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**Identification of Global Development Alliance Opportunities in WB/G  
Interim Report**

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TO THE

**USAID MISSION TO THE WEST BANK AND GAZA**  
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## Introduction

### GDA Definition and Budget

The Global Development Alliance Initiative seeks to attract private sector investors and other interested parties (donors, NGOs, governments, etc.) to jointly develop large-scale investment opportunities identified in countries where USAID works. According to GDA guidelines for USAID Missions, “GDA alliances are expected to bring significant new sources, new ideas, new technologies and or new partners to address development problems in countries where USAID operates. Development alliance is an agreement between two or more parties to jointly define a development problem and jointly solve it.”<sup>1</sup>

The requested GDA budget submitted to the U.S. Congress for GDA initiatives for the fiscal year 2002 was set at US\$160 million. Only \$20 million was approved by Congress, however, and this entire allocation has been committed for projects around the world through September 2002. All other projects that would be put forward for this fiscal year would have to be funded by USAID Missions’ and or Bureaus’ budgets. Although these projects would be of a similar nature and structure to GDA projects, they would nonetheless be considered private-public partnerships, as only projects that are funded by GDA budget would qualify as GDA projects.

GDA projects include new projects or expanded projects or initiatives. Partnerships can include all kinds of groups, including other donor agencies, governments, NGOs, private sector investors, or developers. Projects may be for-profit or not-for-profit and may include all sectors of the economy. Unless USAID is the only developer in the project, all other partnerships could be considered as GDA projects if they are funded by the GDA budget.<sup>2</sup>

Although public-private partnership is not a new concept in the development area, building development alliances under the USAID-GDA umbrella, has a unique process of partnership agreements. The following section summarizes the six tools for alliance builders that the Global Development Alliance Secretariat have developed, to encourage and aid the various participants to engage in this activity, bearing in mind the various issues that may arise and providing a check list of what needs to be done.

### Six Steps of Building Alliances

#### 1. Appropriateness of alliances

The first step of building alliances is to check for the appropriateness of an alliance. Alliances differ from the usual USAID development arrangements, wherein usually USAID’s strategic objective team decides the problem and the solution; the alliance partners jointly define the development problem, reach an agreement between the partners to share resources and risks, and are encouraged to look towards new partners, thereafter leverage significant resources.

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<sup>1</sup>For more information about GDA, please see the USAID web site under [www.usaid.gov/gda](http://www.usaid.gov/gda).

<sup>2</sup> Karen Mulhauser and Associates. A private-sector sub-contractor to MSI, contracted by USAID to implement all contractual work for GDA activities around the globe.

A successful alliance check list includes: a common cause, belief in alliances as a strategy for development, the presence of convener (one perspective alliance partner), a principled behavior, the availability of resources, and the willingness to explore opportunities.

The investigation under this scope shall examine which projects are appropriate for alliances, what types of alliances are possible, and who are the potential partners for the different concepts proposed. Therefore, this work should be considered as an initial investigation for alliances that could possibly develop.

## 2. Getting the alliance underway

Once it is decided that an alliance is a good methodology to solve a developmental problem, then the next step would be to get this alliance underway. At this stage it is important to identify the potential partners that are interested, and check the credibility and character of these partners.

Identifying the partners can be done through “door to door” solicitation of ideas or by holding a conference to develop innovative ideas. Once the partners have been identified it is important for all partners to familiarize themselves with each other. This can be done through; talking with the organizations that have been identified as prospective members, investigating the available resources and potential problems, developing awareness of the typical organization strengths and potential areas of concern, and performing a due diligence check to investigate the prospective partner.

This step establishes the dialogue between the perspective partners and allows for the partners to know in closer detail, who are their partners and what are the resources, strengths, and weaknesses that they will bring to this partnership.

## 3. Defining what is common among interested partners

After the successful identification of suitable partners the natural following next step is the convening of the alliance. Partners jointly have to set the direction of the alliance by defining the problems and concerns of all interested parties, investigating solutions, and identifying country level and community level allies of the alliance. Subsequently, an action plan would be developed to determine the actions to be taken, the allocation of resources and the safe-guarding of the partners particular interests i.e. USAID statutory and policy requirements or other parties’ special interests.

This step sets the direction of the partnership, allocates the resources and provides a mechanism to safe-guard the different interests of the partners.

## 4. Getting the alliance on paper

At this stage partners should be ready to formalize this agreement of collaboration. This might be in a form of a memorandum of understanding or a letter of intent that would commit the alliance members to the agreed upon course of action pending USAID home office approval and resource availability. Presently the agency does not have a format for these agreements and they are

expected to vary considerably from one initiative to another. Important elements to consider in these collaboration agreements include but are not limited to: partner organization details, goals and objectives, operating principles, responsibilities of the alliance partners, accountability and disclaimer.

#### 5. Moving ahead and formalizing the relationship (financing mechanism),

Following the approval of a proposed alliance by USAID and other members, the members should formalize the process of pooling resources. There are several approaches that the members might use to further develop these collaboration efforts. In most cases, the existing instruments can be used to support the proposed initiatives. In other cases the use of competitive solicitation to seek innovative financing approaches are encouraged. The two main approaches that have been practiced are Pooling or Parallel financing.

**Pooled resources:** one approach towards pooling of resources would be the formation of a new legal entity such as an NGO, or an informal partnership that the alliance members may agree to operate to direct the policies and programs of the alliance. Each approach has its advantages and disadvantages, and involves a series of legal steps to be undertaken and possibly the agreement of a Public International Organization (UNICEF or The World Bank) to manage the alliances resources and act as a trustee or fiduciary agent.

**Parallel resources:** is the use of traditional grants and cooperative agreements to support alliances. USAID can assist existing or potential USAID-funded organization to maximize the cost-share resources, thereby, expanding the overall resources available to a program, by actively marketing for outside contribution.

It is important to note that one or more traditional agreements can be entered for the same partnership depending on the number of participants and type of collaboration that the different parties would like to have. In allocating, distributing and managing resources the different members should be totally transparent and cautionary measures should always be taken to address the different requirement of the Agency and other interested participating parties.

#### 6. Alliance management

Once the alliance has been established and the resources has been allocated, the Strategic Objective Team should continue to monitor the progress and report the performance of the alliance in accordance to an agreed upon indicators. The alliance governance is an ongoing and dynamic process and it involves everybody's full engagement.<sup>3</sup>

### **Existing Models of GDA**

To shed some light on the different alliances that have been concluded within the GDA context the following table provides a summary of the different models that do exist and examples of how they worked in different countries. The initial West Bank and Gaza concepts are also proposed within the different existing modules. The final selection and shape of these initiatives

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<sup>3</sup> Tools for Alliance Builders, Global Development Alliance Secretariat, April 2002.

would be determined at a later stage, once the parties agree and a potential alliance proposal is put ahead. Four different modules have been noted from the different examples cited on GDA web site. Other modules and agreements can be reached by the different alliance participants depending on type of partnerships and projects.

**Table 1: Existing Models of GDA**

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
<b>Model One</b>	Address a development challenge by bringing goods, technical services and funding to recipients. No tangible benefit to partners. Primarily volunteer or philanthropic.	<p>The Global Alliance for Vaccines and Immunization. Partnership between Gates Foundation, USAID, World Bank, UNICEF, WHO, pharmaceutical companies and foreign governments. Worldwide. It is designed to address three problems: that every year 30 million children are not receiving vaccinations that only children in developing countries are receiving new life-saving vaccines, and that current market forces do not encourage the development of vaccines against diseases most prevalent in poorer countries such as malaria and diarrhea.</p> <p>United States Energy Association Partnership Program. Worldwide. The energy partnerships program promotes efficient sustainable and environmentally sound supply and use of energy through the peer-to-peer transfer market based approaches and best practices for energy system operation and regulations. It is founded on the voluntary pro-bono participation of US energy companies and organizations. Under the program USEA, has established over 80 regulatory partnerships in 32 USAID-assisted countries. Over 8000 utility executives have participated pro-bono. Since inception over 50 US electric and gas utilities have volunteered the time of their senior executives for this program.</p>	None Proposed

**Table 1: Existing Models of GDA (continued)**

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
<b>Model Two</b>	<b>Dual Objective:</b> (1) address a development challenge (2) provide benefits to some or all partners e.g. Business partnerships and/or marketing opportunities	<p><b>Road-building and maintenance alliance, Madagascar.</b> Madagascar's agricultural growth is significantly hampered by poor physical infrastructure. The program promotes with USAID and the government to involve local villagers and private firms in road building and maintenance. Applications are reviewed for road projects, villagers are organized into road users associations and are formally mandated by the government to be responsible for the building and maintaining of the road. They learn the skills from private road builders and use volunteer energy to do physical work. The roads are maintained by the association, using tolls, government subsidies and fees to finance activities. Accomplishments include the formation of 13 roads, rehabilitation and maintenance of 191 km.</p> <p><b>Global Technology Network</b> (GTN) is a network of domestic and international partners that assists U.S. small and medium-size firms seeking access to emerging overseas markets. GTN matches a local company's' development needs with us firms equipped to provide the appropriate solutions. Follow-up on trade leads is provided through outreach offices in different states in addition to associations. GTN works with USAID missions to establish in country business support centers to provide local business services and market linkages. GTN works in Africa, Asia and Near East, Europe and Eurasia and Latin America. The GTN Program won the Public Service Excellence Award in 2000 for creative partnering in international activity.</p>	<p><b>Business Incubator for ICT Companies:</b> This project proposes the establishment of a business incubator that would develop the emerging ICT sector in WB/G. Possible partners include the USAID Global Development Alliance (GDA) Program, international ICT companies, international ICT foundations, ICT incubator organizations, international and regional management consulting companies, Diaspora Palestinian ICT companies, regional ICT companies and incubators, legal services offices, universities, banks, and private sector investors. Multiple partnerships such as these would enable the incubator to gain more extensive networking access and greater success.</p> <p><b>PITA Marketing Office in Dubai Internet City (DIC):</b> This proposal outlines the establishment of an office in the Dubai Internet City to create awareness in the Gulf of WB/G as an ICT destination, and to facilitate the efforts of PITA entrepreneurs to reach concrete deals through the provision of matchmaking and logistics services.</p> <p>Potential partners include the USAID Global Development Alliance (GDA) Program, Dubai Internet City, Dubai Chamber of Commerce, the UAE Government, Diaspora Palestinian ICT companies, public relations and communication companies, legal services and management consulting companies, and ICT foundations.</p>

**Table 1: Existing Models of GDA (continued)**

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
		<p><b>The Higher Education Partnership for Development.</b> This partnership is a cooperative agreement between USAID, and the American council on Education and other partners including the association of community colleges and the American Association of State Colleges and Universities plus others. One portion of the agreement supports partnerships between higher education institutions in the US and in cooperating countries to demonstrate how they can apply their expertise collaboratively to global and locally based development challenges. The individual partnerships reach out to other in-country development partners as appropriate. The program is active in all USAID regions.</p>	<p><b>Specialized Services Center for Textile and Garments Industry:</b> This project proposes the establishment a Specialized Service Center (SSC) for the textiles and garments sector to support the growth and development of the industry.</p> <p>Possible alliance partners include the USAID Global Development Alliance (GDA) Program, the Italian Institute for Industrial Promotion, IPI, the Arab Bank-Gaza branch or other banks operating in the Gaza Strip, Garments and Textile Associations, and Diaspora Palestinians involved with the garments and textile industry.</p>
<b>Model Three</b>	Dual Objectives 1) Addressing development challenges; 2) Developing research programs (technology and knowledge transfer)	<p><b>TechnoServe Alliances for Rural Economic Growth</b>, with mixed funding from USAID and private sources, TechnoServe’s mission was revised from poverty alleviation to economic growth for the rural and the poor. Its approach has broadened from technical assistance to community based agricultural enterprises, to one of strategic managerial, financial, marketing and technical assistance; to a broad range of businesses provided on the condition that the business has a direct positive impact on low income rural men and women.</p> <p>TechnoServe hired a new generation of local professionals and has supplemented this team with world-class partners through alliances with a range of global private partners. Techoserve works with Mckinsey and Company to assist rural clients From Tanzania and Nicaragua to analyze industry trends and operational strategy. TechoServe works with Young and Rubicam to assist rural clients in Mozambique to develop branding strategies and brand identities for their goods and services.</p>	<p><b>Tourism Training Center:</b> This project proposes the establishment of a training institute for the tourism sector with particular emphasis on “on-the-job” training.</p> <p>Possible alliance partners include the USAID Global Development Alliance (GDA) program; hotel associations in the West Bank and Gaza; Diaspora Palestinian investment bankers; Diaspora Palestinians engaged in the tourism and hospitality sector; training departments of international hotels; international hoteliers schools; international tour operators with extensive involvement in Christian pilgrimage market; U.S. universities with strong tourism and hospitality programs, Christian foundations involved with the preservation and history of the holy sites; and tourism boards in Dubai, Jordan, and Egypt.</p> <p><b>SSC: IT Incubator</b></p> <p><a href="#">PITA @ DIC</a></p>

**Table 1: Existing Models of GDA (continued)**

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
		TechnoServe works with Cargill, to assist rural clients to develop competitive oilseed businesses in Southern Africa.	
<b>Model Four</b>	Addressing development challenges; grants, matching grants, and venture capital with technology and knowledge. Transfer and or business partnerships	<p><b>Public Private Agricultural Research Programs</b>, Over the last ten years USAID has supported several public and privates sector collaborative research programs, largely through the Agricultural Biotechnology Support Program. Led by Michigan University, the program represents partnerships between a number of US universities, US and developing countries companies and international agricultural centers. An example of their activities is the Monsanto Company and Kenyan Agricultural Research Institute (KARI). This was the first USAID Biotechnology related public-private partnership with research aimed at The development of virus resistant sweet potatoes. The Kari-Monsanto partnership has continued long beyond direct USAID funding.</p> <p><b>Winrock International</b>, three successive matching grants for USAID allowed Winrok to implement a series of innovative farmer centered collaborative programs that successfully increased seed production, soil conversation and food production at the small holder level. Winrock and its university collaborators attracted the attention of other donors as well as commercial business and foundations that began to provide significant support. This included the Rockefeller foundation, which provided a grant to enable the Winrock program staff to move quickly to bring the strains of mosaic-resistant cassava to farmers of Western Kenya. In East Africa, Cargill International awarded Winrock two grants to work in Tanzania on Cotton based cropping systems.</p>	All concepts proposed

**Table 1: Existing Models of GDA (continued)**

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
		<p><b>Baltic American Partnership Fund</b>, the public–private partnerships was created jointly by the Open Society Institute and USIAD to strengthen civil society in Estonia, Latvia and Lithuanian. BAPF become fully functioning independent US non profit organization in 1999. It's mission is to enhance opportunities for the people of the three Baltic Republic to develop vigorous civic society and take activist role in shaping their democracies. Local Intermediary organizations are charged with designing programs regarding funds to support the NGO communities in Baltic countries.</p> <p><b>Matching grants.</b> This 35 million grants program for US PVOS requires formal partnerships between PVO recipients and Local NGO's, U. S. corporations, local business, local governments and counterparts. USAID leverages a dollar for a dollar match for field activity in multiple Agency sector and a 25% match for child survival. It is a partnership program that, in the context of field programs focuses on the capacity building at HQ of US PVO's and transfer to local level.</p>	

## Background

### GDA West Bank and Gaza

USAID West Bank and Gaza is anxious to develop a number of projects that fall under the strategic objectives of the GDA initiative. The overall objective of USAID's PRIZIM project is the creation of jobs and the acceleration of foreign investment into WB/G. Within this context, this scope of work has been developed to investigate the possibility of pooling resources and developing alliances to bring about a participative and sustainable approach to economic development in West Bank and Gaza. The PRIZIM – GDA scope of work has the following three main goals: (1) the identification of projects with GDA possibilities (i.e., the supply); (2) the profiling and targeting of Palestinians in the Diaspora who may be interested in developing alliances (i.e., demand); (3) and the matching of possible alliances, in addition to investigating other areas of potential interest to these investors.

Initial meetings commenced in November 2001 with the USAID mission in Tel Aviv, stakeholders, and members of the private sector to confirm the direction of the project and to

determine the type of projects to be developed in West Bank and Gaza. The section below provides a summary of these meetings.

### **Meeting with USAID Mission**

The meeting with the Director of the Private Enterprise Office confirmed the direction of the project and provided general guidelines for selecting GDA projects. These guidelines included:

- Projects have to be employment generating, sustainable under the present circumstances, and capable of leveraging the competitive advantage in the country.
- The sectors to be investigated are: information and communications technology (ICT), construction and services, tourism, and traditional sectors (e.g., garments and textiles).
- USAID's role will be to provide technical assistance, serve in a catalyst role, and possibly assist in procurement.
- Possible partnerships for each project should be identified; potential partners' level of interest should be measured; and projects should try to tap new resources.
- There is a possibility of GDA for an ICT incubator, and Nablus and Gaza Local Industrial Estates (LIE), in addition to others.

These guidelines served as general criteria in the selection process of possible GDA projects.

### **Meeting with the Public Sector**

Meetings with the public sector included the Minister of Trade, Minister of Industry, and Directors of PIPA and PIEFZA. The discussions focused on the type of projects and sectors that USAID-GDA should be considering. The heads of PIPA and PIEFZA suggested specific projects, which are detailed below. The Ministers discussed the possibilities of creating crisis funds for the benefit of the private sector in order to provide immediate and direct financial funding to sustain existing companies and employment levels.

### **Meeting with the Private Sector**

A total of 30 meetings were concluded in the West Bank and Jordan to discuss possible projects and identify potential investors at the initial stage. Meetings were held with the following companies and organizations: Beirzait University, Palestinian Federation of Industries, PEC DAR, PITA, NET, APIC, PADICO, National Institute for Information and Technology, PALTEL, Hussein and Dajani attorneys, Munir Sukhtian Group, Palestinian Banking Corporation, Inter.Continental Bethlehem, PALTRADE, Illam Tam, Massar, and AIM.

A very limited number of the private sector participants were able to come up with concrete studies or proposals to be considered for GDA partnerships. Most of the companies worried about their ability to sustain their present operation(s), let alone undertake new activities. The section below discusses the types of projects that were raised for consideration.

## Possible Concepts to be Developed Under GDA

Meetings with the stakeholders (private and public) portrayed a very weak economy and a further deterioration of the economic base as a result of the one-year of intifada. Both the public and the private sector were focusing on sustainability, rather than expansion, in light of the current political situation. Traditional manufacturing sectors such as garments, stone and marble, food, and other light manufacturing activities were unable to move goods in or out of the specific cities in which they operate. This has resulted in a loss of sales, jobs, and a massive financial crunch. Almost half of the tourism projects, which were recently established, have ceased operations and are awaiting an improvement in the political situation before reopening.

As a result, the financial sector has also suffered tremendously with higher default rates on payments, and the majority of their loans have had to be rescheduled in order to facilitate sustainability of the private sector and business operations. As a result of the current weak economic situation, the projects that have been identified are more developmental in nature and less viable economically.

### Overview of Projects

Generally projects that were suggested by the different participants were not fully developed and in many cases were not carefully studied. A total of 14 projects were collected, categorized, and assessed for potential development. The suggested projects can be categorized into three main areas:

- Crisis funds to sustain present operations and employment levels.
- Capacity building to develop human resources at the firm and sector level.
- Construction and very limited manufacturing activities.

The following section summarizes all the projects that were suggested by the different stakeholders. These projects were categorized into three divisions in accordance to both their viability in the present political situation and in light of the above guidelines provided by the mission.

**First Division Projects.** These are projects that have the potential to be developed at this stage: (1) business incubator for ICT companies (PRIZIM/TSG) (2) PITA Marketing Office in Dubai Internet City (PITA); (3) Specialized Services Center for the textile and garments industry (PIEFZA); and (4) a Tourism Training Center.

**Second Division Projects.** These are projects that have the potential to be developed in the future: (1) LIE Gaza (expansion) and Nablus; (2) Beirzait University, upon the completion of a feasibility study; and (3) municipal centers for small- and medium-sized enterprises.

**Disqualified Projects.** These are projects that are not feasible due to their competitive nature, lack of proper studies, and/or lack of potential. The list includes: PBC IT incubator; leasing company; WB/G electronics and electrical companies; poultry breeder farms; IT e-learning

institute in WB/G; logistics facility in Karni; a personal computer for every Palestinian family; and an emergency crisis fund (proposed by the Ministry of Industry).

### **Profile of Selected Projects**

Four projects were selected for potential alliance partnerships; these projects are summarized below. Three of the selected projects are concerned with providing consulting and training services for the ICT, tourism, and garments sectors. The fourth project is a market access office serving the ICT sector, which is more resilient to physical closures of borders.

The rationale for selecting these projects was based on their developmental nature and ability to leverage traditional industries, as well their potential contribution to employment generation in the long term, while strengthening institutional and human resources capacities in the current political environment. Direct assistance to the manufacturing industry was disqualified in the immediate term due to physical closures imposed by the Israeli Government.

A proposal document was prepared for each of these projects, summarizing the main points of the various studies collected. These proposals explain the rationale of each project; provide a background of the industry or sector; articulate the proposal's objectives; outline the suggested activities; identify the suggested geographical location; propose the ideal stakeholder management mix; summarize the required budget; and propose the alliance partnership mix. The full proposal for each project can be found in Annex A.

**Proposal 1 -- Business Incubator for ICT Companies:** This project proposes the establishment of a business incubator that would develop the emerging ICT sector in WB/G. The proposed incubator will serve three key purposes:

1. Provide a physical space for the housing of ICT enterprises and accelerate their growth through the provision of advanced technological infrastructure.
2. Serve as an anchor for entrepreneurs seeking assistance in the commercialization of technology, business development and planning, marketing, and gaining access to local, regional, and global markets.
3. Provide an important catalyst to the development of a competitive information and technology cluster having the breadth and the depth of the value-chain needed to enable the sector to become a significant player in the region.

**Proposal 2 -- PITA Marketing Office in Dubai Internet City (DIC):** This proposal outlines the establishment of an office in the Dubai Internet City to create awareness in the Gulf of WB/G as an ICT destination, and to facilitate the efforts of PITA entrepreneurs to reach concrete deals through the provision of matchmaking and logistics services. The objective of the DIC is to provide PITA enterprises with a set of comprehensive services including: market and company intelligence, logistics support, matchmaking channels between PITA and Gulf enterprises, and communication and public relations activity, not only in Dubai but also in Saudi Arabia and the rest of the Gulf area.

**Proposal 3 -- Specialized Services Center for Textile and Garments Industry:** This project proposes the establishment a Specialized Service Center (SSC) for the textiles and garments sector to support the growth and development of the industry. The objective of the SSC is to provide textile and garment firms with a set of “hands-on” advisory services aimed at addressing five major areas of weakness currently characterizing most enterprises: quality, design and product development, marketing, management, and technology.

**Proposal 4 -- Tourism Training Center:** This project proposes the establishment of a training institute for the tourism sector with particular emphasis on “on-the-job” training. The TTC will have the following three primary objectives: (1) establishment of a curriculum of training programs for all levels and areas of employees in the sector, with particular emphasis placed on hands-on training; (2) establishment of a series of certification standards attesting to the skills of TTC trainees, followed by subsequent development of certification standards for hotels and guesthouses; and (3) a Research and Management Development Unit to offer advisory services designed to assist entrepreneurs and others within the sector.

### **Compatibility with the Post-Israeli Incursion Environment**

The above-mentioned categorization and selection of projects was completed before the Israeli incursions of March 2002. The current political situation is not conducive to develop some of these projects, and does not allow for immediate investment promotion activities seeking public-private partnerships.

In the immediate term, the consulting team shall reach out to potential partners that are interested in the development of WB/G in the medium to long term. The potential for global development alliances participation is likely to be stronger under this scenario, rather than under an investment promotion focus.

### **Potential Alliance Partners**

Given the difficult local and foreign investment environment in WB/G, it was believed when preparing the scope of work for this project that it would be prudent to seek partnerships from Diaspora Palestinians. Those individuals and/or firms have investments, a family link, or other connection to the territories, and are the only group, which has injected foreign direct investment into WBG following the Oslo Agreement.

Initially, the investor search focused on targeting possible investors that would potentially be interested in projects already in the pipeline. With the continuous deterioration of the political situation, however, a more general approach has been utilized to profile possible alliance partners across all sectors for potential development activities.

Research and contacts were initiated in Jordan, the UAE, Saudi Arabia, the United States, Chile, and Egypt to locate and profile Palestinians. Different methodologies of research in different locations were initiated, to attain meaningful and targeted information. For example, while it was possible to locate Palestinians in Jordan through commercial directories and available databases, it was virtually impossible to do that in other countries. Palestinian societies and foundations

proved to be the best resources to identify major clusters of Palestinians in other countries, providing that these organizations agreed to cooperate. Word of mouth and regional databases of major consulting companies were also helpful tools to identify some of these individuals.

The alliance search was especially challenging given the fact that the political situation was continuously deteriorating, making these groups less willing to assist. Additional challenges were posed by the fact that the search was general in nature and initiated by USAID, at a time when the U.S. Government was seen by many Palestinians as not doing enough to halt the Israeli incursions.

A total of 250 Palestinian individuals were located in the above-mentioned countries. These individuals are in addition to a number of foundations and institutions, which could also be potential partners in specific projects or sectors.

### **Profile of Potential Alliance Partners**

Three main clusters of potential Palestinian partners have been identified: (1) a Palestinian “core group;” (2) other Palestinians; and (3) special interest groups, including foundations, institutes and individuals who are interested in the development of WB/G or promotion of a specific concept or ideology.

**Palestinian Core Group:** This group includes individuals, major conglomerates, and foundations or societies that have already invested heavily in the Palestinian market. This group is most likely to continue this trend owing to their already heavy involvement in the market and their strong interest in building and developing WB/G. Most of these companies and individuals have been located through desk and field research. It should be noted that two of these major groups have already been met and they voiced serious concerns regarding their ability to sustain present operations let alone undertake new activities.

**Other Palestinians:** This group includes all other Palestinians who are potential alliance partners, if not immediately, then possibly in the medium to long term. Research has shown that there are two key country clusters -- Jordan and the UAE. Jordan has traditionally been the hub for many Palestinians. While some operate and live in Jordan, others maintain some kind of presence there although they are residing in the Gulf or other areas. The UAE is currently the only growing market in the region. Numerous Palestinian companies and individuals are operating within that market and show very strong ties to the Palestinian homeland and have a strong investment profile.

It is important to note that others clusters can also be found in North and South America and Saudi Arabia. This group was more difficult to locate and engage, however, under the present circumstances and utilizing the same research methodology. It would be fruitful to expand the scope of this search in the future, assuming greater political stability, to use a more targeted approach to reach these groups.

**Special Interest Groups:** Palestinians’ in the Diaspora were envisaged to be the prime target for Global Development Alliance partnerships. However, and to complete the alliance circle of the

proposed concepts, other special interest groups, governments or companies should be considered to fulfill the partnership needs.

These are groups of foundations and companies, which typically have a strong interest in the development of a specific country or sector. These groups also include other donor agencies, governments, chambers of industry and or commerce, associations and universities. Private sector members of different nationalities with specific interest to proposed concepts can also be approached to assess interest in the development of projects within the West bank and Gaza. Given the current political crisis it is of utmost importance to seek partnership with these institutions to leverage on their experience and access possible financial resources.

### **Profile of Potential Alliance Partners for Suggested Concepts**

The targeted potential partners for existing concepts are to include members of the core group, other Palestinians, and special interest groups. Potential partners business activities and investment activities, would include companies or individuals engaged in: ITC cluster, Management Consulting Companies, IT incubators, Tourism Training Institutes, Major International Hotels, Tourism Cluster, Investment Bankers, Garment retail houses, major investors, foundations interested in bridging the digital divide, associations interested in business linkages with the Palestinian business community and other individuals interested in providing advisory services.

### **Potential Alliance Partners List**

A list of potential alliance partners can be found in Annex B. The list consists of 250 Palestinian individuals and about 45 different foundations, institutions and societies. There are approximately 80 potential partners listed for Jordan; 50 in the UAE; 18 in the U.S.; 14 in Saudi Arabia; and 40 in other locations. The core group category totaled 40 names. It is important to note that although this group is considered a prime target, some of the other investors mentioned in the Annex are equally important in terms of the capability to invest and contribute to the development of WB/G. Consequently, future investment promotion efforts should make sure that all these other individuals are profiled and assessed.

### **Criteria for Identification of Potential Alliance Partners**

The criteria used for the identification of potential alliance partners are primarily demand based. Major houses or companies engaged in the related clusters were selected as potential partners, to pool technical and financial resources and leverage regional experience especially from within the Palestinian Diaspora group.

This is in addition to the profile of investor(s), i.e. previous investment in WB/G and or previous investment or activity in similar or related sector to the concepts that are being proposed. Financial ability and technical expertise were also important factors in the selection of potential alliance list. Other special interest groups were selected to complete the alliance circle which included NGO's, universities, associations and others that might come up during the targeting phase.

Last but not least, a number of these companies or individuals were members of Palestinian societies and foundations concerned with the welfare of the Palestinian people, i.e. The Welfare Foundation, Eibal Society and others. These individuals have always contributed in one form or another to the welfare and special needs for the Palestinian people.

In view of the Israeli incursions and the possible needs for re-construction and development, a group of construction companies (of Palestinian origin), were also selected to assess their interest in the re-construction and development effort. It is important to note that some of these major companies are also engaged in other commercial activities and can potentially engage in other sectors.

The database includes the following information: name of the investor; telephone numbers (2); facsimile numbers (2); email address; regular address; sector of activity; and name of company and society that the individual is engaged in. The database is designed in a simple format that enables the user to group individuals by country or by activity, and can be easily transferred to database software for use by PIPA and PIEFZA at later stages.

Some of the information requested was not attained due to the fact that most of the research was done through secondary sources. All references, however, should have at a minimum the name, telephone number, country, and sector of engagement. Although, spot verifications were conducted, especially in Jordan and UAE, the listings should be verified at a later stage.

### **Opportunities of Approaching Partners**

During the past four months and after the Israeli Incursions, the possibilities of approaching potential partners were extremely difficult. The consulting team experienced a lot of difficulties in creating the database, let alone promoting the concept of Global Development in WB/G. The continuous political turmoil presents the team with numerous challenges in the area of approaching potential allies and the future workability of these concepts.

To enable the team to go ahead with this process the potential targeted groups have been categorized into two main groups. One group is to be targeted immediately, while the other group is to be targeted in the near future.

The group of alliances to be targeted immediately include special interest groups or individuals, (universities, foundations, NGO's, associations) and members of the private sector that already have activity in West Bank Gaza. This shall serve as a networking exercise to investigate potential interest and determine possibility of moving ahead to other private sector entrepreneurs.

In the near future private entrepreneurs seeking business linkages or developmental opportunities will be targeted, to assess interest in the developed concepts or others that they would like to engage in.

## Implementation Phase

### Challenges

As mentioned above, the continuous deterioration of the political situation has made this task very complicated and incomplete. The third component of this task, which entails investor profiling, and seeking partnership alliances, has been put on hold for the past four months.

Although the IDF incursions have relatively subsided, the present closures and curfews imposed on the different cities, presents the Palestinian economy with little chance for survival. Therefore, and although gauging of potential interest is for the medium or long term, the prevailing situation is not conducive for projecting future hope.

While the involvement of USAID might be considered as a very important feature for some partners, other potential partners may not have a favorable perception for this involvement or partnership. During the past four months there has a growing trend of boycotting American products and projects that may affect the team's ability to schedule the need appointments and effectively sell the global development alliances concept.

### Next Steps

The GDA alliance partnership list is still valid given the fact that the listed targeted individuals are involved in a variety of sectors and have multiple interests. Although the scope of work for this project specified targeting Palestinians in the Diaspora, it is recommended that additional research should be focused on special interest groups, societies, or non-Palestinian individuals who may have a special interest in WB/G, to complete the alliance circle.

The methodological approach to profile, promote, and seek partnerships should be more targeted. A general email-fax survey methodology has proven to be very weak in generating satisfactory response rates. Direct meetings are recommended as a means to verify and assess the potential partners' level of interest in order to identify these partnerships.

This targeted approach shall focus initially on the core group and special interest groups. This is due to the fact that these groups are either already involved in the West bank and Gaza or have special developmental interests.

The criteria for approaching future partners shall focus on perceived common interests, resource leveraging (financial, technical and human resources) and potential interest in the development of WB/G. The initial targeting should is also expected to provide qualitative- market responses and leads to other potential partners that might be interested and should be targeted.

## **Annex A - Global Development Alliance Proposals**

## Tourism Training Center (TTC)

The West Bank area has been a prime tourist destination for centuries. The Holy Land is the cradle of three major religions, and is a pilgrimage destination for Christians, Moslems, and Jews. The religious sites -- coupled with a wealth of history -- ensure that the area will be a "timeless" tourism spot for centuries to come. Although tourism levels have been adversely affected by the current political climate, this sector will undoubtedly recover and re-emerge as an important source of economic growth once the political situation stabilizes.

Following the signing of the Oslo agreement a number of hotels and hospitality services establishments were developed and most started operations. This growth, fueled by both local and foreign investment, changed the face of the area's hospitality industry and provided jobs to many people within the local community.

Unfortunately, due to the continuing political unrest in WBG, the tourism sector has suffered tremendously, along with all other sectors of the economy. While other sectors are able to rely on domestic demand for survival, the tourism industry -- which depends primarily on foreign visitors, both business and tourist -- has suffered disproportionately.

### Structure of Tourism Sector

The total number of active hotels in WBG is 108, with a total number of available beds estimated at 10,000.<sup>4</sup> The majority of hotels in WBG are concentrated in the Bethlehem area, followed by the Ramallah area. In addition to hotels, the sector is comprised of travel agents (90), tour guides (181), tourist transportation firms (15), and souvenir stores (72). It is estimated by the Palestinian Ministry of Tourism that 4,500 people are employed directly in the sector. The tour guides, travel agents, and souvenir stores are generally clustered in the Bethlehem and Jerusalem areas where the bulk of the historic religious Holy Land sites are located.

Almost 50 percent of those employed work in hotels, with approximately 500 persons working in administrative and management positions and 1,750 in production positions. Significantly, between 1996 and 1999 the number of persons working in hotels doubled (from 946 to 1,845), notwithstanding the ongoing political unrest.

The long-term future of the hotel sector in WBG is excellent, as demonstrated by the recent employment growth. The Holy Land religious sites are some of the most important religious pilgrimage and visitor sites in the world, and include such sites as the birth and believed burial place of Jesus Christ, the Dome of the Rock and the Al Aqsa mosque, and the Wailing Wall, making this area a central place in the minds of people of many faiths.

A series of interviews with hotel owners, the Ministry of Tourism of WB/G, the Arab Hotel Association and others, however, indicate that all firms in the sector require intensive training to reach international best practices. It appears that the leadership and senior management of the hotel industry is capable of leading and developing a thriving sector once political unrest ceases; the major constraint appears to be the quality of the labor force, particularly the production

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<sup>4</sup> Palestinian Central Bureau of Statistics, Ministry of Tourism, 2002.

workers in the hotels. Outside the hotel industry itself, the associated tour guides, transportation firms, travel agents, and tour operators also appear to suffer from the relative inexperience of the workforce. In order to directly address these weaknesses, it is proposed that a Tourism Training Center (TTC) be established with a central role in upgrading the services provided within this sector.

## Proposal

The remainder of this paper details a proposal for the establishment of the TTC in WBG. This Center would play a central role in the reconstruction of the tourist sector in the medium term, in preparation of a cessation of political unrest. The TTC will focus on the following three areas:

- Training;
- Skills and quality certification; and,
- Establishment of research and management development center.

The basic premise supporting the establishment of the TTC now, rather than later -- is that -- notwithstanding the current difficult political environment -- institutional strengthening of specific sectors of the economy through human resource development is still possible. This premise has broad support from international donors and other groups, as well as among the Palestinian private and public sector.

## Activities of the Tourism Training Center

The TTC will undertake the following three primary activities:

**1. Training.** A curriculum of training programs will be established for all levels and areas of employees in the sector, with particular emphasis placed on “on-the-job” or hands-on training, and on so-called “sandwich courses” (which usually last for longer periods and combine classroom instruction and on-the-job activities). These training programs will initially focus on the hotel and hospitality services sub-sectors, and will be extended within the subsequent two years to include travel agents and tour operators. This training will include:

- Training for hotels and hospitality outlets. Two types of training programs are envisioned:
  - Staff training in the areas of front office management, food and beverages, house keeping, reservation systems, client handling, communication skills, computer skills, costing and pricing, marketing, and other related operations.
  - Middle management training programs in the areas of accounting, marketing and management and other areas as needed.
- Training for travel agents and tour operators. These programs will focus on reservation systems, ticketing, “site mastery” (i.e., full knowledge of each site’s history, natural resources and geography), languages, product development, computer skills, and tour package handling, as well as other areas as needed.

**2. Certification.** A series of certification standards will be developed, in cooperation with the hotels association, travel agency association, and the Palestinian Ministry of Tourism. These certifications would initially primarily refer to the to the courses and programs completed by trainees of the TTC. It is envisaged, however, that a certification program may also be introduced in the medium-term, which will establish standards for hotels and guesthouses.

**3. Research and Management Development.** A Research and Management Development Unit within the TTC will also be established. This Unit will act as both a management consulting unit to the tourism sector at large, as well as a provider of hands-on advice to individual entrepreneurs. Services will be developed to: assist entrepreneurs and others within the sector to develop new initiatives; offer assistance in identifying and establishing linkages with foreign firms or investors; and provide design advice. This Unit will also will maintain a database of all major suppliers of services and technical information to the tourism industry. Finally, the Research and Development Unit will conduct study tours and offer internships abroad for selected workers in the tourism sector.

### **Competition and Market**

Currently there are four main hotels and tourism-related training institutions in WBG. The training programs in these institutions are regarded, however, by the industry as academic, rather than hands-on, in nature. These institutions are Bethlehem University, Arab Orphanage Committee in Ram Allah, Talitha Qumi in Beit Jala, and Notre Dame in Jerusalem. The courses offered are primarily Hotel Management and Food and Beverage operations; most courses last for two years and tuition fees range from US\$600-700 per semester.

There are currently about 223 people enrolled in these programs. However, interviews with hotel associations indicated that most of the people currently employed in the hotel business possess high school degrees, not tourism-related training degrees. Accordingly, the operation of the TTC as an “on-the-job” training center will not compete directly with the above-mentioned institutions; rather, the TTC is envisaged to complement and cooperate with these institutions, not compete with them.

### **Location**

Bethlehem and Ramallah are the prime locations for the TTC as most of the hotels are situated in these two cities. It is envisioned that the facility’s premises would be rented for the first five years of operation; however, it would also be possible to locate this center on the premises of an existing establishment, if the various stakeholders perceive no conflict of interest.

### **Structure and Institutional Framework**

The recommended institutional structure of the TTC is a four-way Management Board that would oversee the operations and finances of the Center. Ideally, this Management Board should be comprised of:

- USAID-supported private sector development projects in West Bank Gaza.
- Hotel, travel, and tour operators associations.

- An investment or development bank
- Intercontinental Hotels Middle East,<sup>5</sup> or another major international hotel chain presently operating in the West Bank.

This mix of parties has several strong advantages. It will bring a combination of a catalyst (USAID's private sector projects), local experience (local tourism entities), financial strength (financial institution), and access to operations operating with international best practices for training (major international hotel). The participation by all these parties will also lend credibility to the TTC and attract students to its training programs. The involvement of the local associations and their members in this initiative strengthens the relevance of the operations to its members and ensures strong local oversight of the operations. Finally, the involvement of an international hotel or training body will ensure that students benefit from exposure to international best practice experience. This mix of stakeholders will be asked to:

- Use the international hotel's senior managers as trainers on an intermittent basis, schedules permitting.
- Oversee the quality of the training and critically examine the course content.
- Provide international best practices experience on certification schemes to ensure transparency.
- Establish and finance the Research and Management Development Unit.
- Commit to taking a defined number of "graduates" of the TTC each year into its international operations for one year of on-the-job training.
- Provide a one-time grant to support the operations of the TTC.

### **Staffing**

During the first five years of operation, the TTC will have a modestly management and staff. The Center will utilize a number of part-time professionals to carry out the different training programs in accordance to market needs. The total staff requirements, primarily local expertise, would be twelve, as listed below:

- TTC Director;
- 3 Department Heads and 3 Administrative Assistants;
- 3 instructors, supplemented by others as needed on an intermittent basis;
- 1 driver; and,
- 1 receptionist.

### **Budget**

A complete financial analysis under different scenarios was initiated but never completed due to the recent military incursions. Once this concept is agreed in principle by USAID, a five-year corporate plan will be completed within a month, which will detail the nature of the operations,

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<sup>5</sup> Discussions with the Intercontinental Hotel, hotel associations, and the WB/G Banking Corporation have been initiated. Further discussions are expected once the political situation stabilizes. Positive discussions have also been initiated with a number of other groups.

the target recipients of the services, the geographical extent of the operations, and a description of the gradual extension of these services across the territories.

### **Possible Alliance Partners**

Possible alliance partners include the USAID Global Development Alliance (GDA) program; hotel associations in the West Bank and Gaza; Diaspora Palestinian investment bankers; Diaspora Palestinians engaged in the tourism and hospitality sector; training departments of international hotels; international hoteliers schools; international tour operators with extensive involvement in Christian pilgrimage market; U.S. universities with strong tourism and hospitality programs, Christian foundations involved with the preservation and history of the holy sites; and tourism boards in Dubai, Jordan, and Egypt.

## **Specialized Services Center for Textiles and Garments**

### **Introduction and Background**

The apparel and textile industry has been a significant source of employment and export earnings for a number of Middle Eastern countries, including Egypt, Syria, Turkey, Israel, and WB/G. The recent collapse of normal economic relations between Israel and WB/G, however, has had a negative impact on the Palestinian apparel and textile industry.

Estimated at 4,000 enterprises, the textiles and garments sector is largely comprised of small manufacturers employing 20 or fewer workers. Until recently an estimated 65,000 workers were employed in the sector, according to the Palestinian Textile and Garments Union. An estimated 70 percent of total production was sold in the local market, and consequently the prolonged economic slowdown has led to falling demand. The Palestinian Textile and Weaving Factories Association estimates that by March 2000, prior to the current political turmoil, over 60 percent of Palestinian factories had shut down in the face of rising factor costs, declining demand, and cheaper imports from China, Turkey, and Egypt.

WB/G's main advantages as a location for textile and apparel investment are twofold: a skilled, productive workforce and preferential access to the U.S. and E.U. markets. In order to support the survival, continuation, and growth of this industry in WB/G, there is an urgent need for the industry to upgrade its production capabilities to manufacture more specialized and higher value-added items. This will enable the sector to avoid direct competition with the lower-cost regional producers, provide new growth opportunities for the various enterprises engaged in the sector, and last, but not least, create new employment opportunities. The skills of the Palestinian workforce can accommodate this upgrade, but specialized assistance is needed to improve these firms' marketing, product design, management, and technology.

### **Proposal**

Accordingly, it is proposed that a Specialized Service Center (SSC) for Textiles and Garments be established to support the growth and development of the industry. The objective of the SSC will

be to provide textile and garment firms with hands-on advisory services aimed at addressing five major areas of weakness currently characterizing most enterprises. These are:

- Low or inconsistent quality;
- Limited design and product development capabilities;
- Insufficient marketing techniques;
- Weak management skills; and,
- Inadequate technology.

## Location

It is envisaged that the SSC would be based within the Gaza Industrial Estate (GIE) complex, where at least 17 textile and apparel firms continue to produce despite the current political climate, and which is located in close proximity to other enterprises in Gaza. The SSC will also provide advisory services to textile and apparel firms in the West Bank. The WB/G Industrial Estates and Free Zone Authority (PIEFZA) has identified a location within the GIE and is willing to donate this parcel of land. In order to expedite the SSC's establishment, however, it is proposed that the SSC initially be established in the PIEFZA office complex, and eventually be moved to the donated site once appropriate facilities are built at a later date.

## Major Activities of the SSC

The SSC will provide services to textile and apparel enterprises in three different, but inter-related, areas: design and development, production, and marketing.

### 1. Designs and Development

This service area will focus on the provision of current fashion and new product development advice and information, using both international and regional experts. Each season, client enterprises will be provided with high quality services focusing on training, information updates, and direct technical assistance aimed at upgrading their design and development capabilities. Six specific areas of activity will be undertaken:

- **Seasonal design workshops.** These workshops will be held for enterprises specializing in menswear, womenswear, childrenswear, and sportswear.
- **Seasonal fashion trendbooks.** These will be produced and disseminated to improve client enterprises' understanding of seasonal fashion wear developments.
- **Establishment of a reference library.** A reference library will be established containing key design and development reference materials, journals, and other relevant publications.
- **Training courses on clothing products planning.** These courses will strengthen firms' design and development planning skills.
- **Single enterprise technical assistance.** Direct assistance by experts and stylists, tailored to the specific needs of individual enterprises, will be made available upon demand.
- **CAD-CAM services.** CAD-CAM services will be available to enable firms to utilize the latest technology.

## 2. Production

This service area will focus on the provision of training, information, and advice in order to upgrade the production management techniques of enterprises, thereby enabling firms to both reduce their production costs and improve product quality. Each season a comprehensive series of activities will be structured to ensure maximum accessibility by local enterprises. Seven specific areas of activity are planned:

- **Technology workshops:** Workshops will be held explaining recent production technology developments.
- **Technical papers series.** Country reports, market sector reports, and sales analysis studies will serve as a guide to local enterprise marketing personnel in tailoring their marketing and sales strategies
- **Reference library:** A reference library will be established containing pertinent journals and reference materials.
- **Total Quality Management (TQM) pilot projects.** These pilot projects will be implemented on a trial basis using small groups of enterprises and managers, thereby providing a basis for the successful design and implementation of larger TQM programs.
- **Single enterprise technical assistance.** Tailored assistance in areas such as layout analysis, quality control, and cost control methodologies will be provided to meet the needs of individual firms.
- **Construction of an analysis laboratory.** This laboratory will undertake, on behalf of target enterprises, a series of tests for the verification and testing of raw materials and semi-finished products. It will also provide a special service for the development of raw materials buying contracts.
- **Production process software.** Easy-to-use operational software for the improved management of production will be made available, and advisors will guide target enterprises in the use of this software.

## 3. Marketing

This service area will focus on the provision of advisory services and training in the areas of marketing, international trade fair participation, international partnerships, information research tools, use of Internet databases, etc. Five specific areas of activity are planned:

- **Marketing workshops.** These workshops will be designed to strengthen the marketing and deal-making skills of individual firms.
- **Technical papers series.** Country reports, market sector reports, and sales analysis studies will provide will be made available to enable local enterprises marketing personnel to better tailor their marketing and sales strategies to specific markets.
- **Marketing department library.** A marketing department library will be established containing key reference materials, journals, and other relevant publications.
- **Single firm technical assistance.** Tailored, hands-on assistance will be provided to meet the needs of individual firms in improving their marketing capabilities.

- **Foreign sales mission planning and implementation.** The SSC Marketing Department will lead groups of local enterprises on foreign sales missions to target markets, international trade shows, and other relevant events in order to meet with foreign buyers.

## **Market and Competition**

The direct beneficiaries of this project will be enterprises in the textiles and garments sector in Gaza and West Bank. It is estimated that approximately 100 enterprises will participate in this project in its initial stages. Larger firms are likely to be the initial users of these advisory services, particularly in the Gaza area. Subsequent participation is likely from firms in the West Bank area, as well as by smaller companies in both areas.

The secondary beneficiaries of this project will be the different institutions and vocational training centers that are currently providing specific training programs in the fields of textile and garments. These institutions should be encouraged to become members of the SCC in order to take advantage of more modern technology and working methods to strengthen the sector's international competitiveness. Finally, on a macro level the SSC will enhance the competitiveness of the textile and apparel sector, increase exports, and provide expanded employment opportunities to Palestinians.

To date, there is no other center in the West Bank and Gaza area that provides similar services. Currently, Israeli companies do provide some of these suggested services, especially in the quality control area, but only as needed to support their order requirements. Within the region Morocco, Algeria and Syria have established, or are in the process of establishing, similar centers. Italy and France are the leaders in these activities in the international market with centers that are highly specialized and very advanced.

## **Institutional Framework**

The SSC will be structured as a limited company under local companies legislation. The founding members and first shareholders will be a mixture of the stakeholders of the project. These are expected to be: (a) foreign donor agencies such as the Italian Institute for Industrial Promotion and USAID; (b) a number of industry associations such as the Industrial Federation, the Palestinian Textile and Garments Union, and the Palestinian Textile and Weaving Factories Association; (c) sponsoring Palestinian government agencies such as PIEFZA and the Ministry of Industry; and (d) private sector representatives. Funding is expected to primarily come from donor agencies and relevant industry associations. Private sector participation in the equity and management will be key to the success and growth of this Center, and the private sector should have a leading role in operating the SCC, along with industry associations.

## **Organizational Structure and Staffing**

The SSC will be structured around its three operational departments (design and development, production, and marketing) with a senior management function and some specialized advisory support functions. It is envisaged that the total staffing will be 10 employees, comprised of the

SSC Director; three Department Managers. Each with an assistant; a computer expert; an administrative assistant; and a driver.

Specialized Services Centers are typically organizations that provide hands-on advisory services to improve a sector's competitiveness and performance, and accordingly they are differentiated from training institutes. Nonetheless, the structure and services provided by the SSC can also be flexible depending on the requirements and needs of local firms. In its initial stage, the SSC should primarily provide advisory services in the production area, and thereafter, assist clients in product development and marketing.

## **Budget**

The total required budget for the SSC's first three years of operation is estimated to be US\$2 million. The Italian Institute for Industrial Promotion, which developed this proposal, is currently reviewing this project in consideration of providing partial funding (originally agreed to as 60 percent of budget funding). Discussions are also ongoing regarding obtaining possible additional budget support from a combination of service fees and contributions from the Palestinian stakeholder associations. Finally, other donor agencies such as the World Bank and USAID are possible sources of funding.

A Business Plan for the eventual financial sustainability will be developed after Year 1 of the SSC's operations. It is expected that budgetary sustainability will require a combination of member subscriptions, paid by local enterprises in exchange for specific services, and through the eventual development of a SSC advisory service for businesses in the region as a whole, as the Center gradually develops a reputation as a "Center of Excellence".

## **Possible Alliance Partners**

Possible alliance partners include the USAID Global Development Alliance (GDA) Program, the Italian Institute for Industrial Promotion, IPI, the Arab Bank-Gaza branch or other banks operating in the Gaza Strip, Garments and Textile Associations, and Diaspora Palestinians involved with the garments and textile industry.

The complete feasibility study for the establishment of a Specialized Services Center for Textiles and Garments was prepared by the Italian Institute for Industrial Promotion and is available for review by interested parties.

## **Specialized Services Center for Textiles and Garments**

### **Introduction and Background**

During the past decade the global information technology market has been one of the world's fastest growing economic sectors. Industry analysts estimate that overall information and communications technology (ICT) expenditures worldwide reached US\$1.45 trillion<sup>6</sup> in 2000

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<sup>6</sup> World Information Technology and Services Alliances, "International Survey of E-commerce – 2000," pg. 3.

and will grow to US\$3 trillion by 2003.<sup>7</sup> Other analysts estimate that, while slowing from the previous year's boom, ICT spending in 2002 will still increase by 9 percent over the previous year's level.<sup>8</sup>

Emerging market countries, particularly those with mature business sectors and sufficient population density, tend to demonstrate higher average annual growth rates than in the U.S or Europe. This is in part due to the relatively low level of technological infrastructure from which most developing countries are starting. In the Middle East and North Africa, the International Data Corporation estimated that the hardware and services markets will grow by 15 percent in 2002.<sup>9</sup>

The United Arab Emirates is actively wooing ICT companies into the Gulf region and could one day become the pre-eminent home of domestic and international ICT firms. In particular, the Dubai Internet City (DIC) has attracted 200 firms employing 4,000 workers, and another 100 companies are due to arrive this year, including industry leaders such as Cisco, Sun, Oracle, and Microsoft. By 2010, if the current growth can be maintained, the city's ambition is to host about 80,000 "knowledge professionals," making DIC the ICT hub of an area stretching from Bologna to Bangalore.<sup>10</sup>

### **Palestinian ICT sector**

A decade ago, ICT-related economic activity in WB/G consisted mostly of small-scale reselling and distribution operations. Over the last five years, however, private and public sector investment have changed the face of the ICT sector, with an estimated 25-30 percent rate of annual growth between 1997 and 2000. Today, there are over 200 ICT-related companies based in WB/G, with an estimated total employment of 2,500. The turnover for the year 1999-2000 was estimated at US\$120 million, and 30 percent of the industry's turnover was from software development.<sup>11</sup>

The Palestinian Information Technology Association of Companies (PITA) was established in 1998 as a membership-based non-profit organization to enhance the growth of the ICT sector in WB/G. PITA draws its members from a number of ICT sub-sectors and the association represents 80 percent of the sectors out put. Having already grown to meet the needs of the local market, PITA is now reaching out to regional and international markets.

Several PITA members participated in GITEX 2000/1 in Dubai, which was a tremendous success, according to its participants. The Palestinian pavilion won the attention of numerous software executives and the exhibiting companies concluded a number of deals and partnership agreements.

As the representative of the ICT industry, PITA is proposing a continuous presence in the region to better assist its members to expand their market share in the Gulf and the Arab markets, and to

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<sup>7</sup> World Information Technology and Services Alliances, "Digital Planet: the Global Information Economy," November 2000, pg. 1.

<sup>8</sup> International Data Corporation, "Global IT Spending Remains Subdued, IDC Predicts Recovery in 2002," July, 18, 2001.

<sup>9</sup> International Data Corporation, "Nearly One Billion Internet Users Will Fuel More than \$5 Trillion Internet Commerce by 2005", May 23, 2001.

<sup>10</sup> *The Economist*. "A Survey of the Gulf", March 23, 2002, p. 3.

<sup>11</sup> WB/G IT Directory, 2001.

facilitate follow-up activities in those markets. Members agreed that a regional services office for PITA should be established in Dubai, the ICT hub of the Gulf, and, in particular, at Dubai Internet City.

### **Proposal**

This document proposes the establishment of an office in Dubai Internet City to create and build awareness of WB/G within the Gulf as an ICT destination, and to facilitate PA and Gulf entrepreneurs to reach concrete deals through the provision of matchmaking and logistics services. Unlike other conventional industries, many information technology activities can be done remotely, making this sector more resilient to the physical closure of borders and other disruptions that are currently prevailing in the PA. The objective of the DIC office will be to provide Gulf and PA enterprises with a set of targeted services aimed at addressing four major practice areas that are needed to enhance the sector's regional presence. These are:

- market intelligence;
- promotions and public relations ;
- matchmaking; and
- logistics support.

### **Location**

The office will be located in Dubai Internet City. DIC offers modern, ready-to-operate, fully serviced office space catering to the specific needs of new companies. These offices offer cutting-edge technology and provide both wired and wireless networks. Dubai Internet City is one of the world's leading information technology and telecommunications centers and has free trade zone status, thereby permitting 100 percent foreign ownership. This location would enable PITA members to be situated within the same building as major ICT companies, assuring greater visibility for PITA members and better accessibility to multinational ICT firms

### **Major Activities of the DIC Office**

Services will be offered to enterprises in the following four areas: market intelligence, promotions, matchmaking, and logistics support.

#### *Market Intelligence*

The office will methodically gather and disseminate information about developments in the Gulf ICT industry as they apply to Palestinian ICT enterprises. While the Internet has eased access to market information, PA enterprises nevertheless have a critical need for local insight to provide them with a greater competitive advantage. By gathering such information, the office will become an indispensable information resource. The activities to be conducted under the market intelligence function will include:

- Newsletter on developments in the Saudi and Gulf ICT market;
- Profile of "Hot Prospect Deals;"

- One-on-one advice to PA companies on doing business in the Gulf;
- Alert service for tenders, contracts, new products, dealerships, etc.; and,
- Identification of specific opportunities in the Gulf for PA entrepreneurs within specific growing sectors (e.g. financial or health services).

#### *Promotion and Public Relations*

The office will play a pivotal role in generating awareness of the PA as an ICT business destination. The promotional function will vary from providing press briefings on the industry to the local media, to participation in trade fairs and exhibitions as a representative of the industry. Illustrative activities will include:

- Advertising and promotion of Palestinian ICT capabilities in the Gulf market;
- Alliance building with local associations and relevant agencies;
- Logistics and other support for Gulf trade fairs and exhibitions matchmaking; and
- Promotion for future joint ventures and foreign direct investment (FDI) in the Palestinian ICT sector.

#### *Matchmaking*

The DIC office will directly facilitate deal completion by providing transaction-specific assistance to Gulf and Palestinian ICT entrepreneurs. This facilitation will vary in complexity and scale, from background reference checking on companies to direct introductions between Gulf and PA enterprises. Illustrative activities will include:

- Profiling interested joint venture/alliance parties in the Gulf;
- Alliances with e-commerce entities (e.g. Tijari.com and others within this growing segment); and
- Development of database of Gulf and PA business contacts.

#### *Logistics Support*

Much of the office's efforts are expected to focus on enabling existing deals, as opposed to actively participating in them. The office will act as the local base for Palestinian ICT entrepreneurs during visits to Dubai, and provide the necessary support to Gulf ICT businesses that are planning a mission to PA. Illustrative activities will include:

- On-site business support services to visiting Palestinian ICT entrepreneurs;
- Referral center for specialized services (legal, immigration, banking, etc.); and,
- Logistics and support center for Gulf business missions to West Bank and Gaza.

In the medium- to longer-term, the DIC office would expand its role to include closer representation of individual or a collection of companies. This will be achieved through establishment of the following entities:

**Trading Company:** The DIC office will provide shared legal services for contracting by PITA members. In the short-term, the cost of establishing individual legal entities for PITA members who wish to partner in the UAE on ICT projects (public-private) may not be practical. To overcome this obstacle, the establishment of an ICT Trading Company by PITA members will be considered. This establishment would enable firms to utilize shared services to satisfy the common legal and technical financial requirements to legally engage in UAE-based projects. The promotion and marketing efforts of the DIC office will be separate from the legal/financial contracting services of the Trading Company.

**Clearing House for Outsourced ICT personnel:** The DIC office of PITA could possibly, through a separate legal subsidiary of the Trading Company, provide a general "clearing house" service for outsourced ICT personnel for all PITA members who have personnel assigned to projects in the UAE/Gulf region. This subsidiary would essentially perform common human resources processing services for a fee or limited wage-based percentage. These services could include: visas; tax payments; and security clearances, in cooperation with UAE and Palestinian public agencies, among others.

### **Organizational Structure and Staffing**

The office will employ two professionals -- a Marketing Manager and an Office Administrator.

- The Marketing Manager would be responsible for all the marketing activities outlined above, in addition to others as identified. This manager would also be responsible for the oversight of the Dubai office. The Marketing Manager will be accountable to the Chief Executive of PITA, in PA.
- The Office Manager will administer the daily office tasks and assist the Marketing Manager with administrative and other matters, as needed.

PITA will be the sole owner of the office. The office will be registered locally as PITA-DIC owned by the Palestinian Information Technology Association, Ramallah, and WB/G. The PITA Board will have authority over the office operation.

### **Budget**

For the first four years of operation the total budget was estimated by PITA to be US\$800,000. This would include initial set up, operating expenses, and fixed expenses. The total income projected over the four-year period is estimated at US\$260,000 from membership fees, service fees, and contributions from PITA.

A Business Plan for eventual financial sustainability will be developed after Year 2 of operations. The office will consider adding other revenue streams in the future, possibly as a share of profits generated by transactions undertaken by the proposed trading company.

## **Possible Alliance Partners**

Potential partners include the USAID Global Development Alliance (GDA) Program, Dubai Internet City, Dubai Chamber of Commerce, the UAE Government, Diaspora Palestinian ICT companies, public relations and communication companies, legal services and management consulting companies, and ICT foundations. The profile of the office will be high enough to position it as a showcase partnership between, USAID, UAE, and WB/G. Similarly, as a result of these partnerships, the office stands to gain even greater visibility and influence.

The complete business plan for this initiative was prepared by PITA and is available for review by interested parties.

## **The Palestinian Information and Communications Technology Incubator (Draft)**

### **Introduction and Background**

Ten years ago, information technology-related economic activity in WB/G consisted mostly of small-scale selling and distribution operations. Over the last five years, however, enormous private and public investment have changed the structure of the ICT sector, with an estimated annual growth rate of 25-30 percent between 1997 and 2000. Today, there are over 200 ICT-related companies based in WB/G, with an estimated total employment of 2,500. The turnover for the year 1999-2000 was estimated at US\$120 million, and 30 percent of the industry's turnover is from software development.<sup>12</sup>

Despite this growth, the ICT sector and entrepreneurs are faced with significant challenges that threaten the industry in general and the entrepreneurs in specific. These challenges include political instability, lack of an overall sector strategy, limited resources (management and technical skills, and lack of capital), and limited access to international and regional markets. To address these weaknesses, a business incubator can serve as a catalyst to bring the different stakeholders together to form a focused strategy for the ICT sector, and to build the capacities of ICT firms to respond to market opportunities. Owing to its potential to transform economies, the ICT sector is a strategic industry, not only because it is one of the fastest growing industries, but also because of the critical role it plays in enabling the competitive performance of virtually all industries, spanning from manufacturing to services.

In view of the challenges faced by the sector, the Palestinian Information and Telecommunication Technology Incubator (PITI), is proposed to provide a vehicle to improve the focus of the Palestinian ICT sector in general, as well as to strengthen the capacity of the enterprises and entrepreneurs. Business incubators are primary tools for growing and accelerating local entrepreneurship, in addition to strengthening the capacities of existing enterprises, enabling them to participate effectively in the international arena.

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<sup>12</sup> WB/G IT Directory, 2001.

## **Proposal**

This document proposes the establishment of a Business Incubator for the ICT sector. The objectives of the incubator are:

- Provide a conducive environment for the nurturing and growth of ICT enterprises;
- Provide a conceptual and physical anchor for an ICT cluster and serve as an important catalyst to the development of a competitive ICT cluster with the breadth and depth to compete locally, regionally, and ultimately globally; and,
- Encourage entrepreneurship in the ICT industry by providing easy and affordable access to individuals seeking technical assistance.

In order to achieve these objectives, PICTI will:

1. Provide affordable, state-of-the art physical facilities for housing IT enterprises, coupled with affordable and shared administrative and clerical services.
2. Provide a network of business services for both on-site and off-site clients; these services will include access to high-quality consulting services on legal, accounting, financial, management, marketing, and other business areas.
3. Encourage collaboration among existing firms and assist firms in pooling resources, establishing joint initiatives, and pursuing joint alliances and partnerships.
4. Serve as an anchor for entrepreneurs seeking assistance in the commercialization of technology; business development and planning; marketing; and gaining access to local, regional, and global markets.

The obvious benefits of business incubators are job creation; skills enhancement; enhancement of the rates of business establishment, growth, survival, and expansion; and fostering a competitive and extensively well-networked ITC cluster and economy.

## **Location**

The physical incubator will be located in a professional office building in Ramallah. The size of the office is estimated at 1,500 square meters, providing 8-10 offices in addition to shared facilities. The office will feature state-of-the-art infrastructure and facilities for on- and off-site tenants. The incubator will also provide virtual (i.e., electronic) services to other areas in the territories, principally Gaza, and other areas deemed necessary.

## **Major Services and Programs**

The incubator will provide a range of traditional and, most importantly, value-added services to both on- and off-site clients:

- Shared physical space and administrative services.

- Client management and coaching
- Business development and entrepreneurial training and coaching.
- Knowledge network of professional contacts.
- Deal Generator and Investment Brokerage programs.
- Professional facilitation.
- Virtual Accelerator program.
- Mentor-to-Mentor program (both firm-internal and firm-to-firm).

### **Shared Physical Space and Administrative Services**

Leasing of office space with state of the art infrastructure and shared affordable administrative services.

### **Client Management and Coaching**

To be completed by IFC

#### *Business Development*

The incubator will proactively pursue high-value, complex information technology contracts that can be serviced by a consortium of companies hosted within the incubator or served by it. The incubator will offer a relative advantage in providing these services in Arabic-speaking countries, although it will also serve international ICT companies and markets. Activities under consideration include software testing, web design and development, and localization and customization of software applications

#### *Knowledge Network*

One of the most value-added services an incubator can offer clients is access to seasoned expert professionals in law, accounting, financial services, management, technical assistance, marketing, advertising, and other areas, who are willing to provide services and expert advice to the incubator clients. These experts or consultants are typically well established in their fields and have a significant number of years of expertise and extensive industry networks. PICTA's professional services network of experts will have to be recruited from both within the region as well as internationally.

### **Deal Generator Programs**

The forging of a network of potential local, regional, and international investors will be key to the advancement of the client firms and their graduation from the incubator, as well as to the ability of the incubator to grow its entrepreneurship pipeline. However, before the incubator is able to attract investors it will have to improve the quantity and quality of potential deals – i.e. the business plans. *Entrepreneur Boot Camps* can help existing and potential entrepreneurs become more business-savvy and refine management and presentation skills. *A Deal Generator* program or workshop can help screen potential deals, selecting those deals with the highest potential for investors and sending the rest back to the drawing board. The formation of an *Angel*

**Network** will locate angel investors and non-local individuals who are interested in investing directly in Palestinian ITC firms. **Venture Capital Forums** can bring together firms requiring investment with potential investors from around the world.

#### *Professional Facilitation*

To be completed by ICF Consulting  
*Virtual Accelerator Program*

To be completed by ICF Consulting

#### *Mentor-to-Mentor (M2M) Program*

A mentorship program matches a small firm with an established firm in an effort to transfer experience, advice, and practical know-how to new or newer business owners on a range of topics -- everything from accounting, to marketing and sales, to networking, financing, and more. The M2M program can be designed in a myriad of ways, but it is expected that the first step would be to recruit established firms (within WB/G as well as outside the region) who are interested as serving as mentors and to compile a database of potential mentors and clients. The incubator management can then determine appropriate matches and nurture or supervise their relationship.

### **Market and Competition**

A well-designed business incubator that focuses on the ICT cluster is highly needed and demanded by several members of this industry. Potential clients include the local ICT enterprises, entrepreneurs, and students (11,690 students matriculated in Science and Engineering Colleges in 1999), universities, colleges and training centers. The total number of enterprises engaged in the sector is estimated at 215, with a total employment size of 2,500. While most of the demand for on-site space is expected to come from the smaller organizations or entrepreneurs (non-PITA members), demand for training activities or programs is estimated to come from all segments of the market.

Presently, there is no other ICT incubator in the West Bank and Gaza Area. While the concept of an incubator has suggested by other entities, a concrete project has not yet been prepared. Discussions to date have been general in nature, focusing on general principles of ICT incubation (based heavily on the Israeli model).

### **Structure and Institutional Framework**

The PICTI incubator is being proposed as a hybrid incubator that combines the features of both a conventional, physical incubator as well as virtual incubator. During the first three years of operations, it would be a non-profit entity operating under the administration and supervision of USAID (under the PRIZIM Project). As the incubator matures and builds up local capacity it would be transformed into a separate non-profit entity under independent local management.

The founding members and initial shareholders will be a mixture of the stakeholders of the project. These are expected to be (a) USAID, PRIZIM project; (b) community partners (Beirzait University, Arab-American Universities, NIIT, PITA, PIPA and Paltrade); (c) board of local advisors (PITA, government representative, local industrial representative(s); (d) regional and international advisors (international incubator representatives, international IT companies, and related-IT foundations); (e) banks and venture capital fund companies. The major funding is initially expected to come from USAID. Private sector funding at a later stage will be critical to the success and growth of this center.

### **Organizational Structure and Staffing**

The PICTI incubator will be managed by an international incubator organization. The organizational structure includes the PRIZIM Project, a board of advisors, and a board of community partners that would together develop a comprehensive approach towards enhancing the ICT sector. It is envisaged that the staffing will include a Managing Director, a deputy director, an office facilities manager, an IT manager, administrative staff (3), and a “Knowledge Network” consisting of local and expatriate professionals.

### **Budget**

Two financial scenarios have been prepared for this proposal. Scenario One assumes space will be rented, and Scenario Two assumes the construction of the IT incubator.

**Scenario One:** Total start-up cost is estimated at US\$300,000 and the total operating cost is estimated at \$5.6 million over the next five years. Revenue is estimated at US\$1.5 million over the same period, and required capitalization would be US\$3.5 million. The revenue stream of the incubator would be generated from five sources: rental income, client fees for services, royalties on client firm contracts, fees from technical and seminars, and advertising fees.

**Scenario Two:** The total start-up cost is estimated at US\$1.1 million, and the operating cost is estimated at US\$4.8 million for the next five years. Revenue is estimated at US\$2.9 million over the same period and the total capitalization required would be US\$1.7 million. The incubator’s revenue stream would be generated from the same sources as in Scenario One; however, due to savings on the cost of leasing the building, it is projected that the incubator will be self-sustaining in seven years.

### **Possible Alliance Partners**

Possible partners include the USAID Global Development Alliance (GDA) Program, international ICT companies, international ICT foundations, ICT incubator organizations, international and regional management consulting companies, Diaspora Palestinian ICT companies, regional ICT companies and incubators, legal services offices, universities, banks, and private sector investors. Multiple partnerships such as these would enable the incubator to gain more extensive networking access and greater success.

The complete market and financial assessment for the PICTI initiative was prepared by ICF Consulting and is available for review by interested parties.

## **Annex B- Global Development Alliances List**

## GDA List

Palestinian Alliances											
Name	Title	Address- Tel (1) W/AREA CODES	Address- Tel (2) WITH AREA CODES	Address- Fax (1) WITH AREA CODES	Address- Fax (2) WITH AREA CODES	Address - P.O. Box:	Address- City	Address- Country	Sector / Economic Activity	Company - Society - etc...	Core Group
Abde Qader Dweik	AVP Housing Bank	+ 962-6- 566-5513		+ 962-6- 569-0511		P.O. Box: 7693	Amman	Jordan	Financial Services - Banking	Housing Bank/ Padico	
Abdul Affo Al-Aloul		+ 962-6- 534-1761	+ 962-6- 541-2089	+ 962-6- 534-1761		P.O. Box: 922407	Amman	Jordan	Construction materials	Jordan Concrete Supply Company/ Eibal Society	
Abdul Al haleem Abdeen	Director General	+ 962-6-4022341	+ 962-6-4022041	+ 962-6-4022519		P.O. Box: 53 Shab Industrial Estate	Sahab 11512	Jordan	Manufacturing-Plastic Industry	World Plastic for Construction Industry	
Abdul Hadi Zalloum	Chairman of the Board	+ 962-6-4023456	+ 962-6-4023456	+ 962-6-4022503		P.O. Box: 5 Sahab Industrial Estate	Sahab 11512	Jordan	Manufacturing-Food Industry	Zalloum Group/ Universal Industry Co.	
Abdul Majeed Shoman	CEO and owner	+ 962-6-566-4104		+ 962-6- 560-6830	+ 962-6- 5621890	P.O. Box: 950545	Amman 11195	Jordan	Financial Services-Banking	Arab Bank and Foundation/ Welfare	*
Abdullah Khuleifah	Owner and manager	+ 962-6- 489-1890	+ 962-6- 566-2068	+ 962-6- 488-4212		P.O. Box: 340920	Amman	Jordan	Manufacturing	Khalife Industrial Company-Eibal Society	
Anis Kassim	Lawyer	+ 962-6- 562-2327		+ 962-6- 568-0076		P.O. Box: 961919	Amman	Jordan	Legal Services	Attorney at Law, Palestine Yearbook of international Law/ Welfare	
Ata Abdul Lateef	Chairman	+ 962-6-5812310		+ 962-6-5827177		P.O. Box: 6714	Amman 11814	Jordan	Manufacturing-Food Industry	Ata Ali Factory	
Ayman Abu Shakra	Managing Director Share holder	+962-6-592-2077				P.O.Box: 6971	Amman	Jordan	Manufacturing and Trading -Chemical Industry	Abu Shaqra Group	
Azam Masri	General Manager	+ 962-6-568-5311		+ 962-6- 568-5350		P.O. Box: 960650	Amman	Jordan	Retail and others	Safeway	*
Aziz Abdu Sajdi	Consultant	+ 962-6- 515-1978	+ 962-6- 592-6449	+ 962-6- 515-2827		P.O. Box: 8180	Amman	Jordan	Management and Engineering Consulting	Consultant Engineering Company-Eibal Society	
Azzam Ya'esh	General manager and owner	+ 962-6- 477-7197	+ 962-6- 568-6413	+ 962-6- 474-5875		P.O. Box: 620571	Amman	Jordan	Trade- Automotive	Rifat Yaish Company-Eibal Society	
Bassam Abu Ghazaleh		+ 962-6- 566-2969	+ 962-6- 566-2969	+ 962-6- 567-6276			Amman	Jordan	Activist	Eibal Society	
Bassam Sinokrot	Director General	+ 962-6-4649901	+ 962-6-4649902	+ 962-6-4642702		P.O. Box: 830239	Amman 11183	Jordan	Poultry Farms	Sinokrot Poultry Farms	
Bisher and Mohamed Jardaneh	Partners and managers	+ 962-6- 585-7167		+ 962-6- 582-4532		P.O. Box: 9532	Amman 11191	Jordan	Financial Services-insurance and Construction, others	Arabtech-Niser Insurance Co/ Welfare	*
Dr. Adel Saqf El Heit		+ 962-6- 569-8528				P.O. Box: 211	Amman	Jordan	Activist	Eibal Society	
Dr. Hani Shakala	Consultant	+ 962-6- 552-8488	+ 962-6- 505-8757	+ 962-6- 552-8488			Amman	Jordan	Mnufacturing-Chemical Industry	Itqan Establishment-Eibal Society	
Dr. Ra'ouf Abu Jaber	Chairman	+ 962-6- 462-5161	+ 962-6- 464-8513	+ 962-6- 462-8167	+ 962-6- 462 9417	P.O. Box: 312	Amman 11118	Jordan	Finacial Services-Insurance	United Insurance Co.	
Dr. Shukri Shakshir	General manager and owner	+ 962-6- 465-2000	+ 962-6- 582-6270	+ 962-6- 566-9201		P.O. Box: 590	Amman	Jordan	Trade- Pharmaceutical	Orient Drug Stores-Eibal Society	
Dr.Sami Khouri	General Manager	+ 962-6- 560-7071	+ 962-6- 566-2976	+ 962-6- 568-6406		P.O. Box: 460	Amman	Jordan	Health Services	Palestine Hospital/ Eibal Society	
Fakhridine- Azzam	Director and partner	+ 962-6-568-9671 ext. 500		+ 962-6- 562-0526		P.O. Box: 926192	Amman 11110	Jordan	Hospitality Services	Al Qaser Hotel / Fakhreidene Restaurant	
Fou'ad Ala'a El Deen	CEO - Partner	+ 962-6-5514924		+ 962-6-552-7666		P.O.Box: 5552	Amman 11183	Jordan	Financial Services - Auditing	Arthur Anderson	
Ghaiath Suktyan	Director and Partner	+ 962 582-7999		+ 962-6- 581-5942		P.O. Box: 142904	Amman 11844	Jordan	All	Sukhtian Group	*
Ghassan and Elia Nukul	Vice Chairman	+ 962-6-465-2688	+ 962-6- 592-1301/2/6	+ 962-6- 464-5896	+ 962-6- 464-5669	P.O. Box: 154	Amman 11118	Jordan	Manufacturing-ALL	Nuqul Group	
Haleem Salfti	General Manager	+ 962-6-402-7525	+ 962-79- 522-907	+ 962-6- 402-7535		P.O. Box: 117	Amman 11591	Jordan	Real Estate / Industrial Estates	Tajamou'at Industrial Estate/ Specialized Investment Compounds Co.	
Hani Huneidi	Chairman	+ 962-6-4659996	+ 962-3-2017003	+ 962-6-4659944		P.O. Box: 830605	Amman 11183	Jordan	Manufacturing-Chemical Industry	National Ammonia and Chemical Industry	
Hatem Zain	General Manager	+962-6-516-5535		+962-6-516-7001			Amman	Jordan	ICT	Zeine Technological Applications	
Hisham Qaddoumi	Chairman	+ 962-6- 552-7434		+ 962-6- 551-5177		P.O. Box: 830018	Amman	Jordan		HQ Associates-Welfare	
Ibraheem Khalidi	Chairman	+962-6-464-4281		+962-6-461-6801		P.O.Box: 5355	Amman 11183	Jordan	Health Services	Khalidi Hospital	
Ja'afar Toukan	General manager and owner	+ 962-6- 566-8434	+ 962-6- 552-7606	+ 962-6- 567-0387		P.O. Box: 2902	Amman	Jordan	Architecture	Ja'afar Toukan Office/ Eibal Society	
Khaled Masri	Director and Partner	+ 962-6-464-2482		+ 962-6- 462-1258		P.O. Box: 6181	Amman 11118	Jordan	All	Padico/ Al Maseera Company	*
Laith Al-Qasem	Chief Executive Officer	+ 962-6- 592-5582	+ 962-79-5650-018	+ 962-6- 592-1374		P.O. Box: 1713	Amman 11118	Jordan	ICT-Technology Incubator	Jordan Technology Group	
Mahdi Al-Salfti	General Manager	+ 962-6- 566-8493	+ 962-6- 564-4565	+ 962-6- 567-9583		P.O. Box: 92602	Amman	Jordan	Construction and Contracting	Eibal Society	
Mahdi Salfti	General Manager	+ 962-6- 566-2493	+ 962-6- 566-2459	+ 962-6- 567-9583		P.O. Box: 926028	Amman	Jordan	Contracting and Tourism	Masar Contracting Company/Palestine Tourism Company/Jerusalem Tourism Company/Padico	*
Maher Saraf		+ 962-6-999-996		+ 962-6-607-155			Amman	Jordan	Trade and Real Estate Development		*
Mazen Dajani	Partner In Charge	+ 962-6- 462-2563		+ 962-6- 465-4197		P.O. Box: 248	Amman 11118	Jordan	Financial Services-Auditing, Consulting	Delloitte and Touche Tohmatsu/ Saba & Co.	
Mazen Darwazeh	General Manager and partner	+ 963 6 581-1692	+ 962-6- 582-4222	+ 962-6- 581-7102		P.O. Box: 182400	Amman 11118	Jordan	Manufacturing - Pharmaceuticals	Hikma	
Michael Nazzal	Managing Director	+962-6-560-5800	+ 962-79- 555-033	+ 962-6- 569-9108	+ 962-6- 567-1692	P.O. Box: 6399	Amman 11118	Jordan	Hospitality Services	Radisson SAS/ Jordan Hotel Association	

Mikdad Innab	Director and Partner	+ 962-6-464-2482		+ 962-6- 462-1258		P.O. Box: 6181	Amman 11118	Jordan	All	Astra	*
Mohamed Hamoudeh	Chairman	+ 962-6-4625617	+ 962-6-4892853	+ 962-6-4659061		P.O. Box: 499	Amman 11118	Jordan	Products, Farms, and Animal Feed-Chemical Industry	Jordan Feed Company	
Mr. Khoury	Chairman	+ 962-6-5342601	+ 962-6-5342600	+ 962-6-5342603		P.O. Box: :3449	Amman 11181	Jordan	Manufacturing Transport Equipment	Elba House Co.	
Munib Masri	CEO and Partner	+ 962-6-582-0005		+ 962-6- 582-0006		P.O. Box: 143210	Amman 11814	Jordan	Tourism and other investments	Businessman/ Padico/Welfare	*
Munir Khoury	General Manager	+ 962-6- 552-2152		+ 962-6- 552-4425		P.O. Box: 830892	Amman	Jordan		Al Sa'eed Company/ Padico	
Munjed Suktyan	General Manager	+ 962-6- 416-2907		+ 962-6- 416-2905		P.O. Box: 1027	Amman	Jordan	Manufacturing-Pharmaceutical	Shuktian Company/ Eibal Society	
Nabeel Abu Khader	Director and partner	+ 962-6-4029191	+ 962-6-4023540	+ 962-6-4022729		P.O. Box: 739	Amman 11118	Jordan	Trade and manufacturing Automotive	Abu Khader Group	
Nabeel Saraf	CEO	+ 962-6-592-4292		+ 962-6- 592-4292		P.O. Box: 850661	Amman 11185	Jordan	Trade and others	Padico/ Welfare	
Nabil Abu Al-Huda	General Manager	+ 962-6- 569-2850	+ 962-6- 461-0379	+ 962-6- 569-5850		P.O. Box: 922411	Amman	Jordan	Trade-Food	Nabeel Abu Huda and Partners Co. - Eibal Society	
Nasser Aloul	General Director	+ 962-6-582-6861		+ 962-6- 582-6861		P.O. Box: 103	Amman 11810	Jordan	ICT	The Hashem Hijawi Collage of Technology	
Nidal Suktyan	Chairman	+ 962-6- 568-8888		+ 962-6- 560-1568			Amman	Jordan	All	Sukhtian Group-Padico	*
Nizar Jardaneh	Vice Chairman	+ 962-6- 566-5125	+ 962-6- 566-5145	+ 962-6- 566-5126	+ 962-6- 568-1410	P.O. Box: 422	Amman 11118	Jordan	Manufacturing Pharmaceuticals	Dar Al Dawaa/ Welfare	
Omar Nabulsi	Lawyer	+ 962-6- 586-5030		+ 962-6- 465-7555		P.O. Box: 35116	Amman	Jordan	Legal Services	Eibal Society	
Omar Salah	Chairman	+ 962-6-5601589	962-6-5603682	962-6-5601589		Century Plaza -Abdul Hameed Sharaf St.-P.P.Obox: 1567	Amman 11953	Jordan	All	Century Investment Group	
Osama Al-Shahed	General manger and owner	+ 962-6- 553-9353	+ 962-6- 551-1863	+ 962-6- 553-7556		P.O. Box: 140415	Amman	Jordan	Pharmaceutical	Jordan Medical Supplies and Services-Eibal Society	
Osama and Issam Salfiti	General Managers	+ 962-6-566-7011	962-6-566 0706	+ 962-6- 566-6149		P.O. Box: 35104	Amman 11180	Jordan	Financial Services-Banking	Union Bank for Savings & Investment	
Osama Khallil	Chairman	+ 962-6- 582-0601	+ 962-6-4022610	+ 962-6-4023823		P.O. Box: 707	Amman 11181	Jordan	Manufacturing - Electric and electronics	Middle East complex for Eng. Electronics	
Othman Nashshibi	General Manager	+ 962 5 365-6788	+ 962-6- 560-3050	+ 962 5 365-1790	+ 962-6- 560-3047	P.O. Box: 9823	Amman 11191	Jordan	Manufacturing-Paper and Printing	Nashshabi and Ebbini Forms/ Welfare	
Raja Alami	Managing Director Share holder	+962-6-586-4408/9		962-6-581-8177		P.O.Box: 851602	Amman 11185	Jordan	Financial Services/ exchange and micro finance and Construction Material	Amman Exchange Company/Ready mix concrete and Supplies	
Rajail Salfiti	General Manager	+ 962-6-568-8638	+ 962-6- 446-0300	+ 962-6- 568-7865	+ 962-6- 446-0302	P.O. Box: 35104 or P.O. Box: 851015	Amman 11180	Jordan	Manufacturing-Tobacco and others	Union Investment Corporation/ Union Tobacco & Cigarette Industries	
Riyad El Sayfee	General Manager	+ 962-6-464-6898	+ 962-6- 462-4401	+ 962-6-465-6974		P.O. Box: 801	Amman	Jordan	Trading and Banking	Arab Bank	
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Basil Amin Aql	Advisor to Hasib Sabagh	+44-207- 225-1424	+4417-12251424	+ 44-207- 589-8167	+441-715898167	CCC Silver City House/ 52 Brompton Road, 4th Floor	London SW3 1BW		UK	Real Estate Development	CCC/ Welfare	
Dr. Ranzji Dalloul	Manager - Partner	+ 44-207- 629-3901	+ 44-171-629-3901	+ 44-207- 499-4284	+44 171 499-4284	15 Park Towers/ 2 Brick Street	London W1Y 7DF		UK	Financial Services-Investment	Arab Investment and Mngagment Corporation - Padico- Welfare	*
Hani Dajani	General Manager	+ 44 171 589-8600	+44 181 785-4477						UK	Pharmaceutical	Dajani Pharmacy	
Nabeel Al Shawa	Engineering consultant	+44-207-602-6123		+44-207-607 6124			London		UK	Holding Co. Power and Tourism Services	Delma	
Sameer Toubassy	President	+44-171-235-4802	+44-171-2354802	+44-171-2353857	+44-171-2353857		London		UK	All	Olayan Group	
Yusef Abu Khadra		+44-207- 629-6600	+44-171-629-6600	+ 44-207- 887-3340	+44-171-887-3340	48 Chelsea Square	London SW3 6LH		UK	Medical Services	Welfare	
Ahmed El Hindi	Chairman	1-315-682-8815				FilterTech, Fairgrounds Road, Manlius NY, 13104	Manlius, 13104, NY		USA	Manufacturing- Filter Equipment and systems	FilterTach	
Andre Hawit	President and CEO	1-650-349-0500 ext 101		1-650-349-0101		3 Waters Park Drive, San Mateo	CA 94403		USA	ICT	IDS software Systems	*
David Kurdasi	Owner and manager	1-703-821-0552					Fairfax, VA		USA	Trade- Defense		
Dr. Abdo Mousa	Doctor	- - - @				6909 Chalmar Way	Fayetteville, 13066,NY		USA	Health Services		
Dr. Adel Afifi	Professor Of Neurology	1-319-356-3759		1 319 354-0161		University of IOWA/ College of Medicine/ 1147 Penkridge Drive.	IOWA 52246		USA	Health Services	College of Medicine Iowa -Welfare society	
Dr. Azzam Kanaan	Doctor	1-616-330-2300	1-616-327-6400				Mich.		USA	Health Services	Neurologist, Michigan	
Edward Said	Professor	1-212-854-3620		1 212 854-5788		435 Riverside Dr. # 122	New York, NY 10025		USA	Education and Consulting,	Columbia University/ Activist/ Welfare	
El Farra Group		1-818-500 1750				1500 South Central Avenue Suite 321.	Glendale CA 91204		USA	Construction and Contracting	El Farra Group of Companies	
Eliase Abu Redeinah	Managing Director	1-202-887-6171					Washington , D.C.		USA	Venture Capital	Rock Creak Corporation	
George Tawael	Owner and manager	1-703-821-8770					Fairfax, VA		USA	Real Estate Holder		
Hady Amer	Public Relations Director	1-703-875-2000 x315		1-703-875-2001		1401 Wilson Blvd. 11th floor,	Arlington, VA 22209		USA	Lobbying Group	Lexington Group	
Hani Masri	Manager	1-703-847-0870	1-703-893-9445	1-703-847-3068		6862 Elm St. Suite 720- Mclean 22101	VA		USA	Financial Services - Investment Company	Capital Corp	*
Issa Cook	President and CEO	1-713-824-0909	1-713-973-1818	1-713-973-1717		Huston	TX		USA	Financial Services-Investment Banking		*
Jamal Abu Hamdeh	President	510-945-1600		510-945-7595		2800 Pleasant Hill Road	Pleasant Hill, California 94523		USA	Construction and Contracting	Contracting Company/Palestine Economic Development Corporation (PEDGO)	
Mohamed Haddeed	CEO	1-310-772-0017					CA		USA	Media and Real Estate	Holding Company	
Nabil Hidawi		214-699-8000				191 Classin Dr.	Dallas, TX 75218		USA	Construction and Contracting	Contacting Company	
Odeh and Hoda Aburdene	Managing Director	212-490-6660	1-212-277-1010x1016	212-490-6950		575 Fifth Avenue, 40th Floor	New York, NY 10017		USA	Financial Services and Banks	CT Capital International Inc.	

Omar Kader	Manager	1-703-243-0495	1-703-629-9978				VA	USA	Management Consulting	pal-tech	
Safwan Masri	Vice Dean	1-212-854-8716		1-212-932-0545		Grdaute School og Business, Columbia University, 101 Uris	NYC, NY	USA	Education and Consulting,	Columbia University	
Talat Othman	Chairman and CEO	1-847-459-8444	1-847-550-8444	1-847-459-1698		750 West Lake Cook Road, Suite 155	Buffalo Grove, Ill	USA	Financial Services-Holding Company	Grove Financial Inc.	*
Zahi Khouri	General Manager	1 212-223-9332/9270		1 212 223-9167		505 Park Avenue	NY	U.S.A	Investment/ITC/Beverages	Jawal/cocacola/Intram Investment Inc/Padico	*
Ziad Karam	Managing Director	1-703-352-6941					Fairfax, VA	USA	Investment Services		
<b>Arab American Associations</b>											
Mr. Food Sahouri	Board Member	1-703-759-4000				Elm Street	Mclean Va	USA	Association	Arab American Business and Professional Association	
Dr. Zaid Asali	President	1-202-244-2990		202-244-0081		4201 Connecticut Avenue, N.W.	Washington DC 20008	USA	Association	American Arab Anti-Discrimination Committee	
Sameer kasees	President	1-734-425-1600	1-302-479-5279	1-734-425-3985		27484 Ann Arbor Trail, Westland,	Michigan 48185	USA	Club and Association	Ramallah Club	
Ms. Heidi Shop	Executive Director	1-202-338-1958				2425 Virginia Avenue, NW.	Washington DC, 20037	USA	Center	Center For Policy Analysis on Palestine, Jerusalem Fund	
Abdulla Alzuabi	Public Relations Director	1-202-429-9210				1600 K Street, NW	Washington, DC 20006	USA	Institute	Arab American Institute	
Lina Sasaa	Public Relations Director	1-313-945-1700					Detroit	USA	Chamber of Commerce	American Arab Chamber of Commerce	
<b>American NGO's and Foundations</b>											
Micheal Traison	Partner	(313) 496-7657					Detroit	USA	Resource	Miller Canfield	
Bob Sims	CEO	(734) 761-9491					Detroit	USA	Venture Capital	Software Services Corporation	
Dharam Amin	Director	703 802-6120						USA	ICT	Optimos, Inc.	
	Program Director	+1 (212) 765-9690				RR-HBJQ QD 16th Floor	New York	USA	Foundation	Markle Foundation	
Kent Jenkins	Media Relations	(202) 661-4015						USA	Foundation	Cisco Education Foundation	
	Program Director	(206) 709-3140				P. O. Box: 23350	Seattle	USA	Foundation	Bill & Melinda Gates Foundation	
Joleen Ruffin	Program Officer	(650) 947-8616				300 Second Street, Suite 200	Los Altos	USA	Foundation	David and Lucile Packard Foundation, The	
Tom Gibson	CEO	(202) 663-5934				D\DR\HWSYH1 : Suite 503	Washington	USA	Venture Capital	Institute for Small and Medium Enterprise Finance	
Mark Siegel	CEO	(858) 484-9856				12397 Picrus Street	San Diego	USA	Resource	International Technology & Trade Network - ITTN	
Thomas Hancock	Fund Manager	(617) 330-7500				40 Rowes Wharf	Boston	USA	Venture Capital	Grantham, Mayo, Van Otterloo & Co. LLC	
Mary Page	Program Officer	(312) 920-6258				2 IIEH * UQWQ DDJHP HQV 140 S. Dearborn Street	Chicago	USA	Foundation	John D. and Catherine T. McArthur Foundation	
Janet Maughan	Program Officer	(212) 869-8500				420 Fifth Avenue	New York	USA	Foundation	Rockefeller Foundation	
Elie Alavi	Grants Officer	+1 202-522-3186				7141 & 1912QJ 2121 Pennsylvania Ave NW	Washington	USA	Foundation	InfoDev/World Bank	
David Butler	Dean	(607) 255-5106					Ithica	USA	Tourism	Cornell School of Hotel Administration	
Hubertus van der Vaart	Fund Manager	(202) 737-5536				6XW 1100 17th Street, NW	Washington	USA	Venture Capital	Small Enterprise Assistance Funds	
Ari Weinzwieg	CEO	(888) 636-8162				422 Detroit St.	Ann Arbor	USA	Trade	Zingermans Food Products	
Graeme Bannerman	Lobbyist					K6WHV: 7th Floor	Washington	USA	Resource	Bannerman & Associates, Inc.	
Jeff Crump	CEO	+1 (877) 788-0404				1008 Arrowhead Drive	Crossville	USA	ICT	Brooke Nicole Consultancy, Inc.	
Debbie Snyder	Director	+(972) 605-4432				5400 Legacy Drive	Plano	USA	ICT	Electronic Data Systems	
<b>Egypt - Non-Palestinians- ITC, banking and construction</b>											
Medhat Khallil	Chairman and CEO	+202 749 6353		+202 749 6343		72, Mohey El Din abu el-ezz St./Dokki, giza	Cairo	Egypt	ICT	Raya Holding	
Sameh Montaser	Mnaging Director	+202 336 8140 ext 218		+202 336-6469		25 Mossadak Street, Doki, Gizza	Cairo	Egypt	ICT	Tri Tech Company	
Najeeb Sawies	CEO	+202 301 5205		+202 303 0506		Orascom Construction Industries/160,26th July Street. Box: 1911	Agouza-Cairo	Egypt	ICT and Construction	Orascom Construction Industries	
Osama Shawqi	BOD	+202 220 2659		+202 220-1547		34 Adli Street	Cairo	Egypt	Construction and contracting	Arab Contracting Company	
Iyad Mias	CEO	+202 794 2471		+202 792 5171		( Mohamed Fahmy Street, Graden City	Cairo	Egypt	Holding Company	Fleming CIIC Holdings	

Dr. Khaled Sharif	Director General	+202 414 1652		+202 419 2408			Cairo	Egypt	ICT	Pan Arab Distribution/Orascom Tech	
Hasan Heikal	CEO	+202 338 3626		+202 338 3629		58, El Tahrir St. Dokki, Giza 12311	Cairo	Egypt	Investment Banking	EFG-Hermes-Investemnt Banking	
<b>UAE - Genneral Assisnace-non Palestininas</b>											
Toufiq khalid Mallak	Palestinian Ambassador	+971-2-4434652		+971-2-4434363		P.O. Box 841	Abu Dhabi	UAE	General Affairs	UAE Pal Embassy	
Saleem Abu Sultan	Paletinian Consul General	+971-4-3972020		+971-4-3970070		P.O. Box 22132	Dubai	UAE	General Affairs	Palestinian Consulate	
Huda Jabr	Manager	+971-4-3097009		+971-4-309-7173		P.O. Box 9292	Dubai	UAE	General Trade	Dubai World Trade Centre -	
Ahmed Shaath	Human Resources Manager	+971-2-4449666		+971-2-4492290		P.O. Box 279	Abu Dhabi	UAE	General Trade	Al Fahim Group	
Sameer K. Al Ansari	President and CEO	+971-4-391-0941		+971-391-0943		P.O. Box 24867	Dubai	UAE	Financial Advisors	Executive Consultants	
<b>UAE - IT</b>											
* Sheikha Lubna Al Qasimi	Managing Director	+971-4-391-3777		+971-4-391-8080		P.O. Box 500001	Dubai	UAE	IT dot com business	Tejari,	
* Nic Labuschagne	Managing Director	+971-4-3591963		+971-4-8701310551			Dubai	UAE	IT e commerce	Echannel Partners (EMEA) S.L.	
Hakim AlHussan		+971-4-3313712		+971-4-3313493		P.O.Box 9204	Dubai	UAE	ICT		
George Khouri	Owner/Entreprenur	+971-4-3910640		+971-4-3918722		P.O.Box 61414	Dubai	UAE	IT and Networking	Applicom	
Awwad Alsager	Manager	+ 971-50-6252277					Dubai	UAE	Tourism	Dubai Tourism Board	
Adel Lootah	Commercial Director	+ 971-4-3998888		+ 971-4-3998000		P.O. Box: 73000	Dubai	UAE	IT Free zone	Dubai Internet City	

## **Annex C – List of Meetings**

**Table 2: Public and Private Sector Interviews**

Name	Organization
Dr. Sa'di Al Krunz	Minister of Industry Member of the legislative Council
Mr. Maher Masri	Ministry of Economy and Trade Minister of Economy and Trade
Dr. Mohammad Shtayyeh	PECDAR Managing Director
Mr. Ismail Abu Shehadeh	Palestinian Industrial Estates and Free Zone Authority Director General
Mr. Jaffar Hudaib	Palestinian Investment Promotion Agency Director General
Mr. Ali Badwan	Ministry Of Industry Planning Director
Mr. Ibraheem Barham	PITA Chairman
Dr. Mashour Abu Daka	PITA Executive Director
Mr. Murad Tahboub	PITA Public Relations
Mr. Marwan Tarazi	Beirzait University Information Technology Unit Director
Mr. Sam Bahour	Arab Palestinian Shopping Centers P.L.C. General Manager
Mr. Adel Lafi	National Institute for Information and Technology Director
Mr. Nidal Sukhtian	Muneer Sukhtian Group Chairman, PADICO
Mr. Musab Khorma	PALTEL Acting CEO
Mr. Sami Khnouf	WB/G Electronics and Electrical Company. Ltd. Export Manager
Mr. Kamel Hussein	Ellam Tam Managing Director
Mr. Chris August	Palestinian Banking Corporation General Manager
Mr. Gabi Taweel	WB/G National Authority Deputy Chief of Mission for Economy and Trade
Dr. Ziad Asali	American Arab Anti Discrimination Committee President
Mr. Tarek Aggad	The Arab Palestinian Investment Co. (APIC) Managing Director
Ms. Hiba Hussein	Hussein and Dajani Attorneys and counselors-at- Law
Ms. Carlotta Amaduzzi	Institute for Industrial Promotion, Italy International Cooperation Department
Mr. Kees Heuvling	Inter.Continental Hotel-Bethlehem Resident Manager
Mr. Sami Abu Dayeh Mr. Hani Abu Dayeh	Near East Tourist Agency General Manager Arab Hotel Association –member
Mr. Ali Badarneh	Palestinian Federation Of Industry Technical Manager
Mr. Foad Shaouri	Arab American Business Professional Association
Ms. Heidi Shop	Center for Policy Analysis on WB/G Managing Director
Ms. Karen Mulhauser	Karen Mulhauser and Associates Managing Director

## **Annex D – List of References for GDA**

**Table 3: List of References for GDA**

<b>Institution-Publication</b>	<b>Name</b>
Arab American Business Professional Association	Mr. Foad Sahori
Arab American Business	Mr. Nidal Ibraheem
ADC	Dr. Ziad Asali
Federation of Ramallah Club	Mr. Sameer Kasees
Association of Arab American University Graduates	Mr. Amr Zaher
Paltech	Mr. Omar Kader
Jerusalem Find for Education and Community	Mr Mukhlis Saa'a
Center for Policy Analysis on WB/G	Ms. Heidi Shop
Arab American Institute	Mr. Majed Jaffari
Center for Middle East Peace and Economic Cooperation	Mr. Tim Clinton
International Trade Administration	Mr. Carl Oberg
US-Arab Chamber of Commerce	Mr. Ghaleb Faidi
USTR Dearborn	Mr. Richard Corson
American Arab Chamber of Commerce	Ms. Lina Sasa
Arab American Lawyer	Mr. George Mahshi
	Mr. David Nassar
Amman Chamber of Commerce Directory	
Amman Chamber of Industry Directory	
JEDCO Directory	
YEA- Directory	
INTAJ	
Al Jidara Investment Services	
MMIS Mngagment Consultants	
Welfare Society	
Eibal Society	
Dubai PRIZIM Office	Mr. Dan Louw
UAE Business Pages	
UAE Free zone Directory	
Chamber of Commerce –Riyadh	
Chamber f Commerce- Jeddah	
Arthur Anderson – Regional	
Delliotte Touche –Regional	
Massar	
Illam Tam	