THIS WEEK IN
Palestine
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PARTIAL LIST

Issue 326 | July/August 2025

Who's Who in Palestine

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Cover: Design by Taisir Masrieh.

This Week in Palestine would like to sincerely thank both **Bank of Palestine** for acquiring the Silver Sponsorship and **Palestine Investment Fund** for acquiring the Bronze Sponsorship of the current July/August 2025 issue of the magazine themed **Steadfast Under Adversity - Who's Who in Palestine (partial list.)**

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Message from the Editor

Close to 88 percent of Gaza is under evacuation orders and labelled a "death zone" (United Nations), as Israel has blocked food, fuel, water, and humanitarian supplies from entering the strip for close to five months, a third of Gaza's population is currently going several days without food, and 15 have died of hunger on a single day on 22 July, with the overall death toll from Israeli-induced starvation reaching 101 (Aljazeera). Moreover, more than 1,000 people seeking food or water have been killed, three-quarters of them near the euphemistically misnamed Gaza Humanitarian Foundation, run by the United States and Israel in a manner that has been accused of being "death traps" and designed to harm people seeking aid (*Guardian*). Finally, 28 countries have signed a statement calling for an immediate end to the war in Gaza (Aljazeera). However, the fact that these states are not ready to move beyond way-too-late words only underlines the hypocrisy and racism of most Western, many Arab, and even Global South governments that have failed to end their military and/or financial support, impose sanctions, or take any meaningful diplomatic measures to support their call – raising the suspicion that what has been presented as a demand is more a face-saving measure than true opposition to the ongoing genocide. The colonial mindset is difficult to overcome, and Palestinians, along with other Arabs and Muslims, have been dehumanized for too long.

Given this background, *This Week in Palestine* is showing you, yet again, a different side of Palestinian society from what predominates Western media. This July-August summer issue highlights successes of noteworthy institutions in Palestine. Other than their occupiers, who have built their identity around the image of being eternal victims – deriving from it the justification to do whatever serves their colonial interests, irrespective of international law or moral norms – Palestinians have built theirs around steadfastness, and some of the results of this mindset you will find in these issues.

TWiP sincerely thanks Bank of Palestine for shouldering a Silver Sponsorship and Palestine Investment Fund for taking on a Bronze Sponsorship for this issue, helping us secure our sustainability after months of not finding a sponsor. We are grateful as well to all others for their confidence in *TWiP* and for using these pages to advertise their services and share their achievements. They include Arab Palestinian Investment Company, APIC; Ooredoo Palestine; United Palestinian Appeal, UPA; Palestine Monetary Authority, PMA; NGO Development Center, NDC; Subhi Basem Khoury for Pharmacare; Rift Valley Farms; Ziad Subhi Anabtawi for Al'Ard Group; Basel Alqadi for Izdehar, Palestine Prosperity Investment and Development; Quds Bank and BCI Communication and Advanced Technology; Jet Fiber internet provider in East Jerusalem; UNFPA; Muntaser Edkaidek for Burj al Luqluq Social Center Society; Nabil Hani Qaddumi for Taawon Welfare Association; Riyam Kafri Abulaban for Al Anyzak, an educational and scientific organization; Iman Hammouri for Popular Art Centre, PAC; Reem Masrouji for Inash al Usra Association, an educational and women's empowerment organization; Dalia Aburamadan for The Gaza Soup Kitchen; and Michele Cantoni for Amwaj Choir School. Our Book of the Month is *Find Me at the Jaffa Gate* by Micaela Sahara, and our virtual Exhibition of the Month is Gaza: Between Rubble and Memory by Mohammed Joha.

The entire team at *TWiP* thanks you for your loyalty and engagement, as we all wish for the carnage to end!

Sincerely,

Tina Basem



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Bank of Palestine

Resilience is in the DNA of Bank of Palestine



By Mahmoud Shawa

Managing a financial institution as large as Bank of Palestine during the last two years of war on Gaza and escalation in the West Bank has required responsibility, resilience, and foresight to help the institution survive the adversities and challenges thrust upon it. Yet, talking about Bank of Palestine during this period also provides a chance to tell a story of collective resilience – not only of the bank but of an entire community and people.

As a bank that was established in Gaza in 1960, we have survived, thrived, and persisted by virtue of our commitment to our founding values and to our people.

This war, however, is unprecedented in terms of both its catastrophic impact on Gaza and resulting impact on the West Bank. Thus, as Palestine's largest financial institution, we had no choice but to take on responsibility and care for all the people, our staff, our customers, and the community at large. From the first week of this devastating war on Gaza, we went to the drawing board and pulled out our emergency continuity plans. Our primary concern was the safety of our staff: we had to find food and shelter for them; we had to comfort staff and their families; and we provided assistance to those who were able to evacuate to Egypt.

To maintain continuity, we shifted Gaza back-office operations to the West Bank, strengthened our digital and online capabilities, and established a dedicated support team for Gaza.

بنك فلسطين
BANK OF PALESTINE
Established in ١٩٦٠ تأسس عام

The second priority was to take care of all our customers in Gaza. We managed to continue to replenish ATMs during the war as people needed cash. We kept some branches open in areas outside imminent danger. We moved cash between branches to ensure liquidity, as the mass movement of people from north to south took place. We followed our customers. When branches were bombed, cash was lost, and Gaza started to become cashless, we innovated our digital channels to meet the needs of our customers during all stages of the war, constantly amplifying our online banking services. PalPay, our fintech company, worked with us and filled a gap for the unbanked, increasing the e-wallet subscriptions that served Gaza.

Today, Bank of Palestine and its digital electronic platforms and e-wallets are Gaza's financial lifeline. With no cash coming into the territory, digital banking and e-wallets are the only way people can make transactions to purchase whatever they can find in order to survive. PalPay is working today with all

General Mangement, Ramallah, Palestine.



international aid organizations, providing e-wallet and e-voucher services to hundreds of thousands of Gazans. We have done so while maintaining strict adherence to international standards of compliance in terms of AML and CFT (respectively, Anti-Money Laundering and Combating the Financing of Terrorism).

In the West Bank, approximately 150,000 Palestinian workers who used to work across the Green Line have lost their jobs due to the war. We increased our financial inclusion in border villages and trained women through financial literacy training programs to help them create small projects and make up for income lost when their husbands were no longer able to work. We worked with all our SME (Small and Medium Enterprise) customers, helping them restructure loans, and offered grace periods in line with instructions from our regulator.

We turned our Corporate Social Responsibility (CSR) budget towards humanitarian relief in Gaza. Starting the second week of the war, we supplied meals, water, shelter, and clothing to families and co-founded, in cooperation with Taawon, the largest orphan support program in Gaza, benefiting 20,000 orphans – at a total cost of $370 million over 18 years, caring for the orphaned children all the way from birth to adulthood. Our banking group has committed to donating $2 million a year.

Recreational activities and psychosocial support for children in Gaza.



As far as resilience of the bank itself, we did stress testing; and took measures to mitigate the shocks ensuring good measured KPIs for the long-haul health of the bank.

We stood by our clients in the West Bank as the economy there began to slow down, restructuring their loans and supporting them with advice and counsel. We did not stop lending. We continued to give loans and help sustain the real economy.



In order for it to grow at home to assist in economic recovery and to continue to expand in the region, the bank worked with all our international development partners to raise capital and obtain credit lines. Our partners were understanding and moved fast. We have managed to raise $360 million during the war through various financial tools and instruments: credit lines, guarantee programs, sub-debt, and equity investments. Today, we feel secure and enabled to continue serving our clients, focusing on digitization and transformation to meet the challenges of our operating environment.

We have implemented our regional expansion plan by opening a representative office in Cairo, Egypt, and applied for a full offshore banking license with Abu Dhabi Global Markets in order to serve the global Palestinian community as well as our domestic customers.

We look towards the future intent on working with all stakeholders both in Palestine and internationally through DFIs (Development Finance Institutions) to create new tools of resilience, rebuild Gaza, and help the recovery of the West Bank economy. We are resilient because of the resilience of our community; they emboldened us and inspired us to work through challenges and adversities. We will spare no effort to continue to work with all partners towards a more promising future.

Mahmoud Maher Shawa has been the CEO of Bank of Palestine since 2021. Born in 1982, Shawa served as chief financial officer from 2017 to 2020,and as chief risk officer between 2014 and 2016. He holds an MA in banking and finance from the University of Wales (UK) and a BA in accounting from the American University in Cairo.

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Ramallah, photo by Mounir Kleibo.

Mounir Kleibo, UN retiree and passionate lover of photography, capturing the beauty of people, places, and moments wherever his travels take him. His virtual gallery can be viewed at https://mounirkleibo.picfair.com/



Palestine Investment Fund

Navigating Crises and Investing in Resilience

Courtesy of Palestine Investment Fund

At a time marked by upheaval, devastation, and deep uncertainty, Palestine Investment Fund (PIF) has sought to serve and inspire as a symbol of resilience and purpose. Against the backdrop of war in Gaza, a crippling economic crisis, and a region being reshaped by geopolitical shocks, PIF has remained focused on its core value: investing in the Palestinian economy and anchoring the steadfastness of its people.

The past couple of years have tested every institution in Palestine. The unprecedented Israeli aggression since October 7, 2023, has had far-reaching consequences, disrupting lives, livelihoods, and essential infrastructure. For PIF, this period has been one of reckoning and resolve – a moment to reexamine its role, reorient its strategy, and recommit to national priorities that serve the Palestinian people in real, tangible ways.

Despite daunting economic and political headwinds, PIF has worked to sustain its projects, protect its workforce, and adapt its investment approach to meet urgent national needs. The results are visible not only in the completion of major strategic projects but also in the stories of farmers, small business owners, and local communities that have become better equipped to endure and rebuild.

Recognizing the need to adapt in the face of crisis, PIF developed a new three-year strategy that focused on economic survival, job creation, and building local productive capacity. At its core lies the conviction that investing within Palestine – rather than waiting for perfect conditions – is both possible and necessary. PIF believes that impact investments will lead to economic additionality and promote economic resilience. This approach emphasizes critical sectors such as infrastructure, renewable energy, strategic industries, agriculture, healthcare, and the digital economy. Rather than crowding out the private sector, PIF has deliberately positioned itself as a development enabler whose role is to initiate and de-risk projects, lay essential groundwork for future growth, and ensure that Palestinian businesses remain competitive, independent, and resilient.

PIF's novel three-year strategy focuses on four priorities. First, it aims to develop critical national infrastructure as the foundation for sustainable growth, with particular attention paid to energy, water, ICT (information and communication technology), trade logistics, industrial infrastructure, and healthcare. Second, it seeks to boost strategic national production and services in order to reduce the trade deficit – especially with Israel – and create quality jobs through import-substitution industries and export-oriented projects. Third, PIF aims to attract local and foreign investment by developing a pipeline of bankable, de-risked projects and by securing partnerships with sovereign funds, international financial institutions, private investors, and the Palestinian diaspora. Finally, the Fund plans to build a lean, high-performing organization that delivers value through better governance, operational efficiency, and a shift from direct management to acting as a strategic investor and facilitator.

This approach will enable PIF to transition out of many operational roles, adopting an asset management model that brings in technical partners and private operators to deliver projects sustainably. PIF will also work closely with government stakeholders to improve the business environment, develop public-private partnership (PPP) models, and support policy reforms that enable broader private sector participation. Ultimately, the new strategy is designed to secure real, measurable outcomes, including stimulating job creation, reducing import dependency, attracting sustainable investment, and laying the groundwork for a resilient, self-reliant Palestinian economy.

صندوق الاستثمار الفلسطيني
Palestine Investment Fund
Investing for Impact

Redefining priorities in real time, PIF has developed a three-year consolidation and transition strategy in order to deal with unprecedented circumstances, prioritize investment within Palestine, create impact and additionality, and promote economic resilience.

In Beit Ulla, Al Rabyeh Feed Factory is now operational, producing 20 tons per hour of livestock feed.





Jericho Cement Mill, one of the largest investment projects in Palestine, is nearing completion.



Jericho Agro-Industrial City with 26 facilities now operational and the second phase of infrastructure near completion.

Investing in Real Impact

This commitment is reflected in a range of strategic projects delivered even under extraordinary conditions. Construction work on the Jericho cement mill project is nearing completion. This project is one of the largest industrial investments in Palestine, with an estimated cost of around $120 million and an annual production capacity of 1.13 million tons. The Jericho Cement Company was established specifically for this project in response to the growing demand for cement in the Palestinian market, which currently relies entirely on imports. The project is expected to help meet the needs of the real estate and construction sectors, providing a high-quality Palestinian alternative.

In Hebron's Beit Ula, Al Rabyeh Feed Factory is now operational, producing 20 tons per hour of livestock feed, supporting local farmers, and strengthening the agricultural value chain. The factory was established with the goal of producing a national alternative for a commodity that is the second-largest import in Palestine after electricity. Annual imports of animal feed in Palestine amount to approximately $530 million.

In the northern West Bank, PIF has launched the first fully integrated industrial zone in Jenin. Developed with Turkish partners, it covers an area of 993 dunams, and involves a $52 million investment. The dedicated zone will include serviced industrial plots for lease and dedicated facilities for vehicle import and customs clearance.

Meanwhile, the Jericho Agro-Industrial City has expanded significantly, with 26 facilities now operational and the second phase of infrastructure nearing completion. These zones are becoming hubs of employment, production, and export capacity – especially for agribusinesses and food manufacturers.

Utility-scale solar farms of multiple 30 MW solar systems have been built across the West Bank.



With electricity is an essential component for any economic or industrial development, PIF continues its strategic efforts to develop energy projects. These aim to strengthen self-reliance as an alternative to imports, and conform to the Fund's pivotal role in enabling new investments and enhancing Palestinian energy independence. PIF manages a portfolio of projects in both the renewable and conventional energy sectors to provide alternative and sustainable sources of electricity. It has to date installed solar energy panels in 331 schools, working in partnership with the Palestinian Ministry of Education to reduce electricity bills and provide green energy solutions. By the end of 2024, the Fund succeeded in achieving significant savings through alternative energy projects, reducing the imported electricity bill substantially. So far, these projects' cumulative production has reached approximately 271.3 gigawatt-hours, with a total installed capacity of some 59.5 megawatts.

Over their operational lifetime through 2055, renewable energy projects are expected to produce around 2,490 gigawatt-hours, contributing to additional savings on the imported electricity bill exceeding 900 million shekels (some $257 million). Renewable energy projects alone, including solar plants and the school rooftop installations, have generated over 271 GWh of electricity – saving around 30 million shekels on electricity bills for 331 schools. Further to the schools rooftops project, the Noor Al-Shamal solar project in Tulkarm has become operational with 5.3 megawatts of capacity. In the meantime, the long-anticipated Jenin Power Plant has reached a milestone by connecting to the conventional national transmission network, paving the way to deliver over 265 megawatts of reliable electricity to the West Bank.

As the region continues to grapple with the consequences of conflict and instability, PIF stands firm. It is investing not only in projects, but in people, in permanence, and in the possibility of a better tomorrow.

Digital infrastructure investments have also remained a priority. PIF's work through Mada Al-Arab and Ooredoo Palestine has expanded broadband access to over 172,000 homes and institutions, even as conditions in Gaza have deteriorated dramatically.

The Palestine Investment Fund (PIF) also plays a significant role in the Palestinian healthcare sector by investing in strategic projects and initiatives. PIF's investments aim to improve healthcare infrastructure, increase access to quality medical services, and develop



Solar panels of school rooftops.

local medical expertise. Out-of-country referrals delay treatment, separate families, increase costs, and limit local capacity-building. Strengthening local tertiary care improves health outcomes, keeps spending within the Palestinian economy, and builds a sustainable healthcare system. In response to that, a recent investment enabled the opening of the only specialized cancer center in Palestine, with an initial capacity for 100 patients. The center aims to attract private investment and tap into the expertise of the locals and Palestinian diaspora to deliver world-class care.

Financially, PIF has played a stabilizing role through its investment arm, Aswaq, injecting confidence and liquidity into local markets. Despite sharp declines in the stock exchange in 2024, PIF's diversified portfolio has outperformed the market, underlining the strategic value of long-term, disciplined investment.

PIF Engagement in Jerusalem and Gaza

PIF's commitment is also tangible in occupied East Jerusalem and Gaza. In partnership with the European Union, the Fund is implementing the Jerusalem Green Energy Finance Program. The program provides grants to small and medium-sized enterprises that can demonstrate their ability to use funding in a way that supports their commercial interests while focusing on environmentally friendly equipment and machinery or expanding renewable energy production. By the end of 2024, preliminary approval had been granted to 40 beneficiaries, with total grants exceeding €1.9 million. Solar energy systems with a total capacity of 1.0 megawatt were installed at more than 15 institutions, leading to annual electricity bill savings of approximately $570,000 and the creation of over 50 new jobs. Additionally, the first environmental hackathon was held in Jerusalem with broad youth participation dedicated to collaboratively developing sustainable environmental solutions and business ideas for environmental issues.

In addition, the Fund has supported around 20 community organizations in the Jerusalem Governorate that work in diverse social sectors such as education, health, disability inclusion, women's empowerment, youth, culture, and more. The Fund's support has helped ensure the sustainability of these organizations, which provide support and vital services to thousands of individuals and also to expand the number of beneficiaries they reach.

In Gaza, where destruction is pervasive, PIF pivoted to immediate relief, delivering emergency support in health and education while beginning to plan for longer-term reconstruction. These efforts include developing a recovery roadmap that balances urgent humanitarian needs with the goal of building a more resilient, inclusive economy.

Steadfastness as Strategy

What does it mean to invest under occupation, amid conflict, and in the face of global economic uncertainty? For PIF, it means the refusal to wait for ideal conditions. It means acting now – strategically, carefully, and with a deep commitment to national resilience.

PIF remains focused on the fundamentals. Its long-term outlook is grounded in a firm belief in the capabilities of the Palestinian people, the value of local investment, and the pursuit of sovereignty through economic empowerment.

The newly constructed Istishari Cancer Center.



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The Arab Palestinian Investment Company (APIC)

A Success Story of Resilience, Growth, and Impact

By the TWiP Collective

In a landscape troubled by political instability, economic volatility and recession, and compounded by ongoing social hardship, stories of resilience and entrepreneurship are being forged despite adversity. As a diversified investment holding group, the Arab Palestinian Investment Company (APIC) has grown into a pillar of the national Palestinian economy, embodying the power of purposeful leadership and a model of strategic vision and perseverance against all odds.

Driven by Excellence, Defined by Results

Founded in 1994 and publicly listed on the Palestine Exchange (PEX) since 2014, APIC was born of a steadfast belief that the Palestinian private sector must be a driving force in building a viable independent economy. From the outset, APIC pursued a clear and purposeful mission – to invest in strategic sectors that fuel economic development, generate sustainable employment, and ensure the delivery of essential goods and services to Palestinian communities.

Today, APIC owns various subsidiaries and affiliates, and operates across key sectors that include manufacturing, trade and distribution, and services in Palestine, Jordan, Saudi Arabia, the United Arab Emirates, Iraq, and Turkey. These subsidiaries include industry leaders such as the National Aluminum & Profile Company (NAPCO) (www.napco.ps), Siniora Food Industries (www.siniorafood.com), Reema Hygienic Paper Company (www.reema.ps), Unipal General Trading Company (www.unipalgt.com), Medical Supplies and Services Company (www.msspal.com), Palestine Automobile Company (www.pac.ps), Qudra Renewable Energy Solutions (www.qudra.ps), and SKY Advertising and Promotion Company (www.sky.ps), among others.

Operating in Palestine demands extraordinary resilience. Over the years, APIC has navigated a landscape that is marked by economic restrictions, movement barriers, currency risks, and, more recently, the devastating consequences of the war on Gaza and of growing instability in the West Bank. And yet, APIC has not only endured but also expanded its operations in Palestine and the region, grown its workforce, and earned the confidence of both regional and international investors.

APIC أيبك

Driven by Excellence يقودنا التميُز

Turning Challenges into Strategic Opportunities

Rather than retreating in the face of adversity, APIC has responded with strategic resolve – diversifying its portfolio, reinforcing corporate governance, and embracing a long-term vision that places the national interest at the core of its business strategy. Its successful issuance and closure of multi-million-dollar bond ($120 million) subscriptions in June 2025, with the participation of financial institutions that include the International Finance Corporation (the World Bank's finance arm) amid profound uncertainty underscores its credibility on the global stage and stands as a compelling testament to the market's trust in the company's performance, credibility, and institutional strength.

Furthermore, its secondary offering to shareholders in March 2025 was significantly oversubscribed by 180 percent, surpassing the targeted capital of $30 million to reach $54.3 million. This strong response reflects shareholder confidence in the company's strategic vision and long-term resilience despite the severe economic and geopolitical challenges that Palestine and the region are facing.

Moreover, APIC's acquisition of a 51 percent stake in Reema Hygienic Paper Company in October 2024, despite the harsh and challenging conditions in Palestine due to the ongoing war on Gaza, underscores its unwavering commitment to supporting local industries and employment in Palestine, even in times of adversity.

Subsidiaries & Affiliates:

Manufacturing

Trade and Distribution

Services

Powering the Economy, Empowering People

With a workforce that exceeds 3,400 employees throughout its subsidiaries, APIC stands among the largest private sector employers in Palestine. The company has built its foundation on the people it employs, and it considers their empowerment a strategic investment that translates into the provision of professional development, which fosters innovation and creates meaningful opportunities for youth and women. APIC's numerous subsidiaries provide essential goods and services that touch nearly every aspect of daily Palestinian life – from food, pharmaceuticals, and fast- moving consumer goods to industrial materials and medical supplies – underscoring its critical role in both economic resilience and social well-being.

APIC's contribution to Palestine's GDP, along with its substantial payments to the Palestinian National Authority – amounting to over $2.5 billion in taxes, VAT, and customs over the past five years – positions the company as a central pillar of the Palestinian economic framework. What distinguishes APIC even more is its steadfast commitment to good governance, transparency, and sustainability, principles that guide its operations and set a benchmark for responsible business in one of the world's most complex operating environments.

APIC group is also committed to sustainability and has adopted the highest standards of environmental, social, and corporate governance (ESG) principles and practices. By integrating ESG considerations across its subsidiaries, APIC aims to drive positive change and generate value not only for shareholders but also for the communities within which it operates and beyond. The APIC Group's 2024 Sustainability Report can be viewed at www.sustainability.apic.ps or by scanning the following barcode:



Utilizing state-of-the-art facilities for sustainable development and environmental responsibility.

Leadership with Vision

At the heart of APIC's journey is a team of visionary leaders, foremost among them Tarek Omar Aggad, APIC's chairman and CEO. Under his stewardship, APIC has grown into a publicly listed shareholding company on the Palestine Exchange (PSE: APIC). Aggad, who brings with him both international experience and a deep-rooted commitment to Palestine, has played a pivotal role in steering the company's strategic vision and fostering a corporate culture that is grounded in innovation, resilience, and social responsibility.

He is supported by a talented executive team and a board of directors that includes professionals from Palestine, Jordan, and the broader Arab world who are experts in investment, governance, manufacturing, trade, services, finance, and entrepreneurship. Their collective expertise and steadfast belief in the important role of the private sector in state-building have been vital to APIC's long-term success.

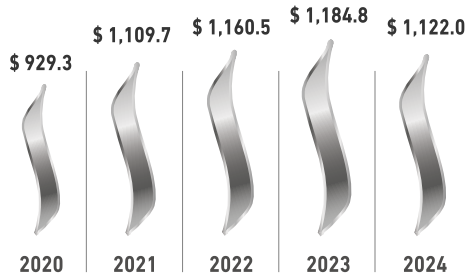
Many individuals have also been

APIC's team.



instrumental to APIC's flourishing from behind the scenes: the 1994 founders and early investors led by the late Omar Aggad whose unwavering belief in a Palestinian investment vehicle laid the foundation and whose legacy continues to inspire, to executive leaders, who turned strategy into action, and the more than 3,400 employees, whose daily efforts uphold the company's reputation for excellence, numerous individuals have shown exceptional perseverance and dedication under extraordinary difficult conditions.

Revenues 2020-2024 (USD million)



Corporate Social Responsibility

APIC considers its social engagement a national and humanitarian duty as well as a long-term investment. Since its establishment, the company has thus continuously upheld its commitment to the communities it serves by providing sustained proactive support for institutions with impactful and meaningful missions in the charitable and humanitarian fields. This includes support for organizations that work with orphans, people with disabilities, families in need, as well as institutions involved in the provision of education, healthcare, mental health services, youth empowerment, and entrepreneurship. APIC's strategic and impactful corporate social responsibility (CSR) program reflects its deep belief in the value of philanthropy – not only as a national and moral obligation, but also as a long-term investment into fostering social and economic sustainability. Through this commitment, APIC contributes to the building of resilient and empowered communities able to withstand adversity and thrive in the midst of unremitting challenges. Between 2020 and 2024, APIC group invested around US$12 million into CSR, equivalent to 10 percent of its net profits.

Medical Supplies and Services Company..





Unipal General Trading Company.

A Legacy of National Pride

As Palestine looks ahead to rebuilding and long-term economic stability, APIC's journey offers both a roadmap and an inspiration. From its humble beginnings in 1994 to its status today as a multi-billion-dollar holding company, APIC has proven that strategic investment, strong governance, and a steadfast belief in the potential of the Palestinian people can yield tangible progress even under the ever-present challenges of occupation, border closures, and continuous conflict.



Siniora Food Industries Company.

APIC in Numbers:

- **Established: 1994**
- **Listed on PEX: 2014**
- **Authorized and Paid-in Capital: $160 million**
- **Market Capitalization: +$300 million**
- **Employees: + 3,400**
- **CSR investment (2020 – 2024): $12 million**

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Ooredoo Palestine

Exhibiting Resilience and Humanity

Courtesy of Ooredoo Palestine

In Gaza, telecommunications have proven to be as essential to survival as shelter, food, or medical care. For families facing displacement and constant uncertainty, the ability to call a relative, share their location, or receive updates from humanitarian agencies is not a luxury, it is a lifeline. In moments when entire neighborhoods were plunged into darkness and isolation, even a brief phone call could offer reassurance and hope.

Telecommunications networks also enable the coordination of emergency services, humanitarian operations, and medical response. When hospitals become overwhelmed, doctors rely on stable communications to consult specialists, mobilize ambulances, and alert communities to imminent dangers. For aid organizations, connectivity allows the planning and delivery of food, water, and critical supplies.

During protracted conflict and a mounting humanitarian crisis, the commitment to sustaining connectivity evolves beyond a commercial ambition: it becomes an ethical imperative. While many organizations struggled to maintain even a minimal presence amid widespread destruction in Gaza, Ooredoo teams continued to work under extreme conditions. Engineers, technicians, and support staff braved shelling, debris, and roadblocks to sustain vital infrastructure that thousands of families, medical centers, and relief agencies depended on to cope with an unprecedented emergency.

The Impact of War on Our Company and Network

The war on Gaza inflicted severe damage on Ooredoo's infrastructure and operations. Repeated power outages due to damage to the electricity grid left large parts of the network reliant on backup power for prolonged periods. As fighting intensified, access roads to critical facilities were frequently impassable, delaying repairs and making routine maintenance impossible.

More than 75 percent of Ooredoo's sites, four showrooms, and the company's main warehouse were destroyed. Equipment critical for



Installation of mobile cell units in Gaza, commonly referred to as COWs (Cells on Wheels).

During times of war, telecommunications take on a heightened importance.

switching, routing, and powering the network required specialized support, often coordinated across multiple teams that had to work under severe constraints.

Ooredoo has taken technical, commercial, and humanitarian measures to respond to the crisis and serve Gaza's community.

Technicians sometimes had to wait for ceasefire windows to reach sites or travel in armored vehicles, when possible. Many staff worked long shifts, often sleeping in offices or network centers to avoid risking their lives during commutes. Despite these hardships, their dedication ensured that services never fully collapsed and critical connectivity remained available to support the needs of civilians and responders alike.



Installing mobile cell units in Gaza.

Measures Taken to Respond

In response to the destruction, Ooredoo rapidly activated contingency plans and emergency protocols designed for crisis scenarios. One of the most visible technical measures was the deployment of mobile network stations mounted on specially equipped vehicles, known as COWs, Cells on Wheels. These units were driven into areas where fixed infrastructure had collapsed in order to re-establish coverage within hours or days, often becoming the only link residents had to the outside world.

Where feasible, Ooredoo established new sites to replace destroyed ones, using prefabricated structures and alternative power solutions such as generators and solar panels. Diesel fuel, critical to operating backup generators, was stockpiled and transported under dangerous conditions, sometimes requiring coordination with humanitarian agencies to secure safe passage. Spare parts were imported or salvaged from damaged equipment to maintain service continuity, highlighting the ingenuity and resourcefulness of the technical teams.

On the commercial side, the company introduced a range of support measures to ease the burden on affected customers. Free bundles of call minutes and data were provided so families could stay in touch without worrying about costs during the emergency. Digital self-service platforms were reinforced and adapted, enabling people to manage subscriptions, top up balances, and access support despite widespread displacement and movement restrictions.



Ooredoo technician at work.

Sales and marketing activities were restructured to fit a volatile environment. With many stores damaged or closed, Ooredoo expanded digital channels and worked with community partners to distribute SIM cards and recharge vouchers in shelters and aid centers. Customer service teams remained accessible, with dedicated hotlines and online support channels operating around the clock to handle urgent requests and questions.

Recognizing that resilience is not only about technology but about people, Ooredoo also expanded its corporate social responsibility efforts. Food packages and hygiene kits were delivered to families who had lost their homes. Support programs were established for children who had been orphaned or separated from their families, providing not just material aid but also psychological support and safe spaces to learn and play. The company collaborated with local organizations to set up temporary classrooms and internet-connected study corners so displaced youth could continue their education amid the chaos.

These experiences have fundamentally reshaped Ooredoo Palestine's understanding of resilience. While technological preparedness, contingency planning, and logistical coordination proved critical, it was ultimately the human capacity for empathy, courage, and collective commitment to service that defined the company's response

Looking forward, the company is developing comprehensive plans to rebuild and modernize network infrastructure with an eye to the future. This includes investments in more resilient technologies, alternative energy solutions, and advanced disaster recovery systems to help Gaza's communities regain a sense of stability and normalcy. The lessons learned from this crisis will continue to inspire a renewed focus on agility, compassion, and innovation values that will guide Ooredoo's purpose no matter what challenges arise.

In the face of adversity, Ooredoo's mission has been reaffirmed: to serve as a trusted partner not only in times of prosperity but in the toughest days. The belief that connection is a fundamental human need and a right has never been clearer. Ooredoo stands committed to walking this path alongside the people of Gaza, determined to ensure that no voice is left unheard and no community remains isolated.

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The Palestine Monetary Authority (PMA)

Safeguarding Financial Stability and Sector Resilience Amid Unprecedented Challenges

Courtesy of the Palestine Monetary Authority

Operating under uniquely challenging conditions, the Palestine Monetary Authority (PMA) has, for more than two decades, fulfilled the role of the national monetary authority of the State of Palestine – despite the absence of a sovereign currency and without functioning as a traditional central bank. Thanks to its steadfast leadership and a dedicated team whose collective expertise spans over 30 years, the PMA has evolved into a robust financial regulator that upholds international standards for anti-money laundering and counter-terrorism financing, serving as a pillar of resilience within the Palestinian economy.

In recent years, the Palestinian financial system has faced sustained and mounting challenges due to the ongoing war in the Gaza Strip. Against this backdrop, the PMA has demonstrated remarkable institutional agility and foresight, activating a comprehensive crisis-response framework to safeguard financial stability, maintain public confidence, and ensure the uninterrupted flow of economic activity under the most extreme conditions.

Navigating the ILS Liquidity Crisis to Strengthen Financial Resilience

One of the most pressing challenges the Palestinian financial system has confronted and continues to face is a severe liquidity crisis triggered by Israeli correspondent banks imposing restrictions on transferring and clearing Israeli Shekels (ILS). This leads to an unprecedented surplus of physical cash in Palestinian banks, creating operational and economic strains. In response, the PMA has taken swift and multi-layered action. It first undertook detailed studies to pinpoint the root causes of this phenomenon, finding that high cash inflows from Palestinian workers employed in Israel and cash-based spending by Palestinian citizens inside the Green Line in the West Bank were major contributors.

سلطة النقد الفلسطينية
PALESTINE MONETARY AUTHORITY

Recognizing that reducing dependency on physical cash required deeper structural change, the PMA prioritized expanding digital payment solutions. It licensed new electronic payment providers, lowered transaction fees, encouraged fintech innovations, and increased the availability of point-of-sale devices, especially in critical sectors such as fuel stations. These efforts paid off: by 2024, the number of individuals actively using electronic wallets rose by 29 percent to about 684,000 people, and the total value stored in these wallets grew more than eleven times compared to the previous year, reaching over $32 million.

Another tactic the PMA employed to tackle the root cause of the cash surplus was to digitize wage payments for Palestinian workers in Israel, helping to limit the flow of physical cash and enhance financial safeguards. At the same time, the authority worked closely with international partners to press for more stable and predictable channels for the shipment of cash and the delivery of financial and humanitarian aid. While the underlying causes of this crisis remain tied to complex political and security conditions beyond the PMA's control, such measures have eased immediate pressures and highlighted the urgent need for a long-term solution to the issue of Shekel repatriation in order to secure the steady movement of currency and safeguard financial stability.

Governor Shunnar leads efforts to safeguard financial stability amid evolving challenges at the PMA headquarters, January 2025.





PMA's "Open Banking Day," held in December 2024 at the Arab American University, Jenin, introduced students to banking services and digital tools to promote financial inclusion.

Expanding Digital Payments in Gaza to Strengthen Economic Resilience through Innovation

In Gaza, the scarcity of physical cash was further exacerbated by the destruction of banking infrastructure during the current assault on the territory and the restrictions imposed on cash inflows. In response, in early 2022 the PMA accelerated the adoption of digital payments as a practical, resilient, and secure alternative to cash in Gaza. This strategy focused on deploying electronic wallets widely and integrating them with point-of-sale networks in shops and with essential service providers, while also streamlining digital fund transfers, lowering transaction costs, and simplifying how agents register and operate.

To build public trust and encourage everyday use, the PMA launched awareness campaigns targeting both merchants and consumers and promoted user-friendly tools such as QR code payments, USSD/SMS services, and the iBURAQ payment platform. At an institutional level, the PMA worked with utility companies and refined merchant classification systems to help standardize digital payment practices and curb the exploitation of consumers by informal cash brokers who often charge high commissions. Operational data show that those measures led to a substantial rise in digital transactions, easing the liquidity crunch and helping sustain economic activity despite the devastation on the ground. This experience demonstrates that digital payments are not just technological upgrades but essential instruments of resilience that can keep an economy functioning even amid severe crisis conditions.

PMA's "Open Banking Day," held at Birzeit University in September 2024, raised student awareness on digital banking as part of a national financial inclusion campaign.



Advancing a National Strategy for a Cashless, Digitally Inclusive Economy

The crisis in Gaza has accelerated the PMA's long-standing commitment to building a cashless, digitally inclusive financial ecosystem that enhances transparency, efficiency, resilience, and broad financial inclusion. This national strategy rests on several key pillars: developing modern digital payment infrastructure that is supported by robust legal frameworks, and licensing trusted service providers; integrating financial services with e-government platforms to enable seamless interactions between the public and private sectors; and rolling out user-friendly tools at scale, such as point-of-sale terminals, USSD/SMS-based mobile payments, QR code systems, and an instant payment network.

Institutional support has been bolstered with the creation of the Palestine Payment Services Company (PPSC) and the launch of a dedicated five-year national digital payments strategy. To ensure that no one is left behind, the PMA has also prioritized financial literacy campaigns targeting underserved segments of society – particularly women, youth, and rural communities – to build trust and encourage the adoption of digital



Governor Shunnar delivering the PMA's address during the Spring Meetings in Washington, D.C. (April 2025).

tools. Additionally, the integration of government systems through the digitization of tax collection, utility bill payments, and social welfare transfers strengthens accountability and expands access to secure financial services for all. The experience in Gaza underscores that moving towards a cashless economy is not merely an option but a strategic necessity to safeguard Palestine's financial stability and ensure the resilience of its economy in times of crisis.

Ensuring Banking Sector Resilience in Times of Crisis

Even though the Palestinian banking sector has been facing unprecedented risks during the ongoing war, it has succeeded in maintaining operational continuity and sustaining public confidence – a result made possible by the PM's proactive leadership and well-coordinated emergency measures.

The PMA swiftly activated crisis protocols, redistributed banking services where needed, and reinforced the use of digital channels to ensure that people could access their funds and carry out transactions even under extreme conditions. Daily monitoring of liquidity, capital adequacy, and risk exposure allowed for timely, flexible regulatory adjustments that kept the sector stable.

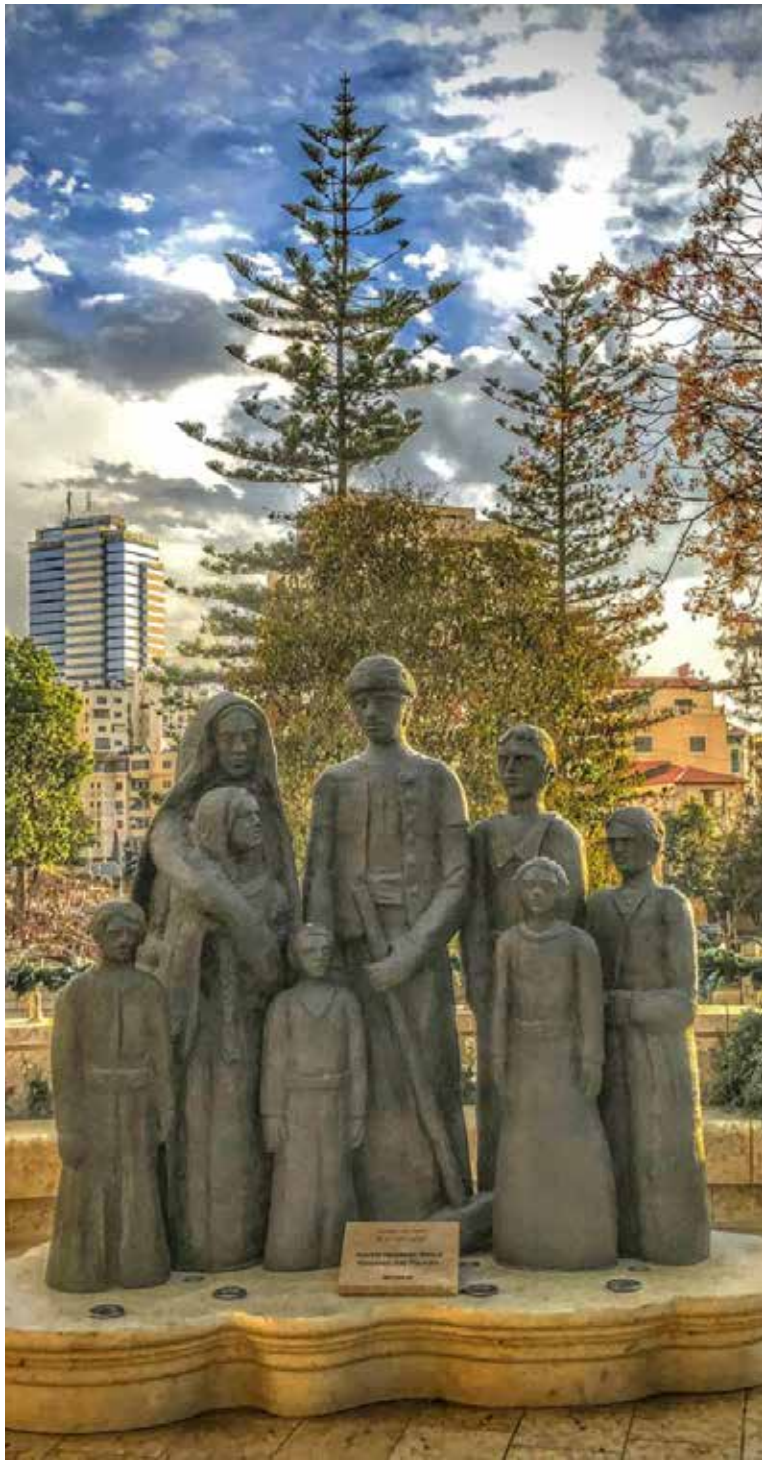
Key indicators demonstrate this resilience: the capital adequacy ratio remained strong at 16.6 percent, well above the minimum requirement, while non-performing loans were contained at 5.1 percent despite the crisis. Stress tests confirmed that banks could withstand severe shocks and continue operating safely. This solid performance reflects the soundness of Palestine's banking governance and its capacity to navigate systemic risks even in the most difficult circumstances.

Moving Forward Together

Ongoing efforts to address the persistent Israeli shekel liquidity crisis, expand digital payment solutions in Gaza, and maintain banking sector stability during these challenging times underscore the strength and adaptability of Palestine's financial system, even amid conflict and uncertainty. These achievements were made possible by the dedication, collaboration, and shared commitment of the entire PMA team, whose collective efforts continue to safeguard public trust and support economic continuity. As Palestine moves forward toward reconstruction and recovery, sustained engagement and partnership with international stakeholders will be essential. Drawing on the lessons learned from these difficult circumstances, the vision of a more resilient, inclusive, and technology- driven financial future for Palestine is not only attainable but within reach.

Photos are courtesy of the Palestine Monetary Authority.

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Ramallah, photo by Mounir Kleibo.

Mounir Kleibo, UN retiree and passionate lover of photography, capturing the beauty of people, places, and moments wherever his travels take him. His virtual gallery can be viewed at https://mounirkleibo.picfair.com/



The NGO Development Center

Courtesy of NDC staff

Established in 2006 to support the NGO sector in Palestine, the NGO Development Center (NDC) is a leading Palestinian organization dedicated to strengthening NGOs governance and service delivery to marginalized and underserved communities. It serves as a key grant-making mechanism, channeling streamlined donor support and fostering coordination among stakeholders. With a view to making the Palestinian NGO sector more responsive and effective, NDC empowers NGOs and their representative networks and unions through funding, capacity building, and technical support. Its programs and grants improve NGOs service delivery and support them to adopt professional financial and management practices, therefore, ensuring NGOs' transparency and accountability. NDC continues to drive inclusive development and human rights advancement across Palestine to support the NGO sector in Palestine.

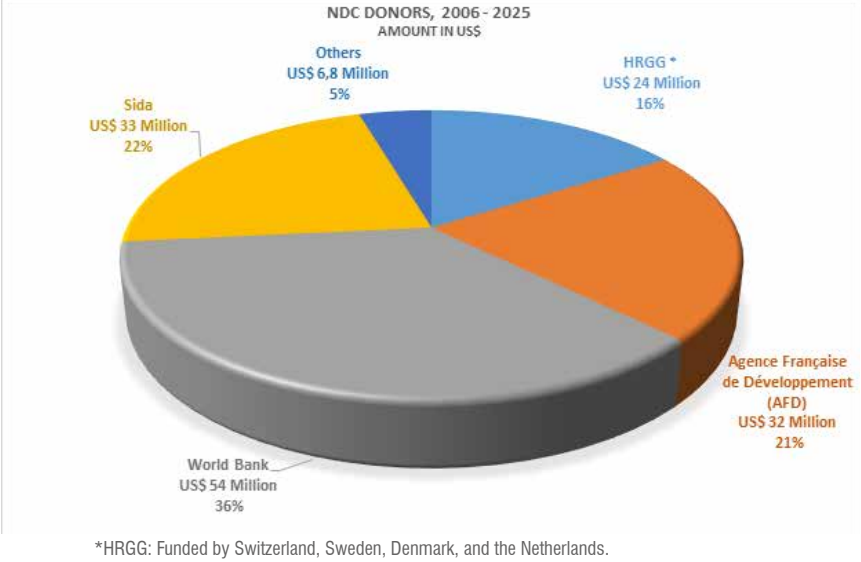
NDC uses the Masader portal and the Palestinian NGOs Code of Conduct the first in the Arab World, to deepen inter-sector coordination and the sharing of best practices. It supports the four main Palestinian NGO networks and unions and fosters inclusive and participatory relationships with strategic partners including the Palestinian Authority (PA), international donors, the Palestinian public and private sectors, as well as individual NGOs and their beneficiaries.

NDC is guided by its understanding of the development process as both holistic and sustainable. In nurturing a robust Palestinian NGO sector that is resilient, dynamic, and effective, NDC is committed to core principles that include human rights, Palestinian national aspirations and development priorities, social equity and justice, integrity and transparency, and participatory approaches.

Programs, Projects, Donors

In the 19 years since its establishment, NDC has implemented programs and projects worth a total of $150 million across the occupied West Bank including East Jerusalem, and the Gaza Strip. Major initiatives that NDC has facilitated include the AJIR and AJIR+ programs, funded by Agence Française de Développement (AFD); the Human Rights Programme, underwritten by the Swedish International Development Cooperation Agency (Sida); two World Bank grants supporting emergency social services and cash-for-work programs in the Gaza Strip; another Swedish grant to support cultural initiatives in East Jerusalem; and a good governance and human rights project backed by Switzerland, Sweden, Denmark, and the Netherlands.

The focus of the AJIR programme, worth Euro 16 million disbursed in two phases, is the reinforcement and consolidation of social cohesion between populations and geographical areas that have been fragmented by the occupation regime, by means of support to youth and other vulnerable groups. The Human Rights Programme, financed by Sida, covers both the West Bank and the Gaza Strip. The approximately $21 million grant aims to promote adherence to human rights and international humanitarian law principles in Palestine and to influence the behavior of relevant stakeholders and state parties locally and internationally. The Gaza Emergency projects provide support for social services and a cash-for-work-program, which includes a self-employment



*HRGG: Funded by Switzerland, Sweden, Denmark, and the Netherlands.

support component. The projects, implemented in 2021-24 and 2018-21, are funded by a $24 million commitment from the World Bank. Sida also provided core funding to cultural organizations based in East Jerusalem with a $4.5 million grant from 2016 to 2020. A joint World Bank/AFD project worth some $35 million was implemented in four phases between 2007 and 2016 to help Palestinian NGOs build capacity and improve their effectiveness in service delivery. Lastly, NDC was entrusted to manage a total of $24 million, on behalf of four international donors comprising the Netherlands, Switzerland, Sweden, and Denmark, allocated to the Human Rights and Good Governance Secretariat (HRGG) to improve human rights and good governance in the occupied Palestinian territories (oPt).

In 2025, NDC initiated three new projects. The first is funded by AFD for a total of $1.5 million and is dedicated to strengthening the capacity of local CSOs to provide protection services to women. The second is a social recovery and job creation project supported by the World Bank for a total of $10 million; and the third is a primary healthcare project supported by Sida for a total of $7.75 million.



Rawan providing skincare treatment.

Success Stories

Qaderoon: Strengthening the Resilience of People with Disabilities in East Jerusalem

The Arab Society for Persons with Disabilities – Qaderoon (We're Able) project was funded under the Action for East Jerusalem Identity and Resilience (AJIR) Programme. The project gave Rawan, a young woman with Down's Syndrome, the opportunity to take a basic course in skincare. As a result of her dedication and the support she received from trainers at Qaderoon, Rawan is operating her skincare business.



NDC Director Ghassan Kasabreh receiving the Prince Talal International Prize from His Royal Highness Prince Abdul Aziz bin Talal bin Abdul Aziz, the President of AGFUND, Dubai, December 2023.

Prince Talal International Prize for Human Development

In 2023, NDC received the Prince Talal International Prize for Human Development for 2022, involving a substantial financial award. The Arab Gulf Programme for Development (AGFUND) recognized NDC for its implementation of the World Bank-funded Gaza Emergency Cash for Work and Internet-Enabled Support project, which was deemed to align with the prize's focus on the sustainable development goal, Decent Work and Economic Growth.

During a decade and a half of siege on the Gaza Strip, the project provided young people with employment, freelance work, digital opportunities, and a sense of hope. Over 5,000 individuals received cash-for-work support, with 1,309 benefiting from the digital employment track, including 715 female recipients. The majority of project participants were continuing to make an income six months after the conclusion of the project.



Zahi Khouri, NDC Chairman

Zahi Khouri, a prominent Palestinian businessman, is the chairman and a founding member of the NGO Development Center. Since its inception, he has been fundamental to the development of the organization's policy, strategy, and overall direction.

Under his leadership, NDC has become a major conduit for technical and financial support to the Palestinian NGO sector. A strong advocate of good governance, transparency, and accountability, Khouri has gained the respect of donors, partners, and civil society organizations alike and has worked tirelessly to enhance coordination with government counterparts.

Khouri is a dedicated mentor to his staff and is also a strict time manager, and his flexibility enables him to move seamlessly between and within the various communities to which he belongs, whether business, politics, or culture. In addition to being at the helm of NDC, Khouri volunteers with other NGOs, chairs boards, makes times for his friends, and is a generous host.



Ghassan Kasabreh, NDC Director

Ghassan Kasabreh has been the director of the NGO Development Center since November 2006. He has spearheaded approaches that center the poorest and most vulnerable, emphasizing capacity-building for partner institutions and promoting the role of civil society on an equal footing with the public and private sectors in the socioeconomic development process.

He has led NDC to become a key mechanism for supporting and developing Palestinian NGOs to respond to the community's most pressing needs, mobilizing over $150 million that have benefited hundreds of NGO initiatives. Kasabreh holds an MS in Environmental Engineering and a BSc in Civil Engineering. He is a founding member of the Affiliated Network for Social Accountability in the Arab World and serves on the boards of several Palestinian civil society organizations.

NDC Main Donors

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Rift Valley Farms

A Story of Resilience, Excellence, and Ethical Enterprise

Courtesy of Rift Valley Farms

In the heart of the Jordan Valley stands a company that has come to symbolize not only agricultural excellence but also the very resilience and dignity of Palestine: Rift Valley Farms. Established with a bold vision and an unwavering belief in the potential of Palestinian agriculture, Rift Valley has emerged over the past decade as the leading name in premium conventional and organic Medjool dates that are proudly grown, harvested, and exported by Palestinian hands.

Today, Rift Valley Farms is home to the largest organic Medjool date palm farm in Palestine, and its impact reaches far beyond the fertile lands it cultivates. Through its model of ethical sourcing, fair trade, and strategic international partnerships, the company has positioned Palestinian products on shelves from the United Kingdom to New Zealand, giving global consumers a taste of Palestine – and a reason to believe in its future.

Rooted in the Land, Guided by Values

From the outset, Rift Valley Farms was built on a deep understanding of the connection between land, dignity, and self-reliance. At a time when many Palestinian farmers were struggling to find sustainable markets for their crops, Rift Valley created a model that placed the farmer at the center – providing technical support, guaranteeing fair prices, and sharing in the value generated from global sales.

This approach has enabled the company to establish strong sourcing relationships with over 60 small and medium-sized farms across the Jordan Valley, many of them family-owned. These partnerships are not transactional; they are rooted in trust, transparency, and shared growth.

Moreover, Rift Valley is committed to organic and sustainable farming practices, investing in environmental stewardship and biodiversity on its own farms while supporting other farmers in obtaining organic certification or supporting their organic farms initiatives. This is not only a matter of compliance, but a reflection of the company's long-term vision: to protect the land for generations to come.

RiftValley Farms

Innovation in Post-Harvest and Packing

Rift Valley's commitment to quality extends beyond cultivation to every stage of the post-harvest process. The company operates a modern facility in Oja that is equipped with some of the most advanced AI-powered sorting and packing technology in the region, a cold storage infrastructure to preserve freshness and extend shelf life, and an integrated packing line designed for efficiency and hygiene. These investments have enabled Rift Valley to meet the demands of international markets while maintaining full traceability and strict quality control.

A dedicated quality assurance team oversees food safety and product compliance, applying rigorous protocols that exceed local standards and align with global best practices. From the moment when dates arrive at the facility to the point when they are packed for export, every step is designed to protect product integrity and reflect the company's ongoing investment in technology, food safety, and long-term reliability.

At Rift Valley Farms, we are cultivating hope through the soil of Palestine



Aerial view of the Organic Medjoul Dates farm and Rift Valley Farms headquarter offices and factory.



Beyond Dates: A Palestinian Product Portfolio

While Medjool dates remain Rift Valley's flagship product, the company has also developed a growing portfolio of authentic Palestinian food products that reflect the richness of Palestinian land and heritage. These include extra virgin olive oil, za'atar and sumac, olives and olive byproducts, and natural Nabulsi olive oil soap.

Each of these products is selected not only for its quality but for the story it tells and the communities it supports. By bringing them to international markets, Rift Valley helps keep traditional production methods alive while supporting rural economies.



A part of Rift Valley's productr range.

Global Marketing Hubs: Germany and the UK

To overcome the barriers that Palestinian products face internationally, Rift Valley has established strategic marketing and distribution hubs in the United Kingdom and Germany, enabling direct access to key European markets. These hubs serve not only as logistics centers but as control points for quality, traceability, and branding to ensure that every product meets international standards.

RiftValley Germany GmbH

RiftValley UK Ltd.

By managing the supply chain end-to-end, Rift Valley maximizes value for Palestinian farmers and protects the integrity of its products. In addition to wholesale distribution, the company also operates B2C retail outlets and online channels, which allows it to reach consumers directly and achieve higher price points, further boosting returns to the local economy.

Through this integrated model, Rift Valley is not only exporting goods, it is exporting trust, resilience, and the story of Palestine.



A branch of organic dates.



Ripe organic dates are picked by hand.

Women at the Center

In a region where economic opportunities for women remain limited, Rift Valley Farms is proud to be a female-powered company at every level. Women are not only part of the workforce – they lead. From board members to CEO and COO, production managers, quality control heads, international sales associates, and logistics coordinators, women drive both the strategic direction and the daily operations of the business.

At the heart of its operations, Rift Valley runs a seasonal packing facility that employs over 80 women from Jericho and neighboring communities. The company offers flexible working hours to support women with family responsibilities and guarantees full labor rights that exceed local legal standards – including fair wages, safe working conditions, and opportunities for growth.

These jobs offer more than income; they provide skills, confidence, and long-term economic empowerment. In a place where female employment opportunities are scarce, Rift Valley creates a space where women can lead, contribute, and thrive.





Facing Challenges with Resilience

Like all Palestinian enterprises, Rift Valley has had to operate under extreme constraints that range from unpredictable border closures and shipping delays to financial pressures and political instability. The past twenty months, in particular, have been marked by escalating uncertainty as a result of the ongoing conflict, economic slowdowns, and threats to the banking infrastructure.

Yet the company has continued to deliver. By diversifying markets, adopting flexible logistical models, and building direct relationships with international buyers, Rift Valley has remained operational and growing even in times of crisis. Its resilience is a testament to its team, its values, and its strategic approach.

Rift Valley's leadership is currently exploring ways to form impact-driven partnerships with ethical investors and partners, those who see the company's success not just in financial terms, but as a vehicle for economic sustainability in Palestine.

The People Behind the Brand

At the heart of Rift Valley's success is a youth-led, majority female team that combines strategic leadership with hands-on expertise across all areas of the business. The company is managed by professionals with strong backgrounds in finance, operations, production, and branding, whose combined experience has enabled it to scale sustainably while remaining true to its social mission.

This leadership is supported by a wider team of agronomists, finance specialists, logistics personnel, and field workers, many of whom bring valuable local knowledge and commitment to the work.

Rift Valley's growth has also been made possible by strong family support, with early financial backing and ongoing strategic guidance. Several family members serve on the board of directors, contributing to the company's long-term vision and governance.

Palestine's Pride – فخر فلسطين

Rift Valley Farms represents what is possible when a business is grounded in values, led by vision, and powered by people. It is more than an agricultural company, it is a bridge between Palestine and the world, between tradition and innovation, and between adversity and hope.

In recognizing Rift Valley as part of "فخر فلسطين – Palestine's Pride," we celebrate a company that has turned soil into strength, and fruit into economic freedom and independence for Palestinians.

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Jericho, photo by Mounir Kleibo.

Mounir Kleibo, UN retiree and passionate lover of photography, capturing the beauty of people, places, and moments wherever his travels take him. His virtual gallery could be seen at https://mounirkleibo.picfair.com/

WHO'S WHO IN PALESTINE
PARTIAL LIST

Pharmacare

A Palestinian Pharmaceutical Success Story



By Subhi Khoury

Since its inception in 1985, Pharmacare has steadily matured into a beacon of local industry and a pillar of Palestinian innovation. Founded by a visionary group of entrepreneurs led by the late Subhi Khoury, a pioneer in pharmaceutical manufacturing, Pharmacare aimed to bring affordable, high-quality medicines to Palestinian patients. It has since grown into a multimillion-dollar company with deep local roots and a global outlook.

Nestled on a mountain in Beitunia that overlooks the Mediterranean coast and sea, Pharmacare began with a modest workforce of around 10 employees. Today, more than 350 Palestinians work across its Palestinian operations, with over 70 percent holding advanced degrees in pharmacy, chemistry, biology, engineering, and business.

Pharmacare Palestine's product catalogue has expanded to an extensive portfolio that includes all therapeutic classes, veterinary drugs, medical devices, and licensed medicines to meet the markets' variable needs. Financially Pharmacare has been successful, not once failing to generate a profit or distribute dividend. Having proven to be such a sound investment for its shareholders, Pharmacare attracted direct foreign investment in 1999 from the major European Pharma player Grünenthal.

The secret behind this past and continued success is an uncompromising commitment to quality manufacturing. To supply the local and export markets, Pharmacare built a state-of-the-art facility which received the European Good Manufacturing Practice (GMP) certificate in 2008. Investment in quality and technology made it the only Palestinian company to export products to the EU and other European and international markets. In doing so, the company reinforced its motto of being an "Expression of Trust." Achieving this

Facade of the main facility.





Tablet press machine.



Blistering.



level of quality meant adhering to quality standards in all stages of production and being subject to multiple inspections on a routine basis.

Operating amid the challenges of occupation, Pharmacare has implemented robust systems to reduce vulnerability. The company maintains a significant amount of finished goods and raw material stock to continue operations in case of supply chain disruptions. Also, the facility is equipped with a backup generator, solar panels, and extensive water reservoirs to support manufacturing. This preparedness helped Pharmacare overcome the difficult time of the COVID-19 pandemic. However, this system is severely stretched with the current devastating and unrelenting war in Gaza, not to mention the worsening situation in the West Bank with increased settler violence, road closures, and Israel withholding Palestinian taxes and refusing to take the excess shekels from the Palestinian market.

Palestine and thus Pharmacare's relative isolation from the global marketplace makes it more difficult to trade in both goods and ideas. The global market, especially in Pharma, remains highly interconnected. Without easy access to this web, the risk of falling behind increases when it comes to technology, processes, and innovation. Such conditions are potentially disastrous for any company and could signal the start of a steady decline.

To mitigate the risks of being solely located in turbulent Palestine, a subsidiary Pharmacare Premium Malta was founded in 2011. At first glance this might seem like a bizarre move for a Palestine-centered company such as Pharmacare. However, due to the challenges discussed above, the relatively small size of the Pharma market in Palestine's internal growth is capped.

Employing over 100 people, Pharmacare Premium Malta specializes in the development, registration, production, licensing, and supply of high-potency oral medication such as anti-cancer and immunosuppressant medication. Pharmacare Premium Malta increases Pharmacare Palestine's global reach, supplying medicines to markets across the global including the EU, Southeast Asia, New Zealand, Canada, Mexico, Turkey, MENA. Additionally, Pharmacare Premium created a channel for technology and innovation to flow into Pharmacare Palestine.

To remain at the cutting edge of pharmaceutical development and manufacturing, Pharmacare Palestine is implementing a strategic plan of approximately 30 million euros, Pharmacare 2030. The plan aims to increase the company's production capacity, introduce new production lines, improve sustainability and resilience, unlock efficiencies, and modernize structures. To fund this ambitious plan, Pharmacare will use its own retained earnings, loans from local banks, and a 2.5 million–euro loan from the European Bank for Reconstruction and Development (EBRD).

With the ongoing war in Gaza and the ever-increasing difficulty of doing business in the West Bank, Pharmacare was faced with a choice: Continue the implementation of Pharmacare 2030 or be more fiscally conservative. Pharmacare decided wholeheartedly to continue investing to implement its vision, trusting that the situation is bound to improve and believing in the latent potential of the Palestinian people that can create a bright future if only given the opportunity.

Subhi Khoury holds a master's degree in pharmacy and is a third-generation pharmacist working to continue Pharmacare's success.

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Rendering of Pharmacare's new facility.



Pharmacare sign.



WHO'S WHO IN PALESTINE
PARTIAL LIST

Al'Ard Group

A Palestinian Tale of Resilience Woven into Economic History



By Ziad Subhi Anabtawi

From the heart of Nablus emerges the story of Al'Ard Group – an emblem of Palestinian resilience, deeply rooted in tradition and boldly embracing modernity. Founded as a family enterprise, Al'Ard has evolved into a leading force across the sectors of food, agriculture, and investment, bridging heritage with innovation and proudly carrying Palestinian products to markets around the globe.

Guided by the visionary leadership of engineer Ziad Anabtawi, the group has transformed a generational legacy into a benchmark of success. Yet beyond its commercial achievements, Al'Ard stands as a living testament to the enduring story of the Anabtawi family, whose unshakable connection to land and community remains central to their journey.

From a Corner Shop to a National Institution

The roots of Al'Ard trace back to 1963, when Haj Subhi Anabtawi and his brother, Haj Walid Anabtawi, opened a modest corner store in downtown Nablus, "Palestine Grocery." This small but ambitious venture became the seed for one of the most dynamic Palestinian business groups. Over the years, the family expanded their operations from wholesale trading to forming partnerships at various times with international giants such as Nestlé, Philip Morris, and Unilever, among others.

مجموعة الأرض
Al'Ard Group
Anabtawi Legacy إرث عنبتاوي

Building on this legacy, the sons of the Anabtawi brothers went on to establish separately their own successful ventures, founding and leading major companies, both inside and outside of Palestine, across different sectors, and forging partnerships with many renowned multinational companies.

But true transformation began when the group redefined its identity – from servicing global brands to becoming one. Thus began the rise of Al'Ard Group: a legacy of Anabtawi; not merely a Palestinian company, but a Palestinian brand with global ambition. It was brought to life by the fathers, reshaped by the sons, and carried forward by today's grandchildren and the generations yet to come.



Olive oil is not just a commodity, it is a symbol. A national treasure steeped in cultural and historical significance; olive trees have long stood as metaphors for Palestinian steadfastness.



Grain collection.



Al'Ard Group: a legacy of Anabtawi.

The executive family of Al-Ard Group.

Local Innovation, Global Presence

At the heart of the group's operations is Near East Industries and Trade (NEIT), the home of beloved Palestinian household brands such as Safi, Khayal, and Al-Jood. Through collaborations with staples such as Abu Kass Rice, Usra Sugar, and Afia, NEIT is dedicated to delivering high-quality, trusted food products to every Palestinian home. The group's investment arm, Al'Ard Investment, further reflects its commitment to Palestine's economic future – diversifying into key sectors including retail, real estate, and insurance, and helping lay the foundations for a resilient national economy.

Showcasing Palestine's Treasures to the World

Perhaps the most emblematic part of Al'Ard Group's mission is its agricultural division, Al'Ard for Palestinian Agricultural Products. Through its flagship brands of "Al'Ard" and "Zatoun," Palestinian olive oil, olives, za'atar, and Nabulsi soap have become global ambassadors of Palestinian authenticity, heritage, and excellence.

These products tell a story far beyond taste – they speak of a land, a people, and a legacy. Today, Al'Ard's reach spans more than 25 countries, across the United States, Europe, the Gulf, and the Far East. Its goods are found in both traditional retail stores and on the digital shelves of its global e-commerce platforms.

Serving Farmers, Sustaining the Land

Al'Ard Palestinian Agriculture Products is a company that was founded with a clear purpose: to empower Palestinian farmers and preserve the land they cultivate. By providing advanced tools, sustainable farming techniques, and ongoing support, Al'Ard ensures high-quality production of olive oil and other crops while promoting long-term resilience.

Al'Ard serves as an anchor firm, helping Palestinian producers across sectors connect with international markets. As a certified Fairtrade company, it guarantees farmers fair compensation and access to ethical global markets. Its approach goes beyond trade: the company actively invests in social impact projects that strengthen rural infrastructure, support women producers, and build agricultural capacity. Central to this mission is Al'Ard's support for farmer cooperatives: a model that fosters collective strength, amplifies farmer voices, and turns traditional agriculture into a force for community development. Through these efforts, Al'Ard blends heritage, ethics, and social progress in every product it brings to the world.

A Vision Rooted in Identity

At the center of this journey is Ziad Anabtawi, a native son of Nablus and the torchbearer of his family's legacy. Holding fast to the final wish of his father – to leave behind the tobacco trade and build a business that reflects the spirit of Palestine – Ziad reimagined the family enterprise with clarity and purpose.

مجموعة الأرض
Al'Ard Group
Anabtawi Legacy إرث عنبتاوي



Rooted in Heritage

Shaping the future for food, agriculture, and investment in Palestine.

A turning point came when a journalist, amid his commercial success, asked him, “What have you contributed to the Palestinian economy?” That question, alongside his father’s parting words, became the catalyst for transformation: from trading smoke to nurturing the soil – with Palestine’s national product, olive oil.

Olive oil is not just a commodity, it is a symbol. A national treasure steeped in cultural and historical significance; olive trees have long stood as metaphors for Palestinian steadfastness. Their roots run deep, anchoring a people to their land, generation after generation. Every drop of Palestinian olive oil is harvested with pride, infused with memory, and shared with hope.

Leading the way in this movement is Al’Ard Group, turning ancestral knowledge into global opportunity without ever forgetting the land that bore it.

Ziad Anabtawi affirms, “We do not merely trade. We innovate, we create, and, God willing, we will continue writing new chapters of success, illuminated by the unwavering light of our identity.” With such determination, Al’Ard is more than a business success – it is a living model of economic empowerment, national pride, and enduring vision. It stands as proof that from a land that knows hardship can rise a legacy of hope, woven into the very fabric of Palestine’s future.

We innovate, we create, and, God willing, we will continue writing new chapters of success, illuminated by the unwavering light of our identity.

Ziad Subhi Anabtawi

Ziad Anabtawi is a Palestinian electrical engineer with a master’s degree in engineering management and a leading entrepreneur, philanthropist, and pioneer in the country’s FMCG food industry. As the Founder and CEO of AlArd Group, he has championed innovation and upheld high standards of quality in the local market while playing a key role in promoting Palestinian agricultural products on the global stage. A founding member of the Palestinian Businessmen Association (PBA), Anabtawi has been instrumental in establishing joint business councils with several countries, expanding trade opportunities, and strengthening Palestine’s economic footprint internationally.

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شركة الأرض للإستثمار
Al’Ard Investments

شركة الأرض للمنتوجات الزراعية الفلسطينية
Al’Ard Palestinian Agri-products
Anabtawi Legacy إرث عنبتاوي

شركة الشرق الأدنى للصناعة والتجارة
Near East Industries & Trade Ltd.



Safi
Nourishing families
through generations.



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Near East Industries & Trade Ltd.
Anabtawi Legacy إرث عنبتاوي



IZDEHAR
إزدهار فلسطين للإستثمار والتنمية

Izdehar

Resilience in Action



By Basel Alqadi

In Palestine, opportunities aren't situations we wait for; rather, they are hopes that we build with determination. Often, they are built around the logic of risk taker versus risk maker, forged under economic blockades, political volatility, and social fragmentation. It is in this context that Izdehar was born with the aim of building the future for contemporary and new generations.

It began as an initiative of a visionary group of hands-on leaders and gradually grew into a collective project, joined by founders and investors who shared a belief in a simple but transformative and radical idea: that, in Palestine, investment is not a path to money and influence, but rather a form of resistance and dignity, a lever for stability, and a long-term strategy for the national future.

Our first question was direct: can investment become a tool for economic development and independence – not despite crises and challenges, but because of them? Our answer was: Yes, but only if the investment is serious, serves local causes, and ties to real needs on the ground.

Izdehar became an enabler for critical investments, a catalyzer for the private sector and for private-public partnerships, attracting Palestinian diaspora investors and building a collaborative culture among various development players.

Izdehar is reshaping investment in Palestine. Amid crisis and constraint, we offer something far more demanding and far more meaningful: a chance to invest in dignity, in resilience, and in Palestine's real economy.

From Pandemic to Progress: The Moment of Launch

Izdehar was established amid successive and overlapping national and global shocks: a pandemic that disrupted supply chains and wiped out capital buffers, successive bloody wars on Gaza and ongoing attacks and harassment in the West Bank, and regional tensions that escalated to the point of a war on Iran.

Where some hesitated, paused or retreated, Izdehar moved forward.



Izdehar Palestine Feed. Tarqumia, Hebron.

Instead of reacting in a risk averse manner to the crisis, Izdehar chose to establish and grow through it. We launched our first investments – one of the largest animal feed factories in the region – at a time when confidence was low, risks were high, and liquidity was scarce. And yet, this was exactly the moment when Palestine needed someone to engage in action, not just talk.



The team of IzTECHValley, the technological arm of Izdehar Palestine.

Building Where the Ground Was Unstable

We started by targeting sectors and localities that most investors avoided but that for us were a strategic priority. These included:

• Izdehar Animal Feed Factory in Tarkumiya (South Hebron) is located in a weak-infrastructure industrial zone, where we established one of the Middle East's largest and most advanced animal feed factories. The plant features five production lines for ruminants and poultry, including pellets, mash, flakes, TMR (total mixed ration), and premix. With a total production capacity of 120 tons per hour and a raw material storage capacity of 100,000 tons, the project is industrially competitive, a key contributor to food security, and a significant driver of job creation.

• Iztech Valley, in Hebron City, houses Izdehar's technology hub, a center that connects Palestinian engineers to global digital markets. We provide skills training, remote employment infrastructure, and B2B access, thereby positioning Hebron as an effective base for technology outsourcing and enterprise software development.



Basel Al-Qadi, founder and CEO of Izdehar, during a strategic engagement abroad, symbolizing Izdehar's forward-looking vision and its bridge between global insight and local execution.

• The Pickle Factory in Kufr Dan, Jenin, is located in one of the West Bank's most politically unstable areas. We nonetheless launched a food processing project in partnership with over 100 local farmers, creating value-added agriculture, strengthening rural economies, and building resilience through local sourcing.

Capital with Commitment

Rather than an investor, Izdehar is a state-of-the-art developer platform. The animal feed factory, as an example, can boast of the mobilization of $35 million in equity capital and the securing of $20 million in structured debt. Furthermore, it features automated lines of production and SCADA (supervisory control and data acquisition) management and control, while technical partnerships were formed with leading international firms, and strong governance and ERP systems were established from the outset. Crucially, Izdehar has successfully attracted Palestinian investors from across the region and the diaspora, and its doors remain open to those who share its values and wish to engage in partnerships.



Chairman Rafiq Abu Manshar (right) signs a strategic partnership agreement with institutional investor Issa Khoury marking a milestone in Izdehar's capital base expansion.

In the Pipeline

Izdehar has a number of projects that are currently under development. They include a 249 MW gas-fired power plant (a $250 million+ project, where concession has been granted, an implementation agreement signed, a power-purchase agreement is under negotiation, and the gas pipeline expansion is in progress) and a scrap-to-rebar steel plant that is being set up in partnership with a global leader. Furthermore, the company is working on establishing a Palestinian cement plant, a CNG grid, a solar-power plant, a waste-to-energy facility, housing clusters, international schools, and a recreational complex.

Moreover, Izdehar aims to reach full output capacity of the feed factory, to scale Iztech Valley into a nationwide tech hub, finalize and launch the pickle facility's products regionally, break ground on energy and steel, and expand investor participation from local funds and the diaspora.



Explore our delicious agricultural products.

Izdehar's long-term goal is to help build an economically self-reliant Palestine that generates jobs, produces value locally, and reduces dependence on imports and aid.

To the Palestinian diaspora, we wish to point out that your capital has long supported economies that don't know your name. Now, you have a chance to invest in your own.

To global partners, we wish to stress that the time for hesitation has passed: there are credible teams, validated models, and ready platforms available.

To national institutions, we wish to assert that we are ready and prepared to go forward together. We certainly are building our present and future.

We assure everyone that in Palestine, resilience is not a slogan. It's an operating system.

And Izdehar is running it every day – with every thought, every entrepreneur, every investor, every manufacturer, every farmer, every engineer, every worker, and every investment act.

Consider this an open invitation: Together we can!

Basel Alqadi is Chairman of Izdehar Feed and CEO of Izdehar – Palestine Prosperity Investment Development (PPID), an initiative he originally conceived and later co-founded with other partners. Recognized as a leading Palestinian economic thinker, he has extensive experience in investment leadership and institutional transformation. He previously served as CEO of SECLO, CFO of HEPCO, and has held senior roles at the Ministry of Finance. He holds an MBA in Finance, a BA in Management, and a postgraduate diploma in Strategic Management from Sweden.

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Hebron, photo by Mounir Kleibo.

Mounir Kleibo, UN retiree and passionate lover of photography, capturing the beauty of people, places, and moments wherever his travels take him. His virtual gallery can be viewed at https://mounirkleibo.picfair.com/

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UPA renovates the Palestinian Red Crescent Society (PRCS) Nursery. Al-Bireh, West Bank

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TravlerPack provides insulated sleeping bags to internally displaced people in Gaza.

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WHO'S WHO IN PALESTINE
PARTIAL LIST

BCI: Palestinian Tech Powerhouse Driven by People, Purpose, and Progress

Courtesy of BCI

Since its founding by Said Baransi in 1995, BCI has grown into one of the most influential and trusted technology companies in Palestine and the broader Middle East. With three integrated divisions—BCI Smart Technologies, BCI Solutions, and Bnet, its telecommunications arm—BCI is driving digital transformation across every sector and enabling smarter, more connected lives.

BCI built the first wireless communication network in Palestine, laying the foundation for national connectivity at a time when telecom infrastructure was still in its infancy. This move, led by Baransi, pioneered Palestine's digital future. Now 30 years later, the visionary spirit animating the company has established its reach across ICT, telecom, and smart technologies in several countries across the Middle East.

During the construction process of the tallest telecommunications tower in Palestine - Ramallah



BCI's strength lies in its integrated ecosystem, anchored by three complementary divisions:

• BCI Smart Technologies

Launched in 2006, this division focuses on smart living solutions, distributing leading global brands like Samsung, Xiaomi, and Blackview across Palestine, Jordan, and Iraq, with a regional hub in the UAE. From smartphones to smart appliances and IoT tools, BCI Smart Technologies provides broad access to digital connectivity at fair prices.

• BCI Solutions

Headquartered in Palestine, BCI Solutions delivers advanced ICT systems, cybersecurity platforms, unified communications, data center infrastructure, and emergency response technologies for public and private institutions. Its work in mission-critical sectors like public safety, telecom, and banking has made it a strategic partner to the Palestinian Authority and private enterprise leaders.

From powering public institutions and telecom providers to delivering smartphones and home tech to everyday users, BCI is a shining example of Palestinian innovation, resilience, and leadership.

• Bnet

As BCI's telecommunications arm, Bnet manages a nationwide wireless internet network and an expanding fiber optic grid in the northern West Bank, offering high-speed, reliable connectivity to homes and businesses. By bridging infrastructure gaps in underserved areas, Bnet facilitates education, entrepreneurship, and innovation.



BCI also leads in C5I (Command, Control, Communications, Computers, Cyber & Intelligence), supporting law enforcement and defense agencies with secure, integrated platforms. Its cybersecurity and surveillance solutions help protect sensitive infrastructure, while its cloud and virtualization platforms support modern digital governance.

Additionally, BCI is in the process of developing and implementing Next Generation 911 (NG911) and Computer-Aided Dispatch (CAD) systems, cutting-edge technology to enhance national resilience and public safety. These initiatives are revolutionizing Palestine's emergency response capabilities, enabling faster coordination, real-time tracking, and life-saving interventions.

Over the past 21 months, BCI has operated under enormous pressure due to the ongoing destruction of life and property in Gaza, severe movement restrictions throughout the occupied Palestinian territory, delays in financial transactions, and regional supply chain disruptions, all of which have posed serious challenges to operational continuity



Rendering of Pharmacare's new facility.

and planning. The response of BCI's team, in Palestine and the broader region, has been one of unequivocal determination, demonstrating both resourcefulness and adaptability. Strategic restructuring, operational agility, and strong team unity have enabled BCI to maintain service delivery, support partners, and stand firmly beside the institutions and individuals that rely on its technologies. And the challenges of the past 20 months have only deepened the company's national commitment and sharpened its sense of purpose.

BCI team



While BCI is known for its technological prowess, it is the people working on the ground who are the key to its success. The strength of the national and regional teams is what enables BCI to continue growing while staying deeply connected to the communities it serves. With over 500 professional staff across Palestine, Jordan, Iraq, and the UAE, the company boasts a diverse and committed team that blends deep technical expertise with local insight. BCI's success is also driven by a visionary executive cadre—leaders who understand the region, value talent, and work hand-in-hand with their teams across all geographies. Whether designing next-gen security systems, building telecom networks, or delivering devices to end-users, BCI's leadership is present, engaged, and accountable.

In 2002, the Baransi family established the LMSA Foundation to enhance BCI's contribution to Palestinian higher education, one of Palestine's most critical sectors. LMSA provides sustained educational support, with a focus on engineering and medicine, to students from Gaza, in particular. The foundation has enabled students to pursue advanced degrees, shaping the next generation of scientists, engineers, and healthcare professionals.

As an organization that blends smart business with deep purpose BCI enters its fourth decade of service as a pillar of Palestinian pride. Whether through digital devices, national ICT infrastructure, or broadband networks, BCI is shaping a future where Palestinians lead, create, and connect on their own terms. And while its products may power homes, offices, and ministries, it is the people at BCI—visionaries, engineers, builders, and educators—who truly power the company's success.

It is this blend of business acumen and community investment that has helped BCI build a pioneering legacy that brings together technology, people, and purpose to shape a better, more connected Palestine.



BCI SES - Nablus.



Computer Aided Dispatch CAD & NG911: features complete, integrated capabilities for call handling and dispatching, intelligent mapping, field communications, data reporting and analysis, and application integration for public safety agencies.

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بنك القدس
Quds Bank

Quds Bank

Thirty Years of Foundation and Growth, Twenty Months of Challenge and Excellence

Courtesy of Quds Bank

At a time when the lights have dimmed, one light has remained steadfast, that of willpower. This light has inspired the unyielding determination that Quds Bank has exhibited, with confidence and clarity, because it understands that great institutions are not built on the margins of crises but at their very core. Over the past twenty months, particularly since the outbreak of war in Gaza, the bank has delivered an unforgettable lesson in resilience, turning what was meant to be a celebratory 30th anniversary into a defining moment of leadership and responsibility.

Leadership That Makes a Difference

For three decades, Quds Bank has cemented its status as a key national financial institution in Palestine. This ascent was fueled by a strategic vision, led by a consistent board of directors that has been chaired by Akram Abdul Latif Jrab since 2006. Under his leadership, the bank entered a new phase of institutional expansion, strengthening governance, expanding geographically, and cultivating a resilient and dynamic corporate identity. Strategic achievements – such as the acquisition of "International Bank of Palestine" and the "Jordan Kuwait Bank-Palestine," along with the opening of a representative office in Amman – have brought this vision to life.

Translating Leadership into Action

The bank's success is not solely the product of vision but also of the strong synergy between its board and the executive team, led by CEO Mohammad Shawar. The board's decisions have provided a strategic safety net, enabling the executive management to translate direction into proactive and adaptive operational policies. Amid economic contraction, liquidity crises, and political instability, the executive team has maintained high service standards and ensured financial stability with remarkable skill and foresight.

Twenty Months of Turmoil: How the Bank Responded

The past twenty months have marked the most challenging chapter in the bank's history. Amid the war on Gaza and despite the accompanying political and economic instability, Quds Bank has remained unwavering. It has mobilized its full institutional capacity – with unified leadership and advanced management – to safeguard its employees, support its clients, and maintain its community presence. It has tackled exceptional pressures that include cash shortages, shekel surpluses, the halting of operational channels in Gaza, and the public sector salary crisis, emerging as a model of resilient and agile banking.

Gaza First: An Unshakable Humanitarian Stance

In the heart of the crisis, the bank stood out for its steadfast humanitarian commitment. It has continued to pay employee salaries in Gaza without interruption and launched the "Food Support Program" to provide ongoing relief. It has also led a wide-ranging humanitarian effort by covering healthcare, orphan sponsorships, and support for displaced persons and stranded students, demonstrating that social responsibility is a deeply rooted value, not just a slogan.

In parallel, the bank activated a responsive matrix that was designed by various departments to ensure

Quds Bank's new headquarters.



service continuity and meet client needs, despite suspended operations in Gaza. This system was supported by staff that is based in Egypt and works remotely in coordination with the headquarters in Ramallah. In addition, both the bank's chairman and its CEO regularly visit Egypt to meet with clients and employees, fostering direct and meaningful engagement.



Quads Bank was awarded the prize "Most Active Issuing Bank in West Bank and Gaza," in London, 2025.

Digitalization: A Fortress Against Disruption

Quds Bank has treated digital transformation as a strategic imperative. It has upgraded its "Quds Smart" app, expanded its ATM network, enhanced banking cards, and improved communication and support channels. These developments have ensured the continuity of its high-quality banking services and bolstered the bank's ability to withstand operational stress.

The Headquarters of the Future

The bank's new headquarters in Ramallah is more than a change of address, it is the embodiment of a renewed banking vision. Spanning some 19,000 square meters, the ten-story facility houses over 360 employees who work in a modern, tech-equipped environment. The building features the bank's flagship branch, a digital branch, meeting and event halls, operational facilities, and dedicated parking floors, showcasing Quds Bank's capacity to manage complex transitions with seamless efficiency.

Regional Presence and Expanding Vision

As part of its regional growth strategy, the bank has relocated its representative office in Amman to a more vibrant and professional location on Wasfi Al-Tal Street in Khalda. This move reflects its commitment to strengthening connections and expanding services to the Palestinian diaspora.

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Quds Bank

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Quds Bank signing an agreement with EBRD in London in 2025.



Mr. Akram Abdellatif Jerab, Chairman of the Board.

Leadership Amid Crisis

Despite the immense challenges of the past twenty months, Quds Bank in 2024 led the banking sector in profits among listed banks on the Palestine Exchange. This achievement underscores its ability to adapt smartly, innovate, and provide trusted services that have earned lasting customer loyalty.

Global Recognition and Strong International Networks

The bank has maintained a solid network of correspondent banking relationships across the region and globally, ensuring steady financial flows. This strength was recognized four times in 2020, 2021, 2022, and 2024 " when Quds Bank received the "Most Active Bank in Trade Finance" award from the European Bank for Reconstruction and Development.

Quds Bank General Assembly meeting, 2025.



A Commitment to Social Impact Beyond Borders

Social responsibility at Quds Bank is a deeply ingrained institutional value. In 2023 and 2024, the bank delivered impactful initiatives for Gaza, including the "Gaza in the Heart of Quds" campaign that covers relief, health, and education, and the "Rofaqaa" campaign that supports children's education. The bank's humanitarian reach extends across all regions of Palestine, led by initiatives such as "Quds Impact," affirming the bank's unwavering commitment to its people.

Human Capital: A Constant Investment

Throughout the past twenty months, the bank has continued to support its employees in the West Bank and Gaza without interruption. It has modernized internal policies and welcomed new talent, including graduates of dual-education programs, affirming its belief in people as the cornerstone of excellence.

Conclusion

Thirty years of building, and twenty months of confronting formidable challenges, have demonstrated one truth: great institutions are defined not by the crises they face but by how they respond. With visionary leadership, professional management, and the will of its people, Quds Bank continues to stand as a national beacon of trust and a steadfast partner in building the future.

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Jet Fiber Empowers East Jerusalemites

First-Ever Fiber Broadband in East Jerusalem Facilitates a New Digital Future

Courtesy of Jet Fiber

Thanks to the launch of Jet Fiber, a transformative infrastructure project led by Palestinian telecom entrepreneur Hani Alami, residents and businesses in East Jerusalem are experiencing for the first time in the city's history the speed, stability, and freedom of fiber-optic broadband internet services.

While fiber services have long been available in West Jerusalem, East Jerusalem remained digitally excluded for decades. Years of neglect by Israel's infrastructure monopoly meant that thousands of homes, schools, clinics, and businesses were left without access to reliable high-speed internet. This lack of investment deepened the social and economic gap between the two parts of the city, limiting access to education, remote work, e-commerce, and essential digital services.

Jet Fiber was launched to change that - not just to provide a service, but to rewrite the digital reality of East Jerusalem. Spearheaded by Hani Alami, the project was born from a mission to build a network that is owned, operated, and maintained by the community itself, delivering both world-class technology and a local, human-centered service model.

Alami is no stranger to complex and impactful projects. A veteran of the telecommunications sector in Palestine and the region, he has led the rollout of broadband networks in the West Bank and Gaza Strip, often under extreme political and logistical constraints. He established companies such as Coolnet, a high-speed internet provider, and acquired Fusion and SMT, two Palestinian operators in the Gaza Strip, where he developed broadband over fiber and microwave infrastructure. Moreover, to respond to coding developments in the Middle East, he co-founded EziCodes in Egypt, working with Saudi partners. To foster economic development, he established JEST (Jerusalem Entrepreneurs for Society and Technology), the first entrepreneurship center and hub for startups in East Jerusalem. He is also the founder of Yaboos, the first Palestinian radio station in Jerusalem. Thus, from building microwave and fiber infrastructure in refugee camps, to connecting hospitals and schools through donor-funded programs, Alami has repeatedly shown how technology can become a tool for empowerment, inclusion, and resilience.

Jet Fiber continues that legacy - but on an even larger scale.

At the heart of the company's success is Operations Manager Khaled Husseini, who has been instrumental in translating the vision into reality. Beyond overseeing technical delivery, Khaled is building a strong internal culture, turning Jet Fiber into a professional family united around a shared dream: to build a future where East Jerusalem is no longer digitally invisible but digitally empowered.

Jet Fiber operates under the motto "Your Right" - the belief that access to fast, stable, and affordable internet is a basic right, not a privilege. The company has already created 50 new jobs in East Jerusalem, with another 50 roles planned in the coming months. These positions span technical teams, customer service, administration, and support - with nearly 50 percent of the workforce composed of women. In a city where female unemployment is among the highest in the region, Jet Fiber is providing both opportunity and inspiration.

The deployment of Jet Fiber in East Jerusalem faced numerous regulatory, logistical, and engineering challenges, but thanks to strategic leadership and local expertise, the network is now live and serves its first wave of users through gigabit-speed internet, 24/7 local support, and unmatched reliability.





Hani Alami.



Khaled Husseini.

But the project's impact goes beyond direct employment. With high-speed connectivity now available, a new generation of entrepreneurs, freelancers, developers, and digital professionals - especially women - can begin working from home, accessing global job markets, launching online businesses, and participating in the digital economy. The barriers to remote work, tech education, and online collaboration are being broken, opening doors for people who were previously disconnected from opportunity.

Jet Fiber is also introducing a premium suite of value-added services aimed at NGOs, private companies, and institutions. These include cybersecurity protection, IP (internet-based) telephony, virtual private networks (VPNs), and mobile integration - offering clients a full-stack solution that reduces reliance on multiple vendors while ensuring reliability and professional support. For nonprofits and development agencies in particular, the ability to operate with secure, high-capacity digital infrastructure is a game-changer for both efficiency and reach.

Jet Fiber team.



Jet Fiber's local presence and multilingual support teams ensure personalized service, immediate response, and trust — qualities that were often missing when services were handled by distant call centers or disconnected providers.

This is more than a connectivity solution. Jet Fiber is laying the foundation for economic growth, social development, and digital inclusion in a region that has long been deprived of its digital rights. Whether enabling students to attend online classes, allowing businesses to sell to global markets, or empowering women to build tech careers from home - the network is a catalyst for transformation.

Jet Fiber has arrived — and with it, a new era has begun for East Jerusalem.

With strong leadership, a clear social mission, and a team deeply rooted in the local community, Jet Fiber is redefining what's possible in East Jerusalem. And as the network continues to expand, so does its promise: to connect people not only to the internet, but to opportunity, dignity, and a shared future.

To learn more on Jet Fiber, kindly visit our website at www.Jet.net.il.



SCAN
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In Gaza's Destruction, Frontline Heroes Endure

The Steadfast Courage of Gaza's Frontline Responders

Courtesy of UNFPA

Gaza's frontline workers – midwives, doctors, volunteers, and gender-based violence (GBV) case managers – have served through unimaginable conditions, despite losing their own homes and loved ones. Over 1,580 health workers and 50 GBV responders have been killed, hundreds detained or disappeared, and vital facilities destroyed. With 82 percent of Gaza under displacement orders and over 90 percent of homes damaged, there is nowhere safe to go. These frontline professionals are not just responders – they are the last line of humanity where survival itself is under siege.

Midwives Deliver in the Rubble

Midwives risk their lives every day to care for displaced pregnant and breastfeeding women. They walk from tent to tent, often in bombed-out areas and makeshift shelters with no electricity, no water, and no guarantee of safety. At times, they have nothing but a flashlight in their hands.

Dr. Sabreen, an obstetrician with the Patient's Friends Benevolent Society, has helped deliver over 400 babies in just one month. "We've supported over 4,000 women and girls, including more than 300 natural deliveries, 117 cesarean sections, and hundreds of gynecological procedures. All this without fuel, food, or medicine."

Amidst extreme shortages, maternal health medicines are nearly non-existent. Miscarriages are rising due to malnutrition, anemia, stress, and untreated infections. Some women give birth in tents or in the open air with no supplies.

Doctors Who Refused to Abandon Their Patients

Many doctors and hospital staff have refused evacuation orders to protect their patients, even when that choice meant risking their lives.

At Kamal Adwan Hospital, Dr. Hussam stayed even after he had lost his son in a drone strike just outside the hospital's doors. "We stayed because we had no other choice. The patients needed us. We could not abandon them."

Hospitals such as Al-Awda, Kamal Adwan, Al-Shifa, and Nasser have been under siege, facing bombardments, sniper fire, and armed raids. Some doctors have fled hospitals under attack, risking arrest or death. Many have been interrogated, detained, or witnessed colleagues killed in front of them – all while trying to save lives under siege.

GBV Case Managers: Holding Others While Breaking Inside

Among the most invisible yet critical responders are GBV case managers. They are the first point of contact for women and girls subjected to violence – violence that has been exacerbated during the war.

Suheir, a GBV case management supervisor, explained: "We are displaced ourselves, delivering services in makeshift safe spaces based on wherever we are forced to live. We often provide services remotely over the phone because it is too dangerous for survivors to come to us."

> **"We are providing trauma support in the dark, with no medicine and no food. And still we must show up every day."**
> **Healthcare provider in Gaza**

They work in teams – psychologists, health educators, and case managers – under conditions where every day might be their last. Asmaa, displaced ten times, shared: "The need for both psychological and material support is overwhelming. We're exhausted, but we understand their pain – because we live it too."



Nurse Jenin runs a tent clinic in Mawasi, offering free care to pregnant women and children displaced from Khan Younis. ©UNFPA/Media Clinic.



Midwife Israa, 31, provides health care to mothers and newborns in the Al Awda mobile primary health clinic in Deir Al Balah, Gaza. ©UNFPA/Al Awda.

The Cost of Compassion

Displacement in Gaza has shattered the continuum of care, forcing frontline providers to evacuate with civilians, lose contact with survivors, and repeatedly abandon destroyed service points. With no phones, fuel, electricity, or supplies, case managers and health workers operate under shelling while they are starving, grieving, and displaced themselves. From midwives in Rafah to GBV counselors in Khan Younis, they remain the last source of safety. They ask not for medals but for protection, access, and the chance to keep saving lives.

UNFPA has trained, equipped, and deployed hundreds of midwives and doctors across Gaza and supported mobile maternity units. It has delivered essential reproductive health and protection supplies, and its safe spaces provide psychosocial and GBV support to thousands of women and girls. UNFPA's commitment remains clear: standing firmly with Gaza's frontline responders.

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Midwife Israa, 31, provides health care to mothers and newborns in the Al Awda mobile primary health clinic in Deir Al Balah, Gaza. ©UNFPA/Al Awda.





A smile out of Gaza, photo by Mounir Kleibo.

Mounir Kleibo, UN retiree and passionate lover of photography, capturing the beauty of people, places, and moments wherever his travels take him. His virtual gallery can be viewed at https://mounirkleibo.picfair.com/

Burj Al Luqluq Social Center Society

A Monument of Resilience and Opportunities in Jerusalem



By Muntaser Edkdaidek

Located in the heart of Jerusalem's Old City – in the Bab Hutta neighborhood that is considered as the most vulnerable of Palestinian spaces in the city – is Burj Al Luqluq Social Center Society. For two decades, this local civil society organization has been more than just a community center, it has become a hub for social and economic empowerment, a laboratory for innovation, and a safe space for thousands of Jerusalemite children, youth, and women who are navigating the challenges of their daily lives under occupation.

Burj Al Luqluq Social Center Society was established in 1991, in an area of 9.5 dunums, the second largest in the Old City after Al Aqsa Mosque. Its name stems from the historic Mamluk-era tower, Burj Al Luqluq, that is located on its grounds. The premises of Burj Al Luqluq comprise outdoor facilities that include a football field and basketball court, gardens, and a safe open space as well as indoor facilities, including offices, training rooms, and multi-purpose halls. Today, Burj Al Luqluq is considered one of the most active grassroots organizations in East Jerusalem, serving all segments of society, with a particular focus on vulnerable communities.

In a city marked by restrictions, closures, and systemic neglect, Burj Al Luqluq has carved out a space where people can dream, learn, and grow. It has become a symbol of steadfastness, asserting Jerusalemite presence and identity in one of the most contested areas of the world.

Burj Al Luqluq's programs are as diverse as the community they serve. The social empowerment program offers remedial education, fosters youth participation and empowerment, provides psychosocial support, holds cultural heritage activities, and offers sports clubs and classes. The economic empowerment program provides vocational training, supports entrepreneurs, and enhances soft and hard skills among youth and women. Every program is designed with a deep understanding of local needs and aspirations.

With excellent leaders at the helm and a dedicated team behind them, Burj Al Luqluq Social Center Society continues to build a legacy that is rooted in service and solidarity.

The center's youth empowerment programs are particularly noteworthy. Through leadership training, digital innovation labs, and entrepreneurship



Burj Al-Luqluq's male soccer team training at Ayoub Hijazi playground, named after the asscociation's late founder.



Association employees on a trip to Haifa where they received training to enhance communication and networking skills.

workshops, Burj equips Jerusalemite youth with tools that aim to enable them not only to survive but to thrive. They foster creativity, critical thinking, and civic engagement – qualities frequently overlooked in traditional education systems.

For women, Burj offers safe spaces, psychosocial and legal aid, and economic empowerment courses. Women learn skills such as soap-making, design, or small business management – and, more importantly, gain confidence in their ability to shape their own future. The center also provides after-school support and recreational programming for children, ensuring that even the youngest voices in the Old City are heard and nurtured.

In recent years, Burj has expanded its partnerships, working with international donors, UN agencies, and local institutions to deepen its reach and improve its services. Its social inclusion, digital inclusion, and community-based protection projects are supported by international NGOs and donors, and every partnership is rooted in local ownership and long-term sustainability.

Behind the center's ongoing success stands a dynamic and tireless leader, Muntaser Edkaidek, the executive director of Burj Al Luqluq. Born and raised in Jerusalem, Muntaser has dedicated his life to defending rights in the city and building a model of community development that is grounded in dignity and resilience. Since assuming the center's leadership, Muntaser has transformed Burj from a local playground into a flagship institution of civic action. His ability to combine strategic vision with grassroots connection is rare, and he speaks both the language of international development and the everyday dialect of Jerusalem's alleyways.

One of Burj's most compelling strengths is its commitment to storytelling and success-sharing. Many of its beneficiaries have gone on to start businesses, pursue higher education, or launch social initiatives of their own. From a young woman who founded her own business in East Jerusalem to a former volunteer who now works in international advocacy, the ripple effects of Burj's work are visible across sectors and continents.

Over the years, Burj Al Luqluq has launched many digital storytelling campaigns, turning local success stories into sources of inspiration for others. Through videos, exhibitions, and public events, Burj Al Luqluq stories have created hope, perseverance, and innovation.

Despite the enormous challenges East Jerusalem is facing, Burj Al Luqluq remains steadfast in its mission: to provide Jerusalemites with opportunities to grow, connect, and lead. In a time when civil society space in Jerusalem is under increasing threat, the center's work is more important than ever. As Jerusalem faces an uncertain future, one thing remains clear: the work of Burj Al Luqluq Social Center Society is not only relevant, but it is essential. It reminds us that even along the Old City's narrowest paths y, seeds of change can be planted, nurtured, and made to bloom.



Art and crafts class attended by the association's children.

Muntaser Ayoub Edkaidek is a son of Jerusalem's Old City who studied journalism and political science at Birzeit University as well as sports management thanks to a program provided by FIFA and CIES. He then obtained a master's in Jerusalem Studies from Al Quds University Center for Jerusalem Studies. He has represented Palestine and specifically Jerusalem youth at several international media conferences, meetings, and seminars, where he has highlighted the reality faced by the youth of Jerusalem's Old City. Since 2012, he has served as the executive director of Burj Al Luqluq Social Center Society.

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The girls of Al-Burj Folkloric Group wearing kuffiyyehs during a folkloric performance.



Pottery skills training at Burj Al-Luqluq.





Taawon

Palestine's Steadfast Force



By Nabil Hani Qaddumi

Since October 2023, Gaza has been under one of the most prolonged and devastating assaults in modern history, an ongoing war that continues to claim lives, destroy infrastructure, and uproot entire communities. With each passing day, the scale of devastation deepens and the humanitarian needs grow more urgent. In the face of this relentless crisis, Taawon has stood where it always has: shoulder to shoulder with the Palestinian people. As skies turned to fire and families fled for survival, we did not retreat. We acted. This was not a moment for hesitation; it was a moment to live up to our mission with urgency and resolve. Within hours of the escalation, Taawon launched its largest emergency response yet, Gaza Deserves, delivering vital aid to tens of thousands facing unimaginable loss.

A Vision Beyond Relief

Gaza Deserves was more than a rapid response. It was the beginning of a long-term recovery strategy rooted in dignity and human resilience. Despite border closures, fuel shortages, and communication blackouts, our teams, supported by a vast network of partners, have reached shelters, hospitals, and homes with food, clean water, medicine, and psychological support. Over 830,000 people have been reached so far.

TAAWON

For Palestine.
We persevere.
We thrive.

Among our most significant interventions was the launch of the orphan care program titled Noor, established in partnership with Bank of Palestine Group. In its first year, Noor focused on providing humanitarian assistance, healthcare, psychosocial support, and protection services to war-orphaned children. To date, we have registered close to 20,000 children in this program, with each child supported until they reach adulthood. We remain dedicated to restoring childhood, healing trauma, and building a dignified future.

Meanwhile, our ISNAD program focused on keeping higher education alive amid the rubble by supporting thousands of students with tuition coverage, digital learning solutions, and academic staff support.

We also launched a global partnership to deploy mobile health units with medical equipment and lifesaving supplies, in response to the collapsing healthcare system.

Gaza Emergency Relief distributes urgent aid to displaced families in Gaza.





Lebanon Under Attack Campaign provides emergency aid for the displaced in Lebanon.

Beyond Gaza: A Nationwide Commitment

While Gaza has borne the brunt of the destruction, the West Bank, Jerusalem, and Lebanon have not been spared. In refugee camps such as Jenin, Tulkarem, and Tubas, Taawon has provided urgent food and medical aid, all while investing in long-term initiatives that focus on education, youth empowerment, and sustainable agriculture.

In Jerusalem, our Old Cities Revitalization Program has preserved both heritage and presence. We have renovated homes and historic sites to help families remain rooted in their city against mounting pressures.

In Lebanon, where refugees have faced renewed violence, Taawon has intensified its education, health, and psychosocial programs in refugee camps such as Burj al-Barajneh and Ain al-Hilweh. Our Lebanon Under Attack campaign has ensured that displaced families receive immediate support.

Four Decades of Steadfastness

Since our founding in Geneva in 1983, Taawon has stood as a beacon of hope and steadfast commitment. We have invested nearly $1 billion in projects that span education, health, culture, agriculture, heritage, women's empowerment, and youth development. We work through a powerful ecosystem of over 200 local and international partners. What began as a bold idea 40 years ago by Palestinian business leaders and intellectuals is today a model of excellence in humanitarian and development work for Palestine. It is a model that reflects the will of the Palestinian people and the power of partnership.

NOOR Orphan Care Program provides mental health support to orphans in Gaza.



The People Behind the Response

Behind every intervention are the dedicated individuals who make it happen. From our field teams navigating destroyed roads in Gaza, to coordinators in Jerusalem restoring homes, to volunteers delivering food parcels in Lebanon, it is these individuals' courage, resilience, and deep commitment to justice that define Taawon. Their stories – of determination, compassion, and ingenuity – are the quiet force behind our most visible achievements. And they are the reason why we remain hopeful.

Taawon is not just an institution. It is the voice of perseverance, the hand that reaches out in times of crisis, and the bridge between suffering and hope. For every Palestinian, we remain committed to standing strong, building boldly, and believing deeply in a future where dignity and justice prevail.

All article photos are courtesy of TAAWON.



Setting up Taawon's "For Palestine" emergency camp in Gaza.

Dr. Nabil Hani Qaddumi is a Palestinian businessman working in the Arabian Gulf's energy sector. He has previously worked in project management and currently chairs the board of directors of TAAWON, having served as chairman of the board of trustees during three previous terms. In addition, he currently serves as chairman of the board of trustees of the Arab Fund for Arts and Culture (AFAC). Nabil served as Governor of Palestine on the Board of Governors of the Arab Fund for Economic and Social Development from 2008 to 2019, and in 2000, he founded the Hani Qaddumi Scholarship Foundation (HQSF) , which has graduated more than 2,000 students.

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Al Nayzak

Engineering Innovation in Education



By Riyam Kafri Abulaban

Al Nayzak today radiates youthful, innovative energy as staff shuttle between brainstorming sessions, meetings, interviews, and webinars with partners from around the world. Now in its 23rd year, Al Nayzak feels more like a high-tech company or startup incubator than a traditional non-profit. This entrepreneurial spirit, combined with a methodical scientific approach, is not the product of coincidence, but rather the result of the mindful and deliberate design of its founder, Aref Husseini, whose deep belief that science and scientific knowledge are forces of change capable of shaping the future has steered the organization forward.

Aref founded Al Nayzak in Jerusalem in 2003 along with a group of engineers, scientists, educators, and entrepreneurs who were committed to providing young Palestinians with education, mentoring, and research in the fields of Science, Technology, Engineering, and Mathematics (STEM). His entrepreneurial spirit and engineering mindset proved to be the perfect combination to bring such an initiative to life. Having spent significant time in the tech industry working with high-profile companies, Aref understood how rapidly science and technology could transform lives. Instead of continuing his career at one of the world's top tech firms, he chose to return to his roots, serve his community, and grow Al Nayzak.

The Arabic for comet, Al Nayzak represents a bright light that cuts through darkness and leaves a lasting trail behind. While its surface burns, the core of the comet remains intact. This metaphor reflects the organization's belief in the potential of Palestinian youth to shine, lead, and innovate while also persevering through adversity.

Its beginnings were marked by mobile science activities and community-based projects that introduced children to hands-on experiments and experiential learning.



Horizons Academy students on their final day of the week-long Summer School.

AL.NAYZ.AK
For Supportive Education & Scientific Innovation
النيـــزك للتعليـــم المســانـــد والإبـــداع العلمـــي



Aref Husseini (second from the left) during the launch of the Interactive Science and Technology Center.

These activities brought science to life beyond the classroom and allowed children of all ages to connect scientific concepts to the real world.

Gradually, Al Nayzak expanded, and its vision and operations evolved alongside. Today, its programs operate under three core pillars: Innovation in Education, Innovative Economy, and Science and Society. All three pillars are grounded in a strong scientific foundation and the conviction that the production of scientific knowledge is key to a brighter future.

Al Nayzak continues to offer unique and authentic learning experiences through a range of programs that allow children and youth to explore STEAM (Science, Technology, Engineering, Arts, and Math), entrepreneurship, and technology. The organization also incubates and supports initiatives in these fields, nurturing a generation of thinkers, makers, and change agents.

After the start of the war in October 2023, thousands of students in Gaza lost their basic right to education and access to educational facilities. Al Nayzak realized that the results of this war would have a profound and long-lasting impact. In response, it partnered with like-minded local and international organizations to deliver unique, accelerated, and enriched nonformal learning activities for students in grades 4 to 10 in Gaza. The program aims to bridge the growing learning gaps by exposing them to engaging, child-centered, and inquiry-based educational experiences. Al Nayzak's content also integrates social-emotional learning and psychosocial support to address the complex needs of the children experiencing this war. The holistic nature of the program aims to ensure that children develop resilience and the ability to heal, in the hope that a generational catastrophe can be avoided.

Children and adolescents engaged in STEM activities at the Science and Technology House in Birzeit.



The program officially launched in April 2024. By December, nearly 15,000 students across the northern and southern areas of the Gaza Strip had enrolled in Al Nayzak's Temporary Learning Spaces (TLSs). Two hundred trained facilitators operated fifty TLSs in Khan Younis, Deir Al Balah, and Gaza City, all working under Al Nayzak's guidance to demonstrate that education not only saves lives but souls too.

Take Siwar, a ten-year-old girl from Khan Younis. At first, she was reluctant to join the activities with other children – quiet, withdrawn, and seemingly disconnected from the joy of learning. But slowly, Siwar began to open up. She became more engaged, curious, and animated. "Siwar is back to being the girl I know. She's filled with hope and energy when she comes home from learning at Al Nayzak's centers," says her father. And Siwar is only one of thousands.

The TLSs didn't just provide hope for children, they also offered a much-needed sense of purpose for many teachers and facilitators. Aisel is one of these . After receiving Al Nayzak's specialized training, she now leads and organizes one of the TLSs with remarkable dedication. Through the most unimaginable circumstances, Aisel has demonstrated extraordinary leadership. She has created a warm

Children practice math, Arabic, English, and science in one of the temporary learning spaces (TLC) run by Al Nayzak in Gaza.



and safe space where children can learn, express themselves, and rebuild a sense of community. Her work has not only supported her students, it has also reignited her own love for teaching and helped her persevere through profound loss and pain.

Al Nayzak acknowledges that one of its main responsibilities is to provide solutions and opportunities to Palestinian teachers, facilitators, and children in a supportive yet strategic manner not only in Gaza but also in Jerusalem and the West Bank. It envisions a Palestinian society that is capable of producing authentic knowledge through science and education and believes in developing endogenous educational systems that are rooted in Palestinian culture and powered by Palestinian talent. The Jerusalem Innovation Park (JIP) is a flagship project that aims to bring this vision to life. Nestled in Jerusalem, JIP will offer a unique learning environment that blends formal and nonformal education. It will serve both as an interactive science park – where families engage with science through play and inquiry – and as an international school that offers a relevant, engaging, and cutting-edge curriculum with a deeply integrated science program.

Meanwhile, the Ramallah Science and Technology City is set to become an interactive science center for all ages. Perched on the breezy hills of Ramallah, it will feature hands-on science exhibits, citizen science programming, and a wide variety of training opportunities across science, technology, and education. This project builds on Al Nayzak's sustained journey of science engagement that began in 2013 with the establishment of the Saadeh Science and Technology House. Over twelve years, this house forged an enduring connection with the community, offering interactive exhibits and inclusive programs for families, schools, and summer camps. In May 2025, Al Nayzak expanded its outreach by opening the Interactive Science Center in Ramallah, laying the final cornerstone for the development of Ramallah Science and Technology City in a visionary collaboration with Ramallah Municipality.

A core initiative, Horizons Academy takes talented Palestinian teenagers on a transformative four-year journey of self-discovery and skill-building. Designed as a pre-college program, it prepares students to compete for admission to top international universities while cultivating the leadership and entrepreneurial mindset that are essential for success in an ever-changing world.

When Aref Husseini founded Al Nayzak, he combined the daring vision of a young engineer with the wisdom of an experienced leader and the drive of youthful ambition. While many organizations age over time, Al Nayzak continues to radiate energy and is growing through adversity, success, and reflection. With every milestone achieved, it sets its sights even higher, daring to dream, to build, and to believe in more. Bright on the outside and grounded at its core, Al Nayzak zips toward the future bold, purposeful, and ever committed to its mission.

Riyam Kafri AbuLaban is an educator, writer, and advocate for youth and children. She holds a PhD in organic chemistry and serves as the Educational Lead and Head of Science Centers at Al Nayzak Organization. Her work spans pedagogy, science education, and transformative leadership. A certified Concept-Based Curriculum trainer, she has also completed Harvard's Certificate in School Management and Leadership. Her writing includes essays, memoirs, and fiction. Contact: kafrir@alnayzak.org

In one of the TLSs run by Al Nayzak in Gaza, young learners engage in child centered learning.



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Jerusalem Innovation Park

HORIZONS ACADEMY

RAMALLAH SCIENCE & TECHNOLOGY CITY



The Popular Art Centre, PAC

Art for All to Foster Cultural and Social Transformation



By Iman Hammouri

When the Popular Art Centre (PAC) was founded in 1987, the year in which the First Intifada erupted, it was established with the clear and determined vision to preserve Palestinian identity, serve as a hub for local music and dance groups, and act as a catalyst for cultural awareness and intellectual development.

PAC's inception was not merely institutional; it was a defiant cultural response to systematic efforts by the Israeli occupation to erase Palestinian heritage. Adapting to the exceptional circumstances of its founding, PAC positioned itself at the outset as a space for artistic resistance and community resilience. Amid curfews, closures, and occupation-imposed restrictions, PAC began to offer traditional dabkeh dance training and to teach music on Arabic and other instruments. It also organized cultural workshops and heritage festivals, and collected traditional Palestinian songs and music, all with the aim of preserving, strengthening, and protecting a cultural legacy under threat of erasure.

As the organization grew, PAC launched Palestine's first international arts festival since the 1950s. This initiative sought to break the occupation-imposed cultural siege and create channels of exchange between Palestinians and the global artistic community. Since 1993, PAC has hosted hundreds of international groups and individual artists, fostering mutual understanding and solidarity. Its example has inspired numerous cultural centers across Palestine to adopt similar approaches.

In response to the Second Intifada (2001–05), PAC expanded its work to include outreach programs for children and youth across Palestine. Grounded in the belief that art is also a vital tool for healing, PAC led national initiatives that aimed to mitigate the psychological trauma inflicted by occupation and oppression. Those efforts continue to this day, particularly in support of the children in Gaza who are facing genocide and forced displacement. PAC's work in this area is documented in the publication *Art During Siege*, which captures the center's artistic interventions under extreme conditions. (Copies of the publication can be obtained directly from PAC.)

Since then, PAC has built enduring partnerships with grassroots community organizations and youth and women's centers thanks to its programs across Palestine's geography. It has learned, through experience, the importance of planning and implementing initiatives

Graduation of the Dabkeh School students, 2025.





Voluntary work on a grape farm in Al-Mughayer village, PAC's cooperative partner, 2024.

collaboratively with its partners, ensuring that they feel ownership of the programs they help bring to life.

From this experience, PAC has remained committed to building partnerships rather than opening branches. It has successfully established strategic partnerships by working with grassroots and community-based organizations, especially in under-privileged areas. This approach ensures the sustainability of its cultural and social interventions and fosters the creation of local artistic and cultural nuclei that are capable of serving their communities. Thus, PAC's slogan "Art for All" becomes a lived practice rather than mere rhetoric.

Throughout its years of operation, PAC has managed to remain resilient despite the many challenges the Palestinian people are facing. This is largely due to its close alignment with the needs of the communities it serves and to its ability to adapt to changing and difficult circumstances. PAC has also demonstrated a capacity for continuous learning at all stages of its work: planning, implementation, and beyond.

Today, PAC identifies itself as a cultural and social community center that takes a holistic approach to its interventions and implements them on the ground. Through its experience, PAC has come to see the land and all its components as the foundation of the heritage it draws upon. The land is also a primary productive resource in the Palestinian economy, contributing to economic disengagement from the occupation. For this reason, PAC has adopted the principles of social economy as an alternative which encompasses economic and social dimensions that support this purpose. It has contributed to the promotion of cooperative thinking and practices, particularly among youth and women.

As a result, PAC's programs have diversified to focus on two main tracks: strengthening the artistic and cultural sector, and advancing the solidarity-based social economy. With these two tracks, PAC supports and strengthens youth and women's community centers and helps establish and sustain youth and women-led cooperatives that are rooted in cooperative values. These partners have become positive models in their respective areas. PAC has also served as a reference for these grassroots community organizations and initiatives, helping them enhance cultural heritage and develop alternative community-based economic models through youth cooperatives. These initiatives aim to create productive nuclei in the realms of art, culture, and the social economy.

Throughout its journey, PAC has remained unwavering in its commitment to its founding principles. It has taken a firm stand against the political conditions that are frequently imposed by international donors on Palestinian civil society organizations. PAC has unequivocally rejected donor domination and the criminalization of Palestinian resistance, the legitimacy of which has been recognized by international conventions. It has walked away from funding partnerships, even after 15 years of an ongoing partnership, when they conflicted with values. PAC believes that art and culture are inseparable from the political realities of the Palestinian people, that they must reflect the oppression and suffering that Palestinians experience under the Israeli occupation.

A workshop on the concept and principles of cooperatives was attended by youth and women cooperative initiatives, 2024.



Palestine International Festival for Dance and Music 2016.





Psychological support through art in Gaza, 2024.

In line with this stance, PAC has refused financial support from governments that have been complicit in the Israeli genocide on Gaza, instead choosing to build alliances and coalitions with like-minded organizations that share its ethical and political commitments. These alliances have grown into powerful networks of solidarity, enabling PAC to sustain its work while maintaining its autonomy.

Even in times of global crisis, PAC's strong connection with its community has ensured continuity. During the COVID-19 pandemic, families continued to send their children to PAC programs, confident in the organization's commitment to safety and well-being. This trust is a testament to the credibility PAC has built through decades of consistent, principled engagement.

Lastly, what has allowed PAC to thrive in the face of constant adversity is not only its clear vision and values, but also its capacity for reflection, adaptation, and continuous learning.

Iman Hammouri is the director of the Popular Art Centre. With a master's degree from the London School of Economics (LSE), Iman is actively engaged in various non-profit initiatives and is a co-founder of the Palestinian Performing Arts Network (PPAN), where she served as chairwoman for six years. She has also been a board member of the Palestinian Non-Governmental Organizations' Network. Iman is a social activist and a passionate advocate for art and culture. She has presented numerous papers and served on several juries for competitions that acknowledge achievements in art and culture.

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Al Bireh, photo by Mounir Kleibo

Mounir Kleibo, UN retiree and passionate lover of photography, capturing the beauty of people, places, and moments wherever his travels take him. His virtual gallery could be seen at https://mounirkleibo.picfair.com/



Inash al Usra Association

Holding the Vision Firm into Our Seventh Decade



By Reem Masrouji

For sixty years, the Inash al Usra Association has responded to the challenges faced by Palestinian society – women and children, in particular – with practical initiatives to strengthen resilience and protect the vitality of Palestinian indigenous knowledge. The Association has always aimed to respond with clarity to the needs of the Palestinian people and to support their steadfastness in a context where social struggle and resistance cannot be separated.

Inash al Usra Association was founded in 1965 in Al-Bireh by a group of women led by Sameeha Khalil, also called the "Palestinian oak tree," a pioneer of social and political change who served as the Association's president until 1999. The Association began its activities in a garage, equipped with three sewing machines. It wanted to respond to the needs of women who were economically vulnerable and needed new ways to sustain themselves and their families – women whose husbands had been killed or were in prison, or who had lost their homes and farmland to Israel in 1948. Offering sewing classes and helping the women sell their products seemed a good way to help them.

In 1966, Inash al Usra launched a vocational training center and a scholarship program to enable high school graduates to continue their education. When in 1967, Israel occupied the West Bank and Gaza during the Naksa, creating a new crisis of displacement and loss of livelihood, the need for resistance against the Zionist settler-colonial killing machine – with its determination to erase the Palestinian presence that has been rooted in this land for thousands of years – intensified.

In response to this crisis, the Association in 1968 established not only a new program to support orphaned children but also launched a traditional embroidery program, both to help women generate income and to preserve Palestinian heritage. "The idea was to enable women in economic distress to harness their indigenous knowledge to generate income," says Suha Barghouthi, vice chairwoman of the board. The late Leila Akram Nuri, a former member

"Despite the aggression of the occupation and its continuous program to annihilate everything that is Palestinian, Inash Al Usra remains committed to strengthening the resilience of the Palestinian people, to building and developing their institutions, and to resisting every effort of the occupier to break them."

Rasmiyeh Masrouji, president of Inash Al Usra from 2019 to 2020

A huge Palestinian flag sewn by Inash Al-Usra.





From left to right, Mohammad Masrouji, Saji Khalil, archbishop Atallah Hanna, and Abdel Jawad Saleh during a charity breakfast to support Inash Al-Usra's activities.



Samiha Khalil, founder of Inash al Usra Association, representing Palestinian women at the Fourth World Conference on Women in Beijing, China, September 1995.

of the board, "Volunteer members of the Association played a major role in launching this project, in particular Mrs. Lamis Al Fahoum and Mrs. Tania Nasir. The three of us used to go to the Old City in Jerusalem to buy material and thread, carrying them back ourselves." Embroidery designs are unique to each Palestinian community and reflect the local environment in their intricate detail. A traditional dress requires over 279 000 cross stitches, representing as much as three months' work. Former president of the Association Farida Amad (2009 to 2019) notes, "Palestinian folklore is an important manifestation of Palestinian identity. Preserving it is a national responsibility."

Focusing on education, the Association also established a daycare facility, a preschool, and a literacy program that reached around 4,000 rural women.

Responding to Inash al Usra's early successes, Al-Bireh Municipality provided a plot of land, enabling the Association to build the facilities necessary to take its vision forward. In 1972, a heritage preservation committee was established, followed by a cultural heritage museum in 1976. An orphanage was built in 1984, and in 1990 Inash al Usra College opened its doors, offering tertiary qualifications.

The Association's efforts have borne considerable fruit over the past six decades:

Inash Al Usra has preserved heritage and empowered women through the embroidery and other programs, as 500 women now generate income while invigorating their cultural heritage. Furthermore, the Association has helped hundreds of individuals launch home industries and start dozens of their own enterprises.

Charity bazzaar with the Minister of Women and the municipality manager of El-Bireh.



The graduation of the vocational training center and the college with the former president Mrs Farida Amad.



Inash Al Usra has provided care and support to over sixty thousand orphans, and the Child Sponsorship Program provides material and psychological support to vulnerable families while building awareness of the Palestinian struggle globally. The children's home has seen hundreds of orphaned girls safely through to adulthood.

Our educational programs have also been a great success: The Inash al Usra College offers two-year accredited programmes in healthcare, as well as

"Behind every file number is a child who has lost more than any child ever should - and our job is to make sure they are seen, supported, and never forgotten. We try to provide stability in a place where nothing is stable. We take this responsibility very seriously."

Ruba Khalil, treasurer



Children of Inash Al Usra Orphanage in a charity dinner with former president Rasmiyeh Masrouji.

in Hebrew for the workplace, enrolling over 80 students annually. Nearly 9,000 students have graduated from the Association's educational programs to date, and over 3,000 students have received scholarships. The vocational training center offers accredited one-year programs in textile arts, visual media arts, beauty care, and culinary arts to over 120 students each year.

The Association's Centre for Heritage and Society Studies continues to document Palestine's cultural achievements; it has recently published the sixty-fifth issue of its journal, *At Turath wa al Mujtama* (*Heritage and Society*). The late Dr. Abdul Karim Abu Khashan, in his foreword to its sixty-fourth issue, explained the motivation behind such efforts, "Our heritage ... reaches deep into history, manifested in everything around us that reminds us of our ancestry and the many strong ties that connect us to this place. We do not have to prove that we belong to the grass that covers the hills of our homeland… which mingles with our own features and reflects the generations that we have been rooted in this land. Because of this, we … strive with all our effort to embody this belonging and to preserve this heritage by all possible means, because we – as all the sons



A graduation project_ a thobe, sewn by a student in the embroidery class in the vocational center.

and daughters rooted in this homeland – know that if we neglect our heritage, we will be easy to uproot."

More recently, in response to Israel's genocidal military campaign in Gaza, Inash al Usra launched a campaign that has provided food, water, tents, and other basic needs to over 200,000 people. The Association has set a target to raise sponsorship for 5,000 children in distress in Gaza; it has reached 2,200 to date. During the fasting months of Ramadan during the war, the Association has provided over 81,000 hot meals to communities in Gaza and in areas under attack in the West Bank.

In an environment where foreign funding has dampened the volunteering spirit that was strong in the early years of the Palestinian struggle, Inash al Usra has always maintained independence and self-sustainability, funding all its core activities through its social enterprise model. The Association's model demonstrates that despite limited resources, Palestinians can resist the occupation and sustain themselves through their own capacities. As it enters its seventh decade, the Association remains focused on its original aims. "We regularly engage in strategic revision," says Sawsan Al Amour, secretary of the board, "and it always brings us back to our original vision. We are responsive and agile in the way we work, but we are not interested in changing what we do just for the sake of change." Several women on the board are children or grandchildren of the founding members – a testament to the enduring relevance of Inash al Usra's vision.

Board member Dr. Rania Filfil highlights the importance of the Association's work as Israel's brutality continues to escalate: "In the current conditions of extreme crisis and injustice that the Palestinian nation is facing, the Association's investment in our present and future, while preserving the precious heritage of Palestine, gives us an avenue for taking action and for generating hope." Indeed, the Association operates by the conviction that we must never succumb to hopelessness – or helplessness. Instead, we must continue to lead with action.

Finally, we would like to thank Bobbie Luton for her help to draft this article.

Reem Masrouji Bseiso has served as the chairwoman of Inash Al Usra Association since 2020. Previously, she worked in her family's business before taking on various positions in the business field and serving as a board member in several associations. With colleagues, she co-founded the initiative "I choose you Palestine" to support the national product and founded the project "Make it Palestinian" for the same purpose. She furthermore co-founded the "Family-Business Club" to raise awareness to challenges that family businesses are facing. She has written three children's stories.

SCAN TO SHARE



Arafat Mausoleum, Ramallah, photo by Mounir Kleibo

Mounir Kleibo, UN retiree and passionate lover of photography, capturing the beauty of people, places, and moments wherever his travels take him. His virtual gallery can be viewed at https://mounirkleibo.picfair.com/



The Gaza Soup Kitchen

Mercy and Compassion Compelled Mahmoud al-Madhoun to Keep Pots Boiling



By Dalia Aburamadan

On February 14, 2024 – Valentine's Day – while many parts of the world exchanged roses, chocolates, and sweet words of affection, love in Gaza was being stirred into three battered pots of soup over open flames. On that day, amid displacement and starvation, three pots were cooked and shared among the hungry – because everyone was hungry. Mahmoud Al-Madhoun, who had always loved cooking for his family, found in food a language of care and connection. When the war came, he didn't just cook for his own, he cooked for everyone as if they were his own! With a heart as tender as the people he served, he stood between falling bombs and rising hunger, expressing love not with gifts but with quiet selfless care. He didn't carry a rose or write a letter – he simply wanted to still the pain of empty stomachs!

For months in northern Gaza, we were forced to eat animal feed, but nothing compared to the famine that began in late December 2023. What hurt the most was how the world's media turned its back on us. Communications and internet were cut off for days on end, and during that time, hunger spread across the north like never before. My family and I lived for three months without any real food: no flour, no meat, no vegetables, no fruit – only rice. Northern Gaza was completely besieged by the Israeli occupation. This is where the story of Hani Al-Madhoun and his brother, Mahmoud, begins. Hani, who lives in the United States, waited days – sometimes weeks – just to get a moment of contact with his family. When he finally managed to reach them, he realized how dire the situation was. As his own family suffered, so did the entire northern region.

GAZA SOUP KITCHEN

In Gaza, love wasn't written in cards. It was gently stewed into meals for the forgotten!

Mahmoud was at the heart of the crisis, responding instantly to what he saw unfolding around him. So,



The little boy cried, fearing the food would run out before his turn. But our Gaza Soup Kitchen team made sure that he left with dignity, a full plate, warm bread, and hope.

when Hani finally managed to hear his brother's voice, he understood just how desperate the situation had become. As famine took hold, Hani – watching from afar – felt he had to do something. He asked Mahmoud to cook whatever was available. There was no option but soup. And that was the beginning: the idea for a project to help feed hungry people was born in Hani's mind, but its courageous, humane execution came from Mahmoud, on the ground, in Beit Lahia in northern Gaza, amid the danger, the hunger, and the bombs. The soup itself was made from whatever Mahmoud could find: sometimes just lentils, rice, and water. He cooked with what little he had, even if it was just boiling water and good intentions. That's why the project began with only three pots.

At first, Hani sent small amounts of money – around $500 – to buy basics such as lentils, rice, and peas. He faced major difficulties, however, as poor internet connectivity made sending money through banking apps arduous. Since he had American friends who were eager to help expand this small initiative, Hani began sharing about it across platforms, calling for contributions alongside Mahmoud. And what started as three pots that fed 30 people soon grew to an endeavor that fed 120 families. The project then expanded further, reaching 800 families across northern and southern Gaza. Slowly, multiple distribution points were established throughout the Gaza Strip to reach as many people as possible. By mid-March 2024, improvements were visible: donations were collected more regularly, and vegetables started to become available – though in small quantities and at high prices. With support from his US-based friends and donors, Hani managed to gather contributions from Palestinians in the diaspora, as well as other Arabs and internationals. "I never expected people to respond this way," Hani commented. "I didn't ask for much – I just wanted the soup to be cooked."



Fresh pastries are delivered to patients at Al-Baptist Hospital. Each package carries the face of beloved hero Chef Mahmoud al-Madhoun, aka asad al-shamal (lion of the north), a nickname he earned through fearless service to northern Gaza in its darkest moments.



Despite extreme shortages, the dedicated Gaza Soup Kitchen team continues the mission started by the late Chef Mahmoud al-Madhoun. Here, making soup for displaced families in Sheikh Radwan.



Mahmoud wasn't just a cook in Gaza's kitchen, he was its beating heart. His work wasn't a job, it was a calling. "Even when he was hungry," his brother Hani commented, "he made sure others ate first."

Mahmoud succeeded brilliantly in expanding the project on the ground. But behind that success stood Hani, who never stopped running, never stopped working, pouring enormous effort into the mission from the United States, despite the distance and the pain of being far from home. In July 2024, after months of exhausting work, Hani succeeded in registering Gaza Soup Kitchen as an official nonprofit in the United States, granting it tax-exempt status and transforming an urgent idea into a powerful humanitarian initiative. With his friends standing by him, what began as three pots of soup has become a project that now reaches families across both northern and southern Gaza.

Today, everyone knows the heroism of Chef Mahmoud and remembers him with love and gratitude...Mahmoud was martyred on the morning of November 30, 2024, in Beit Lahia (northern Gaza) while delivering food to Kamal Adwan Hospital. He gave his life to feed the hungry under relentless bombing. He didn't just leave behind a project, but a team of hearts that had grown with him and believed in his mission. He also left behind seven children, including a baby girl who was just ten days old when he died. His voice vanished with his passing, and his brother Hani was left to carry the mission forward.

Although Mahmoud is no longer with us, he continues to grow in our hearts with each passing day. He died with a clear conscience, having never left anyone hungry around him, and many families still eat today thanks to the courage and sacrifices he made. Mahmoud has gone, but his voice remains alive, beating in our hearts forever – an inspiration to persevere and give, no matter the circumstances!



Hani Almadhoun walks a path shaped by purpose – and loss. His brother, Mahmoud, stood beside him in that journey, cooking for the displaced, serving hope one meal at a time. When Mahmoud was killed, Hani didn't stop. He carries both their voices now.



Somewhere far from Gaza, a child ran a lemonade stand – to collect donations for children such as the one shown here. Each cup was a quiet act of love, a message that said, "You're not alone."

Dalia Abou Ramadan is an English-translation graduate and writer from Gaza. Dalia has contributed to Truthout, We Are Not Numbers, Washington Report on Middle East Affairs, *and the* Institute for Palestine Studies. *She amplifies Gaza's voice with strength and honesty, calling for justice and humanity.*

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WHO'S WHO IN PALESTINE
PARTIAL LIST

AMWAJ CHOIR كورال أمواج

Amwaj Choir School

Carrying Palestine's Voices to the World



By Michele Cantoni

Amwaj's performance tour in Italy and France, from June 20 to July 5, 2025, was the first of a series of international events scheduled to mark the choir school's tenth anniversary. Performances were scheduled in six Italian towns (Milan, Vicenza, Venice, Modena, Lavagna, and Rome) and hundreds of Italian host families had happily readied to open their homes to the touring Amwaj choir members – 47 young singers from Hebron and Bethlehem, aged 9-22, and the Amwaj team comprising conductors, musicians, documentation staff, coordinators, and volunteers. Local families were also due to welcome us into their homes on the tour's final leg, in Marseille, France.

However, even though everyone and everything was organized and ready to go, the tour had to be postponed to the autumn after all the choir's flights were cancelled amid the chaos and fear created by Israel's unprovoked attack against Iran in the middle of June.

The choir's motivation and excitement were frustrated by the abrupt change in plans, with the disappointment simultaneously mitigated and amplified by the current horrific events in Palestine: on the one hand, deferring the tour seemed like a minor evil compared to the other effects of Israel's ongoing brutality, racist policies, ethnic cleansing, and genocidal actions. But on the other, it is essential that we carry Palestine's voices across the world precisely at times like this.

A year ago, I wrote extensively about the Amwaj choir school in these very pages ("Amwaj, an Eye-Opening Experience," *TWiP*, August 2024). Referring to a tour that had taken the choir to Belgium and France a few months earlier, I pointed out how the values and emotions encapsulated by Amwaj's musical program profoundly affected both the choir members and their foreign audiences. One year on, with an even more atrocious context in Palestine – alongside an increased understanding of it abroad – the impact would have probably been even more significant.

Against all odds, Amwaj has never stopped operating throughout its first



Screenshot from the video "Pollens: Musique d'exils" by Baha' AbuShanab, May 2025.

decade, regardless of the obstacles encountered, whether those imposed by Israel's grinding and decades-long apartheid regime or by events such as a pandemic, ongoing ethnic cleansing in the West Bank, or the current genocidal campaign in Gaza. At times, plans required changes or adjustments, but most challenges were overcome thanks to adequate alertness, creativity, and determination. Over the past 20 months, for instance, travel restrictions and occasional cancellations of residencies by foreign guest artists opened up space for increased collaboration with local ones, as well as for the further development of social outreach actions (notably at Bethlehem's SOS Children's Village), the production of videos, the commissioning of new compositions, and the composition of songs by members of the Amwaj pedagogical team. In December 2024 and May 2025, Amwaj combined forces with the Gaza-based ensemble, Gaza Birds Singing, in two highly emotional live-streamed events.

Whatever the circumstances, Amwaj's spirit is to always be ready and prepared, to always go ahead and never give up. The choir school's activities and performances combine artistic excellence with a clear awareness of world events, challenging abuse, racism, and injustice everywhere.



Amwaj at École des Frères, Bethlehem, November 2024. Photo by Fares S. Mansour.

Concert programs over the past year have featured titles like "People Rise Up!" "Freedom Above All," "Keep Going!" and "One People" (Amwaj and Gaza Birds Singing, December 25, 2024). Amwaj has performed freedom songs from across the world that included lyrics such as "Ain't gonna let nobody turn me around […] Marching up to freedom land," and "Oh Freedom, over me, and before I'll be a slave, I'll be buried in my grave."



"We're gonna keep on shouting […], marching up to Freedom Land," Amwaj and Al Raseef at Wonder Cabinet, Bethlehem, April 2025. Photo by Fares S. Mansour.

The collective nature of the project and the intensity of Amwaj's pedagogical program and performance calendar have earned the choir growing appreciation year after year, as it captivates audiences with the quality and originality of its performances.

Amwaj students spend six-eight hours together per week for eleven months of the year. The courses and activities are offered free of charge, with the only requirement being the commitment to attend all planned activities, without exception, a condition that allows singers to stay in the choir as long as they wish.

Today, the 70 members of Amwaj range from children who recently joined the choir to others who started 10 years ago, some of whom are now training within the choir school to become tutors and choir conductors, working under the guidance of Amwaj Director Mathilde Vittu. The trainees also acquire composition and arrangement skills, and they gain performance experience through regular participation in Amwaj events as conductors, soloists, or piano accompanists. As choir conductors, they discover the importance of strategic placement to enhance the potential of each individual singer and optimize the results for the group as a whole.

Amwaj with pianists Rimah Natsheh and Lucie Tronche at Wonder Cabinet, Bethlehem, February 2025. Photo by Fares S. Mansour.





Mathilde Vittu conducting Amwaj and Al Raseef at Wonder Cabinet, Bethlehem, April 2025. Photo by Fares S. Mansour.

When Amwaj was launched on August 1, 2015, each participating child started from scratch, with no musical knowledge or experience whatsoever. But the children who join Amwaj today are supported and surrounded by a solid choir of experienced performers, which helps them integrate easily while also injecting a refreshing vitality that energizes everyone else.

When Amwaj members discover the potential of their bodies as powerful instruments to communicate emotions through sound and movement, they gain confidence and develop their personalities, critical thinking skills, and creativity. These proud individuals know that they belong to a cohesive group that carries important values to the world around them.

For its second decade of activities, the choir school will continue to offer tuition and professional training to future generations of Palestinian children and youth. It will carry on developing artistic and pedagogical partnerships in Palestine and abroad, regularly presenting new performances, commissioning compositions, producing videos, and maintaining its social outreach programs.

Over the coming year, and circumstances permitting, Amwaj will travel to Slovenia, Italy, France, Switzerland, and Belgium.

For more information, visit Amwaj's Facebook page at Amwaj Choir- كورال أمواج | Facebook, Instagram account at Amwaj Choir (@amwajchoirps) • Instagram photos and videos, and YouTube channel at Amwaj Choir - YouTube. You can watch the choir's latest videos at: Yves BALMER, Pollens : Musique d'exils (Lyrics: Marik FROIDEFOND) - YouTube ; Travel Tickets / تذاكر سفر (2023), on a poem by Samih Al-Qasim; and, Ahmed Muin, I Have No Address / ما إلي عنوان (Gaza, 2024). To support Amwaj, go to ADHÉSION et DONS - Soutien Amwaj or contact Michele Cantoni via email at mic.cantoni@gmail.com or by phone at + 33 6 76 28 59 84. Amwaj is a member of the Mediterranean Incubator of Emerging Artists, MEDINEA.

Michele Cantoni is an Italian violinist who has been active in educational music programming in Palestine since 2004. From 2010 to 2015, he was the academic director of the Edward Said National Conservatory of Music and artistic director of the Palestine National Orchestra and Palestine Youth Orchestra. Deeply committed to inclusivity and cultural exchange, he co-founded the Amwaj Choir School (Hebron and Bethlehem) as well as initiatives such as the Palestine Philharmonie and the Ensemble Music Academies of Palestine.

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Find Me at the Jaffa Gate

An Encyclopaedia of a Palestinian Family

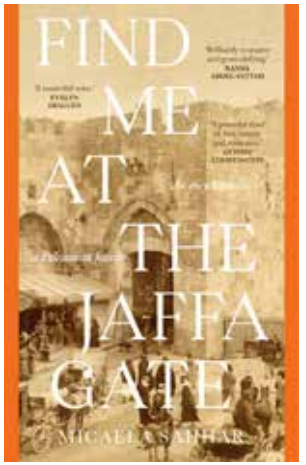
By Micaela Sahhar

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and at https://www.amazon.com.au/Find-Jaffa-Gate-encyclopaedia-Palestinian/dp/1761170287

Micaela Sahhar's *Find Me at the Jaffa Gate: En Encyclopaedia of a Palestinian Family* offers a new way of writing the story of the Palestinian diaspora as a vital dimension of the Palestinian narrative. Much as the 2021 Unity Intifada illustrated the importance of building connections between Palestinian communities throughout the world, so too this book reinforces the lesson in its evocative and compelling story. As Randa Abdel-Fattah has written in praise of the book on the publisher's website, "*Find Me at The Jaffa Gate* is one of the most inventive, thought-provoking, captivating chronicles of Palestinian diasporic life I've had the pleasure of reading. It is a memoir written by a poet, poetry written by a novelist, literature written by an academic— it is all these things at once, insisting with a gentle yet unwavering confidence in the power of its unique, brilliantly evocative and genre-defying voice. … The result is a book in which every word is deliberate, each line commands attention, each chapter is a world within a world."

Comprising forty-eight entries that are essayistic and poetic in nature, which both mimic and subvert the form of the encyclopaedia, *Find Me at the Jaffa Gate* is carefully sequenced (though not chronologically arranged) to reconstruct an account of Sahhar's Jerusalemite family, a part of the Palestinian diaspora ethnically cleansed by Zionist militia in 1948. As Micaela Sahhar said of her approach in an interview with *Liminal*, "For me, finding the structure made it possible to tell a diaspora story that has been occluded by not one but two settler-colonial states and their demographic dreams of expulsion (Israel) and assimilation (Australia). The device of the encyclopaedia became a way of comprising an atemporal and non-linear story that was held by an overarching structure – returning from diaspora to Jerusalem; and returning also to the Nakba as not only an origin point but an ongoing experience. In that sense I see the work as aligned with how First Nations writers [in Australia] I admire are thinking about time, place, and the power of speculation."



Stitching together a story of diaspora, Sahhar narrates a complex social and cultural history of Mandate Palestine, and of the trajectory of this particular diaspora family. Some of them were displaced to Naarm/Melbourne, Australia, in the 1950s whereas others wound up on Turtle Island/Northern America, where she visited them in the 2010s. It was also at this time that Sahhar made several visits to Jerusalem. In reassembling the story of a family divided by the Nakba, Sahhar weaves together the past and the present to create a narrative populated by many voices. Yet the story is always immediate, rooted in the present, and contemplative of a future in which the right of return might be enacted alongside the reimagining of a whole, robust, and plural society in Palestine. As world-renowned Professor of Anthropology, Ghassan Hage, has written of the work (available on the publisher's website): "Sahhar is a superior storyteller with a knack for highlighting evocative details. Storytelling, like any craft, embodies in different degrees the labour of the many people who have told stories about one's subject matter in the past. The more a writer is well-read the more this shows in the historical density and the social complexity of their storytelling. Sahhar's book is definitely dense and socially complex in this way. This could make for 'heavy' reading if it wasn't for Sahhar's superior writing skills. Indeed, I would say that more than anything else, this is a book for people who enjoy good writing, regardless of what the story is about. But of course, it matters what this story is about. This is a book about Palestine and Palestinians, and in the way the book is grounded in both the Palestinian tragedy and the Palestinian unlimited capacity to affirm life, the spirit of anti-colonial resistance animates every one of its pages."

Find Me at the Jaffa Gate asks difficult questions about the complex histories of displacement, belonging, identity, and inter-generational anger. Speaking from the Anglosphere, Sahhar responds to a question posed by Alex Creece for Ar*cher* magazine, about a chapter on revenge: Why shouldn't I, as a Palestinian person, be entitled to have … feelings about the violence that's been enacted on my family and people like us?" Indeed, Sahhar's book underlines the connections between a history of Zionist violence and the ongoing genocide in Gaza and refutes the disturbing affectations of Western civility – past and present – that is less concerned with the actual perpetration of violence than with the expression of Palestinian outrage.

Sahhar's *Find Me at the Jaffa Gate* is an example of historian Marcus Rediker's aphorism, that "all good storytellers tell a big story within a little story, and so too do all good historians." Sahhar not only reconstitutes an archive of her own family's past, she creates a new archive for the generations that follow.

SCAN
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Exhibition of the Month



Gaza: Between Rubble and Memory

Paintings by Mohammed Joha

July 15 to August 15, 2025

Zawyeh Gallery, Ramallah | Dubai

In Gaza: Between Rubble and Memory, Mohammed Joha captures the fragmented remains of Gaza's visual and emotional landscape, reconstructing what has been erased and reimagining what still refuses to disappear. Painted in Gaza in 2006, the works speak directly to Gaza's ongoing suffering. Today, as the Strip endures yet another chapter of catastrophic destruction and ongoing genocide, this series feels not only prescient but painfully urgent.

Using mixed media, acrylic, and spray paint, Joha transforms the canvas into metaphorical walls. These are not blank surfaces; they are scarred, layered, weathered by time and loss. The walls of Gaza, once covered with graffiti, martyr portraits, and political slogans, become a source of memory and mourning. Many of these walls have since been obliterated by Israeli bombings, their stories buried beneath concrete and dust. But in Joha's works, their voices rise again: distorted, partial, but insistent.









Traces of Arabic text, as if sprayed on the walls, with words such as Gaza, Victory, and Intifada, flicker in and out of visibility like the fragments of a silenced history. Faded faces emerge, often martyrs, sometimes anonymous figures, appearing and disappearing, layered over one another as if memory itself were struggling to hold on. Abstracted patterns from demolished homes reappear as delicate wreaths, symbols of life harshly interrupted, of beauty suspended in collapse.

Joha does not offer clear narratives or resolved images. Instead, he paints the condition of rupture: the tension between what was and what is gone, between what we remember and what has been deliberately erased. In doing so, he places himself within the struggle, not only as a witness from afar but as someone grappling with the role of the artist in times of collective suffering.

Gaza: Between Rubble and Memory is a visual archive born from loss, resistance, and longing. It insists that even when a place is shattered, its stories survive. Through Joha's layered compositions, Gaza speaks not as a victim, but as a voice still standing amid the genocide.

Slava Noor

SCAN
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It's Their Prerogative

Judging from bold posts and tweets by Gazans on social medial, I suspect that most people still living in Gaza blame the resistance for practically ruining their lives. I dare say that some have developed animosity towards the resistance. Can anyone blame them?

On the other hand, twenty-one months of a genocidal war, waged by Israel on the Gaza Strip, have not succeeded in rooting out the armed resistance; in fact, we are witnessing a hike in the quality and quantity of attacks against the Israeli army, presumably because joining the resistance may have become the only means of survival. It is circulated that the resistance is recruiting not only militants but also large numbers of people with all sorts of backgrounds and experiences, which may explain the qualitative and quantitative rise in counter-guerilla operations. It was reported that the different factions of the resistance can't cope with the huge number of applicants. But to the 2+ million non-combatants, what good does holding on, even winning militarily, do when there is nothing to go back to? What does wining a war mean to them – when tens of thousands have been and still are being killed, millions are starving, and the future looks not just bleak but non-existent?

The 2 million non-combatants couldn't care less about how the world has shifted its opinion about Israel and now sees it as a pariah state with a depraved society. The millions around the world who are flocking to the streets in support of Palestine, denouncing Israel's atrocities, don't impress Gazans anymore; although I'm sure they're deep down appreciative. The non-combatant Gazans don't care that the Israeli economy is suffering, investors and intellectuals are fleeing the country, and the port of Eilat has gone bankrupt. Even the International Criminal Court (ICC) issuing warrants for Benjamin Netanyahu and Yoav Gallant means zilch to them. I'm sure most Gazans, however, are grateful for the position of Yemen's Insar Allah, standing by Gaza. But I also suspect that most Gazans feel that the targeting of ships that are heading towards Israeli ports is not effective. What they know is that nothing is changing their horrible conditions. Again, who can blame them?

No one has the right to judge Gazans who are living hell on earth. It is their prerogative to believe as they want. Human loss cannot be restored, and the pain will last a lifetime. But history is full of examples of people rising up from the ashes and building their countries again. Japan and Germany are two examples. History also teaches us that the magnitude of material and even human losses are not the criteria of winning a war. Vietnam, Algeria, and Afghanistan are examples. At this point, though, my only wish is for the killing of innocent people to stop! We'll take care of things afterwards.

Long Live Palestine

Sani Meo
Publisher



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Masrouji Group
Andre and Sarah Serna
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Their contribution has not only made this publication possible but also strengthened the voice of Palestine that is being deliberately suppressed.



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