rescheduling past due payments in the amount of U.S \$2,400.

b) Approved June 1992, a loan in the amount of U.S. \$5,014 to finance improvement of the cooperative's network. Disbursement has been suspended to put pressure on the Saeer Electric Cooperative to cover past due payments.

4. Saeer Electric Cooperative

Approved October 1991, a loan in the amount of U.S. \$15,880 to finance accounts receivable and a loan of U.S. \$16,196 and a grant of U.S. \$9,370 to finance maintenance of network. Both loans and the grant are fully disbursed. Payment on the accounts receivable loan are ten months past due and payments on the maintenance loan are five months past due.

5. Fawar Electric Cooperative

Approved June 1992, a loan in the amount of U.S. \$18,446, and a grant of U.S. \$8,194 to finance improvement of cooperative's network. Disbursement was put on hold to exert pressure on the Saeer Electric Cooperative to cover past due payments.

6. Beit Imra Cooperative

Loan request is being processed to finance construction of village network. Final approval still not made.

CDP concluded talks with the TDC to serve as a conduit for CDP's village electric and agricultural loan portfolios. The contract for the cooperation is ready and awaits A.I.D.'s approval. The VEC program is still held with the UEC. It is anticipated that this loan program will start by late October, early November 1992, assuming that A.I.D. approves the arrangement.

D. Other Grants and Loans

Accomplishments in the credit sector have been largely limited to the development of policies and procedures for CDP's loan and grant programs. As noted, loans approved are few and restricted to electric cooperatives, involving either the financing of accounts receivable or network maintenance. CDP has made some progress in improving electric cooperative management practices and operations, but more changes are still necessary for these cooperatives to become financially viable. Other CDP grants are summarized below:

1. Beit Lahia Strawberry and Vegetable Growers Cooperative

a) Approved August 1990, a grant in the amount of U.S. \$5,000 to finance start-up of Gaza/West Bank trade. This grant was never used by the cooperative and the money was returned.

b) Approved August 1990, a grant in the amount of U.S. \$5,750 to finance seedling subsidy to encourage farmers to grow crops for export to Europe. Fully disbursed, grant funds were used as agreed. Unfortunately, profitable markets for the subsidized crops did not materialize and production was sold locally. The cooperative requested a second grant the following year for the same purpose. This request was declined by CDP.

c) Approved August 1990 and amended December 1991 for U.S. \$18,000 to partially finance initial two years of salary for the cooperative's manager. Partially disbursed. The manager will expand existing cooperative activities and supervise the start-up of the cooperative's new warehouse and cold storage facility. Future income from these sources should eliminate need for additional CDP salary subsidies.

d) Approved December 1990 a grant in the amount of U.S. \$18,750 to partially guaranty Arab Development and Credit Company (ADCC) export loan to cooperative. Fully disbursed.

2. Beit Jala

Approved July 1991, grant in the amount of U.S. \$40,200 to finance production trials for start-up of soap factory. This grant has not been fully disbursed due to unresolved technical problems with the soap production line. The cooperative is currently working on resolving these problems.

Annex 2 lists grants and loans for targeted cooperatives for the period ending August 31, 1992.

V. **TECHNICAL ASSISTANCE**

A. **Institutional Strengthening of Targeted Cooperatives**

CDP continued to work with targeted cooperatives in order to strengthen these institutions. During the past three and a half years, CDP interfaced with the Soureef Women's Cooperative, Beit Jala Olive Press Cooperative, Jenin Marketing Cooperative, Beit Lahia Strawberry and Vegetable Cooperative, Tulkarem Livestock Cooperative, the Union of Electric Cooperatives, the Union of Olive Press Cooperatives, the Jericho Marketing Cooperative, as well as other cooperatives. Contacts were also made with several cooperatives in the West Bank and Gaza to begin preparing them for becoming targeted cooperatives under the new project. Refer to Annex 3 for the CDP Cooperative Development Model.

B. **Marketing**

This new component was expanded with the establishment of a marketing department in 1989-90 to assist in the development of local as well as export markets for Palestinian fresh agricultural produce. This included, but was not limited to, training courses, workshops, publications, and technical assistance.

The *modus operandi* for much of this work was a series of national workshops designed around specific topics. Most all CDP marketing workshops were starting points for major activities that had a significant impact on marketing locally as well as exporting. For example, as a result of a recommendation at the fourth marketing workshop, the Agricultural Marketing Information Committee (AMIC) was formed. This committee was able, with intensive assistance from CDP, to establish the first and only Agricultural Marketing Information System (AMIS) in the West Bank and Gaza.

The sixth marketing workshop evaluated the economic results of the exports to the European Community (EC). The participants in the workshop were all the parties involved in exporting Palestinian produce to the EC, including French and Dutch importers and representatives of the EC and individual EC governments. This resulted in a lower commission charge by the EC importers which was one step on the way to reducing export costs. The presence of these importers was crucial because they explained to the farmers/exporters how their produce reached the EC markets and in what condition, and what could be done to improve the quality and increase produce shelf life once it gets to the EC markets.

The seventh marketing workshop resulted in the formation of an olive oil committee to reactivate the dormant Union of Olive Press Cooperatives. This got off to a good start, and the committee's first activity will be to help the Union import spare parts for olive presses and sell them to member cooperatives. This will save cooperatives 10 to 15 percent of the cost of spare parts that they normally have to import individually or buy from Israel.

Highlights of the marketing component are discussed below:

1. Export to EC

Exports to the EC started in 1989 when Israel agreed to allow direct exports of Palestinian goods to the EC without going through the Israeli export company, AGREXCO. CDP assisted the cooperatives in providing the needed postharvest training and technical assistance, publications for international exhibitions, and some limited funding. As noted above, over the first three seasons, 1989-91, Jericho Marketing Cooperative exported 1,200 tons of aubergines and 60 tons of peppers, while the Beit Lahia Cooperative exported 17 tons of strawberries and 200 tons of tomatoes.

Both cooperatives showed an economic loss out of these endeavors. This was expected since it was a new activity, and there was much to be learned in order to export at a profit. Today, the cooperatives are more concerned about the economic side of the exports, have analyzed the data of past years, and have, with the help of CDP, come up with ways to reduce the cost of shipping and to improve the quality of the produce. The cost of shipping and the quality issues were the most important factors affecting the profitability of the whole operation. A contributing negative factor was CIVAD harassment described earlier.

2. Marketing Information System

The establishment of the first marketing information system in the West Bank and Gaza started at the end of 1989. Since then, market information from

the six main wholesale markets in the West Bank and Gaza, concerning price and volume supply, is being gathered by CDP and imputed into the computer. A daily report was generated in Arabic through a computerized program showing trends in numbers and graphs. Other reports, such as weekly, monthly, quarterly and annual reports, were generated under the same system.

A trial dissemination process was initiated. It will be tested and evaluated before a final dissemination mechanism is adopted by AMIC. This system is crucial for analyzing production, pricing and marketing trends. Such analyses will help producer cooperatives advise farmers on planting and marketing patterns in the near future once this system is spun off to a cooperative.

Steps are being made to spin off the system to the Agricultural Cooperative Union (ACU). A Memorandum of Understanding was drafted between CDP and ACU (ANERA will be involved) clarifying all the conditions of this activity based on a management plan to be prepared by the ACU.

During the active export period to the EC, additional information services were provided to the involved cooperatives, in which European Agricultural Marketing Information was used to develop marketing feasibility studies to facilitate the decision making process for the cooperative boards.

3. Local Marketing of Onions

A pilot marketing project was undertaken with the Jenin Marketing Cooperative. The aim of this project was to actually get the "marketing cooperative" to grade, pack and sell onions locally. This activity is considered the first of its kind in the marketing cooperative history, where a cooperative is involved in the local market of fresh vegetables. As a direct result of this careful sorting, grading, and packaging activity, the cooperative was able to raise demand for onions and thus raise its price by about U.S. \$1.50 per sack of 15 kilograms.

4. Marketing Training

It is recognized that the Palestinian marketing infrastructure is suffering from the lack of a cadre of qualified people. CDP used the opportunity of the direct export process, conducted between 1988-89 and 1990-91 seasons, to raise the level of local expertise through intensive training programs. These programs were conducted with several cooperatives, covering both local needs and those of EC importers. Key cooperative personnel, both at the managerial and technical level, were given the opportunity to get first-hand experience and information on modern marketing techniques in two major training activities held in Cyprus and in three EC countries.

As a result of this interface between the marketing process and the training programs, certain expertise and qualified staff were developed, and they became able to deal with sophisticated issues such as standardization, grading, quality control and other postharvest technology issues. This also exposed cooperatives to business deals and business norms in the EC which makes them better negotiators for better deals with EC importers in future dealings at an international level.

C. Dairy/Livestock

Livestock constitutes more than 30 percent of income of the agricultural sector and 15 percent of GNP. Dairy is the biggest component of livestock. One of the most important problems facing this sector is quality control. CDP has therefore concentrated its efforts on attacking this issue. The results were excellent. For example, at the close of this project the Tulkarem Livestock Cooperative was producing top quality Lebaneh with the texture, color, smell, and taste that are demanded by the market. This of course did not occur overnight. As a result, the first six months of 1992 were the first period in the cooperative's life that it made profits.

These positive results also apply to other cooperatives with which CDP has worked. For example, the milk production of the Marifeh Livestock Cooperative increased from about 350 liters per day to about 800 liters per day. As for the Nassarieh Livestock Cooperative, production increased from 350 liters per day to about 500 liters per day.

D. Computers

Nineteen cooperatives received software and were trained in their use. The software included Accounting, Lotus 123, Arabstar, Nasher⁷, Nafitha⁸, and Dbase. CDP considers the accounting software to be the most important since it was one of the first for accounting in Arabic. These systems help the cooperatives keep tight control of their revenues and expenses on a profit center basis. The managers of cooperatives were able to make economical and timely decisions based on real data. The training and installation of this software consumed a lot of time since it involved designing detailed charts of accounts, entering initial data, and providing extensive training on the operation and use of software (formal training courses and also one-on-one) to satisfy the individual needs of the cooperatives. Please refer to Annex 4 for a list of cooperatives and the software they received and were trained in using.

⁷ Arabstar and Nasher are two Arabic word processing software.

⁸ Nafitha is a software arabization package.

CDP's technical assistance in computers also included help in deciding on the specifications of hardware as well as software that best suits the cooperatives' needs for when they acquire computers.

Today all CDP-targeted cooperatives use the accounting and other software that results in increased efficiency of operation.

E. Accounting/Financial Analysis

There is no doubt that accounting is one of the most urgent training and technical assistance needs for the WBG cooperatives as evidenced by recommendations of the TVT evaluators of November 1988 and the on-going CDP needs assessment.

Accounting training starts with Accounting I⁹ that enables participants to prepare a trial balance sheet. After delivering the course, CDP visits the cooperatives and provides them with one-on-one training and helps them work on the large backlog of transactions that were not recorded.¹⁰ After ensuring that cooperative books are in good order and up to date, CDP delivers the second accounting course, which enables participants to prepare a profit and loss statement, an income summary, and a balance sheet. Again, after delivering the course, CDP visits the cooperatives and works with them on the backlog of financial statements, and ensures their complete understanding of the procedure.

At the end of this reporting period all CDP targeted cooperatives have up to date financial statements, and a CDP accounting specialist was visiting these cooperatives once a month to audit their books and ensure that everything is kept up-to-date. He also was collecting monthly trial balances and other financial statements, as they became ready to be used by CDP for monitoring economic impact and reporting on progress.

After the cooperatives will have completed these specialized accounting courses, CDP will work with them on financial analysis, accounting for managers and the like.

CDP continues to assist targeted cooperatives in the area of accounting to ensure that these cooperatives follow Generally Accepted Accounting Principles (GAAPs).

It is worth mentioning that the attendance of women at accounting courses was one of the highest in recent years. As a matter of fact, in one advanced course about a year ago, women's participation was 60 percent (seven out of eleven participants).

⁹ This course is also given to non-targeted cooperatives that show promise of becoming targeted in the future.

¹⁰ In some cooperatives, this backlog consisted of transactions of four years.

F. Feasibility Studies

CDP assisted cooperatives in conducting feasibility studies to ensure that the cooperative boards of directors are exposed to the economic side of projects that they plan to implement, before actual implementation. While studies were conducted for several cooperatives, two examples of feasibility studies conducted in the last six months were:

- 1) Determining the feasibility of spice processing for the Jenin Marketing Cooperative, which proved that the project was not feasible;
- 2) Determining the feasibility of a project to turn excess strawberries into strawberry jam for the Beit Lahia Cooperative. This study proved that the project could be economically feasible and that the cooperative must now seek funding to start this endeavor.

G. Women in Development

CDP has been working intensely with women in cooperatives as well as women's cooperatives. The CDP WID specialist assisted the Soureef Handicrafts Cooperative over the past three years to profitably market its handicrafts locally and internationally. Contacts were made with representatives of churches to assist in marketing. This proved to be a success, and one church now makes orders for handicrafts regularly and sells them in its handicrafts shop. CDP also helped the cooperative search for other local marketing outlets through local merchants. Initially, the cooperative was depending on only one marketing outlet through the Mennonites Central Committee in Canada. At the current time the cooperative has access to several marketing outlets.

Democratic practices were very much encouraged by the full scale member education program that CDP completed at the Soureef Cooperative. The result was that more questions were asked by the general assembly, and that for the first time in years, a new board was elected.

Special WID workshops were held to encourage the participation of women in economic and income generation activities as discussed earlier. CDP views the WID component to be of increasing importance since women are actively involved in agricultural and other activities, while much of the training and technical assistance involve men who are members of the cooperatives, and thus receive the training.

H. Electric Cooperatives

CDP has been providing "in-depth" assistance to the electric cooperatives in Hebron through the UEC. This assistance was important in bringing about change, as the UEC began to make money. With the assistance of the two CDP appointed

employees the UEC was able to buy diesel fuel in bulk at a reduced price, sell it to the member cooperatives at low prices, and make a profit. UEC made a profit of about \$2,000 on its last purchase.

UEC is also buying spare parts in bulk, at wholesale prices, and selling it to its member cooperatives at relatively low prices.

VI. ADMINISTRATIVE AND ORGANIZATIONAL MATTERS

A. Cooperative Development Model - Planning

By the end of the extension project, CDP developed a new approach to planning and monitoring cooperative development. First, a five stage model was created that lists the strengths and needs of cooperatives and categorizes CDP-targeted cooperatives in the five different development stages that cooperatives pass through before they become "viable business organizations that respond to market determined opportunities" (the purpose of CDP). This model will be crucial for CDP to monitor its activities, as well as be monitored by outsiders (refer to Annex 3).

CDP also reviewed and fine-tuned its logframe to reflect the added discipline in cooperative development that it started implementing.

B. Monitoring System

During the past six months CDP worked on creating, debugging, and installing a computerized internal monitoring system that will allow CDP to track its daily activities and relate them to its project purpose and goal. This will be done using the revised CDP logframe and its new cooperative development model. This model details benchmarks that will be used as performance indicators to determine project progress in the most efficient way.

C. Publications

In 1990, CDP started issuing publications to assist in getting important information to cooperatives. Once cooperatives receive publications, they always have them as reference material which they can refer to when needed. Over the past three years, CDP issued 15 bimonthly newsletters, 14 technical bulletins, 4 cooperative bulletins, 4 brochures, 8 posters, 3 flyers, and 9 workshop reports. Refer to Annex 5 for the CDP Publications List.

CDP cooperative publications are considered to be of great importance since they are the only specialized cooperative publications in Arabic available in the West Bank and Gaza.

LIST OF ANNEXES

- ANNEX 1 A. CDP Courses by Type and Date
 B. U.S. and Third Country Training**
- ANNEX 2 CDP Grants and Loans for Targeted Cooperatives**
- ANNEX 3 CDP Cooperative Development Model**
- ANNEX 4 List of Cooperatives Receiving Software and Related Training.**
- ANNEX 5 CDP Publications List**
- ANNEX 6 Inventory List of Residual Non-Consumable Property**

ANNEX 1

ANNEX 1

A. CDP Courses by Type and Date

Course Desc	Instr Area	Type	Start Date	Length	Location	Instructors	Cost Speaker	Total Cost	Number of	Course #	pphr Total	Total No Days
Agricultural Business	ag each	T	6/29/85	1	Walden Marketing Coop	Richard Ede	RM	1362.00	0	1	20	
Agricultural Business	ag each	T	7/19/85	1	Hill Station, Union Hill	Richard Ede	RM	697.25	0	2	28	
Agricultural Business	ag each	T	7/26/85	1	Tarapur, Tavor Coop	Richard Ede	RM	1362.00	0	3	24	
Basic Agricultural Cr	credit	T	7/24/85	1	Hill Station, Union Hill	Don Hamrick	Carolyn Bar	1362.07	0	4	27	
Basic Marketing	marketing	T	7/29/85	0.5	Hill, Farmers' Union	Lee Nelson	RM	1362.91	0	5	12	
Basic Extension	extension	T	7/29/85	0.5	Hill, Farmers' Union	Don Hill, Jr	RM	1362.91	0	6	12	
Basic Management for	management	T	7/29/85	1	Hill Sta, N. Forest	John Hamrick	RM	1362.07	0	7	20	
Basic Management for	management	T	7/29/85	1	Hill, Farmers' Union	John Hamrick	RM	1362.07	0	8	12	
Basic Marketing	marketing	T	7/29/85	0.5	Hill Sta, N. Forest	Lee Nelson	RM	1362.91	0	9	20	
Basic Extension	extension	T	7/29/85	0.5	Hill Sta, N. Forest	Don Hill, Jr	RM	1362.91	0	10	20	
Elmer From Extension	ag each	T	8/26/85	1	Hill Sheriff Office	Richard Ede	RM	1362.00	0	11	15	
Elmer From Extension	ag each	T	8/27/85	1	John Hamrick Elmer From	Richard Ede	RM	1362.00	0	12	11	
Introduction to Accts	accounting	T	10/26/85	1	South Lakes Cooperative	David Hamrick	RM	1362.00	13	13	14	
Consumer Questions o	electric	T	12/16/85	1	Union Automobile Electric	David Hamrick	RM	95.00	0	14	7	
Consumer Questions o	electric	T	12/17/85	1	Walden Marketing Coop	David Hamrick	RM	95.00	0	15	13	
Trainers' Course	training	T	1/24/86	3	Jerusalem, Administrator to	Lee Hamrick, Adam Hamrick	RM	94,334.00	2	16	20	
Trainers' Series (2)	directors	T	2/12/86	2	Jerusalem, Administrator to	David Hamrick, Adam Hamrick	RM	92,122.25	0	17	21	
Manager 1	management	T	2/23/86	2	Jerusalem, Administrator to	David Hamrick, Adam Hamrick	RM	92,122.25	0	18	12	
'Cooperative oriented	co-op	T	2/24/86	6	Walden Cooperative Bank	Don Hamrick	RM	910,720.00	3	19	19	
Manager 2	management	T	2/27/86	2	Jerusalem, Administrator to	David Hamrick	RM	92,062.25	0	20	11	
Financial Basics	management	T	2/28/86	1	Jerusalem, Administrator to	RM	922.05	0	21	16		
Electric Operation	electric	T	2/28/86	1	Hill Electric Coop	RM	147.11	0	22	46		
Trainers' Series (3)	directors	T	4/14/86	2	Jerusalem, Administrator to	David Hamrick, Adam Hamrick	RM	92,392.25	2	23	11	
Entry Operations	entry	T	4/15/86	1	Jarvis, Irish Development	Lee Hamrick	RM	922.07	0	24	23	
Maintenance of Hill E	ag each	T	4/26/86	0.5	Jarvis, Staffing Hill's I	Ray Hamrick	RM	1370.00	0	25	22	
English Registration	management	T	4/29/86	7	Hill Station, CP office	David Hamrick	RM	91,772.00	0	26	8	
Marketing Workshop 1	marketing	T	7/28/86	1	Hill Station, Union Hill	John Hamrick	Adam Hamrick	922.20	1	27	27	
Trainers' Series (4)	directors	T	7/28/86	2	Hill, Union of Char to	David Hamrick, David Hamrick	RM	922.02	0	28	14	
Marketing Workshop 2	marketing	T	7/28/86	0.5	Hill Station, Union Hill	John Hamrick	Adam Hamrick	922.20	2	29	23	
Maintenance of Hill E	ag each	T	7/28/86	0.5	Jarvis Ag Entry Coop	Ray Hamrick	RM	1370.00	0	30	13	
Accounting for Livest	accounting	T	8/14/86	1	Hill, Union of Char. S	David Hamrick	Adam Hamrick	922.00	0	31	9	
Marketing Series (5)	directors	T	8/14/86	2	Jerusalem, Administrator to	David Hamrick, David Hamrick	RM	92,540.25	0	32	12	
Marketing Series (6)	directors	T	8/14/86	2	Jerusalem, Administrator to	David Hamrick, David Hamrick	RM	92,540.25	0	33	16	
Marketing Series (7)	directors	T	8/14/86	2	Jerusalem, Administrator to	David Hamrick, David Hamrick	RM	92,540.25	0	34	16	
Accounting for Livest	accounting	T	8/14/86	1	Jerusalem, Administrator to	David Hamrick	Adam Hamrick	922.00	0	35	12	
Maintenance of Hill E	ag each	T	8/28/86	0.5	WALSH, Branch of Eric	Ray Hamrick	RM	1362.00	0	36	11	
Bank Accounting	accounting	T	10/26/86	2	Walden, Grand Hotel	David Hamrick	Adam Hamrick	922.00	0	37	13	
Changing the Cooper	management	T	10/26/86	20	U.S., Land o Labor	Lee Hamrick, C	RM	0	0	38	5	
Cooperative Basics	co-op	T	12/12/86	1	Walden Char Soc	David Hamrick	Adam Hamrick	922.00	0	39	12	
Class 100	computer	T	2/22/87	1	Jerusalem, WEA	John Hamrick	RM	0	7	40	10	
Computer Familiarizat	computer	T	2/24/87	2	Jerusalem, CP	Thomas Hamrick	RM	0	0	41	9	
Cooperative Basics	co-op	T	4/14/87	0.5	Jarvis Ag. Coop	David Hamrick	RM	0	0	42	21	
Grain Marketing	marketing	T	2/24/87	10	Hill, N. NC	NC Hamrick	RM	0	0	43	5	
Computers in Cooper	computer	T	4/14/87	20	Washington DC	NC	RM	0	0	44	1	
Marketing/Electric Bil	electric	T	2/24/87	0.5	Walden, Marketing Coop S	David Hamrick	RM	0	0	45	10	
Computer Familiarizat	computer	T	2/24/87	2	Walden, Marketing Coop S	Thomas Hamrick	RM	0	1	46	8	
Credit System	credit	T	2/24/87	0.5	Jerusalem, Union Bank Co	Dr S Hamrick	RM	0	0	47	46	
Electric Basic	electric	T	4/14/87	0.5	Walden, Electric Cooperative	Thomas Hamrick	RM	0	0	48	10	
Computer Familiarizat	computer	T	4/22/87	2	Walden, Ag Marketing Coop	Thomas Hamrick	RM	0	1	49	11	
Sheep Shearing	livestock	T	4/24/87	0.5	Walden, Department of Ag	David Hamrick	RM	0	0	50	17	
Sheep Shearing	livestock	T	4/24/87	0.5	Hill Hamrick, Farm of H. T	David Hamrick	RM	0	0	51	15	
Cooperative Marketing	marketing	T	7/28/87	1	Hill Station, Prof Union	Thomas Hamrick	RM	0	1	52	45	
Cooperative Livestock M	co-op	T	8/11/87	1	Jerusalem, Administrator to	David Hamrick	RM	0	1	53	20	

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Course Name	Inst Area	Type	Start Date	Length	Location	Instructor	Inst Grade	Total Cost	Number of S	Course #
Computer Facility	computer	T	201203	1	Edwards, Ag Building C	Wayne Eln			2	15
Computer Network	networking	T	201203	3	Monks, Open	David Smith			0	17
Basic Accounting	accounting	I	201203	4	Jordan, Alexander B	Bridie Hill	Adam Smith		0	18
Cooperative Sales	co-op	I	201203	0.5	Bell Lake Chemical Co	Eljal Green			0	19
Computer Facility	computer	T	201203	2	Jordan, WEA	Wayne Eln			2	20
Operation for a Pt	co-op	I	201203	0.5	Jordan, WEA	Eljal Green			15	21
Livestock Diseases	diseases	I	201203	3	Jordan, Alexander B	David Smith	Ernie Halsey			22
Marketing Sales I	marketing	T	201203	1	Jordan, Alexander B	Ear Smith				23
Livestock Sales	livestock	T	201203	0.5	Jordan, Alexander B	Ernie Halsey				24
Marketing Sales II	marketing	T	201203	1	Jordan, Alexander B	Ear Smith			0	25
Electric Safety in th	electric	T	201203	0.5	Lower Electric Co	Ear Smith			0	26
Electric Safety in th	electric	T	201203	0.5	Logan, Charles R	Ear Smith			0	27
Electric Safety in th	electric	T	201203	0.5	Gen, Inc of One Star	Ear Smith			0	28
Basic Accounting	accounting	I	201203	3	Jordan, Alexander B	Joseph Eln			0	29
Marketing Sales III	marketing	T	201203	1	Jordan, Alexander B	Ear Smith	Special		0	30
Sales Operations	sales	T	201203	1	Jordan, CP	Wayne Eln			0	31
Low Policy Sales	credit	T	201203	1	Jordan, CP	Ear Smith			0	32
Accounting Software	computer	I	201203	3	Jordan, CP	Wayne Eln	Ernie Halsey		1	33
Accounting Software	computer	I	201203	3	Jordan, CP	Wayne Eln	Ernie Halsey		0	34
Sales Promotion	sales	T	201203	1	Marquise Chemical Co	Wayne Eln			0	35
Food Accounting	livestock	T	201203	2	Smith, Gailley Co				0	36
Marketing Sales IV	marketing	T	201203	1	Jordan, Alexander B	David Smith			0	37
Business Safety & H	ag each	T	201203	1	Hill, Campbell Co	Ernie Halsey			0	38
Cooperative Sales	co-op	I	201203	0.5	Marquise Chemical Co	Eljal Green			0	39
Intermediate Account	accounting	I	201203	3	Jordan, Alexander B	Bridie Hill			2	40
Low Policy Sales	credit	T	201203	1	Gen, WEA Office	Eljal Green			0	41
Low Administration	credit	T	201203	3	Jordan, Alexander B	Ear Smith			1	42
Office Management	management	I	201203	0.5	Hill, WEA Office	David Smith			1	43
Intermediate Account	accounting	I	201203	3	Jordan, Alexander B	Joseph Eln			0	44
Office Management	management	I	201203	0.5	Smith, WEA Office	David Smith			1	45
WHA Administration	sales	T	201203	2	Jordan, Alexander B	Wayne Eln			0	46
Accounting for Livest	accounting	I	201203	3	Jordan, National Sales				0	47
Cooperative Sales	co-op	I	201203	0.5	Marquise Chemical Co	Eljal Green			0	48
Cooperative Sales	co-op	I	201203	0.5	Marquise Chemical Co	Eljal Green			0	49
Office Management	management	I	201203	0.5	Hill, WEA Office	David Smith			2	50
Office Management	management	I	201203	0.5	Hill, WEA Office	David Smith			0	51
Office Management	management	I	201203	0.5	Hill, WEA Office	David Smith			2	52
Basic Accounting	accounting	I	201203	3	Jordan, Alexander B	Joseph Eln			6	53
Booker Mathematics I	ag each	T	201203	1	Gen, Low Pol. Co	Ear Smith			0	54
Computer Facility	computer	T	201203	3	Jordan, CP	Wayne Eln			1	55
Software affecting WA	sales	T	201203	2	Jordan, Open Sales	Wayne Eln	David Smith		1	56
Skills for Local Bus	marketing	T	201203	2	Jordan, WEA	Ear Smith			2	57
Accounting Software	computer	T	201203	2	Jordan, CP	Joseph Eln			0	58
Booker Mathematics I	ag each	T	201203	1	Jordan, WEA	Ear Smith			0	59
Basic Accounting	livestock	T	201203	0.5	Hill, WEA Office	Ear Smith			0	60
Legal Aspects of Sale	law	T	201203	1	Jordan, CP	Forest Hill			0	61
Financial Management	credit	T	201203	4	Jordan, National Sales	WEA - Hill			1	62
Basic Accounting	livestock	T	201203	1	Jordan, National Sales	Ear Smith			0	63
Basic Accounting	livestock	T	201203	1	WHA	Ear Smith			0	64
Marketing Sales V	marketing	T	201203	2	Jordan, National Sales	Ernie Halsey	Low Sales, A		0	65
Cooperative Sales	co-op	I	201203	0.5	Jordan, CP	Eljal Green			2	66
Export Process	marketing	T	201203	2	France, Belgium, Holland	Joseph Eln			1	67
WHA Administration	sales	T	201203	0.5	Edwards Chemical Co	Wayne Eln			0	68
Computer Facility	computer	T	201203	2	Bell Lake Brewery Co	Wayne Eln			0	69
Project Design	management	T	201203	4	Jordan, WEA	WHA			0	70
Ag Marketing in Gen	marketing	T	201203	2	Fort Collins, WEA	WHA Faculty			0	71

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B. U.S. and Third Country Training

CDP U.S. & THIRD COUNTRY TRAINING

COURSE NAME	LENGTH DAYS)	ATTENDANCE
Marketing	12	10
Management	45	1
Cost accounting	30	3
Credit	30	1
Marketing	21	1
Marketing	180	2
Trade fair	7	1

ANNEX 2

ANNEX 2

GRANTS AND LOANS FOR TARGETED COOPERATIVES
FOR THE PERIOD ENDING AUGUST 31, 1992¹

	<u>LOANS</u>	<u>GRANTS</u>
I. Electric Cooperatives		
● Loans/Grants to date	60,872	9,370
● Other Commitments for Loans/Grants to Aug. 31, 1992	244,720	158,020
II. Other Cooperatives		
● Loans/Grants to date	0	53,273
● Other Commitments for Loans/Grants to Aug. 31, 1992	49,500	126,000
TOTAL TO DATE	60,872	62,643
TOTAL COMMITMENTS	294,220	284,020
TOTAL FUNDS TO BE RESERVED = US <u>\$578,240</u>		

¹ In US dollars.

ANNEX 3

ANNEX 3

CDP Cooperative Development Model

STAGES OF COOPERATIVE DEVELOPMENT

STAGE I:

- Cooperative haso
- o progressive board of directors.
 - o made a request to CDP for assistance
 - o formal registration
- Needs
- o training that will assist the members and board in becoming aware of their duties and responsibilities.
 - o basic managerial skills to plan implement, manage and evaluate the cooperatives economic services and activities.
- CDP will
- o conduct management needs assessment;
 - o provide public training meetings designed to inform the public of the role of co-ops in development and how they can be of benefit to the community by increasing business and achieving sustainable economic development.
 - o provide educational materials to the board that can be used to inform the members.
 - o provide technical assistance to become a viable cooperative;
 - o provide general basic management assistance.

STAGE II:

- Cooperative haso
- o all items listed in prior stage
 - o regular general assembly meetings
 - o participated in CDP training
 - o some trackable type of accounting system
 - o a desire and a potential to operate as a business
 - o signed a memorandum of understanding with CDP to become a targeted cooperative.
- Needs
- o Training in:
 - policy making
 - development of by-laws
 - planning and decision making
 - accounting system
 - reporting and accountability
 - budgeting and financial management
 - staff development
 - general business management
 - technical training (e.g. dairy, ag machinery, etc.
 - o technical assistance, follow up and monitoring

- o financial assistance
- CDP will o provide needed training and technical assistance to meet needs.
- o assist in identifying sources of finance for suggested projects
- o assist with feasibility studies for such projects

STAGE III:

- Cooperative has o all items listed in stages I & II
- o a board of directors who meets regularly and is:
 - carrying out policies approved by the members at general assemblies
 - setting up written policies for co-op operations
 - developing annual workplans and budgets
 - following sound business practices
- o making regular activity reports to members

- Needs o training in:
 - monitoring of activities in order to measure effectiveness of staff inputs
 - business management at the intermediate level
- o Follow up on training with technical assistance and monitoring
- o assistance in evaluation of loan applications

- CDP will o provide needed training and technical assistance
- o assist cooperative in evaluation of loan applications

STAGE IV:

- Cooperative has o all items listed in stages I through III
- o the ability to carry out its daily business activities with a moderate amount of assistance from CDP
- o a profitable operation
- o agreed to partially fund CDP training programs

- Needs o training that will fine tune the various phases of the overall management system
- o advice on technical assistance and needs assessment

- CDP will o serve as an advisor to the co-op as the staff

carries out the planning, implementation and evaluation of its annual workplans

- o provide limited training and technical assistance for new staff and members for a fees.

STAGE V:

- Cooperative has
- o all items listed in stages I through IV
 - o Agree to serve as a model for less developed cooperatives.
 - o an active representative on the CDP advisory committee
 - o agreed to financially support CDP services rendered to the cooperative.
 - o pays patronage refunds to members

- Needs
- o a minimal amount of outside intervention in activities

- CDP will
- o provide limited training and technical assistance for new staff and board members for a fee.

stages/LA

CHARACTERISTICS OF A CDP

TARGETED COOPERATIVE AFTER IT REACHES STAGE V

It is a business organization serving members with better goods and services at a competitive prices to increase their incomes and quality of life. It holds annual assemblies, where the board of directors are elected democratically with each member having one vote. Members are able to vote on polices, approve financial statements, and approve plans designed by the board of directors.

1. Has a board of directors capable of:-
 - a. carrying out the polices approved by the membership.
 - b. developing polices for the manager and staff to follow.
 - c. understanding and taking management decisions based on financial statements.
 - d. developing annual budgets for the co-op.
 - e. developing Annual Workplans for the co-op.
 - f. making regular activities reports to its members.
 - g. regularly reviewing the co-op activities.
 - h. hiring and monitoring a manager and staff capable of carrying out the daily activities of the co-op.
2. Has the potential of making a profit.
3. Pays patronage refunds to its members.
4. It is an organization capable of carrying out its own business activities with a minimum of outside.

stages/LA

IMPLEMENTATION PLAN FOR COOPERATIVE DEVELOPMENT

ТАЙ ОВТВО COOPERATIVES	STAGE	JAN 1 1992			JAN 1 1993			JAN 1 1994			JAN 1 1995		
BEIT JALA OLIVE PRESS	1												
	2												
	3												
	4												
	5												
BEIT LANA BTPAWBEPY	1												
	2												
	3												
	4												
	5												
ELECTRIC UNION	1												
	2												
	3												
	4												
	5												
JEMM MARKETING	1												
	2												
	3												
	4												
	5												
KHAM YUNIS AG.	1												
	2												
	3												
	4												
	5												
OLIVE OIL UNION	1												
	2												
	3												
	4												
	5												
TULKAREM LIVESTOCK	1												
	2												
	3												
	4												
	5												
SOURREEF HANDICRAFTS	1												
	2												
	3												
	4												
	5												
	1												
	2												
	3												
	4												
	5												

NOTE: AS ABOVE TARGETED COOPERATIVES ACHIEVE STAGE THREE, ADDITIONAL COOPERATIVES WILL BE IDENTIFIED FOR INCLUSION IN TARGET GROUP

ANNEX 4

ANNEX 4

List of Cooperatives Receiving Software and
Related Training

CO-OP NAME	TNT VIRUS	ACCOUNT	NAFITHA	LOTUS123	NASHER	AS2
HEBRON MKT		X		X	X	X
TARQUMIA		X		X		X
BEIT JALA	X	X	X	X	X	X
RAMALLAH PULTRY		X	X	X		X
RAMALLAH MKT	X	X			X	X
JERICHO MKT	X	X		X		X
AG. ENG. CO-OP		X		X		X
NABLUS MKT.	X					X
JENIN MKT.	X	X	X	X	X	X
TULKAREM MKT	X	X	X	X		X
QUALQULIA MKT.		X		X		X
KHAN YOUNIS		X			X	X
BEIT LAHIA	X	X	X	X	X	X
ELECT. UNION	X	X		X	X	X
MKT. CO-OP UNION	X	X	X	X	X	X
SALFEET	X	X	X	X	X	X
TULKAREM LIVESTOCK			X	X	X	X
SOURCEEF	X	X	X	X	X	X
KUPUR NEIMEH					X	

ANNEX 5

CDP PUBLICATIONS LIST

NAME AND TYPE OF PUBLICATION	ISSUE DATE
Bimonthly newsletter	15 issues from Feb.'90-Nov.'92
Technical Bulletins <ol style="list-style-type: none"> 1. A series of 19 bulletins on different 19 animal disease 2. Olive Oil 3. EEC Export Standards: Tomatoes 4. EEC Export Standards: Aubergine 5. EEC Export Standards: Sweet Pepper 6. EEC Export Standards: Cucumber 7. EEC Export Standards: Strawberries 8. Processing of Traditional White Cheese 9. Maintenance of Tractor Tires 10. Village Electric Cooperative Loan Manual 11. Loan Manual for Agricultural, Marketing, Handicraft and Secondary Cooperatives 12. Plowing Machinery 13. Processing of Cream, Butter and Ghee 14. Cooling Facilities for Fresh Fruits and vegetables 	<p>1989</p> <p>1989</p> <p>November 1990</p> <p>November 1990</p> <p>November 1990</p> <p>November 1990</p> <p>November 1990</p> <p>November 1990</p> <p>April 1991</p> <p>April 1991</p> <p>Revised</p> <p>December 1991</p> <p>December 1991</p> <p>March 1992</p> <p>April 1992</p>
Cooperative Bulletins <ol style="list-style-type: none"> 1. How to be a Successful Director 2. Trainers Manual on Cooperative Issues (adapted for Soureef Women Co-op.) 3. Trainees Manual on Cooperative Issues (adapted for Soureef Women Co-op.) 4. Use Of Co-op Member Money 	<p>January 1990 Revised Jun.'92</p> <p>Jun.'90-Mar.'92</p> <p>Jun.'90-Mar.'92</p> <p>August 1992</p>
Brochures <ol style="list-style-type: none"> 1. Agricultural Marketing Information Committee (AMIC) (Engl. & Arab.) 2. Gaza Produce (Engl.) 3. Cooperative Structure Course Brochure 4. Cooperative Principles brochure (+ six inserts) 	<p>April 1990</p> <p>September 1991</p> <p>September 1992</p> <p>September 1992</p>

(Cont...)

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CDP PUBLICATIONS LIST (Cont.)

NAME AND TYPE OF PUBLICATION	ISSUE DATE
Posters	
1. Women in Development / Promotion Poster	June 1990
2. Cooperatives' Structure	May 1990
3. Co-op principle #1: Open membership	August 1990
4. Co-op Principle #2: Patronage Refunds	August 1990
5. Co-op Principle #3: Co-op are Democratic (one member = one vote)	August 1990
6. Co-op Principle #4: Continuous Education .	August 1990
7. Co-op Principle #5: Limited Interest on Capital	August 1990
8. Safety Regulations in Electric Stations	June 1991
Flyers	
1. West Bank Agriculture (Engl.)	October 1990
2. The Winter Garden of Gaza	October 1990 Updated Aug. '92
3. Palestinian Cooperatives Survive and Teach Democratic Values (Engl.)	October 1990
Workshop Reports	
CDP issued 6 Marketing Workshop reports and 2 Women in Development Workshop reports.	

ANNEX 6

ANNEX 6

Inventory List of Residual Non-Consumable Property

CODE

INDEX

A

EXECUTIVE CHAIRS

B

CHAIRS AND TABLES

C

FIRE EXTINGUISHER

D

DESKS

E

FILING CABINETS/BOOKS SHELVES

F

TELEPHONE/HEATERS/FANS/LAMPS.

G

APPLIANCES - STOVES/FRIDGES

H

OFFICE EQUIPMENT- COMPUTER/
PRINTERS/MONITORS/PROJECTOR/
VIDEO/ ETC...

I

CARS.

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INVENTORY LIST

CREDIT ADVISOR ROOM (3rd Floor)
(ROOM # 01)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
2	Executive chairs	(A-01)
2	Executive desks	(A-01)
1	Book shelf	(E-01)
2	Chrome chairs	(B-01)
2	Computer tables	(B-01)
1	Computer (IBM 55-8094050)	(H-01)
2	Cane table	(B-01)
1	Printer (9G MAID02776) (Pan)	(H-01)
2	Small filing cabinet	(E-01)
1	Telephone	(F-01)
1	Electric Heater	(F-01)
1	Fan	(F-01)

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INVENTORY LIST

DAIRY AND AGRICULTURAL ROOM (3rd Floor)
(ROOM # 02)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
3	Chrome chair	(B-02)
2	Desks	(D-02)
2	Desk chair	(D-02)
1	Training table	(B-02)
1	Filing cabinet	(E-02)
1	Book shelf	(E-02)
1	Fan (Tadiran)	(F-02)
1	Side lamp	(F-02)
1	Telephone	(E-02)
1	Electric space Heater	(F-02)

INVENTORY LIST

PUBLICATION SPECIALIST ROOM (3rd Floor)
(ROOM # 03)

6/30/91

QUANTITYDESCRIPTION

1	Chrome chair	(B-03)
1	Desk	(D-03)
1	Training table	(B-03)
1	Filing cabinet	(E-03)
1	Small bamboo table	(B-03)
1	Telephone	(E-03)
1	Bamboo chair	(B-03)

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INVENTORY LIST

MARKETING ADVISOR (3rd Floor)
(ROOM # 04)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
1	Filing cabinet	(E-04)
1	Desk	(D-04)
4	Chrome chairs	(B-04)
1	Training chair	(B-04)
1	Book shelf	(E-04)
1	Side lamp	(F-04)
1	Telephone	(E-04)
1	Gas Heater	(F-04)

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INVENTORY LIST

MARKETING'S ROOM (3rd Floor)
(ROOM # 05)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
1	Computer (IBM 8503002)	(H-05)
1	Printer (Olympia MP136SE)	(H-05)
2	Desks	(D-05)
3	Chrome chairs	(B-05)
1	Computer table	(B-05)
1	Filing cabinet	(E-05)
1	Book shelf	(E-05)
1	Swamp cooler	(F-05)
1	Cane table	(B-05)
2	Telephones	(E-05)
1	Portable computer Zenith	(H-05)
1	Jet ink canon printer	(H-05)

INVENTORY LIST

SECRETARY'S ROOM (3rd Floor)
(ROOM # 06)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
1	Computer IBM (8503002)	(H-06)
1	IBM Laiser Printer(P-N1039716)	(H-06)
1	Computer table	(E-06)
2	Training table	(E-06)
1	Printer (Qume)	(H-06)
1	Cabinet	(E-06)
1	Desk	(D-06)
2	Fan (Raks/Royal)	(F-06)
2	Chrome chair	(E-06)
1	Telephone	(E-06)
1	Typewriter (Brother 760TR)	(H-06)
1	Gestetner	(G-06)
1	Light table	
3	Filing cabinet	(E-06)
1	Fire extinguisher	(C-06)
1	Gas Heater	(F-06)

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INVENTORY LIST

TRAINING DIRECTOR'S ROOM (3rd Floor)
(ROOM # 07)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
1	Executive chair	(A-07)
1	Executive desk	(A-07)
1	Filing cabinet	(E-07)
2	Training tables	(B-07)
1	RENTED Computer (IBM 88-37193)	(H-07)
1	Computer table	(B-07)
1	Book shelf	(E-07)
3	Chrome wicker chair	(B-07)
1	Telephone	(F-07)

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INVENTORY LIST

TRAINING MANAGER'S ROOM (3rd Floor)
(ROOM # 08)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
1	Executive chair	(A-08)
4	Chrome wicker chair	(B-08)
1	Book shelf	(E-08)
1	Filing cabinet	(E-08)
1	Fan (Royal)	(F-08)
1	Cabinet	(E-08)
1	Cane table	(B-08)
1	Telephone	(F-08)
1	Overhead projector	(H-08)
1	Fire extinguisher	(C-08)

INVENTORY LIST

TRAINING DIRECTOR'S ROOM (3rd Floor)
(ROOM # 08)

6/30/91

QUANTITY -----	DESCRIPTION -----	
1	Executive chair	(A-08)
4	Chrome wicker chair	(B-08)
1	Book shelf	(E-08)
1	Filing cabinet	(E-08)
1	Fan (Royal)	(F-08)
1	Cabinet	(E-08)
1	Cane table	(B-08)
1	Telephone	(F-08)
1	Overhead projector	(H-08)
1	Fire extinguisher	(C-08)

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INVENTORY LIST

MEETING ROOM (3rd Floor)
(ROOM # 09)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
1	Television (Sharp 313433)	(H-09)
1	Video (Sharp 220137)	(H-09)
1	Typewriter (IBM 6746)	(H-09)
8	Training tables	(B-09)
23	Chrome chairs	(B-09)
1	Big white board	(F-09)
1	Filing shelf	(E-09)
1	Fan (RAKS)	(F-09)
3	Bamboo chairs	(B-09)
1	Bamboo table	(B-09)

INVENTORY LIST

LIBRARY (3rd Floor)
(ROOM # 10)

6/30/91

QUANTITY

DESCRIPTION

1	Training table	(B-10)
4	Book shelves	(E-10)
1	Chrome chair	(B-10)

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INVENTORY LIST

PUBLICATION ROOM (3rd Floor)
(ROOM # 11)

6/30/91

QUANTITY

DESCRIPTION

1	RENTED Photo copier(Richo FT4490)	(H-11)
2	Training table	(B-11)
1	Cabinet	(E-11)

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INVENTORY LIST

BACK KITCHEN & VERANDA (3rd Floor)
(ROOM # 12)

6/30/91

QUANTITY

DESCRIPTION

1	Training table	(B-12)
1	Philips refrigerator	(G-12)
1	Stove (858 Electra)	(G-12)

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INVENTORY LIST

BACK KITCHEN + VERANDA (2nd Floor)
(Room # 13)

6/30/91

<u>QUANTITY</u>		<u>DESCRIPTION</u>	
1	RENTED	Photo copier (Richo FT4480)	(H-13)
1		Big training table	(B-13)
1		Training table	(B-13)
1		Cabinet	(E-13)
1		Big fridge (Tadiran)	(G-13)
1		Small fridge (Oppos)	(G-13)
2		Fire extinguisher	(C-13)
1		Gas stove (Deluxe A & G)	(G-13)
1		Side lamp	(F-13)
1		Chrome chair	(B-13)

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INVENTORY LIST

DIRECTOR'S OFFICE (2nd Floor)
(Room # 14)

6/30/91

QUANTITYDESCRIPTION

1	Executive desk	(A-14)
1	Executive chair	(A-14)
6	Chrome chairs	(B-14)
1	Two drawer file cabinet	(E-14)
1	Chrome/glass table	(B-14)
1	Computer table	(B-14)
1	Fan (Appolo)	(F-14)
1	Side lamp	(F-14)
1	Telephone	(F-14)
1	Split Computer Table	(B-14)

TOTAL P.19

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INVENTORY LIST

RECEPTION AREA (2nd Floor)
(Room # 15)

6/30/91

QUANTITY

DESCRIPTION

1	Desk	(D-15)
1	Shelves	(E-15)
1	Bamboo Shelves	(E-15)
5	Bamboo chairs	(B-15)
1	Bamboo table	(B-15)
1	Fire extinguisher	(C-15)

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INVENTORY LIST

FINANCE & ADMIN-DIRECTOR'S OFFICE (2nd Floor)
(Room # 16) 6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
4	Chrome wicker chairs	(B-16)
1	Tape recorder(892564)	(F-16)
1	Executive desk	(A-16)
1	Executive chair	(A-16)
1	Computer table	(B-16)
1	Fan (Tadiran)	(F-16)
1	Filing cabinet	(B-16)
1	Chrome chair	(B-16)
1	Bamboo coffee table	(B-16)
1	Side lamp	(F-16)
1	Computer(IBM PS2)(55-8094232)	(H-16)
1	Printer (IBM 1318840)	(H-16)
1	Telephone	(F-16)
1	Fax machine(Panafax UF 260)	(H-16)
1	Small file Case	(B-16)

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INVENTORY LIST

EXECUTIVE SECRETARY'S Room (2nd Floor)
(ROOM # 17)

6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>
1	Computer (IBM s/n 55-8094049) (H-17)
1	Printer Panasonic kx/ P 1592 (H-17)
1	Computer Table (B-17)
1	Desk (D-17)
1	Wooden Cabinet (E-17)
4	Filing Cabinet (E-17)
1	Fan (F-17)
1	Small Table (B-17)
1	Chrome Chairs (B-17)
1	Chrome Wicker Chairs (B-17)
1	Telephone (F-17)

INVENTORY LIST
 ACCOUNTING ROOM (2nd Floor)
 (Room # 18)

6/30/91

<u>QUANTITY</u>		<u>DESCRIPTION</u>	
1	RENTED	Computer IBM (s/n 88-56953)	(H-18)
1		Printer Panasonic	(H-18)
1		Printer Panasonic (kx-P10801)	(A-18)
1		Computer table	(B-18)
1		Cabinet	(E-18)
1		Filing cabinet	(E-18)
1		Training table	(B-18)
1		Desk	(D-18)
1		Wooden cabinet	(E-18)
1		Fan (Tadiran)	(F-18)
2		Desk chair	(D-18)
4		Chrome chairs	(B-18)
1		Air cooler	(F-18)
1		Small file case	(E-18)
2		Telephones	(F-18)
1		Casio calculator (DR-110s)	(H-16)

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INVENTORY LIST

WOMEN IN DEVELOPMENT + COMPUTER's Room (2nd Floor)
 (ROOM # 19) 6/30/91

<u>QUANTITY</u>	<u>DESCRIPTION</u>	
2	Executive chairs	(A-19)
2	Desks	(D-19)
2	Filing cabinets.	(E-19)
1	Computer (IBM) S/N5160	(H-19)
1	Printer(PanasonicKX-P1592)	(H-19)
1	Computer table	(B-19)
1	Cabinet	(E-19)
1	Chrome chair	(B-19)
1	Fan (Raks)	(F-19)
1	First Aid cabinet	(E-19)

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**FURNITURE AND APPLIANCES BELONGING TO CDP
CURRENTLY AT APARTMENT OF JACK EDMONDSON**

(ROOM # 20)

6/30/91

<u>QUANTITY</u>	<u>ITEM</u>	
1	Gas Stove (PER)	(G-20)
1	Fridge (Tadiran) (purchased with AID funds but placed on Jack's passport in May 1991 from David Davies passport, who had received it from D. Thomas' passport in late 1988)	(G-20)
1	Washing machine (Phillips)	(G-20)
1	Drying Machine (Phillips)	(G-20)
1	Gas space heater	(F-20)
1	Electric heater	(F-20)
1	Small electric heater	(F-20)
1	Small electric fan	(F-20)
1	Double bed (including mattress and box spring) (purchased with AID funds but placed on Jack's passport in May 1991 from David Davies passport)	(F-20)
1	Bamboo setee	(B-20)
2	" armchairs	(B-20)
1	" coffee table (glass top)	(B-20)
2	Small bamboo side tables (glass tops)	(B-20)

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FURNITURE AND APPLIANCES BELONGING TO CDP
CURRENTLY AT APARTMENT OF PHIL BROWN

(ROOM # 21)

6/30/91

QUANTITY	ITEM	
2	Fan	(F-21)
1	Supercool Air Cooler	(F-21)

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<u>Room Code</u>	<u>Location Index</u>
#1	Credit Advisor's Room (3rd Floor).
#2	Dairy and Agricultural Room (3rd Floor).
#3	Publication Specialist Room (3rd Floor).
#4	Marketing Advisor's Room (3rd Floor).
#5	Marketing's Room (3rd Floor).
#6	Secretary's Room (3rd Floor).
#7	Training Director's Room (3rd Floor).
#8	Training Manager's Room (3rd Floor).
#9	Meeting's Room (3rd Floor).
#10	Library
#11	Publication's Room (3rd Floor).
#12	Kitchen + Back Veranda (3rd Floor).
#13	Kitchen + Back Veranda (3rd Floor).
#14	Directors's Room (2nd Floor)
#15	Reception Area (2nd Floor).
#16	Finance & Admin Director's Room (2nd Floor).
#17	Executive Secretary's Room (2nd Floor).
#18	Veranda's Room (2nd Floor).
#19	Women in Development+Computer's Room
#20	Furniture and Appliances at apartment of Jack Edmondson.
#22	Gaza office
#23	Project Cars.

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CDP CARS

VEHICLE BRAND	VEHICLE #	ENGINE	YEAR	COLOUR	PERSON ASSIGNED
Peugeot(505sx)	93-007-89	2000	1989	Brown	T. LAQUEY
Opel Ascona	48-176-88	1600	1988	White	O. SHEHADEH
Fiat Tipo	13-395-05	1600	1990	White	A. ABU ARAFFH
Subaru Station	83-967-87	1800	1987	White	J. Nesnas

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**GAZA INVENTORY LIST
(ROOM # 22)**

QUANTITY

DESCRIPTION

1	Computer IBM MH 13762(N) Gs 5500BCN 10	(H-22)
1	Printer Star LC 15 LC 15 (Star) 80751190-1	(H-22)
1	Photo Copier (Richo) 2140061441	(H-22)
1	Fax Machine (EXTEL) S.N 0344729	(H-22)
1	Telephone for the tax machine	(F-22)
2	Telephone Set (Panasonic)	(F-22)
2	Air Conditioner (Amcors)	(F-22)
1	Intercom	(F-22)
2	Desk	(D-22)
1	Typist Chair	(B-22)
1	Executive Chair	(A-22)
2	Chairs with arms	(B-22)
12	Chair	(B-22)
1	Set of 4 chairs	(B-22)
1	Table for the computer	(H-22)
1	Table for the printer	(H-22)
1	Table for the fax machine	(H-22)
6	Table	(B-22)
2	Coffee Table	(B-22)
1	Filing Cabinet (four drawers)	(E-22)
1	Filing Cabinet (two drawers)	(E-22)
2	Shelves for publications	(E-22)
1	Desk side cupboard	(E-22)
1	Book Cabinet	(E-22)
1	Metal Cupboard	(E-22)
1	Board	(E-22)
2	Mirror	(E-22)
6	Waste Basket	(E-22)
1	Kettle (Electric)	(G-22)
1	Refrigerator	(G-22)
1	Gas Cylinder	(G-22)

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