



ENVIRONMENTAL AND SOCIAL MANAGEMENT MANUAL

INNOVATIVE PRIVATE SECTOR DEVELOPMENT PROJECT (IPSD)

WEST BANK AND GAZA

Updated

February 24, 2022

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1. Introduction and Purpose of the Manual

The Innovative Private Sector Development Project (IPSD) is the Ministry of National Economy (MoNE) project funded by the World Bank (WB) and implemented by Development Alternatives Inc. (DAI) as a Project Implementing Agency (PIA). IPSD is a US\$13 million project with the objective of improving economic opportunities for individuals and firms in the West Bank and Gaza (WB&G). It also falls under the World Bank's overarching objective to alleviate market failures related to gaps and binding constraints in the entrepreneurship ecosystem of the digital economy including human capital, financing, product markets, enabling policies, institutional support, and connectivity.

The main project components include providing grants and technical assistance to start-ups and innovative SMEs. The project has three components:

Component 1: Entrepreneurship Ecosystem Development, aims to strengthen entrepreneurship ecosystem development by improving market linkages to Arab communities in regional entrepreneurship ecosystems; develop a dynamic startup finance ecosystem with a focus on angel investing; improve company registration procedures and develop a home-based business framework. Component 1 includes the following activities:

- Activity 1: Improving market linkages to Arab communities in regional entrepreneurship ecosystems—connectivity and access to markets.
- Activity 2: Developing a dynamic startup finance ecosystem with a core focus on organized angel investing—financial infrastructure.
- Activity 3: New automated company registration system—technology infrastructure and integration.
- Activity 4: Developing home-based businesses framework—technology infrastructure and regulatory policy.

Component 2: Building an Outsourcing Hub in Gaza, aims to build an outsourcing hub in Gaza through the support of Gaza Gateway (GGateway) – a not-for-profit that has been supporting software skills development in Gaza over the last five years and has achieved positive results in training and job placement of its graduates. The activities include: Activity 5: Developing the outsourcing model and piloting expansion of an existing organization in Gaza—human capital and markets.

Component 3: Project Management.

This Environmental and Social Management Manual (ESMM) aims function as a guide and directives for the environmental and social requirements under the IPSD programme (the ESMM is annexed to the project operation manual under Annex 12). The manual outlines policies and procedures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. It contains a range of suggested measures and plans to reduce, mitigate, and/or offset potential risks. Social and environmental risks that have been identified and that are mitigated using processes and mechanisms identified in this manual include; discrimination and social inclusion, specifically relating to vulnerable groups; labour and workers' rights; sexual exploitation and abuse / sexual harassment (SEA/SH); exposure to COVID-19; and minor environmental impacts such as personal protection equipment (PPE) waste and e-waste production.

The main project components include providing grants and technical assistance to start-ups and innovative SMEs. The IPSD beneficiaries are tech and tech-enabled start-ups and innovative SMEs. The project doesn't support any industrial related or construction activities, or any other activities that entail pollution generation. However, as the use of the funds have low risk to include supplying laptops, computers, or other small IT equipment, the ESMM will provide guidelines to safely dispose e-waste when required.

COVID-19 and the shocks it has created, have created many limitations for the implementation of the IPSD programme. Many activities have been delayed or amended in order to comply with national regulations and ensure the safety and security of all involved with the programme. This section outlines the measures that IPSD has put in place to conduct our work and activities in a safe manner and to work jointly with partners and beneficiaries to share best practices

Vulnerable groups identified for the purposes of this project include females leading SME's or entrepreneurs; Young people throughout Palestine who are struggling to find employment; and residents of Gaza, where the socioeconomic environment is particularly fragile. The manual highlights the mechanisms in place to ensure the inclusion of these groups and that benefits to them are maximised and that negative impacts are minimized.

The mechanisms that the manual will outline also includes consultation and participation and how they will work to ensure that stakeholders views are incorporated, and negative impacts are reduced; processes to ensure that Covid 19 transmission is minimised.

Manual includes environmental and social assessment process including screening of start up's and SME's in addition to activities, to ensure that potential risks are mitigated before initialisation. In addition, it includes procedures to address GBV and SEA potential risks , SEAH safeguards and procedures, and the project Grievance Redress Mechanisms (GRM), that is updated to include Covid-19 related issues as well as GBV and SEA.

The ESMM includes health and safety mitigation measures for the project to abide with World Health Organization (WHO) and Ministry of Health guidance to minimize risk of exposure to COVID-19, workers health and safety, grievance, social inclusion, consultation, Sexual Exploitation and Abuse (SEA)/Sexual Harassment (SH).

1.1 Activities' Eligibility under IPSD project

The Project supports technology-driven, technology-enabled start-ups and/or high growth potential innovative SMEs. SME's and Start-ups can be across sectors, but need to be exclusively tech or tech enabled, except of industrial or manufacturing. The following is anticipated eligible activities

Component 1: Entrepreneurship Ecosystem Development

Activity 1, initiative 4: The market access services

- (a) Marketing and communication strategies, including branding strategies and social media/digital strategies.
- (b) Production process improvement and technology upgrade.
- (c) Strategic intellectual property plans, diversification and product/service innovation and development, and research and development planning The World Bank Innovative Private Sector Development.
- (d) Identification of new markets, sector analysis and market development, export strategy, including compliance with foreign laws and regulations.
- (e) Investor/supplier visits, acceleration programs, and promotional/ networking events.

Activity 2, initiative 1: Angel group/network building

- a) Direct coaching to angel champions, investors, and group managers.
- b) TA on network/group design and build-out (developing an operating model, member recruitment strategy, deal sourcing channels, due diligence frameworks, standard documentation, public relations, and so on).
- c) Performance-based operating funding to angel groups/network
- d) Study trips to regional/international angel investing conferences
- e) The project may also engage in system-level activities benefitting all Palestinian angel groups, such as
 - (i) Development of common documents and guidelines for entrepreneurs and investors.
 - (ii) Advice and documentation on investment instruments appropriate for the Palestinian market (standard equity, quasi-equity, convertible debt, quasi debt, revenue share agreements or guarantees, and so on):
 - (iii) Engagement with service providers such as legal firms on angel investing topics; and
 - (iv) Diaspora investing/investment syndication/sidecar funds.

Activity 2, initiative 2: Investment readiness advisory services

The capacity building program for intermediaries could include the following:

- a) Trainings to build intermediary staff capacity in early stage capital raising strategies
- b) Technical support to develop curriculum and resources for a training program

- c) Ongoing guidance on providing access to finance support services to clients
- d) Performance-based funding linked to successful fundraising of clients

Activity 2, Initiative 3: Catalytic funding grants

- a) Pre-investment grants: will involve grant funding to enterprises that have not received any third-party investment and show business and investment promise but are still not considered 'investment ready' by investors. The purpose of these grants will be to provide funding for entrepreneurs to address shortcomings identified by investors and to improve the likelihood that companies can subsequently secure angel (or other relevant early stage) investment within a short time frame (targeting 3–6 months).
- b) (b) Co-investment grants will provide supplementary funding to enterprises that are able to raise investment from business angels and other eligible early-stage investors. The purpose of these grants will be to provide additional funding—beyond what investors are willing to make—to help early stage enterprises develop and grow. The grants may also help lower the risk perception of investors by better capitalizing the enterprises, thereby providing a longer 'runway' to achieving business development milestones that lead to stronger businesses. In addition, supplemental grant funding could encourage investors to spread capital across more investments (portfolio strategy), thereby leading to more entrepreneurs receiving the benefits of angel investors as partners.

Component 2. Building an Outsourcing Hub in Gaza

Phase I: Operational and market assessment

- a) The PIA will bring on board experts to review GGateway's operations and develop a 3-year road map for scaling the organization sustainably. The assessment will provide recommendations on enhancing GGateway's organizational structure, business operating model, curriculum and instructors, marketing and business development strategies, financial model, operating cost and projections, and investment needs for the next 3 years, and an IT system for facilitating internal and external transactions.
- b) The PIA will bring on board experts to conduct a market demand and supply assessment, including survey work.

- Phase II: Implementation of pilot activities

The second phase would support GGateway to implement the roadmap of activities identified through Phase 1. The PIA will recruit experts experienced in managing similar organizations to consistently mentor and provide guidance to GGateway's staff and senior management in terms of optimizing its operations.

The activities of this phase would include:

- a) Organizational structure. Support the implementation of a new organizational structure and provide details on key roles and responsibilities—including job descriptions.
 - b) Business model and budget. Provide details on staffing needs, in line with the potential increase in demand; upgrade requirements in infrastructure (facilities, equipment, and so on); and core business verticals that GGateway would focus on.
 - c) Curriculum, instructors, and operations. Improve the training curriculum and build the roster and capacity of instructors.
 - d) Promotion and business development. Support GGateway to develop new business opportunities for GGateway’s network (outsourcing house and local software companies) in local and international markets (e.g. GCC, United States). This would entail:
 - i. Recruiting two business development experts, located, for example, in the GCC, for three years, and a third expert, located in the United States for one year (third year). The role of the experts is to develop a database of potential clients, identify sales leads, pitch GGateway’s services to prospective clients, facilitate B2B connections, and manage consistent relationship with clients.
 - ii. Establishing a back office, for example, in one of the GCC countries for three years, and back office in the United States in the third year. The offices will allow GGateway to be closer to clients and ensure a continuous flow of operation, in case of any disruption in Gaza.
 - iii. Organizing networking events and three missions for GGateway’s senior management to Saudi Arabia, United Arab Emirates, Bahrain, United States, or other countries, to promote their services and acquire new clients.
 - iv. Developing GGateway brand and communication efforts.
- Phase III: Sustainability model development

Support GGateway to put in place conditions for sustainability, by developing possible revenue stream options, activities, and connections with potential investors, along with IFC.

The IPSD Project doesn’t support any industrial related or construction activities, or any other activities that entail pollution generation. With reference to the Environmental Assessment Policy, the technology-driven or technology- enabled, or innovative SME’s and Start-ups financed, or co-financed activities shouldn’t have potential adverse environmental impacts on human populations or environmentally important areas—including wetlands, forests, grasslands, and other natural habitats. SME’s and Start-ups implementing activities that are likely to have minimal or no adverse environmental impacts will be eligible.

Therefore, the eligible technology-driven or technology- enabled, or innovative SME’s and Start-ups application will be environmentally and socially screened under section 2.

1.2 Implementation Arrangement and Roles and Responsibilities

This section outlines overall project implementation arrangements and roles and responsibilities of IPSD project main entities. The project implementation arrangements would entail two levels. At the apex is the Ministry of National Economy (MoNE) as the formal Counterpart (PC) to the project. For the overall management of the project there would be a Project Implementation Agency (PIA). The following summarizes the main project functions of each of the parties referenced above and other entities relevant to this manual:

1.2.1 Ministry of National Economy (MoNE)

The MoNE will take a key part in the project to represent Government and ensure Government involvement in strategy and policy, ensure effective communication between the PIA and the PA, to chair the Project Advisory Committee (PAC), report progress to the Palestine Authority,

Key roles and responsibilities include:

- Provide input, through the PAC which it chairs, on strategic aspects of the IPSD project, participating in the project preparation process and disclosing relevant safeguards documents in country.
- Ensure activities are well coordinated with other public sector and donor engagements, keeping the Bank and PIA informed of changes that would impact the project's development objectives.
- Enter into an implementation agreement with the PIA setting out conditions for implementation of the (IPSD) project, and roles and responsibilities of the parties, including decision making authority for funds allocation based on acceptable methods and procedures for procurement acceptable to the World Bank.
- Review annual work plans and budgets prepared by the PIA, ensuring alignment with overall objectives and timelines set for project completion.
- Review project progress and outcome reports with a view to monitor progress toward achievement of PDO-level and intermediate results indicators.

1.2.2 Project Implementation Agency (PIA)

The PIA was recruited from the private sector – with delegated decision-making authority for funds allocation and disbursement in accordance with performance-based contracts signed with the PA and in conformity with World Bank procurement and grant guidelines and in compliance with environmental and social requirements.

Key roles and responsibilities include:

- Project procurement
- Financial management of project funds;
- Day-to-day project management, include work plan preparation;

- Technical Services – specifically for the investment pipeline and capacity building;
- Monitoring and Evaluation, including Progress Reporting.
- Moreover, PIA will be responsible for the preparation and production of information material concerning the project’s activities and the GRM. The material resources that PIA will mobilize are – (i) a Project specific area on PIA website; (ii) a stakeholder engagement register/log; (iii); printed documents (leaflets brochures, posters, etc.) that will be used, based on the needs of the Social engagement plan.

1.2.3 Project Advisory Committee (PAC)

The Government has establish a Project Advisory Committee (PAC) to advise the PIA on project strategy, policy and implementation. The PAC’s members includes the MoNE (as chair), the Ministry of Finance and Planning and relevant sector Ministries and private sector representatives. The mandate of PAC will include: (i) responsibility for review of IPSD progress; (ii) provision of strategic guidance over IPSD implementation; (iii) coordination of the involvement of the relevant government agencies in the project, and (iv), facilitating public-private sector dialogue.

The PAC will meet as frequently as necessary to provide strategic and policy direction on all project activities, facilitate the coordination and operation of project activities, address obstacles to project implementation and receive regular progress reports from the PIA.

At the strategic level, the PAC will advise and make recommendations on innovative ways for the public and private sector to tackle the challenges of accessing economic opportunities and easing business entry for individuals and firms in the West Bank and Gaza. It will bring together high-level government and private sector stakeholders in a process to achieve shared objectives to promote market access and entrepreneurship investment opportunities, and it will promote dialogue and elaborate reform strategies to support entrepreneurship growth especially in the digital sector.

The membership of the PAC will comprise representatives of the private sector and government, including key government counterparts from the MoF, MoNE and MoTIT, together with representatives from the financial and private sector. It will be chaired by the MoNE. Participation of relevant representative stakeholders should be agreed on in a transparent manner and be balanced and practicable, so as to best serve the objectives of the board.

Specific responsibilities of the PAC are to:

- Review of IPSD progress,
- Provision of strategic guidance and recommendations during IPSD implementation,
- Coordinate the involvement of the relevant government agencies in the project, and
- Facilitate public-private sector dialogue.
- Provide strategic and policy direction on all project activities.

1.2.4 Environmental and Social Safeguard Officer (ESO)

The PIA mobilized human and material resources to ensure compliance with the environmental and social safeguards requirements. The ESO is responsible for the assessment, mitigation identification, management and monitoring of the project environmental and social considerations. The procedure to be followed by the PIA and ESO in assessment of projects is as follows:

- Carry out assessment /screening for SME's and activities by completing the environmental and social assessment/ checklist form.
- Carry out environmental assessment in a participatory manner and document stakeholder consultations in the assessment documents;
- Determine the potential risks of projects and set out the proper mitigation measures,
- Set out the basis for compliance and enforcement of terms and conditions for approval.
- Conduct Environmental and Social Monitoring.
- Prepare the environmental and social reporting for the project.

1.3 Laws and Regulations

This section outlines relevant Palestinian National Authority Environmental and Social Laws, in addition to the World Bank's Policies and procedures, the Ministry of Health and WHO guidelines for COVID-19, as the following:

- Palestinian Environmental Assessment Policy (PEAP), resolution No: 27- 23/4/2000;
- Palestinian Environmental Law No. 7, 1999;
- Palestinian Labour Law No 7, 2000 (Annex 1);
- World Bank's Policies and Procedures - (OP/BP 4.01)
(<https://www.worldbank.org/en/projects-operations/environmental-and-social-policies>)
- World Bank's Environmental Health and Safety Guidelines (www.ifc.org/EHSguideline)
- WHO and MoH guidance for COVID-19 (Annex 2),
(https://apps.who.int/iris/bitstream/handle/10665/331498/WHO-2019-nCoV-IPCPPE_use-2020.2-eng.pdf), (<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance>), <https://www.who.int/publications/i/item/considerations-for-public-health-and-social-measures-in-the-workplace-in-the-context-of-covid-19>

1.3.1 Palestinian Environmental Law and Palestinian Environmental Assessment Policy

The EQA is the main Authority responsible for environmental issues in Palestine. The IPSD Project will be implemented in compliance with applicable environmental laws and regulations of Palestine. Palestine has an environmental assessment Policy that is applicable to the proposed project. In addition, a wide range of laws and regulations related to environmental issues are in place in Palestine. Many of these are cross-sectoral and partially related to the Project activities. This section presents an overview of the major

national environmental laws and regulations that are relevant and may apply to activities supported by the project, and World Bank's ESF.

The Palestinian Environmental Law (PEL) No. 7 of 1999 was developed by the EQA to protect environmental resources, including land environment; air environment; water resources and aquatic environment; and natural, archaeological and historical heritage. According to the PEL, the protection of these resources shall be addressed in all social and economic development plans in view of sustainable development and protection of the rights of future generations.

The core issues of concern in the PEL are the protection of public health and social welfare, as well as the conservation of ecologically sensitive areas, biodiversity and rehabilitation of environmentally damaged areas. The PEL also sets penalties for violating any article presented under this law. The main objectives of the PEL include the following: (i) Protecting the environment from pollution, (ii) protecting public health and social welfare, (iii) incorporating environmental resources protection in all social and economic development plans and promoting sustainable development to protect the rights of future generations, (iv) conserving ecologically sensitive areas, protecting biodiversity, and rehabilitating environmentally damaged areas, (v) establishing inter-ministerial cooperation, (vi) promoting environmental information collection and publication, (vii) promoting public awareness, education and training.

Article 8 of this law reads, "The competent authorities, consistent with their respective specialization, shall encourage undertaking appropriate measures to reduce the generation of solid waste or any other hazardous waste to the lowest level possible, and to the best extent possible, shall encourage solid waste treatment, recycling or processing".

In accordance with Article 12, and 13, the disposal of any hazardous substance or waste should not be done, unless such a process is conformed with the terms, regulations, instructions and norms specified by EQA, in coordination with specialized agencies. Moreover, Article 47, EQA, in coordination with appropriate authorities, is responsible for determining projects that require environmental approvals prior to licensing.

The PEAP was approved by decree No: 27- 23/4/2000. It supports the sustainable economic and social development of the Palestinian people. Specifically, the PEAP objectives are to: (i) ensure an adequate quality of life in all aspects, and ensure that the basic needs and social, cultural, and historical values of the people are not negatively impacted as a result of development activities, (ii) preserve the capacity of the natural environment, (iii) conserve biodiversity and landscape, and promote the sustainable use of natural resources, (iv) avoid irreversible environmental damage, and minimize reversible environmental damage from development activities.

Under the PEAP, proponents of public and private projects are required to submit an application for Environmental Approval that informs the EQA and relevant approving authorities of the intended project activities. Subsequently, a determination is made whether an Initial Environmental Evaluation (IEE) or a

detailed EA is required. If neither an IEE nor EA report is required, the EQA, in coordination with the EA Committee, will determine if an Environmental Approval will be granted and, if so, under what conditions.

1.3.2 World Bank Environmental and Social Policies

The IPSD falls under the World Bank's operational policies. There are ten environmental and social policies referred to as the Bank's "safeguard policies". The Bank's environmental assessment policy and procedures in light of these ten safeguard policies are described in OP/BP (Operational Policy/Bank Procedures).

All the safeguard policies are not encountered and will not be triggered by IPSD project, but the project respect OP 4.01 Environmental Assessment where exclusion list included to ensure activities triggering the policy is excluded

World Bank classifies projects into EA categories, depending on the type, location, sensitivity, and scale of the project and the nature and magnitude of its potential environmental impacts. It uses the following three categories to signal the appropriate level of EA¹ for any given project:

- Category A: where the proposed project is likely to have significant adverse environmental impacts that are sensitive, diverse, or unprecedented. These impacts may affect an area broader than the sites or facilities subject to physical works. EA for a Category A project examines the project's potential negative and positive environmental impacts, compares them with those of feasible alternatives (including the "without project" situation), and recommends any measures needed to prevent, minimize, mitigate, or compensate for adverse impacts and improve environmental performance. For a Category A project, the borrower is responsible for preparing a report, normally an EIA (or a suitably comprehensive regional or sectoral EA) that includes, as necessary, elements of the other instruments.
- Category B: A proposed project is classified as Category B if its potential adverse environmental impacts on human populations or environmentally important areas--including wetlands, forests, grasslands, and other natural habitats--are less adverse than those of Category A projects. These impacts are site-specific; few if any of them are irreversible; and in most cases mitigatory measures can be designed more readily than for Category A projects. The scope of EA for a Category B project may vary from project to project, but it is narrower than that of Category A EA. Like Category A EA, it examines the project's potential negative and positive environmental impacts and recommends any measures needed to prevent, minimize, mitigate, or compensate for adverse impacts and improve environmental performance. The findings and results of Category B EA are described in the project documentation (Project Appraisal Document and Project Information Document).
- Category C: A proposed project is classified as Category C if it is likely to have minimal or no adverse environmental impacts. Beyond screening, no further EA action is required for a Category C project.

¹OP 4.01- Environmental Assessment Policy: http://web.worldbank.org/archive/website01541/WEB/0__-2097.HTM

The selection of the category is based on professional judgment and information available at the time of project identification. If the project is modified or new information becomes available, Bank EA policy permits to reclassify a project.

The IPSD under direct and co-financing will finance activities or projects that falls under category C and has low environmental and social risk. These risks are related to discrimination and social inclusion, specifically relating to vulnerable groups; labour and workers' rights; sexual exploitation and abuse / sexual harassment (SEA/SH); exposure to COVID-19; and minor environmental impacts such as e-waste production. Given that it is a category C project and there is no ESMF as a result, these risks will be mitigated using processes and mechanisms identified in this manual and provides and exclusion list for any activity under direct or co-financing. The PIA will retain environmental and social experts and needs to demonstrate capacity in environmental and social management and will be expected to provide overall guidance and capacity building in ES issues to firms.

1.4 IPSD Project Environmental and Social Safeguards Progress

During Q1, Q2 and Q3 (January 2021- September 13, 2021), IPSD Project has taken several actions to support the implementation of the environmental and social (E&S) compliance for project activities mainly as the following:

- A training and capacity building for IPSD staff was conducted by the ESO on the E&S safeguards.
- The project operation manual (POM) was updated to reflect the ESMM requirements.
- The E&S safeguards were integrated in project grant manuals.
 - CO investment program.
 - Ignite Program.
 - Gaza Tech and Innovative Recovery Program.
 - COVID-19 joint support program.
 - Nexus Program
- Information disclosure:
 - i. ESMM was disclosed on IPSD and MoNE websites, and an Arabic version of the ESMM was also developed.
 - ii. The electronic grievance submission forms and complaint entry forms were also provided in Arabic and English and placed on IPSD website.
 - iii. IPSD maintained a frequent and timely disclosure of information for all events and information sessions on social media platforms (Facebook, Instagram and LinkedIn), IPSD website, MoNE website and its social media platforms, and local newspapers.
- The Grievance Redress Mechanism (GRM) manual was updated to include provisions relating to GBV/ SEA/SH with a separate log coding. The GRM manual included special referral pathways for the GBV complaints and grievances.
- Number of E&S screening reports conducted for project activities were 112 across all programs, with the majority of having low OR minimal E&S risks. Details are presented in table 1.3.2.

- Stakeholder engagements were conducted during project implementation as the following:
 - On February 3, 2021, a virtual event was conducted to launch the Market Access Services Program, present the Market Assessment Findings conducted by Global Growth Hub, and introduce the E&S impacts under IPSD, and 217 people attended the event (MOM is detailed in Annex 9).
 - On April 28, 2021, an Arabic information session was held to introduce the Co-Investment Grants Program, which was hosted by Fikratalks - Paltelgroup. The program aims to provide supplementary funding to firms that are able to raise investment from approved early stage private investors. The event was held virtually via Teams with representatives of the project stakeholders to get their views and consider their feedback, and 100 people attended the event (MOM is detailed in Annex 10).
 - Launch of Ignite program: On June 14, 2021, an event was conducted with the participation of representatives from the Ministry of National Economy to launch the Ignite Investment Readiness Program, that aims to empower startups and SMEs to successfully raise investment to fuel the growth of their company. The event was held virtually via Teams (in English) with representatives of the project stakeholders to get their views and consider their feedback, in addition to presenting the E&S impacts under IPSD. Participants also included the IPSD team, Rainmaking team (IPSD IRAS Implementing Partner), and 98 people attended the event (MOM is detailed in Annex 11).
 - Ignite Arabic information session: On June 27, 2021, a virtual information session was conducted in Arabic about the Ignite program to introduce the coaching and training program (IRAS -Stage 1) and the relation to the Pre-Investment grants program, and 38 people attended the event (MOM is detailed in Annex 12).
 - On July 12, 2021, the IPSD and Techstart Projects launched the joint program “Gaza Tech and Innovative Recovery Program” with the participation of representatives from the Ministry of National Economy and the Ministry of Telecommunication and Information Technology. The program aims to provide urgent financial support to Palestinian tech and tech-enabled companies that have been damaged partially or fully by the recent war on Gaza to enable them to recover from the great losses to their business operations and infrastructure. The event was held virtually via Teams with representatives of the project stakeholders, and around 41 people attended the event (MOM is detailed in Annex 13).
 - On August 2, 2021, the IPSD and Techstart Projects launched the joint program “COVID-19 Support Program” with the participation of representatives from the Ministry of National Economy and the Ministry of Telecommunication and Information Technology. The program aims to provide financial support to Palestinian companies struggling through the current COVID-19 pandemic, noting that Applications that will be financed under IPSD will follow the environmental and social requirements stated in the ESMM. The event was held virtually via Teams with representatives of the project stakeholders, and 41 people attended the event (MOM is detailed in Annex 14).

- On August 11, 2021, IPSD organized an information session with the participation of representatives from the Ministry of National Economy, to share more information and raise awareness about the new NEXUS Market Linkages Program, that aims to support Palestinian startups and innovative SMEs with high growth potential in accessing new regional and international markets and expanding in existing ones. The session was held virtually through zoom with representatives of the project stakeholders. Participants also included the IPSD team, Global Growth Hub team (NEXUS Implementing Partner), and around 60 participants attended the event (MOM is detailed in Annex 15).
- Site visits to Entrepreneurial Services Organizations (ESO's) under the CI program: on June 3rd, IPSD team visited three ESO's in Ramallah ;The Paltel Group Innovation Hub (Fikra), Leaders and Flow organizations. The visits aimed to introduce the CI program, and to jointly work in engaging startups and investors in IPSD programs, in addition to matching entrepreneurs to investors and facilitating the investment. The ESO's include incubators, accelerators, advisory firms and other relevant entrepreneurship support intermediaries.

- Stakeholder Engagement indicators:

Table 1.3.1: Summary of stakeholder Engagement Indicators

1	Engagement with stakeholders	Information
-	Number of engagements	7
-	Type of Meetings	Consultation meetings, information sessions, Launch, Information Disclosure
-	Location	1)Virtual via Teams 2) Virtual via Zoom
	Number of attendees' Firms /participants	1. Market Access Services Program Launch: 217 participants 2. FikraTalk Session: more than 100 participants 3. Ignite Launch: 98 participants 4. Ignite Arabic information session: 38 participants 5. Gaza Tech and Innovative Recovery Program:41 participants 6. COVID-19 Support Program: 41 participants 7. NEXUS Market Linkages Program: 60 participants

- Key indicators for E&S performance:

Table 1.3.2: Key Environmental and Social Monitoring Indicators

Indicator	Remarks
Number of E&S screenings conducted across programs:	
1. CO investment program	11
2. Ignite Program	41
3. Nexus Market Linkages Program	37
4. Gaza tech and innovative recovery programs	13
5. COVID-19 Support Program	10
Total	112

Number of implemented E&S measures	1 Only 1 grant agreement is signed.
Number of COVID-19 reported cases (by beneficiaries) due to project related activities	None
Number of GRM complaints received including GBV, SEA/SH complaints	None One complaint was reported to WB GRM
Number of engagements	7

2 Environmental and Social Risk Assessment

2.1 Introduction

This section details the mechanisms and procedures for the environmental and social risk assessment, including consultation and participation of stakeholders and how to ensure their views are incorporated, and negative impacts are reduced.

The main project components include providing grants and technical assistance to start-ups and innovative SMEs. The IPSD beneficiaries are tech and tech-enabled start-ups and innovative SMEs. Support offered to start-ups and SMEs through the project includes online innovation and development activities. No industrial or construction activities is expected to take place.

The IPSD project is considered to pose low environmental and social risks however this manual will help to mitigate even these low-level risks. As the use of the funds have low risk to include supplying laptops, computers, or other small IT equipment, the ESMM will provide guidelines to safely dispose e-waste when required. The policies covered in this document comply with Palestinian Authority legislation, World Bank Environmental Health and Safety Guidelines, WHO safety guidelines (as outlined earlier in section 1).

The IPSD project has been assessed against social and environmental risks identified to be related to discrimination and social inclusion, specifically relating to vulnerable groups; labour and workers' rights; sexual exploitation and abuse / sexual harassment (SEA/SH); exposure to COVID-19; and minor environmental impacts such as e-waste production.

These risks have been identified, and will be mitigated using processes and mechanisms identified in this manual, and provides an exclusion list for any activity under direct or co-financing:

- The IPSD project under direct and co-financing will exclude any activity or project classified under Category A and B².

² Please see reference #1

The IPSD project under direct and co-financing will exclude any industrial related or construction activities, or any other activities that entail pollution generation³.

- For Category C activities, the IPSD will guide the direct and indirect disposal of waste of PPE’s and the end-of-life E-waste.

The social risks associated with the project are considered moderate. These include: (1) risk of social exclusion which should be mitigated through ensuring that project benefits, such as access to grants and job opportunities, are accessible for the most vulnerable and youth, including those from poor communities, and women, (2) risk of exposure of youth, including vulnerable youth and women to sexual exploitation, or poor working conditions, and (3) risks related to labour and working conditions in the project, e.g. workers engaged with tech-enabled beneficiary firms whose jobs are covered through project grants.

The manual includes environmental and social screening of beneficiaries and activities to ensure that potential risks are mitigated before initialisation. In addition, it includes procedures to address health and safety issues, GBV and SEA potential risks, and the project Grievance Redress Mechanisms (GRM), that is updated to include Covid-19 related complaints as well as GBV and SEA.

For activities directly implemented by IPSD staff or for visitors, the IPSD project will use DAI’s related policies to inform risk management. DAI is a company that strives to adhere to the highest standards of ethics and safeguards over its global projects DAI policies are consistently reviewed and revised as necessary. Measures that IPSD implements will be communicated appropriately to the SME’s and start-ups’, vendors, suppliers, consultants and contractors with whom the project works.

The overall environmental risk associated with the project activities in the IPSD project is considered to be low; however, the social risk is moderate so a social management plan may be required. The screening process described below will be carried out.

The following details the Project environmental and social risk assessment and consultation, mitigation, monitoring and reporting.

2.2 Stakeholders Management

IPSD is a complex project involving a large number of stakeholders that will need to be engaged, informed, kept satisfied or shown consideration depending on their level of influence and impact on the project. The table below outlines these groups and their relationship to the project.

High	<ul style="list-style-type: none"> • World Bank • Ministry of National Economy (MoNE) • DAI Head Office 	<ul style="list-style-type: none"> • Project Beneficiaries (Entrepreneurs, SMEs and youth and female led businesses) • Managers and staff of businesses • Ministries
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³ “The IPSD Project doesn’t support any industrial related or construction activities, or any other activities that entail pollution generation” (AF Waiver, November 2020)

I N F L U E N C E		<ul style="list-style-type: none"> • Investors • Project Steering committee
	<ul style="list-style-type: none"> • Local Media • General Public • Other Donor Projects 	<ul style="list-style-type: none"> • Trade representative groups • Project-related local Community in Palestine • Municipalities
	Low	High

Table 1: Stakeholder Map

IPSD project staff will engage with all stakeholders identified above and manage these relationships throughout the project via the specified means of engagement below and informal relationship management systems. They will act as catalysts for informing change through appropriate channels and effective mechanisms. IPSD staff are all responsible for advocating, implementing, evaluating, and monitoring of the programme, embedded within the outlined stakeholder environment

2.2.1 Stakeholder Engagement, Information Disclosure and Grievance Mechanism

Stakeholder engagement and public consultation is a World Bank Safeguard requirement during subproject planning, implementation and operation. IPSD will follow the procedures as required under ESS 10. The approach will provide transparency and public involvement in each sub-project. IPSD will a) ensure that all stakeholders are notified of the project before implementation, b) provide the opportunity for the stakeholders categories in the table above as high influence to be consulted during the design and implementation of the project to ensure a two-way flow of information and opinion and, c) support the ongoing engagement of project beneficiaries through supervision and monitoring as mandated by the sub-project grant agreements or other contracts.

IPDS has identified a number of vulnerable groups that will benefit from the project. The focus for IPSD will be women and young people, especially those who have entrepreneurial aspirations, and residents of Gaza where the socio-economic environment is particularly fragile. The IPSD stakeholder engagement plan outlined below and the project design (targeting Home based business development where many women and young people’s businesses are currently run from and the IPSD focus on GGateway working in Gaza to provide opportunities for employment through outsourced contracts) will ensure that these groups have the opportunity to benefit from the project.

The stakeholder consultation includes engagement methods, described below, with detailed mitigation measures for specific risks outlined in this document. These include, the ongoing risk of COVID-19 infection

and how to prevent this occurring in any form directly related to engagement with the IPSD team by highlighting and following the most recent Palestinian Authority (PA) and World Health Organization (WHO) and World Bank Group Environmental Health and Safety COVID-19 guidelines; the possible breach of Palestinian labor laws by project beneficiaries; and to mitigate the risk of SEA/SH.

During preparation for the launch of an activity the project will engage in regular consultations with the PA, civil society and private sector stakeholders. IPSD has a Project Advisory Committee, which includes representatives from MoNE, Ministry of Finance and the private sector. This Committee provides strategic guidance to the PIA, follows up on progress and provides feedback captured from the community to the PIA. The project also engages in regular dialogue with business associations, youth networks and entrepreneurs through surveys/structured interviews, meetings and workshops. During these engagements, stakeholders will be informed on the intention of the project (or sub-project), the impact and any potential issues with the design of the sub-project, the project's GRM, and identify and mitigate any additional risks revealed by the consultation. Consultations will ensure that affected communities and potential beneficiaries have input and ownership of the project, IPSD has a project website (<https://www.ipSD.ps/>) that will be updated throughout the project by the project communication officer to inform stakeholders on progress, announce new projects, communicate the project policies and procedures internally and externally, and reference the manuals and source materials on which this ESSM is based. IPSD social media channels will communicate key announcements and consultation opportunities as dictated by the level of engagement needed in the stakeholder framework; this will include targeting potential beneficiaries and those who may be impacted indirectly by the project. All social media posts will refer to the project web page to provide access to further information on the project, its policies and procedures are widely available to those that have an interest in engaging with the project. IPSD will also utilise targeted traditional media avenues such as local radio and newspapers where widescale notification and consultation is deemed appropriate by the project and key stakeholders, such as the World Bank and Ministry of National Economy.

A key way of ensuring that direct stakeholders are informed of and abide by the ethos and dictates of the World Bank and the Palestinian Authority will be the conditions and information contained in grant agreements. Grant agreement templates and contracts for Long and Short Term Technical Assistance consultants working on behalf of the project will include terms and conditions guarding against the following types of misconduct: (i) terrorism or any financing thereof; (ii) corruption on behalf of the beneficiary or project staff; (iii) an ethical code of conduct; (iv) references to relevant Palestinian Authority legislation, particularly around Labor laws and current health regulations such as COVID-19 safeguards; and (v) the mechanism for communicating grievances (the Grievance Redress Mechanism or GRM), (vi) and guidance for safe E-Waste and PPE disposal

The IPSD GRM is a key mechanism for ensuring that the project identifies issues with implementation and is able to address these continuously throughout the project lifecycle. The project's GRM manual was updated to include complaints' filing, measures to minimize risk of exposure to COVID-19, and channels for accepting GBV and SH complaints, anonymous complaints. The updated GRM shall include a grievance mechanism log with information on SEA/SH/GBV with separate coding. Due to the high sensitivity of SEA/SH/GBV, the project's GRM will ensure confidentiality and survivor-centered approach for SEA/SH grievances. Information

about the existence of the GBV grievance mechanism and of channels to accept and respond to anonymous grievances will be communicated to all stakeholders during the consultation meetings. (see GRM section 4 for further details). Finally, a screening and monitoring process will be implemented to help identify impacts, risks and potential mitigations. The process for social, and to a lesser extent, environmental screening is covered in the next section.

2.2.2 Principles of Stakeholder Engagement

Stakeholder engagement is an inclusive process conducted throughout the project life cycle. Stakeholder engagement is most effective when initiated at an early stage of the project development process and is an integral part of early project decisions and the assessment, management and monitoring of the project’s environmental and social risks and impacts. The IPSD will follow the principles for Stakeholder Engagement activities which are proportionate to the nature and scale of the project and its potential risks and impacts.

The principals of the proposed stakeholder engagement activities are shown in table 2. The activity types and their frequency are adapted to the three main project stages (preparation, implementation and monitoring).

Project stage	List of information to be disclosed	Methods of notification	Timetable: Locations/ dates	Methods of engagement	Target stakeholders	Responsibilities
Preparation Stage	<ul style="list-style-type: none"> -Project activities, timeline and announcements of planned activities; -GRM tools for filing complaints and providing feedback; - Codes of Conduct, associated risks and mitigation measures 	<ul style="list-style-type: none"> -Notification through IPSD website and social and local media - Official letters, emails, meetings with high impact and influence stakeholders 	Information to be disclosed at least 2 weeks before implementation	<ul style="list-style-type: none"> - Public meetings/ focus groups (virtual or face to face). - Formal meetings - Press releases - Correspondences (Phone, Emails, official letters to IPSD distribution lists) 	<ul style="list-style-type: none"> - Project Beneficiaries (Entrepreneurs, SMEs and youth and female led businesses women’s business associations) - Managers and staff of businesses - Ministries - Investors - Project Steering committee 	PIA/MoNE
Implementation Stage	<ul style="list-style-type: none"> - Project status and progress 	<ul style="list-style-type: none"> - Grants agreement - IPSD website 	Throughout the project’s implementation period	<ul style="list-style-type: none"> - Public meetings, focus groups (virtual or face to face). 	<ul style="list-style-type: none"> - Project Beneficiaries (Entrepreneurs, SMEs and youth and 	PIA/MoNE

	<ul style="list-style-type: none"> - Allocation of grants publicized - information about gender inclusion activities (i.e. gender sensitive communication strategy and mentorship activities) - GRM mechanisms including channels for accepting GBV and Sexual Harassment complaints anonymously 			<ul style="list-style-type: none"> - Formal meetings with high impact and influence stakeholders (E.g. project SC) - Local press releases - Correspondences (Phone, Emails, official letters) - Official Reports to be publicized on IPSD website (including number of public grievances received within the reporting period). 	<ul style="list-style-type: none"> female led businesses) - Managers and staff of businesses - Ministries - Investors - Project Steering committee 	
Supervision & Monitoring	<ul style="list-style-type: none"> - Project overall progress and major achievements and outcomes, -Challenges -GRM system. 	Notification through broadcasted and written media, press releases, MoNE IPSD websites, social media pages	Throughout the project implementation period -1 month after project completion	<ul style="list-style-type: none"> - Public meetings, focus groups (virtual or face to face). - Formal meetings - Press releases 	<ul style="list-style-type: none"> - Beneficiaries in West Bank and Gaza. - Private Sector - Government agencies. - Local Media 	PIA/MoNE

Table 2: Stakeholder Engagement Activities

2.2.3 Summary of stakeholder engagement done during project preparation

On January 10, 2021, the IPSD Project team organized a virtual public consultation meeting via Microsoft Teams with representatives of the project’s stakeholders. Participants also included the IPSD Project Director, technical component leads, IPSD Environmental and Social Officer, IPSD Communications specialist, the World Bank Group; the Social safeguard specialist and the Environmental specialist (full list of participants is detailed in Annex 8). The meeting started by introducing the IPSD project, its objectives, components, and its implementation procedures. In addition to highlighting on the importance of stakeholder's engagement during project preparation and implementation. Moreover, the IPSD team explained the Environmental and Social Management Manual (ESMM) highlighting the identified social and environmental risks under IPSD project and outlined the procedures and mitigation measures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. The project’s Environmental

and Social Officer informed the participants about the GRM system and presented grievances tools and mechanisms for lodging complaints. The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience (minutes of meeting is detailed in Annex 8).

2.2.4 SEP Resources and Implementation Arrangements

The PIA will mobilize human and material resources to ensure compliance with the environmental and social safeguards requirements including the implementation of the SEP and managing the Grievance Redress Mechanism (GRM). The PIA has an Environmental and Social Safeguard Officer (ESO) who will follow up on the implementation of the SEP. Additionally, the ESO, will play an important role in building communication with the different stakeholders to ensure proper awareness and engagement. The ESO will include stakeholder engagement activities in the periodical reports submitted to the PIA and the WB.

Moreover, PIA will be responsible for the preparation and production of information material concerning the project's activities and the GRM. The material resources that PIA will mobilize are – (i) a Project specific area on PIA website; (ii) a stakeholder engagement register/log; (iii); printed documents (leaflets brochures, posters, etc.) that will be used, based on the needs of the SEP.

2.3 Environmental and Social Screening of Activities

2.3.1 Objectives and Compliance

The environmental and social screening process will be used at the planning stage of activities to determine potential environmental and social impacts and risks, as well as the impacts of each project against COVID-19 related risk. The screening form is a simplified checklist (Yes/ No questions) provided with an exclusion list (Annex3). Responsibility for this will lie with the IPSD Environmental and Social officer (ESO). Based on the results of the screening and consultation process the ESO will prepare an activity specific mitigation measures against COVID-19 related risks referring to environmental and social monitoring plan.

This process provides a mechanism to assess identified environmental and social impacts; to determine appropriate mitigation measures for activities; to incorporate mitigation measures into activity design; to review and approve activity proposals; and, to monitor environmental compliance during implementation.

The objectives of the screening process are to:

- Assess SME's and start up's, as well as the impacts of each sub-project against COVID-19 related risks.
- Determine appropriate mitigation measures using the Environmental and Social Checklist
- Incorporate environmental and social mitigation measures as presented in the screening form into the proposed project agreement
- Determine whether community stakeholders are likely to be affected by the activity;

2.3.2 The Environmental and Social Screening Process

The purpose of this step is to identify the environmental and social risks and set the appropriate mitigation measures for project activities. The overall environmental risk associated with the project activities/ in the IPSD project is considered to be low however, the social risk is moderate. The screening process described below will be carried out.

Step 1: Screening of start up's and SME's

- Screening of start up's and SME's applying to the project against the COVID-19 related risks will be conducted to ensure SME's and Start-ups eligibility. Site visit or desk review of relevant materials as appropriate to the types of risks initially identified will be carried out on the selected beneficiary firm by the ESO at the PIA to complete the Environmental and Social Screening Form and determine the appropriate mitigation measures.
- Screening of activities against the COVID-19 related risks will take place in early application selection stage. The ESO will communicate with beneficiary staff as needed to ensure that any mitigations planned as a result of the initial screening are feasible. The mitigation measures will be attached to the project agreement.

Since IPSD is a low-risk project, no prior Bank review and approval of the environmental and social screening documents is required.

The Bank will conduct a biannual post review during Implementation Support missions and will review a selected sample of screening documents (reflecting various sectors) when submitting the biannual and the quarterly progress reports (more details is provided in section 5.3). Furthermore, the bank will conduct environmental and social audit annually as part of the post review missions, the audit is aimed to ensure the project is complying with environmental and social requirements. Upon the findings of the audit and/or the post review, the post review process continues; unless the findings revealed noncompliance, where then the Bank will revert to prior reviewing the environmental and social screening reports.

Step 2: Stakeholder engagement and Public Consultations

The PIA will implement a stakeholder engagement and consultation process with relevant business associations, youth networks and entrepreneurs. In addition, the PIA will design and distribute surveys and/or conduct structured interviews, meetings and workshops. Information about the GRM system will be communicated to stakeholders during the consultation meetings. Channels to accept and respond to anonymous grievances will be communicated to project affected parties during the consultation meetings and throughout project implementation. Channels to accept and respond to GBV grievances will also be communicated to project affected parties during the consultation meetings and throughout project implementation. Within the COVID-19 public health emergency situation, the consultation meetings shall be conducted in compliance with the Bank's note on *"Public Consultations and Stakeholder Engagement in WB-supported operations when there are constraints on conducting public meetings"*, to consult communities and reflect their responses in the project design and implementation. The PIA will i) identify and review

planned activities under the project requiring stakeholder engagement and public consultations; ii) assess the level of proposed direct engagement with stakeholders, including location and size of proposed gatherings, frequency of engagement, categories of stakeholders (international, national, local); iii) assess the level of risks of the virus transmission for these engagements, and how restrictions that are in effect in West Bank and Gaza / project area would affect these engagements; iv) identify project activities for which consultation/engagement is critical and cannot be postponed without having significant impact on project timelines (e.g. assess the level of ICT penetration among key stakeholder groups, to identify communication channels that can be effectively used).

2.3.3 Mitigation Measures

PIA will mitigate the environmental and social impacts associated with the project activities by: a) including environmental and social clauses in all contracts, enforcing compliance with these clauses, and ensuring that beneficiary SME's and Start-ups staff are familiar with them; b) ensuring that suppliers and beneficiary companies implement the project's mitigation efforts and provide training if necessary; c) ensuring fair competition through equal opportunity and creating a level playing field, d) ensuring access to information and transparency in decisions, and e), undertaking public consultation and information dissemination, and f) establishing and creating awareness on grievance redress mechanism ,and(g) compliance with the environmental and health and safety requirements to combat COVID-19. **All mitigation measures related to COVID-19 risks will be detailed in section 3.**

3. Applied Environmental and Social Mitigation Measures

This section outlines the mitigation measures that IPSD Project has put in place to conduct the project activities in a safe manner and to work jointly with partners and beneficiaries and share best practices.

3.1 COVID-19 Exposure - Protective Mechanisms and procedures COVID-19 and the shocks it has created, have created many limitations for the implementation of the IPSD programme. Many activities have been delayed or amended in order to comply with national regulations and ensure the safety and security of all involved with the programme. This section outlines the measures that IPSD Project has put in place to conduct the project activities in a safe manner and to work jointly with partners and beneficiaries to share best practices. All mitigation measures related to COVID-19 exposure are outlined in Annex 2; the measures include adherence to the WHO and MOH guidelines at office including wearing facemasks, safe distancing, minimize gatherings, maintaining cleaning and disinfection, personal hygiene, in addition to disposal of PPE's, and reporting of COVID-19 cases to the PIA within 24 hours. Identified indicators to minimize exposure to COVID is reflected in the -environmental and social monitoring and reporting included in (Annex 4).

COVID- 19 protective measures for SME'S /start-ups/ beneficiaries

IPSD project aims to safeguard project beneficiaries as well as project staff during project lifecycle. The PIA, SMEs and start-ups' staff and workers risk of exposure to COVID-19 is expected to be low. To safeguard and protect SME's and Start-up, IPSD will ensure compliance with national labour laws, WHO and Ministry of Health Guidelines to combat exposure to COVID-19. In additional, IPSD Project will ensure that SME's and

Start-ups comply with the Palestinian Labour Law No (7), 2000, which outlines acceptable worker protections (Annex 1). The PIA will also use a risk assessment tool, including COVID-19 risk. MOH and WHO restrictions and guidance to minimize exposure to COVID-19 will apply to the PIA, SMEs and start-ups' staff and workers and all project related personnel

This is reflected in the Project agreement that provides general guidelines to minimize exposure to COVID-19 with reference to WHO, Ministry of Health guidelines and the World Bank Group Environmental Health and Safety Guidelines, COVID guidelines and measures including, but not limited to, safe distancing, wearing facemasks, following hygiene practices; and to address reporting cases relevant to the project activities. The government measures will be monitored, and major changes will be announced to the SME's and start-ups to abide with.

Grant agreements for start up's and SMEs will include stipulations requesting beneficiaries to comply with the Government/MoH Covid-19 measures (Annex 2). The project's GRM will ensure that COVID-19 related complaints are also tracked and addressed.

However, any events that take place with external parties will follow the DAI rules described below and keep track of all participants. DAI Best Practice Guidelines: COVID-19 Risk Reduction" that applies for the PIA staff, should also apply for visitors to the PIA including visits of project stakeholders. It also applies to workshops/events organized for the project activities (detailed in section below).

COVID- 19 protective measures for PIA staff

The PIA (DAI) however, will ensure that additional COVID-19 related safety measures are implemented for the PIA staff, visitors or events/ workshops organized under this project. For activities managed directly by DAI Palestine, including IPSD. DAI will be taking all necessary precautions in order to comply with the government guidelines. DAI health and safety requirements are in line with existing Government legislation for COVID-19 and their emergency resolutions and policies that follow universal guidelines aligned with WHO advice related to social distancing, masks and a complete ban on large gatherings.

DAI Palestine complies fully with DAI procedures circulated from/through Human Resources Departments. In line with the Government guidelines to minimize the spread of coronavirus (COVID-19) and to maintain a safe and healthy environment for our community, specifically our beneficiaries and partners. It regulates working hours and provides for adequate sickness, maternity annual leave and prohibits child labour. Workers are allowed to unionize and are exempt from legal fees in the event of disputes. The insurance paid by employees will cover any health-related expenses that occurred as a result of work-related damage to employee's health.

A) IPSD Office Procedures

The below procedures and rules will apply to both IPSD staff, other DAI Palestine staff, and any other partners and beneficiaries that our staff are in contact with, concerning social distancing, sanitization, office cleaning, visitors and meeting procedures, responding to a Positive Case and addressing Non-Compliance.

- Cleaning: IPSD is contracting with a cleaner who cleans the office once a week, he cleans the IPSD office and the shared area, in addition the other tenant is also contracting with a cleaner to clean the shared area.
- Resources: hand sanitizer, masks, gloves and disinfectant wipes are available to all IPSD staff members, as well as visitors to the office. Moreover, this equipment will be made available at all events involving non-IPSD staff members.

Everyone must strictly adhere to the DAI policies, Best Practice Guidance, and precautionary measures at all times while operating in a non-DAI office. At a minimum, the staff members will:

- Maintain a distance of 2 meter/6 feet from others in meetings, while at their desk, and in any common spaces (e.g. kitchens, lobbies, breakrooms).
- Avoid riding elevators with anyone else.
- Wash their hands upon entry of their offices
- Sanitize their workstation daily and not to share high use equipment like mouse or keyboards
- Sanitize any shared equipment before and after they use it (e.g. kettles, copiers, coffee machines, etc.)
- Ensure that their office space is well ventilated
- Wear a mask

The offices will maintain a log of all staff that have been in the office and on what days. This will be used for notification if there is a case in the office. Visitors will be allowed; however, they are to be kept to the minimum and will be pre-briefed on the protocol to be observed to gain entry to the office building. Visitors will confirm that they have not knowingly been in contact with a COVID-19 carrier within 14 days before the meeting. A register of the visitors to the office will be kept recording their name, project, who they are visiting, time arrived, time departed and contact telephone number and address, this sheet will be available on the reception area. Staff wishing to run face to face events for external attendees will need to complete an event Risk Assessment Tool which includes details about the numbers of participants, the space in which the event will take place, the social distancing protocols that can be maintained and the distances and modes of transport being used by attendees. Online events are strongly encouraged during this phase unless a policy has been signed off by senior in-country management and the benefits of face to face engagement can be shown to be crucial to its success. These measures will be under constant review and will be dependent on the advice and regulations of the Palestinian Authority according to the level of cases and severity of the pandemic in Palestine at the time.

Visitors and Meetings Procedures:

- Limit visitors to the office, only essential visitors should enter office, the staff member should obtain the Country Director or/and Project Managers approval prior to arrange meeting.
- Staff members must communicate to her/his visitors about the Project's mitigation measures and ask them not to come to the meeting should they feel unwell ahead of time over email. Each staff

organizing any meeting shall call the guests and confirm that they have not knowingly been in contact with a COVID-19 carrier with the 14 days before the meeting.

- All one to one meeting should be held in the meeting room, no meetings is allowed in the offices.
- Staff members should make sure that visitors come on time, visitor will be allowed access to office only 10 minutes prior to the meeting.
- Staff members should make sure that visitors wash and/or sanitize their hands every time they enter the office.
- Staff members must lead visitors directly to the meeting room.
- Staff and visitors must wear masks during the meeting.
- Staff members should make sure to take visitors temperature as you they the office. Keep record of visitors entering the office (Annex 6).
- The 2m (6ft) “social distancing” should be maintained in the meeting room. Anexx 3
- Employee and guests should sit on chairs with a signage that indicates it’s at an acceptable distance from others.

Responding to a Positive Case

Although the above measures minimize the risk of spreading COVID-19, IPSD has also created a process for when there is a positive case detected within IPSD staff or at events organized by the IPSD programme team. These guidelines will be shared with all staff and anyone that attend an event, to ensure assistance and compliance from everyone. The procedure for when a positive case is detected includes both actions for the IPSD team as well as the person or people who detect a positive case.

Actions for the person with symptoms: Ensure the positive case isolate at home for at least 10 days if they have mild symptoms and report it on DAI’s on-line service. The person who has symptoms should try to get tested to confirm whether they have it or not. If no test is available assume that the person has the disease and act accordingly To assess when a positive case can return to the office, the Project will use the CDC guidelines for healthcare workers - <https://www.cdc.gov/coronavirus/2019-ncov/hcp/return-to-work.html>

Actions for the office: Determine if the person was in the office during their infectious period (People who have symptoms of COVID-19 are infectious 2 days before they start to display symptoms). If the staff member was in the office during their infectious period,

- Close the office for at least 72 hours.
- Notify staff of the office shutdown.
- Sanitize the office after at least 72 hours. The reason to wait for sanitizing is so that you are not exposing your cleaners to the virus.
- Project leadership should ask the positive case about their contacts and activities during the critical infectious period. Project leadership should also determine who was in the office during the infectious period by checking the logbook and contact all staff that were in the office concurrently and let them know that

there was a case. Any staff that had close contact, should quarantine for 14 days and monitor themselves for symptoms. All staff should monitor themselves for any symptoms of COVID-19.

Any staff that had close contact -

- You were within 6 feet of someone who has COVID-19 for at least 15 minutes
- You had direct physical contact with the person (touched, hugged, or kissed them)
- You shared eating or drinking utensils
- They sneezed, coughed, or somehow got respiratory droplets on you
- Ensure that the project is familiar with what medical benefits or insurance is available to address costs of tests or any medical care and communicate to projects.
- What counts as close contact?
- You were within 2 meters (6 feet) of someone who has COVID-19 for at least 15 minutes
- You had direct physical contact with the person (touched, hugged, or kissed them)
- You shared eating or drinking utensils
- They sneezed, coughed, or somehow got respiratory droplets on you

Addressing Non-Compliance

It is expected that each staff member to strictly follow the COVID 19 policies and procedures, in case of non-compliance, the direct supervisor will be notified immediately, to take the necessary measures and based on the type of violation. Those measures might include

- Advice and coaching
- Notification letter. Any staff member has three notification letters including COVID 19 notification letter will be subject to contract termination.

To ensure that staff understand how to minimize their risk of exposure to COVID-19, DAI will be applying the following:

- Policies and procedures will be circulated to all staff members, and the LCC will hold monthly meetings to evaluate the policies for any updates and circulate it to all DAI Palestine team.
- A virtual training session will be held before reopening to educate staff on the policies and procedures.
- Staff training will be organized on teams to inform the staff with changes and to ensure that all procedures and protocols are clear.
- The offices will be fully marked, and Informational signage will be placed including hygiene standards (Handwashing Posters, Hand Sanitization Station) and Traffic Management – Directional Signage and Social Distancing Reminders.
- Reminder emails will be sent out on weekly basis reminding staff on proper mitigation measures and actions.

B) Procedures for External engagement

Other than procedures for our own office space, the IPSD COVID-19 regulations also cover external events and interactions with external parties, both beneficiaries as well as partners. There are specific procedures in place for IPSD staff to follow when attending external meetings, while events organized by the IPSD team will have their own regulations. To manage risk, each component lead has proposed mitigation plans for events under his/her component that were affected by the COVID-19 pandemic. IPSD conducts stakeholder meetings, workshops and surveys (either virtual or face-to-face). These efforts will be done virtually as much as possible during the Covid-19 crisis, but the following rules apply and will be promoted and monitored for all in-person events of which IPSD has oversight and authority to organize.

Outside the Office Meetings Procedures:

- Each staff member should obtain the required approval to attend the meeting from their supervisor.
- Ensure that social distancing protocol is applied, and the meeting space is suitable for the number of expected participants.
- Each staff member should wear gloves and masks and keep social distancing.
- Each staff member should wash and/or sanitize hands frequently.
- Each staff member should read carefully the DAI Best Practice Guideline: Meetings and Events.

The best practice guidelines that IPSD adheres to will be shared with all external parties that we work with as well. In order to keep our own staff safe and to ensure the safety of staff of the SMEs and start-ups that we work with, we will outline these guidelines in the grant agreements signed with external parties. Additionally, any capacity building advice they need to ensure COVID-19 compliance can be requested and will be given according to our own best practice guidelines and plans. Grant agreements for start-ups and SMEs will include stipulations that beneficiaries are responsible for respecting Government/MoH Covid-19 measures. Any events that take place with external parties will follow the rules described above and keep track of all participants and follow response procedures described below.

3.2 Labour rights and working conditions - Protective Mechanisms and procedures

This section outlines the mitigation measures that IPSD Project has put in place to conduct and the project activities in a safe manner and to work jointly with partners and beneficiaries to share best practices. The main labor risks identified are GBV risks, poor working conditions, and risks of exclusion of the poor and vulnerable. Local labor legislation will apply for the PIA staff. Project's supported Start-ups and SMEs will be required to employ their workers according to local legislation. Workers include the Project Implementation Agency (PIA) and benefitting Palestinian IT Service Companies.

Mitigation measures associated to labor risks include clear guidelines in the Project agreements ensuring that (i) Startups and SMEs are not allowed to employ workers under the age of 18; (ii) All workers shall be covered by a valid insurance and Health care; (iii) Workers shall be informed of the current health regulations such as COVID-19 safeguards and shall be provided with proper PPE's. Provisions of Codes of conduct shall be explained for workers as well as mechanisms for communicating grievances shall be made available for

all workers. References to relevant Palestinian Authority legislation are included in the project's agreements and complied with, particularly around Labor laws in addition to compliance with guidance for safe E-Waste and PPE disposal.

IPSD project aims to safeguard project beneficiaries as well as project staff during project lifecycle.

To safeguard and protect SME's and Start-up during, IPSD Project will ensure that SME's and Start-ups comply with the Palestinian Labour Law No (7), 2000. The Palestinian Labour Law No (7), 2000 incorporates adequate worker protections. For example, it regulates working hours (max number of working hours is 8 per day; no more than 48 per week; 1-hour daily meal rest break) and provides for adequate sick, maternity and annual leave. Workers are allowed to unionize and are exempt from legal fees in the event of disputes. The insurance paid by employers will cover any health-related expenses that occurred as a result of work-related damage to employee's health.

Key Labour Risks including discriminatory human resources policies, and wages/benefits; child or forced labour; and pressured and poor working conditions have been assessed to be short-term impacts that can be minimized, if appropriate mitigation measures are applied, as required by and based on the recommendations in this report.

Project supported start-ups and SMEs will be required to employ their workers according to local legislation. In addition, the project will specify that beneficiaries are required to respect COVID-19 related security measures as established by the government. Grant agreements for beneficiary firms should include key aspects of Palestinian Labour Law (No. 07 of 2000), as outlined in Annex 1, where start-ups and SMEs are required to respect the labour law legislation including prohibition of child labour.

Palestinian labour law No (7) of year 2000 has outlined complaints mechanisms via multiple channels. Article (110) of the law outlines key labour inspection functions during an inspection visit including follow up on complaints submitted by employees. The law has a detailed description of the dispute resolution mechanisms. The IPSD project also has a functioning GRM, which will be communicated to beneficiaries as detailed in section 4, with provisions for handling of GBV. Moreover, grant agreements will include a section under Special terms and Conditions that mention a reference to the project GRM to be used by beneficiaries/workers. GBV, Child protection training/awareness campaign for beneficiaries, contractors, sub-contractors and communities will be considered.

All mitigation measures related to labour working conditions are outlined in the monitoring report (Annex 4).

3.3 Discrimination and Social Inclusion - Protective Mechanism and Procedures

IPSD is committed to conducting business in accordance with all applicable laws, rules, regulations, and high standards of business ethics, and in full compliance with the DAI code of conduct, which is mandatory on all DAI projects (Annex 6). Every employee has the responsibility of adhering to the highest ethical standards and to aid in the prevention of fraud, theft, and corruption. Moreover, IPSD is committed to; promoting equality and diversity in all aspects of employment; creating and sustaining a culture in which equality of opportunity is actively promoted for all staff in every aspect of the working environment; and to fulfilling our obligations under the Equality Act 2010.

In addition, IPSD policies apply equally to the treatment of our clients and beneficiaries and to all aspects of the company's dealings with the general public, suppliers and staff. All employees have a responsibility to observe this policy and to ensure that equality of opportunity is continuously provided for in the project's activities. Discrimination will not be tolerated, and any breaches of this policy are and will be regarded as misconduct and will lead to disciplinary proceedings. A clause will be included in all grant agreements to ensure that our recipients are aware of our strict policies around discrimination and social inclusion as well. Anyone who is involved with the IPSD project who believes they have suffered any form of discrimination, harassment or victimisation are entitled to raise these matters through the DAI grievance procedure. All complaints of discrimination will be dealt with promptly, seriously and confidentially.

IPSD will target start-ups and SMEs impacted by COVID-19 shocks. It will make sure that female led businesses are benefitting from the project. Furthermore, the project's activities will include residents of Gaza, where the socio-economic environment is particularly fragile to maximise diversity and inclusion. The ethics, equality, and safeguards policies include measures for internal protection, which also apply externally to target vulnerable groups in a sensitive way. All mitigation measures related to discrimination and social inclusion are outlined in the monitoring report (Annex 4). For example, the project will be creating a gender sensitive communication strategy, design of mentorship activities for female entrepreneurs and engagement of women's business associations involved in supporting home-based businesses. All our ethics procedures will be shared and promoted amongst more vulnerable beneficiaries to ensure protection, this will take place during public consultations and through creating awareness on grievance redress mechanism for discriminatory issues.

Because IPSD is responsible for complying with stringent requirements from various stakeholders, we exercise due diligence on all aspects of our work. IPSD considers the nature and the business practices of every party it engages with to ensure that vulnerable workers are not being trafficked or enslaved into filling positions of low or unskilled labour along the supply chain. IPSD's due diligence and vetting procedures also investigate any other potential risks of partnering with certain organisations, and especially always promptly investigates and responds to any allegations or reports of potential violations of human rights.

3.4 SEA/SH and Ethical violations - Protective and Mechanisms and Procedures

DAI as a company, and therefore the IPSD project, are committed to conducting business in compliance with all applicable laws, rules, and regulations, and in accordance with the highest standards of business ethics. IPSD adheres to DAI's stringent rules and regulations and strives to maintain effective and consistent safeguards efforts to ensure there is no harm done to the wider community in terms of social, environmental, or other implications. Furthermore, safeguards policies are in place to ensure the protection of the IPSD staff members and ensure a healthy and productive working environment. IPSD policies apply equally to our clients and beneficiaries and to all aspects of the company's dealings with the general public, suppliers and staff. IPSD will target start-ups and SMEs and it will make sure that anyone who is involved with the IPSD project who believes they have suffered any form of discrimination, harassment or victimisation are entitled to raise these matters through the overall DAI grievance procedure (detailed in section 4). All complaints of

discrimination will be dealt with promptly, seriously and confidentially. *Sexual Exploitation, Abuse and Harassment (SEAH) IPSD defines SEAH as follows:*

- Sexual exploitation: Any actual or attempted abuse of a position of vulnerability, power or trust for sexual purposes. Includes profiting financially, socially or politically from sexual exploitation of another person. It includes ‘transactional’ sex and exploitative relationships.
- Sexual abuse: The actual, threatened or attempted physical intrusion of a sexual nature, by force, coercion or the use of unequal power. Includes sexual assault (including rape, sexual touching, kissing)
- Sexual harassment: Unwelcome sexual advances. Includes requests/demands for sexual favours; pornography in the workplace; verbal or physical behaviour of a sexual nature which can create a hostile or offensive environment.

IPSD identifies several dimensions of a safeguards culture and is taking active steps on these. Examples include the following:

- i) Policy: A Safeguards Policy sits alongside our policies on bullying and harassment, whistleblowing, dispute resolution and child protection; our Code of Conduct and our Statement on Modern Slavery.
- ii) Leadership: Ethics training is mandatory for all DAI staff and includes SEAH. Specific, tailored training on safeguards is being rolled out across our DAI programmes. Safeguards are included in the induction for Team Leaders on to ensure that SEAH is a topic that is openly discussed throughout the project.
- iii) Prevention: Our robust recruitment processes reduce the risk of perpetrators working for IPSD, while adhering to regulations on data. The opportunity for SEAH is reduced by our well-publicised zero tolerance policy and our emphasis on mandatory reporting. All new staff receive a briefing on safeguards.
- iv) Reporting: We include specific training on ‘by-standing’ in both our safeguards and ethics training and require all staff to report any safeguards concerns. Staff and others have a range of means to report.
- v) Whistleblowing: We have a strict ‘non-retribution’ policy for any concerns raised in good faith.
- vi) Risk management: We are including SEAH in all risk management.

A code of conduct will be included in all grant agreements to ensure that our recipients are aware of our strict policies around highest standards of business ethics. The Code of Conduct (CoC) will be used for all projects as detailed in Annex 6 . The PIA and the Environmental and Social Officer (ESO) have the responsibility to ensure overall compliance during the implementation phases of projects. The Management Procedure Complaints concerning SEA/SH will be detailed in section 3, given that the grievance redress mechanism was updated to include SEA issues. All mitigation measures related to SEA/SH are outlined in the monitoring report (Annex 4).

4. Grievance Redress Mechanisms

IPSD has multiple mechanisms through which complaints can be lodged and grievances can be handled, both from within the IPSD team as well as for external parties involved with the programme. This is an important procedure to ensure that all issues are handled with transparency and fair treatment, ensuring that there is no corruption or unfair prejudice involved in our processes. Furthermore, this open process allows us to ensure that we safeguard the project from having any unforeseen social impacts. This procedure has been designed with these aims in mind, to ensure the procedure is as open and fair as possible, coordinating within the project team, with DAI's home office, and in consultation with partners and beneficiaries.

During the project's implementation period, it is expected that there may be complaints from start-up and SME beneficiaries who may not agree with the grant disbursement procedures or other implementation procedures. To this end, a system for filing and handling project's complaints has been established to formalize the process. The IPSD programme has created a complaints management procedure to respond to any complaints that come from any outside parties. In order for the complaint to be effective, it is necessary to follow clear and smooth administrative procedures to optimize the process of handling complaints from the reception to the completion or closure.

Additionally, it is important that we address any potentially negative impacts on beneficiaries by providing a mechanism through which they can be reported. It is not expected that the project will have many negative social impacts, but an independent and confidential mechanism is in place for anyone that may experience or witness anything that is contradictory to the policies outlined in previous sections. For any ethics related complaints, IPSD also provides the independent and anonymous reporting procedure that is used by DAI globally. This is an additional grievance redress mechanism available for any complaints related to the project. Although this stands separately from the IPSD project and its staff, the complaints will be handled in discussion and coordination with the IPSD team when necessary and appropriate. These mechanisms are especially important for any vulnerable groups that the project works with, and especially throughout the COVID-19 pandemic. During consultation this will be communicated to the project communities. Moreover, grant agreements will include a section under Special terms and Conditions that mention a reference to the project GRM to be used by beneficiaries/ workers .

4.1 IPSD Complaints Management Procedure

The Environmental and Social Officer will receive and follow up complaints related to the project. The complaint, in order to be filed, should be related to the project components and/or to its implementation and management.

1. Methods for filing complaints

Complaints shall be filed using one of the following methods:

- Electronically: the complainant files a complaint electronically using the following link on the IPSD website <https://www.ipsd.ps/forms/complaints>
- The complainant can also download the Complaints' form from the IPSD website, fills it and sends it via email using the following email address: IPSD_Complaints@dai.com
- Verbally by calling the Complaints Line: the complainant can call the following number +970-2-298 8530 or +970 593 707 707 to file a complaint.
- In person: the complainant files a complaint by filling a form at the IPSD offices in Ramallah at this address: 2nd Floor, Millennium Building, Al-Masayef, Ramallah. Or in Gaza at this address: Bank of Palestine Building, 8th floor, Gaza. In order to control the risks of virus transmission during Covid-19 pandemic, the complainants will be advised to submit their complaints electronically or via telephone.
- Where possible, it is desirable that complaints are submitted in writing by the complainant. Should the complainant not wish to comply with this request and submit the complaint verbally, then the complainant information and the details of the complaint should be entered in the GRM Tracking Matrix.
- The GRM system will also include an anonymous complaint reporting process as some complainants may choose to file a complaint anonymously. Channels to accept and respond to anonymous grievances will be communicated to project affected parties during the consultation meetings and throughout project implementation. Anonymous complaints should provide factual details and specific allegations of misconduct or serious wrongdoing related to any of the project activities. The ESO shall ask the complainant about the preferable way to inform him/her of the solution.
- The GRM system will include special referral pathways for the GBV complaints and grievances, including grievances on sexual harassment and sexual exploitation and abuse. Channels to accept and respond to GBV grievances will be communicated to project affected parties during the consultation meetings and throughout project implementation.
- The PIA will ensure that a GRM is established by supported companies and relate complaints and incidents are also tracked and addressed on top of the already existing. labour grievances procedures

2. Procedures for filing complaints:

- The complainant fills in the designated form in writing and signs it, or fills it electronically including all personal information and details of the complaint.
- The complainant encloses all copies of documents which may support the complaint.
- The ESO at the PIA will ensure that the form is filled in accurately. The complainant receives a receipt or a confirmation email of acknowledgment with a reference number to track the complaint.
- If the complainant choses to file his/her complaint verbally, the GRM employee must register the complainant information and details of the complaint into the system. The complainant will receive a reference number to track his/her complaint.

3. Registering complaints:

- The GRM staff will enter the complaint into the GRM Tracking Matrix.

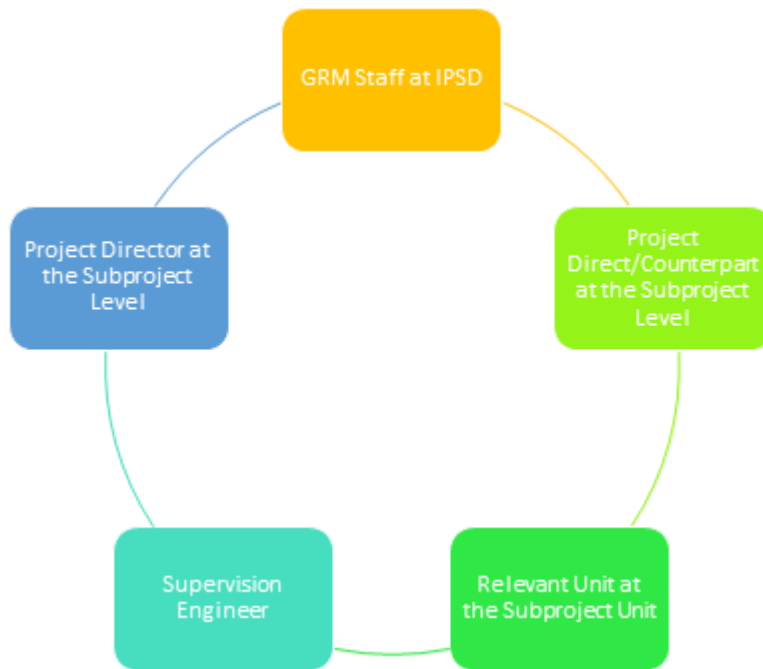
- The Complaints Register tracks the status of all complaints.
- The complaints register records the following information:
 - Complaint Reference Number
 - Date of receipt of complaint
 - Name of complainant
 - Confirmation that a complaint is acknowledged
 - Brief description of Complaint
 - Details of internal and external communication
 - Action taken: (Including remedies / determinations / result)
 - Date of finalization of complaint
- Original documentation must be kept on file.

4.2 Referral and Examination of complaints

The ESO at the PIA will inform the complainant that an investigation is underway within **three business days**. The complainant shall be informed of the estimated duration for resolving the complaint which is no later than **ten business days** from the date of receipt of the complaint. Where the complaint is unlikely to be resolved within the estimated duration, the ESO must promptly contact the complainant to request additional time and explain the delay. In any event, the complaint must be resolved no later than **thirty days** from the date of receipt of the complaint. If the complaint is not resolved after the thirty days period, the GRM staff will refer the complaint to the Project Director at the PIA to take the appropriate measures.

The GRM staff will then follow the steps below:

- Verify the validity of the information and documents enclosed.
- Ask the complainant to provide further information if necessary.
- Refer the complaint to the Project Manager/Counterpart at the subproject level. After examining the complaint, the Project Manager/Counterpart shall refer the complaint to the relevant Unit.
- Person/s in charge in the relevant Unit at the subproject level shall conduct field visits for verification, if necessary, and prepare recommendation to the Project Manager/Counterpart of actions to be taken and of any corrective measures to avoid possible reoccurrence.
- The Project Manager/Counterpart at the subproject level shall inform the GRM staff at the PIA within **ten business days**, about the action taken and of any recommendations for corrective measures to avoid possible reoccurrence.
- The GRM staff shall register the decision and actions taken in the GRM Tracking Matrix.



4.3 Notifying the complainant and Closing the complaint

a. Notifying the Complainant:

- The GRM staff shall notify the complainant of the decision/solution/action immediately either in writing, or by calling or sending the complainant a text message.
- When providing a response to the complainant, the GRM staff must include the following information:
 - A summary of issues raised in the initial complaint;
 - Reason for the decision.

b. Closing the Complaint:

A complaint is closed in the following cases:

- Where the decision/solution of complaint is accepted by the complainant, the GRM staff shall close the complaint and sign outcome and date in the Complaint Register.
- A Complaint that is not related to the project or any of its components.
- A Complaint that is being heard by the judiciary.
- A malicious complaint.

4.4 Additional Dispute Resolution Scheme

Where the complainant is not satisfied with the outcome of his/her complaint, the following procedures shall be considered:

a. Internal Dispute Resolution Scheme

- The GRM employee shall advise the complainants that if they are not satisfied with the outcome of their complaint, they may readdress the issues with the Project Director of the IPSD Project Implementation Agency and request a further review or consideration.
 - Where the complainants are not satisfied with the resolution provided by the Project Director of the IPSD Project, the GRM staff shall advise the complainants to readdress the issue to DAI ethics@dai.com, or safeguard@dai.com.
 - The complainant can at any point during the process or if the complainant did not get a satisfactory resolution register a complaint at World Bank grievance mechanism at <https://www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>
- b. External Dispute Resolution Scheme

In case the complainants are not satisfied with the internal procedures for handling complaints, the outcomes of the complaints or for any unhandled complaints, the GRM staff shall provide information on a complainant's right to refer their complaint to the Ministry of National Economy or to the Cabinet's Unit for grievances or any other external party including the judicial system.

4.5 Reporting

The GRM staff shall review the Complaints Register regularly for the purpose of providing analysis and reports on complaints to the Project Director and the World Bank periodically. The report shall include number of complaints received, handled and closed. It shall also include analysis on systemic and recurring problems. This will assist the project management in determining the cause of complaints and whether remedial action is warranted.

Periodic Reporting shall be as following:

- A monthly report to the project management at the IPSD.
- A quarterly or semi-annual report to the project management at the World Bank.

4.6 Relevant Complaints Forms

A set of forms relevant to the Complaints Procedure Manual shall be prepared (Annex 11 in Project Operation Manual -POM):

1. Complaints Entry Form
2. Acknowledgement of Complaint Reception Form
3. Request for Additional Information Form
4. Response Form
5. Report Template

Additionally, it is worth noting again that any ethics or safeguards complaints, for within the IPSD team, or extending to any organisations we work with, clients, or beneficiaries can follow the same procedure as outline in the Ethics reporting section of this manual, and repeated below.

Roles and Responsibilities:

- 1- GRM Focal Point of Contact
 - a. Manage GRM Tracking Matrix
 - b. Report complaints and complete complaint forms.
 - c. Verify the validity of the information and documents enclosed.
 - d. Register complaints in a tracking matrix
 - e. Provide complainants with an acknowledgement and a complaint number
 - f. Ask complainants to provide further information if necessary.
 - g. Refer the complaint to the project director for investigation.
 - h. Document decisions on complaints
 - i. Communicate information and decisions with complainants
 - j. Provide regular reports on complaints to project director
- 2- IPSD Relevant Staff
 - a. Conduct due diligence/visits for verification of complaints, if necessary.
 - b. Propose recommendation/s to the project director of actions to be taken and of any corrective measures to avoid possible reoccurrence.
- 3- Project Director
 - a. Monitor Tracking Matrix
 - b. Request relevant staff input
 - c. Provide guidance on escalations.
 - d. Provide final conclusions, recommendations, and required corrective measure on complaints.
- 4- DAI Corporate Ethics and Compliance Officer or Director of Safeguards
 - a. Investigate complaint cases related to project director
 - b. Investigate escalated cases sent directly to the Ethics or Safeguards functions by the client.
 - c. Work with project director and project team on escalated cases to the WB.

4.7 Ethics Complaints

All employees are responsible for ensuring that IPSD is a comfortable and safe working environment. Employees or any other people involved with or impacted by the project who believe they have experienced or witnessed harassment, sexual harassment, retaliation, fraud or any other ethics concerns, are required to report it. Internally this could mean immediate reporting to a direct supervisor, the in-country Project Director, or the DAI Palestine Country Director. The willingness of employees to report concerns is essential to the enforcement of its Code of Business Conduct and Ethics.

Internally or externally, anyone can submit a complaint that will go through the same procedure as any other DAI ethics complaints. These concerns or complaints can be submitted via email, website, anonymous ethics hotline telephone, fax, or mail. All IPSD employees are made aware of these procedures during their inductions as well as annual ethics trainings. All grant agreements will detail the various grievance mechanisms available to external parties involved with the project. The IPSD website and complaints management procedure documents will also include an explanation of how to submit such a complaint or concern.

Lastly, once a complaint is made, all complaints will be discussed with DAI Ethics and Compliance Manager to ensure fair and independent investigation of any concerns or complaints.

- Jeremy Finch, DAI Ethics and Compliance Manager
- Website: <https://dai.ethicspoint.com>

All reports ultimately go through the Ethics & Compliance Officer for review and next steps.

Pledge of Confidentiality:

The confidentiality of all complaints and witnesses is guaranteed to the maximum extent possible. Only those who have an immediate need to know for the purposes of carrying out a thorough investigation may find out the identity of those involved. Anyone contacted in the course of an investigation will be advised that the identities of the parties involved will be kept strictly confidential.

Policy of Non-Retaliation:

Any person may submit a concern or complaint regarding compliance concerns without fear of dismissal or retaliation of any kind. DAI will not discharge, demote, suspend, threaten, harass, or in any manner discriminate against any person in terms and conditions of employment based upon any lawful actions of that person with respect to good faith reporting of concerns or complaints regarding compliance concerns.

5. Environmental and social monitoring, evaluation and reporting

5.1 Environmental and Social Monitoring

The objectives of monitoring are to: (i) keep the record of project environmental and social impacts and ensure implementation of mitigation measures; (ii) alert the project implementation team about changes that are necessary; and (iii) evaluate whether the mitigation measures have been successfully implemented.

The environmental and social indicators that need to be monitored under the IPSD subprojects include: e-waste management, discrimination and social exclusion or inequity, GRM complaints including GVB, SEA/SH complaints and COVID-19 reported cases, and labour and working conditions. Environmental and social monitoring needs to be carried out by the PIA And any changes in monitoring parameters must be approved by the PIA and the World Bank Team.

- Pre-implementation Phase: project activities are screened, and appropriate mitigation measures are identified and incorporated into all grants and agreements
- Implementation Phase: an environmental and social compliance monitoring report is prepared by PIA, using the specific measures required to assess general environmental and social management/performance, (Annex 5) provides templated for the minimum requirement of indicators to

be reported at each SME/Start-up, this annex is built based on the environmental and social monitoring plan (Annex 4).

- Post-implementation Phase: a summary report is prepared on implementation effectiveness of all environmental and social mitigation measures and share it with MoNE, stakeholders, and with the World Bank. It will review questions such as:
 - Are periodic monitoring reports being completed?
 - Are processes defined in the ESMM working well?
 - How many complaints/grievances have been received regarding the project?

End-of-project disposal of hazardous materials including e-waste should be monitored by the beneficiary companies in terms of: (i) effective transport of hazardous materials using registered transport services, and (ii) ensuring that e-waste is disposed of at approved sites selected by EQA.

E-waste management and mitigation measures (Annex 7) are applicable on direct e-waste (equipment purchased under IPSD grants and investments) and indirect e-waste (already existing equipment at beneficiary firms).

5.2 Environmental and Social Monitoring Plan

The environmental and social monitoring plan (tracking matrix Annex 4) will be used as a guidance for each project that requires environmental and social mitigation and monitoring.

The purpose of the monitoring matrix is to:

- Determine the potential impacts of projects and set out the proper mitigation measures to mitigate the impacts;
- Set out the basis for compliance and enforcement of terms and conditions for approval,
- Monitor compliance.

The Monitoring plan, i) describes the potential environmental and social impacts of activities; (ii) outlines proposed mitigation measures; (iii) identifies the parties that will carry out the monitoring of the mitigation measures in relation to project stages ; (iv) outlines the time horizons for the various activities; and the associated costs and sources of funds for implementation.

5.3 Reporting

Monitoring, evaluation and reporting on environmental and social issues will be part of project implementation processes and reporting systems. The PIA will keep records of all environmental and social activities of the project. The PIA will carry out environmental and social screening process using the Environmental and Social Screening Forms.

The following are the specific institutional responsibilities for the projects to be carried out by PIA:

- Produce annual and periodical (i.e. quarterly) reports to the World Bank indicating the status of actions taken to support implementation of the environmental and social compliance of projects including GRM reports, a selected sample of screening documents, as well as samples of consultation meeting summaries and any other related documents.
- Develop the key indicators for monitoring purposes with the World Bank and ensure the monitoring capabilities and reporting to the Bank.
- Carry out stakeholder engagement and consultation and collaboration with stakeholders where these projects will be implemented.
- COVID-19 exposure emergency or incidents due any of the project activities that have been identified to be associated with COVID-19 exposure risks, or due any other project related activity is to be reported to the Bank.

Compliance with environmental and social screening requirements will also be generated through quarterly reports and annual reports, The PIA will regularly report to the Bank on the status of environmental and social management of projects in the project's Quarterly Reports.

5.4 Quarterly and Annual Reports by PIA

During the Project implementation phase, the PIA will include in their quarterly reports a brief section on environmental and social performance for PIA management; these reports will include an update on implementation of the stakeholder engagement activities and focus on the identified indicators for these activities. Quarterly reports will be used to develop the annual reports reviewed by PIA director.

At the end of each year of operation, the PIA will prepare an annual summary report on environmental and social performance for PIA management, which will include an update on implementation of the stakeholder engagement plan and include identified indicators for project activities. The report will also include a summary of the complaints received and handled by the project and a GRM log.

6 Environmental and Social Capacity Building and Training Program

To ensure compliance and effective environmental and social safeguards management, training on environmental and social safeguards will be conducted at the PIA level. A capacity building program for will be prepared and delivered for PIA staff on labor laws and regulations, Covid 19- Health and Safety procedures, grievance mechanisms including issues related to gender-based violence and sexual harassment, safe E-Waste and PPE disposal and other safeguards issues.

Annex 1: Brief Overview of Labor Legislation: Terms and Conditions

Below is the overview of the key aspects of Palestinian Labor Law (No. 07 of 2000) which is applicable in Palestine, and the terms and conditions of work in ESS2.

Wages

The minimum wage limit is regulated by the Palestinian Labor Law. The specific minimum wages for workers is 65 NIS/day and the minimum wages for employees is 1450 NIS/month). A labor agreement will determine the form and amount of remuneration. Remuneration will be paid at least once a month.

The insurance made by employers for workers will pay compensation to the workers for work-related damage that caused any deterioration to the employee's health and will cover the subsequent, necessary treatment costs.

Deductions from payment of wages will only be made as allowed by the national law, and project workers will be informed of the conditions under which such deductions will be made.

Working hours

The actual working hours shall be forty five hours (45 hours) per one week.

Rest breaks

Friday is the weekly rest period (holiday) unless the interest of the work requires the allocation of another day, provided that such day is taken by the worker on a regular basis. The employees will have one hour meal break each workday.

Leaves

An employee will have the right to enjoy paid leave for at least two weeks per year, sick leave of 14 days, and unpaid leave for 14 calendar days per annum. Leave does not include maternity leave which is 70 days. The worker shall have the right to a paid leave on religious and official holidays, which is not considered or counted as annual leaves. Based upon an agreement between the production two parties, the annual leave may be divided. The annual leaves may not be accumulated for more than two years. The worker shall be entitled to a paid leave for a period of three days in the event of the death of one of his/her relatives up to the second degree. Such leave shall not be considered or calculated as part of his/her annual leave. The worker may be absent from work for a demonstrated contingent cause for a period of ten days per year to be counted from his/her annual leave, provided that such leave does not exceed three consecutive days each time

Women

Palestinian Labor Law includes provision for prohibition of discrimination between men and women. Employment of women is prohibited in the following jobs or under the following conditions: dangerous or hard works, extra working hours during pregnancy and during the first six months after delivery, and during night hours except for the works defined by the Council of Ministers.

Overtime work

The extra working hours should not exceed twelve hours a week. The worker shall be paid the wage of one and a half hour for each extra working hour he/she works.

Labor disputes

Palestinian Labor Law includes provision for workers exemption from legal fees arising from work-related disputes and allows to unionize. A bipartite committee will settle any disputes that may arise from the implementation of agreement. The court has jurisdiction over labor related disputes.

The Palestinian Labor Law applies to all types of workers , who are employed on full-time basis. Terms and conditions of direct/contracted workers hired on part-time basis are determined in their individual employment contracts.

Age Of Employment

All workers employed for the purpose of the project will be above 18 years.

The employer will be required to verify, identify and document the age of all workers. This will require workers to provide document evidence (passport or ID) confirming their age prior to involving them on activities of the project., If underage workers are found working on the Project, measures will be taken to immediately terminate the employment or engagement of the child in a responsible manner. A regular review and checkup will be conducted by ESO at PIA to make sure no underage workers are still working on the Project.

Brief Overview of Labor Legislation: Occupational Health and Safety (OHS)

The workers engaged with project activities will be exposed to limited health and safety risks of low significance. However, The Palestinian Labor Law No. 07 of 2000, the Council of Ministers Act 11, 2012, and the health conditions and standards related to occupational health and safety at different workplaces apply to all workers.. The following points will be ensured:

Obligations of the Employer:

- All potential risks to project workers' health and safety will be identified by all parties who employs workers and develop and implement procedures to establish and maintain a safe working environment, including workplaces, machinery, equipment and processes under their control;
- Appropriate protective measures will be provided. These measures include providing adequate personal protective equipment (PPE) at no cost to the Project workers;
- Provide resources necessary to carry out the work with safety;
- Project workers will receive OHS training including protection against COVID-19 at the beginning of their employment. Training will cover the relevant aspects of OHS associated with daily work,

including the ability to stop work without imminent danger and respond to emergency situations. Training records will be kept on file. These records will include a description of the training, the number of hours of training provided, training attendance records, and results of evaluations;

- Project workers will be provided with facilities appropriate to the circumstances of their work, including access to canteens, hygiene facilities, and appropriate areas for rest;
- Conduct regular health checks for employees involved in any work that may cause physical ill health or for employees working with chemical or biological materials that may pose a threat to their health;
- Provide or arrange for appropriate medical care for employees injured during the course of their employment;
- Facilitate first aid to employees who are involved in emergencies or accidents;
- Provide or facilitate with transport facilities to minimize the exposure risk;
- Develop and implement reporting system for any accidents, diseases, incidents and near misses. Every incident will be reported, investigated and relevant measures will be designed to avoid the incident in the future. Also remedies for adverse impacts such as occupational injuries, disabilities and diseases will be provided.

Obligations of the Employees:

Employees are required to:

- Maintain safe practices at work to avoid danger to the safety and wellbeing of the workers, which may be caused by inattentiveness to safety and security measures;
- Assist the employer and co-workers in maintenance of measures designed to ensure health and safety in the work place;
- Use safety equipment and protective gear as instructed in accordance with the training provided for use of such equipment and gear;
- Report to the employer any damage, loss of or destruction of protective gear or safety equipment;
- Inform the employer or his designated supervisor immediately of the occurrence of any incident which the employee believes may cause danger and which the employee is unable to resolve;
- Inform the employer or his designated supervisor of any accidents or damage sustained at work or related to work.
- Employees have the right to abstain from work where there is serious threat to health or life.

IPSD Grievance Mechanism

In Palestine, the right of the public to complain in Palestine is ensured by the grievance bylaw was approved by the Ministerial Cabinet on 9/3/2005 and updated on 8/3/2009. Start up's and SME's of IPSD project can raise their complaints anytime during the implementation and operation of the project and that their complaints must be settled.

. Complaints shall be filed using one of the following methods:

- Electronically: the complainant files a complaint electronically using the electronic GRM forms on PIA website (www.IPSD.ps). The complainant can also download the Complaints' form from the IPSD website, fills it and sends it via email using the following email address: IPSD_Complaints@dai.com
- By telephone: the complainant can call the following number: +970-2-298 8530 or +970 593 707 707 to file a complaint.

- In person: the complainant files a complaint by filling a form at the Complaints Unit at PIA office in Ramallah.

Grievance Mechanism for Workers

The appropriate partner for the implementation of the Grievance Redressal Mechanism (GRM) is PIA, which is responsible for working with beneficiaries and assisting with the implementation of their own GRM.

The potential beneficiary companies shall provide clear grievance mechanisms for the workers who will be employed or engaged in connection with the Project. The workers grievance mechanism will include: (i) procedure to receive grievances such as comment/complaint form, suggestion boxes, email, and telephone line, (ii) stipulated timeframes to respond to grievances, (iii) a register to record and track the timely resolution of grievances, and (iv) responsible office/department to receive, record and track resolution of grievances.

The Project workers shall be informed by the employer, about the grievance mechanism, and how and to whom they can address their complaints, in case they didn't get responses on their complaints from their employers.

Part of the learning process

The PIA will identify all complaints and their serious consequences to be presented regularly during the meetings as part of the learning process.

Annex 2: The Ministry of Health and WHO guidelines regarding Covid-19

COVID-19 Precautions' List for Employees and Workers

Know the Symptoms of COVID-19:

- Coughing, fever, shortness of breath, and difficulty breathing.
- Early symptoms may include chills, body aches, sore throat, headache, diarrhea, nausea/vomiting, and runny nose. If you develop a fever and symptoms of respiratory illness, DO NOT GO TO WORK and call your health-care provider immediately. Do the same thing if you come into close contact with someone showing these symptoms.

Health and safety measures as follows ⁴

- Access to the job site and work trailer will be limited to only those necessary for the work.
- All visitors will be pre-screened to ensure they are not exhibiting symptoms.
- Employees and visitors will be asked to leave the job site and return home if they are showing symptoms.
- Provide hand sanitizer and maintain Safety Data Sheets of all disinfectants used on site.
- Provide protective equipment (PPE) including face masks, gloves, etc. to any employees/workers and visitors and keeping the right distance in offices and outside.
- Ensure safe disposal of PPE and personal domestic waste. All PPE should be disposed in a sealed plastic bag and discarded in an appropriate waste container after use.
- Clean and disinfect frequently used tools and equipment on a regular basis. This includes other elements of the jobsite where possible. Employees should regularly do the same in their assigned work areas.
- Disinfect shared surfaces (door handles, machinery controls, etc.) on a regular basis.
- Avoid sharing tools with co-workers. If not, disinfect before and after each use.
- Prohibit anyone coming to the site from an area under quarantine or if close family

⁴World Bank's Environmental Health and Safety Guidelines (www.ifc.org/EHSguideline). WHO and MoH guidance for COVID-19 (Annex 2), (https://apps.who.int/iris/bitstream/handle/10665/331498/WHO-2019-nCoV-IPCPPE_use-2020.2-eng.pdf), (<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance>), <https://www.who.int/publications/i/item/considerations-for-public-health-and-social-measures-in-the-workplace-in-the-context-of-covid-19>

member has been exposed to virus in the last 14 days.

- Provide a Toolbox talk to all staff and workers before work restarts.
- Provide facemasks to all visitors (i.e. concrete truck drivers, plant maintenance, and laboratory staff) and a copy of the requirements in Arabic for working at the site.
- Issue Facemasks to all employees and these will become mandatory PPE for people moving around the site. It can be removed when inside vehicles and offices.
- Keep min. 2m between desks in the offices. Use conference room and Project Web Access (PWA) site office to spread out the staff. Allow non-critical site staff to work from home or off-site office.
- Report COVID-19 exposure emergency or incidents that are associated from any of the project activities to the PIA. The PIA is responsible to report it to the World Bank within 24 hours.

Annex 3: Environmental and Social Screening Form /Checklist

This form is a tool to standardize the environmental and social screening process of Startup’s and SME’s and activities. The screening must be carried out at an early stage of the activity, in accordance with the requirements of the Environmental and Social Management Manual. The ESO at PIA must complete each section of this form, as outlined below.

Name and Type of Activity:	
Beneficiary Firm	
Contact person and contact details	
Expected start date (month/year) and duration (in months) of project implementation phase	
Main Activities to be supported by the fund	
Expected number of workers during operation	

Section (A) Exclusion list

	Type of Projects	Yes/No	Recommendation
1	Does the Project or activities directly financed or co-financed have significant adverse environmental impacts that are sensitive, diverse, or unprecedented. These impacts may affect an area broader than the sites or facilities subject to physical works, to be classified of Category A of the Environmental Assessment		If the Answer is Yes, the Project activities directly financed or co-financed is excluded from the project scope.
2	Does Project or activities directly financed or co-financed have potential adverse environmental impacts on human populations or environmentally important areas-- including wetlands, forests, grasslands, and other natural habitats. These impacts are site-specific; few if any of them are		If the Answer is Yes, the Project activities directly financed or co-financed is excluded from the project scope.

	irreversible, to be classified of Category B of the Environmental Assessment		
3	Does Project or activities directly or co-financed have any industrial related or construction activities, or any other activities that entail pollution generation.		If the Answer is Yes, the Project activities directly financed or co-financed is excluded from the project scope

If the answer is (Yes) for any of the above questions the Project activities directly financed or co-financed is excluded from the project scope.

If All the answers (No) for the above questions, please proceed to Section B

Section (B) Screening Checklist

Part 1		Assessment of start-up's / SME's		
Labour working conditions		Yes	No	Proposed Mitigation Measures / comments
1.1	Registration and compliance Is the startup /SME registered at the Palestinian Ministry of National Economy?			
1.2	Is the premises where the project will be accomplished is privately owned or rented?			
1.3	Does the firm employ its workers according to the national labour law?			
1.4	Does the startup /SME have an effective/ responsive grievance mechanism available to workers?			
1.5	Does the startup/SMEs apply a CoC for their workers?			
Exposure to COVID-19				
1.6	Does the startup /SME apply national measures to minimize the risk of COVID-19?			
1.7	Does the financed activities entail F2F gatherings of any sort managed by the startup /SME ?			
1.8	Does the financed activities entail F2F gatherings of any sort managed by the PIA?			

Part 2		Assessment of Activities		
Discrimination and social inclusion		Yes	No	Proposed Mitigation Measures / comments
2.1	Is there a likelihood that the activity would have inequitable or discriminatory adverse impacts on affected populations? or excluded individuals or groups?			
2.2	Will the project benefit different groups or individuals who are vulnerable or disadvantaged?			
2.3	Is the project likely to provide local employment opportunities for vulnerable beneficiaries, including women and youth?			
2.4	Does the activity include measures to facilitate access of vulnerable or disadvantaged persons to the benefits of the project?			
2.5	Has the role of women been considered in project design and implementation?			
2.6	Is there responsive grievance process available to workers in relation to GBV?			
Stakeholders Engagement				
2.7	Is the project being designed with sufficient local stakeholders' engagement and consultation in the planning and design process?			
2.8	Is there a likelihood that the project would exclude any potentially affected stakeholders from fully participating in decisions that may affect them?			
Covid-19 exposure				
2.9	Will the proposed activities increase risk of exposure to COVID-19?			

2.10	Does the SME/Start-up have measures to mitigate risks arising in connection with addressing COVID-19?			
Sexual exploitation and abuse/ sexual harassment (SEA/SH)				
2.11	Will the project increase the risk of SEA/SH?			
2.12	Is there responsive grievance process available to workers in relation to SEA/SH?			

Part 3	Environmental risks - Pollution	Yes	No	Proposed Mitigation Measures / comments
3.1	Will the activities potentially result in the generation of e - waste?			
3.2	Will the activities potentially result indirect generation of e -waste?			
3.2	Does the Start-up/SME's have safe disposal procedures for PPE's including masks?			

Annex 4: Environmental and Social Monitoring Plan Matrix

Environmental and social compliance monitoring report, using the specific measures required to assess general environmental and social management/performance.

Issue / risk identified	Mitigation measures	Mitigation Measures Reference	Responsibility Implementation stage / Operation stage	Monitoring	Frequency	Cost
Stakeholder Engagement	<ul style="list-style-type: none"> • Ensure that all stakeholders are notified of the activities before implementation • Provide the opportunity for the stakeholders as high influence to be consulted during the design and implementation of the activities to ensure a two-way flow of information and opinion. • Ensure ongoing engagement of project beneficiaries through supervision and monitoring as mandated by the project grant agreements or other contracts. • Engage in regular dialogue with business associations, youth networks and entrepreneurs through surveys/structured interviews, meetings and workshops. • Target all vulnerable groups - young and female entrepreneurs in project stakeholder engagements. • Ensure access to information and transparency in decisions 		PIA	PIA	Throughout the project implementation	Covered from the Project budget

Issue / risk identified	Mitigation measures	Mitigation Measures Reference	Responsibility Implementation stage / Operation stage	Monitoring	Frequency	Cost
Labor conditions	<ul style="list-style-type: none"> • Startup's /SME's should Provide valid registration certificate from the MoNE in order to be eligible or have pending registrations. • A valid lease or rental contract is required. • Grant agreements for startup's should include key aspects of Palestinian Labor Law (No. 07 of 2000). The firms are required to respect the labor law legislation. • Grant agreements for startups and SME's should include prohibition of child labor. • The supplier companies should be licensed according to the Palestinian Labor Law. • Startup's / SME's should Develop and implement grievance mechanism for workers. • Grant agreements should include a section under Special terms and Conditions that mention a reference to the project GRM (under IPSD) to be used by beneficiaries/ workers • GBV, Child protection training/awareness campaign for contractor, sub-contractors and communities should be considered; 		PIA/SME's	PIA	Throughout the project implementation	<p>Covered from the Project budget</p> <p>The SME is responsible for cost of implementing the measures grievance mechanism for workers , and provide valid or pending registrations</p>

Issue / risk identified	Mitigation measures	Mitigation Measures Reference	Responsibility Implementation stage / Operation stage	Monitoring	Frequency	Cost
	<ul style="list-style-type: none"> Provisions for handling of GBV in the GRM is required; 					
Discrimination and social inclusion	<ul style="list-style-type: none"> Target all vulnerable groups - young and female entrepreneurs in project announcements/ events. Introduce gender sensitive communication strategy to ensure an equitable and wide range of female and male entrepreneurs are included. Ensure employment opportunities are gender sensitive and socially inclusive. Ensure fair competition by ensuring equal opportunity. Undertake public consultation and information dissemination. SME's and startup's should develop and implement grievance mechanism for workers for handling of GBV discriminatory issues. Grant agreements should include a section under Special terms and Conditions that mention a reference to the PIA GRM to be used by beneficiaries/ workers for GBV issues. Promote and create awareness about the availability of grievance 		PIA/SME's	PIA	Throughout the project implementation	<p>Covered from the Project budget</p> <p>The SME is responsible for cost of implementing the measures grievance mechanism for workers</p>

Issue / risk identified	Mitigation measures	Mitigation Measures Reference	Responsibility Implementation stage / Operation stage	Monitoring	Frequency	Cost
	redress and its anonymous tools/ hotlines, for addressing GBV issues. Ensure access to information and transparency in decisions.					
Sexual exploitation and abuse/ sexual harassment (SEA/SH)	<ul style="list-style-type: none"> Grant agreements for startups and SME's should include the PIA Code of conduct SME's and startup's should develop and implement grievance mechanism for workers for handling of SEA/SH. Grant agreements should include a section under Special terms and Conditions that mention a reference to the PIA GRM to be used by beneficiaries/ workers for SEA/SH issues. Promote and create awareness about the availability of grievance redress and its anonymous tools/ hotlines, for addressing SEA/SH issues. 		PIA/SME's	PIA	Throughout the project implementation	<p>Covered from the Project budget</p> <p>The SME is responsible for cost of implementing the measures grievance mechanism for workers</p>
Exposure to COVID-19	<ul style="list-style-type: none"> Grant agreements for startups and SMEs should include that beneficiaries are responsible for respecting Government/MoH/ WHO Covid-19 measures, including but not limited to safe distancing, wearing facemasks, follow hygiene practices. 	Annex 2 (COVID-19 guidelines). attached to the Project	PIA / SME	PIA	Throughout the project implementation	<ul style="list-style-type: none"> The SME is responsible for cost of implementing the measures

Issue / risk identified	Mitigation measures	Mitigation Measures Reference	Responsibility Implementation stage / Operation stage	Monitoring	Frequency	Cost
	<ul style="list-style-type: none"> “DAI Best Practice Guidelines: COVID-19 Risk Reduction” that applies for the PIA staff, should also be applied for visitors to the PIA including visits by the project stakeholders. It also applies to workshops/events organized for the project activities. GRM should handle COVID-19 complaints; 	Agreement				Covered from the Project budget
Exposure of COVID-19 at SME's /Startup	<ul style="list-style-type: none"> Emergency or incidents including Contacting COVID-19 due to Project activities are to be reported within 24 hours to the Bank. 	Annex 2 (COVID-19 guidelines) attached to the Project Agreement	<ul style="list-style-type: none"> PIA/ SME 	<ul style="list-style-type: none"> PIA 	<ul style="list-style-type: none"> Throughout the project implementation until COVID-19 Emergency halted 	<ul style="list-style-type: none"> The SME is responsible for cost of implementing the measures
e-waste disposal	<ul style="list-style-type: none"> Prepare e-waste management plan. Dispose e-wastes at approved waste management sites using registered transport services and disposal site. Do not treat e-waste as domestic waste Contract with recycling facility capable of handling e-wastes. 	E-waste Disposal Guidelines (Annex 7) attached to the project agreement	<ul style="list-style-type: none"> PIA/ SME 	<ul style="list-style-type: none"> PIA SME's after closure of the grant agreement 	Throughout the project implementation	<ul style="list-style-type: none"> The SME is responsible for cost of implementing the measures
Personal Protective equipment Waste	<ul style="list-style-type: none"> Ensure safe disposal of PPE and personal domestic waste. All PPE should be disposed in a sealed 	Annex 2 (COVID-19 guidelines) attached to the	<ul style="list-style-type: none"> PIA SME 	<ul style="list-style-type: none"> PIA 	<ul style="list-style-type: none"> Throughout the project implementation until 	<ul style="list-style-type: none"> The SME is responsible for cost of

Issue / risk identified	Mitigation measures	Mitigation Measures Reference	Responsibility Implementation stage / Operation stage	Monitoring	Frequency	Cost
Disposal	plastic bag and discarded in an appropriate waste container after use.	project agreement			COVID-19 Emergency halted	implementing the measures

Annex 5: Environmental and Social Monitoring Report Template

Issue / risk identified	Mitigation measures	Compliance	Correction measure	Timeline for Correction	Remark/ Comments
Stakeholder Engagement	<ul style="list-style-type: none"> • Ensure that all stakeholders are notified of the activities before implementation • Provide the opportunity for the stakeholders as high influence to be consulted during the design and implementation of the activities to ensure a two-way flow of information and opinion. • Ensure ongoing engagement of project beneficiaries through supervision and monitoring as mandated by the project grant agreements or other contracts. • Engage in regular dialogue with business associations, youth networks and entrepreneurs through surveys/structured interviews, meetings and workshops. • Target all vulnerable groups - young and female entrepreneurs in project stakeholder engagements. • Ensure access to information and transparency in decisions 				
Labor conditions	<ul style="list-style-type: none"> • Startup's /SME's should Provide valid registration certificate from the MoNE in order to be eligible or have pending registrations. 				

Issue / risk identified	Mitigation measures	Compliance	Correction measure	Timeline for Correction	Remark/ Comments
	<ul style="list-style-type: none"> • A valid lease or rental contract is required. • Grant agreements for startup's should include key aspects of Palestinian Labor Law (No. 07 of 2000). The firms are required to respect the labor law legislation. • Grant agreements for startups and SME's should include prohibition of child labor. • The supplier companies should be licensed according to the Palestinian Labor Law. • Startup's / SME's should Develop and implement grievance mechanism for workers. • Grant agreements should include a section under Special terms and Conditions that mention a reference to the project GRM (under IPSD) to be used by beneficiaries/ workers • GBV, Child protection training/awareness campaign for contractor, sub-contractors and communities should be considered; • Provisions for handling of GBV in the GRM is required; 				
Discrimination and social inclusion	<ul style="list-style-type: none"> • Target all vulnerable groups - young and female entrepreneurs in project announcements/ events. 				

Issue / risk identified	Mitigation measures	Compliance	Correction measure	Timeline for Correction	Remark/ Comments
	<ul style="list-style-type: none"> • Introduce gender sensitive communication strategy to ensure an equitable and wide range of female and male entrepreneurs are included. • Ensure employment opportunities are gender sensitive and socially inclusive. • Ensure fair competition by ensuring equal opportunity. • Undertake public consultation and information dissemination. • SME's and startup's should develop and implement grievance mechanism for workers for handling of GBV discriminatory issues. • Grant agreements should include a section under Special terms and Conditions that mention a reference to the PIA GRM to be used by beneficiaries/ workers for GBV issues. • Promote and create awareness about the availability of grievance redress and its anonymous tools/ hotlines, for addressing GBV issues. Ensure access to information and transparency in decisions. 				

Issue / risk identified	Mitigation measures	Compliance	Correction measure	Timeline for Correction	Remark/ Comments
Sexual exploitation and abuse/ sexual harassment (SEA/SH)	<ul style="list-style-type: none"> • Grant agreements for startups and SME's should include the PIA Code of conduct • SME's and startup's should develop and implement grievance mechanism for workers for handling of SEA/SH. • Grant agreements should include a section under Special terms and Conditions that mention a reference to the PIA GRM to be used by beneficiaries/ workers for SEA/SH issues. • Promote and create awareness about the availability of grievance redress and its anonymous tools/ hotlines, for addressing SEA/SH issues. 				
Exposure to COVID-19	<ul style="list-style-type: none"> • Grant agreements for startups and SMEs should include that beneficiaries are responsible for respecting Government/MoH/ WHO Covid-19 measures, including but not limited to safe distancing, wearing facemasks, follow hygiene practices. Annex 2 (COVID-19 guidelines) attached to the Project Agreement • "DAI Best Practice Guidelines: COVID-19 Risk Reduction" that applies for the PIA staff, should 				

Issue / risk identified	Mitigation measures	Compliance	Correction measure	Timeline for Correction	Remark/ Comments
	<p>also be applied for visitors to the PIA including visits by the project stakeholders. It also applies to workshops/events organized for the project activities.</p> <ul style="list-style-type: none"> GRM should handle COVID-19 complaints; 				
<ul style="list-style-type: none"> Exposure of COVID-19 at SME's /Startup 	<ul style="list-style-type: none"> Emergency or incidents including Contacting COVID-19 due Project activities are to be reported within 24 hours to the Bank. Annex 2 (COVID-19 guidelines) attached to the Project Agreement 				
e-waste disposal	<ul style="list-style-type: none"> Prepare e-waste management plan. Dispose e-wastes at approved waste management sites using registered transport services and disposal site. Do not treat e-waste as domestic waste Contract with recycling facility capable of handling e-wastes. E-waste Disposal Guidelines (Annex 7) attached to the project agreement 				
Personal Protective equipment Waste Disposal	<ul style="list-style-type: none"> Ensure safe disposal of PPE and personal domestic waste. All PPE should be disposed in a sealed plastic bag and discarded in an 				

Issue / risk identified	Mitigation measures	Compliance	Correction measure	Timeline for Correction	Remark/ Comments
	<p>appropriate waste container after use.</p> <ul style="list-style-type: none"> Annex 2 (COVID-19 guidelines) attached to the Project Agreement 				

Annex 6: Code of Conduct and Business Ethics

مدونة قواعد السلوك واخلاقيات العمل

مقدمة

يأتي الاهتمام بمواثيق سلوك وأخلاقيات العمل والتشغيل كأحد مداخل تطوير الاداء للعاملين واصحاب العمل. إن إعداد مدونة قواعد السلوك وأخلاقيات العمل من شأنه تعزيز قيم والممارسات الايجابية في العمل ، وتعد مدونة السلوك إطاراً عاماً يجب على العاملين في المشروع التقيد به والعمل بمقتضاه، فهي مدونة تلقي الضوء على المعايير و الاخلاق والقيم التي يجب أن يتحلّى بها العامل أثناء أداء واجباته، ومن ثم فهي قواعد ستسهم على نحو فاعل في الارتقاء بمستوى جودة الاداء والارتقاء به. إن هذه المدونة تشكل جزءاً من مقتضيات العمل في المشروع بالتركيز على اجراءات الوقاية والسلامة والصحة العامة المتعلقة بكوفيد 19، ويجب تطبيقها في كل اوقات العمل وطوال فترة التشغيل، وسوف يتم تزويد كل عامل بنسخة منها، ليقرأها ويعمل بموجبها.

أولاً: المبادئ الاساسية لمدونة السلوك واخلاقيات العمل

إن جودة الاداء ونجاح العمل تتوقف على الالتزام بقواعد السوك العامة واخلاقيات العمل، والتصرف بطريقة عادلة وصادقة كأفراد مسئولين اجتماعيا انطلاقاً من ايماننا الراسخ بمسؤوليتنا الاجتماعية التي لها أثراً إيجابياً كبيراً على المشاريع التي نعمل بها. ولتحقيق هذا، يجب علينا احترام هذه المبادئ الاساسية:

النزاهة والامانة: الإيمان بتعزيز التصرف بأمانة في جميع العلاقات مع التقيد الصارم بجميع القوانين المعمول بها ، احترام كرامة كل شخص والحفاظ على سلامتهم .

الشفافية: الاحترام المتبادل والحوار والشفافية هي أساس العلاقة مع اصحاب العمل والسلطات ذات العلاقة ، والتي تتوافق مع مبادئ التعاون والصدق والانفتاح.

الموضوعية والاستقلالية: العمل بموضوعية واستقلالية وتجنب أي نوع من أنواع الفساد أو تضارب المصالح الذي قد يؤثر على اتخاذ القرارات المتعلقة بالعمل.

المسؤولية: توفير بيئة عمل آمنة وصحية للعمال ، واحترام الحقوق والتقيد بالواجبات من مقتضى المسؤولية ، واحترام المجتمعات التي نعمل فيها.

ثانياً: قواعد السلوك واخلاقيات العمل

القسم الاول : الحقوق العامة

- يلتزم العامل بتأدية عمله بإخلاص وأمانة وبالمحافظة على أسرار العمل وأدواته، ويعتبر مسؤولاً عن الأدوات التي في عهده وعليه الحفاظ عليها، وفي حالة وجود ظرف خارج عن ارادته او قوة قاهرة، فان العامل لا يعتبر مسؤولاً عن خلل الأدوات أو ضياعها.
- على العامل أن يلتزم بأخلاقيات العمل والحفاظ على خصوصية السكان والعمال في منطقة العمل، دون الإشتباك معهم أو التسبب بأي أذى لهم بأي شكل كان. ويجب الإمتناع عن المشاركة في أي عنف بدني او لفظي لأي من العاملين أو السكان.

- على العامل التقيد بساعات العمل المطلوبة، وكذلك التقيد والإمتثال بالمهام المكلف بها من قبل البلدية.
- على العامل الإلتزام بإجراءات السلامة المتبعة في الموقع، خاصة عند إستخدام الألات الخطرة، وأي إجراءات إضافية يتم طلبها من قبل البلدية.
- يجب على العامل الإبلاغ فوراً عن أي أمراض مزمنة يعاني منها أو عند الشعور بالإعياء، وعن أي عقاقير يتلقاها العامل.
- الإمتناع عن التسبب بأي نوع من المضايقات سواء اللفظية المباشرة أو غير المباشرة لأي شخص أثناء فترة العمل، وخاصة من فئة النساء والأطفال وذوي الإحتياجات الخاصة.
- من حق العامل أن يوقع عقد عمل مع صاحب العمل على أن يكون باللغة العربية، وذلك لحفظ حقوق العامل، علماً بأن عقد العمل يجب أن يتضمن: الأجر، نوع العمل، مكانه ومدته، ساعات وأوقات العمل، كما ويجب أن يتضمن العقد الاجراءات الصحية وشروط الوقاية المتعلقة كوفيد 19، والتي اقرتها وزارة الصحة الفلسطينية، و يجب أن يوقع العقد من قبل صاحب العمل والعامل بحيث يحتفظ العامل بنسخة أصلية من العقد.
- علي صاحب العمل أن يلتزم بالتأمين على جميع عماله عن إصابات العمل لدي الجهات المرخصة في فلسطين.
- يجب أن تتخلل ساعات العمل اليومي فترة أو أكثر لراحة العامل لا تزيد في مجموعها عن ساعة مع مراعاة ألا يعمل العامل أكثر من خمس ساعات متصلة دون تخصيص وقت للراحة.
- التقيد باوقات العمل وتكريس اوقات العمل للقيام بالمهام والواجبات المتعلقة بطبيعة العقد، كما نص عليها عقد العمل.
- ضمان حق العامل في التظلم او الشكوى من اي انتهاك لحقه او من اتخاذ قرار خاطيء بحقه.

القسم الثاني: حماية حقوق النساء

- معاملة النساء باحترام بغض النظر عن العرق أو اللون أو اللغة أو الدين أو الرأي السياسي أو غير السياسي أو الأصل أو الإعاقة أو أي وضع آخر.
- عندما يكون لدى المرأة العاملة مخاوف أو شكوك فيما يتعلق بأعمال العنف القائم على النوع الاجتماعي من قبل اصحاب العمل او اي طرف ذو علاقة بالعمل، يجب عليها الإبلاغ عن هذه المخاوف وفقاً لإجراءات الشكاوي المعتمدة في المشروع. على ان يتم التعامل مع هذه الشكاوي بخصوصية كبيرة للحفاظ على كرامة المشتكية
- يجب توفير الحماية للنساء وتهيئة أماكن امنة في العمل للنساء وخاصة الحوامل والتأكد من عدم نقل أي امرأة حامل بشكل غير صحيح، والعمل على ازالة او منع تعرض النساء الحوامل للمخاطر.
- يجب توفير أماكن للنظافة الشخصية لإستخدامها من قبل النساء العاملات بعد الإنتهاء من العمل. وايضا توفير مرافق صحية (دورات مياه) خاصة بالنساء في اماكن العمل، ويجب أن يتم تعقيم هذه الأماكن بشكل يومي.
- يجب تنفيذ لقاءات توجيهية قبل بدء العمل في الموقع للتأكد من أن الجميع على دراية بقواعد السلوك الخاصة بالعنف القائم على النوع الاجتماعي.

القسم الثالث : حماية حقوق ذوي الاعاقات

- يلتزم اصحاب العمل بتهيئة البيئة الملائمة لاحتياجات ذوي الإحتياجات الخاصة وتوفير تسهيلات الحركة والتنقل في اماكن العمل.

- عدم التمييز بحق المعاقين والمعاقات في العمل، واحترام حقهم / هن في اختيار نوعية الاعمال التي تناسب قدراتهم / تهن ، واهتمامتهم/هن واحتياجاتهم/هن.
- الالتزام بتوفير خدمات ومرافق صحية مواءمة لاستخدامات ذوي الاعاقة الحركية في مواقع العمل.
-

القسم الرابع : الصحة والسلامة المهنية

- على العامل التقيد بتطبيق شروط واجراءات الصحة والسلامة العامة الصادرة عن وزارة الصحة الفلسطينية ، والالتزام بقواعد السلامة والصحة المهنية في العمل.
- على صاحب العمل تقديم الإسعافات الأولية اللازمة للعامل في حال الإصابة ونقله إلى اقرب مركز للعلاج.
- الإلتزام باجراءات ومتطلبات السلامة والصحة العامة المتعلقة بكوفيد 19 بما فيها التباعد الجسدي واللبس الواقي وكل ما ينص عليه البروتوكول الصحي.

القسم الخامس : خصوصية البيانات الشخصية والحماية من الانتهاكات الأخلاقية

- يلتزم صاحب العمل (خاصة العاملين في مجال تكنولوجيا المعلومات التي تستخدم الإنترنت ومنصات البيانات الرقمية) باتخاذ كافة الإجراءات اللازمة لحماية خصوصية البيانات الشخصية للعملاء، وضمان حقوقهم في تقديم شكوى بشأن التعرض لأي انتهاك اوالعنف القائم على النوع الاجتماعي(التحرش الجنسي والاستغلال والاعتداء الجنسي). يجب على صاحب العمل توفير آلية للتظلم عن هذه المخاوف وفقًا لإجراءات الشكاوي المعتمدة عند صاحب العمل.

Annex 7: Guidelines for E-Waste Management

The following guideline is enclosed with the project agreement to guide the SME's and Start-ups in environmentally safe disposal of potential direct and indirect e-waste generation related to the IPSD project

- a) Any e-waste generated as should be stored in separate containers. The containers should be labelled as "e-waste". Labelling system should be clear and well known to the public and workers to ensue general safety.
- b) Transportation of the e-waste container should be with special vehicle by special contractor. Before the start of transporting this e-waste, a form should be filled by the generator and transporter indicating the amount of e-waste. A written permission for transporting the e-waste to registered treatment facility should be issued by EQA.
- c) Transboundary of e-waste is not allowed unless a written permission is issued by EQA.
- d) E-waste record keeping should be created and checked by ESO from time to time to make sure that e-waste is well managed during project implementation.
- e) SME's shall refer to EQA and the related municipalities to identify disposal facility at their area.
- f) All workers should be familiar with e-waste warning signs.

Annex 8: Public Consultation Meeting – IPSD Project

Minutes of Meeting

Date: January 10, 2021

Time: 11:00 am to 12:00 pm

Venue: Microsoft Teams

Audience: Project Beneficiaries in West Bank and Gaza (Entrepreneurs, SMEs, youth, female led businesses, women’s business associations), Ministry of National Economy, IPSD team, World Bank safeguards team.

On January 10, 2021, the IPSD Project’s team organized a meeting via Microsoft Teams with representatives of the project stakeholders. Participants also included the IPSD Project Director, technical component leads, IPSD Environmental and Social Officer, IPSD Communications specialist, the World Bank team; the Social safeguard specialist and the Environmental specialist (*full list of participants is below*).

The meeting started by introducing the IPSD project, its objectives, components, and its implementation procedures. In addition to highlighting on the importance of stakeholder's engagement during project preparation and implementation. Moreover, the IPSD team explained the Environmental and social Management Manual (ESMM) highlighting on the identified social and environmental risks under IPSD project, and outlined the procedures and mitigation measures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. The project’s Environmental and Social Officer informed the participants about the GRM system and presented grievances tools and mechanisms for lodging complaints.

The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience. (*full Agenda is below*).

The meeting proceedings were as follows:

Jenin Abu Rokty, IPSD Communication Specialist: Jenin welcomed the audience and presented the meeting agenda and meeting objectives.

Lina Fattoum, IPSD Project Director: Lina introduced Innovative Private Sector Development Project (IPSD), its objectives and components. She shed the light on the general project objective aiming to improve the economic opportunities for individuals and firms in the West Bank and Gaza (WB&G). Lina presented the IPSD project's two components under which grants and technical assistance to start-ups and innovative SMEs will be provided. The project has two components: Component 1: aims to strengthen entrepreneurship ecosystem development by improving market linkages to Arab communities in regional entrepreneurship ecosystems; develop a dynamic startup finance ecosystem with a focus on angel investing; improve company registration procedures and develop a home-based business framework. Component 2: aims to build an outsourcing hub in Gaza through the support of Gaza Gateway (GGateway) – aiming to support software skills development in Gaza. Lina pointed out that this public consultation is to interact with our partners and beneficiaries, and that's the reason that we gave 30 minutes to get Questions and hear feedback.

Mira Stephan, IPSD Environmental and Social Officer: Mira started welcoming the audience, highlighting on the objective of the Environmental and Social Management Manual (ESMM) under IIPSD project, which is to function as a guide and directives for the environmental and social requirements under the IPSD programme. She highlighted on procedures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. She explained a range of suggested measures and plans to reduce, mitigate, and/or offset potential risks. Social and environmental risks have been identified including: discrimination and social inclusion, specifically relating to vulnerable groups; labour and workers' rights; sexual exploitation and abuse / sexual harassment (SEA/SH); exposure to COVID-19; and minor environmental impacts such as personal protection equipment (PPE) waste and e-waste production. In addition, Mira presented the Environmental & Social impact assessment process, pointing out to the screening process for potential projects. An explanation of the World Bank categorization for the E&S impact has been also clarified. She has also pointed out the E&S requirements for each project such as a specific monitoring plan to be conducted by the project and implemented by the beneficiaries including stakeholder engagement and public consultation for the project activities.

Mira also shed the light on the GRM system. During the project's implementation period, it is expected to receive complaints from the project's affected parties. To this end, a system for filing and handling project's complaints is established. In order for the complaint to be effective, it is necessary to follow clear and smooth administrative procedures so as to optimize the process of handling complaints from the reception to the completion or closure. She explained the procedures for submitting and handling complaints. She also explained that the GRM system includes special channels to receive the Sexual Harassment and GBV complaints, in addition to the COVID-19 procedures which will be taken into consideration with the highest level of confidentiality.

The 30- minutes of the Q&A section included the following feedback;

Questions

Mr. Mohammad Nusseibeh- Paltrade

Many startups and SME's still do not have internal setup and procedures and experience to implement the required environmental and social measures, hence, does the project include any technical assistance to support these procedures if they do not exist? Or the project only conducts the screening process as a tool to assess the start-ups and SME's before selection?

Answers

Mira Stephan IPSD

Mira confirmed that the Environmental and Social requirements under IPSD project are very simple procedures that aims to provide a safe working conditions for employees, and she highlighted that the mentioned E&S guidelines are expected to exist at all startups and SME's, whereas the objective of the screening process is to make sure that the selected activities comply and falls under the project category "C".

Lina Fattoum -IPSD

Lina added that the project will take Mohammad's question into consideration if possible, mainly under the activities that include providing technical assessment for the startups and SME's.

Khaled Abul Kheir -IPSD

Khaled confirmed that the project components include a wide range of technical assistance and assessments for startups and SME's, to help them develop all needed management procedures. However, he highlighted that the environmental and social requirements are simple guidelines that can be implemented, however, he pointed out that the e-waste disposal is not a complicated procedure, and the IPSD project mainly aims provide the beneficiaries with the required guidelines for safe disposal.

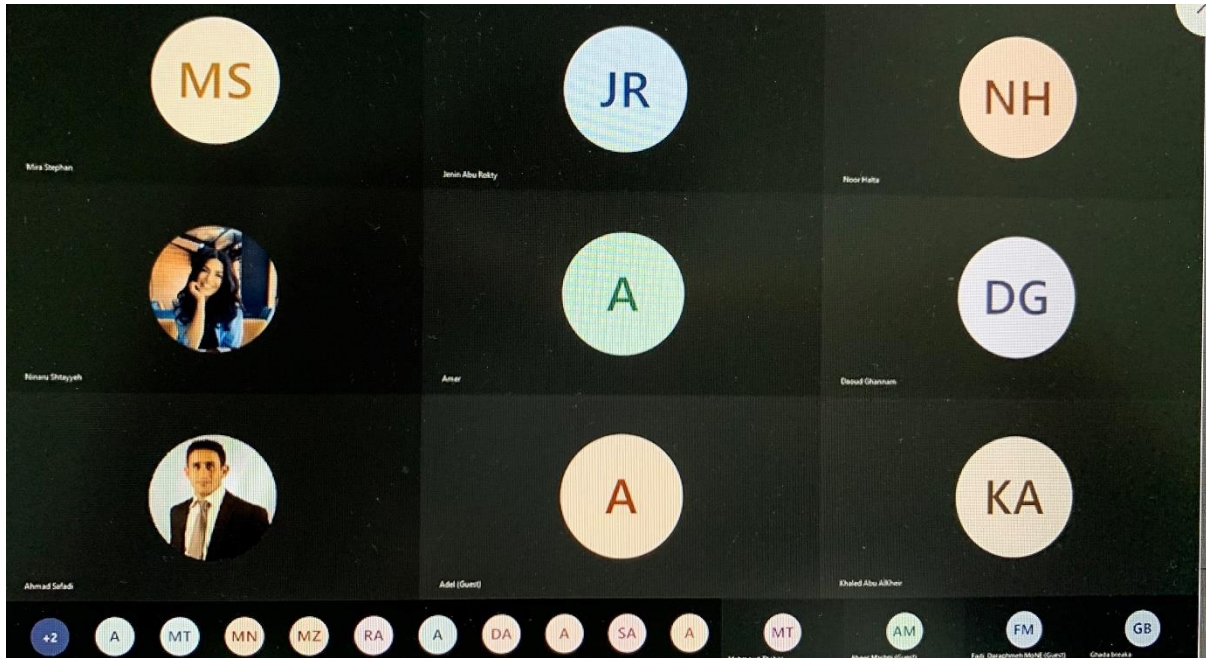
Participants:

1	Lina Fattoum	IPSD Project
2	Jenin Abu Rokty	IPSD Project
3	Mira Stephan	IPSD Project
4	Khaled Abu AlKheir	IPSD Project
5	Mahmoud Thaher	IPSD Project
6	Noor Halta	IPSD Project
7	Ninaru Shtayyeh	IPSD Project
8	Sami Al-Sheikh	IPSD Project
9	Ahmad Safadi	IPSD Project
10	Basem Al Ashi	IPSD Project / Gaza
11	Fareeda Diab	TechStart Project
12	Fadi Daraghmeh	MoNE
13	Manal Taha	WBG

14	Abeer Mashni	WBG
15	Adel	Radix Technologies
16	Daoud Ghannam	UMake
17	Majd Khalifeh	Flow
18	Ghada Breaka	Palestinian Federation of Industries
19	Mohammad Nuseibeh	Paltrade
20	Amer Kurdi	Adel
21	Baker Bozeyeh	Flowless
22	Ali Tazmi	Inggez
23	Dr. Iyad Ayoub	Aura
24	Abdulhamid	Vidmass - Gaza
25	Rowan Alawi	Amalwork
26	Merna Ziadeh	ASALA (Palestinian Businesswomen's Association)
27	Amr Qanadilo	Yummy app

Agenda

10:45 - 11:00	Online Registration
11:00 - 11:15	Introduction about IPSD Project
11:15 – 11:35	Environmental and Social Management procedures
11:35 - 12:00	Questions & Answers



IPSD Environmental and Social Management Procedures

31:21

Recording has started. This meeting is being recorded. By joining, you are giving consent for this meeting to be recorded. [Privacy policy](#)

دعم وتطوير عمل حاضنة تطوير الأعمال - جي جيت واي

جي جيت واي (GGateway) هي شركة ربحية خاصة مقرها في قطاع غزة مهمتها الرئيسية تطوير رأس المال البشري وتقديم فرص عمل للطلقات والقدرات الشبابية المتخصصة في مجال تكنولوجيا المعلومات من خلال التعاقد مع شركات إقليمية وعالمية مختصة في ذات المجال.

يهدف المشروع من خلال العمل مع شركة GGateway إلى تمكين قدراتها وتطوير إستراتيجيات عملها وبالتالي ضمان إستدامة الخدمات المقدمة وذلك من خلال:

- تطوير منصة التوظيف الخاصة بالشركة والتي تخدم عملية التوظيف والتشبيك مع الشركات الخاصة الإقليمية والعالمية
- تعزيز وتنظيم آليات التعاقدات ما بين الخدمات المختصة في مجال تكنولوجيا المعلومات المحلية من قطاع غزة والأسواق الخارجية وبالتالي توسيع نطاق العمل وقاعدة الزبائن وتطوير فرص العمل

الفئات المستهدفة

- الرياديين: مع التركيز على فئة الشباب والنساء
- المختصين العاملين في مجال تكنولوجيا المعلومات
- الشركات الناشئة

IPSD
INDUSTRIAL PROMOTION
SECTOR DEVELOPMENT

Jenin Abu Robby

Participants

Type a name

In this meeting (20)

- Mira Stephan
- Abdulhamid
- Abeer Mashri (Guest)
- Adel (Guest)
- Ahmad Safadi
- Ali (الضيف) (Guest)
- Amer
- Amer (Guest)
- Baker Bazyeh (Guest)
- Basem Al-Ahli
- Daoud Ghannam
Outside your organisation
- Dr. Iyad Ayoub (Guest)
- Fadi DaraghmeH MoNE (Gu...
- Fareeda Diab

9:12 ص 2021/1/10

Annex 9: Market Access Services Program Launch and Market Assessment Finding Presentation

Minutes of Meeting

Date: February 3, 2021

Time: 1:00 pm to 3:00 pm

Venue: Zoom

Audience: Ministry of National Economy, Project Beneficiaries (Entrepreneurs, SMEs, youth, and female led businesses), IPSD team, Global Growth Hub, and World Bank team.

On February 3, 2021, the IPSD Project's organized an event under the patronage and participation of H.E. Mr. Khalid Al-Osaily, the Minister of National Economy, to launch the Market Access Services Program to assist Palestinian SMEs and Startups to access international and regional market, and to introduce trade opportunities for Palestinian SMEs and Startups. As well as present the Market Assessment Findings by Global Growth Hub. The event was held via Zoom with representatives of the project stakeholders. Participants also included the IPSD team, Global Growth Hub and World Bank team, and more than two hundred people attended the event (full list of participants is below).

The meeting started by an opening speech by H.E Mr. Khalid Al-Osaily, the Minister of National Economy, followed by an introduction about the Market Assessment presented by Lina Fattom, Project Director at IPSD. A detailed presentation about Market Assessment Findings was presented by Tom Strodbeck, Managing Director at Global Growth Hub. Next, the Market Access Services Program Launch was held by Mahmoud Thaher, the Market Linkages Component Manager at IPSD project, where he introduced the new support, including access to funding and specialized expertise, to be provided to qualified SMEs and Startups in Palestine. The attendees were informed how to access specialized internationalization support, built specifically for Palestinian companies. Moreover, the ESO explained the Environmental and social Management Manual (ESMM) highlighting on the identified social and environmental risks under IPSD project, and outlined the procedures and mitigation measures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. The project's Environmental and Social Officer informed the participants about the GRM system and presented grievances tools and mechanisms for lodging complaints.

The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience. *(full Agenda is below).*

The meeting proceedings were as follows:

H.E Mr. Khalid Al-Osaily, Minister of National Economy: H.E Mr. Khalid Al-Osaily opened the programme with a keynote presentation praising the Palestinian SME sector's ingenuity and innovation. Mr Al-Osaily discussed the project brief and the recognition that the Palestinian economy needs to diversify, both in terms of products and services offered and international export destinations.

Lina Fattoum, IPSD Project Director: Ms Fattoum introduced the IPSD programme goals, including support available to Palestinian exporters, potential funding streams, the desire to create an angel network and other programme components.

Tom Strodbeck, Managing Director at Global Growth Hub (GGH): presented an overview of the market assessment findings and the research GGH led on the Palestinian ecosystem and SME activity. Mr Strodbeck spoke on the strategic process the assessment recommends and introduced the audience to a proposed initiative structure.

Mahmoud Thaher, Market Linkages Component Manager (IPSD): Mahmoud launched the Market Access Services Program, and introduced the new support, including access to funding and specialized expertise, to be provided to qualified SMEs and Startups in Palestine. Mr. Thaher's brief included discussing how Palestinian SMEs can begin to access support from the IPSD. Mr. Thaher discussed timelines, participation requirements and other information on how best to secure help.

Mira Stephan, IPSD Environmental and Social Officer: Mira highlighted on the objective of the Environmental and Social Management Manual (ESMM) under IPSD project, which is to function as a guide and directives for the environmental and social requirements under the IPSD programme. She highlighted on procedures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. She explained a range of suggested measures and plans to reduce, mitigate, and/or offset identified E&S risks. Mira also shed the light on the GRM system. During the project's implementation period, it is expected to receive complaints from the project's affected parties. To this end, a system for filing and handling project's complaints is established. She also explained that the GRM system includes special channels to receive the Sexual Harassment and GBV complaints, which will be taken into consideration with the highest level of confidentiality.

Closing Remarks

Lina Fattoum, Project Director (IPSD), closed the session with a discussion on the requirements and standards that Palestinian SMEs need to achieve to participate in the programme, including measures related to labour laws, corruption, and other legal requirements.

Follow Up Activities

Global Growth Hub will work with IPSD to follow up on interest shown by SMEs attending the event. This follow up includes:

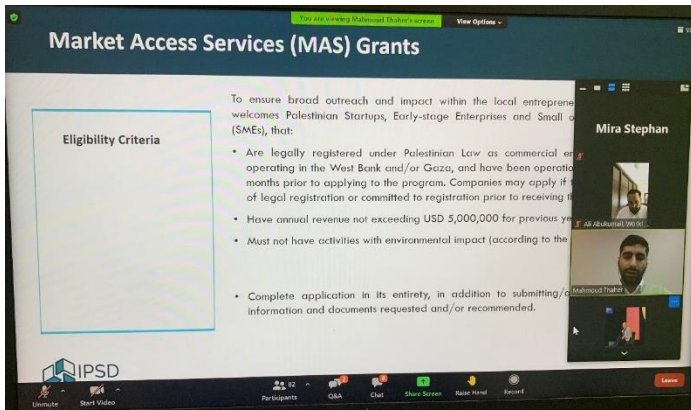
- Capturing registrant data (see attached list).

- Creating a brief survey for registrants to identify the motivations for their interest in the programme.
- Including registrants into the database of beneficiaries being built as part of the project.

Agenda

1:00 - 1:15	Opening Keynote H.E Mr. Khalid Al-Osaily, Minister of National Economy
1:15 - 1:30	Introduction about the Market Assessment Lina Fattom, Project Director (IPSD)
1:30 – 2:00	Presentation: Market Assessment Findings Tom Strodbeck, Managing Director, Global Growth Hub
2:00 – 2:20	Market Access Services Program Launch Mahmoud Thaher, Market Linkages Component Manager (IPSD)
2:20– 2:35	Environmental and Social Safeguards Mira Stephan
2:35 - 2:55	Questions & Answers
2:55- 3:00	Closing Remarks Lina Fattom, Project Director (IPSD)





Attendees List

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Annex 10: Co-Investment Grant Program - Arabic Information Session – Hosted by FikraTalks

Minutes of Meeting

Date: April 28 2021

Time: 13:00 am to 14:10 pm

Venue: Microsoft Teams

Audience: Project Beneficiaries in West Bank and Gaza (Entrepreneurs, SMEs, youth, female led businesses) and IPSD team.

On April 28 2021, an Arabic information session was held by IPSD to introduce the Co-Investment Grants Program, which was hosted by Fikratalks - PaltlGroup. The program aims to provide supplementary funding to firms that are able to raise investment from approved early stage private investors. The event was held virtually via Teams with representatives of the project stakeholders to get their views and consider their feedback, and 100 people attended the event.

The meeting was presented by Khaled Abu Al Kheir, IPSD Manager of Access to Finance: MR. Khaled Abul Khair started the meeting with an introduction about the Innovative Private Sector Development Project (IPSD), its components and programs, followed by an overview about the Early Stage Financing Program. Then Mr. Khaled provided the audience with a detailed presentation about Co-Investment Grants Program which aims to stimulate private investment, provide supplementary funding, and better capitalize the enterprises. Mr. Khaled presented the CI program, fund amounts, eligibility and selection criteria for beneficiary firms, and grants types.

The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience. *(full Agenda is below).*

Question and Answers and feedback from the audience:

1. Will the IPSD provide grants that equal/match the Investor capital?

In a financing round (which includes all capital- investor capital and CI grants), IPSD may provide the following:

(i) In rounds under US\$300K(investment capital and grants): IPSD can match up to 50% of the financing round as a match to private investment, with a grant upper limit of US\$100K;
(ii)For rounds exceeding \$300K, IPSD can match up to 33% of the financing rounds ,with a grant upper limit of US\$350K.

- Example: if a firm is raising 180K, it can secure 90K as a private investment, and apply for a 90K CI grant from IPSD
- Example: if a firm is raising 280K, it can secure 180K as a private investment, and apply for a 100K CI grant from IPSD
- Example: if a firm is raising 180K, it can secure 90K as a private investment, and apply for a 90K CI grant from IPSD

2. What are eligible uses of funds for CI Grant funds?

Funds should be used for those purposes identified in the proposed budget and plan provided by the Applicant and agreed on with the investor(s) making the investment. Grant funds can be used to cover working capital needs such as salaries, business development, sales & marketing, product development, IP protection, etc. A full list of eligible expenses can be found here.

3. How can we find investors?

The Co-Investment Grants Program main objective is to help startups and SMEs close deals with interested investors, while, it is the responsibility of the firm to secure an investment deal, IPSD will be working with some firms at earlier stage under the IGNITE Program to provide tailored technical assistance to enable firms build connections with investors.

4. Are there use restrictions on the working capital? Does all the majority of it need to be used for the Palestinian operations, or could we use it for services/contracts originating outside of Palestine?

The Co-Investment Grant program does not cover operational costs (Rent, Salaries, etc.) outside of Palestine.

5. Does the Co-Investment grants finance foreign companies?

Yes, if they meet the eligibility criteria. Foreign companies with headquarters and administration set up in Palestine. Palestinian companies with controlling capital in the country or abroad may be financed by the IPSD.

6. Is there a limit to how much capital was previously invested, in order to be eligible?

There is no limit on the company's capital to be eligible.

7. Is it required to target the Palestinian market?

No; however, the company must be operational in Palestine for at least 6 months prior to applying to the program.

8. Is there any limitation regarding the nationality of the investor?

Nationality is not a limitation for the investors who meet the criteria.

9. Does the Co-Investment grant match an investment that is secured from a governmental entity?

The Co-Investment grants do not match investments from governmental entities

10. What is the role of the IPSD and World Bank after receiving the grant?

IPSD is a World Bank funded project and aims to provide technical and financial support to the Palestinian innovative private sector. IPSD provides grants with no strings attached and claim no ownership over the projects we support

11. Where does the Jerusalemite firms register?

All project's beneficiaries should be or in the process of registration with the Palestinian Ministry of National Economy.

12. What is the payment mechanism of the grants?

In the case of standard grants with advances, payments will be deposited into a dedicated bank account as long as the beneficiary comply with the required procurement procedures and rules. In the case of In-kind grants, the project will procure requested items on behalf of the Beneficiary and thus no direct payments to the beneficiary will occur.

13. Does the co-investor and grant applicant need to apply jointly?

There will not be a joint application for the beneficiary and the investor; however, investors are required to submit the investor supplementary information through a separate application [form](#). Both the grant application and the investor form are required to mark the application as complete and proceed with the evaluation process; in a case where one party fails to follow the required application process, the application will be deemed incomplete.

14. Is there any limitation related to human resources and management team?

Applications will be reviewed and evaluated based on the outlined criteria of the program. Check the [criteria](#) [here](#)

15. Can a firm or startup re-apply if it was rejected for the first time?

Yes, if the applications are still open and the firm managed to meet all the program requirements and are eligible.

16. Is the development of a prototype (A mobile App) considered part of the operating time?

Yes; however, beneficiaries will be required to provide proof of the amount of time spent in the development of the prototype

17. What type of reporting is required by the IPSD project after receiving the grant?

Beneficiaries are required to submit quarterly reports to reflect the updates related to the financial matters and general progress; Additionally, firms will be contacted regularly to share their feedback through tailored surveys. Beneficiaries also need to share with IPSD a copy of the monthly progress and financial reports shared with their private investor(s)

18. Can I get the grant if I am getting a convertible Note or safe investment?
Yes

19. Do IPSD has a standard reporting template?
Yes, templates will be available and shared within the grant agreement.

20. Do I need to maintain an office in Palestine?
The grant will support operational costs in Palestine only, the Palestine branch must be operational throughout the lifetime of the grant.

21. Do you have standard diligence list that my investors can see?
Yes, it can be downloaded [here](#)

22. Can I apply more than once, if I raise a second round of funding?
Yes, firms may apply for a subsequent round of funding provided there is a new lead investor who has done due diligence, has negotiated the terms and will be the largest investor in the round. Private investment in follow-on rounds may be matched up to 33% up to a total grant ceiling of \$350K across both grants.

Agenda

13:00 - 13:05	Introduction about Innovative Private Sector Development Project (IPSD)
13:05- 13:15	Early Stage Financing Program overview
13:15 – 13:40	Presentation: Co-Investment Grants Program (overview, fund, eligibility criteria)
13:40 – 14:10	Open Discussion – Q&A

Component I

Program 1
Improving Linkages to Regional Entrepreneurship Ecosystems

Program 2
Developing a Palestinian Startup Finance Ecosystem

0:02 / 1:10:45

Co-Investment Grants

Grant Types:

- In-Kind
- Standard – Reimbursement
- Standard – Advances

16:32 / 1:10:45

Co-Investment Grants

Funding:

Total Financing Round Amount	CI Grant % of Financing Round	Co-investment Grant
Up to \$200K	Up to 50%	--
\$200K to \$300K	--	Up to \$100K
Above \$300K	Up to 33%	Up to \$350K

13:45 / 1:10:45

Co-Investment Grants

Eligibility:

- Legally registered
- 6 month of operation
- Term sheet/letter of intent
- No environmental impacts

9:10 / 1:10:45

Annex 11: Ignite Program Launch

Minutes of Meeting

Date: June 14, 2021

Time: 11:00 am to 12:30 pm

Venue: Microsoft Teams

Audience: Project Beneficiaries in West Bank and Gaza (Entrepreneurs, SMEs, youth, female led businesses), Ministry of National Economy, IPSD team, World Bank Group.

On June 14, 2021, the IPSD Project's organized an event with the participation of representatives from the Ministry of National Economy, to launch the Ignite Investment Readiness Program, that aims to empower startups and SMEs to successfully raise investment to fuel the growth of their company. The event was held virtually via Teams with representatives of the project stakeholders. Participants also included the IPSD team, Rainmaking team (IPSD IRAS Implementing Partner), and 98 people attended the event (full list of participants is below).

The meeting started by an opening note by Ihab Yaseen the MoNE Head of Private Sector Unit, followed by an introduction the IGNITE Program presented by Khaled Abu Al Kheir IPSD Manager of Access to Finance. A detailed presentation about IGNITE Investment Readiness Program: Overview, Objectives and Application Process was presented by Katie Lewis (Chief Operations Officer) and Clarelisa Camilleri (Program Director) from Rainmaking / IPSD IRAS Implementing Partner. Next, the ESO explained the Environmental and social Management safeguards highlighting on the identified social and environmental risks under IPSD project, and outlined the procedures and mitigation measures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. The project's Environmental and Social Officer informed the participants about the GRM system and presented grievances tools and mechanisms for lodging complaints.

The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience. *(full Agenda is below).*

The meeting proceedings were as follows:

Ihab Yaseen the MoNE Head of Private Sector Unit: Mr. Ihab Yassen opened the program with a welcoming note.

Khaled Abu Al Kheir IPSD Manager of Access to Finance: MR. Khaled Abul Khair introduced the Ignite Investment Readiness Program, that aims to empower startups and SMEs to successfully raise investment to fuel the growth of their company; its goals, target group, and program two stages 1) IRAS and 2) pre investment grants.

Rainmaking / IPSD IRAS Implementing Partner

Katie Lewis (Chief Operations Officer), and Clarelisa Camilleri (Program Director): Rain making team introduced Rainmaking achievements and experience in empowering startups and founders and helping them grow and eliminate the frictions along their way. They also introduced the goals and objectives of Ignite program, rainmaking methodologies that will be set to 1) provide knowledge and skills to develop appropriate financing/capital raising strategies; 2) to provide startup ability to understand, strengthen and measure key investor metrics; 3) and to provide the know-how to effectively identify and engage investors. Rainmaking detailed the program objectives and its two implementing stages 1) IRAS and 2) pre investment grants, and the application Process.

Mira Stephan, IPSD Environmental and Social Officer: Mira highlighted on the objective of the Environmental and Social Management Manual (ESMM) under IPSD project, which is to function as a guide and directives for the environmental and social requirements under the IPSD programme. She highlighted on procedures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. She explained a range of suggested measures and plans to reduce, mitigate, and/or offset identified E&S risks. Mira also shed the light on the GRM system. During the project's implementation period, it is expected to receive complaints from the project's affected parties. To this end, a system for filing and handling project's complaints is established. She also explained that the GRM system includes special channels to receive the Sexual Harassment and GBV complaints, which will be taken into consideration with the highest level of confidentiality.

Question and feedback from the audience:

1. Does that mean that all beneficiaries should be officially registered as Palestinian companies?
2. I would like to know when you make the payments and how do you transfer the money. And over what period.
3. What is the required documentation process for the grant?
4. Can we apply if we were part of another IPSD program like the "COVID program"?
5. Will the grant be open to pre-revenue stages?
6. What is the timeline for the program? how much time it will take to make the final selection? and when the application for the fund will be available?
7. Could you please give us some information about the application process?
8. How many startups could have this grant? and what is the judgment criteria for selecting startups for the Grant?
9. What is the nature of expenses that the grant covers?

10. Some SMEs in Palestine focuses on reselling imported products. 1- Are they entitled to apply to this program? 2- SMEs that work in a regular agriculture to sustain, Would the the program support them?
11. Can Startups that is past the Ideation phase and is in the MVP stage apply?
12. Blockchain and crypto currencies related projects supported?
13. Can a startup benefit from both program Ignite and Co-investment?
14. did you mention that companies registered out of Palestine can't apply?
15. What if I have Arab Israeli employees? Does the grant cover their costs?
16. Only startups in the cohort can apply for the PI grant, is that correct?

Closing Remarks

Lina Fattom, Project Director (IPSD), closed the session with a discussion on the requirements and standards that Palestinian SMEs need to achieve to participate in the Ignite programme.

Agenda

11:00 - 11:10	Opening Speech Ihab Yaseen MoNE Head of Private Sector Unit
11:10 - 11:20	Introduction of the Ignite Program Khaled Abu Al Kheir IPSD Manager of Access to Finance
11:20 – 11:40	IGNITE Investment Readiness Program: Overview, Objectives and Application Process Katie Lewis Chief Operations Officer Clarelisa Camilleri Program Director Rainmaking IPSD IRAS Implementing Partner
11:40 – 11:50	Environmental and Social Safeguards Mira Stephan IPSD Environmental and Social Officer
11:50 – 12:30	Open Discussion – Q&A
12:30	Closing Remarks Lina Fattom, Project Director (IPSD)

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Noor Halta	IPSD
Farida Diad	TechStart
Salam Anabtawi	TechStart
Amany Dahir	IPSD
Saher Abdulhadi	TechStart
Elena Tarazi	DAI
Ameen Dawabsheh	TechStart
Sara Assi	MoNE
Sami Al Sheikh Ali	IPSD

Early-Stage Financing Program
Develop a Dynamic Startup Finance Ecosystem

IGNITE Enhance Investment Readiness for Palestinian Startups and Innovative SMEs	Co-Investment Grants Help stimulate private investment by early-stage private investors	Angel Investing Development Support the development of structured angel investing
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IPSD logo and video player controls at the bottom.

Goals → Improve the quality of opportunities in the Palestinian early-stage investment ecosystem

How ?

- 'Direct to Entrepreneur Investment Readiness' For startups and high growth potential SMEs in the West Bank and Gaza)
- 'Entrepreneur Investor Readiness & ESO Capacity Building' For two locally based entrepreneurship support organisations

IPSD logo and video player controls at the bottom.

RAINMAKING
Together, we make innovation happen.

We unleash the power of entrepreneurship to solve big problems with the world's leading companies.

We are on a mission to empower startups and founders, help them grow and eliminate the frictions along their way

+5bn Equity Value
932 Ventures
81% successful pilots
85+ Fortune 500 Partners

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IPSD is classified according to the World Bank's projects classifications as:

"Category C"

"Projects should have minimal or no adverse environmental impacts"

Environmental and Social Risk Classification

IPSD logo and video player controls at the bottom.

Grievance Redress Mechanism - GRM

- ❑ The GRM is a complaints management procedure that stands separately for IPSD beneficiaries.
- ❑ The GRM system includes special referral pathways for the GBV complaints and sexual harassment and sexual exploitation and abuse.
- ❑ The GRM system also accepts anonymous complaints.

IPSD logo and video player controls at the bottom.

Questions?

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IPSD logo and video player controls at the bottom.

Annex 12: Ignite Program - Arabic Information Session

Minutes of Meeting

Date: June 27, 2021

Time: 11:00 am to 12:15 pm

Venue: Microsoft Teams

Audience: Project Beneficiaries in West Bank and Gaza (Entrepreneurs, SMEs, youth, female led businesses) and IPSD team.

Following Ignite program launch event that was held by IPSD, similarly an Arabic information session was held on June 27, 2021 about the Ignite Grants Program to introduce the coaching and training program (IRAS -Stage 1) and the relation to the Pre-Investment grants program. The Ignite Investment Readiness Program aims to empower startups and SMEs to successfully raise investment to fuel the growth of their company. The event was held virtually via Teams with representatives of the project stakeholders to get their views and consider their feedback, and 38 people attended the event (list of participants is provided below).

The meeting was presented in Arabic by Khaled Abu Al Kheir, IPSD Manager of Access to Finance: MR. Khaled Abul Khair started the meeting with an introduction about the Innovative Private Sector Development Project (IPSD), its components and programs, followed by an overview about the Ignite Program. Then Mr. Khaled provided the audience with a detailed presentation about Ignite Grants Program which aims to enhance the investment deal flow by supporting innovative startups and SMEs that IPSD determines to have high business and investment potential in developing business financing strategies and attracting private investment. Mr. Khaled clarified that the program includes both technical assistance and coaching as well as grant funding, delivered in two stages. Mr. Khaled presented the Ignite program, objectives, target groups, Rainmaking / IPSD IRAS Implementing Partner, funding, eligibility, selection criteria and application process.

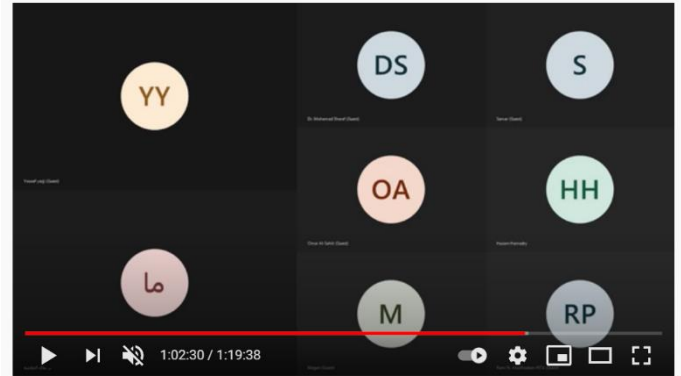
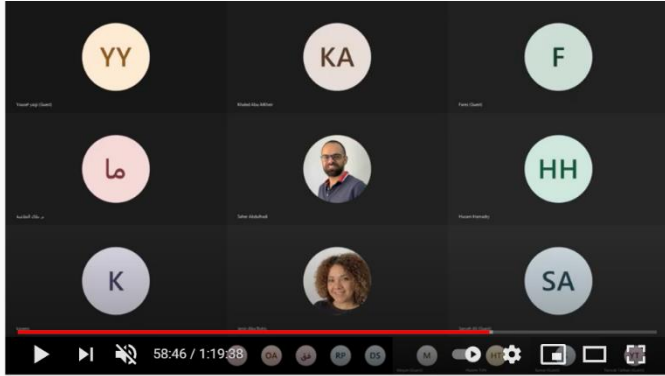
The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience. *(full Agenda is below).*

Question and feedback from the audience:

17. Does that mean that all beneficiaries should be officially registered as Palestinian companies?
18. I would like to know when you make the payments and how do you transfer the money. And over what period.
19. What is the required documentation process for the grant?
20. Can we apply if we were part of another IPSD program like the "COVID program"?
21. Will the grant be open to pre-revenue stages?
22. What is the timeline for the program? how much time it will take to make the final selection? and when the application for the fund will be available?
23. Could you please give us some information about the application process?
24. How many startups could have this grant? and what is the judgment criteria for selecting startups for the Grant?
25. What is the nature of expenses that the grant covers?
26. Some SMEs in Palestine focuses on reselling imported products. 1- Are they entitled to apply to this program? 2- SMEs that work in a regular agriculture to sustain, Would the the program support them?
27. Can Startups that is past the Ideation phase and is in the MVP stage apply?
28. Blockchain and crypto currencies related projects supported?
29. Can a startup benefit from both program Ignite and Co-investment?
30. did you mention that companies registered out of Palestine can't apply?
31. What if I have Arab Israeli employees? Does the grant cover their costs?
32. Only startups in the cohort can apply for the PI grant, is that correct?

Agenda

11:00 - 11:05	Introduction about Innovative Private Sector Development Project (IPSD)
11:05- 11:30	IGNITE Program (overview, objectives, funding, eligibility, selection criteria and application process)
11:30 – 12:15	Open Discussion – Q&A



Attendees List

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Annex 13: Gaza Tech and Innovative Recovery Program Launch

Minutes of Meeting

Date: July 12, 2021

Time: 12:00 am to 1:15 pm

Venue: Microsoft Teams

Audience: Program Beneficiaries in Gaza (Entrepreneurs, SMEs, youth, female led businesses), Ministry of National Economy (MoNE), Ministry of Telecommunication and Information Technology (MTIT), Palestinian IT and support organizations (PITA and PICTI, BTI, UCTAS, Gaza Sky Geeks, IPSD and Techstart team and World Bank Group).

On July 12, 2021, the IPSD and Techstart Projects launched the joint program “Gaza Tech and Innovative Recovery Program” with the participation of representatives from the Ministry of National Economy and the Ministry of Telecommunication and Information Technology. The program aims to provide urgent financial support to Palestinian tech and tech-enabled companies that have been damaged partially or fully by the recent war on Gaza to enable them to recover from the great losses to their business operations and infrastructure. The event was held virtually via Teams with representatives of the project stakeholders, and around 41 people attended the event (full list of participants is below).

The meeting started by a welcoming note by Nour Haltah (Business Registry & Home-Based Businesses Reform Programs Manager at IPSD project and the session moderator), followed by an opening speech by Suha Awadallah (General Manager of International Relations at the MoNE) and Rania Jaber (General Manager of the Technology Innovation Center at the MTIT). The Gaza Tech and Innovative Recovery program was introduced and presented by Hasan Alaref (Manager of Improving IT service capabilities program at Techstart project). Next, the Environmental and Social Officer Mira Stephan explained the Environmental and social Management safeguards highlighting on the identified social and environmental risks under the program, and outlined the procedures and mitigation measures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD and Techstart investments. The project’s Environmental and Social Officer informed the participants about the GRM system and presented grievances tools and mechanisms for lodging complaints.

The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience. *(full Agenda is below).*

The meeting proceedings were as follows:

Nour Halta, Business Registry & Home-Based Businesses Reform Programs Manager at IPSD project): Mrs. Nour Haltah started the event with an opening and welcoming speech.

Suha Awadallah, General Manager of International Relations at the MoNE

Rania Jaber, General Manager of the Technology Innovation Center at the MTIT

Mrs. Suha and Mrs Rania started the event with a welcoming speech, referring to the joint efforts of the Ministry of National Economy (MoNE), and the Ministry of Telecommunication and Information Technology (MTIT), and acknowledged the World Bank for their noteworthy fund and the DAI as the implementing agency, who all worked together to implement and launch this vital recovery program. They also highlighted that the joint program aims to provide urgent financial support to Palestinian IT services firms, tech and tech-enabled companies that have been damaged partially or fully by the recent war on Gaza to enable them to recover from the great losses to their business operations and infrastructure. Accordingly, the World Bank aims to support these companies who need immediate support to replace what is lost and help them resume their business operations as soon as possible.

Hasan Alaref, Manager of Improving IT service capabilities program at Techstart project): Mr. Hasan provided the audience with an overview about Techstart and IPSD projects; their goals, objectives, components and target groups, followed by a detailed introductory presentation about Gaza Tech and Innovative Recovery Program. Hasan highlighted that this joint program aims to provide urgent financial support to Palestinian tech and tech-enabled companies that have been damaged partially or fully by the recent war on Gaza, and he introduced the goals and objectives of the program, target groups, eligibility and selection criterion, grant coverage and eligible expenditures. Hasan also highlighted that this program offers assistance in the form of in-kind grants to cover employees' salaries, workspace rental, in addition to replacing essential furniture, equipment and systems (software and hardware) to resume operations.

Mira Stephan, IPSD Environmental and Social Officer: Mira highlighted on the objective of the Environmental and Social Management safeguards under the program. She highlighted on procedures implemented by the projects to assess, manage, and monitor anticipated environmental and social impacts of IPSD and Techstart investments. She explained a range of suggested measures and plans to reduce, mitigate, and/or offset identified E&S risks. Mira also shed the light on the GRM system. During the project's implementation period, it is expected to receive complaints from the project's affected parties. To this end, a system for filing and handling project's complaints is established. She also explained that the GRM system includes special channels to receive the Sexual Harassment and GBV complaints, which will be taken into consideration with the highest level of confidentiality.

Closing Remarks

Mrs. Nour Haltah closed the session.

Question and Answers and feedback from the audience:

1. Is the meeting recording going to made available to the public?

Yes, the meeting recording will be shared with the public, as well as the presentation

2. How can we register for the program support?

You submit your application at the following link

https://fs20.formsite.com/DAIForms/84dic8wvaf/form_login.html

3. Does the program cover replacement only of furniture and equipment? Does it require to provide proof that the items existed for it to be covered and replaced under the program support?

Yes. The program requires proof that you owned the damaged items, and that they were part of your business operations in order for it to be covered under the program support and replaced.

4. Does the program cover companies that were affected the 2014 war on Gaza?

No, This program is designed specifically for the companies that were affected by the war events in May of 2021 only.

5. For equipment that were lost or damaged during the recent war, how can it be replaced?

The program will procure the replacement equipment, for any items that qualify based on program conditions, on behalf of the beneficiary company.

6. Is the company allowed to apply to all 4 items of the support (Rent, Salaries, Furniture, Equipment) or is it limited to only 1?

Companies can apply to all 4 items of the support, and based on the documentation and proofs provided, the company may receive support for all 4 items, but up to the limit of \$100,000 per company for all 4 items combined

7. Are industrial companies eligible to apply?

Industrial companies are not eligible to apply according to the projects' environmental and social guidelines, however, the program supports tech and tech-enabled companies across different sectors. For more information, please visit ipsd.ps and / or techstart.ps

8. Does the program cover employees who work outside of Palestine?

The program does not impose restrictions on location of employees. A valid employment contract between the company and the employee is required to qualify for the salary support. Consultants are not considered employees of the company, and therefore are not covered under this support

9. Must the damage sustained by the company be physical damage only? Are other damages, like suspension of operations and delay of delivery of supplies be considered damage?

Please include all damages that you believe your company has sustained due to the recent war on Gaza, and provide the requested documentation, and we will evaluate your request based on the selection criteria. There are other programs that you may be qualified for if you did not sustain physical damage from the war. For more information, please visit ipsd.ps or / and techstart.ps

10. What is the disbursement mechanism for this support?

Salaries will be paid directly to the employees. Rent will be paid directly to the landlord. No payments will be made to the company as re-imburements or stipends.

For furniture and equipment, the program will procure the items, and pay the vendors directly.

11. I have lost a contract due to the war. Can I apply?

Please include all damages that you believe your company has sustained due to the recent war on Gaza, and provide the requested documentation, and we will evaluate your request based on the selection criteria. There are other programs that you may be qualified for if you did not sustain physical damage from the war. For more information, please visit ipsd.ps or / and techstart.ps

12. I am part of PICTI, do I still need to register?

Yes, registration with the Ministry of National Economy is a mandatory requirement for this program.

13. I have already purchased replacement for damaged furniture. Can the program reimburse me for the invoice amount?

NO, the program does not provide reimbursement. However, please submit your application and describe the damages and the actions already taken to recover along with the proofs, and you may qualify for the other windows of support within the program.

14. Is registration done in the company's name? or owners' names?

Yes, the program requires company registration with the Ministry of National Economy, not the owners' registration.

15. Must the company have a contract with the employee prior to May 10, 2021?

Yes, for employees to qualify for salary support, they must have contracts signed prior to May 10, 2021.

16. When is the program expected to launch? If we benefited from previous programs, will it affect our chances of benefitting from this program?

The program is live now, and you can submit your applications today. Benefitting from previous programs does **NOT** affect your chances of benefitting from this program.

17. We had to suspend some employees due to the war. Does the support include re-hiring them?

The program supports salaries of current employees only. As long as you have valid contracts for the employees signed prior to May 10, 2021, then they can qualify for salary support under this program.

18. Do you accept applications for startups which pay salary for founders only?

Please include all damages that you believe your company has sustained due to the recent war on Gaza, and provide the requested documentation, and we will evaluate your request based on the selection criteria. For more information, please visit ipsd.ps or / and techstart.ps

19. Most of companies believe registration is of no value at all, and is only an additional cost, with no guarantee that we will receive support from the program

Registration is a mandatory requirement for this program. If you are already registered in Gaza or in WB, this is sufficient. If you are not registered yet, you will have to register in WB with

Ministry of National Economy. IPSD will assist qualified companies in all aspects of registration, which may also include registration fees.

20. Can Gaza companies register in West Bank? Or should they register in Gaza?

If you are already registered in Gaza or in WB, this is sufficient. If you are not registered yet, you will have to register in WB with Ministry of National Economy.

21. Is the health insurance required to be qualified for the program support?

No. The Environmental and Social Management Framework / Manual requires workers' injuries insurance.

22. Does the program cover registration fees?

No. The program does not cover registration fees for companies as part of the support windows. However, IPSD, which is one of the two projects offering this program, can assist companies in the registration process and fees.

23. What is the deadline to submit an application?

The deadline is August 20, 2021, 11:59pm

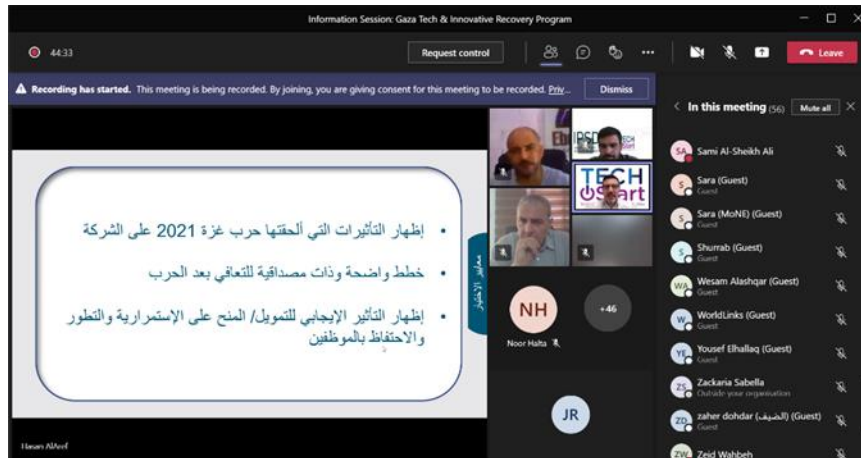
Agenda

12:00 - 12:15	Opening Speech Suha Awadallah General Manager of International Relations at the MoNE Rania Jaber General Manager of the Technology Innovation Center at the MTIT
12:15 - 12:30	Introduction of Gaza Tech and Innovative Recovery Program Hasan Alaref Manager of Improving IT service capabilities program at Techstart project
12:30 – 12:40	Environmental and Social Safeguards Mira Stephan IPSD and TechStart Environmental and Social Officer
12:40 – 1:15	Open Discussion – Q&A
1:15 – 1:20	Closing Remarks

Attendees List

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AMRO	QAQUD	



Media Coverage and online presence:

The launch of the program and call for applications were promoted through different channels including the official project's websites: www.ipsd.ps and www.techstart.ps where also all related information such as the program overview and FAQs and the application form are available for public. In addition, the program was promoted through social media pages (Facebook, Instagram, LinkedIn) of TechStart and IPSD.

An event page was created on Facebook as a public invite for the information session. The related posts of the program were shared by the partner's pages including MoNE, MTIT in addition to sharing the information on different platforms that support the ecosystem including Palgeeks, Palestine Startups and Palestine Foras.

- **Information session recording:**

Below is the link for the recoded information session (12/7/2021):

<https://www.youtube.com/watch?app=desktop&v=5FICGsDiEKg&feature=youtu.be>

- **Newspaper announcement:**

Below is the link for the announcement on the newspaper that was published in 11/07/2021 in both Al Quds and Al -Ayyam newspapers:

<https://www.al-ayyam.ps/pdfs/2021/07/11/p04.pdf>

<https://alquds.com/wp-content/uploads/2021/07/Al-Quds-11-07-2021.pdf>

Annex 14: COVID-19 Support Program - Program Launch

Minutes of Meeting

Date: August 2, 2021

Time: 12:00 am to 1:15 pm

Venue: Microsoft Teams

Audience: Program Beneficiaries in West Bank and Gaza (Entrepreneurs, SMEs, youth, female-led businesses), Ministry of National Economy (MoNE), Ministry of Telecommunication and Information Technology (MTIT), Palestinian IT and support organizations in addition to IPSD and Techstart team and World Bank Group.

On August 2, 2021, the IPSD and Techstart Projects launched the joint program “COVID-19 Support Program” with the participation of representatives from the Ministry of National Economy and the Ministry of Telecommunication and Information Technology. The program aims to provide financial support to Palestinian companies struggling through the current COVID-19 pandemic. The event was held virtually via Teams with representatives of the project stakeholders, and 41 people attended the event (full list of participants is below).

The meeting started by a welcoming note by Hasan Alaref (Manager of Improving IT service capabilities program at Techstart project and the session moderator). The COVID-19 Support program was introduced and presented by Nour Haltah (Business Registry & Home-Based Businesses Reform Programs Manager at IPSD project). Next, the Environmental and Social Officer Mira Stephan explained the Environmental and social Management safeguards highlighting on the identified social and environmental risks under the program, and outlined the procedures and mitigation measures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD and Techstart investments. The project’s Environmental and Social Officer informed the participants about the GRM system and presented grievances tools and mechanisms for lodging complaints.

The meeting also included a 30-minute Question and Answers to get feedback and hear from the audience. *(full Agenda is below).*

The meeting proceedings were as follows:

Hasan Alaref, Manager of Improving IT service capabilities program at Techstart project and session moderator): Mr. Hasan Alaref started the event with an opening and welcoming speech.

Nour Halta, Business Registry & Home-Based Businesses Reform Programs Manager at IPSD project): Mrs. Nour provided the audience with an overview about Techstart and IPSD projects; their goals, objectives, components and target groups, followed by a detailed introductory presentation about COVID-19 Support Program. Nour highlighted that this joint program aims to provide financial support to Palestinian companies struggling through the current COVID-19 pandemic, and she introduced the goals and objectives of the program, target groups, eligibility and selection criterion, grant coverage and eligible expenditures. Nour also highlighted that IPSD and TechStart are providing a business assistance intervention, which is a combination of financial support (grants) and non-financial support (Training, technical assistance) to enable companies to withstand and adapt through the continuing Covid-19 effects. The financial support will be in the form of an In-Kind Grant covering up to four (4) months of salaries per beneficiary firm.

Mira Stephan, IPSD Environmental and Social Officer: Mira highlighted on the objective of the Environmental and Social Management safeguards under the program. She highlighted on procedures implemented by the projects to assess, manage, and monitor anticipated environmental and social impacts of IPSD and Techstart investments. She explained a range of suggested measures and plans to reduce, mitigate, and/or offset identified E&S risks. Mira also shed the light on the GRM system. During the project's implementation period, it is expected to receive complaints from the project's affected parties. To this end, a system for filing and handling project's complaints is established. She also explained that the GRM system includes special channels to receive the Sexual Harassment and GBV complaints, which will be taken into consideration with the highest level of confidentiality.

Closing Remarks

Mr. Hasan Alaref closed the session.

Questions and Answers and feedback from the audience:

1. Does the grant cover newly hired employees?
Yes, as long as the employment contracts for the employees that support is requested for are signed before submission of the application.
2. We have female ownership or females as members of the Board of Directors for the company, does this mean we get 80% coverage on all salaries?
Women owners must have an active role in the company. You must clarify the role of women in order to qualify for the 80% coverage.
3. Is there a limit to the number of employees whose salaries can be covered under this program?
No, there is no limit on the number of employees you can apply for, but there is a limit on the total grant amount that you can benefit from, which is \$50,000 per company, regardless of the number of employees.
4. Is there a limit to the number of companies that can benefit from this program?
No. We encourage you to apply as soon as possible, as the program support is first comes first served and is only limited by the fund availability.

5. We are not registered in the MoNE, but we have a tax file, and are registered with the Ministry of Labor. Can we apply?
Yes, you can apply. However, you must be legally registered before you sign the grant agreement and benefit from the program
6. My company is in Gaza, and already registered with the Ministry in Gaza, is this enough?
Yes, if you are legally registered in Gaza or in the West Bank you meet the eligibility.

Agenda

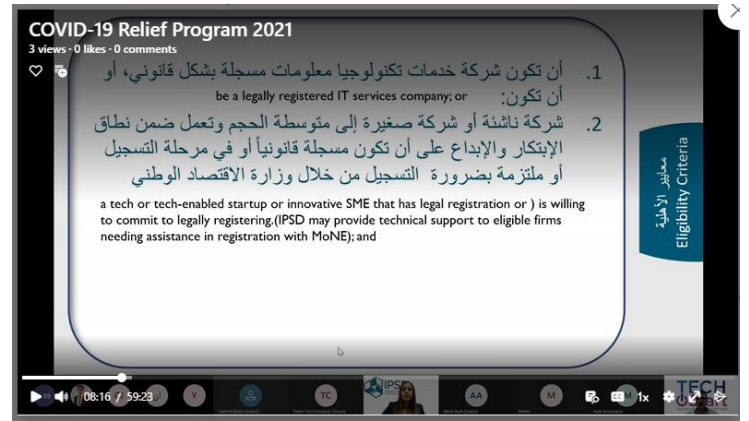
12:00 - 12:10	Welcoming note Hasan Alaref Manager of Improving IT service capabilities program at Techstart project
12:10 - 12:30	Introduction of COVID-19 Support Program Program Nour Haltah Business Registry & Home-Based Businesses Reform Programs Manager at IPSD project
12:30 – 12:40	Environmental and Social Safeguards Mira Stephan IPSD and TechStart Environmental and Social Officer
12:40 – 1:15	Open Discussion – Q&A
1:15 – 1:20	Closing Remarks

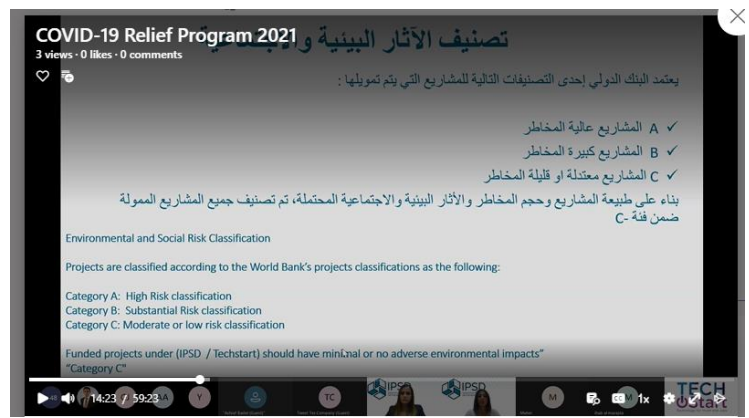
Attendees List

Iyad	Nabtiti
abdallah	taweel
mohammed	majed
Zaher	Aldohdar
mohammed	elmadhoun
Hiam	qasem
Majdal Shams Shadi Sadi Al Ayassa	
Abuheiba	
Jamal	Alkhalili
Khaldoun	Mafarjeh
Eman	Said
Shadi	Baker
Ramez	Saqqa
yara	hato
Hamzeh	Ghosheh
Jehad	Atyani
Fadi	Bakeer
Iyad	Ayoub
Fadi	Abed
Hafeth	Zughayer

Maher
Rassem
Abdul aziz
Ihab
Emad
laila
Ashraf
Odai
Dr. Riyad
moin
riad
Ahmad
Yousef
Jihad
Suzan
Basem
ashraf
Raed
Sudqi
Yousef
Imad

Saleh
Mushtaha
Alayed
Al marajda
Sawalhy
jamous
Bader
Abu Baker
Jaddal
zomlot
abo rock
Saheb
El Hallaq
Shojaeha
Attallah
Al-Akal
demaidd
Altoom
Salaymeh
Alyazji
Al tatari





Media Coverage and online presence:

The launch of the program and call for applications were promoted through different channels including the official project’s websites: www.ipsd.ps and www.techstart.ps where also all related information such as the program overview and FAQs and the application form are available for public. In addition, the program was promoted through social media pages (Facebook, Instagram, LinkedIn) of TechStart and IPSD.

An event page was created on Facebook as a public invite for the information session. The related posts of the program were shared by the partner’s pages including MoNE, MTIT in addition to sharing the information on different platforms that support the ecosystem including Palgeeks, Palestine Startups and Palestine Foras.

- **Information session recording:**

Below is the link for the recorded information session (2/8/2021):

<https://youtu.be/0Ik3GH58kWo>

- **Newspaper announcement:**

Below is the link for the announcement on the newspaper that was published in both Al Quds and Al - Ayyam newspapers:

<https://alquds.com/wp-content/uploads/2021/07/Al-Quds-28-07-2021.pdf>

<https://www.al-ayyam.ps/pdfs/2021/07/28/all/all.pdf>

Annex 15: Information Session: NEXUS Program

Minutes of Meeting

Date: August 11, 2021

Time: 1:00 pm to 2:15 pm

Virtual Platform: Zoom

Audience: Project Beneficiaries in West Bank and Gaza including tech and innovative Startups and SMEs, in addition to representatives from the ecosystem support organizations, Ministry of National Economy and IPSD and World Bank team.

On August 11, 2021, IPSD organized an information session with the participation of representatives from the Ministry of National Economy, to share more information and raise awareness about the new NEXUS Market Linkages Program, that aims to support Palestinian startups and innovative SMEs with high growth potential in accessing new regional and international markets and expanding in existing ones. The session was held virtually through zoom with representatives of the project stakeholders. Participants also included the IPSD team, Global Growth Hub team (NEXUS Implementing Partner), and around 60 participants attended the event (full list of participants is below).

The meeting started by an opening note by Jenin Abu Rokty (the session moderator and IPSD Communication specialist), followed by a welcoming speech by Soha Awadallah (Head of International Relations Unit at MoNE). The session was structured around presentations about the NEXUS Program. The first one was presented by Amany Dahir (IPSD Manager of Market Linkages Program), who provided a comprehensive overview about NEXUS program and its phases which include the Market Access Readiness Services (MARS) and Market Access Penetration (MAP) Grants. More details about the key approach of the MARS Phase was presented by Omar Hassan (Managing Director at Global Growth Hub) / IPSD MARS Implementing Partner. The last presentation was about the IPSD's Environmental and Social Management safeguards which was presented by Mira Stephan, IPSD ESO. The presentation highlighted the identified social and environmental risks under IPSD project and outlined the procedures and mitigation measures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. The project's Environmental and Social Officer informed the participants about the GRM system and presented grievances tools and mechanisms for lodging complaints.

The meeting also included a 30-minutes Question and Answers to get feedback and hear from the audience. *(full Agenda is below).*

The meeting proceedings were as follows:

Jenin Abu Rokty, Communication Specialist at IPSD project: Mrs. Jenin Abu Rokty started the event with an opening and welcoming note.

Soha Awadallah, Head of International Relations at the MoNE

Ms. Soha started the session with a welcoming note, where she emphasized on the importance of implementing programs and interventions to support the Palestinian innovative businesses.

Amany Dahir, IPSD Manager of Market Linkages Program: Ms. Amany provided the audience with a brief overview about the different components and programs that IPSD is implementing, followed by a detailed introductory presentation about NEXUS Program highlighting the objective of the program that mainly focus on supporting the Palestinian startups and innovative SMEs with high growth potential in accessing new markets and expanding in existing ones. The presentation also included more details about the technical and grant funding mechanisms of the NEXUS program, target groups, eligibility criteria and selection process.

Omar Hassan, Managing Director at Global Growth Hub / IPSD MARS Implementing:

Mr. Omar introduced Global Growth Hub achievements and experience in helping companies grow and scale into new markets. He also introduced the key components of the MARS Phase, including market analysis, the strategies and systems needed to succeed in new markets, and the need of building a repeatable, scalable business model to ensure long-term international success.

Mira Stephan, IPSD Environmental and Social Officer: Ms. Mira highlighted on the objective of the Environmental and Social Management Manual (ESMM) under IPSD project, which is to function as a guide and directives for the environmental and social requirements under the IPSD project. She highlighted on procedures implemented by the project to assess, manage, and monitor anticipated environmental and social impacts of IPSD investments. She explained a range of suggested measures and plans to reduce, mitigate, and/or offset identified E&S risks. Mira also shed the light on the GRM system. During the project's implementation period, it is expected to receive complaints from the project's affected parties. To this end, a system for filing and handling project's complaints is established. She also explained that the GRM system includes special channels to receive the Sexual Harassment and GBV complaints, which will be taken into consideration with the highest level of confidentiality.

Questions from audience:

- Startups applied for other programs implemented by IPSD still can apply for the NEXUS Program?
- Does IPSD support a startups who is registered in Canada, noting that the management and development teams are based on Gaza?
- NEXUS targets firm from Gaza?
- What is the maximum grants fund for each company and what are the eligibility and mechanism for grant funding?
- if we are a company who provide programming services but also hardware for industrial automation, for example factory automation, or SCADA system for water distribution, are we considered as eligible according to the Environmental and Social measures?
- If an existing company has a project and wants to spin it off as a separate company, should the mother company apply or the spinoff?
- What do mean by well-defined services / products?
- Do we only target the UAE market?
- Can a firm apply if they target the 1948 Arab Cities?
- Does IPSD require a signed term sheet with investor (or VC) and can only be provided to the company after the agreement with VC is signed. This could be a major hurdle that SMEs will face as VCs are limited here in Palestine. Can you ease this condition?

Agenda	
1:00 - 1:10	Welcoming Speech Soha Awadallah MoNE Head of International Relations Unit
1:10 - 1:20	Nexus Program introduction Amany Dahir IPSD Manager of Market Linkages Program
1:20 – 1:40	Market Access Readiness Services (MARS) Overview Omar Hassan Managing Director Global Growth Hub IPSD MARS Implementing Partner
1:40 –1:50	Environmental and Social Safeguards Mira Stephan IPSD Environmental and Social Officer
1:50 –2:15	Open Discussion – Q&A

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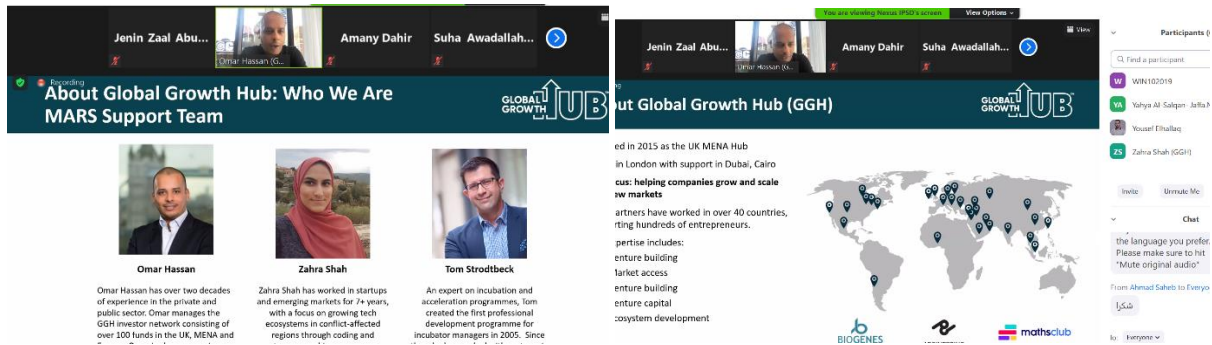
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11. Omar Rayyan
12. Rami Gawad abushaban
13. Ruba Ziadeh
14. Safaa Ayyad

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16. Sara (MoNE)
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34. Modern Tech Corporation
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44. Ayham Bader
45. Sereen Jaber
46. Effects for consultations and development
47. Elena Tarazi
48. Fadi Daraghmeh
49. Ahmad Shehab
50. Amro Zaquot
51. Eman Al-Husen
52. Ramez Saqqa
53. Masa Masri
54. Ola Rayyan
55. Issa Hamayel
56. Baker Bozyeh

Pictures



Media Coverage and online presence:

The launch of the program and call for applications were promoted through different channels including the official project's websites: www.ipsd.ps where also all related information such as the program overview and FAQs and the application form are available for public. In addition, the program was promoted through social media pages (Facebook, Instagram, LinkedIn) of IPSD.

An event page was created on Facebook as a public invite for the information session. In addition to sharing the information on different platforms that support the ecosystem including Palgeeks, Palestine Startups and Palestine Foras.

Information session recording:

Below is the link for the recorded information session (11/8/2021):

<https://youtu.be/uR8aJLHfHwM>

Newspaper announcement:

Below is the link for the announcement on the newspaper that was published in 11/07/2021 in both Al Quds and Al -Ayyam newspapers:

<https://alquds.com/wp-content/uploads/2021/08/Al-Quds-03-08-2021.pdf>

<https://www.al-ayyam.ps/pdfs/2021/08/03/p05.pdf>