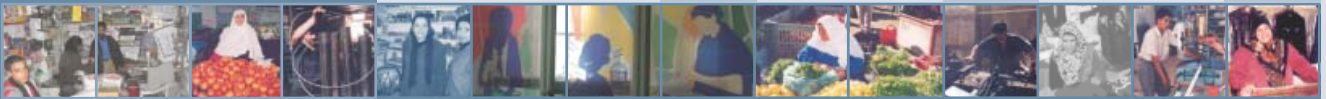


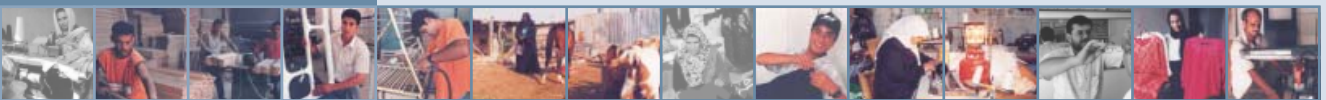


UNRWA
Microfinance and
Microenterprise
Programme



12

**Years of Credit to
MICROENTERPRISE**



Annual Report

for the Year ending
December 31, 2003

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PHOTOGRAPHS BY

John Tordai
Mai Grondahl
Alex Pollock

MESSAGE FROM THE COMMISSIONER-GENERAL

I am pleased to present the Annual Report of the Agency's microfinance and microenterprise programme for the financial year ending December 31, 2003. During the past few years the programme has gone through a number of change initiatives that have sought to strengthen operations management, improve financial management, increase transparency and extend governance, including a separate external audit of the programme's finances and operations. This annual report which includes its audited financial statements will allow donors and other stakeholders to gauge the performance of the programme, both regionally and internationally, compared with others in the microfinance sector. This new milestone brings the programme into close alignment with the best practice of its microfinance industry colleagues.

For more than a decade, the programme has assisted the small business and microenterprise community of the West Bank and Gaza Strip, where it has delivered financial assistance to the poorest enterprises in the informal sector and established enterprises in the formal sector of the economy. These businesses range from itinerant street-traders to factory workshops, from small animal husbandry to service industries. During this time the programme grew into one of the largest and fastest growing non-bank microfinance institutions in the region. The progress the Agency achieved in this field was recognised when the programme was awarded the 1999 AGFUND Prize for Pioneering Development Projects. UNRWA is delighted that during 2003 the programme extended its operations into Jordan and the Syrian Arab Republic, where we hope it will realise the same level of innovation and success as in the West Bank and Gaza.

Since 1997, the self-sufficient nature of the programme has allowed it to grow and evolve at no cost to the Agency and very low cost to donors, as the programme covers its operational costs from its lending activities. However, its quest for self-reliance faced a bracing challenge over the past three years as it strove to maintain efficiency during the worst economic crisis to face the Palestinian business community since 1948. It has been difficult for the programme to serve clients in a business environment riven by the consequences of enduring conflict. However, the programme did not withdraw from the market as risks mounted. Instead it has continued to support its clients as they were buffeted by economic repression and squeezed by shrinking markets and unpaid debt. While this has brought increasing risks to the programme, UNRWA has implemented a policy of adapting its financial services to the ongoing needs of clients even under prevailing conditions. For the future, we hope and pray that the peace process can be reinvigorated. Only then can the programme's clients begin to recover and the poverty of their families reduced. And only then will the programme fulfil its economic and development potential.



Peter Hansen

Commissioner-General

United Nations Relief and Works Agency for Palestine Refugees in the Near East

Mission Statement

The Microfinance and Microenterprise Programme (MMP) endeavours to improve the quality of life of small business owners and microentrepreneurs, sustain jobs, decrease unemployment, reduce poverty, empower women and provide income-generating opportunities to Palestine refugees, and other proximate poor and marginal groups through the provision of credit. As the programme strives to provide sustainable credit in a cost-effective manner, it concentrates its financial services in poorer urban areas, which are centres of commercial and industrial activity with a highly localised density of Palestine refugees.

These microenterprise owners and their employees earn their living from a diverse range of economic activities in trade, services and industry. Many of the businesses are informal and unregistered with government, municipal, trade or tax authority offices. Many of the owners are sole-proprietors who work alone or run their business with the assistance of family-workers. Those that do employ workers most often recruit them from the poorest sectors of the community, while many informal microenterprise owners are themselves poor, eking out a living from themselves and their families on the margins of the economy.



Woman stallholder – Gaza

THE FIRST DECADE

The MMP has come a long way since it started credit operations in 1991, which began in response to the first intifada and Gulf War. Its early mission was to create employment through capital investment loans in existing and start-up enterprises. This resulted in specialising in small and medium-scale enterprise (SME) lending that restricted the scope, scale and outreach of the programme, which was only able to provide a few hundred loans each year due to the limited market for such loans in an economy dominated by microenterprise.



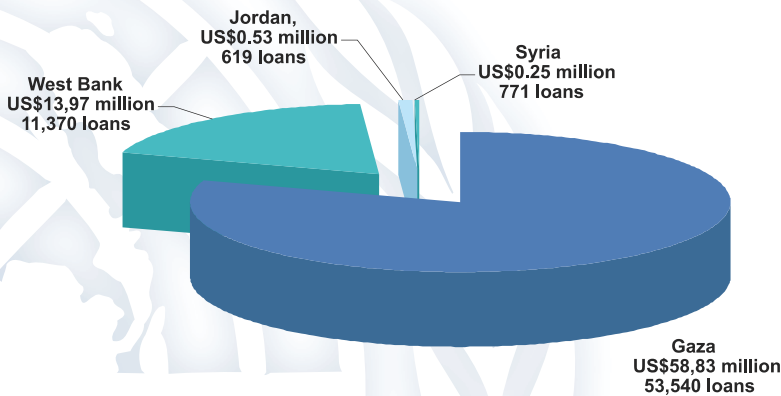
Metal workshop – Gaza

The programme changed its vision from SME development to microfinance intermediation in 1994 when it introduced informal sector lending in Gaza through the establishment of a new solidarity group-lending (SGL) product which targeted women microentrepreneurs. With this development the programme was able to expand its outreach and deepen its ability to reach to the poorest microenterprises. The success of this new working capital product encouraged the programme to develop a further microenterprise credit (MEC) product to serve the needs of men-owned microenterprises operating in both the formal and informal sectors of the economy. This was first launched in Gaza in 1996, the West Bank in 1998 and in Jordan and Syria in 2003. It now forms the core business activity of the programme.

Uniquely, the programme evolved and grew with no external financing of institutional development or capacity building. This was accomplished in-house through studying the work and experience of the world's leading microfinance institutions, but enhanced by training key staff in the world's foremost microfinance training programme in Boulder, USA.

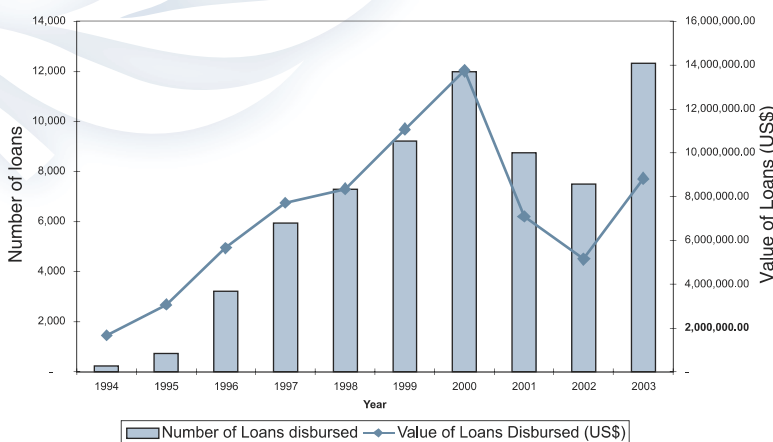
By studying and learning from the experiences of others the programme was able to transform its institutional procedures in conformity with the new standards and best practices of the emerging microfinance industry that were being formalised by institutions such as the Consultative Group for Assistance to the Poorest (CGAP) and USAID.

Distribution of Loans



The programme now operates with three business products and a consumer lending product. Between 1991 and the end of 2003 the programme had invested a total of US\$75.60 million in Gaza, West Bank, Jordan and Syria through 66,300 loans to small businesses, microenterprises and consumers. The vast bulk of these, 81 percent, have been disbursed in Gaza, followed by 17 percent in the West Bank, with the portfolio share of Jordan and Syria still low as the credit operations only started this year.

Annual Lending of the MMP



The programme witnessed a period of rapid growth and development between 1994 until 2000, when its outreach reached a peak of 12,000 loans worth US\$13.75 million.

Loan Products

As the microfinance and microenterprise programme evolved, it has used Gaza as its product testing ground. This highly urbanised community, where poverty is ever endemic, is an ideal environment for designing and developing various financial products to serve the needs of the poorest, especially the Palestine refugees that form the majority of the population of 1.3 million.

An early lesson from this region was that building sustainable, self-sufficient microfinance on a single-product basis was quite restrictive and did not cater sufficiently to the needs of clients. Thus, diversification of products soon became a key objective to maximise outreach, serve a wide variety of clients and ensure self-sufficiency.

The programme now offers three business and a consumer loan product:

- Microenterprise credit - short-term working capital loans to microenterprises
- Solidarity group lending - group-guaranteed working capital loans for women
- Small-scale enterprise loans - longer-term investment capital loans to formal small-scale businesses
- Consumer lending - short-term loans to working class families for household assets, services and emergency needs. Future development will include the development of housing microfinance for refugees



Woman home-worker - Gaza



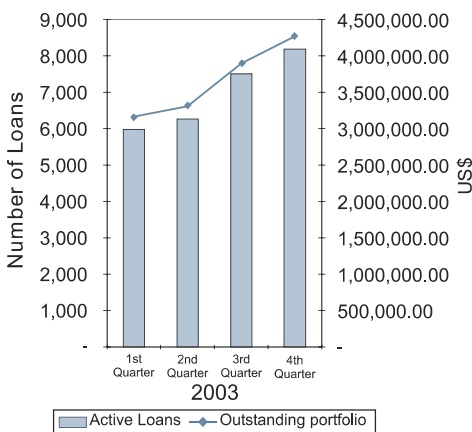
Nablus office after "operation defensive shield"

IMPACT OF THE INTIFADA, 2001-2002

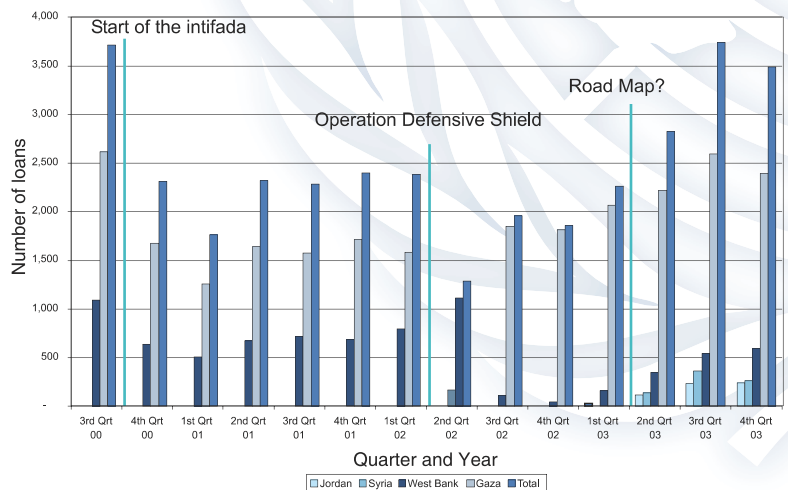
During 2001 and 2002 the outreach of the programme was arrested following the outbreak of the *intifada*. The subsequent economic repression that accompanied increased security measures had a devastating effect on the local business community as most private sector businesses laid workers off, many went bankrupt and most reduced capacity in the face of falling sales. This led to a plunge in demand for credit as businesses contracted and tried to mitigate further risk. It was also accompanied by increasing portfolio arrears as a large number of clients found it difficult to honour their debts and were unable to collect debts from customers. As a result, disbursements fell to less than 9,000 loans valued at just US\$7.10 million in 2001.

The economic breakdown reached a critical dimension in 2002, following the regime of reinvasion, closure and curfew that followed military operation "Defensive Shield". This resulted in an almost total collapse of lending in the West Bank, when the programme was able to produce just a few hundred loans while employees were regularly unable to reach their workplaces and clients' businesses were often under curfew and siege. During this period, Gaza was the main source of loans. Outreach at this point, fell to a 5-year low, when disbursements fell to fewer than 7,500 loans worth just US\$5.16 million.

Outstanding Portfolio



Loans disbursed during intifada



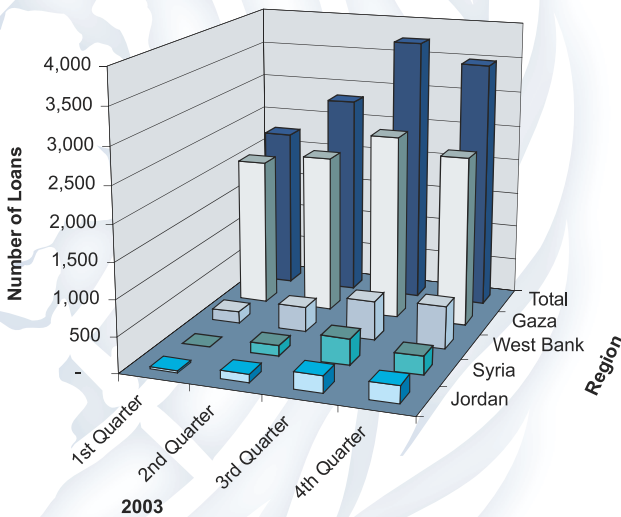
Aluminium manufacturing - Gaza

A series of significant operational adjustments was made to avert these ever-increasing risks. Thus, the programme halted small-scale enterprise lending in the West Bank and reduced the portfolio of this product in Gaza. It restricted lending of its consumer loan product to a few hundred loans each year, while it improved lending to the expanding informal sector that had sprung up in street markets and urban conurbations as the poor struggled to cope with loss of work and income. To improve its income recovery, the programme created a specialised collection office where credit extension agents were redeployed to recover debt from loans that were written off during this period.

OUTREACH RECOVERY IN 2003

While the previous two years were marked by portfolio decline and economic crisis, 2003 was marked by an auspicious reversal of fortune. Despite the ongoing strife and continuing repression of markets and business activity on the West Bank and Gaza, the programme recovered its outreach capacity and surpassed its previous outreach highpoint when it disbursed 12,324 loans valued at US\$8.74 million. Moreover, it began to implement a regionalisation plan to expand its operations into Jordan and the Syrian Arab Republic.

Quarterly Outreach



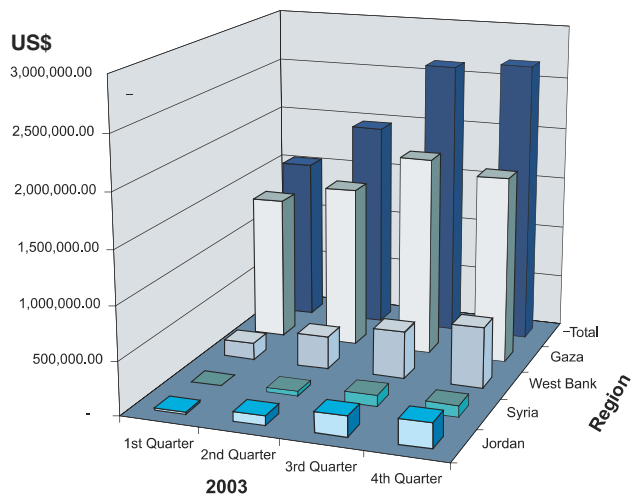
The recovery of outreach was driven by the growing retail of its two microenterprise products (SGL and MEC loans) in Gaza, but it was also accompanied by a rapid extension of the microenterprise product in the West Bank as the programme began to recover from the contraction of previous years. However, despite this reconsolidation of the portfolio, its value reached only 64 percent of its previous highpoint. More positively, the programme has maintained its place as the leading microfinance practitioner in the West Bank and Gaza as it continued to outperform its market competitors.

The new stream of lending from credit operations in Jordan and the Syrian Arab Republic helped this situation, but it was too little to have a major affect. This will change next year as these offices become more productive.



Woman home-worker - Gaza

Quarterly Outreach



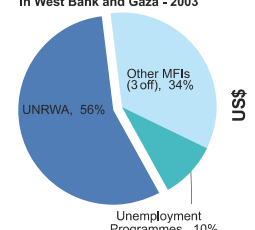
Carpentry Workshop - Gaza

Portfolio data

As of December 31, 2003

Loans Disbursed	12,324
Amount disbursed	\$8.74m
Women Clients	31%
Active loans	8,189
Outstanding portfolio	\$4.27m
Operational sustainability	87%
Cumulative loans	66,300
Cumulative disbursement	\$75.60m

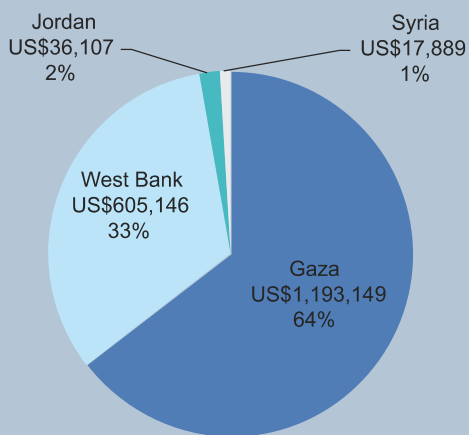
Market share of outstanding loans In West Bank and Gaza - 2003



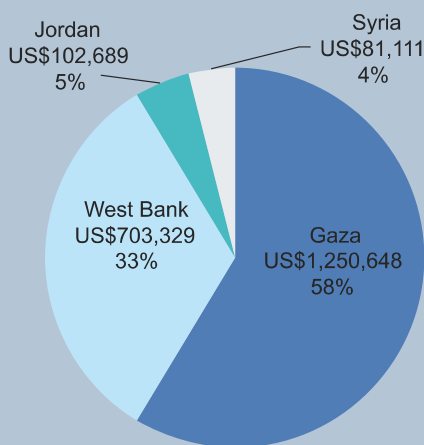


Animal husbandry – Gaza

Operating Revenues - 2003



Operating Expenses - 2003



SUSTAINABLE MICROFINANCE

As microenterprise lending became central to its financial intermediation in the mid-1990s, UNRWA’s microfinance and microenterprise programme has been at the forefront of developing sustainable microfinance in the occupied Palestinian territories. It has adopted its operations to the standards being set by the microfinance industry through CGAP, USAID and others. Despite working with the poorest in the business community, between 1997 and 2000 the programme was operationally self-sufficient, covering the costs of its credit operation from the fees and interest it charged on loans.

However, the outbreak of the intifada damaged this record as the programme faced an extraordinary financial crisis created by the war-torn conditions facing the Palestinian business community. As its clients’ were buffeted by economic breakdown and a market contraction that was unprecedented since the war of 1948, the programme incurred an enormous provisioning requirement of US\$1.35 million in 2001 and US\$1.14 million in 2002. These funds had to be set aside to allay increased risks in the programme. At the same time, the outstanding portfolio withered and revenues shrank accordingly, while operational expenses remained constant. Through this 2-year period, operational sustainability fell to just 11 percent in 2001 and sinking to a mere eight percent in 2002. At this time, the programme needed to make up its revenue shortfall through short-term de-capitalisation of its loan funds to meet its operating expenses.

No business can survive for long under such inimical conditions. So, in 2003, the programme galvanised its resources to combat this fatal state of affairs even as strife continued. Most successfully the new collection office recovered US\$0.84 million from written off loans. By the end of the year the programme realised a significant recovery when it posted an operational sustainability ratio of 87 percent. Once adjustments are made against the start-up and investments to the launch of the regionalisation in Syria and Jordan, operational sustainability in the West Bank and Gaza arrives at 92 percent (95 percent in Gaza and 86 percent in the West Bank).

Although the programme was still unable to accomplish full operational sustainability during the year, it was able to surmount the more significant obstacles to its financial performance. The programme is now very well positioned to achieve full operational sustainability next year, as it expands into Jordan and Syria, and continues to consolidate its operations in the West Bank and Gaza.



REGIONALISATION

With its expansion into Jordan and Syria, UNRWA is now one of the few microfinance practitioner institutions to develop integrated credit operations, lending methodologies and loan products across national borders. The planned regionalisation of the programme started with the opening of a new Branch Office in Wihdat, Amman in March 2003. This was quickly followed in the Syrian Arab Republic when the First Lady, Mrs. 'Asma al-'Asad inaugurated the new Yarmouk branch office in Damascus in May 2003.



Woman street-peddler - Gaza

This major new venture placed UNRWA among the first to pioneer microfinance in the Syrian Arab Republic. At the same time, it joined a handful of worthy microfinance institutions in the vibrant microenterprise market of Jordan as an experienced newcomer. These credit operations are growing slowly as the lending methodology, field management and operational system is consolidated, and as institutional capacity is strengthened and human resources developed. The pace will accelerate next year, as the branch office network is expanded in each capital city. Within a few years the outreach in each region will match the performance of Gaza.

While substantial start-up and investment costs were incurred to launch the regionalisation plan, this will bear fruit next year as the new branches become self-sufficient and contribute toward the recovery of their initial investments costs. As these new credit operations are located in safer markets - which are not subject to the level of military, political, economic, financial and business risks besetting the programme in the West Bank and Gaza - their accelerated expansion will strengthen the programme's self-sufficiency and cushion it from risks of further deterioration in the West Bank and Gaza.



Syrian First Lady inaugurating the new Branch Office in Yarmouk, Damascus accompanied by the Commissioner-General and Director of UNRWA Affairs, Syria

"Today - in increasing numbers - thousands of international and local microfinance institutions are building resources of hope for the poorest microenterprise communities in all corners of the world. From Asia to Latin America, from the Middle East to China, from Africa to the Pacific Islands and even in the USA. They are fired by a belief in the capacity of the poor to transform themselves through a simple dialectic of hope becoming desire, desire becoming need, and need becoming right. UNRWA... is committed to ensuring that the desire and need of the poor for credit will be served by its microfinance initiative".

Address of the Commissioner-General, Mr. Peter Hansen at the ceremony for the opening of the Yarmouk Branch Office



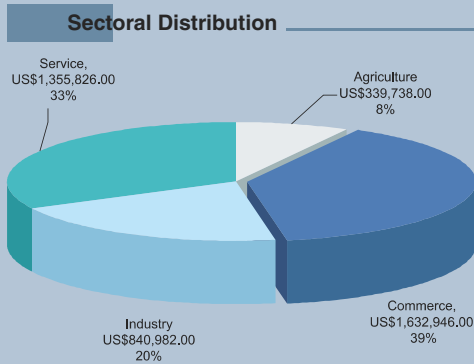
Credit extension assistant visiting a woman-owned stationary shop, Damascus



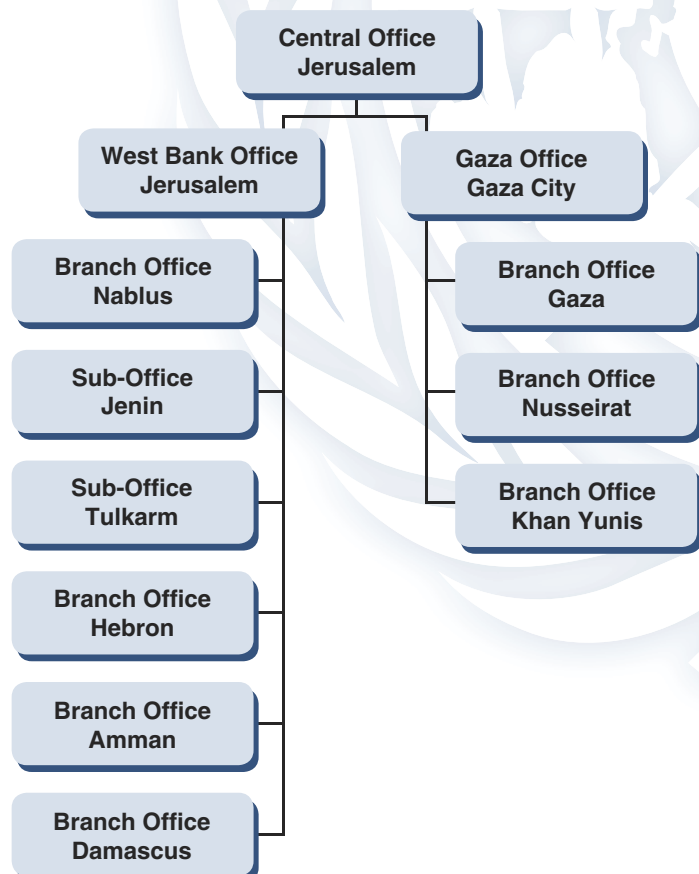
Optician's shop- Gaza

BRANCH OFFICE NETWORK

During 2003 the programme continued to remodel its business process in accord with the regionalisation and restructuring plan recommended by its Advisory Board. This is transforming the old centralised programme management process into a decentralised product management model of loan decision-making, as the branch offices are being converted into focal points for loan decisions. But this requires further streamlining and improvement of information flow to all decision-makers, financial actors and operational agents in the programme. To achieve this, a parallel re-engineering project is being implemented to replace the programme's aged information system with a fully integrated, online loan management information system that will enhance reporting and oversight of decision-making.



Woman street vendor - Gaza



Expansion of the branch office network continued during this financial year when it grew from five to nine offices, with the addition of new offices in Hebron (West Bank), Nusseirat (Gaza),

Wihdat (Amman, Jordan) and Yarmouk (Damascus, Syria). The growing branch office network lies at the core of the new business model being developed. Each branch office is a cost centre, where the branch management of each office is expected to maintain a self-reliant unit that will reach full operational self-sufficiency after 12 months of operations.

The development of each new branch is based on retailing the core microenterprise lending product. As a branch office reaches capacity with this product and staff become proficient in this lending methodology, the branch management team will gradually introduce the programme's other loan products into the branch.

The branch office network is expected to expand rapidly over the next few years as the programme consolidates its market outreach in the West Bank and expands its operations in Jordan and the Syrian Arab Republic. Thus, up to four additional offices will be opened next year in Ramallah and Bethlehem (West Bank) and one each in Amman and Damascus.

FUTURE PROSPECTS

Few microfinance institutions have experienced the daunting task of preserving self-sufficient microfinance under the regime of economic repression and prolonged political violence which afflicted the programme over the first 39-months of the intifada. While working under re-invasion, curfew and siege, staff showed a remarkable resilience which allowed the programme to finish this period with its operational capacity enhanced, although financially bruised. While its assets have been squeezed, the programme has gone into 2004 in much better health than it entered 2003. If the current performance continues the programme will once again realize full operational sustainability at the end of 2004.

However, as long as the conflict in the West Bank and Gaza continues and an agreement eludes the peacemakers, the future of the programme remains marked by political uncertainty and economic risks. While an escalation of the conflict could drive the programme in West Bank and Gaza back to the poor performance levels of 2002, any significant return to peace building will energise the programme's recovery.

There is no such uncertainty in Jordan and the Syrian Arab Republic where both the political and economic environment is conducive to success. This year solid foundations for the future growth of the programme were laid in Jordan and the Syrian Arab Republic. If the programme can secure the loan capital it needs to meet its market potential, then it will grow quite rapidly over the next half decade.

Thus, the key objectives for 2004 are to increase the outstanding portfolio, expand the branch office network and return to operational self-sufficiency.

"The International Year of Microcredit 2005 underscores the importance of microfinance as an integral part of our collective effort to meet the Millennium Development Goals. Sustainable access to microfinance helps alleviate poverty by generating income, creating jobs, allowing children to go to school, enabling families to obtain health care, and empowering people to make the choices that best serve their needs. The stark reality is that most poor people in the world still lack access to sustainable financial services, whether it is savings, credit or insurance. The great challenge before us is to address the constraints that exclude people from full participation in the financial sector. The International Year of Microcredit offers a pivotal opportunity for the international community to engage in a shared commitment to meet this challenge. Together, we can and must build inclusive financial sectors that help people improve their lives."

Kofi Annan, United Nations
Secretary-General

FINANCIALS

United Nations Relief and Works Agency
For Palestine Refugees in the Near East
Microfinance and Microenterprise Programme

Balance Sheet
December 31, 2003
With Comparative Figures for 2002

	2003 US dollars	2002 US dollars
Assets		
Current Assets		
Cash on hand and deposits with banks	6,324,601	9,020,320
Contribution receivable	-	57,547
Loans receivable, net	3,901,481	2,085,745
Prepayments and other receivables	334.00	341
	10,226,416	11,163,935
Fixed Assets, net of accumulated depreciation	171,309	187,193
Total Assets	10,397,725	11,351,128
Liabilities, Net Assets and Share Capital		
Current Liabilities		
Payables and accruals	43,932	77,516
Bills payable to UNRWA	26,547	161,073
UNRWA's past contribution to MMP	-	500,000
Total Liabilities	70,479	738,589
Net Assets		
General undesignated/retained earnings	(2,926,367)	(2,640,010)
Temporary restricted	-	-
Board designated fund	122,187	144,521
Revolving loan fund	13,131,426	13,108,028
Total Net Assets	10,327,246	10,612,539
Total Liabilities and Net Assets	10,397,725	11,351,128

FINANCIALS

United Nations Relief and Works Agency
For Palestine Refugees in the Near East
Microfinance and Microenterprise Programme

Statement of Operating Activities
December 31, 2003
With Comparative Figures for 2002

	2003 US dollars	2002 US dollars
Operating Revenues		
Interest received on loans	868,208	708,942
Recovery of written off loans	836,308	408,760
Bank interest	91,749	161,886
	1,796,411	1,279,588
Releases (Additional Provision) for (Provision) for loan	55,009	(1,138,377)
Total Operating Revenues	1,851,420	141,211
Operating Expenses		
Salaries and related expenses	1,575,331	1,376,724
Special Service Contracts	90,550	56,762
Audit fees	43,500	20,000
Occupancy	136,213	115,942
Communication	61,839	51,007
Stationary and supplies	7,831	5,436
Minor equipment and maintenance	31,846	37,283
Travel and transportation	70,143	36,356
Depreciation	60,117	52,349
Loss (Gain) on Exchange Difference	(5,235)	7,848
Program Support Cost	48,327	-
Others	17,315	6,871
Total Operating Expenses	2,137,777	1,766,578
Operating Loss for the Year	(286,357)	(1,625,367)

FINANCIALS

United Nations Relief and Works Agency
For Palestine Refugees in the Near East
Microfinance and Microenterprise Programme

Statement of Cash Flows
December 31, 2003
With Comparative Figures for 2002

	2003 US dollars	2002 US dollars
Cash Flows from Operating Activities		
Contributions Received	87,547	60,000
Interest on Loans and Other Revenues	1,844,631	1,309,887
Loans Issued Net of Collection	(1,760,727)	378,000
Cash Paid to Employees and Suppliers	(2,322,919)	(2,194,168)
Net Cash Provided by Operating Activities	(2,151,468)	(445,281)
Cash Flows from Financing Activities		
Repayment of Loan to UNRWA	(500,000)	-
	(500,000)	-
Cash Flows from Investment Activities		
Procurement of Fixed Assets	(44,233)	(76,121)
	(44,233)	(76,121)
Increase in Cash and Banks During the Period	(2,695,701)	(521,402)
Cash at Beginning of the Year	9,020,302	9,541,704
Cash on Hand and Deposits with Banks at End of Year	6,324,601	9,020,302
Adjustments to Reconcile Change in Net Assets To Net Cash Provided by Operating Activities		
Change in Net Assets	(285,293)	(1,589,394)
Provision for Loan Losses	(55,009)	(1,138,377)
Depreciation	60,117	52,349
Loans Extended	(8,744,224)	(5,151,528)
Loans' Collections	6,983,479	5,530,528
Decrease (Increase) in Contribution Receivable	57,547	(20,114)
Decrease (Increase) in Prepaid Expenses	7	7,135
(Decrease) Increase in Payables and Accruals	(33,584)	57,516
(Decrease) Increase in Bills Payable to UNRWA	(134,526)	(470,150)
	(2,151,468)	(445,281)

Auditor: El-Yousef and Company (*Certified Public Accountants, Correspondent firm of KPMG*)

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