المركز العربي للتطوير الزراعي

ACAD

Arab Center For Agricultural Development

ANUUAL REPORT

YEAR 2015

Establishment

The Arab Center for Agricultural Development "ACAD" was established in 1988 as a project under the name of the United Agricultural Company in Jericho and Ramallah. The project aimed to build the economic capacities of small farmers who were facing risks of collapse during the Palestinian First Intifada through providing them with in-kind contributions. The project primarily targeted the agricultural lands in the Jordan Valley and later on expanded to include the Central West Bank and Nablus in the North West Bank.

In 1993, the project was institutionalized into a developmental organization by registering it as a non-governmental non-profit organization in Jerusalem under the name of the Arab Center for Agricultural Development (ACAD) specialized in financing small enterprises. The Center has identified its broad objectives, which focused on developing the agricultural sector and assisting small farmers through financing, marketing and technical support.

Strategic Objectives

- To empower and build the capacities of farmers and cooperatives so as to improve their productivity and economic situation and defend their individual and collective rights.
- To contribute to improving the Palestinian food security and conservation of environment.
- To contribute to providing emergency and relief support for farmers and development of the affected and " C" areas.
- To work on ACAD's sustainability and develop its programs in service of the agricultural and rural sector.

Mission

ACAD is a developmental non-governmental organization that contributes to developing the agricultural rural sector by building partnerships based on complementarity, professionalism and involvement of the target groups including marginalized farmers and rural people especially women and youth. ACAD supports initiatives that encourage generation of job opportunities, capacity building and development of the agricultural and productive infrastructure and facilitates access to finance opportunities to establish small size enterprises.

Vision

ACAD is a Palestinian civil developmental pioneer model that contributes to building an effective rural and agricultural community relying on its own capacities, identifying its future by itself and living with dignity in the democratic independent State of Palestine.

Our Values

Justice, transparency, devotion and dedication to work.

Board of Directors Members

Eng. Judeh Al- Jamal	Chairman of Board
Mr. Hasib Nashashibi	Vice Chairman
Mr. Samir Barghouthi	Treasurer
Mr. Amjad Al-Masri	Secretary
Mrs. Haneen Zeidan	Member
Mrs. Randa Abed Rabbo	Member
Mr. Saed Nashashibi	Member

Administrative Staff

Mr. Khalil Al-Khatib	Executive Manager
Mr. Issa Shatleh	Programs Manager
Mr. Muhsen Abu Ramadanr	Gaza Branch Manager
Ms. Rola Awayes	Human Resources & Admin Officer

Introduction

In 2015, ACAD staff encountered some difficulties and challenges. These were represented in shrinking of grants and financial assistance provided by donors, on one hand and mobility difficulties among governorates, on the other. Since the beginning of the Palestinian uprising in November 2015, the occupation authorities used all suppressive procedures including repeated closures and raids of the Palestinian cities, installment of barriers and checkpoints to restrict freedom of citizens' movement. These difficulties were a challenge for the implementation of certain activities in terms of required time and level.

Despite of these difficulties, ACAD achieved several successes, whose implementation included hard circumstances. We had no choice but to double our efforts in an attempt to overcome these difficulties.

During 2015, ACAD focused it activities on achieving its four strategic objectives. For that purpose, it implemented activities and projects that serve the achievement of each of these objectives.

After launching its specialized company in small and microfinance, ACAD Finance Company, in the beginning of 2014, ACAD, through joint work with ACAD Finance, implemented a number of economic activities such as generation of job opportunities for women and children and opening new markets for them. Additionally, ACAD provided strong and great support for farmers in marginalized areas, especially those in areas located in the vicinity and beyond the Apartheid Separation Wall, in Gaza Strip, East Jerusalem and the Old City. It was proven that the Center's work in these areas has remarkably and positively had contributed to supporting these people's steadfastness and resilience and improving their economic and living conditions.

All thanks and appreciation go to all ACAD's staff and Board of Directors members who worked tirelessly and with their full capacities to achieve the Center's strategic objectives and successes, challenging all obstacles, constraints and external difficulties they faced.

Executive Summary

2015 was the year of specialization within ACAD's programs. Several activities were implemented in the targeted locations. Aiming to improve the economic and social situation of the target groups, these activities were planned and implemented interactively and by a participatory approach between ACAD's staff and the targeted groups at all levels and sectors in line with the Center's Mission and Vision. This approach confirms ACAD's correct and appropriate methodology in implementing activities related to its scope of work and the full knowledge and awareness of the executive staff and its belief and involvement with the Board of Directors' ideas related to ACAD's mission and objectives. The Arab Center for Agricultural Development has strived to achieve the third strategic objective "To contribute to

providing emergency and relief support for farmers and development of the affected and “C” areas.” But it has encountered several difficulties in raising funds that enable it to achieve this objective in both Gaza and the West Bank. Furthermore, the Center faced difficulties in obtaining adequate funds needed to implement its full strategic plan. Another basic challenge confronted ACAD in achieving its objectives was the movement restrictions within the West Bank, especially in Jerusalem and from and to Gaza Strip. Despite all these constraints and challenges, ACAD implemented a number of distinguished projects and completed the implementation of another number of projects from previous years. This is in addition to working on projects that started in 2014 and would continue until 2017 or maybe beyond that year.

During 2015, ACAD implemented 11 developmental projects in a total amount of $915,974. The activities of these projects focused on development, training, rehabilitation, economic empowerment, lobbying and advocacy. Geographically, these projects were distributed all over different areas of the west Bank, Gaza Strip and East Jerusalem and were mostly concentrated in the Palestinian rural areas. The number of beneficiaries (women, youth and farmers) of these projects exceeded 4,127 of them 1,688 women, 2,427 men and 102 persons with special needs.

The Center attentively worked on building the staff capacities by involving them in training courses and workshops inside and outside Palestine. This was positively reflected on the staff performance and skills, especially in achieving the Center’s strategic objectives.

In parallel with building the capacity of its staff, ACAD worked on promoting professional and practical knowledge of the local community by organizing a number of training courses and workshops for the beneficiaries of the Center’s programs. This knowledge was provided through the experiences of ACAD staff with the assistance of external experts. Some of these activities were organized in consultation and cooperation with other organizations working in the same field.

Additionally, the Center focused on media. For this purpose, it issued a new brochure on the Center’s work compatible with its strategic plan. It also developed its website and launched it in a new design, which included a large amount of

information about the activities of the Center and reflecting its vision, mission and objectives. To increase its visibility, ACAD published its most important news and its implemented activities in the local newspapers. In the same context, ACAD attached importance on the necessity of communication with its beneficiaries in particular and with the public in general through the different social media such as the Facebook, Twitter and YouTube. It also established its special account on Instagram and LinkedIn.

Executive Summary 2015

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Acad_ps
ACAD ps
Acad.ps
Arab Center for Agricultural Development-ACAD

Geographical areas:
West Bank, Jerusalem & Gaza Strip.

Number of beneficiaries:
Women **1.688**
Men **2.427**
Persons with Disabilities **102**

Issued a new brochure, developed the website and launched it, published news and activities in the local newspapers and connecting with beneficiaries and audience through social media.

Projects value funded:
915,974 US dollars

Implemented projects:
11 developmental projects.

Gaza Branch: Heji Bld. 4th floor- Haboosh St.- Gaza
08-284 774 5 08-282 810 6

Headquarter: Al Bardouni Bld. 3rd floor- Yaffa St.- Ramallah
02-298 274 1 02-2960390/1/2/3

Programs and Projects

Most important projects implemented by ACAD in 2015:

« Rehabilitation of Ein Aroura Spring in Bani Zaid Ash-Sharqieh town in Ramallah governorate:

ACAD implemented a restoration and rehabilitation project for Ein Aroura Spring located between Aroura village and Mazari' Al-Noubani village funded by the French Rhone-Mediterranean and Corsica Water Agency, Besançon Municipality, Rhone Alps Governorate, and Doubs with the administration of the Palestinian – French Friendship Society in Besancon. This project was implemented in partnership with the Water Training Institute of the Palestinian Hydrology Group and Bani Zaid Ash-Sharqieh Municipality. Through this project, the spring was restored and rehabilitated and a water cistern of 200 cubic meters was built to enable the Municipality to distribute water for a larger number of families living in the vicinity of the Cistern. As a result, number of beneficiaries increased from 30 families to approximately 75 families in addition to two nearby schools.

The total cost of this project amounted to about $60 thousand of which 36 thousand Euros was funded by the above mentioned donors. Meanwhile ACAD and Bani Zaid Ash-Sharqieh Municipality contributed to the remaining amount of money. The project implementation was completed in May 2015.

« Empowering Women Entrepreneur Project-Phases One and Two:

Within the Deprived Families Economic Empowerment Program (DEEP) implemented by the UNDP in partnership with ACAD and funded by the Swedish Agency for International Development in partnership with the Islamic Development Bank, Empowering Women Entrepreneur Project was implemented. This project aims at empowering Palestinian families by starting small enterprises that help them to find an income source in addition to ensuring the continuity and sustainability of these projects.

This project was implemented in two phases and achieved a great success by targeting marginalized women entrepreneurs. The first phase was implemented during the period from 1 April 2014 to 30 April 2015. The total budget of this phase was $261,642 and the number of beneficiaries was 35 women from seven villages located south of Nablus city: Jamaan, Oref, Ainabous, Awarta, Burqa, Al-Naqourah and Ajansania.

Phase two of this project was implemented in villages of Burin, Asira Al-Qeblieh, Madam, Duma, Howarra, Majdal Bani Fadhel, Ainabous, Awarta, Jamaan and Beit Dajan. The number of beneficiaries was 50 women and girls entrepreneur. The project contributed to building the capacities of the beneficiaries in how to start small enterprises and how to manage the project professionally. Each beneficiary was also offered a grant of $6,600 in addition to technical assistance and support in the implementation of her enterprise. The total amount of this phase, which was completed by the end of 2015, amounted to $408,540.

« Youth Entrepreneurship Project (YEP):

Youth Entrepreneurship is a project funded by the European Union in partnership with the French Foundation "Planet Finance", the Lebanese Group Society and Alexandria Businessmen Association in Egypt and ACAD Finance. This project aimed at strengthening youth (males and females) capacities of age group 18-30 years in several Palestinian areas. The project provided training for the target groups in the field of small enterprises management and how to have access to markets in a scientific and simple manner in addition to providing them with grants and suitable loans to implement their projects and assisting them in preparing action plans in cooperation with ACAD's specialists.

YEP benefitted 512 young people (males and females) by providing them with training and building their capacities.

Within the context of the project, 180 individual enterprises were implemented for the young beneficiaries including a number of young persons with special needs, who were targeted and integrated in the social and economic life.

The project was concluded with a conference held in Sharm Al-Sheikh in which winners from the participating organizations were honored.

This project started in 2013 and ended in October 2015.

« Supporting Youth and Women Economic and Social Trends in Beit Sira Town in Ramallah Governorate:

By the end of April 2015, ACAD completed the implementation of activities carried out within "Supporting Youth and Women Economic and Social Trends in Beit Sira Town" project funded by Montreuil Municipality of France and managed by the French-Palestinian Decentralized Cooperation Network in cooperation with Beit Sira Municipality.

Twenty five (25) women have benefitted from the project, which contributed to building their capacities and establishing the "Saving and Credit" project within the activities of the Cooperative Society operating in Beit Sira.

Moreover and within the activities of this project, two projects were implemented: the first a grocery run by Beit Sira Cooperative in which 21 women are members. The grocery serves all the cooperative members in addition to a large number of the town residents due to its distinction, quality of its goods and its competitive prices. The second

is students services center, which serves all schools and universities students by providing them with all their needs such as stationery, supplies, photocopying, computers use for scientific research in addition to a library rich with books, references and storybooks for all stages and age groups in the town.

« Planting One Million Olive Trees in Palestine:

Within the activities of the "Good Olive" project, implemented under "Planting One Million Tree in Palestine" project in partnership with the Arab Society for the Protection of Nature and the Palestinian Voluntary Work Committee, ACAD distributed 7,000 olive seedlings on 19 locations in areas nearby the Separation Wall and settlements. The trees were planted in a land of area of 245 dunums by organizing voluntary work campaigns for planting seedlings in coordination with the voluntary work organizations and youth clubs and organizations.

« Project for Supporting Persons with Disabilities:

This project, which was implemented by Bethlehem Arab Society for Rehabilitation in partnership with ACAD, aimed at promoting the economic situation of persons with disabilities. For this purpose, the Arab Center signed an agreement with ACAD Finance to provide training and follow up within "Build Your Business" (BYB), targeting persons with disabilities in Bethlehem and Hebron area.

By the end of 2015, another agreement was signed with Bethlehem Arab Society for Rehabilitation to provide training for persons with disabilities on how to professionally

manage small enterprises as well as assisting them in the preparation and implementation of action plans for their proposed enterprises and providing loans for them to start their own enterprises.

By the end of 2016, 80 persons with disabilities from Jenin and Nablus areas will be trained.

« Advancing the Rights of Vulnerable Women and Children in East Jerusalem:

This EU funded project is implemented in cooperation with the German Heinrich Boll Foundation "Palestine and Jordan Office" and in partnership and coordination with five local and international organizations: the Arab Center for Agricultural Development (ACAD), Art Lab, Right to Play, SAWA and War Child Holland (WCH).

The implementation of this three-year project started at the end of 2014. During 2015, ACAD implemented phase one, which is considered the most important phase of the project. During this phase, ACAD worked on building capacities of women in several aspects including life skills, savings and credit program, how to start your enterprise and others. These trainings aimed at promoting women capacities for dealing with the community and to enable them to manage their daily lives in an easier manner. The project worked with four societies: The African Community Society, Jerusalem, Burj Al Luq Luq Community Center and Society, the Domari Society of Gypsies and Women for Life.

This project consists of three phases: capacity building, training in several fields related to enterprises identified in the needs assessment study and the market study, infrastructure for the identified enterprises and marketing of products that will be produced.

Six small collective enterprises of 20 thousand Euros each will be established in different fields such as production of home and garden seedlings to be sold in Jerusalem, catering, beauty salon, restaurant for popular foods, etc. Currently, ACAD is working with two grassroots organizations operating in Jerusalem: Burj Al Luq Luq Community Center and Society and the Domari Society in Shufat. In 2016, a partnership agreement will be signed with a third organization.

« Toward a Local Network for the Defense of Farmers' Rights:

Within "Toward a Local Network for the Defense of Farmers' Rights" project funded by the Norwegian People Assistance Program (NPA) for the fourth consecutive year, ACAD Gaza Branch has continued the implementation of a number of activities and events including the following:

- Implementing a training program entitled "Social Accountability" in coordination with the Coalition for Accountability and Integrity "AMAN". This week training aimed to strengthen the accountability mechanisms as one of the control means and to rectify deficiencies in order to achieve good and democratic governance in the governmental and civil organizations.
- Organizing events and activities to support the national products and boycott the Israeli products. In this context, five awareness sessions have been held in coordination with grassroots organizations working in the agricultural field in five governorates in Gaza. The sessions ended with a hearing and accountability meeting with the decision makers' representatives: Ministry of Economy, Ministry of Agriculture, Chamber of Commerce, and the private sector during which participants requested these representatives to take the necessary measures that contribute to support the national products as a substitute for the Israeli products.

- Organizing a broad campaign that aimed to attract the attention of decision makers regarding the share of agriculture from the public budget of the Palestinian Authority, demanding the PA to raise it from 1% to 5%. Increasing this share will contribute to supporting the productive sectors and the food security and will confront the increasing rates of poverty and unemployment in addition to consolidating the farmers' adherence and steadfastness on their land.
- Electing a coordination board for the Local Network, whose members received training and were involved in ACAD's activities and the campaigns launched for advocating social and economic rights. Also, the Network held a meeting for its general assembly in which a coordination committee of five persons (3 men and 2 women) from all the governorates was elected. Later, the elected committee in coordination with ACAD contracted a consulting company to develop a three-year strategic plan.

- Organizing a study day under the name “Toward a more steadfast and sustainable Agricultural Sector” in which a large number of local and international organizations’ representatives participated along with experts and representatives of grassroots organization working in the agricultural sector. This Day was concluded with important outputs and recommendations. The working papers were collected in a booklet issued by ACAD.
- Holding a workshop for the Network’s members so as to highlight the difference between a social movement and a civil organization and not to mix between the two frameworks so as to strengthen the advocacy and social role of a social movement.
- ACAD in cooperation with the Local Network conducted a Co-existence Day with a farmer living in a marginalized and remote area in south Gaza Strip nearby Sufa Crossing Border in Rafah Governorate. This Day aimed to raise awareness about the sufferings of farmers in the borders area, empower them and affirm on supporting and backing them.

- ACAD organized a concluding conference in which it presented the activities implemented during 2015. The conference included speeches for the Ministry of Agriculture, the Norwegian People Assistance Program (NPA) and partner grassroots organization. It is worth noting that ACAD has built relations with about 16 civil grassroots organizations throughout Gaza Strip to which acknowledgement and appreciation certificates were awareded.

« Support for Building ACAD's Capacities Project:

ACAD obtained a grant of 8,000 Euros from the French Catholic Committee Against Hunger and for Development (CCFD) allocated for ACAD's activities and programs during 2015.

« The Italian Grant " Start-Up Project ":

This project was implemented in cooperation with the Italian Cooperation for Development. It targeted around 120 students (males and females) in a number of Palestinian universities and technical colleges including: Palestine Technical University – Khadoori, Fashion and Fabrics Institute in Bethlehem, Al-Aroob Agricultural College and Tulkarem Chamber of Commerce and Industry. The project worked with students who are going to graduate by the end of the academic year as well as students who have already graduated but failed to find a job opportunity.

The project provided training for the beneficiaries on how to start up their enterprises and how to prepare action plans and feasibility studies for the projects proposed by the students. Additionally, each beneficiary was supported with a small amount of money to apply his/her enterprise by a miniature model to study the extent of its success from the practical aspect.

Through specialized workshops, the project followed up all students in implementing their enterprises, which were presented for the audience so as to select the best two enterprises from each group. The winners were granted financial incentives to complete their enterprises and enter the market.

It is worth to mention that a number of students established their enterprises by their own financial resources while others obtained small loans from ACAD Finance to start up their enterprises.

« Students Scholarships Project:

In 2015, ACAD signed an agreement with the UNDP within DEEP Program and the Ministry of Social Affairs to implement a project under the name "Palestinian University Students Scholarships" funded by the Islamic Development Bank. This project, which is of total amount of 170 thousand Euros, benefitted 225 students from different universities in the West Bank. The beneficiaries were selected through a survey study conducted for students' lists from all the West Bank governorates provided by the Ministry of Social Affairs.

« ACAD Finance Company

ACAD Finance Company, which the Arab Center for Agricultural Development (ACAD) owns more than 56% of its shares. It is also considered the financial arm of ACAD in achieving its developmental broad objectives and its expansion since its establishment in 2014.

In 2015, ACAD Finance expanded the geographical scope of its financial services to reach to 61 new locations, including camps, villages and cities. Accordingly, the number of targeted locations amounted to 285 local communities throughout the West Bank and Gaza Strip.

In comparison with 2014, ACAD Finance achieved a growth in the number of disbursed loans by 79% to reach to 2,400 loans in 2015. Similarly, the value of the loans increased by 95% and exceeded $9 million.

By the end of 2015, the active credit portfolio and the active loans amounted to $9.6 million and 3,700 loans respectively. The credit portfolio for productive income generating projects formed 90% of the total existing portfolio while the agricultural sector acquired 30% of the portfolio in addition to the joint portfolio between the agricultural sector and other sectors such as agricultural marketing, manufacturing and services. Women, especially in the rural area, formed more than 57% of the total number of beneficiaries while the camps and rural areas formed more than 45% of the portfolio.

In 2015, ACAD Finance in cooperation with Bethlehem Arab Society for Rehabilitation designed very accessible financing products for persons with special needs to finance productive enterprises for them together with training and rehabilitation programs.

Within this context, four training courses were organized on the selection and management of projects of which 90 persons have benefitted from areas located in south the West Bank. This is in addition to preparing feasibility studies for 70 enterprises of which 54 enterprises were financed with $209 thousand.

In Nablus governorate, ACAD Finance in cooperation with UNDP and the Qatari Afif Foundation launched a youth project for finding job opportunities. In addition to financing, this project provided training and consultations. Within this project, ACAD Finance funded 132 enterprises for young people less than 35 years old in a total amount of $826 thousand.

Furthermore, ACAD Finance in cooperation with the Ministry of Agriculture and the UNDP with Funds from the International Agricultural Organization (IFAD) designed financing products allocated for the support of agricultural

enterprises in Central and North West Bank governorates. This project financed 86 enterprises with a total amount of $600 thousand, most of which for low income farmers and farmers in “C” area.

« Public Relations and Networking

« Public Relations and Networking at the local Level:

In confirmation of the importance of local institutional partnership to achieve integration of roles and contribute to accelerate economic and agricultural development, ACAD maintained its relations with the local organizations and institutions and continued to further build partnership and professional relations to implement joint activities that meet the needs of beneficiaries, including:

- Partnership with the Arab Society for the Protection of Nature in order to strengthen the Palestinian farmers’ steadfastness on their lands threatened with confiscation. Within “the Good Olive” project, ACAD signed a partnership with the Arab Society for planting olive seedlings in all the Palestinian territories including occupied Palestine 1948.
- Partnership with the Palestinian Voluntary Work Committee to implement the activities of Planting Olive Trees Project through recruiting a number of volunteers for this purpose.
- Signing a memorandum of understanding with Al-Quds University – Sustainable Development Institute to implement activities relying on specialization and professionalism in the agricultural and rural development sector. These activities targeted students, youth, women and farmers in the rural areas, camps and marginalized areas.
- Signing a memorandum of understanding with the Palestinian Ministry of Labor; this Memo was signed between the Ministry and all organizations working in the field of employment, training and lending. ACAD participated in the debate and discussions sessions to formulate this Memo.
- ACAD maintained its membership in the Non-Governmental Organizations Network (PNGO) and participated in the majority of meetings and events organized by it whether in the West Bank or Gaza Strip. The Network’s agricultural sector adopted a paper presented by ACAD under the title “Facts Paper” on the agricultural sector and the reconstruction process in Gaza Strip. This paper became a reference for all the civil societies joining the Network and operating in the agricultural sector.

« Public Relations and Networking at the International Level:

- ACAD maintained and continued to promote its partnerships, which have existed since a long time with a

number of international organizations, including the Palestinian – French Friendship Society, the French – Palestinian Solidarity Organizations, the Belgium – Palestinian Solidarity Organizations and the French ACTED organization. ACAD also build new solidarity and technical partnerships so as to provide better services for its beneficiaries including:

- A membership in the International Land Coalition. ACAD is the first Palestinian organization that became a member in this Coalition, which is a global alliance of civil society and farmers' organizations.
- A partnership with Association France – Palestine Solidarite Alsace to finance the Planting of Olive Trees Project with a campaign entitled "Planting One Million Olive Trees for Peace".
- A partnership with the Association France – Palestine Solidarite (AFPS) to provide training for the palm farmers in the Jordan Valley (Al-Aghwar).
- ACAD maintained its membership in Habitat International Coalition, which focuses on the rights for land and housing.

« Lobbying and Advocacy:

ACAD is one of three partners forming the Food Security Consortium, which is a lobbying and advocacy link for all available financing and strategic resources in Gaza Strip. It works within a lobbying and advocacy strategy that advocates for farmers in all their places of residence and provide adequate developmental financing to support the agricultural sector.

Recently, ACAD formed a coalition of agricultural organizations; one of its important tasks is to lobby the decision makers, relevant ministries, the international organizations operating in Gaza Strip and other organizations to improve the agricultural situation and achieve justice for this sector by providing it with financing opportunities. This will ensure consolidating the national identity and citizens' steadfastness in the agricultural areas. This Coalition will be announced in 2016.

« Participation in Conferences and Events Locally and Abroad:

During 2015, ACAD participated in a number of conferences and events, most important of which are:

- Participation in Lenten Campaign in France implemented by CCFD. The visit included several meetings with different groups funding CCFD. The participation also included visits to media institutions where ACAD participants presented the Center's programs and their importance for the Palestinian low- income farmers in the rural and marginalized areas. The meetings also highlighted the Center's achievements with the cooperative societies in Palestine and the importance of activating the saving and credits programs in those societies. The campaign lasted 21 days from 2 to 23 March 2015.
- Participation in the Land Day event on 31 March 2015 in coordination with one of the grassroots organizations operating in South Gaza city nearby Beit Hanoun crossing border (Erez) to consolidate the relation with the farmers. This event also aimed to condemn the siege imposed on Gaza as well as the buffer zone which deprives farmers of reaching to their land and of job opportunities and adversely affects the food security in Gaza Strip. Members from the local network for supporting farmers' rights participated in this event.
- Participation in a meeting held for the administrative committee of the Youth Entrepreneurship Project in Beirut in June 2015. The meeting discussed the project developments, activities implemented and preparations for holding the final meeting.

Participation in the final conference of the Youth Entrepreneurship Project held in Sharm El-Sheikh in October 2015. The conference was attended by representatives of YEP, EU, partner organizations and ACAD Finance. During the conference, the project challenges and results were presented and winners from the three organizations were honored.

- Participation in Sanabel Conference held in Sharm El-Sheikh in October 2015. The conference was attended by representatives of microfinance organizations and networks in the Arab World.
- Participation in the Solidarity Week in France in partnership with SIDI in November 2015. During this week ACAD representatives participated in seminars and conferences on ACAD work and activity and discussed ways of cooperation regarding writing a special project for Nablus city and neighborhoods.
- Participation in a meeting with members from CCFD in France in November 2015. The meeting discussed the importance of solidarity tourism and how to develop it.

« ACAD in Media and Social Media Networks:

During 2015, ACAD gave attention to the media aspect publishing its news and the projects and activities it is implementing through its website, local newspapers or social media networks.
In mid 2015, ACAD launched its new website in both English and Arabic (www.acad.ps), taking notice that the website is compatible with its strategy and including full and comprehensive information about its activities and projects in addition to publishing the Center's financial and administrative reports.
ACAD also focused on publishing its activities regularly in two local newspapers: Al-Quds and Al-Ayyam. As regards the Center's activities and participation in conferences and workshops abroad, they were covered by foreign newspapers.
During the last two years, companies and organizations sought to build websites on the Facebook, Twitter and other social media, due to the fact that these sites are the more visited in Palestine and for being a fast way to reach users. In this aspect, ACAD concentrated on keeping abreast of this development so as to reach the largest possible groups of the society. For this purpose, it continuously updated its website on Facebook and Twitter and posted news and photos of activities it implemented. Additionally, it provided its own YouTube channel with videos made by the Center or partners with them ACAD implemented joint projects. It also created accounts on other networks such as Instagram and LinkedIn, which are continuously updated.

ECONOMIE
MICRO-CRÉDITS
Une banque pas vraiment comme
Le tour de Vendée d'un
المركز العربي للتطوير الزراعي بالشراكة مع جامعة خضوري يختتمان دورة تدريبية للطلبة المقبلين على التخرج
غزة: جمعيات زراعية صغيرة تطالب بعدم استثنائها من المشاريع التمويلية المقدمة من الجهات المانحة
L'épargne solidaire, outil du développ
"أكاد" ينظم زيارات تبادلية ضمن مشروع النهوض بحقوق النساء والأطفال المهمشين في القدس
الهيئة العامة لجمعية "أكاد" تعقد اجتماعها السنوي
غزة: الإعلان عن إطلاق شبكة محلية لدعم حقوق المزارعين
فلسطين تشارك في هنغاريا باجتماعات دولية بشأن حماية واستخدام المجاري المائية العابرة للحدود
Animations du carême du CCFD- Terre solidaire
Bienvenue aux partenaires
"أكاد" توقع اتفاقية تعاون وشراكة ضمن مشروع "زيتون الخير"
القنصل الفرنسي العام يدشن مشروع تأهيل بئر جمع مياه عين عاروورة
بحث التعاون المستقبلي بين "نساء من اجل الحياة" و"أكاد"

List of Projects implemented in 2014 and 2015

Program	Donor	2015	2014
YEP	Planet Finance	65,628	32,712
Supporting Economic and Social Trends in Beit Sira	Decentralized Cooperation Network	3,718	39,192
Planting Olive Trees	French Cooperation	27,900	24,934
Economic Empowerment of Poor Families	UNDP - DEEP		313,163
Empowerment of Women Entrepreneurs (1)	DEEP - SIDA	135,912	125,729
Empowerment of Women Entrepreneurs (2)	DEEP - SIDA	397,424	11,117
DEEP - AFIF Program	DEEP - AFIF	28,696	1,742
Advancing the Rights of Vulnerable Women and Children in East Jerusalem Project	Heinrich Boll Foundation - EU	104,469	14,088
Rehabilitation of Ein Aroura Spring – Bani Zaid Ash-Sharqieh	Palestinian – French Friendship	41,500	-
Toward a Local Network for the Support of Farmers' Rights - Gaza	NPA	47,321	61,240
Italian Grant – Start UP	Italian Consulate	18,834	-
Students Scholarship Program	UNDP -DEEP	44,572	-
Supporting Economic and Social Life in Beit Sakaria	NDC	-	18,289
Emergency Relief - Gaza	NPA	-	65,244
Other programs		-	1,800
Total		**$ 915,974**	**$ 709,250**

Resources

« Human Resources:

No changes occurred on the number of ACAD's employees in 2015. This is due to the fact that the projects and programs implemented in 2014 continued in 2015.
Accordingly, the number of employees in 2015 was 23 employees of them 13 females and 10 males.
Regarding training, a number of ACAD's employees participated in local training courses according to their field of work and specialization.

« Physical Resources:

Most of the Center's assets procurement were funded through the Norwegian project and Jerusalem project.

Developments on immovable assets during 2015

Item	Main Office	Gaza branch	Total in $
Office equipment and apparatuses	478	415	**893**
Computer sets and related devices	6,718	180	**6,898**
Total	**$ 7,196**	**$ 595**	**$ 7,791**