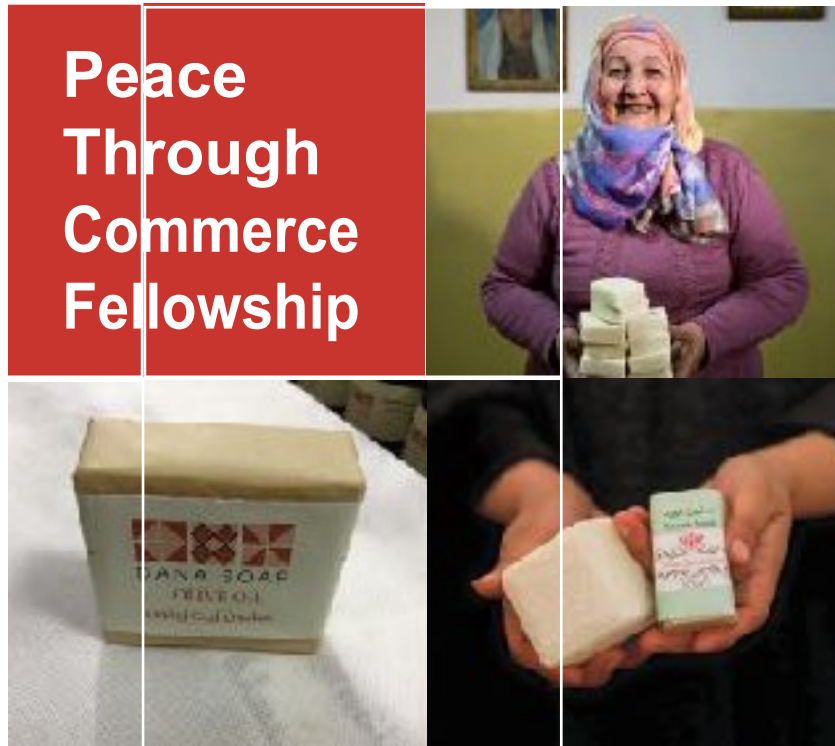


Fatina Al Anani

Dana Olive Oil Soap



**Peace Through Commerce Fellowship
2017-2018**

This past year, mid-2017 to mid-2018, PTC's program, Accelerating Women Entrepreneurs (AWE) was in a position to award a Fellowship to Fatina Anani, an entrepreneur in the West Bank. The Fellowship included work in the AWE's three developmental phases: Inner Woman; Woman as Entrepreneur and Woman as Peacebuilder. In this report, the flow of Fatina's work in these three phases will be revealed. The section Woman as Entrepreneur is more detailed and in depth because this is where Fatina's highest needs are at this time.

Inner Woman

Fatina's story as a Fellowship recipient with Peace Through Commerce is one of a few significant interactions with Peace Through Commerce, and one journey of many in her life. Her business, Dana Olive Oil Soap, is a true material manifestation of her life's story- an interdependence of her political, social, and economic environments and her desire to continue a tradition that represents her land and people. Fatina's time as a Fellow has been centered around her business but it also has shed light on her life and Palestinian realities.

Fatina was born in 1949 in Hebron after her parents had moved from Haifa, now a part of Israel. Her father was working with the British police during the British mandate and opened a small grocery store when they moved to Hebron. Her mother, after Fatina graduated high school, shared stories of relationships living with both Jews and Palestinians as neighbors in Haifa before 1948. When Fatina was 19, during the war of 1967, she was living by herself and has shared, "I saw the Army during the Israeli occupation with murdering Palestinians and demolishing their houses. All this created in my heart and the heart of the Jews, and I did not think that one day I will make any friendship with them". During Fatina's lifetime she survived the transition to Israel becoming a state in 1948; the war of 1967; the First Intafada 1987-1991; the Second Intafada 2000-2005 and the present unrest in the West Bank. Fatina is married and has 5 sons and 9 grandchildren. Except for 10 years in Kuwait and 10 years in Jordan, Fatina has lived in Hebron in the West Bank.

Woman as Entrepreneur

To give perspective to economic trade, and Palestine's economy in general, prior to 1948 what is now the West Bank accessed the port of Haifa and other ports as centers of trade in what is now Israel. After 1948 and through 1967, the center of trade for Palestinians shifted mainly to Jordan, and the West Bank "primarily supplied certain agricultural commodities (fruits, olive and olive oil) and a few manufactured consumer goods (soap and quarry stone)...from the commercial centers of the West Bank (Nablus,

Jerusalem, Ramallah and Hebron)."¹ Since 1967, certain established products (including processed olive oil and soap) have continued to be exported to Jordan and surrounding Arab markets.²

From essentially the year Fatina was born commerce in Palestine was radically altered and this shift has been a constant reality in her life. The following excerpt from a United Nations' Conference on Trade and Development report summarizes the challenge Fatina, every other Palestinian business, and the Palestinian economy as a whole, faces:

"Israeli policy constitutes the major, all pervasive, influence in the regulatory environment affecting Palestinian trade...The foremost consideration influencing Israeli policy towards Palestinian trade is that Israeli exports flow freely to the occupied territory while Palestinian exports to Israel are closely controlled to safeguard the interests of Israeli producers"³.

This 'all pervasive policy' continues today and is the starting point to where Fatina's story as a Peace Through Commerce Fellowship recipient begins.

Paths to Sustainability

Local and international festivals, markets, bazaars

Fatina's application for the Fellowship program (see Appendix A) states her goals for her business are to buy equipment, specifically a larger more expensive mixer, and herbs in order to purchase inventory, actually to create more inventory. The most important goal she stated is for her product to reach outside of the Al- Arub refugee camp in Hebron and especially to new markets. When the fellowship began, Fatina produced her various soap products and traveled to local festivals and markets around the West Bank as well as Amman. She had a version of her brochure (see Appendix B) and a Facebook page where she posts photos of her products and announces which festivals she will be attending. She listed her month sales as ranging from \$840 USD to \$1400 USD, and later estimated her monthly production was about 500 pieces prior to the start of the fellowship.

Her keen networking and ability to travel and sell her soap has led the way for PTC to determine how best to help her achieve her goals. We do not have all of the details of her sales prior to the Fellowship, and at the time did not have an idea of her costs and pricing model. With the funding Fatina received from PTC, she was able to purchase a larger mixer, in order to increase her production capacity, and purchase new molds and more herbs to match that increased production. With the size of the equipment and the

¹ http://unctad.org/en/PublicationsLibrary/rdpseud1_en.pdf

² http://unctad.org/en/PublicationsLibrary/rdpseud1_en.pdf

³ http://unctad.org/en/PublicationsLibrary/rdpseud1_en.pdf

increased capacity for production she moved Dana Olive Oil Soap into a building owned by her husband and his family. The building is across the street from her home, and just outside the Al-Arub refugee camp. She was also able to purchase shelves for her soap to dry, install water tanks, electricity, plumbing and paint in this 'shop'. Her third installment was to cover the cost of a new iPad. For more in-depth information about these purchases and their significance, please refer to Appendix C. With her new capacity for productions, Fatina used the remaining funding to attend the Palestinian Heritage Festival in Doha, Qatar. This achieved her most important goal of reaching new markets.

Fatina heard about the festival through a friend who had experienced success selling at least a thousand pieces of soap, if not more, at the same festival in the year or years prior. She decided to use the remaining \$2,500 Fellowship funding to attend this festival, and was able to produce 1,185 pieces to take with her to Qatar which is at least double what she had previously been able to produce.

When considering disbursing the final balance, we considered what alternate options would achieve her goals of selling wholesale and to new markets. We knew that she had only been selling with cash at other local festivals and had asked about credit card payments. With the purchase of an iPad using fellowship funds we considered the next step might be to create her own e-commerce website and to integrate technology such as a point of sale software, for example Square which connects to PayPal. These are to be discussed further in the next section. Fatina's and PTC's decision to release the funds for attendance of this festival brought to the fore how she would conduct her sales and how she would record her sales. Before Fatina left to Doha she had mentioned she would be conducting her sales primarily through cash, and check, which she could have family members cash at their local banks in Qatar.

This was her first run at a larger production, traveling internationally (apart from Jordan), and selling to a new market in person. After she returned home we were eager to know what her successes were and what her next steps were since the Fellowship funding was complete. Her experience at the festival would help her, in her own words, 'feel confident' in her ability to increase production and sell. It was unclear at first if Fatina had made a profit as she had no written or electronic records of her sales, and it was also unclear her final costs, all in, as the final disbursement only covered her attendance at the festival and she had to contribute her own money for any additional costs involved. She mentioned that her profit was roughly \$1,700 USD, even though we encouraged records of sales and final costs to attend the festival. It brought to the fore again that she is in the process of accurate record keeping. In order for Dana Olive Oil Soap to grow we had to continue mentoring Fatina regarding the importance of keeping records of sales and costs in order to understand her profit.

We found that one of her sons, Mohammed, lives near her in Hebron and is familiar with budgeting and recording sales. He helped her put together an Excel spreadsheet that tracked her production quantity and total costs related to production for the Qatar festival. She had sent the spreadsheet prior to leaving for Doha. After the Festival in

mid-April, Ramadan started and she also started preparing for a festival in Tunisia in July. We were still interested to know if she was successful in achieving a profit, and if she had met any distributors. She told us in an email she sold \$5,000 USD and that that was half of her soap. She also stated she paid \$1,500 in shipping, and \$1,000 for her own transportation and personal expenses. Fatina mentioned that a Jordanian teacher working in Doha purchased about \$400 worth of soap, and asked about where she can buy more. She stated she had not sold everything she had brought with her to Qatar and that her remaining inventory she left at her niece and nephew's home in Doha.

Later Fatina and Mohammed worked on her spreadsheet to determine her costs and her profit. While they did not record her sales since it was mainly cash transactions we still do not know which of her products sold better, or what her average transaction size was, or even her sales price. Her total sales were \$5,000 during the festival and with the sale of more, or the total, remaining inventory to the Jordanian teacher working in Doha that increased to \$7,000 USD. With her expenses (see pictures below), her net profit was just over \$1,700 USD.

Qatar - Expenses		Qatar - Income Statement	
2018			
\$ (1,500.00)	shipping Goods From Hebron to Amman to Qatar by a plane	\$ 3,956.49	Goods on hand in Qatar (Ready To Sell)
\$ (2,500.00)	Festival Registration fees	\$ 3,000.00	Credit back for short festival
\$ (500.00)	personal expenses (travel to airport, travel to Amman)	\$ 7,000.00	Sales
\$ (4,500.00)	Total Of Expenses	\$ 3,956.49	Total
		\$ (779.80)	margin: goods cost
		\$ (8,580.00)	expenses
		\$ (7,219.80)	Total
		1,776.66	Net Profit

While her expenses were more than her net profit, the positive is that from one event, she made more than three times what her previous monthly sales had been (on average) at the end of 2017 (see appendix D). Further, her recorded sales are all direct to consumer sales at different festivals and events across the West Bank and Jordan with her average monthly sales being approximately \$650 USD. PTC's biggest challenge through this Fellowship was getting sales records or costs from Fatina in order to determine how best to help her business. We received some sales information and general numbers but not much in the way of record keeping. The biggest success that came from the Festival in Doha was that besides the profit she made this exercise of recording all of her costs and weighing them against her sales was truly invaluable as she was able to list and calculate a per unit cost. Some questions remain about her sales prices against unit costs during the Festival but she was able to produce a price list (see Appendix E) for future markets, or distributors based on what she was able to record as far as costs.

Our recommendations

Fatina should continue attending and networking at these festivals as they are also opportunities to meet distributors as well as anyone she can partner with. This path to sustainability, direct to consumer sales, is tried and true for Fatina as she is her best

sales woman and spokesperson. One unknown is the volume of sales remains to be seen with her increased capacity. Sales could stagnate at the same numbers as years previous. One of her challenges is that she will have to record her costs and sales in order to determine if this is still a viable path. Because of the Fellowship with PTC and Fatina's hard work, she is now prepared with a new brochure (see Appendix F), a pricing model, and the ability to produce larger quantities if she should meet a distributor. Fatina's experience with the Doha Festival was not entirely positive but she now has the knowledge and confidence to produce for a larger market reach. This experience also brought to light future challenges in her path to increased sales. Fatina achieved her immediate goals of buying equipment to expand her production and reaching new markets and PTC continued to work on increased paths to sustainability.

Dana Olive Oil Soap Website

Fatina's savviness with Dana Olive Oil Soap's Facebook page indicated her desire to reach new markets could be very easily attained with a business website. Her success with direct to consumer sales and her use of Facebook for marketing and communication are precursors to having her own e-commerce website. While she has been successful using her Facebook page there are some limitations that her own e-commerce website would easily address and resolve.

Palestine Olive Oil Soap, Fatina's Facebook page name, is active with photos of new products, notices of festivals and markets Fatina will be attending, and other updates. It also is only in Arabic so it precludes people who do not speak Arabic from finding her Facebook page unless they are specifically searching for her. If someone from outside Palestine, who does not speak Arabic, were looking for olive oil soap made in Palestine they would come across her competitors who do use websites that are easily accessible. Her biggest competitors have their own websites with easily identifiable product listings, prices, and easy ways to place orders or contact someone for more information.

Fatina's use of Fellowship funds to purchase an iPad sparked the idea of Fatina creating and using her own e-commerce site. Creating an e-commerce website would resolve some limitations and make Dana Olive Oil Soap more accessible, but the challenge of record keeping, especially when dealing primarily in cash transactions, remained throughout the Fellowship with PTC. With her new iPad a point of sale software or technology, such as Square, was suggested to immediately cater to debit or credit card users at festivals, and even records of cash transactions can be registered on Square therefore automating her records and all of her sales. With a website she can have an e-commerce platform that would integrate with a point of sale technology as well so all online or in person transactions can be recorded. The remaining limitation to having a website with an e-commerce platform, or a point of sale technology, was the actual monetary transactions. Square and other e-commerce platforms require a PayPal account, which requires a bank account. It is uncertain whether people in the West Bank can create a PayPal account with a bank headquartered in Palestine. Fatina is able to receive wires but can face delays, and it is easier for the consumer of course to be digital. Her extended family opened a PayPal

account for her, for Dana Olive Oil Soap, in early September, 2018, with a bank account based in the USA that can transfer funds to a bank in Jordan that Fatina has access to.

The idea of her own website came back to the fore as a path to sustainability when Joyce, and PTC, were able to highlight Dana Olive Oil Soap as a partner non-profit featuring a Gift of Discovery on International Day of Charity day (September 4th) through the organization Insights. We asked Fatina how people from the USA and elsewhere could purchase her products as her Facebook page does not easily identify contact information, or a product list with pricing. This highlighting of Dana Olive Oil Soap through a blog with no easily identifiable way of purchasing products led to the success of opening a PayPal account and therefore has paved the way for creating a website with the use of an e-commerce platform and/or point of sale technology.

Our recommendations

Launching a business website for Dana Olive Oil Soap would be relatively affordable and would offer full control over sales, marketing, and product listings. With continued mentoring from PTC, and also with Fatina's efforts, she now has a new brochure she could host on her website as well as price listings and shipping costs. While her success to date has been direct to consumer sales, creating and launching a Dana Olive Oil Soap website would be an easy way for her current or previous customer to place repeat orders, as well as keeping records of sales and contact information with a point of sale or e-commerce software. With her own website she has her own inventory in Hebron and ships the way she knows (not paying inventory and distributing fees through a third party) and with PayPal she can now take orders from anywhere in the world. If she continues to visit markets and festivals she could refer customers to her website to place their next orders and they have the ability to purchase directly from her website. Her challenge with her own website is that she will need to have both Arabic and English versions in order to be more visible and accessible to increase her market reach. Increasing her market reach can still pose a challenge even with a website and she will still have to identify and create marketing strategies.

Souq.com

If Fatina were to have her own e-commerce site she would increase her online 'foot traffic' by being visible for potential customers on more than just social media. The challenge then still exists to reach even further to new markets and new customers. Souq.com is the largest e-commerce provider in the Middle East region, and Amazon acquired Souq.com in March of this year (2018) ⁴. There are other sellers of naturally made olive oil soap, including some exclusively made in Palestine (the West Bank) on Souq.com. These competitors have their own online presence and likely sell wholesale and export directly or through a distributor. The market is the Middle Eastern market, and handmade olive oil soap from Palestine is a niche product selling within its own market. The competition is within the Middle Eastern market but Fatina's product can

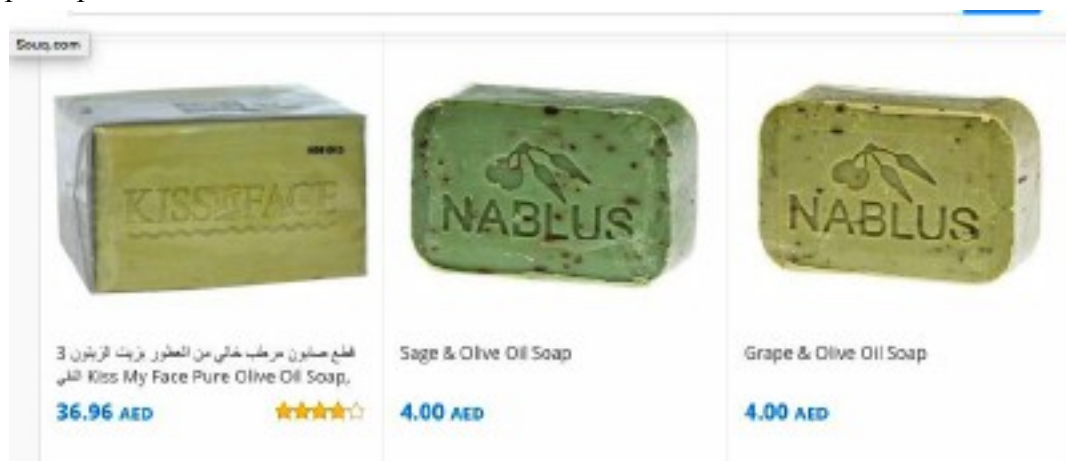
⁴<https://hbr.org/2017/09/souq-coms-ceo-on-building-an-e-commerce-platform-powerhouse-in-the-middle-east>

be marketed as 'cosmetic' in order to compete with the competitions' larger production scale, and thus lower price point. The population of the larger Middle East region is approximately 350 million which is a large market, however computer penetration (or now smart mobile) was relatively low when Souq.com started back in 2005⁵. Currently, online sales in the Middle East region account for 2% of retail sales and lag behind US (8%), European (12%) and Chinese sales (15%)⁶.

In order to be a Souq.com seller Fatina would need to ship product to Souq.com's distribution center based in the UAE- exact fees unknown. Fatina has family in the UAE if they are willing to maintain and handle inventory as well as to ship sales. She has also expressed there are problems shipping to the Gulf countries - what the problems are exactly are unknown, but it could be related to costs she faced when she went to the Palestinian Heritage Festival in Doha.

Our recommendations

Instead of selling direct to customer in person or through her own website, using the largest e-commerce provider in the region could increase her visibility and market reach. The Middle East is a large market and she is currently successful with direct sales in this market, so her potential sales are unknown. The downside of this model is that having her own inventory managed elsewhere will add to her costs. Another thing to consider is that the prices displayed in the below photos are also for olive oil soaps produced in Palestine, listed on Souq.com. The currency conversion equals these bars at just over \$1 USD which means her competition has an extremely attractive price. If she were to list her products at higher price points than her competition, her risk is having inventory tied up with no or low sales, and while she is selling direct from her own inventory it is not a face to face sale where she currently has success with her requested price points.



⁵ <https://hbr.org/2017/09/souq-coms-ceo-on-building-an-e-commerce-platform-powerhouse-in-the-middle-east>

⁶ <https://hbr.org/2017/09/souq-coms-ceo-on-building-an-e-commerce-platform-powerhouse-in-the-middle-east>



Distributors

When the Fellowship program with Fatina started just over a year ago, her desire was to reach beyond local Palestinian and Jordanian markets. She reached a new market in the Gulf with her attendance at the Palestinian Heritage Festival in Qatar. PTC has encouraged her to create her own website as one path to sustainability, but the challenge still remains to identify other paths. Selling to distributors for increased market reach and revenue is a truly viable path to sustainability for Dana Olive Oil Soap. Fatina would sell her inventory, or produce a contract amount, to sell outright to a distributor. The distributor would then be responsible for shipping charges and managing that product inventory in their own respective avenues be it a physical store location or an online store. Fatina would be able to focus on production and production capacity -truly running her business from Hebron and within her community. She would be able to scale in inventory and possibly in staff if demand increases. With outright payment she would be able to use those funds to invest directly back in to her business and cut out her amount of travel as her current primary revenue stream is from local festivals and markets. These distributors whether online or in other physical store locations are increasing her market reach as well- without the uncertainties of travel visas or the tediousness and costs of shipping inventory overseas herself. Selling outright to a distributor also increases a potential for repeat customers who will continue to buy from the distributors.

She has success with this model from her new contact she made in Doha (the Jordanian teacher working in Qatar). After the Festival we asked Fatina how this contact will continue to purchase more products after she sells what she bought in Doha since Fatina mainly sells from her Facebook page. Fatina stated that she could message her on WhatsApp and that the teacher, since she is from Jordan, travels quite frequently to Jordan and Fatina could bring her more products in Jordan.

Another example would be to sell to Haithem through his website, Palestine Online Store. He has suggested an outright sale but also a consignment model where she only makes profit on what he is able to sell. We made contact with Haithem while searching for the competition as well as other websites who marketed and sold olive oil soap made

in Palestine. Palestine Online Store is also based in Austin where Joyce was able to meet Haithem in person and share about PTC's mission and learn more about his story and his website. He himself is Palestinian American, both of his parents having come to the USA from Jenin around 1967 or afterwards. The idea behind his business was to increase awareness of the history and culture of Palestine and he sells food products, clothing, music, and other items all created in Palestine. He travels around in the USA to different Palestinian or Middle Eastern festivals in addition to selling on his website. While his exact sales are unknown, he has stated olive oil soap is his biggest selling item. He mentioned he might be interested in hosting her product on his website and offered to speak with Fatina, Joyce, and Shanae to find out more about Dana Olive Oil Soap. When Fatina and Haithem were able to speak he was able to ask her for her price list and they were able to discuss if he were to host her products it could be a consignment or an outright sale. He also did discuss two summer festivals in July he was interested in featuring her products but she did not have enough inventory to ship as she was preparing for her trip to Tunisia. She can still reach out to him and come to an agreement, having her products hosted on someone else's website would also give her an indication of market reach and price competitiveness.

She has the ability to ship small boxes (max weight of 40 lbs per box) at \$200 USD. She estimates if the box were full she can fit 160 pieces per box so that comes to \$1.25 per piece of shipping expenses to be built in to her per unit cost. This is still a viable option to ship inventory to distributors such as the Jordanian teacher in Doha, Haithem or family based in Jordan and elsewhere who cannot inventory larger quantities. The downside of this is the distributors price will have to be higher in order to maintain a profit. In the USA this could price Dana Olive Oil Soap out of the market with the prices around \$5.00 + at minimum. The distributor model noted above is still ideal in order to have the distributor be her best sales aid in order to receive the initial sale at a higher price point and hopefully repeat customers.

It is important to include that at the beginning of the Fellowship Fatina had sent over a document, an unsigned contract specifically, that indicated she had been approached and in negotiation with a company called Adam's Naturals. It is a company that produces olive oil soap from Palestine and markets and sells their products online in the USA. She could give no real explanation as to why the contract to produce soap and sell to Adam's Natural's was unsigned and no one at Adam's Naturals could be reached to discuss further. However, with mentoring from PTC and Fatina's own efforts she now has the production capacity that she did not have before, and she also has an understanding of her costs and sale prices in order to determine if this contract is favorable to Dana Olive Oil Soap. She can now revisit this particular contract with Adam's Naturals, and any new distributor as well.

Our recommendations

This path to sustainability for Fatina is ideal as she would be selling outright and

making a direct profit, no time would be spent on shipping or managing inventory in other locations. She can focus on production and potential for staff management, and if she is on contract she can plan production hours. Now that she has a price sheet she better understands her costs in order to make a profit. She will need to focus on accounting aspects of her business to compare and understand the production costs versus sales to continue to ensure a profit. This is equally as important as ensuring that her sales price to her distributor is favorable as well for both parties to ensure repeat purchases.

PalTrade

During the course of the Fellowship program, and directly using the Fellowship funds, Fatina has multiplied her production from 500 pieces per month (in her home) to 3,500 per month (in her own shop). She now has the capacity to produce more than what she sells locally and has a goal to take the next step to export product. Initially, we were unsure of all the rules and regulations of operating a business from the West Bank and what all the red tape and requirements may be in order for her to ship product and have it cross borders. We are still uninformed of compliance and any other regulatory rules but we have followed Fatina's successful path with regards to networking, sales, shipping internationally from the West Bank, and traveling to and from Jordan in order to buy supplies and attend festivals. In order for her to be truly successful exporting larger quantities of her product, and to be competitive in USA and other markets on price, she will have to produce larger wholesale quantities. This way she will likely have a contract volume production each month that she can plan for and have consistent sales, and turn around her sales profit into the next month's production.

Our recommendations

We have suggested and recommended that she make contacts with PalTrade, a non-profit organization "with a national mandate to lead the development of exports as a driving force for sustainable economic growth", in order to take her business to the next level⁷. Their expertise in preparing small businesses to export, and marketing to international markets, is a perfect parting point for PTC and for Fatina to work with subject matter experts to work with and through any challenges. The CEO of PalTrade has stated, "our new strategy puts gender at its core, to reach women and make sure they can benefit from our services and take part in events to promote their products, to develop their capacities, to inform them of new opportunities and connect them to markets"⁸. The UNDP (United Nations Development Program) and the ITC (International Trade Centre) partnered together to develop the Certified Trade Adviser Program training program for PalTrade staff and consultants.⁹ Further, PalTrade was the main partner of the UNDP Export Project in the West Bank (2011-2017), and the ITC, UNDP, and PalTrade worked together to develop a national export strategy. The need for a national export strategy is imperative:

⁷ <https://www.paltrade.org/>

⁸ <http://www.undp.org/content/undp/en/home/ourwork/ourstories/not-business-as-usual--developing-palestinian-exports.html>

⁹ <http://www.undp.org/content/undp/en/home/ourwork/ourstories/not-business-as-usual--developing-palestinian-exports.html>

“Some 40% of the hurdles [to trade] stem from inside Palestine, mostly due to red tape, complicated procedures and lack of transparency on trade rules...its economy is an open economy, but very small extremely fragmented and constrained and excessively reliant on Israel for its trade and jobs”¹⁰.

If Fatina were to become a member of PalTrade and receive training and assistance focused on marketing, production, and export readiness she will be able to achieve her market reach. If she were successful in exporting her products she likely will need to hire staff thus creating jobs in her community, and helping Palestine become more integrated in the world economy.

Fair Trade Markets

Palestine has a rich and ancient history of agriculture that persists to this day. As mentioned in the opening, fruits, olive, and olive oil have been main stays in Palestinian trade. With the radical change in Palestine's economic trade starting in 1948, the year Israel became a state as designated by the United Nations, the development and promotion of fair trade is of political, social, and especially economic importance in Palestine. The definition of fair trade is:

"Commercial partnership based on dialogue, transparency, and respect. The goal of fair trade is equality in commerce which leads to sustained development and safeguards marginalized producers and workers. To that end, fair trade organizations commit to heighten public awareness and form a network committed to campaign for international trade rules and practices which benefit small and marginalized commercial enterprises worldwide"¹¹.

Palestine Fair Trade Association (PFTA), formed in 2004, is a national union of fairtrade producing cooperatives, producers, and exporters with a clear mission, "to provide social and economic empowerment of small, marginalized, and excluded Palestine communities". They see their mission as more than financial transactions, it creates changes in the participating communities. PFTA partners with Canaan Palestine, who produces and exports Palestinian food products to the international market (including Whole Foods, based in Austin, and equally as far in Japan). While Fair Trade is focused on agriculture, Fatina's story overlaps here as Dana Olive Oil Soap is carrying on tradition using one of the resources Palestine is most well known for. Fatina buys her olives and olive oil from farmers in Palestine, and her husbands' family has a press, but we do not know if this farmer is part of a cooperative that is certified Fair Trade. If she were to purchase her olive oil from a Fair Trade producer she can certainly market this to her advantage and increase the amount of individuals or distributors who will find her.

Our recommendations

¹⁰ <https://www.theguardian.com/global-development-professionals-network/2013/may/29/exports-palestine-red-tape-developing-world>

¹¹ <http://palestinefairtrade.org/about-us/>

At the start of the Fellowship with Fatina, her price points per item were unknown as she sold what inventory she had locally and in Jordan and with cash. After her largest production to date, for the Palestinian Heritage Festival in Doha, she worked with her son to truly understand her costs, her time, and her profits - resulting in a price list. Her prices start around \$5 USD, which are still higher than competitors who are exporting or distributing wholesale. She also likes to explain that her products are 'cosmetic' and therefore higher quality with a different end use. In order to maintain the higher price point, and profit margin on her products the Fair Trade market presents itself as ideal for Fatina. Consumers looking to participate in fair trade will find her products and be willing to pay a fair price.

Summary of Recommendations:

- Focus on **recording sales and noting profitability** to understand where she can continue to increase her margins
- **Continue to sell at local markets, festivals and bazaars** where the buyers for this niche product may be - these are continuous revenue streams
- Create her own **website** with an e-commerce platform **or point-of-sale technology**
- **Partner with distributors** in order to increase online presence and market reach
- Make contact with **PalTrade** to continue to take her business to the next level and possibly export readiness
- Partner with **Fair Trade producers** of olive oil or **FairTrade organizations** to tap into the Fair Trade market reach

Measurable Progress/Gains:

- **Increased production rate** - 500 pieces per month in her own home to 3,500 pieces in her own shop
- Identified and solved issue of online sales and transactions by **opening a PayPal account** based in the USA
- Created a **product brochure and price offerings**
- **Reached a new market (Qatar)** using her Fellowship funds that she would have previously been unable to afford - increased production capacity also allowed her to be able to participate and profit
- Future production capacity has increased for a larger market reach (inventory, online sales, possible export capacity)

Background Information¹²:

- GDP per capita - \$1,997 USD (December 2016)
- Exports-\$81.3 Million (June 2018)
- Imports - \$441 Million (June 2018)
- Unemployment Rate - 32.4% (June 2018) in a population of 4.95 million
- Labor Force Participation Rate - 45.9% (June 2018)

¹² <https://tradingeconomics.com/palestine/indicators>

Woman as Peacebuilder

In discussing Fatina as a Peacebuilder, PTC is guided by our Matrix of Peace (MOP) peacebuilding systems model. We examine public, private and civil society sectors as well as the intersections of prosperity, sustainability, and justice...all through the lens of values and consciousness. Please refer to the next page for the beginning mapping of Fatina's experiences onto the MOP. Further research is needed in this mapping. Fatina has been introduced to the intersections of prosperity, sustainability and justice. These are only concepts at this time.

So how does a woman like Fatina become a Peacebuilder? She explains: "when I have the visions (the images) of the wars in my mind, how can I think about Peace?" To this day she sees neighbors and friends "walking walking walking to the mountains, to the caves, to Jordan," during the war of 1967. She sees her store being destroyed during the 2nd Intafada, losing everything. In present time she is triggered when she sees the soldiers at the check points or the gates of the refugee camp, sometimes arresting and imprisoning young children.

So again, how does a woman like Fatina become a peacebuilder? Her supports have been her family, her faith, her community, Together Beyond Words training, United Nations Development Program, International Trade Center, and Peace Through Commerce.

Quotes from Fatina:

"In my country our families are close and we stay close."

"We do not hate the Jews, we hate the Israeli government."

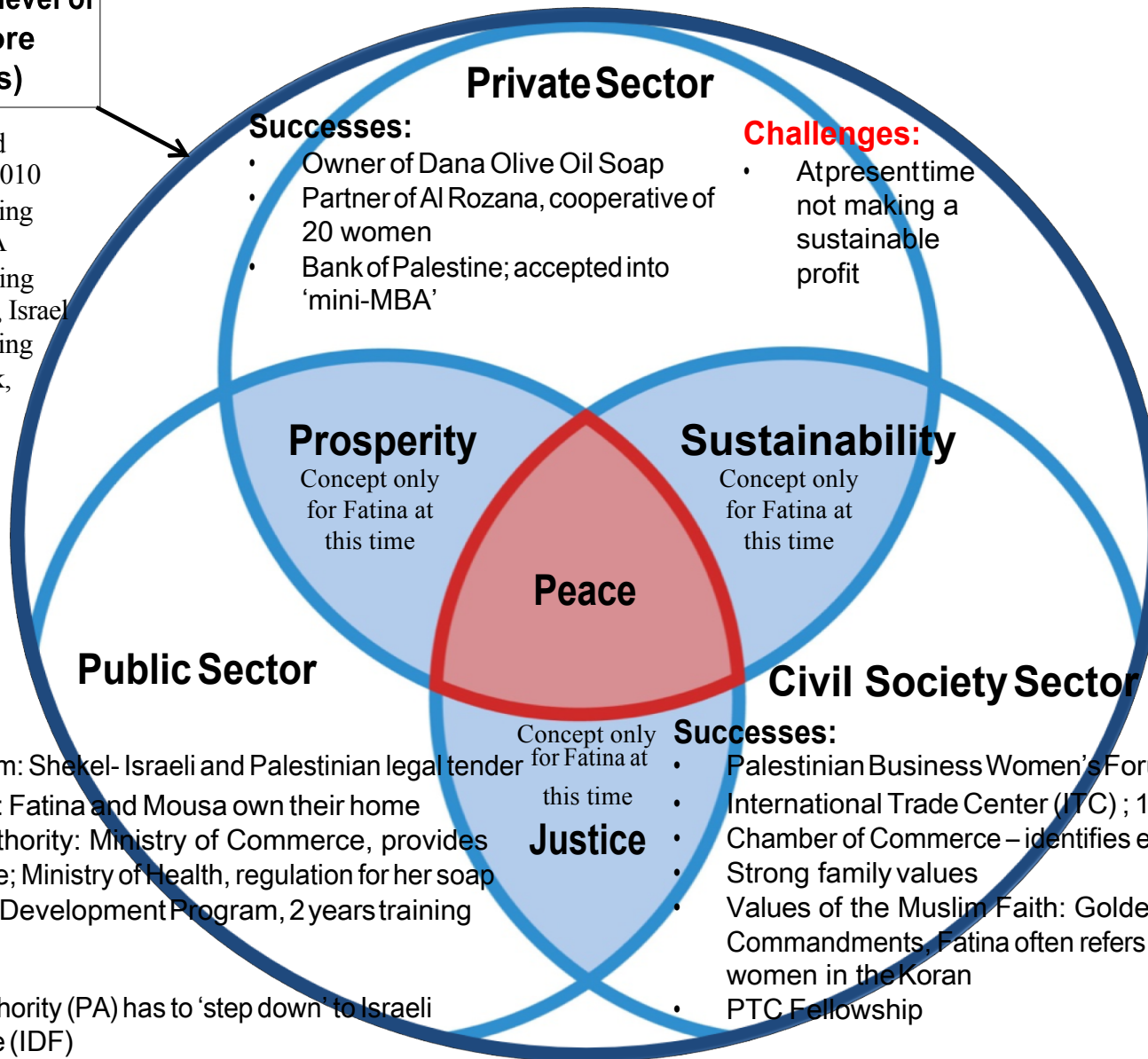
"We are all mothers who are tired of seeing their sons go to war. We are all alike in that way."

About the PTC Fellowship Fatina explained: "I was lazy. I took samples here and here. Now I am confident, enthusiastic. I have more customers and I have hope. "

"We all need hope."

Consciousness level of community (core values analysis)

- Together Beyond Words training 2010
- PTC MOP Training 2011, Esalen, CA
- PTC MOP Training 2013, Nes Amin, Israel
- PTC MOP Training 2014, West Bank, Palestine



Peace Through Commerce Fellowship Application

Welcome to the PTC Fellowship application!

We are currently looking for entrepreneurs who align with our vision of evolving consciousness, prosperity, and peace for all. This can mean a variety of things; examples include (but are not limited to) your business provides a community service in your neighborhood or region, that your business will help your community by creating jobs, or perhaps you are working with people from different backgrounds or regions and that will create understanding and reduce conflict.

For complete information on the PTC Fellowship program, please follow this link: <http://bit.ly/PTCIntro>

Visit this link to apply in Arabic: bit.ly/PTCFellowArabic

Visit this link to apply in Hebrew: bit.ly/PTCFellowHebrew



Applicant's Name

Fatina Anani

Preparer's Name (if different than applicant)

Joyce Beck/Shannon Ewing

Email Address

fatina_anani@yahoo.com

Business Name

Dana Olive Oil Soap

Date Founded

MM DD YYYY

01 / 01 / 2017

Phone Number

009 72 599 36 7719

Business Address

Al-Arab, Hebron — Refugee Camp

Website (if applicable)

Are you on social media (Facebook, Instagram, Twitter, etc.)?

Yes ▼

Peace Through Commerce Fellowship Application (continued)

Facebook Name

https://www.facebook.com/Dana.olive.soap/?ref=page_internal

Twitter Handle

.....

Instagram Username

.....

Snapchat Username

.....

Other (if applicable)

<https://www.linkedin.com/in/fatina-anani-0998001a/?ppe=1>

Peace Through Commerce Fellowship Application (continued)

Please provide a description of your business. What do you do and who are your customers?

The business produces soap for all types of people — young to middle-aged and old. The young are the biggest customers. We want to be in every house, pharmacy, and supermarket, Turkish bath and Moroccan bathes. We want to bring our products to everyone. Palestine and the US are our grst steps.

How many people work for the company (including yourself)?

- ☐ Just me
- ☒ 2-5
- ☐ 6-10
- ☐ 11-20
- ☐ More than 20

How much does the business currently earn per month (in NIS)?

3,000-5,000 Shekels

How much money are you requesting to receive? (Click the arrow)

USD \$10,000 (NIS ₪36,925) ▼

How would you use the fellowship grant money?

☒ Buying Equipment

☐ Hiring Employees

☒ Expanding to New Markets

☒ Purchasing Inventory

☐ Advertising

☒ Other:

1. Big mixer — \$3,000; 2. More materials (herbs, olives); 3. Tables + shelves; 5. Hire more employees; 6. Support to sell outside and to US.

What is your primary goal for your business for the next year?

Market expansion — to reach new markets outside the refugee camp. All women in Palestine make their own soap so why would they buy ours? We can customize for each customer.

What do you want to have accomplished in five years?

[See description of business.] I want everyone to take a bath with our soap.

What documentation are you able to provide PTC to show how the funds are used? [Example: receipts for inventory, proof of pay of new employees, marketing documents, etc.]

Receipts from all purchases, can take photos. I have accounting software on my computer and have taken many courses and participate in business forums. I participated in a small business program and know all about expenses, income, profits, loss, etc. I spent the last 2 years participating in a UN Business Forum in which I worked with business plans and accounting reporting.

Extra Credit: the following three questions are elements we would love to see in our applicants, but aren't mandatory to the selection process.

1. Explain how your company benefits your larger community

I currently have 4-5 people working part-time. With funding, I hope to employ them full-time. We also help women we teach to sell their products. This is the biggest problem for women with businesses out of their homes: how to sell.

2. What positive impact do your products or services have on the people, neighborhoods, or regions near you?

3. How could/do you involve businesses or partners from other cultures in your offerings? How could/does your business reach across cultural lines?

My products are sold at exhibitions in Jerusalem

How did you hear about the Peace Through Commerce Fellowship?

Together Beyond Words, Esalen, California, Jan. 2010. Workshop with Israeli, Palestinian and US women

Is there anything else you'd like us to know?

I also have two other businesses, one that helps to make healthy packing.

This content is neither created nor endorsed by Google.

Google Forms



Thyme Soap. Tonic for the skin of advanced age (compelling the wrinkles) Have a high potential in reducing the appearance of wrinkles and makes skin bright and net free from defects would completely eliminate the bacteria causing acne and blackheads.



صابون اللافندر (زهرة الجمال). يعرف هذا الصابون بأنه مهدئ وملطف للبشرة ويدعم نمو الخلايا الجديدة وهو يشجع نمو انسجه جديده للبشرة كما انه يوازن الدهون ، له خواص مميزه جدا في تقليل اضطرابات وتهيجات البشرة بما في ذلك حب الشباب والأكزيما

Lavender Soap (Flower of Beauty). This soap known as calming, soothing to the skin and supports the growth of new cells, which promotes the growth of new tissue to ravenously as it's balances the fat, has a very distinctive properties to reduce skin irritations and disorders including acne and eczema.

Palestine, hebron

Tel: 00972 2 2522343

Jawwal: 00972 59 9367719

f-palestine olive oil soap

E-mail: fatina_anani@yahoo.com

فلسطين، الخليل

تلفون: ٠٠٩٧٢ ٢ ٢٥٢٢٣٤٣

جوال: ٠٠٩٧٢ ٥٩٩ ٣٦٧٧١٩



صابون الكركم، لترطيب وتغذية البشرة مع زيت الزيتون والجليسرين. الكركم له فوائد لا تعد ولا تحصى وما يهمنا منه الآن فوائده في ترطيب وتغذية البشرة وله فوائد عظيمة في تفتيح البشرة دون الحاجة الى استعمال كريمات تفتيح البشرة وكذلك يقلل من النمش والكلف ويوحد لون البشرة.

Curcuma soap, to moisturize and nourish the skin with olive oil and glycerin. Curcuma has benefits countless What concerns us now is the benefits of it in moisturize and nourish the skin and has great benefits in skin whitening without the need to use skin whitening creams, as well as reduces freckles and unites the skin color of the skin.



صابون الزعتر: منشط للبشرة المتقدمة بالعمر (قاهر التجاعيد). له قدره عاليه في تخفيف ظهور التجاعيد ويجعل البشرة مشرقه وصافيه خاليه من العيوب يقضي تماما على البكتيريا المسببه لحب الشباب والرؤوس السوداء

تساعد الجسم في التخلص من الدهون المتراكمة على الجسم وكذلك ازالة الطبقة الميتة عن الجلد ، وكذلك تساعد في شد الجلد المترهل ، كل هذه الفوائد العظيمة مجتمعة في صابون واحد.

Coffee and ginger soap with cloves. This soap is a total of material benefits distinctive, coffee, ginger, cloves, olive oil, glycerin all these materials combined to help the body get rid of fat accumulated on the body as well as the removal of layer Dead for the skin, as well as help to tighten sagging skin, all of these great benefits society in one soap.



صابون حبة البركة ، مضاد للتجاعيد. يساعد البشرة على مقاومة التجاعيد ويقلل من مضار أشعة الشمس على البشرة الرقيقة ، ويمنح الجلد نعومة وطراوه ولحبة البركة تأثير مباشر على البشرة بحيث تطيل عمر الخلية مما يساعد في تجديد شباب البشرة ومنع تشكل التجاعيد

Nigella sativa soap, anti-wrinkle, helps skin resist wrinkles and reduces the harmful effects of the sun on delicate skin, and gives the skin softness and tenderness and Nigella sativa direct effect on the skin so that prolong the life of the cell, which helps in rejuvenating the skin and prevent the formation of wrinkles Nigella sativa.

El hawa Joannie soap with olive oil. The Leaves of this tree has been used in Arab medicine to treat the burns it's characteristics are strong in drying the burns, infections and do not leave black marks on the skin, and also have a strong impact in reducing acne and in removing dark spots from the skin.



صابون اكليل الجبل (روز ماري). يساعد اكليل الجبل مع زيت ازيتون في تغذية وتقوية بصيالات الشعر ، كما يمنحه لمعان وبريق مذهل، هذا الصابون يجمع بين فوائد زيت الزيتون وخصائص اكليل الجبل ليمنحك شعر قوي وبراق.

RoseMary soap with olive oil. The rosemary and olive oil in feeding and strengthening the hair follicles, also gives them a glitter and glamor stunning, this soap combines between the benefits of olive oil and the characteristics of rosemary to give you strong and lustrous hair.



صابون القهوة والزنجبيل مع القرنفل. هذا الصابون مجموعة من المواد ذات الفوائد المميزة، القهوة والزنجبيل والقرنفل وزيت الزيتون ، جليسرين كل هذه المواد مجتمعة

kinds of soap and a simple explanation for each type

انواع الصابون وشرح بسيط عن كل نوع



صابون زيت الزيتون: مرطب ومغذي لكل انواع البشرة. يتميز زيت الزيتون بالقدرة على ضبط نظام الترطيب الطبيعي للجسم وعلى علاج وتقوية البشرة ، مضاد للأكسدة ويحافظ على البشرة الشابة.

Olive oil soap: Nourishing moisturizer for all skin types. Olive oil has the ability to adjust the natural moisturizing system of the body and the treatment and strengthen the skin, anti-oxidant and maintains younger looking skin.



صابون الهوى الجواني مع زيت الزيتون. استعملت اوراق هذه الشجرة بالطب العربي لمعالجة الحروق لها خاصية قوية في تجفيف التهابات الحروق ولا تترك علامات سوداء على البشرة ، وكذلك لها تأثير قوي في تخفيف حب الشباب وفي ازالة البقع السوداء عن البشرة.

Initial disbursement

- **New mixer**
- **New molds**
- **New materials**
- Fatina traveled to Amman to buy molds and new raw materials
- She exhibited at a local Palestinian tradeshow to sell and hopefully find a distributor
- She has the ability to travel to Jordan to her advantage, and the time for this lengthy journey



Second installment

- **Water tanks**
- **Electricity**
- **Plumbing**
- **Paint**

Fatima's shop improvements allowed her to make the transition from her home or co-op into her own professional and commercial shop. This is notable in her community, especially in a Palestinian refugee camp. These improvements are attractive to potential employees, all while continuing to keep her industry local!



Third Installment

- **New iPad**
- Fatina is active on Facebook where she currently runs hers business and advertising
- The iPad is a tool for her to create and maintain a website and to connect to a broader audience
- Can purchase and use a point of sale software and/or more efficient bookkeeping



Final Installment

- **Qatar Palestinian Festival**
- Fatina's goal for the Festival is to sell her 'stock' and connect with distributors and other customers
- She will be able to represent her community and local craftsmanship and trade
- She may also be able to make connections with other local Palestinian businesswomen



Next Steps...

- Through the help of PTC's Fellowship Fatina has **increased her production capacity**
- She was able to create 500 pieces per month at home and she can now produce 3,500 pieces per month in her own shop
- Dana Olive Oil Soap has an **enhanced working environment** that is notable in the community
- She is a **resource in her community** as a female entrepreneur as she has tapped in to the resources available to her
- Fatina has the **ability and resources** to travel to Jordan and around the West Bank to increase her network and sales
- Moving forward, Dana Olive Oil's increased production capacity can allow her to focus on distributors and wholesalers and actually **enter a larger market with her competition**
- Fatina can **increase her online presence** with a website or have her own online e-commerce platform
- There is room for improvement and training

Arabic writing

===== I could read only I of the attachments ... even that some figures I am guessing (not sure about it)

I could read as follows :

		Sales	
Date	=====	Amount	
Sep. 8,	Festival - net	380	Not so clear to me
13	Grapes festival	650	
15	Ramallah festival	840	
19	Nablus	450	
24	Al Nasira (Nazarit)	185	Sample
Sep	Retail during Sept. month	750	
Oct. 04	Turkish bath place	600	
09	Beauty Care	500	
15	Online	50	
20	Samples / U.A.E.	650	
25	Bethlehem university	1000	
28	Olive festival Al Mahd sq.	75	
Nov. 02	Beauty Care	200	
05	Turkish bath place	150	
08	Mohsen / France / Net	50	
		=====	
		Total according to their calculation	7655
		according to the above column = 6530 ((must be some mistake in	
		guessing from my side)).	
Nov. 12	Bethlehem / Shweki	1100	

<finance report, Dana.xlsx>

Price List

Item No.	Product Name	Unite	Weight	Cost	Price	Shipping Cost			
1	Face scrub / plastic jar	Jar	120 gram	\$5	\$20	\$10	18.60		
2	Face scrub / Glass jar	Jar	120 gram	\$0	\$30	\$10			
3	body scrub / plastic jar	Jar	120 gram	\$3	\$20	\$10	9.63		
4	body scrub / Glass jar	Jar	120 gram	\$0	\$30	\$10			
5	foot scrub / plastic jar	Jar	120 gram	\$4	\$20	\$10	15.30		
6	Pure olive oil soap	Psc	120 gram	\$3	\$10	\$10	9.83		
7	Mountain rosemary soap	Psc	120 grm	\$3	\$10	\$10	10.15		
8	Alhawa aljuwani Soap	Psc	80grm	\$1	\$5	\$7	4.74		
9	Oat soap	Psc	80 gram	\$1	\$5	\$7	4.91		
10	Turmeric soap	Psc	80 gram	\$1	\$5	\$7	5.09		
11	Laurel soap	Psc	120 grm	\$3	\$10	\$10	10.23		
12	Argan soap	Psc	50 grm	\$2	\$5	\$5	6.85		
13	Goat milk soap	Psc	50 grm	\$2	\$5	\$5	5.47		
14	Roses soap	Psc	80 grm	\$1	\$5	\$7	4.67		
15	Shea butter soap 120 gram	Psc	120 grm	\$3	\$10	\$10	9.83		
16	Shea butter soap 50 grm	Psc	50grm	\$2	\$5	\$5	6.56		
17	Grapes seeds	Psc	50 grm	\$3	\$5	\$5	9.20		
18	Honey soap	Psc	80 grm	\$2	\$5	\$7	6.48		
19	Liquid soap	Psc	250 grm	\$3	\$30	\$15	10.00		
20	Soap with hand maid Lofah	Psc	120 grm	\$8	\$40	\$10	30.00		
21	Soap with National lofah	Psc	100 grm	\$5	\$20	\$9	17.00		
22	Musk soap	Psc	50 grm	\$0	\$5	\$5			



DANA SOAP

شركة دانا
لصناعة الصابون

Dana production company
for the manufacture of soap

 fatina_anani@yahoo.com

Tel. : +970 (02) 252 2343
Mob. : +970 599 367 719
Palestine - Hebron

 f-palestine olive oil soap

هاتف : +٩٧٠ (٠٢) ٢٥٢ ٢٣٤٣
جوال : +٩٧٠ ٥٩٩ ٣٦٧ ٧١٩
فلسطين - الخليل

الصابون الأسود



صابون مغربي بنكهته فلسطينية يعمل على التخلص من الدهون والرواسب التي تؤدي إلى أضرار مختلفة في البشرة ويعمل على تنشيط وتفعيل الدورة الدموية

Black Soap

Moroccan with Palestinian aroma works to treat oily skin and helps in blood circulation.

صابون جل بالكركم وبذور العنب



الكركم يعمل تغذية وتفتيح البشرة وبذور العنب يحفز الكولاجين ويقلل من تجاعيد البشرة بالإضافة إلى ماء الزهر وفوائده الكبيرة للجلد .

Turmeric and Grape Seed Gel Soap

Turmeric works on moisturizing and lightening of the skin and grape seeds promotes collagen and reduces wrinkles.

صابون جل مع ملح البحر الميت واللافندر

مقشر ومزيل للبكتيريا لإحتوائه على مواد مطهرة ويعالج التسليخات الجلدية في القدم ، كما انه يقضي على رائحة القدم الكريهة .



Dead Sea Salts and Lavender Gel Soap

Peeling and antibacterial soap . it's also used to treat cracked heels and get rid of foot odor.



الوزارة للصحة والإعلان
0597-951205

صابون الغار



يعالج الإكزيما والصدفية والتهاب الجلد البكتيري ويوحد لون البشرة، وللشعر له دور فعال في تقوية الشعر ويوقف تساقطه ويزيده لمعاناً وقوة .

Bay Leaf Soap

Treats eczema and psoriasis and has antimicrobial properties. It also unifies the color of the skin. It strengthens the hair and prevent hair loss .

صابون زبدة الشيا



مزيج زبدة الشيا وزيت الزيتون يساعد على التخلص من الهالات السوداء وتقلل من آثار حب الشباب وتجعيد البشرة .

Shea Butter Soap

Mixing Shea butter with Olive oil help getting rid of black spots on the skin and reduces acne and wrinkles.

صابون حليب الماعز



يمنع جفاف الجلد وتشوكلاته ويحافظ على رطوبة الجلد ويعالج الإكزيما والندبات ، آثار الحروق في البشرة.

Goat Milk Soap

Prevent skin dryness and cracking and keeps skin moist and treats eczema and skin irregularities.

صابون زيت الزيتون



غنيه بالمواد المعقمة للجلد والمطهرة للجروح وحروق الشمس مما يجعلها من أفضل انواع الصابون للبشرة ويرطب ويغذي البشرة ويجعلها اكثر نعومه .

Olive Oil Soap

Rich in antiseptic properties , good for skin burns and an excellent skin moisturizer and emollient.

صابون زيت الارغان



يحمي البشرة من الجفاف والتشققات ويعمل على ترميم البشرة ، كذلك يرطب الشعر ويحميه من الجفاف والتشققات ويمنح الشعر لمعان ونعومة .

Argon Oil Soap

Protects skin from dryness and cracking and is an excellent hair moisturizer as it prevents it from dryness and gives it shiny look.

صابون الشوفان



يعالج البشرة لإحساسه ويكسبها نعومه ونضاره كما يعمل على تقشير البشرة بطريقه طبيعيه ويساعد في التخلص من الرؤوس السوداء والطفح الجلدي .

Oat Soap

Treats irritated skin and gives it a soft feeling and helps peel the the dead skin and getting rid of black heads.

صابون الورد



يعمل زيت الورد على إضفاء النضارة والنقاء على البشرة ويحافظ على شبابها ويستعمل كزميل لرائحة العرق السيئة في الجسم .

Rose Soap

Rose oil gives skin a glowing appearance and a younger look and it's used as a deodorant.