



Dutch Prime Minister
Visits Rawabi



Rawabi Hosts French
President Hollande's
Ministers Delegation



New Home Financing
Reaches More Palestinian
Families

A FINISHED APARTMENT AT RAWABI



Live, Work, and Grow in the first Palestinian planned city



RAWABI DRESSED IN WHITE

Every season in Rawabi brings a new kind of beauty. Recently, a spectacular snowfall blanketed the hillsides, turning Rawabi's vistas into a vision of dazzling white as far as the eye could see. When the sun came out after the storm, bright sunbeams set the mountains ablaze with light, and in the clear, clean air the Mediterranean Sea looked close enough to touch.

Melting snow from Rawabi's high peaks filled the wadi with the sound of running water, replenishing life as it flowed into the ground in the cycle of nature.

High above, Rawabi's workers cleared the roads quickly to allow the flow of work to continue unabated. As the final finishes are carefully laid in place, the excitement and anticipation of knowing that Rawabi will shortly become home to hundreds of families are palpable.

In this issue of Rawabi Home, we look forward to sharing our latest news on the progress of construction and Rawabi's unique features with you, and to introducing you to some of the esteemed visitors who have honored us with their presence and support. And if you haven't come out to see Rawabi in winter, stop by to take in the unparalleled views from our Showroom. It's not to be missed.



Rawabi is being developed by Bayti Real Estate Investment Company, jointly owned by Ramallah-based Massar International and Qatari government-owned Qatari Diar – two companies with unsurpassed real estate development experience and extensive knowledge of regional and international markets.

Rawabi will provide more than 5,000 well-priced contemporary housing units with nine different floor plans to choose from, spread across 23 neighborhoods. The city will also include a commercial center, a business district, a hotel and convention center, public and private schools, medical facilities, mosques, and a church, as well as extensive green recreation space. Rawabi will initially be home to 25,000 residents, with additional residential and commercial units slated for subsequent construction phases that will ultimately serve a city with a population of 40,000.

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Panoramic view
www.rawabi.ps/panorama.php

Watch us now on Rawabi Live 24 hours a day
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RAWABI HOSTS FRENCH MINISTERS AND PRIVATE SECTOR DELEGATION VISITING WITH FRENCH PRESIDENT FRANCOIS HOLLANDE

Concurrent with the visit of French President Francois Hollande to Palestine, Rawabi was honored to welcome a high level diplomatic and economic delegation led by Dr. Pierre Moscovici, the French Minister of Economy and Finance. Minister Moscovici's delegation included Marylise Lebranchue, Minister of Administrative Reform, Decentralization and Civil Service; Yamina Benguigui, Minister Delegate for French Nationals Abroad; Frederic Cuvillier, Minister Delegate for Transport and the Maritime Economy; Fleur Pellerin, Minister Delegate for Small and Medium-Sized Enterprises, Innovation and Digital Economy; as well as a number of distinguished members of the French Parliament. The economic delegation was also composed of prominent businessmen and women representing key economic sectors organized under the French Business Federation (MEDEF).

The city of Rawabi hosted the delegation of French diplomats, businessmen, and women on behalf of the Palestinian private sector, which had more than 100 of its members in attendance.

Minister Moscovici: "Rawabi is the City of the Future."

Minister Moscovici spoke to the assembled delegation about his impressions of Palestine and his admiration for the ambition and vision inherent in a large-scale project like Rawabi. "Rawabi is the city of the future," he stated. "It's a green city built using state-of-the-art



technology. It is also green in the sense that as it grows, it represents so well the hope of the Palestinian people and the Palestinian private sector's ability to foster and sustain growth."

Minister Moscovici stressed the French nation's concern for all matters concerning the well-being of the Palestinian people. His stated goal for the delegation was to achieve real forward momentum in forging links between the French and Palestinian economies. Minister Moscovici also emphasized that the presence of dozens of French executives in the delegation should be seen as a sign of genuine interest on the part of the French private sector, and that the visit to Rawabi was a confidence-building step towards the formation of

profitable business relationships.

After the opening remarks, the assembled guests were divided into working groups representing both the public and private sectors. The public sector working group opened with an introduction by Mr. James W. Rawley, Deputy Special Coordinator for the Middle East Peace Process. Mr. Rawley spoke candidly about the impact of the Israeli occupation and the constraints it imposes on the growth of the Palestinian economy, highlighting particular issues such as water allocation, land zoning, and the continuing expansion of Israeli settlements.

Morning activities were concluded with a full tour of the construction site for the French delegation.



French and Palestinian Investors' Working Group Meet at Rawabi

The day's agenda included networking opportunities and one-on-one discussions of Palestinian-French economic cooperation to lay the groundwork for the establishment of B2B partnerships aimed at encouraging growth in all sectors of the Palestinian economy.

Delegates shared their individual areas of economic interest and key connections were established at an enterprise level for the creation of working partnerships in a wide range of sectors, including communications, information technology, energy, wastewater management and cosmetics, one of France's leading exports. French delegates met with their Palestinian counterparts to discuss in detail the prerequisites of fruitful future partnerships, including the availability of credit and financing terms, global experience, operational expertise, local work force capacity, a favorable tax regime and an enabling regulatory and policy business environment.

PALESTINIAN DEPUTY PRIME MINISTER: "RAWABI IS ACCELERATING GROWTH IN THE PALESTINIAN ECONOMY"

In his first official visit to Rawabi, Dr. Mohammad Mustafa, the Palestinian Deputy Minister for Economic Affairs, recognized Rawabi as a rich example of the vast potential of the Palestinian economy. "Rawabi really demonstrates our private sector's capacity to jumpstart our own economic growth," he stated. "Five years ago, when Bashar Masri first told me he was about to break ground on the first Palestinian planned city, I was somewhat pessimistic about Rawabi's chances for success given the challenges and obstacles it faces, particularly the very problematic issues of water allocation and land zoning. Now I see a miracle, an incredible achievement not only for Rawabi, but for Palestine as a whole. I congratulate Rawabi's management and construction teams, who have far exceeded my expectations and proven that the Palestinian private sector is capable of attaining almost any goal it sets for itself."



Dr. Mohammad Mustafa welcomed French Minister of Economy and Finance, Pierre Moscovici and his diplomatic and economic delegation to Rawabi. In his speech, he recognized the long-standing relationship between the French and Palestinian governments as well as France's steadfast support of the Palestinian people's right to self-determination. He also praised French support in the political and economic realms.

At the political level, he outlined the challenges stemming from restrictions imposed by the Israeli Occupation, such as restrictions on water supply and access roads. Additionally, the free flow of goods and services in and out of this country remains a problem, not only for Rawabi, but also for Palestine in general.

In addition, he addressed the Palestinian Authority's strategies to develop, support and retain the confidence of the private sector, mainly in the fields of energy and tourism, through political negotiations and economic initiatives aimed at changing Israeli-Palestinian economic relations.

In reference to the energy sector, Dr. Mustafa explained that the Palestinian Authority is exploring Palestinian governorates for natural gas deposits and potable water, emphasizing that the reduction of energy and water dependence on Israel is necessary for economic growth.

With regards to the tourism sector, Dr. Mustafa asserted the importance of Palestine to the world's three monotheistic religions: Islam, Christianity and Judaism.

Thus, the tourism industry has the potential to contribute immensely to the growth of the Palestinian Economy once political barriers are removed.

Finally, Dr. Mustafa discussed the importance of diplomatic activism and the significance of a strong Palestinian economy as the foundation for peace. He emphasized that the problems faced by Rawabi's energy and tourism sectors are encountered by the Palestinian economy in its entirety, and that these problems will continue as long as the Israeli Occupation persists. He concluded by stating that "despite the many political challenges, Rawabi proves the existence of real opportunities for the Palestinian economy."

PRIME MINISTER OF THE KINGDOM OF THE NETHERLANDS: “RAWABI IS BUILT ON A SOLID FOUNDATION”

Rawabi welcomed Dutch Prime Minister Mark Rutte and his esteemed delegation on a site visit that coincided with the Prime Minister's inauguration of the Palestinian Dutch Cooperation Forum in Bethlehem. Prime Minister Rutte was accompanied by Palestinian Minister of State for Planning and Administrative Development, Mohammad Abu Ramadan and Birgitta Tazelaar, Head of Mission for Netherlands Representative Office to the Palestinian Authority. The delegation included a group of high-ranking diplomats and other officials from the Government of the Netherlands including Henk Brons, Director-General of the Government Information Service; Jack Twiss Quarles van Ufford, Foreign Policy and Defense Advisor at the Ministry of General Affairs; Asli Çetinel, Protocol Advisor of Foreign Affairs at the Ministry of General Affairs; and Ivar Scheers, Policy Advisor at the Ministry of Foreign Affairs. The delegation also included Andrius Heidema, board member of the International Cooperation Agency of the Association of Netherlands Municipalities.

In his remarks, the Prime Minister highlighted the keen interest of the Dutch government in fostering mutually beneficial Palestinian-Dutch economic cooperation. He praised the evident success of the establishment of the city of Rawabi and its role in accelerating growth and increasing capacity in many Palestinian economic sectors. The Prime Minister reaffirmed the commitments of the Dutch people and their government to the aspirations of Palestinians.

Minister Abu Ramadan:
“International Cooperation is the
Key to Economic Development in
Palestine”

Minister Abu Ramadan commended the efforts exerted by the Government of Netherlands in support of the Palestinian people, noting that the Palestinian Authority believes economic development to be fundamental to a viable Palestinian state, and that such development is best realized through international cooperation in both the



public and private sectors. Minister Abu Ramadan noted that the support of the international community is still needed to help resolve the many obstacles to Rawabi and to Palestinian economic growth arising from the continuing Israeli occupation of Palestine.

Rawabi Mayor Majed Abdulfattah thanked the Dutch Prime Minister for his visit and for the support provided to the newly established Municipality of Rawabi. The visit resulted in the signing of a Memorandum of Understanding between the International Agency for Cooperation of Netherlands Municipalities and the Municipality of Rawabi, represented by Andrius Heidema and Majed Abdulfattah respectively. Mayor Abdulfattah also recognized Minister Abu Ramadan for the encouragement and cooperation offered by the Palestinian government

to the ongoing efforts to build the first planned Palestinian city.

Bashar Masri commented on the auspicious beginnings of the cooperative relationship between the Dutch and Palestinian private sectors. In his remarks to the delegation, Masri pointed out that Rawabi offers a host of investment opportunities in a wide range of sectors for Dutch companies and that the Palestinian economy provides a profitable new frontier for forward-positioned investment in the MENA region. Prime Minister Rutte expressed his confidence that the Rawabi project will help to change international investors' perception of the Palestinian economy, increasing the latter's capacity to attract foreign investment. The entire delegation took part in a

full site tour and the Prime Minister had the opportunity to engage with local contractors, who were proud to demonstrate their high level of technical expertise and quality craftsmanship exemplified in every new home.

One of the highlights of the delegation was the presentation and planting of an olive tree on-site by Prime Minister Rutte, who offered the tree as a gift to the Palestinians on behalf of the Dutch nation, and planted the tree in an on-site ceremony. The Prime Minister concluded the visit with words of praise, noting that the aspirations of all Palestinians are embodied in the city of Rawabi. “Rawabi is built on solid foundations and that fact ensures that it will achieve its goals and sustain them for generations to come,” Prime Minister Rutte stated.



RAWABI MUNICIPAL COUNCIL SIGNS A MEMORANDUM OF UNDERSTANDING WITH VNG INTERNATIONAL

Under the patronage of Palestinian Prime Minister Dr. Rami Hamdallah and the Prime Minister of the Kingdom of the Netherlands, His Excellency Mark Rutte, and the Rawabi Municipal Council signed a Memorandum of Understanding with the International Cooperation Agency of the Association of Netherlands Municipalities (VNG International). The Rawabi-VNG MOU was signed under the auspices of the Palestinian Dutch Cooperation Forum and establishes a framework for mutual cooperation and knowledge transfer between the Rawabi Municipality and VNG International, which has been providing capacity-building services to local governments in developing countries for more than 20 years. The MOU provides for a special bilateral cooperative relationship between the

city of Rawabi and the Dutch city of Almere, a pioneer in the advancement of "smart cities" technologies and best practices in the Netherlands.

Upon the signing of the MOU, Rawabi Mayor Majed Abdulfattah stated that "Rawabi and all new cities can learn a great deal from sharing the collective experience in municipal governance around the world. We are proud of the work we've accomplished to date at the Rawabi Municipal Council, however, the work of local government is an ongoing process. Thus, our objective is to benefit Palestinian society by participating in cooperative international efforts to build cities that will sustain future generations through shared experiences and innovative thinking."

COUNCIL MEMBERS PRIORITIZE EFFORTS TO ENSURE SMOOTH TRANSITION FOR NEW RESIDENTS

Since the formal establishment of Rawabi as the newest Palestinian municipality in 2013, Mayor Abdulfattah and the appointed interim Municipal Council have worked tirelessly to lay the groundwork for forward looking and proactive municipal governance in Rawabi. Building an all-new, modern city provides

a host of opportunities to create structural plans and to establish organizational and operational policies that will guide growth and optimize the well-being of all city inhabitants for generations to come in the areas of education, health services, transportation and public safety.

RAWABI MAYOR ATTENDS EUROPEAN TERRITORIES FOR PALESTINE FORUM HELD IN DUNKIRK, FRANCE

DUNKERQUE
+10

Mayor Abdulfattah recently attended the European Local Governments for Palestine Forum held in Dunkirk, France, under the patronage of French President François Hollande and Palestinian President Mahmoud Abbas. Hussein Al-Araj, Representative of the Office of the President of Palestine, attended the event and delivered remarks on behalf of President Abbas. Al-Araj's remarks highlighted the need for coordinated diplomatic efforts to support the Palestinian question by facilitating strong relationships between Palestinian and European governments at both local and national levels.

The Forum was attended by the Palestinian Minister of Local Government, Dr. Saed Al Koni; the Palestinian Minister of State for Jerusalem Affairs, Adnan Al Husseini; the Palestinian Ambassador to France, Hael Al Fahoom; Chairperson of the Association of Palestinian Local Authorities (APLA), Ghassan Shakaa; and a number of heads of local Palestinian municipal governments, including Rawabi.

More than 400 delegates from European municipalities participated in the Forum, which aimed to promote decentralized partnerships with Palestine across Europe at the municipal level, and to boost sustainable growth. A special workshop highlighting the wealth of investment opportunities in Palestine was well-attended by the European delegates.

Mayor Abdulfattah's outreach included one-on-one visits with Ambassador Al Fahoom, the Mayor of the city of Jena, Germany and a delegation from the Catalan Municipal Union from Spain.



RAWABI MUNICIPAL COUNCIL HOSTS OFFICIAL DELEGATIONS

The Rawabi Municipal Council regularly welcomes many official and international delegations to its local headquarters. The most recent visit of the Prime Minister of the Kingdom of the Netherlands, Mark Rutte, included envoys from the Ministry of the Dutch Foreign Affairs headed by Ambassador Jan Paul Dirkse: Mrs. Janet Alberda, Deputy Director, Middle East Department; Marco Braeke, Coordinator for the Palestinian-Dutch Bilateral Forum; Birgitta Tazelaar, Head of Mission for the Netherlands Representative Office; and Gert Kampman, Deputy Head of Mission/



Head of Cooperation for the Netherlands Representative Office.

Other distinguished guests and recent visitors include Salah Bader and Ghassan Safi from the Palestinian Ministry of Civil Affairs and the President of the Jordanian Civil Service Bureau, Khalaf Al-Hmaisat, who was accompanied by President of the Palestinian General Personnel Council, Moussa Abu Zaid.

The head of the Czech Representative Office to the Palestinian Authority, Radek Rubeš, visited Rawabi for a private meeting with Mayor Abdulfattah in which he emphasized his intent to facilitate cooperative relations between the Czech Republic and the local government of Rawabi. Other notable visits include Palestinian youth ambassador Hussein

Al Deek, who recently won a popular TV game show entitled "The President." Rawabi's Municipal Council plays a leading role in representing Rawabi in a wide range of events and forums across the globe. It represents the growing Palestinian economy as an attractive investment hub and a point of pride for the Palestinian people.



RAWABI MODEL HOMES: A SHOW CASE OF THE SPACE, EFFICIENCY AND QUALITY



When you're in the market for a home, nothing compares to strolling through the actual living space to get a true picture of what life would be like here for you and your family. In Rawabi, architects and interior designers have recently opened four model homes to the public to give new home buyers this treasured experience. The model homes are fully finished and furnished, leaving no uncertainty as to the quality and workmanship you'll find in Rawabi homes.

These strategically selected homes are close to Rawabi's new pedestrian-friendly downtown area. The models are diverse in size, floor plan, elevation and features to show the many different lifestyles and family demographics that can be accommodated throughout the city. No matter what personal preferences are, visitors will find a layout to please them, along with the sense of charm and sophisticated elegance found in every Rawabi home.

Homeowners will find it helpful to tour each one of the four models. Every home reveals a different design aesthetic to encourage buyers to let their imaginations take flight. With such a wide range of choices, color schemes, hardware, and wood and tile finishes that can be combined in an almost infinite number of ways, buyers can



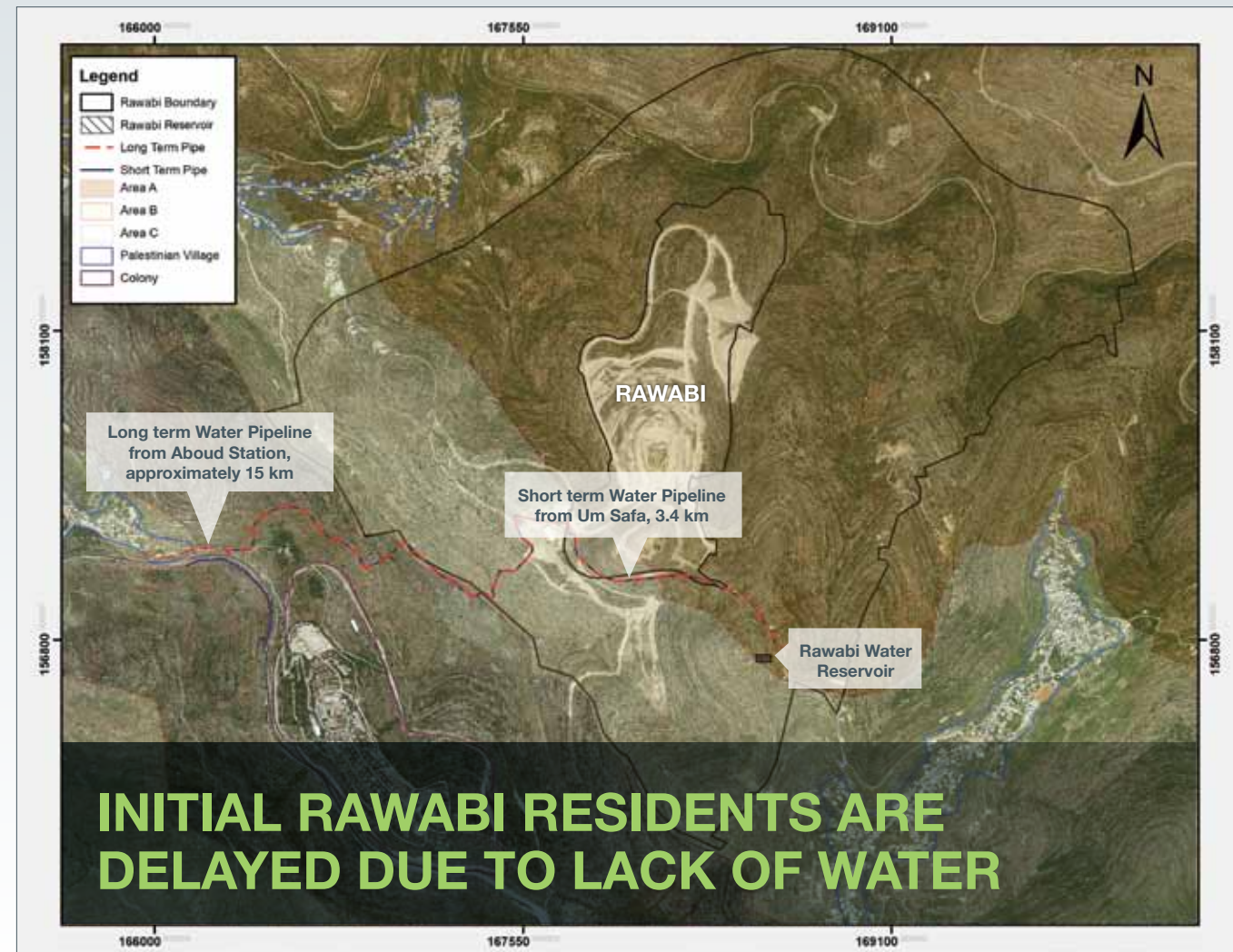
create a fully customized living space. The furniture and artwork in the four models were also carefully selected to reflect varied tastes from the ultra-contemporary to the classic, showing how Rawabi's architecture provides the perfect canvas upon which you can indulge your own sense of design.

The model home kitchens are completely built, equipped with cabinetry, cooktops, ovens, refrigerators, dishwashers, microwaves and more. The placement of all major appliances in the model is meant to illustrate the well-thought out design of the kitchens, which can accommodate every modern cooking convenience while providing ample storage space. Imagine how easily the day-to-day routines central to our Palestinian lifestyle will seamlessly unfold – home-cooked meals and evening entertaining of friends and family, sweeping views from which to enjoy morning coffee and cozy bedrooms ready for children's laughter, bedtime stories and restful sleep.

Behind the scenes, the mechanical systems – central air and heat, solar-powered water heaters, washers and dryers – are also in place on the finished service balconies, demonstrating not only the convenience and privacy of these balconies, but also the intelligent design concept behind them.

There's always something new to see at Rawabi. Come visit our model homes and let your imagination take flight!





INITIAL RAWABI RESIDENTS ARE DELAYED DUE TO LACK OF WATER

Despite the progress of development evident in Rawabi and the near completion of the city's first phase of construction, the project is still hindered by the lack of access to sufficient water sources needed by future residents and businesses. The historic move of the first several hundred of Palestinian families into the first and second neighborhoods of Rawabi, originally scheduled in mid-2014, has been delayed due to the lack of approval of the main water pipeline to the city.

Although the city is built within Palestinian Authority controlled Area "A," part of the needed infrastructure crosses a few kilometers through the Israeli controlled Area "C," in which any construction activity requires prior approval from the Israeli military occupation. Rawabi, like other Palestinian cities, continues to experience extreme hardship in obtaining these permits in Area "C".

When completed, the water pipeline in question will connect the main water source, located near the village of Aboud, to the recently constructed water reservoir built to

supply Rawabi with an uninterrupted supply of water. Although the route of the pipeline between the water source and its connection point to the reservoir has been reviewed by the Palestinian Water Authority, it still requires the additional approval of Israeli authorities through the Israeli-Palestinian Joint Water Committee, which has failed to convene over the past two years to discuss water needs.

After a lengthy search for a solution to the problem which would allow buyers to move-in in a timely manner, a temporary water source was identified near the village of Um Safa. Nevertheless, this temporary source will provide Rawabi with only water sufficient for the initial group of residents. More importantly, it also requires Israeli approval because it travels 1.1 kilometers in Area "C". Bayti Real Estate Development Company, in cooperation with a local engineering firm, completed the design of the temporary route for this connection. At this point, obtaining the final approval is anticipated within the next few months. Once approved, it will be four months until construction is completed and water can be pumped through it. This

temporary connection, together with the already existing one to Bir Zeit through the town of 'Atara, will secure water needs for few thousand residents.

The approval of the water pipeline to the temporary source near Um Safa is pivotal for securing the provision of potable water in the short-term. Further delays threaten to postpone the project. In the meantime, the installation of Rawabi's internal water network – including house connections in compliance with local and international standards – has been completed. This network is directly connected to the main reservoir built with 5000 cubic meter capacity to ensure a continuous supply of water to the city.

However, the absence of a permanent water supply continues to present a major challenge and threatens the future sustainability of the city. Despite this frustration and the undue costs it has added to the project, Rawabi continues to work diligently to solve the water issue by technical means as well as through political and diplomatic channels. Rawabi is committed to insuring that the project proceeds without further delay.

WOMEN IN THE WORKFORCE: RAWABI'S AMBASSADORS

Rawabi's gender-blind employment policies and proven track record of women in leadership positions are changing perceptions about women and work - not only in Palestine, but across the globe.

Making confident strides on the path of her ambitious career, Manal Zraiqa, General Director of Massar International, and a board member of Bayti Real Estate Investment Company, was appointed to be a member of the Rawabi Municipal Council. Zraiqa recently participated in the Global Ambassadors Program (GAP), a week-long event in Doha, Qatar, jointly organized by Vital Voices in partnership with Bank of America. The forum brought together influential women leaders from MENA public and private sectors. She also participated in the Qatari International Businesswomen Forum (QIBWF), which seeks to identify new opportunities for Arab businesswomen.

In recognition of her strong business leadership experience, Zraiqa was asked to serve as a business mentor for Eman El Garhi, co-founder, shareholder, and Finance and Marketing Director of Unitak for Investment in Real Estate & Tourism in Egypt. Unitak owns commercial and hotel properties in Egypt, including the Logaina Sharm Resort in Sharm

el Sheikh, a 3-star resort property. El Garhi and Zraiqa are developing strategies to successfully negotiate business challenges under conditions of political and social unrest in Egypt. Both have worked together extensively on all aspects of the project, including but not limited to finance, marketing, and challenges, and competitive opportunities.



RAWABI AT OXFORD UNIVERSITY

Rawabi continues to attract the attention and the academic curiosity of prestigious universities throughout the world. Recently, Rawabi was chosen as a case study for a Master's thesis presented at Oxford University's MSC program in Sustainable Urban Development, headed by Dr. David Howard.

The same Oxford program held a teaching week under the theme of "Urbanization in the Global South." Dr. Shireen Nazer, one of the principal architects of Rawabi's master plan, was invited as a guest lecturer. Her presentation explored the long trajectory of the planning process, identifying short and long term challenges, problem-solving techniques, and crisis management and contingency strategies that played a pivotal role in building the first city under military occupation.

Dr. Nazer explained Rawabi's mission and its vision to instigate a new urban form in Palestine: one which uniquely blends modern life-style and technology with tradition in order to create new standards and a better quality of life for the Palestinian people.



Additionally, she provided an in-depth analysis of the challenges inherent in the conception and execution of the first planned city in the history of Palestine.

Dr. Nazer's professional career is a point of pride for Rawabi. Her global ambassadorship in the academic community highlights Rawabi's proactive advancement of female professionals, and we applaud her continued success in the field.



RAWABI AT CITY QUEST FORUM, KSA

The City of Rawabi has become synonymous with Palestine's remarkable progress towards modern nationhood. Since ground was first broken in 2008, people from all over the world are sharing the pride of Palestinians as they come together to shape a new vision of the future. Hundreds of newspaper, magazine and TV reports have been documenting every step of the city's development and bearing witness to its challenges. Rawabi has become an international symbol of Palestinian determination and a story of success against all odds.

Rawabi's achievements are not only symbolic. Professional city builders and world-renowned architects recently gathered at the City Quest Forum held on November 25-26, 2013, in the Kingdom of Saudi Arabia to discuss the future of modern urban design. Bashar Masri, CEO of Massar International

and developer of Rawabi, had the privilege to address the distinguished gathering of dignitaries and technical experts. City Quest was organized by the King Abdallah Economic City (KAEC) and the New Cities Foundation under the auspices of Prince Khaled al Faisal, Governor of Mecca. It provided an open platform for the exchange of experiences and served as an incubator of innovative approaches to urban policies and planning processes.

The forum was attended by developers of planned cities all over Asia, Europe and the Middle East, which are home to some of the boldest undertakings in concepts and implementations of new urban forms. Bashar Masri, CEO of Massar International, and developer of Rawabi, had the privilege of addressing the distinguished gathering of dignitaries and technical experts. Masri's address focused on best practices and

Rawabi's own experience managing a mega-construction project while grappling with economic and political volatility, building investors' confidence, and generating sales momentum for a green field project. Amir Dajani, Deputy General Director of Bayti Real Estate Investment Company, also addressed the forum on the unique challenges of maintaining forward momentum on construction and strict quality controls on a city-sized mixed-use real estate project.

In addition to showcasing the city of Rawabi, the forum included presentations on some other notable planned city projects: Hafen City in Germany, Iskandar and Putrajaya cities in Malaysia, Lavasa and Gujarat International Finance Tec-City in India, Songdo in South Korea and the host city, King Abdallah Economic City of Saudi Arabia.

CENTRALIZED LPG DELIVERY AND MODERN BOILERS OFFER EFFICIENCY AND SAFETY

Rawabi homeowners can bid a fond farewell to the cumbersome propane cylinders that clutter our rooftops and service balconies and say hello to a new, efficient, environment-friendly and thoroughly modern method of liquid petroleum gas (LPG) delivery to the home. Rawabi's infrastructure boasts a central gas pipeline network that feeds cooking and heating gas directly to residence-units, and frees homeowners forever from the aggravation of cylinder replacement. The central LPG network is the first of its kind in Palestine, incorporating the most advanced technology available in the world today.

LPG Gas Network and Renewable Energy Sources are "Eco-Friendly"

Public and environmental safety is a top priority for Rawabi. To ensure residents' comfort and well-being, the 160 cubic ton LPG storage reservoirs are situated on a remote 6,000 square meter plot far from residential and commercial areas. With a designated access road and on-site smart safety and fire systems, every contingency has been considered and safeguards are in place to ensure that

the site conforms to the world's highest safety standards.

LPG is piped into the city from the remote storage site through a high-density plastic PEX network via reinforced piping outfitted with a complex system of redundant pressure relief valves and a leak detection system calibrated to sense even the smallest seepage from the pipeline. Individual gas usage is metered at destination in the same way that water and electricity are.

Each apartment will use a gas-operated boiler located on the enclosed service balcony. This top-of-the-line modern boiler feeds heating and cooking gas directly to the bathroom and kitchen, providing on-demand hot water. The highly energy efficient boilers save homeowners time and money, heating water as needed in the course of the day much faster and with less energy than is currently required by older boiler systems.

The new boiler system is connected to rooftop solar panels that maintain

a steady ambient water temperature using thermal sensors. If the solar power generated by the panels is insufficient to bring water to the desired temperature (in winter, for instance, or on a cloudy day), the water flow is diverted past a tri-tube valve that uses supplemental gas or electricity to increase the heat. Each boiler is connected to an individual residential water storage tank that holds up to 150 liters of water.

The boiler will not only be used to heat water, but to heat the entire house as well. In winter, hot water can be diverted to a radiator system that will keep homes warm and comfortable. Each home's central gas network can be connected to an array of home appliances, including cooktops, clothes dryers and more.

Rawabi's centralized LPG delivery system coupled with the installation of modern boilers will modernize many aspects of daily life, save time and money, and provide comfort.



RAWABI THERMAL AND WATER INSULATION SYSTEMS

SAFE AND DRY

One of the distinctions of the new city of Rawabi is the quality of building materials and the best practices applied to construction from floor to ceiling in each apartment home. Although the Palestinian climate is generally dry and temperate, in certain months of the year we experience extremes of heat, cold and precipitation. Rain storms in winter can sometimes last for days on end. Therefore, Rawabi's architects and engineers have made proper insulation from the elements a top priority.

Starting with a building's foundations, correctly installed insulation, sealing and caulking are a vital insurance policy against future repairs. Investing in the proper insulation techniques saves building and home owners hundreds, thousands, and even tens of thousands of dollars in the long run. The importance of water, sound, heat and humidity-proofing cannot be overstated and implementing such measures yields the highest benefit when done during construction.

THERMAL INSULATION

In order to thermally insulate buildings, Rawabi engineers sprayed Polyurethane Foam Spray, a spray foam insulation, into the space between the interior concrete wall and exterior stone. To thermally insulate windows, high quality aluminum profiles equipped with double glazed, 4mm-thick glass with air space in between were utilized. Shutters, on the other hand, are well-insulated. Windows are designed as an excellent barrier to air infiltration, which minimizes energy loss. Additionally, thermal insulating bricks for apartments' ceilings and highly efficient foam concrete are used in constructing Rawabi building roofs.

WATER INSULATION SYSTEM

Waterproofing is a process in which special materials designed to block water or dampness from seeping into the various elements of construction are utilized and installed.

In order to protect building foundations against all damp factors or chemicals originating from earth or rainfall, Rawabi's

building foundations are coated with bitumen, a black tarlike insulating material that has proven effective in terms of width and cohesion. Additionally, the foundations are coated with dimpled sheets, insulation and protection sheets, which play an instrumental role in damp proofing and protecting steel in the foundations against corrosion.

To redirect rainfall and to prevent water penetration and moisture or damp formations on walls, the roofs of Rawabi buildings are designed with a specific degree of steepness and coated with very thick layers of bitumen waterproofing membranes colorized to blend in with the color of the building.

Rawabi's building walls are externally insulated by using a high quality painting material for construction stone blocks. The external surface of construction stone blocks is covered with seal coat that prevents water absorption (or seepage) and moisture formation on internal walls and imparts an elegant touch to them.

In Rawabi, floors of toilets, balconies, service balconies and terraces are insulated using a cement mixture containing high quality insulating materials, and are painted with bitumen. Tiles are grouted using epoxy, a moisture proofing material used as a surface coating. It's worth mentioning that toilet floors are doubly insulated before and after the installation of mechanical pipes. Moreover, bathroom walls are insulated with polymer cement based. All floors, on the other hand, are built with a specific degree of steepness to prevent water accumulation.

Insulation is a "behind the scenes" investment that makes all the difference between ordinary construction and a fine quality home built to last a lifetime. Thus, homeowners can expect to save between 30% to 40% on annual heating and cooling bills compared to a typically constructed residence. As we apply new energy-saving technologies to the construction of every Rawabi home, we reduce our energy footprint on the planet and help homeowners save money in the process.



MODERN OFFICE SPACES AT RAWABI CITY CENTER

The heart of Rawabi City uniquely blends the modern present with the majestic past to form a vibrant center that derives its importance not only by offering alluring investment opportunities, but also by being an inimitable cultural destination. This prestigious new Palestinian address provides many new career opportunities and a high quality of life.

The city center is designed to meet the increasing demand for modern office spaces and retail shops equipped with the most advanced technologies. The strategic geographical location of Rawabi amidst Palestinian cities and its advanced infrastructure will make it a hub to many business owners and investors. The city center also offers a dazzling range of options in terms of space, specifications, and equipment to meet different business needs.

Through being outfitted with the most advanced telecommunications technology that uses high-speed and high-capacity fiber optic communication systems the city center will be a forum for the most important local and international businesses, and will host a large collection of the best global brands and franchises which open for the first time in Palestine. It will offer Rawabi residents, professionals, and visitors a diverse combination of businesses and services focusing mainly on the most promising sectors such as telecommunications, Information Technology, and other services that will create a large number of permanent careers in the city.

The technologically advanced infrastructure will enable the city center to offer unique and distinctive services only available in modern cities, thus creating an attractive destination for local and international companies searching for new markets. To that end Rawabi is designing an integrated information network, the first of its kind in Palestine. This network, which employs the latest telecommunications equipment, will provide technical support through a team of engineers and technicians who will work around the clock to ensure the proper functioning of fire detection systems and infrastructure networks, and will anticipate and provide rapid solutions for any emerging issues.

On the other hand, Rawabi is currently in direct talks with many global ICT firms looking to establish operations in the city center. These global firms are tapping into the most perfect

business investment opportunity that includes low cost, ICT talent, and a very impressive business investment incentive package including financial incentives. In addition, Rawabi provides the business sector with quality e-services including a data storage and backup service, e-mail and web hosting with the highest level of information security, cloud computing services, and TV service (IPTV). As mentioned efficient maintenance and a highly qualified support staff will be an integral part of what the city center provides to its business residents.

The city center will also become the destination not only for Rawabi residents, but also for visitors from different Palestinian cities thus creating a new shopping and entertainment culture. It offers many recreational and cultural facilities, a number of elegant and distinctive residential units, restaurants and cafes of multiple styles, and a one-stop shopping hyper center.

Rawabi has not forgotten the logistics side: A large-capacity city center parking structure. This easy entry/exit, spot ID structure will be the first of its kind in Palestine, and will be complemented by the town center being pedestrian only thus offering safety and convenience for residents, professionals, shop and business owners, and visitors. Additionally, all access points throughout Rawabi will be handicap enabled. The center also has a state of the art large fitness gym that will allow everyone to lead a healthy and active lifestyle.

Commercial applications to reserve business spaces increased drastically as construction in the city moved forward. Many business owners and local and international investors who are looking to have business presence are in contact with our sales department to secure a space for their businesses. Local and international businesses are rushing to take advantage of the modern and technologically advanced features that the city center will provide, and view this as an opportunity for a flourishing investment.

**Business and investment inquiries may be directed to Ramez Qassis,
Director of Business Sales, at mobile number: +970 592 909 012**

PALESTINIAN FILM 'OMAR' NOMINATED FOR AN OSCAR

**TUNE IN TO WATCH THE ACADEMY
AWARDS CEREMONY LIVE
ON MARCH 2**

On January 16th, the American Academy of Motion Picture Arts and Sciences announced that the Palestinian film "Omar", directed by Nazareth-born Palestinian director Hany Abu Assad, is one of five films shortlisted for an Oscar in the Best Foreign Language film category. Abu Assad's film, along with the other final four contenders, was chosen from a field of 76 original productions. The Academy Awards will be televised at 9 pm Eastern Standard Time on March 2, 2014.

Rawabi first to invest in "Omar"

Rawabi developer was one of the first investors in the film. Developing Palestine's cinematic arts and media production sector and demonstrating Palestinian creativity and talent in this field is one of the top priorities of Rawabi's economic growth strategy. Rawabi plans to incubate and build capacity in local media production companies and to identify sources of capital for feature-length films like "Omar" in the future, with the intent of building a Palestinian film industry from the ground up using local talent and technical skills.

"Omar" is a modern love story set in the West Bank amidst the backdrop of the Israeli occupation of Palestine. It narrates the story of a young Palestinian baker, Omar, who scales the Israeli Separation Wall daily to be with his beloved Nadia, putting his life and his freedom at stake. Abu Assad shows the hardships endured by Palestinians on a daily basis and doesn't shy away from showing the ugly compromises they are often forced to make in order to survive.

Shot in Nazareth and Nablus and funded largely by Palestinian private capital, Abu Assad scored another victory in having his Oscar-nominated film credited to the country of "Palestine" and not "Palestinian Territories" as was the case with "Paradise Now" in 2006. "Omar" received critical acclaim and major honors ahead of the Academy Awards ceremony, including the Dubai International Film Festival's Muhr prize for Arab film in two categories: Best Director and Best Film. It was also awarded the Jury Prize in this year's "Un Certain Regard" category at Cannes.



PREPARING FOR THE UNEXPECTED

Approving a National Code for Seismic Design and Construction
Palestine's recent advances in proactive regulation of public safety and urban planning include the recent adoption of national Earthquake Construction Standards by the Engineers Association, a member of the International Federation of Consulting Engineers. The standards are compulsory for all new construction projects in Palestine, and establish critical safety benchmarks for earthquake resistant construction.

Rawabi was among the first to comply with the Earthquake Standards even before the issuance of the new safety regulations. All buildings are engineered to international standards for the frequency and strength of earthquakes that are typical of our region in an effort to preserve and protect the structures and the people that live in them. Dr. Jalal Addabake, Director of the Earth Sciences and Seismic Engineering Department at Al-Najah University in Nablus, conducted a complex study on behalf of Rawabi to analyze the underlying soil and rock

formations that provide the foundation for Rawabi's homes. Seismological and other scientific data show that Rawabi and in fact all of Palestine is in a region that might experience quakes that rank between 2 and 6 on the Richter scale, a level that is not particularly strong, but high enough to do damage to buildings not specifically constructed to withstand those forces.

Dr. Addabake praised the developer of Rawabi for taking extraordinary precautions to ensure that all buildings in Rawabi are built to withstand tremors at the high end of the scale – up to level 6. Using the ETABS system, computer software that allows engineers to examine the effects of dynamic forces on structures in a 3D environment, Rawabi's engineers simulated earthquakes to address any architectural deficiencies or structural weak points that may give out under stress. Construction standards were modified to address all potential weaknesses before the building foundations were laid. During construction, additional stress tests

are performed to ensure that building structures conform to requirements needed to withstand level 6 tremors.

Dr. Addabake also noted the importance of public policy in the mitigation of natural disasters. The study suggests the establishment of civil and municipal code that mandates certain minimum safety and quality standards for the construction industry in Palestine. He also stressed the importance of public awareness for earthquake safety and specialized training courses for civil and mechanical engineers in the construction industry. Rawabi's Municipal Council has incorporated the findings of this study into its own Public Safety and Risk Preparedness strategies.

In Rawabi, while we know that no one can ever be 100% protected from the forces of nature, investing in and applying modern engineering and safety practices will go a very long way in helping us to handle the unexpected.



RAWABI'S EMERGENCY TEAMS RUSH TO AID NEIGHBORS DURING ALEXA SNOWSTORM

As mega winter storm Alexa bore down on the region, Rawabi's strategic cooperative relationship with neighboring towns and villages was put to the test and passed with flying colors. In accordance with the emergency preparedness protocols already in place, Rawabi's teams sprang into action upon receiving news of the approaching blizzard; fueling vehicles, securing the construction site and putting word out to the community that all the resources of Rawabi were at their disposal.

The mayors and town councils of adjacent villages were reminded that crews would be working round-the-clock shifts until the danger had passed and that Rawabi's crews should be considered as part of their own teams. Communication and safety protocols established in anticipation of the storm were properly and efficiently executed. The high-level and advanced coordination played a major role in the smooth implementation of a number of critical missions, including the evacuation of several patients with life-threatening conditions to local hospitals at the height of the storm.

As the storm worsened, Rawabi crews came to the assistance of stranded

vehicles, rescuing passengers and transporting them home safely to the surrounding villages in four-wheel drive vehicles. Bulldozers, plows and manpower were deployed across the entire area to assist the Palestinian Civil Defense workers and the Jerusalem District Electricity Company in opening roads, clearing downed power lines and checking on the health and safety of village residents throughout the duration of the storm.

A'tara Mayor spoke of Rawabi's contributions before, during and after the storm: "Rawabi's teams showed professionalism and humanity in their great efforts to keep our roads clear during the storm. For days after, these same crews ensured that all of our children were able to get back and forth safely to school. It's hard to overstate the value of having such a good neighbor."

Once the skies cleared, Rawabi's plows and bulldozers made a final pass of local roads, and then resumed their regular duties on the construction site. Although

the storm was an exhausting experience for everyone involved, Rawabi teams rose to the challenge and worked in solidarity with government, utilities and public safety personnel to ensure that no lives were lost and no injuries sustained in the areas to which they were deployed. Rawabi's deep commitment to human welfare was deeply appreciated throughout the community.

The mayors and town councils of the neighboring Ajoul, Atara, Abwein, Um Safa, Arura, and Jiljileah extended their thanks to the work crews of Rawabi for the extraordinary patriotism and selflessness they displayed in coming to the assistance of fellow Palestinians in need.

Birzeit Mayor echoed the thanks of the mayor of A'tara: "We are grateful to the city of Rawabi and all its employees. Without their assistance, we wouldn't have fared as well as we did throughout the storm. It was a pleasure to work together towards the common welfare of our citizens."

NEW MORTGAGE PROGRAM DESIGNED TO QUALIFY MORE BUYERS IN RAWABI

As it seeks to diversify its residential real estate lending products to help more customers qualify for mortgages, the Palestine Mortgage & Housing Corporation (PMHC) recently launched a new campaign geared towards bringing homeownership in Rawabi within reach for a large number of Palestinian families. The awareness campaign "You Can Own a Home for the Same Cost as Renting" reduces the down payment requirement of the purchase price, and allows buyers to "buy forward," a special mechanism that locks in the purchase price of a home for 5 years.

The buy forward program is unique in that it allows prospective homeowners to make a down payment on the apartment style of their choice, and then defer mortgage payments for a full 5 years. After the 5-year grace period has elapsed, the customer is guaranteed that the home's value will be 85% of the original purchase price; a discount of 15%.

This program is the first of its kind in Palestine. PMHC and Rawabi have partnered to offer buyers considerable benefits. First, with typical rent payments

of \$450, the cost of owning a home in Rawabi is far lower than typical rents in Ramallah and Jerusalem. Second, over a 5-year period, a Rawabi home can be expected to rise in value, while the purchase price for the homeowner will actually decline. Thus, locking in a purchase price with the added bonus of a probable rise in property value makes the PMHC offer a very attractive financial proposition. Finally, placing a down payment with PMHC (typically about \$5,500) helps families starting out to build a credit history with local banks.

Another attractive financial benefit for Rawabi's homeowners is the practical aspect of purchasing a fully finished apartment. Most homes sold in Palestine are sold unfinished, and buyers face added costs of appliances, cabinetry, flooring, and heating and cooling systems. In Rawabi, apartments are delivered "move-in" ready, based on advance selections of finishes and appliances made by the homeowner at the time of purchase. The Showroom in Rawabi is a one-stop shop, with a wide range of top quality finishing available to suit every possible preference and style. Homeowners also

save money by including these features in their homes at a far lower cost than they could negotiate in the market, given Rawabi's wholesale purchasing power and access to special low rates available only to builders. In addition, 23 residential neighborhoods will be delivered in stages, such that those who wish to benefit from the program can select the most suitable duration to repay their mortgage.

To expedite the application process, PMHC will make applications for the "Own for the Price of Renting" program available online at www.pmhc.com. The web site also contains a section on Frequently Asked Questions and other important information about mortgage loans and home ownership. Customers are also welcome to contact PMHC by phone or in person at the Al Masyoun office or at their Rawabi branch located in the Finance area of the Showroom.

PMHC hopes to help mitigate the housing crisis in Palestine by offering affordable, straightforward mortgage loans to as many qualified families and individuals as possible. Visit or call today to take advantage of this special opportunity in Rawabi.



HARVARD BUSINESS SCHOOL ADDS NEW RAWABI CASE STUDY TO ITS CURRICULUM

In what is surely one of Rawabi's most prestigious accolades, Harvard Business School recently introduced Rawabi, the first planned Palestinian city, as its latest case study entitled Rawabi. These case studies are written by professors at HBS, are taught at renowned business programs worldwide and focus on actual problems and decisions companies face. Harvard Business School (HBS) uses case studies in its rigorous and highly selective Master of Business Administration teaching curriculum.

Rawabi was selected as a case study for a number of reasons. First, as the largest private sector undertaking in Palestinian history, it is a story whose end has not yet been written, where future outcomes might be positively influenced by the objective analysis of some of the finest business minds in the world. Second, despite the success Rawabi has achieved thus far, it is a project fraught with challenges in a problematic political environment. It is a city being constructed under military occupation. As such, strategies deployed in Rawabi to circumvent those challenges are instructive for developers across the world. Third, Rawabi is a major economic catalyst for the long-dormant Palestinian "economy under occupation", and insights gleaned about the impact of large-scale construction projects on poverty alleviation and the amplifier effects of such projects are of great importance to the developing world. Finally, Rawabi's own growth strategy best exemplifies Harvard professor Michael E. Porter's global "Diamond Model," an economic theory developed in his seminal work *The Competitive Advantage of Nations*. This model examines the effects of economic clusters on the value-added chain.

The study begins with a macroeconomic analysis of the Palestinian national economy, its primary sectors and their contributions to GDP. The analytical lens then zooms in to focus on the Palestinian construction sector and its

ability to address linked issues of pent-up demand and the chronic shortage of housing for the Palestinian middle class, estimated to exceed more than 300,000 units. The study also examines Rawabi in the context of, and as a test case for, the findings of the joint Palestine Investment Fund/World Bank report published in 2008, entitled "Economic Impacts of Limited Sovereignty in the West Bank."

The study also addresses the business challenges specific to the Rawabi project. Processes such as choosing the right type of housing product, targeting the optimal price point, deciding whether to offer a turn-key product or to place the burden of internal finishes onto the homeowner, determining the overall urban environment and feel of the architecture along with the physical infrastructure of the city were carefully analyzed by the developer. Students are tasked with conducting the financial

analysis of each individual decision and quantifying the outcomes in terms of projected revenue and sales trends.

Professor Arthur I. Segel, Poorvu Family Professor of Management at HBS, taught the Rawabi case when it was presented for the first time in December 2013. Bashar Masri was invited to participate in the discussion and answered students' questions. Many of the questions probed the impact of Israeli policies on the growth and prospects for success of the new city, particularly those related to road and water access.

The Rawabi case study is now a permanent part of the Harvard Business School case study library and will continue to be taught at Harvard and top business schools around the world.

See the link: www.hbs.edu/faculty/Pages/item.aspx?num=45084



Guest Speaker: Siddarth Yog

Rawabi Visitors

زوّار روابي



1. Jonathan Kamin, Acting Director for West Bank and Gaza - USAID.
2. American Good Will Trip through the General delegation of the PLO to the US.
3. Marilyn Katz, Founder and President - MK Communication.
4. Students from Engineering Club - Al-Quds University.

5. Bernard Soulage, Vice President of the Rhone - Alpes Region, France.
6. Salah Bader and Ghassan Safi from the Palestinian Ministry of Civil Affairs, and Yousef Sehwal, Abwain Mayor.
7. Dr. Marwan Awartani, President of Palestine Technical University - Khadoorie and senior university delegation.

Rawabi Visitors

زوّار روابي



8. Mauro Conciatori, Minister plenipotentiary and Director General for the Mediterranean and Middle East - Italian Ministry of Foreign Affairs and Davide La Cecilia, Consul General of Italy in Jerusalem.
9. Jameel Al-Mtour, Acting Head of the Palestinian Environmental Quality Authority and accompanying delegation.
10. Marc Burkhalter, Fraser Robertson, Publicis Groupe - France.
11. Myron Brilliant, Executive Vice President and Head of International Affairs and Khush Choksy, Vice President for Turkey, Middle East, and North Africa Affairs - U.S. Chamber of Commerce.

12. Brian Mulroney, Former Prime Minister of Canada.
13. Barbara Brereton, Overseas Private Investment Corporation, Tushar Singhvi, Crescent Investments LLC, Patrick Horend, Abu Dhabi Investment Council, and Michel Zaleski, Soros Economic Development Fund.
14. Sa'ed Zuraikat, Mohammed Al-Barghouti, Ramzi Masoud and Dr. Mohammad Turkey - Housing Bank for Trade & Finance.



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15. Students from Brandies University - USA.
16. Group of Retirement Age Community Activists - USA.
17. Nasser Al-Areed, Chairman of Al-Areed Holding Group - Bahrain.
18. Sean Griffin, Founder and CEO - StartUp Cup and Randa Masri, Founder and CEO - ConnectME.
19. Students from the Faculty of Engineering - Birzeit University.
20. Group of Lecturers and Students from the Faculty of Architecture - Palestine Polytechnic University.

21. Christoph Duenwald, Mission Chief, and Udo Kock, Resident Representative for West Bank and Gaza - International Monetary Fund.
22. Dave Sharma, Australian Ambassador, and Tom Wilson, Australian Representative to Palestine.
23. Paul Dudley Hart, Senior Vice-President, Global Partnerships and Alliances - Mercy Corps and accompanying delegation.
24. Munib Al-Masri & senior delegation from the International Chamber of Commerce - ICC.



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- 25. Rami Muhaisen, CEO - Jordan Retail Group.
- 26. Eilaboun City Council Members - Galilee.
- 27. Students from New York, Brown and Tufts Universities - USA.
- 28. Yazid Mufti, Chairman, Kamal Al-Bakri, Genral Manager, Joseph Nesnas, Regional Manager - Cairo Amman Bank.
- 29. Hussein Al-Deek, The winner of the Young President Reality TV Show.
- 30. Ahmad Karoush, Director of LTO Department - Palestinian Ministry of Finance, and Saed Abdallah, Partner - Ernst & Young Palestine.

- 31. Bob Rae, Canadian Politician and Laurent Beaudion, Canadian Businessman.
- 32. Stanley Bergman, Chairman and CEO - Henry Schein
- 33. Delegation from UK Labour Party.

Rawabi Visitors

زوار روابي



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34. Ahmad Zuaiter and Tariq Musa, Jadara Capital Partners - UAE.

35. Delegation from Central Synagogue - New York.

36. Dutch Participants in the Water Trade mission to Palestine.

37. Katherine Verrier-Frechette, Canada's Representative to Palestine, Susan McArthur, Managing Partner - Greensoil and Dr. Peter Singer, CEO - Grand Challenges - Canada.

38. Heads of Hi Tech Companies - New York Area.

39. Merza Hasan, Jorge Frieden, Sufyan Al-Issa, Steen Jorgensen, Junghun Cho and Youssef Habesch - World Bank.

40. Dr. Daoud Za'tari, Hebron Mayor.

41. Bas Belde, Diederik Van Dijk and Kees Van Der Staaij - Dutch Politicians.

42. Delegation from the Commission of Science and Technology of NATO Parliamentary Assembly.