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**Opportunities for Global Development Alliances in the  
West Bank and Gaza Strip**

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TO THE

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

### Project Background

The Identification of Global Development Alliance (GDA) opportunities for the West Bank and Gaza, is part of The Services Group's ongoing advisory work for the USAID Mission to The West Bank and Gaza through PRIZIM program. The objectives of this scope of work objectives are:

- To screen, select, and identify projects that could be developed under the Global Development Alliances initiative.
- To develop a database, profile, and target Palestinians in the Diaspora who may participate in the development of an alliance
- To match possible alliances and advise on next steps to be taken to bring discussions to closure.

### Report Structure

This final report is based on a series of meetings and discussions undertaken from November 2001 through December 2002. Field missions to West Bank and Gaza, Jordan and Egypt were concluded to complete the research effort.

Completed work to date is the Interim Report submitted on August 2002. The Interim Report included the following sections:

- The Global Development alliance definition and budget
- A Road map for building GDA's
- The Identification of GDA modules
- The methodology and rational for selection of proposed concepts
- The conceptualization of four projects to be developed under the GDA umbrella
- Methodology for compiling a list for Palestinians in the Diaspora
- The compiling of a list for Palestinians in the Diaspora to be targeted for potential contribution in the development effort.
- Next steps

### This final report is presented in six sections

**Section One:** Introduction. Summarizes the project background, work already completed and provides a structure to the final report.

**Section Two:** Background. This section defines the GDA concept, the GDA's global 2002 budget allocation, and GDA's proposed budget for the year 2003. A brief description of a) the concepts proposed for development, b) the different modules utilized to bring about alliances, is also provided.

**Section Three:** Rationalizes the selection of the targeted sample in the markets chosen for the proposed concepts.

**Section Four:** Details the approach, the objectives of the field interviews and summarizes the profile of respondents.

**Section Five:** Articulates the existing interest in the West bank and Gaza in general and the proposed concepts in specific.

**Section Six:** Provides the key finding and recommendations to go forward.

**The Annexes contain supporting document to the main report:**

**Annex A:** Four proposed GDA concepts. Two concepts were developed for the ICT sector, namely The Business IT incubator and Dubai Internet City Office for PITA. The third concept is for the Tourism Sector; a Training Center for the Tourism Industry, and the fourth is a Specialized Services Center for the Textiles and Garments in Gaza.

**Annex B:** Palestinian in the Diaspora List. A total of 300 contacts from the Palestinian community in the Diaspora were completed to include names, contact numbers and addresses in addition to activities engaged in. Contact list includes the following countries: Jordan, UAE, USA, Saudi Arabia, Egypt and others.

**Annex C:** Completed questionnaires for meetings conducted in selected markets to include: Jordan, Egypt and the U.S.

**Annex D:** Six Steps for building GDA's and Summary of Modules for GDA showcased in GDA website.

## Background

### GDA Definition and Budget

USAID's 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 within one year of initiating the (GDA) program, USAID has spent approximately \$130 million on 75 regional and country-specific development alliances.<sup>2</sup> Other projects that were put forward for the past fiscal year would have been funded by USAID Missions' and or Bureaus' budgets.

For the year 2003, the agency is requesting USD 30 million to establish new partnerships and alliances.<sup>3</sup> 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>4</sup>

USAID Mission to the West Bank and Gaza is anxious to develop a number of projects that fall under the GDA pillar. The following projects were conceptualized and later on promoted 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.

### 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

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

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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> [www.usaid.gov/gda](http://www.usaid.gov/gda). September 16, 2002.

<sup>3</sup> [www.usaid.gov/budget](http://www.usaid.gov/budget)

<sup>4</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.

the long term, while strengthening institutional and human resources capacities in the current political environment.

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.

## Overview of Projects

**Proposal 1 -- Business Incubator for ICT Companies:** The project proposes the establishment of a business incubator that would develop the emerging ICT sector in West Bank and Gaza.

**Proposal 2 -- Tourism Training Center (TTC):** The project proposes the establishment of a training institute for the tourism sector with particular emphasis on "on-the-job" training.

**Proposal 3 -- PITA Marketing Office in Dubai Internet City (DIC):** The proposal outlines the establishment of an office in Dubai Internet City to create awareness in the Gulf of Palestine as an ICT destination, and to facilitate the efforts of PITA entrepreneurs to reach concrete deals through the provision of matchmaking and logistics services.

**Proposal 4 -- Specialized Services Center for Textile and Garments Industry (SSC):** The project proposes the establishment a Specialized Service Center 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 major areas of weakness currently characterizing most enterprises: quality, design and product development, marketing, management, and technology.

## Overview of GDA Modules

The structure of GDA's differ depending on the objectives, the political environment, the economic or development benefits sought, the size of funding, the reach and profile of beneficiaries, the profile of participants and the module of partnerships that the various participants would like to have. There is no absolute structure of a GDA module, however, in building a GDA partnership several due diligence steps are essential to the successful launching of an alliance.

Four different types of modules have been identified from the various examples showcased at the GDA website. Annex D, summarizes the modules and provides specific examples.

**Module One:** The objective of this type of partnership is to address a developmental challenge by bringing on technical services, goods and or direct funding to the beneficiaries. The alliance partner's participation is purely philanthropic.

**Module Two:** The objective of this type of partnership is to address a developmental challenge and to provide benefits to one or all the partners. Examples of these benefits include market access opportunities and transfer of know-how. These dual objective types of alliance give incentive to the different parties to engage in public–private partnerships.

**Module Three:** The objective of this type of partnership is to address a developmental challenge and to develop research programs to one or more partners. These dual objective types of alliances give an incentive to the academic, research and development community to engage in public-private partnerships.

**Module Four:** The objective of this type of partnership is to address a developmental challenge by providing grants, matching grants, in-kind contribution and venture capital to bring about public-private partnerships. This type of partnerships enables different types of participants to engage in successive and multi-objective tasks over longer period of time. The module provides a more flexible approach to the different participants.

Module two, three and four were proposed for the development of the West Bank and Gaza conceptualized projects. The compatibility of these modules for the suggested concepts was discussed with potential partners and shall be addressed in the following section.

## **Selection of Potential Alliance Partners**

Given the difficult local and foreign investment environment in Palestine, 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 main group, which injected foreign direct investment into WBG following the Oslo Agreement.

A total of 250 Palestinian individuals were located in Jordan, UAE, Egypt, Saudi Arabia and the USA. This is in addition to a number of companies, foundations and institutions, which could also be potential partners in specific projects or sectors.

The full potential alliance list can be found in Annex B.

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 Palestine or promotion of a specific concept or ideology. The Palestinian “core group”, includes individuals, major conglomerates, and foundations or societies that have already invested heavily in the West Bank and Gaza. 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 the territories.

## **Screening Criteria**

The screening and targeting of potential alliance partners was mainly based on demand. The potential alliance list included a number of companies, individuals and foundations that were engaged in a variety of activities in different sectors. The process of selection included: 1) screening and then 2) targeting. The screening for identifying potential partners in development included the following criteria:

- Track record of doing business in the West Bank or Gaza
- Demonstrated experience in marketing or investing in projects within the region and within the sector’s focused on
- Firm size compatible with diversification into relatively high-risk developing countries
- References from industry associations and other Palestinians
- Pre-screening through telephone conversations and WEB sites.

## **Targeting Criteria**

The targeted sample needed was: a) companies and individuals that are engaged in the activities of the proposed projects and b) companies and individuals that are potentially interested in the development of the West Bank and Gaza.

Jordan and Egypt were selected as two initial markets for targeting potential development partners. This was due to the fact that Jordan is the prime place to locate Palestinians in the

Diaspora especially the Palestinian “core group”. Jordan is a prime residency and work location for these companies and or individuals.

Egypt and Jordan are prime locations for financial services companies with venture capital funds specifically targeting the ICT sector and for the whole M. E. region. With two projects being proposed in the ICT sector, it was prudent to target potentially interested individuals in these two markets.

The actual entities interviewed were further narrowed down based on availability and appropriate interview partners during scheduled field missions.

## Approach of Field Interviews

### Objectives of Questionnaire

The field missions were conducted to help the GDA initiative to: 1) gauge interest and 2) quantify and qualify that interest.

1. Gauge interest in a) the West bank and Gaza, b) in the developed concepts by answering the following sets of questions. Are the companies/individuals that were interviewed interested in the development of West Bank and Gaza? Are they interested in the development of the specific prepared GDA concepts? And why? Are they interested in other concepts or business opportunities?
2. Qualify and quantify the interest in developed concepts. What development role could they play? Would it be equity or in kind contribution? When (time horizon) that they would consider investment in West bank and Gaza?

Individual meetings were scheduled with executives to introduce the concepts and gauge the interest. Open-ended questions and discussions were carried on to gain better understanding of interest. Respondents contact information and summary of the meeting was documented and is annexed to this report, (Annex C).

A GDA concepts' folder was prepared and distributed to all interviewees for future reference. Interested parties were emailed copies of feasibility studies or other required documents.

### Types of Firms Interviewed

The type of companies interviewed that fit the screening and targeting criteria are:

- Financial Services: Commercial Banks, Investment Funds, Venture Capital Firms and Funds, ICT and Technology Funds, who are usually interested in the development of new projects and are sometimes partial equity owners. Many of the firms met in this category had specific ICT funds in addition to other manufacturing or services funds for the M.E. region.
- IT companies and Incubators: IT Solutions Companies, IT Incubators, who might be interested in business linkages (Business Development), and transfer of IT incubator Know-how (Professional Networking) and or Co-managing the IT incubator and DIC project.
- Tourism Companies and Boards: Equity investors in Tourism projects, Training Schools, and Tourism boards, for potential equity participation, Know-how transfer, Training possibilities.
- Construction, Real Estate Developers and Property managers: Construction and engineering firms who might be interested in re-building and developing infrastructure and design/build work in West Bank and Gaza with partial equity investment by builders, especially in larger projects. Some of these firms also operate property development arms.

- Holding Companies: Large investment holding or trading companies, who are usually interested in equity participation and or high-net worth individuals that would support development effort in West bank and Gaza.
- Foundations and forums: Individuals and groups who have vested interest in addressing a developmental issue and or networking for a common cause.

## **Field Survey Results**

### **Profile of Companies**

A total of 24 interviews were completed in Jordan, Egypt and the U.S. Table 1. Lists the companies and organizations interviewed. The profiling table includes the name of the entity, country, the different economic activities that the companies/organizations are engaged in, and their geographic investment reach, i.e. previous investment in West Bank and investments in other regional countries.

Holding companies and financial services companies accounted for 50% of the interviewed sample. The remaining 50% of the sample included incubators, forums, foundations, colleges and companies with different commercial activities. Holding and financial services company's size demonstrated experience in marketing or investing in projects within the region and ability to take on higher risks.

The completed questionnaires for meetings conducted can be found in Annex C.

**Table 1: Profile Summary**

Company	Country	Sectoral Activities							Regional Investment Activities			
		IT	Telecom	Tourism	Financial Services and IT Funds	Manufacturing	Education	Construction and Real Estate Development	Trade	Equity Investor	Investment in West Bank and Gaza	Investment in other regional countries
Zara Investments and Holdings	Jordan		X	X	X	X		X	X	X	X	
The Scientific Foundation of Hisham Hijjawi	Jordan	X					X		X	X	X	
Palestine Real Estate Investment Co.	Jordan			X				X	X	X	X	
Muneer Sukhtian Group	Jordan	X			X	X	X	X	X	X	X	
Jordan Tourism Board	Jordan			X			X					
Hotel Inter.Continental Jordan	Jordan			X			X				X	
Foursan	Jordan	X	X		X				X	X	X	
Estarta	Jordan	X										
Century Investment Group	Jordan		X		X	X		X	X		X	
Jordan Technology Group	Jordan	X			X				X			
Massar Contracting Company	Jordan			X		X		X	X	X	X	
Specialized Investment Compound	Jordan							X	X			
Amman College for Hospitality and Tourism	Jordan			X			X					
Atlas Investment Group	Jordan				X	X			X	X	X	
Cairo Amman Bank	Jordan				X				X	X	X	
Raya Holdings	Egypt	X	X				X		X		X	
Arab Business Forum for Information and Technology/ Masreya	Egypt	X	X									
IT Ventures	Egypt	X	X		X				X		X	
EFG-Hermes	Egypt	X	X		X				X		X	
Commercial International Investment Group	Egypt	X	X	X	X	X	X	X	X		X	
Idevelopers	Egypt	X	X		X							
Information and Decision Support Center, Regional	Egypt	X	X									
Infodev (WB)	USA	X	X									
Institute for Industrial Promotion	Italy										X	

## Profile of Interest

### Interest in the West Bank and Gaza

Interest in the West Bank and Gaza is broadly defined as the possibility of engaging in any investment or development activity in the West bank and Gaza within the next five years.

Interest in the development or investment effort in the West bank and Gaza was concluded to be high amongst companies or individuals that already have investments in the West Bank and Gaza territories. Companies with investments in the West Bank and Gaza stated that investments in the West Bank and Gaza, prior to the political crisis proved to be economically viable and rewarding. Therefore, a continuation of what already have been established is highly desirable. Presently, these companies's immediate priority is not expansion but rather survival and retention of employment levels.

On the other hand, interviewed decision-makers of companies who do not have investments in the West Bank and Gaza, expressed that their interest in the territories is medium to low. Political instability was the prime reason, while weak economic circumstances witnessed in the region was another major factor that negatively impacted the expansion to other countries.

This was especially true for many of the Egyptian companies, who are currently experiencing a financial crunch and a possible devaluation of the currency. Respondents in Egypt stated that they have expanded tremendously in the Egyptian and regional markets during the past two years and have not realized sufficient returns on investments; this was especially true in the ICT sector.

Table 2. Summarizes the interest level for different establishments met.

**Table 2. Summary of Interest Level for West Bank and Gaza**

Name of Company	Already Invested in West Bank and Gaza	Future Interest Development/Investment In West Bank and Gaza
Zara Investments and Holdings *	Yes	High
The Scientific Foundation of Hisham Hijawi *	Yes	High
Palestine Real Estate Investment Co. *	Yes	High
Muneer Sukhtian Group *	Yes	High
Hotel Inter.Continantal Jordan*	Yes	High
Foursan *	Yes	High
Massar Contracting Company*	Yes	High
Atlas Investment Group*	Yes	High
Cairo Amman Bank*	Yes	High
Century Investment Group	No	High
Jordan Tourism Board	No	Medium
Estarta	No	Medium
Jordan Technology Group	No	Medium
Specialized Investment Compound	No	Medium
Amman College for Hospitality and Tourism	No	Medium
Raya Holdings	No	Medium
Arab Business Forum for Information and Technology/ Masreya	No	Medium
IT Ventures	No	Medium
EFG-Hermes	No	Medium
Commercial International Investment Group	No	Low
Ideavelopers	No	Low
Institute for Industrial Promotion, Italy	NO	Low
Infodev	NO	N.A.
Information and Decision Support Center	NO	N.A.

\*Identified members from the Palestinian core group- owner or board members.

## **Conclusions**

The Palestinian “core group”, exhibited the highest interest in the development of West Bank and Gaza. The continuous deterioration of the political situation in the West Bank and Gaza is a major deterrent for investment or development of new projects. This is especially true for companies and individuals who do not have any involvement in the West Bank and Gaza. Weak economy conditions, also negatively impacts the chances for expansion into other countries and or economies.

## **Interest in Proposed Projects**

Different proposal were elaborated on during the meetings, depending on the type of business the respondent is interested in. The following section summarizes the main reactions regarding the different proposals promoted.

### **Proposal 1 -- Business Incubator for ICT Companies:**

Different types of investors and interested groups were met to gauge interest in the proposed business incubator. This included financial services companies who may potentially be interested in equity participation, IT solution companies who may be interested in business linkages with the business incubator, IT incubators, who may be interested in sharing know-how with the business incubator, forums and high net-worth individuals and others for possible grants and in kind contributions (i.e. foundations and forums).

The following statements were quoted from different respondents:

*“The idea of Business incubator, although may be in principal good, have failed due to poor implementation and lack of market breadth”.*

Executives managing IT venture funds sighted numerous examples of unsuccessful incubators around the world in general, and specifically in the region. Executives elaborated that business incubators are often poorly managed, entrepreneurship is scarce, and yields are low and tardy.

*“The proposed concept lacks a commercial proposal and its main stakeholders are not business oriented, therefore, it would not interest commercial companies”.*

Commercially oriented entities confirmed that they would not be interested in such business venture, given the projected low rate level of return on investment determined by the feasibility study. Executives of financial services companies expressed, that they need an extremely high rate of return on investments proposed, in order to justify participation for shareholders and or management.

The type of stakeholders including academia, PITA and others indicated a more developmental project rather than a for-profit commercial project. Development projects with no visible commercial future are not of interest to commercially derived companies.

*“In the priority of causes, IT incubators are not highest on the philanthropist’s agenda”.*

The development of a business incubator for the IT industry, at present, was not considered a high priority by high net-worth individuals. With the total collapse of the economic system in the West Bank and Gaza, other immediate concerns such as health, food and education are prioritized.

*“We will be willing to participate if the project included an e-learning component. This would provide immediate employment opportunities and would decrease the chances of people transfer”*

The possibility of including an e-learning component under the incubator umbrella was desired. This was perceived as an employment-generating proposition, which has commercial viability in the future, and decreases the possibility of people transfer.

*“It is much easier and less risky for IT service providers to sub-contract to Palestinian IT companies”,*

*“Business linkages with West bank companies who might be a front for Israeli Co., is another concern that may inhibit us, from entering such agreements”*

Business linkages by IT service providers were also not viewed as a lucrative or desirable option. Respondents confirmed that IT companies in the West bank are competitive. However, long term arrangements as in the case of the incubator were not viewed necessary and do not add any advantage to the party who is interested in sourcing out. Market entry to the West Bank and Gaza, does not justify the level of contribution to the proposed business incubator.

*“Jordan has the most enabling environment for ITC in the region due to its leadership and is the most competitive in the region”*

Jordan competed very heavily for future ICT investments in the region. IT service providers and venture capitalist in Egypt and Jordan, confirmed that Jordan’s man-power in that sector is the most competitive in the region. Jordan’s leadership and it’s commitment to the ICT sector, was considered very positive and placed Jordan as a much more lucrative destination for the ICT projects.

## **Conclusions and Compatibility with GDA Modules**

The projected interest for the development of a business incubator was low. This was due to 1) the continuous deterioration of the political situation in the West Bank and Gaza , 2) the lack of commercial proposal and viability of the business incubator, 3)the Recessionary economic conditions prevailing in the area and 4) the weak returns on investments in the ICT sector witnessed by IT companies during the past two years.

The various methodologies suggested to improve the likelihood of participation i.e. business linkages and transfer of know-how, were also not received very positively.

There was a general agreement that the project would be useful for the ICT companies (beneficiaries) to improve their capacities, but not lucrative enough to commercial companies under the present scenarios and circumstances. Therefore, the possibilities for private-public partnerships under module two and module three of the GDA framework is not recommended. A series of grants and matching grants (module one and four) would be better suited for this type of project and shall be elaborated on in the conclusions and recommendations sector.

## **Proposal 2 -- Tourism Training Center**

Different types of investors and interested groups were met to gauge interest in the proposed Tourism Training Center. This included bankers, hotel management companies, training schools, tourism board, and equity investors.

Members of the Tourism industry conveyed positive responses to the proposed TTC. The following statements were quoted from different respondents:

*“The present political situation is not encouraging, but this is the time to start preparing”*

The concern regarding the proposal was mainly related to timing. Once the political situation improves, it was believed that the West Bank product would be demanded again. Tourism was viewed as one of the viable sectors, which generate employment.

*“We need to start building the soft infrastructure, and we have vested interest to do so”.*

Owners of tourism projects believed that there is a need to build the capacity of the human resources especially in the hotel business. A training center with the help of USAID was very desirable. Respondents, who are equity shareholders of resorts, felt that they invested in building resorts but the immediate need after the war would be investment in human resources.

*“First priority is to open the hotel and then we have to help in building the infrastructure”.*

Timing was conditional not only to cessation of the military incursions. The first priority for these entities was to start operating their already existing entities and meanwhile start developing the infrastructure.

*“In principle we are very interested, our group had a similar experience in Europe and it was very successful”*

*“There are a lot of benefits and similarities between the Jordanian experience and The West bank. Integrating the effort would be beneficial to all parties”*

Hotel management companies and tourism boards viewed the possibility of know-how transfer of their own curricula and experiences were desirable. This type of partnership was considered advantageous to both parties.

*“Send us a business proposal to forward it to management for approval; it has to be a win-win proposal for all”*

Respondents expressed their desire to see a business proposal for the proposed TTC. A closer look at the financial details and the stakeholder’s participation was needed to go ahead with more discussions.

### **Conclusions and Compatibility with GDA Modules:**

The interest in co-developing the project was high in the medium to long term, (3-5 years). The tourism sector was viewed as an employment generating sector that would naturally grow with a more stable political environment. The immediate concern for entities that already had investments in the West Bank was the re-opening of these ventures. Both equity and in-kind contribution were viewed possible under USAID, global development alliances umbrella.

All modules of the GDA partnerships (1-4), can be utilized to form an alliance for the TTC. Some participants expressed potential to pump in equity, while others whom are cash poor would only be able to contribute in kind or know-how. A business proposal which includes the financial implications would give better indication to the type of partnerships that are possible.

### **Proposal 3 -- PITA Marketing Office in Dubai Internet City (DIC):**

The DIC marketing office proposal was not promoted. The office has already been established by PITA with the support of USAID, through other programs. This was announced at GITEX 2002 during the month of November of the same year.

### **Proposal 4 -- Specialized Services Center for Textile and Garments Industry (SSC):**

Different types of investors and interested groups were met to gauge interest in the proposed Specialized Services Center. This included bankers, garment manufactures, and holding companies. The following statements were quoted from different respondents:

*“The bank is incurring heavy loses in the West bank and Gaza. This will increase our exposure in the occupied territories.*

*“We do not wish to continue investments in textiles and apparel”*

Banks and other major holding companies did not want to invest more in the Gaza strip. Again, this was due to the political situation and their exposure in these markets. Sustainability of what has been developed was viewed as a priority.

*“These types of services are of value to garments industry in the Gaza. No gain for me”.*

*“In the garments industry cost is a very important factor. This will increase cost”*

The proposed concept did not add any value to other members of the industry and the possibility of contribution was considered low.

## **Conclusions and Compatibility with GDA modules**

There was no interest amongst the selected sample to develop the SSC. The Institute for Industrial Promotion in Italy (IPI), responsible for the conceptualization and feasibility study for the SSC, did not want to partake in partnership arrangements at present. IPI has developed similar centers in the M.E. region, but put a hold on Gaza's project for the time being. Private sector companies also had no desire to participate. Therefore, and with the absence of any interest, especially by the Institute for Industrial Promotion, it is recommended to disregard this project for the time being. A critical element to the future success of this project, is the participation of the institute which provides equity and an incubation model for the garments industry. Importing companies in the UAE, existing producing companies in Gaza, and industrial development banks are possible future partners for this project, if it is to be pursued again.

## Summary of Interest

Interest in the proposed concepts is summarized in table 3. Thirteen companies of the targeted sample were not interested in any of the projects proposed. Ten companies were potentially interested and only one foundation confirmed immediate in-kind contribution for the business incubator.

**Table 3: Summary of Interest Level**

Interest in	Business Incubator	TTC	SSC
Interested	<ul style="list-style-type: none"> <li>The Scientific Foundation of Hisham Hijjawi. Hisham Hijjawi College of Technology.</li> </ul>		
Potentially interested	<ul style="list-style-type: none"> <li>Arab Business Forum for information and technology</li> <li>Century Investment Group</li> <li>Jordan Technology Group</li> <li>Infodev</li> <li>Mr. Sabeeh Masri</li> </ul>	<ul style="list-style-type: none"> <li>Jordan Tourism Board</li> <li>Hotel Inter.Continental Jordan</li> <li>Century Investment Group</li> <li>Masar Contracting Company</li> <li>Amman College for Hospitality and Tourism Education</li> </ul>	<ul style="list-style-type: none"> <li>Century Investment Group</li> </ul>
Not interested	<ul style="list-style-type: none"> <li>Zara Investment Holdings</li> <li>Muneer Sukhtian Group</li> <li>IT ventures</li> <li>Foursan</li> <li>Estarta</li> <li>EFG-Hermes</li> <li>Commercial International Investment Company</li> <li>Ideavelopers</li> <li>Atlas Investment Group</li> <li>Cairo Amman Bank</li> </ul>	<ul style="list-style-type: none"> <li>Cairo Amman Bank</li> </ul>	<ul style="list-style-type: none"> <li>Cairo Amman Bank</li> <li>Institute for Industrial Promotion</li> <li>Zara investments</li> <li>United Garments Manufacturing Co.</li> </ul>

## Interest for the Business Incubator

**Interested.** The Scientific Hisham Hijjawi foundation is interested to house a branch of the business incubator in the city of Nablus, within the campus of Hisham Hijjawi College, which is part of Al Najah University. The College has fully equipped state of the art computer laboratories that could be used. Presently, cash contribution is not possible for the college, however in-kind contribution through the use of their facility is possible. In the future, the college may be able to provide grants or subsidize some of the students' expenses for services provided. The College is a prime location to reach students, entrepreneurs and members of the IT community in that city.

**Potentially interested.** Century Investment Group, is launching a development fund for Jordan, West bank and Gaza and Israel, namely The Qualifying Investment Fund (QIF). The fund is a private sector fund focused on developing sustainable commercial enterprises in the before mentioned countries. The QIF will seek funding equivalent to USD 250-300 million over next three years from Japan, World Bank, European Union and the U.S. Government. The group is very interested to develop all proposed concepts after careful review by the board. The fund is scheduled to be launched Spring 2003, and the group is very keen to initiate projects in West Bank and Gaza.

**Potentially available.** infodev- The World Bank Group. The *infodev* Incubator Initiative will play a role in experimenting and promoting new development patterns and methodologies specifically targeting business/technology incubators in the developing world. The initiative will provide advisory services to strengthen incubators and provide matching grants for already developed incubators and newly established ones. This initiative is to be launched in three phases. The first Phase (already launched), is the establishment of a support center to provide advisory services to IT incubators globally. The second phase which will be launched in February 2003, is a matching grant program that provide funds to already established incubators. Grant size is to range from USD 300-500 thousand..

The third phase to be launched in June 2003, is a matching grant program to newly established incubators. Grant size is between USD 225-375 over a two-year period. The initiative plans to disburse a total of 15-25 grants annually. This type of grants is the most applicable to WBG incubator scenario. Interested incubators have to submit a proposal for approval. All proposals have to meet guidelines, deadlines and are subject to review by a committee. There are no territorial restrictions; however the initiative will restrict one grant to one country. Clarity of objectives, other donors' participation and a solid business plan would enhance the proposal approval.

**Potentially Interested.** Arab Business Forum for information and Technology and the Jordan Technology Group expressed interest to mentor and guide the newly established incubator through the forum or other direct in-kind support. Both establishment mandates, does not allow for equity participation. However, sharing of know-how, promotion and business linkages is possible.

## **Interest for the Tourism Training Center (TTC)**

**Potentially Interested.** Hotel Intercontinental Jordan. The hotel's regional human resources development center, expressed their potential interest developing the curricula for the TTC. This is in addition to possible training in the hotel, once the hotel is back in operation. The hotel requested a more solid proposal to be reviewed by management.

**Potentially Interested.** Massar Contracting Company. Interviewed executive is a board member of PADICO and the Chairman of Tourism Investments arm. Possible equity participation through PADICO, once the political situation improves.

**Potentially Interested.** Jordan Tourism Board. Transfer of know-how and training for future tourism executives at the tourism board. The board is not cash rich and has a mandate to develop the Jordanian product. However, in-kind contribution and joint collaborations were considered highly desirable.

**Potentially Interested.** Amman College for Hospitality and Tourism Education. Transfer of know-how and assistance in developing curricula and or sharing experience is of interest.

**Potentially Interested.** Century Investment Group- Jordan, is launching a development fund for Jordan, West bank and Gaza and Israel, namely The Qualifying Investment Fund (QIF). The fund is a private sector fund focused on developing sustainable commercial enterprises in the before mentioned countries. The QIF will seek funding equivalent to USD 250-300 million over next three years from Japan, World Bank, European Union and the U.S. Government. The group is very interested to develop all proposed concepts after careful review by the board. The fund is scheduled to be launched Spring 2003, and the group is very keen to initiate projects in West Bank and Gaza.

## Conclusions and Remarks

### Findings

The search for partners in development under the Global Development Alliance pillar, points to a general lack of interest by the private sector in both Jordan and Egypt.

Lack of interest in the suggested projects is attributed to the following main reasons:

- **Political instability.** The continuous deterioration of the political situation is a major deterring factor for future development work in West Bank and Gaza under the GDA Pillar. The lack of visible or immanent solution to the problem mitigates private sector participation in the development effort.
- **Recessionary economic conditions in the region.** The weak economic conditions and weak returns on investments in the sectors proposed was another major deterring factor especially in the ICT and tourism sector.
- **Lack of commercial proposition.** Private sector participation required private sector returns.
- **Lack of experience by the private sector to enter into private-public partnerships with donor agencies.** The concept of private sector partnership with the public sector on a larger scale development projects, is a relatively new approach in the region. Traditionally, the private sector relied on governments or donor agencies to support similar activities, without the direct funding of the private sector.
- **Lack of financial resources of private sector companies or foundations to commit for development activities.** The allocation of specific development funds in large corporations is not noticeably practiced within the region. Individual philanthropic efforts are abundant and committed on annual basis for charitable causes, but not usually for sector development.

### Next Steps

Based on these findings, the way forward for the development of GDA partnerships in the West Bank and Gaza is to:

- 1) Develop a clear and concise five year business proposal for the business incubator that reflects: clear social and economical objectives, targeted goals, type of services offered, committed stakeholders, and financial implications with the existing political scenarios; to be disseminated to potential partners.
- 2) Construct the business incubator partnerships module, to fit identified Module One and Module Four. These two modules are better suited with the current political environment and the type of project proposed. Module two and three which provides direct benefits to participating parties, was of no interest to the private sector under the present scenarios.
- 3) Focus on donor agencies participation. Identify, screen, and target other donor agencies, initiatives and foundations at least for the first two years. Private sector participation under the present scenarios is unlikely to happen. However, an already developed and successful business incubator might attract private sector participation in the future.

- 4) Develop a fund for the economic reconstruction of West bank and Gaza to be financed by 10-20 high net worth individuals on annual basis and for next four years. This fund should be managed by USAID or another donor agency to act as a trustee and ensure transparency and proper usage of funds. The fund would be financed by a series of grants and contribution from high net-worth individuals and would be a matching grant combined with other matching grants schemes. A minimum contribution size of USD 5,000 for 20 participants for the next four years is suggested. This fund would have a general objective of developing a targeted sector and or initiative i.e. business incubator for the ICT sector. This approach mitigates the risks for the partners, provides a vehicle to participate in the development effort, and introduces this type of partnerships in a more acceptable manner.
- 5) Expand the target audience for fundraising activities to include not only Palestinians in the Diaspora but also other interested high net worth individuals, foundations, forums and associations for the recommended fund.
- 6) Use the GDA web site as a medium for soliciting interest in the business incubator. The GDA directorate offers this service and would show case the proposition as a stronger proposal. For more information check annex D, and GDA web site.
- 7) Pursue interested and potentially interested parties aggressively to lock in possible partnerships.
- 8) Investigate the financial implications of developing a Tourism Training Center for possible development under GDA umbrella within the next two years. Defer the TTC, project until a tentative agreement have been reached between the PNA and Israel.
- 9) Disregard the Special Services Center for garments industry in Gaza as a potential project due to lack of interest by both the private sector and other donor agencies.

## **Annex A – Proposed Concepts**

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## **The Palestinian Information and Communications Technology Incubator – Draft**

## **Introduction and Background**

Ten years ago, information technology-related economic activity in Palestine 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 Palestine, 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>1</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 (PICTI), 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.

## **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.

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<sup>1</sup> Palestine IT Directory, 2001.

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

### *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*

#### *Virtual Accelerator Program*

#### *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 Palestine 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**

Three 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 three assumes security situation in the West Bank and Gaza would not improve.

**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.

**Scenario Three:** This alternative calls for the launching of an exclusively virtual incubator, with space being leased to overseas operations. This is a short term solution that would enable the launching of the incubator despite the ongoing security challenges. The total start up cost is estimated at US\$143,000 and total operating cost is estimated at US\$ 583,000 for year one. All services will be virtual.

## **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

## **Tourism Training Center (TTC)**

## **Introduction and Background**

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>2</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 Palestine, 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>2</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.

### **Market and Competition**

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, 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, 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.

## **Dubai Internet City Office - PITA**

## 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>3</sup> in 2000 and will grow to US\$3 trillion by 2003.<sup>4</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>5</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>6</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>7</sup>

## Palestinian ICT sector

A decade ago, ICT-related economic activity in Palestine 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 Palestine, 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>8</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 Palestine. PITA draws its members from a number of ICT sub-sectors and the association represents 80 percent of the sector's output. Having already grown to meet the needs of the local market, PITA is now reaching out to regional and international markets.

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

<sup>4</sup> World Information Technology and Services Alliances, "Digital Planet: the Global Information Economy," November 2000, pg. 1.

<sup>5</sup> International Data Corporation, "Global IT Spending Remains Subdued, IDC Predicts Recovery in 2002," July, 18, 2001.

<sup>6</sup> International Data Corporation, "Nearly One Billion Internet Users Will Fuel More than \$5 Trillion Internet Commerce by 2005", May 23, 2001.

<sup>7</sup> *The Economist*. "A Survey of the Gulf", March 23, 2002, p. 3.

<sup>8</sup> Palestine IT Directory, 2001.

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 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 Palestine within the Gulf as an ICT destination, and to facilitate PNA 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 PNA. The objective of the DIC office will be to provide Gulf and PNA 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, PNA 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 PNA 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 PNA 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 PNA 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 PNA 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 PNA 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 PNA. 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 PNA.
- 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 Palestine. 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 Palestine. 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.

## **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 Palestine. The recent collapse of normal economic relations between Israel and Palestine, 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.

Palestine'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 Palestine, 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 Palestine 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 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.

## **Annex B – GDA List**

GDA List

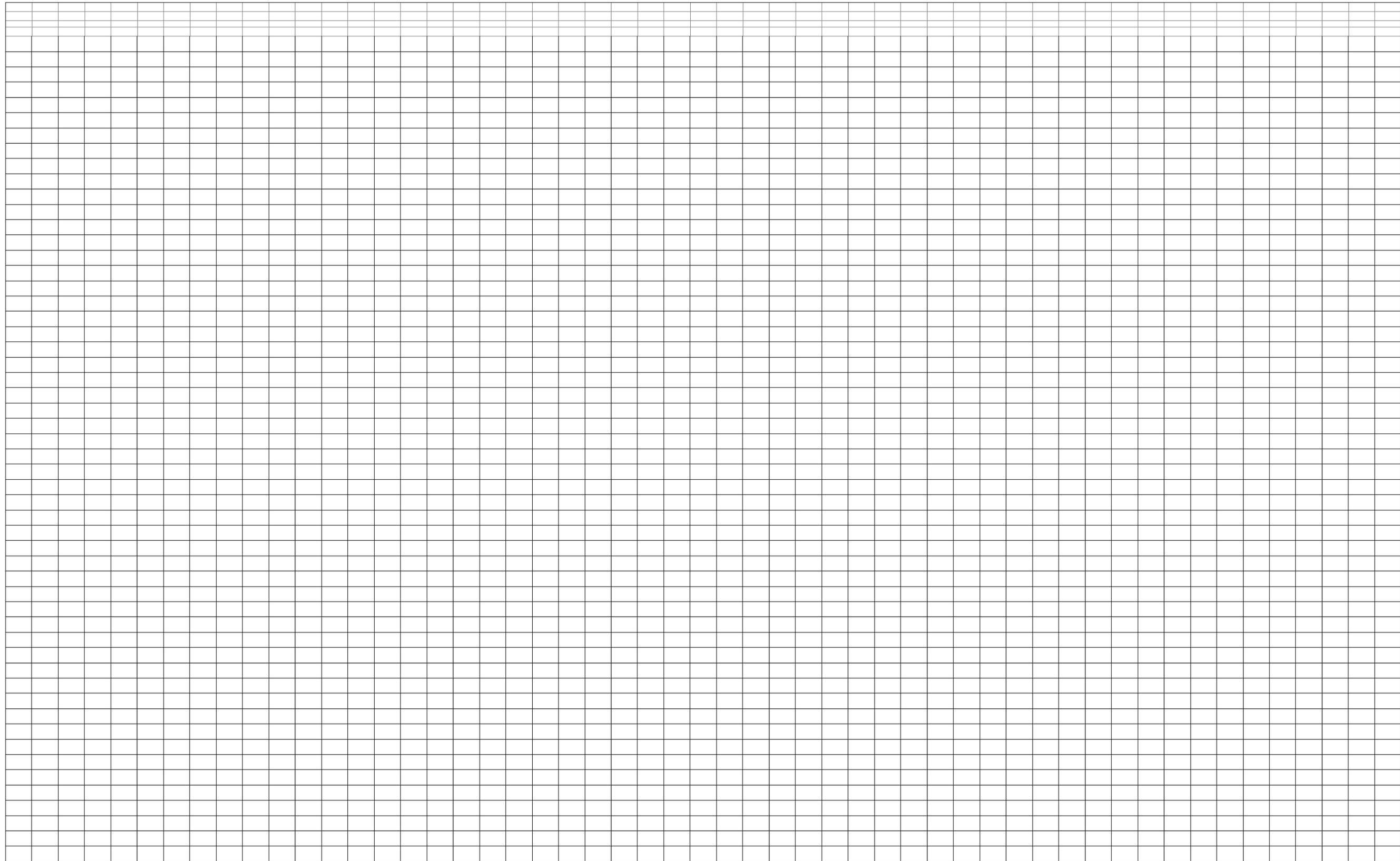
Palestinian Alliances											
Name	Title	Address- Tat (1) W/AREA CODES	Address- Tat (2) WITH AREA CODES	Address- Fax (1) WITH AREA CODES	Address- Fax (2) WITH AREA CODES	Address - P.O. Box:	Address- City	Address- Country	Sector / Economic Activity	Company - Society - etc...	Core Group
Abde Qader Dweik	AVP Housing Bank	+ 962-6-566-5513		+ 962-6-566-0511		P.O. Box: 7693	Amman	Jordan	Financial Services - Banking	Housing Bank/ Padico	
Abdul Aflo 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 Shah Industrial Estate	Sahab 11512	Jordan	Manufacturing-Plastic Industry	World Plastic for Construction Industry	
Abdul Hadi Zalkoum	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	Zalkoum Group/ Universal Industry Co.	
Abdul Mejeed Shoman	CEO and owner	+ 962-6-566-4104		+ 962-6-560-6830	+ 962-6-562-1890	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	Khalle 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 Sajji	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'ish	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	Fiacial 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 / Fakhredeen Restaurant	
Fouad 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	
Ghailath 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 Salfiti	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 Zein	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-Salfi	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 Salfi	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	*
Maier 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 Darwazah	General Manager and partner	+ 963 8 581-1692	+ 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	+ 962-6-567-1892	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	Eiba 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	Shukhtian 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 manager 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	+ 962-6-560-7011	962-6-566-0706	+ 962-6-566-6149		P.O. Box: 35104	Amman 11180	Jordan	Financial Services-Banking	Union Bank for Savings & Investment	

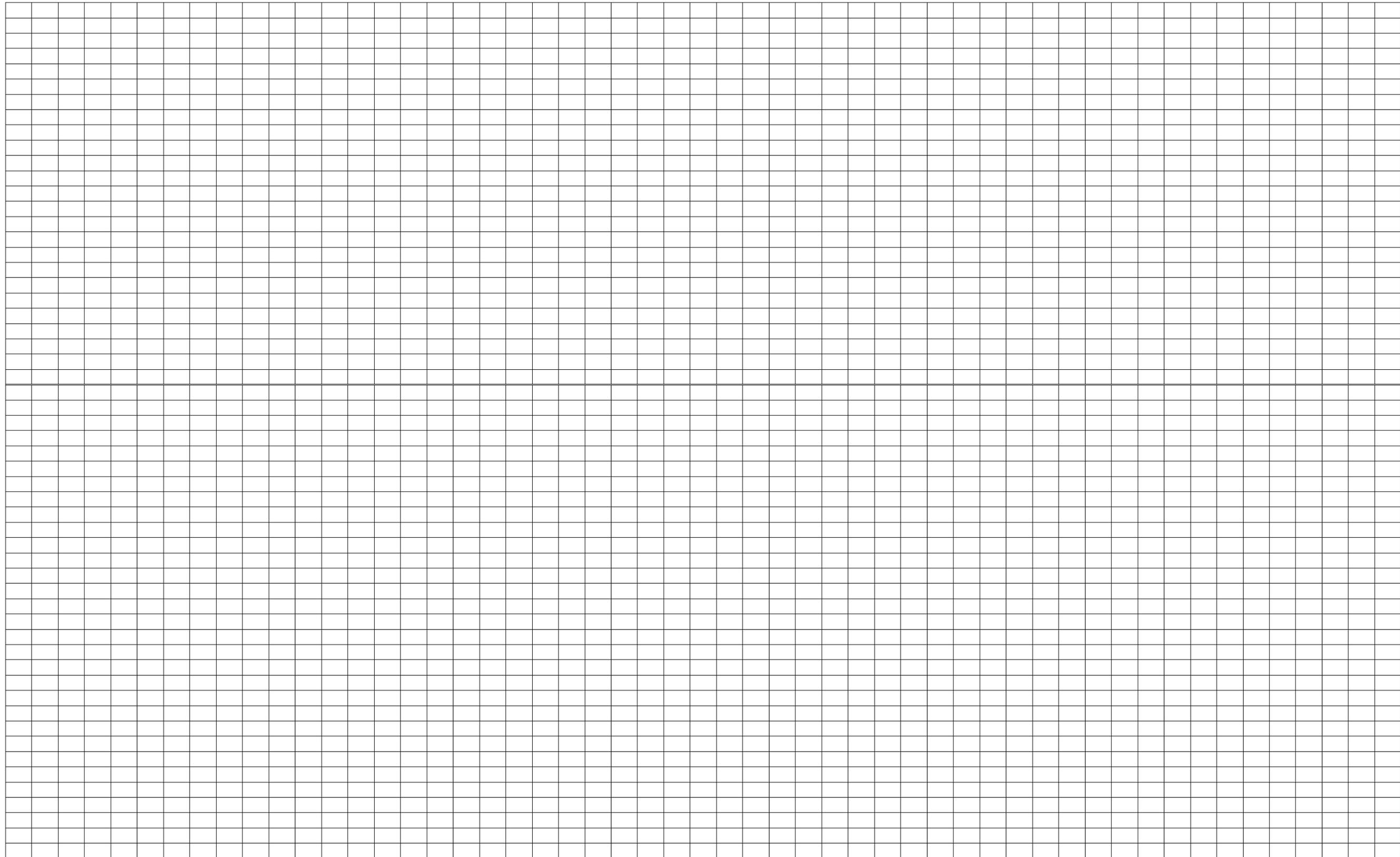
Osama Khalili	Chairman	+962-6-582-0601	+962-6-4022610	+962-6-4023823		P.O. Box: 707	Amman 11181	Jordan	Manufacturing - Electric and electronics	Middle East complex for Eng. Electronics	
Othman Nashshibi	General Manager	+962 5 365-6788	+962-6-560-3050	+962 5 365-1790	+962-6-560-3047	P.O. Box: 9823	Amman 11191	Jordan	Manufacturing-Paper and Printing	Nashshibi 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	
Rajai Saifiti	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	
Riyad Shaka'a	Lawyer	+962-6-560-1625	+962-6-551-0+966	+962-6-560-1625		P.O. Box: 7738	Amman	Jordan	Legal Services	Eibal Society	
Sabeeh Masri	Chairman	+962-6-464-2482		+962-6-462-1258		P.O. Box: 6181	Amman 11118	Jordan	All	Zara Investments/ Padico/ Welfare	*
Sa'eed Darwazah	General Manager and partner	+962-6-581-1692		+961 6 581-7102		P.O. Box: 182400	Amman 11118	Jordan	Manufacturing-Pharmaceuticals	Hikma	
Samer Khoury	Director and Partner	+30-10-619-9512	+962-6-464-8181	+30-10-619-9524	+962-6-465-2288	P.O. Box: 830392	Amman 11183	Jordan	Contracting & Others	Consolidated Contractors Company, CCC/ Welfare	*
Showman Foundation		+962-6-560-2155	+962-6-560-2177	+962-6-567-2541		P.O. Box: 940255	Amman 11194	Jordan	Foundation	Arab Bank and Foundation	*
Suleiman Shihadeh	Manager	+9626-5330751		9626-5330752		P.O.Box 941934	Amman	Jordan	ICT	One World software Solutions	
Taher Masri	Senator	+962-6-464-2227	+962-6-592-0600	+962-6-464-2226		P.O. Box: 5550	Amman	Jordan		Jordan Senate - Eibal Society	*
Tarek Agad	Managing Director	+962-6-5623270		+962-6-5623670		P.O. Box: 941489	Amman	Jordan	All	APIC	*
Tawfeek Abu Altah	Chairman	+962-6-4022870	+962-6-4022871	+962-6-4022869		P.O. Box: 15 Sahab Industrial Estate	Sahab 11512	Jordan	Manufacturing - Packaging Industry	Arab Cardboard Manufacturing Co.	
Tayseer Kanaan	Judge	+962-6-567-9990		+962-6-568-4183		P.O. Box: 5457	Amman	Jordan	Legal Services	Eibal Society	
Thabit Al-Taher	General Manager	+962-6-593-1807		+962-6-593-1166			Amman	Jordan	Trade and Investment	National Oil Company- Eibal Society	
Wael Kanaan	General Manager	+962-6-465-8564		+962-6-465-8574		P.O. Box: 815425	Amman	Jordan	Financial Services-Investment	Jerusalem Development and Construction Co./ Welfare	
Wael Toukan	General Manager	+962-6-568-8771		962-6-568-7872		P.O.Box: 941060	Amman 11194	Jordan	Contracting	Toukan Contracting and Trading	
Wafai Dajani	Chairman	+962-6-568-6294		+962-6-568-6293		P.O. Box: 7676	Amman	Jordan	Trade and Industrial Estate	Jordan Gateway Projects/ Businessman	*
Yazeed Multi	Chairman	+962-6-461-6910		+962-6-464-2890		P.O. Box: 950661	Amman 11195	Jordan	Financial Services-Banking & Transportation	Cairo Amman Bank / JETT/ Padico	*
Yousef As'ad		+962-6-585-6891		+962-6-581-3514		P.O. Box: 851249	Amman	Jordan	Engineering Consulting	Dar Engineering Works & Contracting/ Welfare	
Zahi & Zaher Masri	General Manager and Partner	+962-6-568-5311		+962-6-568-5350		P.O. Box: 960650	Amman 11196	Jordan	Retail and others	Safeway	*
Zakariya Nayef Steitieh	CEO	+962-6-464-0606	+962-6-463-3387	+962-6-461-2690		P.O. Box: 910097	Amman 11191	Jordan	Trade -Hotel Supplies, Furniture & Equipment	Middle East Technical Supplies Co. (METS)	
Zuhair Khoury	General Manager	+962-6-566-2327	+962-6-566-5513	+962-6-567-8182	+962-6-569-0511	P.O.Box: 7693	Amman	Jordan	Financial Services-Banking	Housing Bank	
Ayman Hejawi	CEO	+20-2-369-7902	+962-6-581-6072	+202 371-8339	+962-6-582-6861	P.O. Box: 103/ Comeesh Nile- Maassara Hilwan	Amman 11810	Jordan - Egypt	Telecom/advertising/IT	Hijawi Foundation	*
Abdel Salam Husni Al Ameer	Co-founder and General Manager	+971-3-7662342		+971-3-7660352		P.O. Box: 1932	Al Ain	UAE	Al Qubaisat General Contracting Est.		
Abdul Salam Abu Eissa	Managing Director	+971-4-3245252		+971-4-3246100		P.O.Box 4199	Dubai	UAE	Retail Stores	Salam group, Stores and Studios, Palestine Intl Bank	
Ahmed Adnan Saffarini	Manager	+971-4-2222002		+971-4-2239902		P.O.Box 4000	Dubai	UAE	Engineering Consultants	Saffarini Engineering Company-leading in UAE	
Amal Hurani		+971-2-6724242		+971-2-6792194		P.O.Box 46397	Abu Dhabi	UAE	Contracting	Algeco Contracting Abu Dhabi, Al Ain	
Amer Khayat	Manager	+971-50-6586439		+971-4-2669388			Dubai	UAE			
Amir Abu-Ghazaleh	Son Of the Founder	+971-4-2727491		+971-4-2727573		P.O. Box:1767	Dubai	UAE	Ahmad Abu-Ghazaleh & Sons Company Ltd.		
Ayman Taji Forouki	Managing Director & Partner	+971-2-6714700		+971-2-6714800		P.O. Box: 960	Abu Dhabi	UAE	Company (LLC)/Target Development Corporation-USA/Target-Beirut		
Bassam Qaddoumi	Regional project advisor	+971-4-8871314		+971-4-8814737		P.O.Box 20336	Dubai	UAE	Logistics - worldwide	Eagle Global Logistics and family business in Jordan	
Bilal Shamout	Technical Manager	+9712-678789		+9712-678782		P.O.Box 41998	Abu Dhabi	UAE	ICT	Microsoft	
Dr. Jarrir Dajani	General Manager	+971-2-6653581	+971 2 653-581	+971-2-6440800			Abu Dhabi	UAE	Financial Services - Investment Fund	Abu Dhabi Investment Fund	
Dr. Noordinin Al Qadi	Doctor	+971-2-6344444		+971-2-6322222		P.O.Box 468	Abu Dhabi	UAE	Pharmaceuticals	Al Qadi Group - Pharmaceuticals/ Perfumes	
Dr. Sufian Alami	Medical Director	+971-2-6214800		+971-2-6212215		P.O.Box 2427	Abu Dhabi	UAE	Healthcare services	Medical Director - Al Jazeera Hospital	
Dr. Yousef Al Hassan	Consultant	+971 2 666-9648	+971 50 614-5716	+971 2 666-9647		P.O. Box: 46083	Abu Dhabi	UAE	Strategy Consultant	Emirates Center for Development/ Welfare	
Emad Odeh	Manager	+971-2-6349999 X222		+971-2-6318181		P.O. Box: 4118	Abu Dhabi	UAE	Financial Services, Investment Fund and ICT	AL Baward Enterprises	
Faisal Abdel Hadi	Founder/President	+971-4-396-9393		+971-4-396-6068	+971-2-365-818	P.O. Box: : 11328	Dubai	UAE	Shipping Services and agencies	United Shipping Company/Arab Shipping Co.	
Farouq Toukan	General Manager and Partner	+971-2-641-5444	+971 2 770-036/8	+971 2 644-6555	+971 2 770-035	P.O. Box: 660	Abu Dhabi	UAE	Contracting, & Others	Businessman/ Padico	*
Fawzi Toucky	Commercial Manager	+9714-2628900		+9714-2628901		P.O.Box 6456	Dubai	UAE	Trading and Packaging	AL Kalifa Trading & Packaging	
Ghassan Tahboob	Manager	+971-4-391-4590	+971-4-391-4555				Dubai	UAE	Media City Free Zone	Dubai Media City	
Hafeth Tahboub	Lawyer	+9714-5561356		+9714-5561356		P.O.Box 4672	Al- Shareqah	UAE	Legal Services	Legal Consultant	
Hamed Kazim	Partner	+9714-3324000		+9714-3324004		P.O.Box 11615	Dubai	UAE	Financial Services - Auditing	Arthur Andersen	
Hazem A. Ghani	Commercial Manager	+9714-2994141		+9714-2994938		P.O.Box 54342	Dubai Airport Free Zone ,Dubai	UAE	ALL	Al Juma Al Majid Est.	
Hesham Elkouka	Managing Director	+9714-3391844		+9714-3391855		P.O.Box 32757	Dubai	UAE	Construction	CARTEL	
Jabr Mahmoud Dushin	Managing Director	+971-2-5555423		+971-2-5559847		P.O.Box 2402	Abu Dhabi	UAE		Managing Director - White Aluminium	
Jaffar Shawa	Senior Regional Sales Manager	+971-4-391-5600		+97143-915656		P.O.Box 500017	Dubai Internet City	UAE	Financial Services-Islamic Instruments an transactions	Hilal Financial Services	
Jamal A. S. Abu Issa	General Manager & President	+971-4-3245252		+971-4-3246100		P.O. Box: 4199	Dubai	UAE	Salam Studio & Stores LLC , Salam International Investment Limited		*
Jamal Awad	Deputy Director	+971-4-2823700		+971-4-2828382		P.O.Box 2144	Dubai	UAE	Retail Stores	Deputy Director - Grand Stores	
Jamal Awadeh	Divisional Manger	+971-6-5335829		+971-6-5325534		P.O.Box 3195	Sharjah	UAE	Construction, stone, marble	Divisional Manager - Arabian Profile Co. Ltd	
Jamal Maraqa	Managing Director	+9714-3435501		+9714-3435301		P.O.Box 30562	Dubai	UAE	ICT	PRO-TECHNOLOGY	
Khalidoun Khartabeel	General Manager	+971-4-2948666	+971-4-2948842				Dubai	UAE	Financial- Insurance	United Insurance Co.	
Khalid Sifri	Lawyer	+971-4-332-3222		+971-4-323-300		P.O. Box: 37172	Dubai	UAE	Legal Services	Welfare	
Mohammad Mahfooz	CEO	+9714-3911600		+9714-3918799		P.O.Box 500141/Office 127,Bldg.3 Dubai internet city	Dubai	UAE	Real Estate	amtlaki	

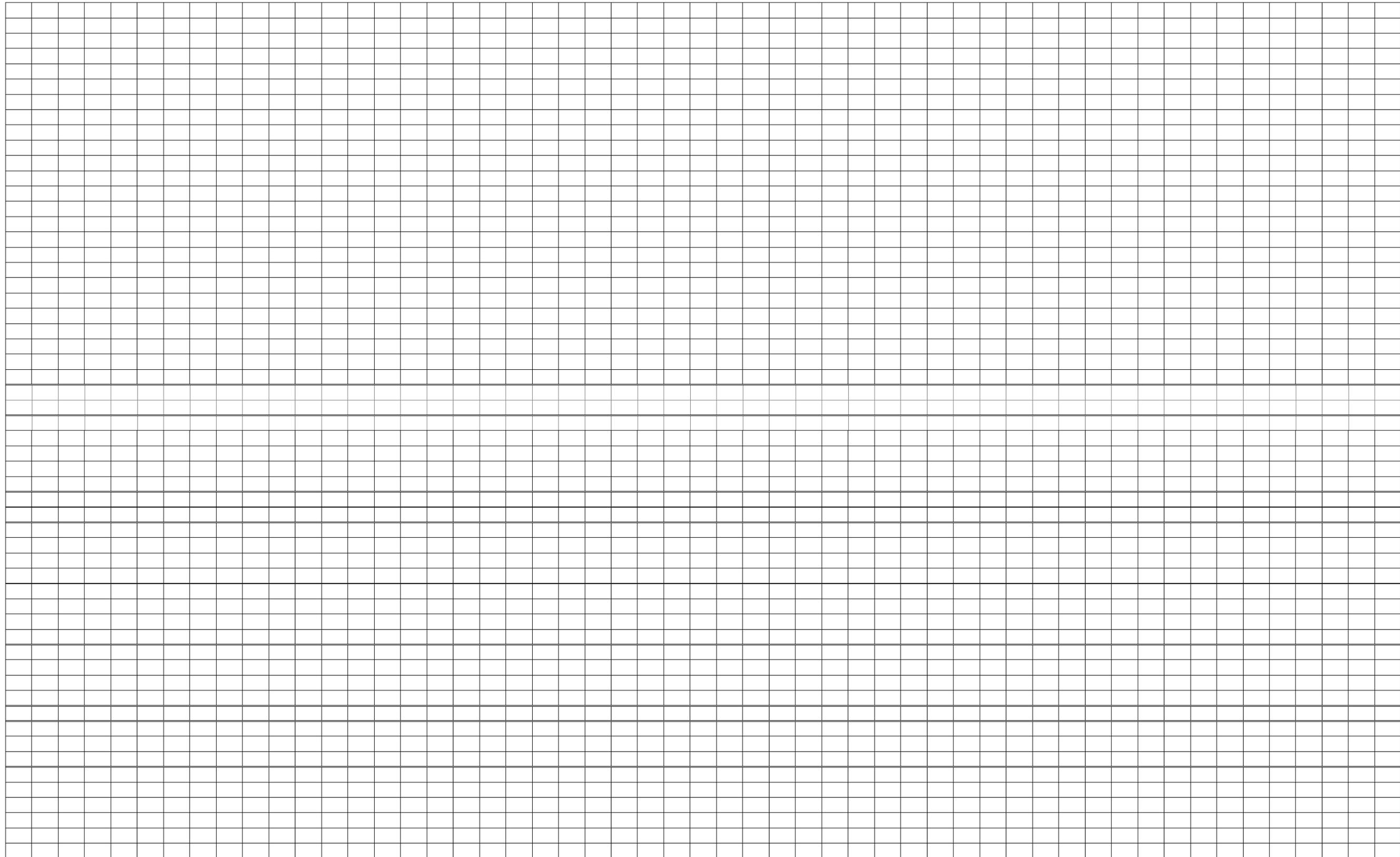


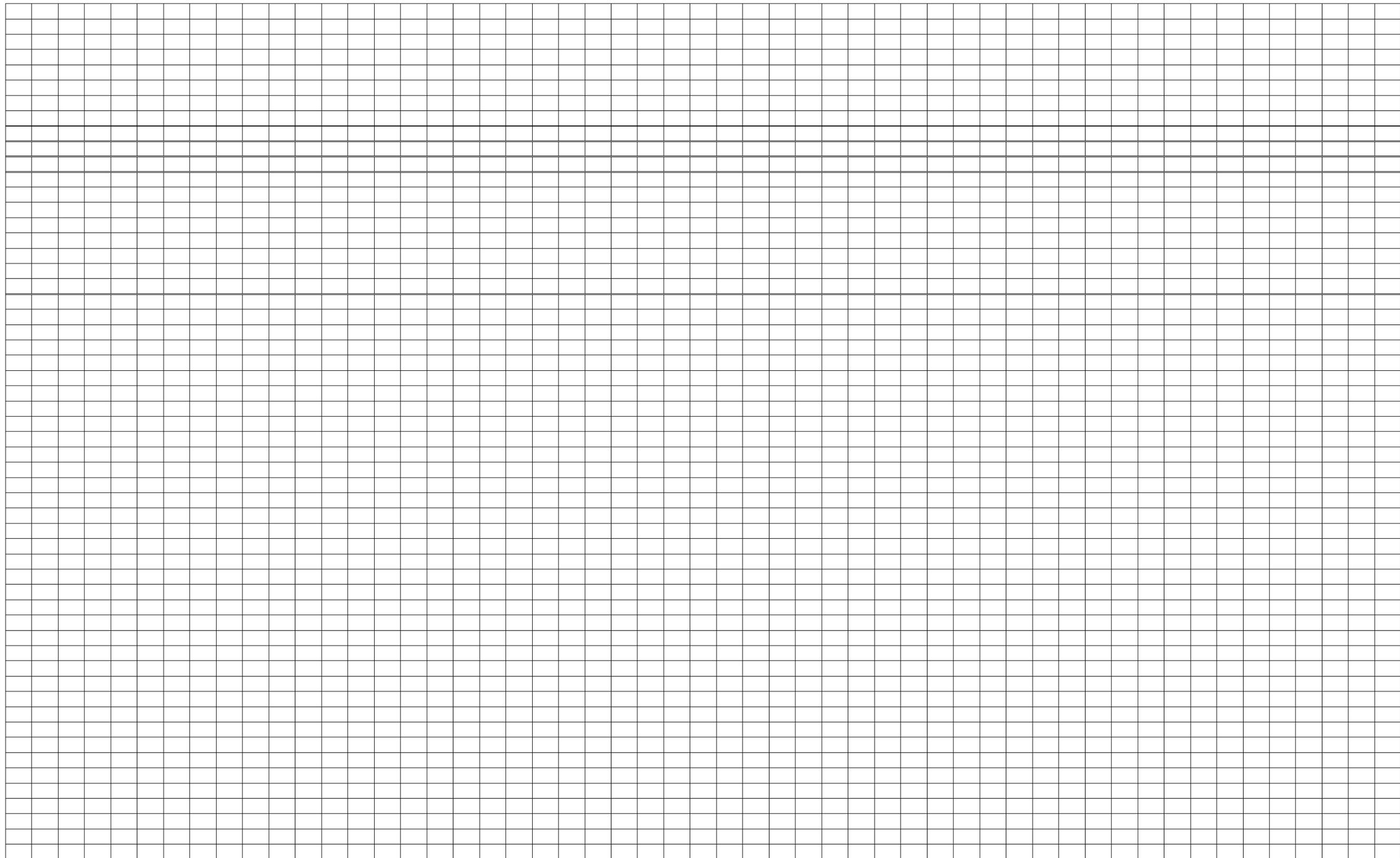


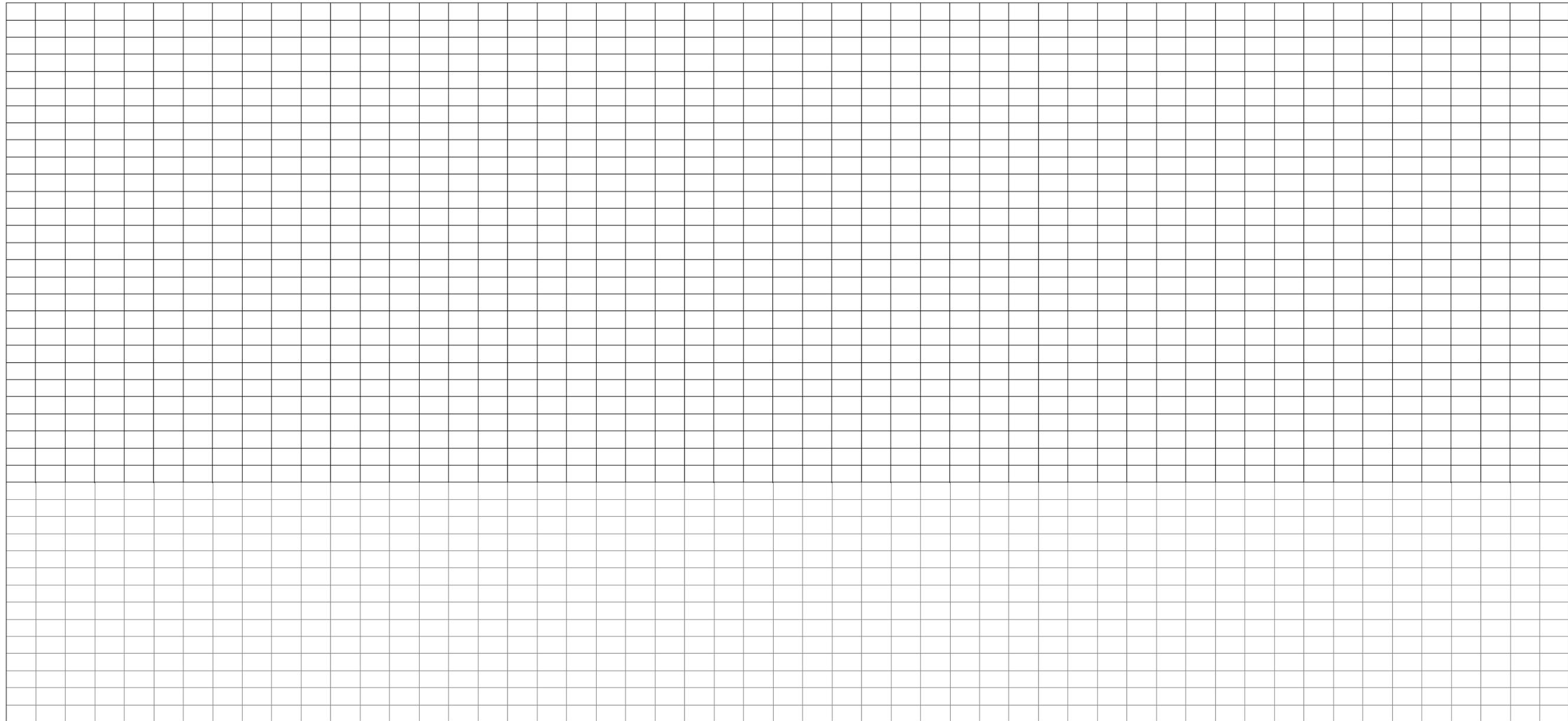
Michael Traison	Partner	(313) 496-7657						Detroit	USA	Resource	Miller Canfield	
Bob Sims	CEO	(734) 761-9491						Detroit	USA	Venture Capital	Software Services Corporation	
Dharam Amin	Director	703 802-6120							USA	ICT	Optimos, Inc.	
	Program Director	+1 (212) 765-9690						FRH HQ QD 16th Floor	New 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						DVDROMMS YH 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 IIBH#H * UQW6 DQDHP 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
Ellie Alavi	Grants Officer	+1 202-622-3186						7H4) & %94DQJ 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 Weinzweig	CEO	(888) 636-8162						422 Detroit St.	Ann Arbor	USA	Trade	Zingermans Food Products
Graeme Bannerman	Lobbyist							6WHW: 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 Khalil	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 Sawires	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 CIC Holdings
Dr. Khaled Sharif	Director Gernal	+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 - General Assisntnace-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	Palestinian 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	Tejarf,
* Nic Labuschagne	Managing Director	+971-4-3591963	+971-4-8701310551						Dubai	UAE	IT e commerce	Echannel Partners (EMEA) S.L.
Hakim Al-Hussan		+971-4-3313712	+971-4-3313493					P.O.Box 9204	Dubai	UAE	ICT	
George Khouri	Owner/Entrepreneur	+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 - Questionnaires**

**SUMMARY (Post-Meeting)**

Alliance	Maybe		
If Yes, What	ICT- Incubator DIC	Others	

**BACKGROUND/ Pre-Meeting Research**

Company	Zara Investment Holding Co. Ltd
Web Site	Zara.com.jo
Address/Tel	+962-6-4646781 P.O.Box: 5315 Amman, 11183 Jordan

**START OF MEETING**

Interviewee	Mr. Sahel Dudeen
Title	Deputy General Manager, Technical Services
Date	August 13, 02
Email	sahldudin@zara.com.jo
Mobile	962-6-4619552/4616251
Notes	Referred to by Mr. Sabeeh Masri. Introduction of all concepts.

**COMPANY OVERVIEW**

Company activity and investments	Zara Investment Holding, for ASTRA Companies, Zara Tourism Investments, share holder: Padico, Amman Cairo Bank, Paltel and others. The company has investments in the US, Saudi Arabia, Jordan and Palestine.
Management Background	Family owned and managed. Joint venture agreements with other investments and management agreements for tourism projects. Board will review proposals.
Recent Developments	Investments in the Tourism Industry in Jordan. Dead Sea and Aqaba. Medium and Long term investments in Jordan.
Upcoming planned activities within the region	The company does not want to expand to other countries in the region. Only Jordan for medium to long-term. In the immediate future Zara will not be expanding its investments within the region, given the fact that not enough revenues were generated from previous investments due to current political situation in the region. Medium to long term investments in Jordan and West Bank. Not interested in trade and manufacturing. Interested in Industrial Estates, Telecommunication, and infrastructure projects. Mr. Sabeeh Masri personal investments might differ, depending on his personal interest to support a specific project.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __X_ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA and others**

Name proposal respondent is interested in	Incubator	DIC
What type of alliance the respondent would like to see	Need to know more about project and to review with board.	Need to know more about project and to review more with board.
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	Not known at this stage	Not known at this stage
Time frame (when)	Medium Term	Medium Term
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

### Referrals:

1. Mr. Mahdi Saifi, Tel : 5669395, 079-5529581
2. Mr. Nabeel Saraf , Tel. : 5924292, 079-5536769
3. Mr. Muneeb Masri, Tel.: 4647839, 4611258
4. Mr. Omar Masri, Tel.: 5522239

### NEXT STEPS

	Interviewer	Company
1	Send the IT incubator Study to Mr. Dudein	Review the study by Mr. Khaled Masri and review by the board.
2	Need to meet with them again	
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	YES		
If Yes, What	TTC Industrial Estates		

**BACKGROUND/ Pre-Meeting Research**

Company	Masar Contracting Co. Jordan
Web Site	NA
Address/Tel	+962-6-5662459 P.o.Box: 926028 Amman, Jordan

**START OF MEETING**

Interviewee	Mr. Mahdi Saifi, Mr. Sharif Saifi
Title	General Manager Masar, G.M. United Garment Manufacturing Co. Mr. Saifi is on Board of PADICO chairman of Tourism Investment Board
Email	Saifi@nol.com.jo / sharifsaifi@yahoo.com
Mobile	
Notes	Introduction of all concepts with emphasis on Tourism.

**COMPANY OVERVIEW**

Company activity and investments	Masar is a leading contracting company in Jordan. Mr. Mahdi Siefi is an investor in Padico with major interest in the tourism arm.
Management Background	Masar is family Owned. PADICO is public Share holding.
Recent Developments	Had to scale back operations in West bank due to heavy loses.
Upcoming planned activities within the region	Once the political situation is more stable we are very interested to continue investment in the West Bank in the Tourism area and Industrial Estates
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) ___ Long Term (3-5 yrs) X___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	TTC	Industrial Estates
What type of alliance the respondent would like to see	Possible equity participation	Possible equity participaiton
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	Not known at this stage	Not known at this stage
Time frame (when)	Medium Term	Medium Term
Other partners that alliance partner might be able to	PADICO and others	

recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**5. Mr. Farouk Toukan**

**NEXT STEPS**

	Interviewer	Company
1	If the TTC is approved and going ahead send study to Mr. Saifi	
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What	ICT- Incubator SSC TTC		

**BACKGROUND/ Pre-Meeting Research**

Company	Specialized Investment Compound
Web Site	www.altajamouat.com
Address/Tel	+962-6- 402 7525 P.O.Box: 1 Amman, 11636 Jordan

**START OF MEETING**

Interviewee	Mr. Haleem Salfiti, Ms. Janset Kasht
Title	General Manager, Manager Business Development
Email	halim@nol.com.jo-info@altajamouat.com
Mobile	
Notes	Review interest to invest in concepts or other projects in the West Bank

**COMPANY OVERVIEW**

Company activity and investments	Investment and management of Industrial Estates in Amman. QIZ.
Management Background	Public Share holding Co.
Recent Developments	Expansion on Existing facility in Jordan.
Upcoming planned activities within the region	Interested in developing and managing real estate properties in the M.E.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __ Long Term (3-5 yrs) _X_ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Development of Industrial Estates in The West Bank.	
What type of alliance the respondent would like to see		
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)	Medium Term	
Other partners that alliance		

partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**6. Mr. Isam Salfiti Tel : 5607011-Union Bank**

**NEXT STEPS**

	Interviewer	Company
1	Advise respondent if there is any possibilities for Industrial Estate Development	
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	Maybe/not able		
If Yes, What	TTC		

**BACKGROUND/ Pre-Meeting Research**

Company	Ammon College for Hospitality and Tourism Education
Web Site	NA
Address/Tel	+962-6-5680090 P.o. Box: 950271 Amman, 11195 Jordan

**START OF MEETING**

Interviewee	Ms. Suzy Bouran
Title	Acting Dean
Email	sbouran@joinnet.com.jo
Mobile	
Notes	TTC cooperation possibilities

**COMPANY OVERVIEW**

Company activity and investments	Ammon College offer Hospitality and Technical and Vocational Educational programs for Hotel management two year diplomas. The college capacity is 300 students and is connected to an incubator hotel that provides an incubator type of program to its students. The college generates funds from hotel occupancy and student fees that are enrolled at the school.
Management Background	
Recent Developments	Diversification in type of programs that they offer in view of recent market needs survey.
Upcoming planned activities within the region	Does not have any regional activities but would be interested in affiliation activities with the West Bank.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __X_ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	TTC	
What type of alliance the respondent would like to see		
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	Support in Know- how, Curriculum set-up, training of Trainers, can not fund as college is cash poor but can subsidize tuition of students	

	through existing donor agency funds.	
Time frame (when)	Medium Term	
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

7. **Mr. Michael Nazzal**
8. **Mr. Nadeem Muasher**

**NEXT STEPS**

	Interviewer	Company
1	Ammon College have been approached by the Arab Hotels Co. Ltd. Ms. Najla Shahwan, Executive Director, Tel 970-2-2965241 regarding the start up of a similar college in West Bank. call Najlla if this concept is to be further developed.	
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What	ICT- Incubator Others-general		

**BACKGROUND/ Pre-Meeting Research**

Company	Atlas Investment Group
Web Site	www.atlasinvest.net
Address/Tel	+962-6-5522239 P.O.Box: 143156 Amman, 11814 Jordan

**START OF MEETING**

Interviewee	Mr. Omar Masri Eyad Mashaal
Title	Managing Director, Head of Assets management
Email	omasri@atlasinvest.net
Mobile	
Notes	Introduction of all concepts. Incubator focus.

**COMPANY OVERVIEW**

Company activity and investments	<b>Atlas Investment Group (Atlas)</b> is an independent regional investment banking firm headquartered in Amman, Jordan. Established in 1996 as the first independent investment banking firm in Jordan and Palestine, Atlas has integrated investment banking services in these markets, including corporate finance, asset management and brokerage. Atlas' has equity partnerships with the region's leading investment banking firms which provide a rich regional network.
Management Background	Palestinian origin with focus on Palestine and Jordan.
Recent Developments	Recently launched The Jordan Fund. The fund will principally invest in business located in Jordan or with a strong connection with Jordan with the objective of generating attractive returns for its investors, providing capital to enable Jordanian businesses to modernize and expand, promote consolidating in fragmented industries through mergers and acquisitions. The fund intends to pursue investment opportunities which have targeted IRR of 25%. The fund is managed by a board of directors, which include the investment mgr. (atlas invest, Deutsche Bank and Foursan Group.
Upcoming planned activities within the region	Atlas Investment is a regional group. However, will focus all activities on Jordan and Palestine.

Interest in WBG	Immediate Term ( next Year) <u>X</u> Medium Term (within 1-3 yrs) <u>  </u> Long Term (3-5 yrs) <u>  </u> Not Interested (Explain)
-----------------	---

### Introduce proposals in general and gauge interest in potential GDA

Name proposal respondent is interested in	Incubator	
What type off alliance the respondent would like to see	Not interested in the idea of an incubator. Incubators in concepts are good but the return on investment is very low. We have to answer to our clients needs.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

### Referrals:

#### 9. Mr. Nashat Masri- Foursan Group, Tel : 5624562

### NEXT STEPS

	Interviewer	Company
1	Send the IT incubator Study to Mr. Masri	
2		
3		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What	ICT- Incubator Others-general		

**BACKGROUND/ Pre-Meeting Research**

Company	Atlas Investment Group
Web Site	www.atlasinvest.net
Address/Tel	+962-6-5522239 P.O.Box: 143156 Amman, 11814 Jordan

**START OF MEETING**

Interviewee	Mr. Omar Masri Eyad Mashaal
Title	Managing Director, Head of Assets management
Email	omasri@atlasinvest.net
Mobile	
Notes	Introduction of all concepts. Incubator focus.

**COMPANY OVERVIEW**

Company activity and investments	<b>Atlas Investment Group (Atlas)</b> is an independent regional investment banking firm headquartered in Amman, Jordan. Established in 1996 as the first independent investment banking firm in Jordan and Palestine, Atlas has integrated investment banking services in these markets, including corporate finance, asset management and brokerage. Atlas' has equity partnerships with the region's leading investment banking firms which provide a rich regional network.
Management Background	Palestinian origin with focus on Palestine and Jordan.
Recent Developments	Recently launched The Jordan Fund. The fund will principally invest in business located in Jordan or with a strong connection with Jordan with the objective of generating attractive returns for its investors, providing capital to enable Jordanian businesses to modernize and expand, promote consolidating in fragmented industries through mergers and acquisitions. The fund intends to pursue investment opportunities which have targeted IRR of 25%. The fund is managed by a board of directors, which include the investment mgr. (atlas invest, Deutsche Bank and Foursan Group.
Upcoming planned activities within the region	Atlas Investment is a regional group. However, will focus all activities on Jordan and Palestine.

Interest in WBG	Immediate Term ( next Year) <u>X</u> Medium Term (within 1-3 yrs) __ Long Term (3-5 yrs) ____ Not Interested (Explain)
-----------------	---

### Introduce proposals in general and gauge interest in potential GDA

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	Not interested in the idea of an incubator. Incubators in concepts are good but the return on investment is very low. We have to answer to our clients needs.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

### Referrals:

**10. Mr. Nashat Masri- Foursan Group, Tel : 5624562**

### NEXT STEPS

	Interviewer	Company
1	Send the IT incubator Study to Mr. Masri	
2		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What			

**BACKGROUND/ Pre-Meeting Research**

Company	Cairo Amman Bank
Web Site	www.CA-bank.com
Address/Tel	+962-6-4648601 P.O.Box: 950661 Amman, 11195 Jordan

**START OF MEETING**

Interviewee	Ms. Alida Orfali, Mr. Hisham Yaseen
Title	Assistant General Manager, Research and Investment Manager
Email	<a href="mailto:alidao@ca-bank.com.jo">alidao@ca-bank.com.jo</a> <a href="mailto:hishyas@ca-bank.com.jo">hishyas@ca-bank.com.jo</a>
Mobile	
Notes	Equity participation for all concepts proposed.

**COMPANY OVERVIEW**

Company activity and investments	All banking and related activities. 19 Branches in the West Bank and Gaza. Palestinian management and ownership.
Management Background	Public Share holding Co.
Recent Developments	Previously the banking operations in the West bank used to be very lucrative. Presently we are very exposed and hurting.
Upcoming planned activities within the region	No expansion activities.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) ___ Long Term (3-5 yrs) X___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	None	
What type off alliance the respondent would like to see	The bank would not like to increase it's exposure in the Westbank and Gaza area.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		

Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**Mr. Mohamed Qasem. Jordan Bank.**

**NEXT STEPS**

1		
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	Yes		
If Yes, What	ICT- Incubator SSC Tourism Training	Others: name sector	

**BACKGROUND/ Pre-Meeting Research**

Company	Century Investment Group
Web Site	<a href="http://www.qiz.com">www.qiz.com</a>
Address/Tel	Tel: +962-6-5601527 Fax: +962-6-5601589 fbouri@qiz.com P.O.Box: 1567 Amman, 11953 Jordan

**START OF MEETING**

Interviewee	Mr. Fadi Bouri
Title	Deputy General Manager,
Date	
Email	<a href="mailto:fbouri@qiz.com">fbouri@qiz.com</a>
Mobile	
Notes	Meeting on behalf of Mr. Omar Salah. Plan to promote all concepts.

**COMPANY OVERVIEW**

Company activity and investments	Century Investment Group, Group of companies that are engaged in a variety of activities within the qualified investment zones. Activities include: Manufacturing of Garments ( Uniforms and suites),Electronics assembly (Mobile phones), Jewelry. The group is also planning to launch a “Qualifying Investment Fund” which is a private Sector fund focused on developing sustainable commercial enterprises. The QIF seeks funding of 250-300 million over three years from Japan, WB, EU and the U.S. Government.
Management Background	Century Investment Group is a Public share holding Co. The fund will be managed by an investment committee appointed by the advisory board. Qualifying investments will be required to repay invested funds to QIF over five years from revenue generated.
Recent Developments	Managing existing industries
Upcoming planned activities within the region	Century Investment plans to continue investments in Jordan and Israel. The QIF fund will try to target all kind of projects in the region to fund.
Interest in WBG	Immediate Term ( next Year) <input checked="" type="checkbox"/> Medium Term (within 1-3 yrs) <input type="checkbox"/> Long Term (3-5 yrs) <input type="checkbox"/> Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	Tourism
What type of alliance the respondent would like to see	Need to know more about project and to review with.	Need to know more about project and to review more .
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	Not known at this stage	Not known at this stage
Time frame (when)	Immediately	Immediately
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>	<b>SSC</b>	

**Referrals:****NEXT STEPS**

	Interviewer	Company
1	Send the IT incubator Study and SSC	Review the study by the board.
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	No		
If Yes, What	ICT- Incubator		

**BACKGROUND/ Pre-Meeting Research**

Company	Commercial International Investment Company
Web Site	<a href="http://www.ciic.com.eg">www.ciic.com.eg</a>
Address/Tel	9, Mohammed Fahmy Street, 14 <sup>th</sup> Floor, Garden City, Cairo, Egypt +202-7978620 +201-12-310 8871

**START OF MEETING**

Interviewee	Mr. Hani Sunbati Mr. Srdja Ivekovic
Title	Principal equity investment Group, Investment Analyst Equity Investments
Email	<a href="mailto:hsonbaty@ciic.com.eg">hsonbaty@ciic.com.eg</a>
Mobile	
Notes	Introduce IT incubator. CIIC, tech fund

**COMPANY OVERVIEW**

Company activity and investments	<b>CIIC</b> is a leading private equity house in Egypt and the sixth largest financial institution. Portfolio extends over 120 companies, in the industrial and service sectors of the country and is valued at more than US\$ 350 million. Investments in IT and telecommunications USD 20 million.
Management Background	Share Holding Company.
Recent Developments	Bought out 42% of EFG Hermes. For the past year no investments. Waiting to see returns.
Upcoming planned activities within the region	Immediately will stay in Egypt.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __ Long Term (3-5 yrs) ___ Not Interested (Explain) X

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	Policy to invest in Egypt. Will expand later on to the region. Does not have the capacity to extend know how to the incubator. CIIC, investments are on hold for this year. The political situation in the West Bank does not allow for this project to be commercially viable. Therefore, not interested.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**NEXT STEPS**

	Interviewer	Company
1		
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	No		
If Yes, What			

**BACKGROUND/ Pre-Meeting Research**

Company	EFG-Hermes
Web Site	<a href="http://www.efg-hermes.com">www.efg-hermes.com</a> Group
Address/Tel	+202-336 5960 58, El Tahrir St. , Dokki, Giza, 12311, Egypt

**START OF MEETING**

Interviewee	Mr. Khaled Abdel Majeed
Title	Chief Investment Officer
Email	kmajeed@efg-heremes.com
Mobile	
Notes	Company has 2-IT funds, for the region and for Jordan.

**COMPANY OVERVIEW**

Company activity and investments	Egyptian Financial Group, established in 1980 as the first investment banking firm in Egypt. Four key business areas: 1) 2) securities brokerage, 3) Investment banking, asset management, 4) private equity. Two main funds for private equity: 1) The Jordan Hi-tech venture fund USD (15m), M.E. Technology fund USD (25m).
Management Background	Board of Directors. Hermes international and Egyptian Financial Group.
Recent Developments	Merger with Commercial International Investment Company
Upcoming planned activities within the region	IT fund in Jordan is still not all committed. ME. Fund is all committed.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) ___ Long Term X___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	Not interested. It is not commercially viable. We have to invest in projects that would generate high return and fast for the investors.	
What type of contribution the respondent might consider (		

money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.	Need to be talking to other developmental organizations or foundations. Or try to pitch it to IT companies that are interested in entering the West bank and Gaza market. This might be a good channel for market entry for them.	
<b>Other projects that investor might be interested in</b>		

**Referrals:**

11. Mr. Hani Subati, CIIC
12. Raya Group
13. IT ventures, Dr. Hisham Sherif
14. Ideavelopers IT incubators
15. Hassan Abdo, EFG-Hermes, 202-794-5207

**NEXT STEPS**

	Interviewer	Company
1		
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	Maybe		
If Yes, What	ICT- Incubator		

**BACKGROUND/ Pre-Meeting Research**

Company	Estarta
Web Site	www.estartasolutions.com
Address/Tel	+962-6-5330751 P.O.Box: 941934 Amman, 11194 Jordan

**START OF MEETING**

Interviewee	Mr. Majied Qasem
Title	Manager- partner
Email	majiedq@estartasolutions.com
Mobile	
Notes	Biggest IT company in Jordan. Discuss ICT incubator, Possible Sales contracts and Know-how transfer

**COMPANY OVERVIEW**

Company activity and investments	Estarta solutions are an international IT solutions company based in Amman. Estarta focuses on IT consulting and implementation services and products for businesses and governments and technology companies in the US, W Europe, and M.E. Size of the company is 200 employees, served clients to include Microsoft, Thomson Financial, Apple, 3COM, Siemens, Aramex.
Management Background	
Recent Developments	Estarta is a merger between two companies, Zeine and One World.
Upcoming planned activities within the region	Continue with Product development and R&D, in addition to other core services which include professional services and consulting services with Europe and the US as main Targets.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) ___ Long Term (3-5 yrs) ___ Not Interested (Explain) Only interested to sub-contract some pf the work to IT companies as they have done in the past. Decisions are based completely on commercial basis. If it makes commercial sense or not.

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	Not very interested. IT incubators are a great concept but never been implemented properly.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	Not known at this stage, would consider sales contracts but very skeptical whether the Palestinian companies would be a front for Israeli companies. Would have to double check that all the time. In principle sales contracts are acceptable but if it makes commercial sense. Other assistance to the incubator is possible depending on time involved and the type of facilities.	
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:****Mr. Nashat Masri of FURSAN****NEXT STEPS**

	Interviewer	Company
1	Send the IT incubator Study to Majied Qasem	
2		
3		

**SUMMARY (Post-Meeting)**

Alliance	No		
If Yes, What	ICT- Incubator		

**BACKGROUND/ Pre-Meeting Research**

Company	Foursan
Web Site	4san.com
Address/Tel	+962-6-562 4562 P.O. Box: 143154 Amman, 11814 Jordan

**START OF MEETING**

Interviewee	Mr. Nashat Masri
Title	Partner
Email	nashat@4san.com
Mobile	962-6-5624562
Notes	IT incubator

**COMPANY OVERVIEW**

Company activity and investments	<p><b>Foursan Technology Partners</b> (“Foursan”) is a venture capital firm established in February 2000 to target the Middle East and North Africa (“MENA”) technology market. Foursan’s goal is to build a MENA network of start-up, emergent and established companies, with each providing differing levels of technology, capital, strategic vision and political and economic access in their local markets. The purpose of developing such a dynamic web of regional information technology opportunities is to achieve superior returns for investors, build a MENA platform for IT growth and create a gateway through which foreign companies will find it lucrative and efficient to enter the region.</p> <p>Foursan invests in non-publicly traded start-up and emerging growth information technology ventures in the MENA region, including software development, information services, data communications and networking, wireless applications and services, and Internet delivery, content and eCommerce. Foursan targets companies requiring seed and early stage funding, as well as later stage, more mature technology companies requiring funds for growth or restructuring of operations. Foursan will also invest in non-MENA ventures that are developing technologies or applications deemed to be financially attractive and productive for the MENA region.</p>
Management Background	Palestinian origin. Paltel board and head of stock exchange in Palestine.
Recent Developments	We will not be focusing on IT only. There has been too much hype about the IT industry. Jordan has the most enabling environment but there has been no growth in this sector during the past two years.

	We will diversify our regional focus to focus more on Jordan and Palestine. The regional investor in the UAE would prefer to deal with an investment company in his own ground and not operating from Jordan.
Upcoming planned activities within the region	No expansion in the region. No IT focus. Work in Jordan and Palestine.
Interest in WBG	Immediate Term ( next Year) X ___ Medium Term (within 1-3 yrs) ___ Long Term (3-5 yrs) ___ Not Interested (Explain)

### Introduce proposals in general and gauge interest in potential GDA

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	Incubators are who runs them. They have to be commercially oriented. None of the stakeholders mentioned in the concept are business grounded. There is no commercial proposition. The idea of link aging with the States is a dream. It is very difficult to land these contracts. In the region it is more likely to happen, the gulf is an interesting market.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	The Palestinians that have investments are deeply hurting. In the priority of causes It incubators are not prioritized for philanthropic. Would assist in reviewing and advising regarding how to better manage the IT incubator.	
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

### Referrals:

### NEXT STEPS

	Interviewer	Company
1	Send the IT incubator Study to Mr.	

	Nashaat Masri	
2		
3		
4		

**SUMMARY (Post-Meeting)**

Interested in Alliance	Yes		
If Yes, What	Tourism Training Center.		

**BACKGROUND/ Pre-Meeting Research**

Company	Hotel Inter.Continental Jordan
Web Site	www.interconti.com
Address/Tel	+962-6-464 1361 P.O.Box: 35014 Amman, 11180 Jordan

**START OF MEETING**

Interviewee	Ms. Mona Sami
Title	Human resources and regional training manager
Email	ammha@interconti.com
Mobile	
Notes	Introduction of Tourism Training Center

**COMPANY OVERVIEW**

Company activity and investments	Hotel Services
Management Background	Public Share holding Company. Majority share holders are Palestinians .Managed by Inter. Continental Group
Recent Developments	Hotel in Bethlehem is still closed. The hotel accommodates some training activities for the previous personnel and has managed to transfer some of the staff to UAE.
Upcoming planned activities within the region	First priority is to re-open the hotel in Bethlehem.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __X_ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	TTC	
What type of alliance the respondent would like to see	In principle we are very much interested. Inter.Conti has had similar experience in Europe and it was a positive experience. We need to build the soft infrastructure.	
What type of contribution the respondent might consider (	Not known at this stage, it has to be a win-win situation	

money, know-how, assets, sales contracts, others)	for us. We need a complete proposal and will take it up to management and owners.	
Time frame (when)	Once the hotel opens.	
Other partners that alliance partner might be able to recommend or bring in.	Still need to know more.	
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**NEXT STEPS**

	Interviewer	Company
1	Develop and send proposal in medium to long term if USAID is interested.	Will review with owners and management
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What			

**BACKGROUND/ Pre-Meeting Research**

Company	IDEAVELOPERS
Web Site	<a href="http://www.ideavelopers.com">www.ideavelopers.com</a>
Address/Tel	27 Mohy El Din Abo El Ezz St. Dokki, Cairo, Egypt

**START OF MEETING**

Interviewee	Mr. Waleed Bakeer
Title	Chief Business Development Officer
Email	walid@ideavelopers.com
Mobile	20 12 310 8871
Notes	Knowledge transfer- IT incubator

**COMPANY OVERVIEW**

Company activity and investments	<b>IDEAVELOPERS</b> is Egypt's first technology Incubator. Hybrid Incubator. Starting from an initiative by Egypt's Ministry of Communications and Information Technology, CIIC - Egypt's largest investment house - took the lead to establish the region's first integrated funding, venture development and incubation services firm focused on the technology business. <b>Strategic Services:</b> • Strategic Planning and Assessment • Financial Planning • Partner Identification • Golden Rolodex • Product Positioning • Market Research • Legal Counseling. <b>Operational Services:</b> • Accounting • Branding and Advertising • Recruitment HR • Web Development • Procurement • Marketing and Public Relations • Systems Integration • <b>Incubation Facilities:</b> State-of-the-art office space business-ready facilities. <b>10 million USD fund.</b>
Management Background	
Recent Developments	Incubator first year of operation.
Upcoming planned activities within the region	The incubator fund mandate is to invest only in Egypt. In the future will be moving to the region.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) ___ Long Term (3-5 yrs) ___ Not Interested (Explain) X , mandate to invest in Egypt first. May be we will look at the region later on.

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	Policy to invest in Egypt. Will expand later on to the region. Does not have the capacity to extend know how to the incubator.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**NEXT STEPS**

	Interviewer	Company
1		
2		
3		
4		

**Summary (Post-Meeting)**

Alliance	NA		
If Yes, What			

**BACKGROUND/ Pre-Meeting Research**

Company	The World Bank Group, <i>Infodev</i>
Web Site	<a href="http://www.ifodev.org">www.ifodev.org</a>
Address/Tel	The World Bank 1818 H street, NW Washington, DC , 20433

**START OF MEETING**

Interviewee	Mr. Vivek Chaudhry
Title	Program Administrator , infodev
Email	Vchaudhry 1@worldbank.org
Mobile	
Notes	Incubator Initiative

**Donor Overview**

Donor activities	<p>The <i>infodev</i> Incubator Initiative will play a role in experimenting and promoting new development patterns and methodologies specifically targeting business/technology incubators in the developing world. The initiative will provide advisory services to strengthen incubators and provide matching grants for already developed incubators and newly established ones. This initiative is to be launched in three phases. The first Phase (already launched), is the establishment of a support center to provide advisory services to IT incubators globally. The second phase which will be launched in February 2003, is a matching grant program that provide funds to already established incubators. Grant size is to range from USD 300-500 thousand.</p> <p>The third phase to be launched in June 2003, is a matching grant program to newly established incubators. Grant size is between USD 225-375 over a two year period. The initiative plans to disburse a total of 15-25 grants annually. This type of grants is the most applicable to WBG incubator scenario. Clarity of objectives, other donors' participation and a solid business plan would enhance the proposal approval.</p>
Management Background	Interested incubators have to submit a proposal for approval. All proposals have to meet guidelines, deadlines and are subject to review by a committee.
Recent Developments	IT incubator initiative.
Upcoming planned activities within the region	There are no territorial restrictions; however the initiative will restrict one grant to one country.
Interest in WBG	N.A.

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	TBD	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.	Favors other donor agencies participation. Has been approached by Israeli Co. to develop a business Incubator in WBG.	

**Referrals:**

Sy Rotter, Washington Liason Office  
Benjamin Bachrach, BSB consulting

**NEXT STEPS**

	Interviewer	
1	Send the business incubator proposal for initial review. Sent	
2	Submit official proposal	
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What			

**BACKGROUND/ Pre-Meeting Research**

Company	Information and Decision Support Center
Web Site	www.idsc.gov.eg
Address/Tel	1 Majlis Al Sahaab St. El Kaser El Einy Cairo Egypt

**START OF MEETING**

Interviewee	Ms. Lubna Showky Ms. Hoda Hassan
Title	Executive Manager for Foreign Relations
Email	<a href="mailto:ishawki@idsc.net.eg">ishawki@idsc.net.eg</a>
Mobile	
Notes	

**COMPANY OVERVIEW**

Company activity and investments	The IDSC, is an information and training center for the ICT sector in Egypt. The center manages incubators in various parts of Egypt and provides consultancy services for ICT. Used to be the ISP of Egypt.
Management Background	Public Sector. Government of Egypt. Funded by USAID and UNDP.
Recent Developments	Changed mission. Used to be the equivalent of Telecommunication ministry. Presently, provides consultancy and training services.
Upcoming planned activities within the region	Training and consultancy services in Yemen, Libya and Egypt.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __X_ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type off alliance the respondent would like to see	Providing training and consultancy services for a certain fee.	
What type of contribution the respondent might consider ( money, know-how, assets, sales		

contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**NEXT STEPS**

	Interviewer	Company
1		
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What	SSC		

**BACKGROUND/ Pre-Meeting Research**

Company	Institute for Industrial Promotion
Web Site	
Address/Tel	International Industrial Cooperation Department, Viale Maresciallo Pilsudski, 124 00197 Rome, Italy +39, 06-80972.469

**START OF MEETING**

Interviewee	Ms. Carlotta Amaduzzi
Title	Chief, Mediterranean Countries Office
Email	amaduzzi@ipi.it
Mobile	
Notes	IPI, developed the SSC Gaza study.

**OVERVIEW**

Institute background	The Institute for Industrial Promotion is a technical assistance department that works with the Ministry of Industry in Italy and the Bilateral Cooperation program for MEDA, to develop industrial opportunities for SME's in Italy. The IPI serves as a liaison between the private sector SME's, the MEDA bilateral Office and the Ministry of Industry in Italy. IPI develops technical projects that are implemented by Italian SME's and funded by MEDA.
Management Background	Private Sector and Government
Recent Developments	
Upcoming planned activities within the region	Development of SSC in Jordan, Morocco and Syria.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __X_ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	SSC	
What type off alliance the respondent would like to see	TBD. The decision for funding is dependent on the Italian government.	

	It would be better if the center was already established as in the case of Syria. In this case the center has to be established and it is recommended that it is located in the GIE.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	Funding by gov. and know-how by SME's . Private sector involvement in Gaza is a must though.	
Time frame (when)	We were ready to go ahead and immediately. The PNA delayed, now we have to re-interest the government. Can not tell if the Italian government is willing to finance under the present political circumstances.	
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:****NEXT STEPS**

	Interviewer	Company
1		The IPI will check with Ministry of Industry if they will re-activate the project.
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What			

**BACKGROUND/ Pre-Meeting Research**

Company	IT Ventures
Web Site	
Address/Tel	+202-573-44-33 6A, Ahmed Shawky Street, Giza- Egypt 12211

**START OF MEETING**

Interviewee	Mr. Basel Hussein
Title	Investment Director
Email	broshdy@it-ventures-co.com
Mobile	
Notes	IT-incubator

**COMPANY OVERVIEW**

Company activity and investments	“IT Investments is the largest investment company in technology in the Region”. The Company invests in early stage, start-up, and turnaround companies in telecommunications, information technology, and high-tech sectors in Egypt, the Arab world, developing countries, and globally. The Company’s main portfolio is in business opportunities and ventures: Internet & Telecommunications, Software Development, Systems Integration, Cyberspace and Internet Value-added Services, Knowledge, Distribution and Manufacturing, Financial and management, as well as participating in other investment funds and infrastructure projects through alliances with major international investment and IT corporations. Investments in 42 different companies. Two funds, Telecom fund and India Fund. 70% of the fund is invested and 30% is still to be committed.
Management Background	IT Investments Company, S.A.E. is a closed-end joint stock direct investment company incorporated under the laws of the Arab Republic of Egypt with an authorized capital of US\$ 110 million. IT Investments’ Shareholders are 26 companies, foundations and individuals.
Recent Developments	We are holding all new investments. Invested a lot in the past and now the share holders are anxious to see some quick returns. We will be consolidating our operations.
Upcoming planned activities within the region	IT Investments is seeking a prominent and leading position in the regional markets, with the aim of maximizing profits and achieving high growth rates, through investing in high value-added projects.

Interest in WBG	Immediate Term ( next Year) ____ Medium Term (within 1-3 yrs) __ Long Term _x_ Not Interested (Explain)
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### Introduce proposals in general and gauge interest in potential GDA

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	<p>IT incubators take a long time to yield and shareholders want quick money back. We have contemplated the idea of an IT incubator but were concerned about two issues. 1) the management of the incubator and 2) the emerging competition of another incubator to be developed by CIIC. We put the idea on hold.</p> <p>What we do right now is more or less like incubator services. We give advisory services for consultancy fees.</p>	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.	It would be difficult to have a commercial interest in the project. Voluntary and charitable organizations are a better option.	
<b>Other projects that investor might be interested in</b>		

#### Referrals:

Ms. Ifat Shawki  
 Dr. Mahmoud Rizk

#### NEXT STEPS

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	Interviewer	Company
1	Send It incubator study.	
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	Maybe		
If Yes, What	TTC		

**BACKGROUND/ Pre-Meeting Research**

Company	Jordan Tourism Board
Web Site	www.see-jordan.com
Address/Tel	+962-6-5678294 P.o.Box: 830688 Amman, 11183 Jordan

**START OF MEETING**

Interviewee	Mr. Marwan Khoury
Title	Managing Director
Email	jtb@nets.com.jo
Mobile	
Notes	Means of cooperation for TTC.

**COMPANY OVERVIEW**

Company activity and investments	Promote tourism to Jordan and develop the tourism industry in Jordan.
Management Background	Private sector board and entity. 80% fund by the government and 20% by the private sector. 6.5 JD million budget
Recent Developments	NA
Upcoming planned activities within the region	Usual promotional activities in Europe, Arab and N. America markets. Have always tried to coordinate activities with the Tourism industry in the past even during the Intifada. The problem that we have encountered is there is no one focal entity that we can coordinate with, no proper coordination and follow-up especially during the last year due to current crisis. The current political situation is not encouraging but this is the time to start preparing.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) __X_ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	TTC	
What type off alliance the respondent would like to see	Not known at this stage.	

What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	No equity contribution as the board does not have enough cash to promote Jordan. However, willing to hold lectures, seminars and host trainees to transfer know-hoe and cooperate on other issues that would bridge the two countries.	
Time frame (when)	Medium Term	
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:****NEXT STEPS**

	Interviewer	Company
1	Send more information on the type of cooperation expected once the proposal is approved by USAID.	Review by the board.
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	YES		
If Yes, What	ICT- Incubator		

**BACKGROUND/ Pre-Meeting Research**

Company	Masreya Information Systems Arab Business Forum for Information and Technology
Web Site	www. Al-montada.net
Address/Tel	+202-749-5862 56, Gameit El Dowal El Arabia Street Mohandessin, Cairo, Egypt Tel: 202-749-5862

**START OF MEETING**

Interviewee	Dr. Adel Danish
Title	Chairman and CEO
Email	<a href="mailto:Adel.danish@masreya.com.eg">Adel.danish@masreya.com.eg</a> <a href="mailto:Azza.sallam@masreya.com.eg">Azza.sallam@masreya.com.eg</a> Muntada
Mobile	
Notes	ICT

**COMPANY OVERVIEW**

Company activity and investments	Masreya is a provider of Information Technology solutions and professional services to the Egyptian and regional Arab markets. The company was founded in late 2001 and aims to become the leading call center operator and IT consulting firm in the Arab region. Masreya aims to provide its clients with a full range of IT-centric solutions and services. Services offered: 1) Call center outsourcing, 2) systems implementations and 3) consultancy services. Chairman is on the executive board of Arab Business Forum for Information and technology. The forum was established this year with the following mission: Encourage partnerships and cooperation among Arab companies in the ICT, Develop common Arab vision regarding strategic ICT issues, expand the reach of Arab ICT products, open communication Channels with international entities, foster communication channels between the public and the private sector.
Management Background	Masreya is government owned. Chairman is on the executive board of Arab Business Forum for Information and technology. The forum was established earlier this year in Egypt under the umbrella of the Arab League.
Recent Developments	
Upcoming planned	Will be hosting a convention for Arab and International IT

activities within the region	companies in January 2003, to develop specific agendas. Want to extend an invitation for PITA, TSG can present the It incubator at the conference. The forum does not have a financing mechanism for different projects.
Interest in WBG	Immediate Term ( next Year) <u>  x  </u> Medium Term (within 1-3 yrs) <u>  </u> Long Term (3-5) <u>  </u> Not Interested (Explain)

### Introduce proposals in general and gauge interest in potential GDA

Name proposal respondent is interested in	Incubator	
What type of alliance the respondent would like to see	No mandate to finance. The forum can assist in promoting the concept through its convention or network. Commercial companies in Egypt would not be interested. Need to concentrate on development funds and donor agencies.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)	Jan 2003	
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

### Referrals:

16. Arab Development Fund
17. [www.infodev.org](http://www.infodev.org), Bruno Lanvent
18. EU fund for IT, Basem Wazeer knows more about it.

### NEXT STEPS

	Interviewer	Company
1	Send PITA contacts Check with MM regarding Convention	Extend invitation to PITA
2		
3		

4		
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**SUMMARY (Post-Meeting)**

Alliance	NO		
If Yes, What	ICT- Incubator		

**BACKGROUND/ Pre-Meeting Research**

Company	Munir Sukhtian Group Co.
Web Site	<a href="http://www.sukhtian.com">www.sukhtian.com</a>
Address/Tel	+962-6-568-8888 P.O. Box: 1027 Amman, 11118 Jordan

**START OF MEETING**

Interviewee	Mr. Nidal Sukhtain
Title	Chairman
Email	Nidal@sulhtaian.com.jo
Mobile	962-6-568 8888
Notes	Company is interested to expand into IT practices.

**COMPANY OVERVIEW**

Company activity and investments	Trading and manufacturing: Pharmaceuticals & Medical Equipment, Agriculture, Chemicals, Telecommunication & Electronics.
Management Background	Palestinian Origin. Family owned and managed. Board of Padico.
Recent Developments	Is interested to develop e-learning software technology enterprises. The group have already contacted American based company to investigate the project in Jordan and Nablus. Very interested in setting up practices in Nablus, to avoid transfer and create employment opportunities for the people in Nablus.
Upcoming planned activities within the region	Will continue to invest in Nablus. We are still doing well over there although the situation is very bad. Expand in Jordan, Saudi and Palestine.
Interest in WBG	Immediate Term ( next Year) x__ Medium Term (within 1-3 yrs) ___ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Other projects that investor might be interested in E-learning institutions in Nablus	
What type off alliance the	Not known at this stage	

respondent would like to see		
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)	Immediate	
Other partners that alliance partner might be able to recommend or bring in.		
	USAID needs to be supporting manufacturing projects. These are the type of projects that will create employment opportunities and would not transfer the people out of the country.	

**Referrals:**

**NEXT STEPS**

	Interviewer	Company
1		
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	Maybe	NO		
If Yes, What	Industrial Estates and Construction	TTC		

**BACKGROUND/ Pre-Meeting Research**

Company	Palestine Real Estate Investment Co.
Web Site	
Address/Tel	+962-5928541 Gaza- 970-8-2824815

**START OF MEETING**

Interviewee	Mr. Nabeel Saraf
Title	Aqaraia, Chairman
Email	
Mobile	
Notes	Introduction of TTC and others

**COMPANY OVERVIEW**

Company activity and investments	Aqaria was established in 1995 as a public share holding Co. with paid up capital of USD 22 million. Real Estate projects in West Bank and Gaza.
Management Background	Public Share holding Company. Sister of Padico.
Recent Developments	Activities on hold given the political situation.
Upcoming planned activities within the region	Continue investment and construction of West bank and Gaza. Very interested in the construction sector.
Interest in WBG	Immediate Term ( next Year) X__ Medium Term (within 1-3 yrs) ___ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	TTC	Construction and real Estates development
What type off alliance the respondent would like to see	Not interested.	Very interested in Construction activities and Real Estates development given the fact that it creates employment opportunities to people and it re-builds the country. “Nothing creates jobs as much as the

		construction sector”.
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		Not known at this stage
Time frame (when)		Immediate
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**NEXT STEPS**

	Interviewer	Company
1		
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	Maybe		
If Yes, What	ICT- Incubator		

**BACKGROUND/ Pre-Meeting Research**

Company	Ray Holding
Web Site	www.rayaholding.com
Address/Tel	+202-749-6353 72 Mohi El Din Abul Ezz St. Dokki, Giza, 12411 Egypt

**START OF MEETING**

Interviewee	Mr. Tarek Zidan
Title	Director International Relations
Email	Tarek_zidan@raya.com.eg
Mobile	
Notes	ICT

**COMPANY OVERVIEW**

Company activity and investments	Raya is the Largest technology group in Egypt, 2001 revenues: 376 million LE (~ \$80 million), 1,000+ employees, 5 lines of business: Information Systems, Software Services, Telecommunications, Education, Retail & Distribution. Services and Solutions. Company has been growing 100% every year.
Management Background	Holding company for 11 different IT and telecom company. An Egyptian Joint Stock Company.
Recent Developments	
Upcoming planned activities within the region	Interested in Call centers within the region. No new investments rather focus on specific areas that have presently and build on them.
Interest in WBG	Immediate Term ( next Year) ___ Medium Term (within 1-3 yrs) ___ Long Term ( ) _X_ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type off alliance the respondent would like to see	Not interested in incubator. We can out -source from West bank. Jordan is more competitive than West bank and the government has an	

	excellent enabling environment.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)		
Time frame (when)		
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:**

**NEXT STEPS**

	Interviewer	Company
1	Send the IT incubator Study to Raya to review in more details.	
2		
3		
4		

**SUMMARY (Post-Meeting)**

Alliance	Yes		
If Yes, What	ICT- Incubator		

**BACKGROUND/ Pre-Meeting Research**

Company	The Scientific Foundation of His ham Hijjawi, H.H. College of Technology
Web Site	WWW.sfohah.org
Address/Tel	+962-6-5814257 P.O.Box: 103 Wadi Seer-Amman, 11810 Jordan

**START OF MEETING**

Interviewee	Mr. Naser Aloul, Ms. Rima Hijjawi
Title	Executive Manager, Programs Director
Email	e.director@sfohah.org
Notes	Discuss ICT incubator

**COMPANY OVERVIEW**

Company activity and investments	An independent not for profit foundation with the main objective of establishing and supporting scientific and technology universities and colleges in the Arab world for the development of human resources.
Management Background	Funded by the Hijjawi family through an endowment fund with a board of trustees. This is in addition to other raised funds from the Arab Fund, Saudi Fund and Islamic Development fund, KFW and GTZ.
Recent Developments	The building of applied sciences college for the Najah University.
Upcoming planned activities within the region	Presently the foundation will concentrate their effort on further strengthening this college. The present crisis in WBG have caused a financial crunch and will not enable the foundation to expand very fast in the near future
Interest in WBG	Immediate Term ( next Year) X___ Medium Term (within 1-3 yrs) __ Long Term (3-5 yrs) ___ Not Interested (Explain)

**Introduce proposals in general and gauge interest in potential GDA**

Name proposal respondent is interested in	Incubator	
What type off alliance the respondent would like to see	Presently the foundation will not be able to participate in equity. However, the Hijjawi college is interested to	

	facilitate the incubator with computer labs, physical space, and other equipments and host a branch of the IT incubator in Nablus. Within the next two years the foundation might be able to support /subsidize part of the fees incurred by the student / beneficiaries who are utilizing the services of the incubator.	
What type of contribution the respondent might consider ( money, know-how, assets, sales contracts, others)	Physical space in Nablus immediately and student subsidies at a later stage.	
Time frame (when)	Immediate and medium Term	
Other partners that alliance partner might be able to recommend or bring in.		
<b>Other projects that investor might be interested in</b>		

**Referrals:****Mr. Ayman Hijjawi:****NEXT STEPS**

	Interviewer	Company
1	Send the IT incubator Study to Mr. Aloul	

## **Annex D – GDA Modules**

## 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.

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 them selves 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>9</sup>

#### Existing Modules of GDA

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<sup>9</sup> Tools for Alliance Builders, Global Development Alliance Secretariat, April 2002.

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 modules that do exist and examples of how they worked within the 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 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 Modules 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 Modules 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 (GTN)</b> 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 Palestine. 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 Palestine 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 Modules 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><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>

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

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
		<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>TechnoServe works with Cargill, to assist rural clients to develop competitive oilseed businesses in Southern Africa.</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>
<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>	All concepts proposed

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

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
		<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> <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</p>	

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

GDA Type	Objective	Examples (Description, Location, Partners)	Relevance to Proposed GDA Activities
		context of field programs focuses on the capacity building at HQ of US PVO's and transfer to local level.	