



ANNUAL REPORT 2021

Pioneers in Fair Agricultural Marketing

alreef
for Investment and Agricultural Marketing
شركة الريف للإستثمار والتسويق الزراعي






Al Reef for Investment
and Agricultural
Marketing

Annual Report

2021



Contents of the Report:

Chapter 1: About Al-Reef

- Al-Reef profile	4
- Vision	5
- Mission	5
- Our Products	6
- Head of Board of Directors Message	7
- Members of the Board of Directors	8
- Al-Reef's Facilities.	9
- Notable Achievements Over the Years.	10
- Social Responsibility	11
- Developing Means of Production	12

Chapter 2: Fair Trade Concept and Practices

- Fair Trade Principles	13
- Success Story	16
- Positive Impact of Fair-Trade Practices	17
- Developmental Partnership	20

Chapter 3: Networking

- Connecting with the Local Community	22
- International Activities	29

Chapter (4): Partnerships Across the Globe

Our Partners' Private Labels	31
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Chapter 5: Financial Highlights and Human Resources Development

- Local and International Sales	32
- Income Statement	33
- Human Resources Training and Development	34
- Al-Reef Family	35



Chapter 1

Al-Reef Profile

Al-Reef for Investment and Agricultural Marketing is a private shareholder limited company registered in Palestine and owned by the Palestinian Agricultural Relief Committee (PARC) with the majority of its shares, and by the Arab Agronomists Association (AAA). It was established in 1993 to provide promotional, marketing, filling and packing services of the Palestinian agricultural products, in addition to enhancing their quality and creating opportunities to market them locally and internationally. The company exports its products to many organizations in Europe, USA, Japan and Australia, in addition to supplying the local market.

Al Reef is known by its popular name; Al-Reef Fair Trade, which produces, promotes and markets all kinds of olive oil (virgin, extra virgin, organic virgin and organic extra virgin), organic and non-organic medjoul dates, almonds, couscous (maftoul), thyme (za'atar), roasted green wheat (freekeh), olive oil soap and other agricultural products.

Al Reef Fair Trade adopted the principles of fair trade in collaboration with PARC. Our aim is to guide, support and organize the efforts of agricultural cooperatives and small-scale farmers including women. We always ensure that our production and trade conditions are socially and economically fair, and environmentally responsible. Our overall objective is that farmers and women get fair prices for their products; the prices that ensure a decent life for them, in accordance with our "Fair Trade" title.

In addition to the above, Al-Reef strives to achieve sustainable development for the marginalized groups of Palestinian farmers and women in rural areas; in view of an integrated developmental vision that is consistent with the objectives of PARC and fair trade.

Since the beginning of Al Reef's founding, we have been able to establish solid partnerships based on transparency with diverse fair-trade organizations and solidarity movements throughout most parts of the world. Additionally, our products have succeeded to obtain various quality certificates such as ISO 22000, Palestinian Quality Certificate, and Organic Certification for three of our products. We have also been granted the Best Palestinian Agricultural Exporter Award, and we have a guaranteed membership in the World Fair Trade Organization (WFTO).

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- Vision

Building a sustainable rural social economy

- Mission

Al-Reef Fair Trade is a social enterprise that operates according to the principles of fair trade and the environmentally-friendly agricultural practices in pursuance of supplying the local and international markets with high quality and environmentally safe products. It also aims to create an outstanding trademark in the Palestinian market by producing fresh and innovative products and establishing sustainable partnerships with local and international fair-trade organizations; with the purpose of attaining social and economic development for Palestinian small-scale farmers and cooperatives.



Palestine Standards Institution (PSI)



ISO 22000 Certificate



Company of Organic Agriculture in Palestine (COAP)/ EU Organic Farming



Food and Drug Administration (FDA)/ USA



World Fair Trade Organization (WFTO)



USDA-NOP/ USA Organic Farming



Palestine Best Agricultural Exporter Award

- Our Products



Roasted Green Wheat (Freekeh)



Handmade Couscous (Maftoul)



Almonds (Om Al-Fahem Variety)



Spiced Thyme (Za'tar)



Olive Oil (Extra Virgin and Organic)



Olive Oil Soap



Medjoul Dates (Conventional and Organic)

- Head of Board of Directors Message

We are about to celebrate Al-Reef's 30th anniversary. The founders at the Palestinian Agricultural Relief Committee (PARC) kept in mind that there should be a developmental body that embraces a patriotic vision governed by fair principles; to serve the Palestinian cooperatives of small-scale farmers by contributing to market their agricultural products locally and internationally, as well as improving their quality and value. Thereafter gaining the competitive capabilities by which they can truly flourish their social and economic situation, and reinforce their resistance in their land. From the very start, this vision wasn't reliant on external funding, but was rather supported by self-sustained factors. A year after its founding, Al-Reef actually resisted despite the challenges, and it became more professional and experienced with its qualified workforce that believes in its message, infrastructure, technical systems and the extended partnerships; locally and across most continents. Al-Reef will proceed to move forward, believing in the principles of fair trade and contributing to building a strong and resistant social economy to serve the purpose it was established for.



Head of Board of Directors
Ghassan Ghanem

- Members of the Board of Directors



Ghassan Ghanem (Dayr al-Ghusun\Tulkarm)

Head of Board of Directors

An expert in rural development work who volunteered at PARC for more than 30 years. He is also a member of PARC's Board of Directors. Besides that, he has a long-standing expertise in the private agricultural sector. He holds a Bachelor's degree in Social Development.



Dr. Abdulrahman Al-Tamimi (Ramallah)

He holds a Master's degree in International Relations and a PhD in Water Engineering. He has been the General Manager of the Palestinian Hydrology Group for over 30 years. He is also a part-time lecturer of sustainable development at Al-Quds University and the Arab American University, and a member of PARC's Board of Directors.



Issa Al-Shatleh (Jerusalem)

The nature of his work involves consultancy and implementing studies in rural development, local development and community tourism. He worked in the rural development field in Palestine for more than 26 years starting with PARC in Bethlehem, then with local and international development organizations. He has a Master's degree in Agricultural Engineering specializing in Livestock.



Ahlam Khdeir (Jamma'in - Nablus)

She has been a development activist at several agricultural, youth and women organizations since 1996. She is a pioneer in women volunteerism who also works in agriculture, along with being a member of PARC's Board of Directors.



Ahmad Sawafta (Tubas)

He is a member of PARC's General Authority who has expertise in rural development work of more than 20 years. He also volunteered at PARC, and has experience in private agricultural work. He has been working for many years at Reef Finance for microfinance in the northern region of the West Bank, which is a company that grants developmental soft loans for small-scale farmers and craftsmen.



Saher Sarsour (Salfit)

He is one of the trade union work activists in Palestine and a volunteer in several rural and youth development organizations since the 90s. He is also a member of PARC's supervisory board, and the manager of the northern branch at Jerusalem Legal Aid and Human Rights Center (JLAC).

- Al-Reef's Facilities



Al-Reef's Headquarters in the Palestinian Agricultural Relief Committee (PARC) building \ Ramallah



Couscous Manufacturing, Almond Grading and Medicinal Herbs Station \ Jericho



Agricultural Products Quality Control Laboratories \ Al-Ram



Olive Oil Filling Station \ Al-Ram



Moon Valley Dates Factory for Filling, Packing and Refrigerated Storage of the Dates \ Jericho

- Notable Achievements Over the Years.

1992

Developing the idea of supporting farmers market their products inside the Palestinian Agricultural Relief Committee (PARC) to establish a trade framework.

2002

Starting to market Palestinian medjoul dates to the local and international markets, and purchasing the first modern line for olive oil filling and packaging.

1994

Exporting the first experimental shipment of agricultural products to Equal Exchange in Scotland.

2008

Al-Reef's attainment of ISO 22000 certification for its products of which olive oil was the first to get.

2009

Opening the first and the newest Palestinian factory for medjoul dates filling, packaging and refrigerated storage in Jericho.

2010

Al-Reef acquired its membership in the World Fair Trade Organization (WFTO).

2017

Obtaining organic certifications for Palestinian medjoul dates and wheat products.

2018

Al-Reef was awarded the Best Palestinian Agricultural Exporter.

2006

Beginning to convert to organic farming for export purposes and in compliance with Al-Reef's vision in protecting the environment.

- Social Responsibility



"You are Always Remembered" Campaign

Al-Reef distributed hundreds of food parcels that included virgin olive oil among other agricultural products and antiseptic products in the governorates of Gaza, Jerusalem and Jericho during the holy month of Ramadan and due to the Covid-19 outbreak, and in cooperation with our partners in international fair-trade organizations, Ministry of Jerusalem Affairs, PARC and the Civil Emergency Committee.



Gaza is Bleeding

Due to our patriotic responsibility towards our Palestinian people, Al-Reef organized a two-stage relief campaign entitled "Gaza is Bleeding" in which we supplied 1000 food parcels that contained agricultural products, after the latest aggression on our harmed people in the Gaza Strip. We partnered with other international fair-trade organizations and friends of the Palestinian people, and in collaboration with PARC.

- Developing Means of Production

Continuity in enhancing the production quality is one of Al-Reef's top priorities, and it is highly focused on developing production technology. Consequently, new machines were incorporated in the production process during the year.



Semi-Automatic Filling Machine (for filling tin cans)

This machine is used to fill olive oil tin cans of sizes between 1 liter and 20 liters quickly and accurately. It is controlled by PLC, and among its features is that it provides a better filling quality and productivity in comparison with manual filling. Therefore, saving time and effort.

Cloth Bags Sewing Machine

This machine is used in the Women Cooperative in Jericho for couscous production. It seals the cloth bags that are filled with couscous, and it reduces time and costs. It also preserves the quality of couscous more effectively, as the bags are closed more tightly than they are with plastic clips.



Chapter 2 :

Fair Trade Concept and Practices

Fair trade is a trading partnership that seeks to achieve more justice in international trading. It contributes to attaining sustainable development by creating better trading conditions, as well as ensuring the rights of marginalized producers and workers. Moreover, Al-Reef believes in this community's philosophy and implements the principles of fair trade, as it has a guaranteed membership in the World Fair Trade Organization (WFTO) and undergoes its auditing.

Al-Reef's aspiration is to organize the efforts of the agricultural cooperatives and farmers to improve their social, economic and environmental situation by developing their production competencies, refining their products' quality and giving them fair prices for their products.



The Principles of Fair Trade

- 1- Creating Opportunities for Economically Disadvantaged Producers
- 2- Transparency and Accountability
- 3- Fair Trading Practices
- 4- Payment of a Fair Price
- 5- Ensuring no Child Labor and Forced Labor
- 6- Commitment to Non-Discrimination, Gender Equity and Women's Economic Empowerment and Freedom of Association
- 7- Ensuring Good Working Conditions
- 8- Providing Capacity Building
- 9- Promoting Fair Trade
- 10- Respect for the Environment



The World Fair Trade Organization (WFTO) audits the members of fair trade according to these principles and allows them to put the fair trade logo on their products. By simply putting this logo, the consumers know that the price they are paying for a certain product will contribute to the implementation of commercial justice, the assistance of developing countries to raise their living standards and to ensure better earnings and decent working conditions for farmers and wage workers.

“I am glad to be a part of the fair trade network. I support fair trade because it enables marginalized communities to flourish. I feel proud of what I do in developing my community and my family’s economic and social conditions. This empowered me to have a notable position in my society and made me financially independent.”

Suad Abu Rashed – A member of the Women Cooperative for Couscous Production \ Jericho



“I am fortunate to be working in a fairly traded environment, where equity and justice are top priorities. This has provided me with a meaningful work and a purpose in life. The comfortable working conditions encouraged me to develop my skills and allowed me to exchange information with like-minded strong women, which strengthened my ability to communicate.”

Obaida Jalayta – A member of the Women Cooperative for Couscous Production \ Jericho



“Working at Al-Reef has helped me change the traditional role of women in my society and ensured that I have equal rights as men. Being a fair-trade woman has boosted my confidence, made me realize my worth and have my own voice. I only agree to work in environments that have equal opportunities for both genders.”

Fathieh Abu Sharar – A member of the Women Cooperative for Couscous Production \ Jericho



“Working with Al-Reef is one of the best decisions I have ever made. It is a place where social values and fair practices are respected and highly considered. This is an environment that reinforces the woman’s role in the society by encouraging her and guaranteeing her a fair source of income that covers her needs “

Yusra Abu Saleem - A member of the Women Cooperative for Couscous Production \ Jericho



Success Story

"I am Naja Abu Sha'ar, a Palestinian woman who lives in a small village called Jensafoot, located in Qalqilya Governorate with a population of 4000 inhabitants. I plant za'atar, gundelia, sage and olive. I also make soap from olive oil, but what I mostly rely on is planting and seasoning za'atar, as my village is known for planting it and about 200 dunams of it are planted with za'atar; the annual production is 60-70 tons. It is also worthy to note that most women in the village are farmers. My husband always helps me with farming. I cherish the land and I love the delightful feeling I have while I'm working. What I love most is to eat from my harvest, as I dry the za'atar leaves and season them. I also use za'atar in making delicious baked goods or as a seasoning for chicken and meats. I sell it to a variety of sources including Al-Reef which markets it and exports it to many foreign countries."



- Positive Impact of Fair-Trade Practices

What is the premium price in fair trade?

In addition to the main price that producers and cooperatives get for their products and work, they also get an additional amount of money to invest in enhancing their domestic communities and cooperatives. This additional payment is called "fair-trade premium".

Olive Oil

Al-Zawiya Cooperative for Organic Oil Production

A cooperative situated in Al-Zawiya, a town located west of Salfit governorate. It started as an olive oil producing cooperative with a small number of farmers. Due to the fair price that farmers get through marketing their olive oil production, their number in the cooperative has increased.

Through the premium price Al-Reef pays for this cooperative for every received kilogram of olive oil with accordance to the principles of fair trade, the cooperative has converted to organic production. It also received certifications and licenses for that, and now they own a headquarter, a storage and a storing capacity of more than 25 tons of stainless-steel olive oil tin cans. Additionally, many farmers in Deir Ballut - a village close to Al-Zawiya- have established the Deir Ballut Cooperative for organic olive oil production after they noticed the growth and development of Al-Zawiya. They also began to market their products through Al-Reef to fair-trade markets.

Mas'ha Cooperative for Agricultural Development

A cooperative located in Salfit that benefited from the premium price Al-Reef offered to implement a project of constructing an agricultural road planted with olive, guava and avocado in Bir El-Shilleh. This road is aimed to serve Mas'ha's members and other farmers. Its total length is 1.3km in the mountainous regions. The road construction costed ILS 43,000 of which the cooperative paid ILS 32,000 as a contribution to assist farmers in the region to reach their farms, and to facilitate the delivery of agricultural services to farmers such as adding organic fertilizers, plowing and pruning.



East Bani Zeid Cooperative for Organic Olive Oil Production

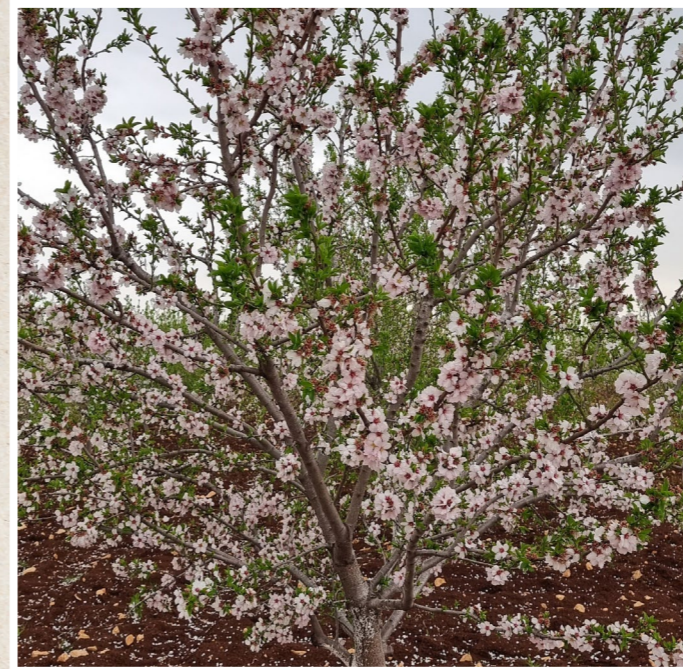
This cooperative that is located in Ramallah and Al-Bireh governorate spent about 80% of the premium price to pay off the oil press loan since 2016 that was taken from Reef Finance, which totaled USD 350,000. Most of this loan was paid off through the premium price that the cooperative gets by marketing their product in the fair trade markets through Al-Reef, and the remaining amount is USD 70,000.



Medjoul Dates

The passionate entrepreneur organic dates farmer Amjad Barakat from Jiftlick in Jericho and the Jordan Valley governorate started working with Al-Reef more than 10 years ago in producing simple amounts of medjoul dates that did not surpass a few tons. By marketing his produce in fair trade markets, he was able to expand his farm within a few years, and subsequently, his produce reached about 10 tons.

More than 7 years ago, and with Al-Reef's encouragement, Mr. Amjad switched his production from conventional to organic, by using the premium price he gets. He also attained the organic certification more than 3 years ago, and during 2021, he used the premium to expand his farm with an area of 5 new dunams. This new area is estimated to produce additional quantities of approximately 4 tons after 4 years. He became a great example in his region, thus other small-scale growers who wanted to market their produce of medjoul dates in fair markets were inspired by him.



Almond – Om Al-Fahm Variety- (Hasan As'ad)

The Om Al-Fahm variety of almond is fairly high in prices in comparison with the global almond prices. However, through fair trade markets that Al-Reef offers, it became possible to give farmers high prices for almond that are fair and far from the pressure and monopoly of traders who offer low and unfair prices. Consequently, this has strengthened their competitiveness in international markets. In this context, the farmer E'layan Abu Irra from 'Aqqaba in Tubas governorate stands out. He has been marketing his almonds to Al-Reef for a few years now, and getting the premium price has enabled him to expand his agricultural area. It also enabled him to pay for his family's universities' tuition fees.

Wheat

Wheat is the raw material for the production of high-quality flour used to produce Palestinian couscous. The farmer Yousef Fayyad from Al-Zababdeh Village in Jenin mainly relies on farming for his annual income. Wheat is one of his major products; he annually produces about 40 tons.

More than 8 years ago, Al-Reef started buying wheat from him to mill it and produce couscous. By offering a fair price to the farmer, and encouraging him to convert to organic wheat production, he started producing organic wheat that has the necessary certificates more than 4 years ago.

The fair price he gets has improved his livelihood conditions and enabled him to pay the tuition fees for two of his daughters who studied Medicine and Nursery in the Arab American University in Jenin.



Developmental strategic partnership and significant achievements in the economic and environmental development field between the Company of Organic Agriculture in Palestine (COAP) and Al-Reef

The relationship between both companies started in 2007. COAP granted Al-Reef the “Organic Certificate”, and work between them is still continuous till this day. COAP’s services included accrediting the organic certificate in accordance with the EU standards for the third world countries. The certificate was given for several products such as organic olive oil, organic dates, organic couscous and organic wheat. Al-Reef exports its agricultural products after purchasing them from small-scale farmers’ cooperatives, and markets the products to many different countries worldwide.



The partnership’s notable achievements until the present day:


- 1) More than 8 cooperatives that have the organic certification for olive oil market their products internationally and locally through Al-Reef, with quantities of more than a thousand tons.
- 2) Nine farms in 6 governorates are committed to producing organic agricultural products (dates, wheat, sesame...etc.), therefore contributing to maintaining human health and the environment.
- 3) Reinforcing the competitiveness of the Palestinian agricultural product in the international markets.
- 4) Exporting organically certified agricultural products that worth millions of shekels to several international markets.
- 5) Increasing the revenues of farmers who work in organic farming by 20% in comparison with others who practice conventional farming.
- 6) Building realistic developmental models to encourage producers and cooperatives to adopt them.



COAP was established in 2007 as a private shareholder company. As an inspection and licensing organization, it is the first and only Palestinian company that got the approval accreditation from the International Organic Accreditation Service (IOAS) organization in the fields of plant production and food manufacturing. It also obtained the European recognition based on the rules of the European union for organic farming, and the Swiss certification system for organic and safe farming, and finally, the inspection certificate for third-world countries.

COAP strives to be a part of enhancing organic agriculture and other types of safe agriculture such as “GLOBALG.A.P” through training in farming, granting organic farming certificates, supervising farms and licensing agricultural products for exportation and local marketing. This company gives certificates for all agricultural products on the condition that they are subjected to implementing the rules of the organic agricultural system in all Palestinian regions.





Chapter 3 : Networking

- Connecting with the Local Community

Al-Reef participated in the award ceremony of the Golden Olive Competition of the 2020\2021 season, in the presence of the Palestinian Minister of Agriculture, the Minister of National Economy, the President of the Palestine Standards Institution (PSI) and the Director of the Olive Oil Quality Program, and the representative of The Palestinian Agricultural Relief Committee (PARC). The award for best quality of an olive oil sample was given to a motivated farmer from the village of Mukhmas located in Jerusalem.

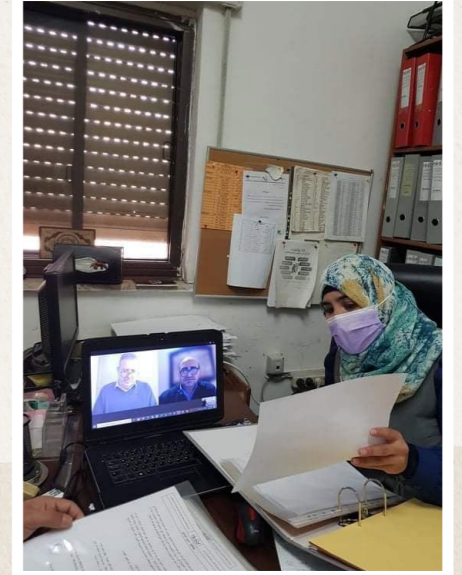


Successfully completing the audit process on the quality and public and food safety standards, which is monitored by the Palestine Standards Institution (PSI) in order to obtain the Palestinian quality certificate.



Inspection visits in collaboration with the Palestinian Agricultural Relief Committee (PARC) to an organic almond farm; an area of 70 dunams, which is certified by COAP in Jenin and Nablus governorates. The products of the farm and many other farms were exported to a variety of European countries.

Finishing the audit process for the 14th year in a row, which checks the procedures of applying the Food Quality and Safety system (ISO 22000) for the year 2020. The external auditing was done by representatives of the British company Lloyd's Register; the Palestinian company MAK International. This achievement contributes to enhancing cooperatives' and farmers' competitiveness, and the Palestinian high-quality agricultural products in the local and international markets.



Within the framework of the training program and transferring knowledge in agricultural manufacturing and business management to women cooperatives and farmers, and in cooperation with PARC, Al-Reef met with a delegation from a women cooperative from Beit Liqya for a training day at Al-Reef's facilities at the olive oil filling station and the quality control laboratories in Al-Ram. That was followed by visits to the Women Cooperative for Couscous Production, the dates filling factory, the storage refrigerators, and the Organic Medjoul dates farms. They had an overview of the proper agricultural practices to produce organic Medjoul dates in Jericho city and of all the managerial, technical and financial processes of Al-Reef and the possibilities of establishing a mutual cooperation in the future.

The Quality Assurance Department and the Procurement Division at Al-Reef went on an inspection visit to an organic wheat farm that is certified by COAP in Al-Zababdeh town in Jenin. They also visited the organic wheat storage station in 'Aqqaba in order to start quality inspection procedures for the organic wheat for the 2021 season, which is produced by the Women Cooperative for Couscous Production. Then, it gets exported to several European countries, in addition to the local market.





Participating in the annual meeting at Jericho and the Jordan Valley governorate's headquarters, where a plan for partnership was put with officials and representatives of the private and public agricultural and palm sectors, which aimed to restraint smuggling of the dates produced by Israeli settlements to the Palestinian market. They agreed on establishing several committees shared between official bodies and the private and public sector in order to monitor and estimate farmers' production quantities during the 2021 season at their farms, by using a new working mechanism; information technology and the GPS system.

Al-Reef's staff went on a field tour to a number of villages and towns in Tubas and Jenin, and they followed up with the contracts made with the farmers of organic wheat and almond (Om Al-Fahm Variety). They supervised the processes of shelling and drying the almonds, and the processes of grinding and sifting the wheat. They also received quantities of organic wheat to be used in couscous manufacturing.



By the 2021 season, Al-Reef provided medjoul dates manufacturing services to farmers, companies and merchants. The service included quality assurance, drying, sterilization, washing, sorting, electronic grading, filling, packing and refrigerated storage at the Moon Valley Dates factory in Jericho\ Kettf El-Wad.



When the harvesting season of Medjoul dates approached, Al-Reef staff went on a technical and marketing guidance tour to oversee the post-harvest operations done by the palm farmers in Jericho and the Jordan Valley. They also visited 7 farms to guide them and sign contracts to purchase high-quality dates for exportation, and provided a group of farmers and an agricultural association with services of filling, packing, grading and refrigerated storage.



The Quality Assurance Manager Dr. Mohammed Hmidat went on an exploratory visit to olive farms in the villages of Jenin governorate, which extended to the rest of the governorates. Initial estimations indicated that the production quantities varied from one region to another, productivity also ranged between good and moderate.



Al-Reef participated in an award ceremony for the "Future Agro Challenge" competition, which is a first-ever event for Palestinian entrepreneurship in the Agricultural Sector. The ceremony was organized by the Agri Business Accelerator in terms of training, selecting and all. In the ceremony, it was announced that the winners of first place on the level of the West Bank and the Gaza Strip were the Agrilive company from the West Bank and Agriotec from the Gaza Strip. They earned the label; "National Agricultural Entrepreneur of 2021". Then they were qualified to compete in the international competition, where more than 10000 participants from 60 countries compete in Greece. The General Manager of Al-Reef, Saleem Abu Ghazaleh was a part of the professional evaluation team that selects the winner of this competition.



Welcoming the General Director of the Directorate of the Ministry of Agriculture in Jericho and the Jordan Valley Mr. Ashraf Barakat in the Moon Valley dates factory in Jericho, where he looked into the factory's workflow in terms of preparing the orders of organic and non-organic medjoul dates that are shipped to the Italian, Belgian, American, French and Swedish markets.



During the 2021 season, Al-Reef provided olive oil filling and packaging services to farmers, cooperatives and companies through its filling and packaging station that has the ISO 22000 certification, the Organic Product certification, and the Quality certificate from the PSI.



Al-Reef participated in the "Agricultural Investment Encouragement in Area C" conference that was organized by the Union of Palestinian Farmers Cooperatives in the Governorate of Ramallah.

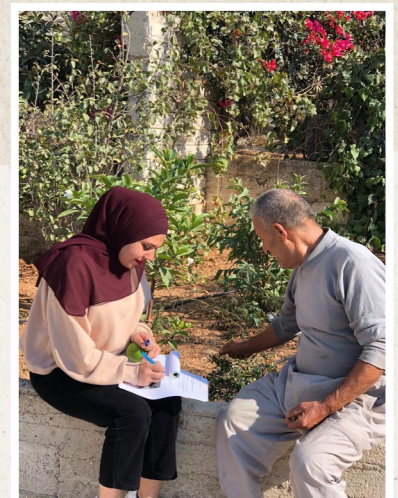
The Fair Trade and International Relations Department went to visit the olive farmers in Ramallah during the harvest season. They met the farmers whose products of exquisite and organic olive oil Al-Reef markets to international markets. They continued the tour to visit the za'atar farmers in Jensafoot village in the Qalqilya governorate. This was a part of the production statistics tours.



Participating in the plenary meeting of the Palestinian Food & Agriculture Industries Union (PFAIU) in Ramallah and Al-Bireh, where the financial and management reports were presented to the union, in addition to electing a new Board of Directors by acclamation. The union members in the Gaza Strip participated through a video conference. It is also noteworthy that Al-Reef is a founding member of the union since its inception in 1994.



The olive oil tasting expert, the Manager of the Quality Assurance Department, Dr. Mohammed Hmidat went on his first tour of planned visits to several cooperatives and olive presses in Jenin. The tour also included Al-Yamun, Anza and Silat al-Harithiya, to start a promotion and export program for high quality olive oil to international markets. The visits also involved collecting samples to test them at local and European laboratories in accordance with the export requirements and Al-Reef's quality protocol.



The Fair Trade and International Relations Department conducted a field visit to olive farmers and the cooperative coalition's press in Mazare' Al-Nubani, a part of the production statistics tours. The visit included all the cooperatives that Al-Reef internationally markets their produce of extra virgin and organic olive oil.



Participating in a training program in food safety that was launched by the Palestinian Food & Agriculture Industries Union (PFAIU) during the period of implementing specialized trainings related to food and job safety for those who work in the Palestinian food industries sector as part of a project for “Improving the access of the most affected groups to decent jobs in the micro, small and medium food industries” in partnership with the United Nations Development Program (UNDP) and the Palestinian Ministry of Labor. Three employees from Al-Reef participated in this program which aimed to enhance the abilities of the workers in the Palestinian food industries sector, reinforce food and job safety and develop Palestinian products.

Participating in the Palestinian Olive Council strategy launch for the years 2022-2026 for the council in Ramallah, in the presence of the Minister of Agriculture, the Deputy Minister of Agriculture, and representatives of the Olive sector, FAO, the International Labor Organization, GIZ, the Palestinian Agricultural and Cooperative Civil Institutions and members of the Palestinian Olive Council’s Board of Directors.



Al-Reef participated in a distinguished booth at the Exhibition of Palestinian industries at Al-Bireh’s municipality halls for 3 days; an event that’s organized annually by the PFAIU. A variety of high-quality Palestinian agricultural products were sold, which were produced by small-scale farmers and cooperatives.



- International Activities

The volunteers and friends of Palestinian people working in a marketing campaign for Palestinian organic extra virgin olive oil in the cities and countryside of Switzerland. Palestinian cooperatives and Al-Reef are grateful for their efforts and continuous support of our people and farmers, as 20 years have passed since the launch of this campaign.



Our friends in Spain organized a marketing campaign for Al-Reef’s products in cooperation with Consume Palestina. They posted a promotional video of the process of cooking the Palestinian Organic Couscous with fish fillet and squid (Calamari), and another video that shows the use of Palestinian za’atar as a seasoning to make “Chimichurri” that’s used to cook a delicious meal of steak.



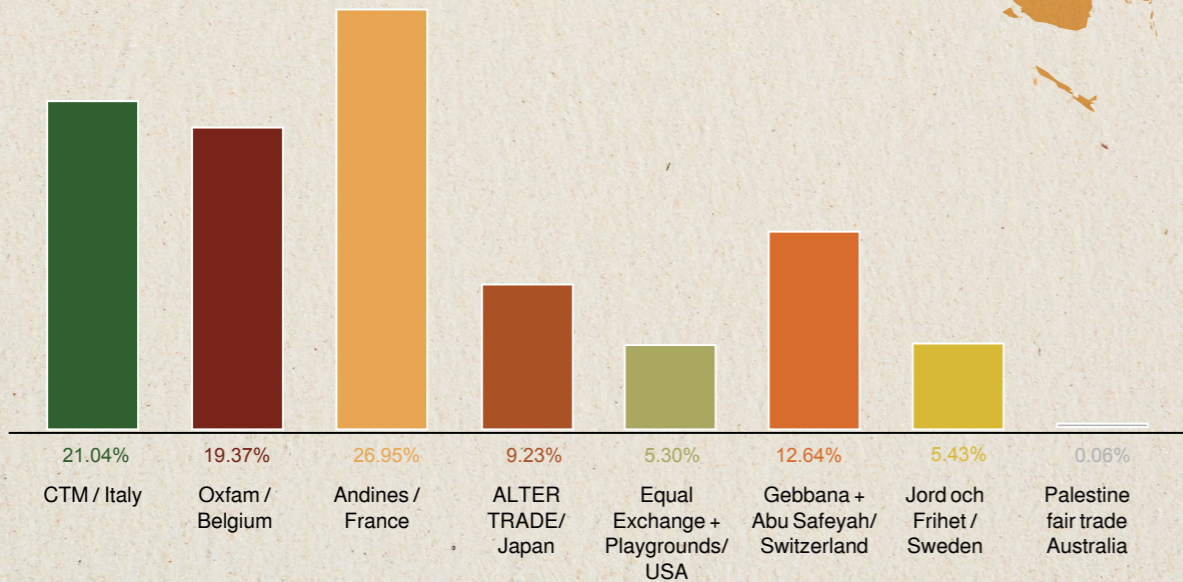
The Head of Al-Reef’s Board of Directors Mr. Bilal Azeez participated with the official Palestinian delegation headed by the Minister of Agriculture Riyad Atari that went on a work visit to Poland, in order to sign a contract of an agricultural partnership between the Palestinian and the Polish governments. The delegation also visited many agricultural and industrial projects, and participated in B2B meetings with Polish businessmen to look into prospects of marketing the Palestinian agricultural products in the Polish markets.





Chapter 4 :

Partnerships Across the Globe



- Our Partners' Private Labels in International Markets



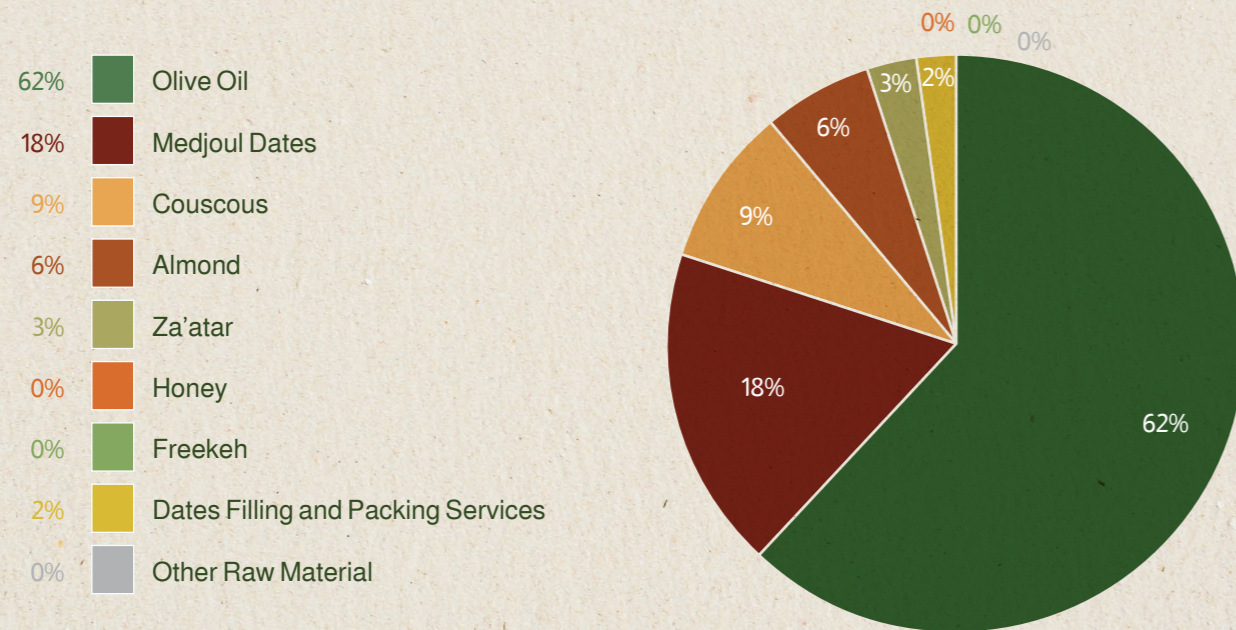


Chapter 5

Financial Highlights and Human Resources Development



This illustration shows export sales and local sales in 2021 in Shekel (ILS)



The illustration shows the company's sales in 2021 for each item. Olive oil takes the lead with 62% of Al-Reef's sales, followed by dates with 18%.

Audited Income Statement \ 2021

Statement of Income and Comprehensive Income 2021 \ Shekel	
Net Sales	6,112,099
Cost of Sales	(3,647,108)
Gross Profit	2,464,991
Expenses	
Operating Expenses	(864,272)
Marketing Expenses	(105,395)
General and Administrative Expenses	(905,315)
Financing Expenses	(11,634)
Doubtful debts	(20,000)
Depreciation	(179,682)
Currency Variances	(47,219)
Other Revenues	88,893
Total	(2,044,624)
Net Gain Before Tax	420,367
Income Tax	(59,537)
Net Gain After Tax	360,830
Change in Fair Value of Financial Assets	(56,358)
Total Comprehensive Income for the Year	417,188



- Human Resources Training and Development

Courses Al-Reef employees participated in \ 2021

Name of the training\course\ session	Name of Participant	Training Provider	Region
Presentation of the Palestinian laboratories evaluation results	Mohammed Hmidat	Ramallah Chamber of Commerce and Industry	Ramallah
Arbitration and mechanism of conflict resolution	Suhaib Abulrous	Human Rights and Democracy Media Center (SHAMS)	Ramallah
Digital Marketing	Miral Makhoulf	Palestine Trade Center	Online Course
Strategic Planning	Suhaib Abulrous	Economic and Social Development Center of Palestine	Ramallah
Food Safety Systems	Iman Amar	BESCO	Ramallah
Rights of workers with family responsibilities	Mobarak Sehweil	Democracy and Workers' Rights Center	Ramallah
Rights of workers with family responsibilities	Suhaib Abulrous	Democracy and Workers' Rights Center	Online Course
Food safety and manufacturing	Mohannad Hmidat	Jericho Chamber of Commerce and Industry	Online Course
Food safety and manufacturing	Iman Amar	Jericho Chamber of Commerce and Industry	Online Course
Olive Oil Tasting	Iman Amar	Palestine Standards Institution	Ramallah

Academic training program for Al-Reef's employees in 2021

Company's Contribution	Employee	University	Education
50% Scholarship	Mohammed Hmidat	Al-Najah University\ Nablus	PhD in Chemistry \ with specialist in Analytical and Inorganic Chemistry. Under thesis of "Study of the chemical and biological parameters that affect peel separation in Palestinian medjoul dates palm fruit"
50% Scholarship	Hakam Salawdeh	Al-Quds University\ Abu Deis	Master in Food Processing
Al-Reef contributed in supporting the employee get an adequate time for her studies and lectures	Iman Amar	Al-Quds University\ Abu Deis	Master in Applied and Industrial Technology\ Pharmaceutical industry

- Al-Reef Family



Waleed Odeh
Production Department



Ahmad Abu Fara
Production Department



Diana Sarhan
Fair Trade and International Relations Department



Nayef Al-Neser
Human Resources Development Department



Miral Makhoulf
Fair Trade and International Relations Department



Eng. Iman Amar
Quality Assurance Department



Saleem Abu Ghazaleh
General Director



Mohannad Hmidat
Production Department



Suhaib Abu Al-Rous
Manager of Finance Department



Mobarak Sehweil
Manager of Human Resources Development Department



Abdullah Abu Naser
Finance Department



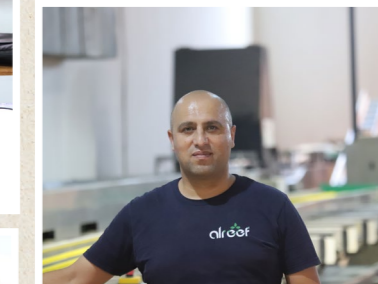
Mohammed Jabarin
Finance Department



Eng. Mutaz Heeh
Manager of Production Department



Eng. Mohammed Hmidat
Manager of Quality Assurance Department



Mohammed Ihmidat
Production Department