

Alfred Baber Fonds

Correspondence

World Jewish Relief

QUEEN'S UNIVERSITY ARCHIVES	
LOCATOR	5095.5
BOX	8
FILE	35



Dr. Alfred Bader
924 East Juneau, Suite 622
Milwaukee, Wisconsin 53202
Phone: 414/277-0730
Fax: 414/277-0709

A Chemist Helping Chemists

February 3, 1997

Mr. Warren Alexander
World Jewish Relief
Drayton House
30 Gordon Street
London WC1H 0AN
England

Dear Mr. Alexander:

Thank you for your fax of January 28th.

My check for \$36,000 to help Bulgarians has cleared through the bank but I have not yet received a receipt from the JDC. More important I would, of course, like to know just how the money is being spent.

I am sure that everyone who worked with Cheryl Mariner will really miss her.

Isabel and I look forward to being in England in June and July and perhaps we could get together then.

With best personal regards, I remain,

Yours sincerely,

AB/nik

cc: Ralph Emanuel



HELEN BADER
Foundation

FAX

Date: December 20, 1996
To: Dr. Alfred Bader
Fax: 011-44-1424-222223
From: Daniel J. Bader
Company: Helen Bader Foundation, Inc.
Phone: 414-224-6464

Number of Pages (including cover sheet): 5

Comments:

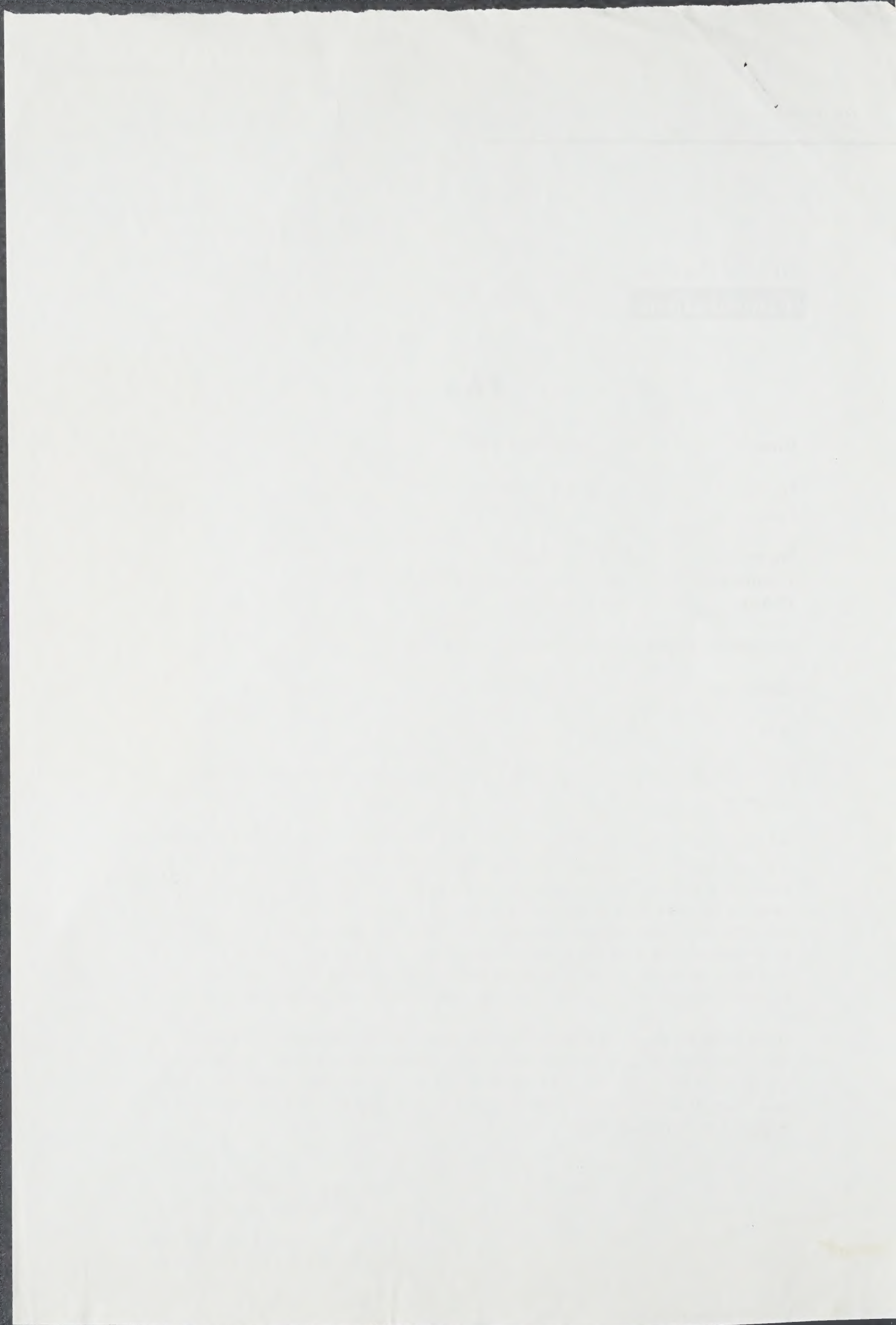
Dad,

I am excited that you are considering providing support for JDC's work in Bulgaria.

When I was in Cuba I was able to see the work of the JDC first hand. They are very good at working within the constraints of the local government. I suspect that the JDC feeds the Jews through a public food bank and kitchen, open to both Jews and non-Jews, because they are trying to maintain good relations with the Bulgarian government, and they do not want put the Jews at further risk by providing special treatment. They are very savvy at providing support for Jews in ways that insure that the Jews are not harmed. Usually a tricky job in communist and former communist countries.

Unfortunately the Helen Bader Foundation does not fund projects outside of the U.S or Israel, and working with our Board to approve grants outside of our general direction can take many months to accomplish. However, Linda and I would be interested in joining you in providing support for the work in Bulgaria at a modest level.

Helen Bader Foundation, Inc.
777 East Wisconsin Avenue
Suite 3275
Milwaukee, WI 53202
414-224-6464 • Fax 414-224-1441
info@bader.org



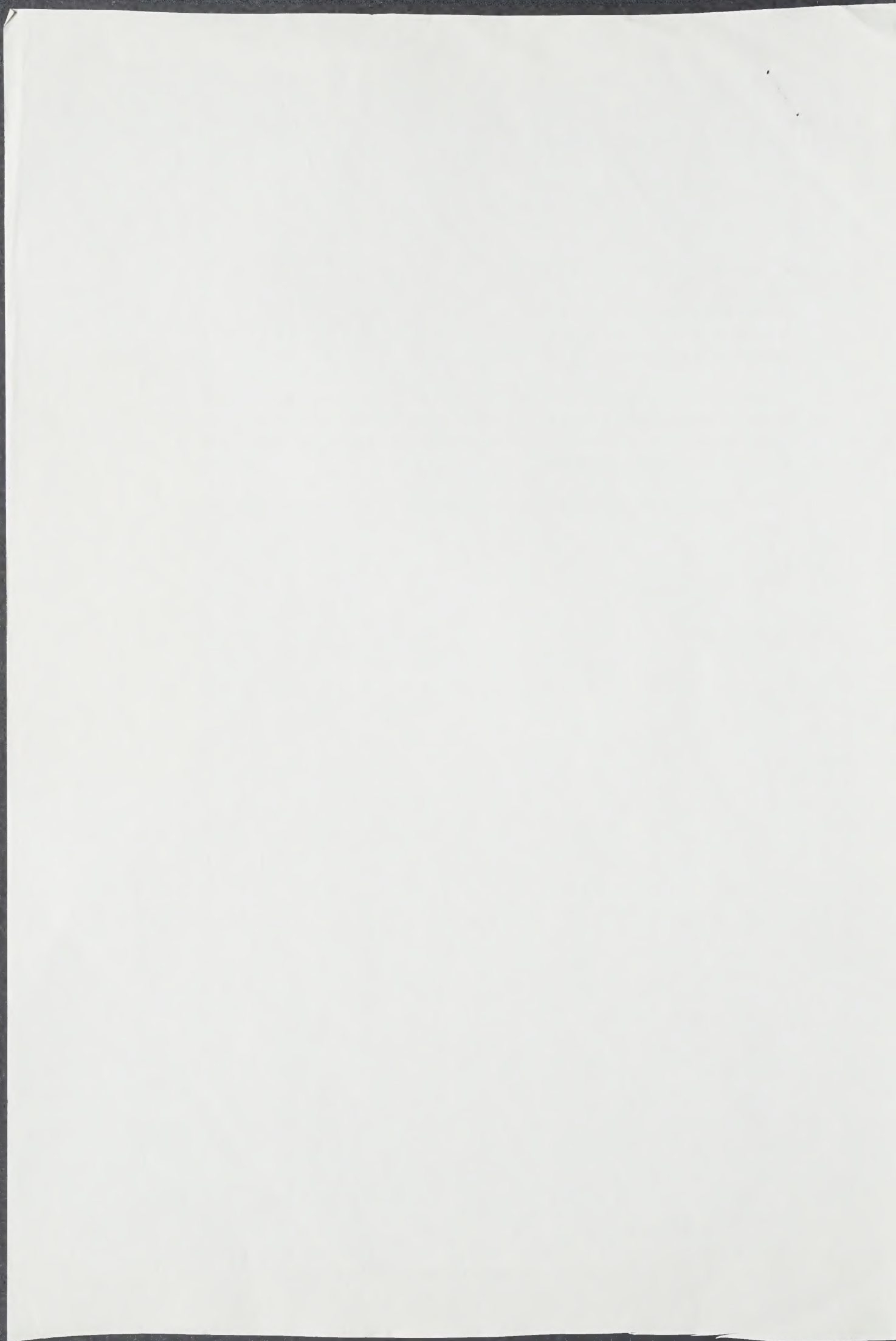
On a personal note, I am very interested in working with Jews in developing countries. This is an area that is often overlooked. Too often people concentrate only on the Holocaust, the State of Israel, and the Diaspora. I would be very pleased to work with you and the JDC in the distribution of the funds if necessary.

I have included information about the JDC's work in Bulgaria from their recent annual report. I am still hoping to have Michael Schneider, Executive Vice President of JDC visit with our Board in February. I hope you will be able join us for the discussion.

Linda and I will return to Milwaukee on December 31. We will talk to you soon.

Love,

Daniel



seminar held for another group of young people this past January was so great that a third group may need to be organized. The January seminar was noteworthy both for the enthusiasm and the youth of its participants, who ranged in age from 16 to 19. The Doron Foundation is contributing to the expansion of this program.

The JDC consultant has been working closely with the director of the Resource Center for Jewish Education, who recently participated in the Buncher Community Development Program in Israel. The Center is a project which JDC helped initiate and for which it is providing technical assistance and financial support, along with WJR and TSKZ. Housed in the TSKZ building in Warsaw, the Center's collection of written materials and videotapes continued to grow last year, as did demand for its services. In addition to providing material on Jewish topics to the TSKZ clubs and camps and to a full range of Polish Jewish organizations, the Center was involved in preparing the materials used at the training seminars for young people and future leaders.

The efforts that have taken place over the past two years to identify and educate a new generation of leaders are the first such efforts since the 1960s. Aside from the concrete results obtained, they have become a vital factor in creating a sense of optimism regarding the future among the members of the Polish Jewish community today.

BULGARIA

Much of the enthusiasm that greeted the fall of communism in Bulgaria has waned as the problems of daily life during the transition to a market economy continue to hit home, with high rates of unemployment and inflation persisting. Most senior citizens are living below the poverty line, since the government cannot afford to provide adequate pensions. Many elderly Jews lack pensions entirely, most have only the Jewish community to depend on for help in meeting basic needs and dealing with health problems and chronic loneliness.

Through *Shalom*, the Organization of the Jews in Bulgaria, cash grants were provided to 1,429 individ-

MORE AND MORE PROGRAMS ARE BEING TAKEN OVER DIRECTLY BY SHALOM WITH JDC PROVIDING ADVICE, TECHNICAL ASSISTANCE, AND TRAINING.

uals in 1995. The requirement that heirs be obliged to refund the value of assistance, which went into effect in 1994, has kept the number of assistees at this level. At the same time, the canteen maintained in Levizhara, the community building, has become a popular form of assistance, serving subsidized hot lunches to over 200 elderly people each day. World Jewish Relief (WJR, U.K.) is providing major support for the renovation of this all-important community building, with JDC helping to coordinate and supervise this newly undertaken project.

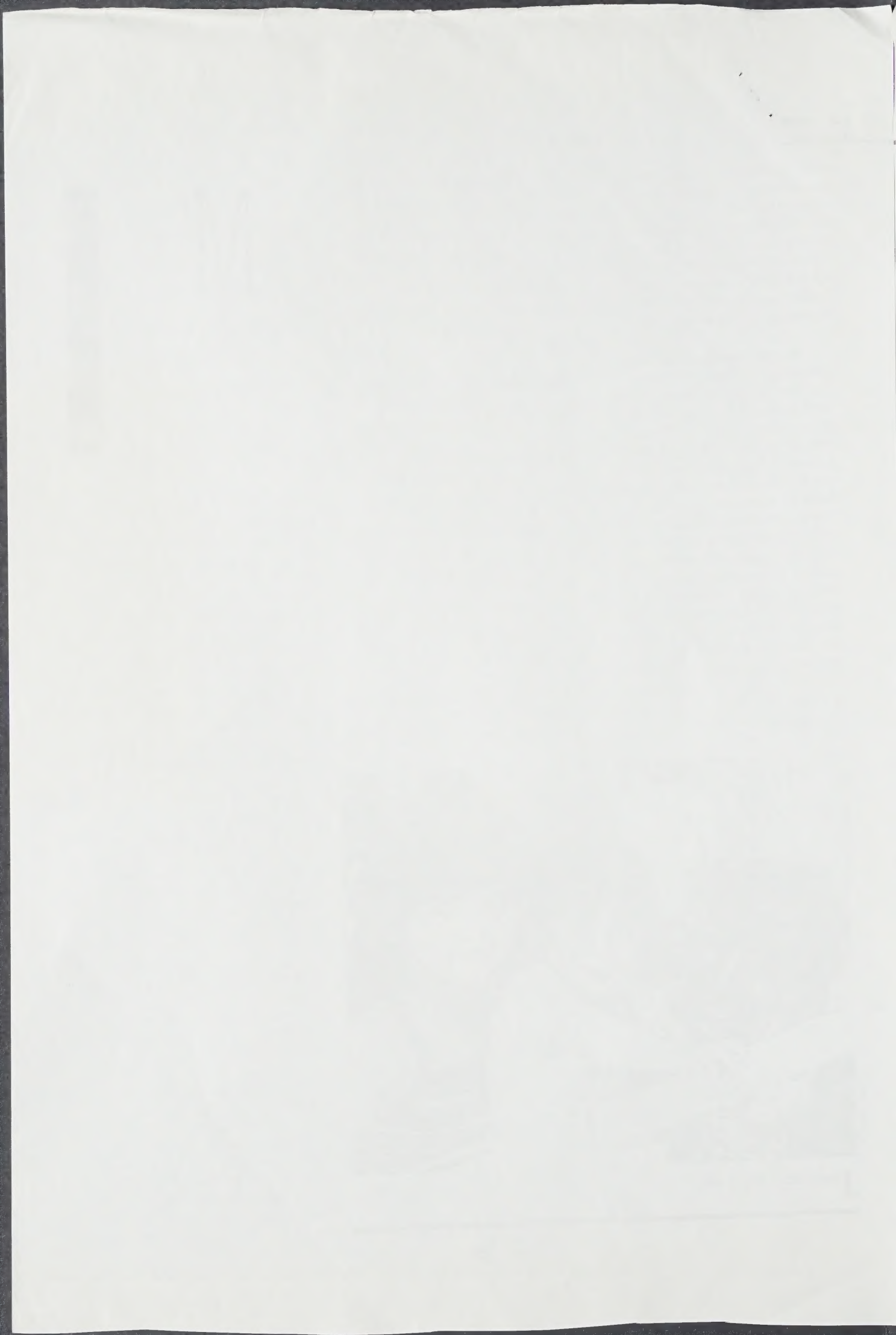
The home care kitchen provides meals for the model home care program which JDC helped *Shalom* establish and has been funding in conjunction with the Sofia Municipality. In addition to providing food for three meals a day to about 40 homebound elderly, the program provides cleaning services and regular visits from a team of medical professionals and social workers. Over the past year, the team has become an address for emergency needs, taking care of new cases requiring urgent medical attention or hospitalization.

With medications prohibitively expensive in Bulgaria, *Shalom* has been providing some 1,000 chronically ill individuals with subsidies ranging from 50 to 100 percent. *Shalom* operates a dental clinic donated by WJR in the public school that hosts the Jewish school. With support from JDC, the clinic provides services to the el-

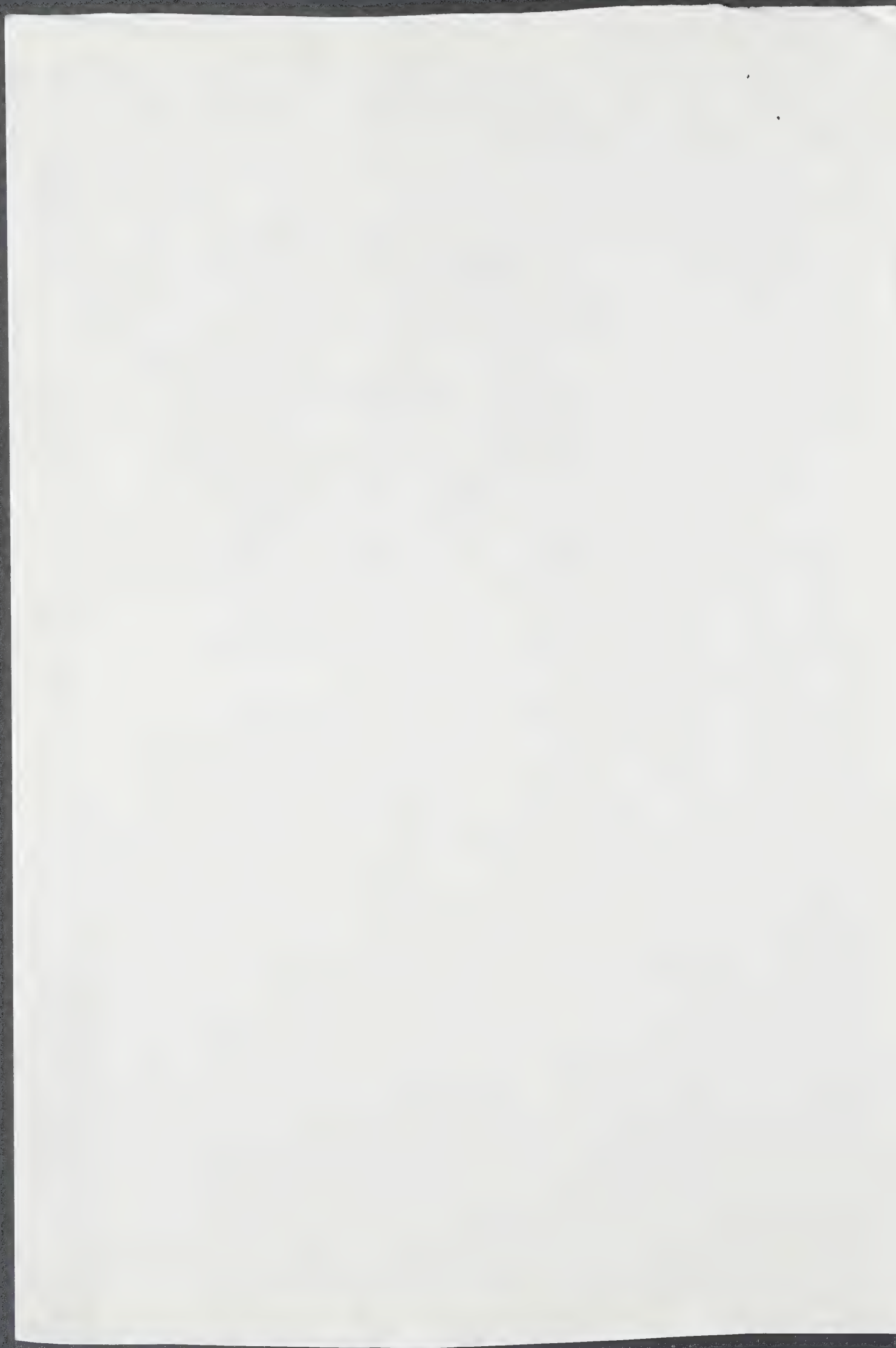


Roy Mittelman

Jewish tots at play in Sofia.







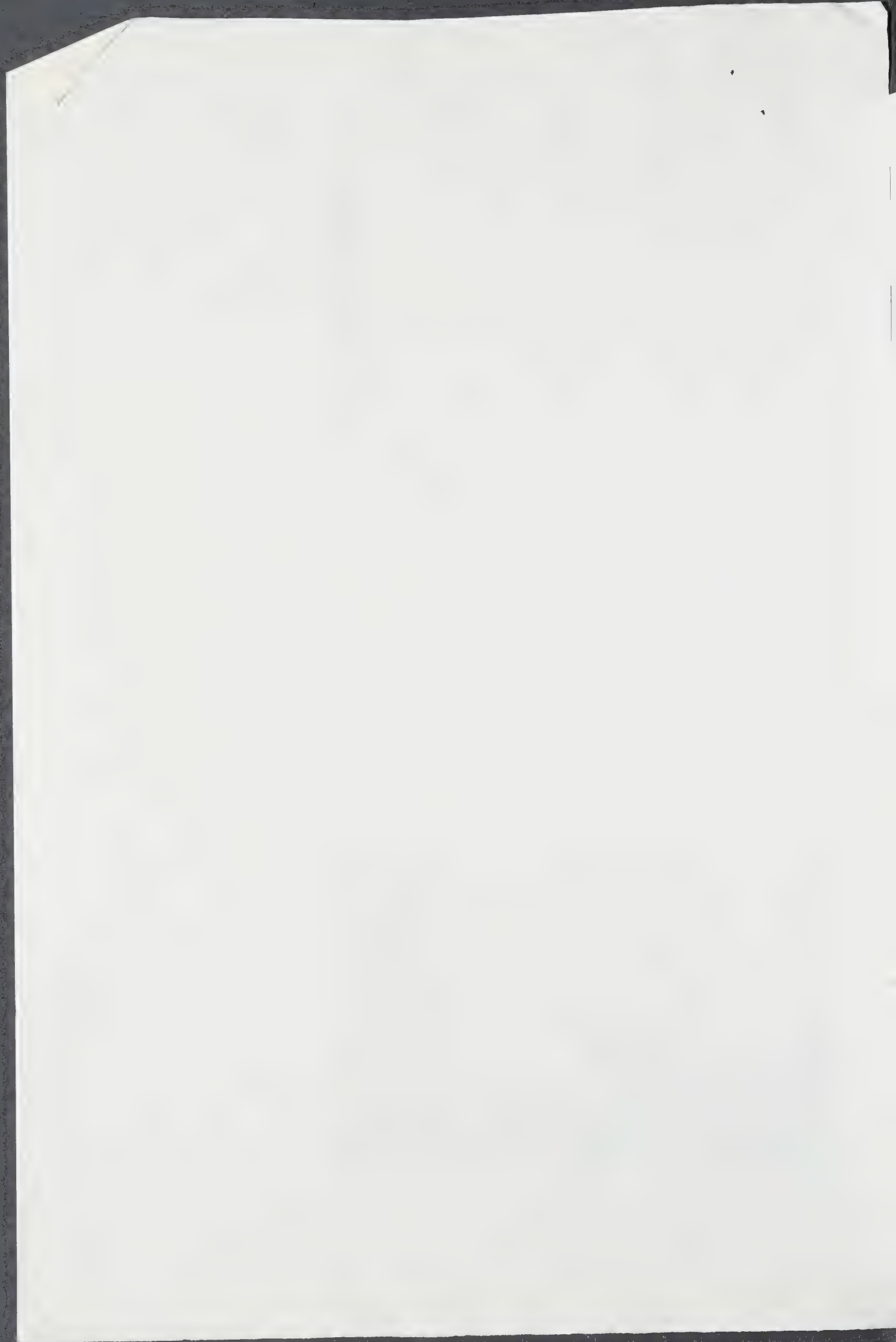
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A group of people, possibly a family, in an outdoor setting.



THE AMERICAN JOINT DISTRIBUTION COMMITTEE
Representative for Bulgaria and Slovakia

Liaison office in ISRAEL

Tel: 972-3-904-2922

Fax: 972-3-904-2923

In BULGARIA

Tel: 359-2-814-456

Tel: 359-7-9930816 (Mobile)

Fax: 359-2-981-4527*

FAX TRANSMISSION

Date : December 26, 1996

To : Dr. Alfred Bader

Fax : 0044 1424 222223

From : Moshe Jahoda

We are sending page(s) in addition to cover sheet

Dear Dr. Bader,

Thank you for your kind message of December 22, 1996, and be blessed for your kind donation of \$36,000 - for the elderly in Bulgaria

I believe that as a result of my own personal memories and history I can conceive rather easily your train of thought when you say that we could not argue: "Juden ist der Eintritt verboten". Of course I will agree with the Ministry of Welfare that Jewish elderly citizens receive a proportional share. I will be leaving for Bulgaria on January 2, 1997, and will stay there one week

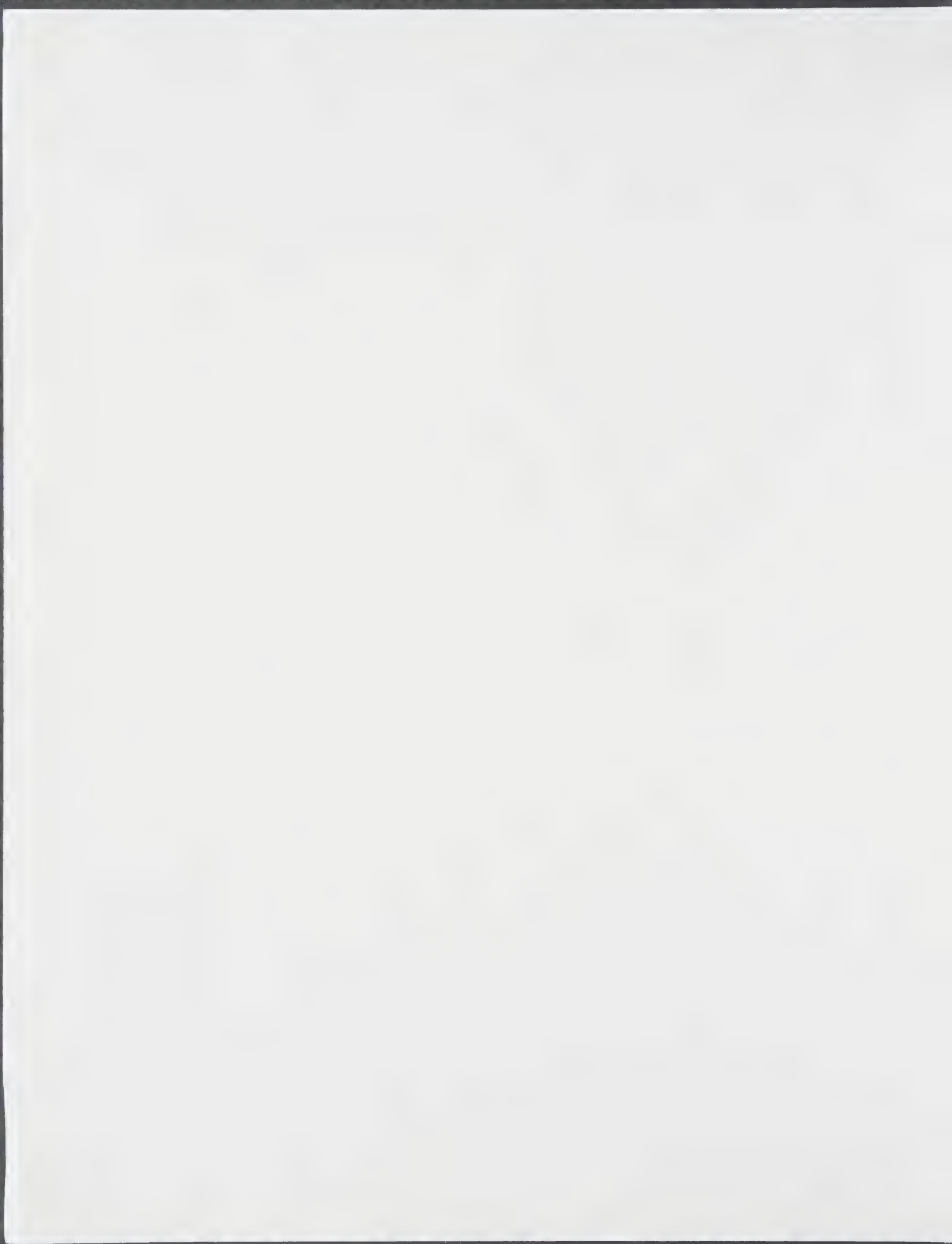
Next week, on Tuesday December 31st. I will meet with Mr. Marvin Klitsner in Jerusalem. This date is convenient to both of us. I also conveyed to our Executive Vice President Mr. Michael Schneider, that he is expected in Jerusalem to visit your foundation next February. When I speak next week with Schneider I will remind him of this

I also appreciate very much your son's readiness to consider an additional donation for Bulgaria by your noble foundation.

All the best to you

I remain sincerely yours,

Moshe Jahoda



DR. ALFRED BADER
WHITE GABLES
2A HOLMESDALE ROAD
BEXHILL-ON-SEA
EAST SUSSEX TN39 3QE
TEL: 01424 22223

12 XII 76

To Daniel Bader
Bader Bader Foundation

— please fax

fax 01424 22223

3990

Dear Daniel
Two questions

(1) If you need for the foundation to be your
benefactor in a helping organization in the
future -

(2) Do you know what percentage of your gifts
could be kept by the foundation -

The story of our Bulgarian help - people
is somewhat different and will be

I hope you will be

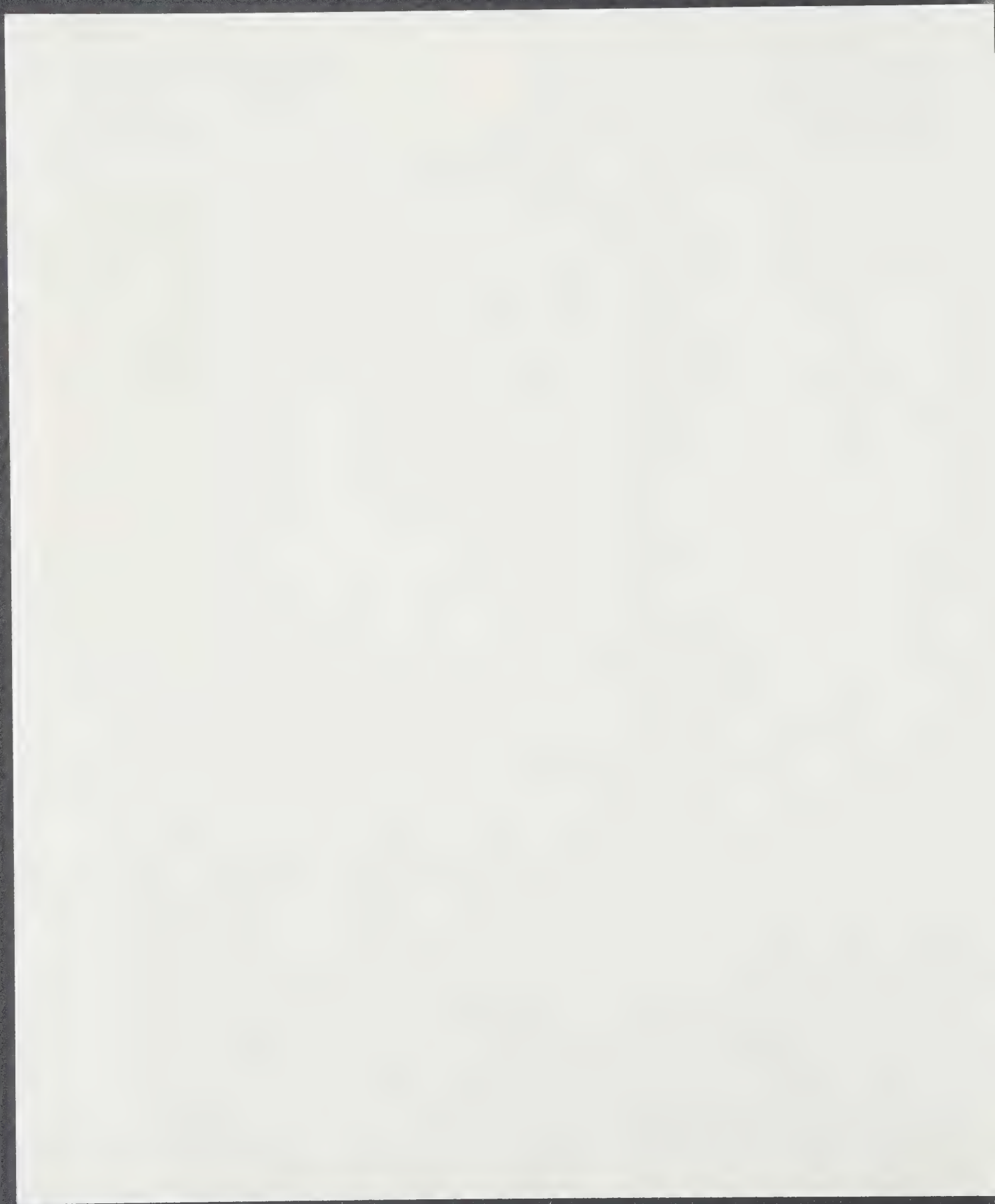
Kindly to you & love

Yours
Yvan Ivanov

I want to thank you for the help in the past, I hope
it will be a good one for the future

I am sorry to hear of your illness. I hope you will
soon get over it. All our love and best wishes
from all the family

Yvan Ivanov



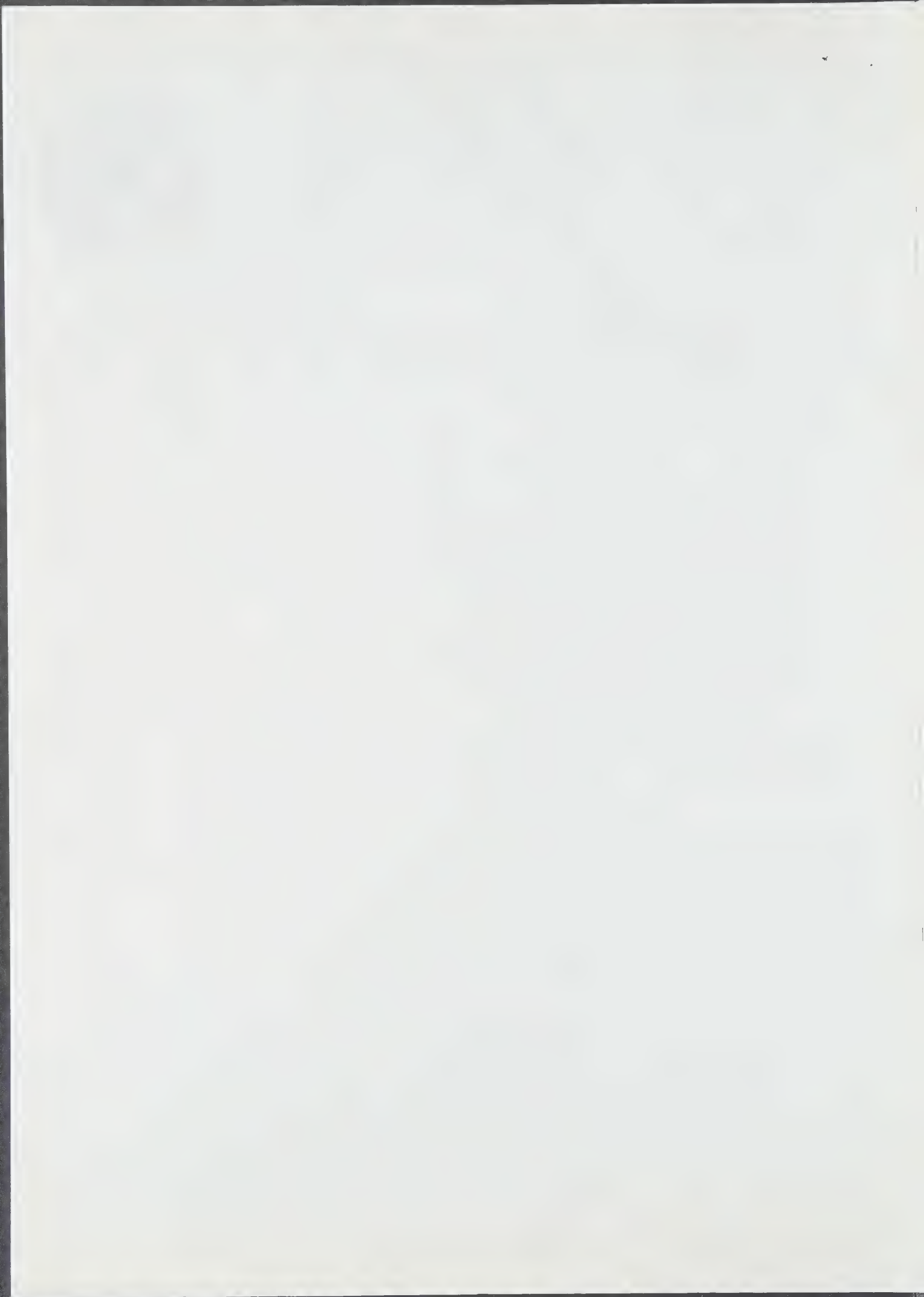
28-JAN-1997 11:56 FROM WORLD JEWISH RELIEF

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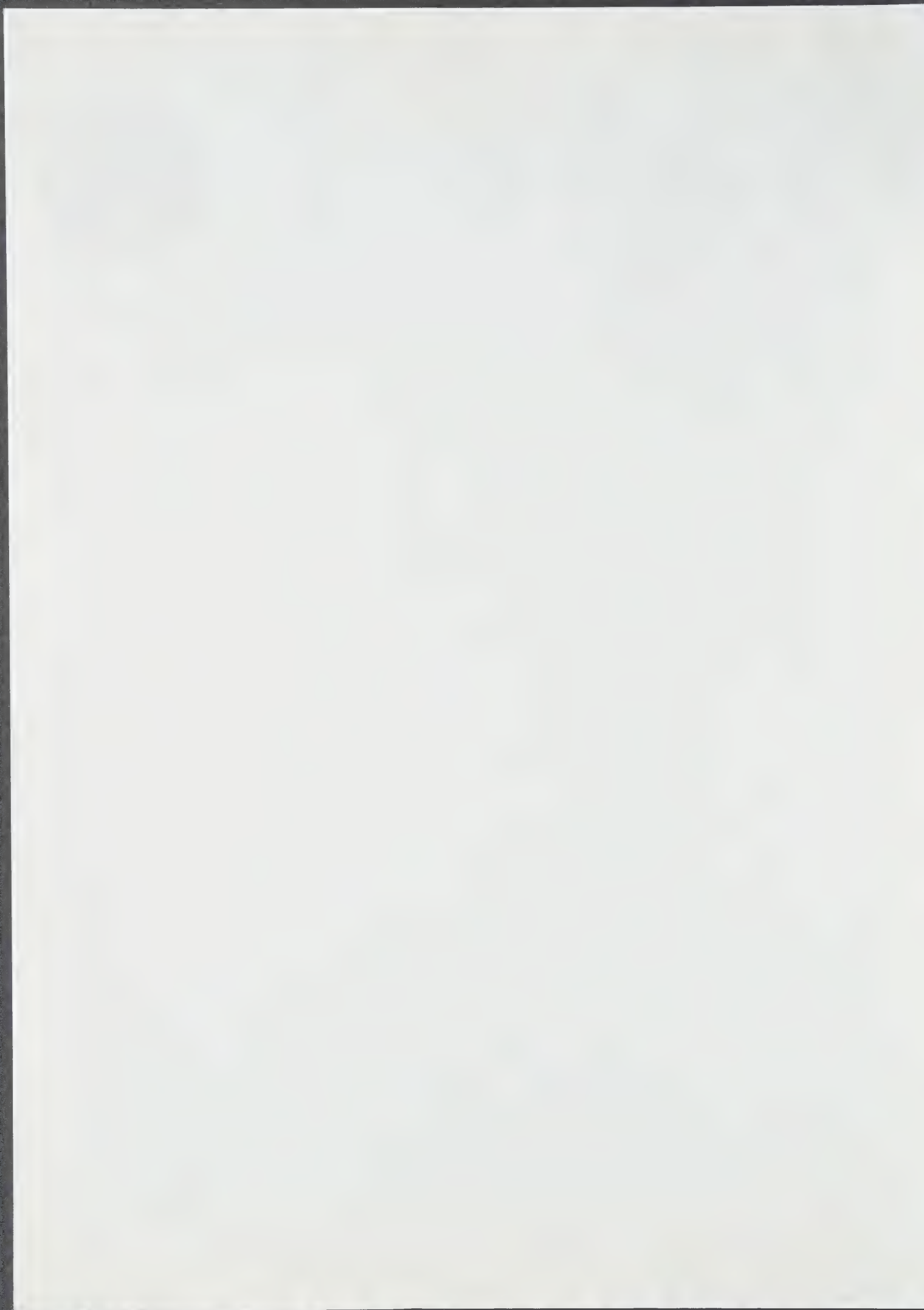
**WORLD
JEWISH
RELIEF**

Help save Jewish lives



**WORLD
JEWISH
RELIEF**

FACSIMILE



DR. ALFRED BADER
WHITE GABLES
2A HOLMSDALE ROAD
BEXHILL-ON-SEA
EAST SUSSEX TN39 3QE
TEL: 01424 22223

← Here until Jan. 6 97

← phone & fax

Mr. Mopha Jahoda

17c Tel Aviv

FAX 972 3 904 2923

Dear Mr. Jahoda

Thank you for your fax of Dec. 17
The story of Bulgarians helping us is not well
known. I only learned about it recently from
Nic Baruch's book 'Der Feikauf'

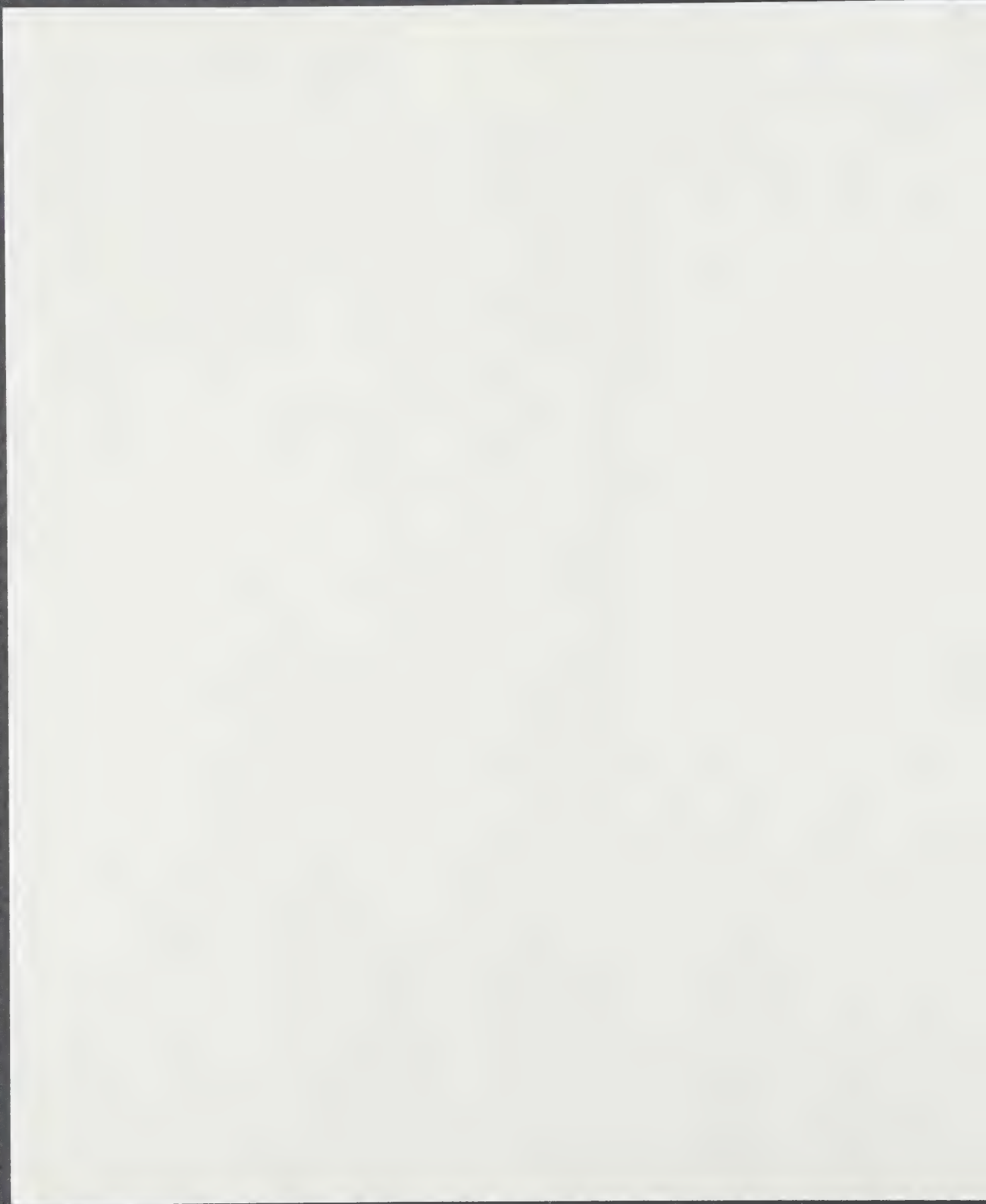
My wife and I would like to help.
Can you assure us that our gift will be used
entirely to help Bulgarians in need on a
non-sectarian basis? If so, should I leave
my U.S. check to the JIC with the World
Jewish Relief office in London, and expect
a receipt from the JIC in New York? This
would be exactly as our gift for Sarajevo
was handled.

Thank you for your help

Best wishes

cc Mrs. Cheryl Mariner
cc David Bader, Pres.
Helen Bader Foundation

Alfred Bader



DR. ALFRED BADER
WHITE GABLES
2A HOLMESDALE ROAD
BEXHILL-ON-SEA
EAST SUSSEX TN39 3QE
TEL: 01424 222223

Here until Jan 6 97

Mophe yahoda
JJC
Tel Aviv

← phone & fax

Fax to 00972 3 904 2923

Dear Mr. yahoda:

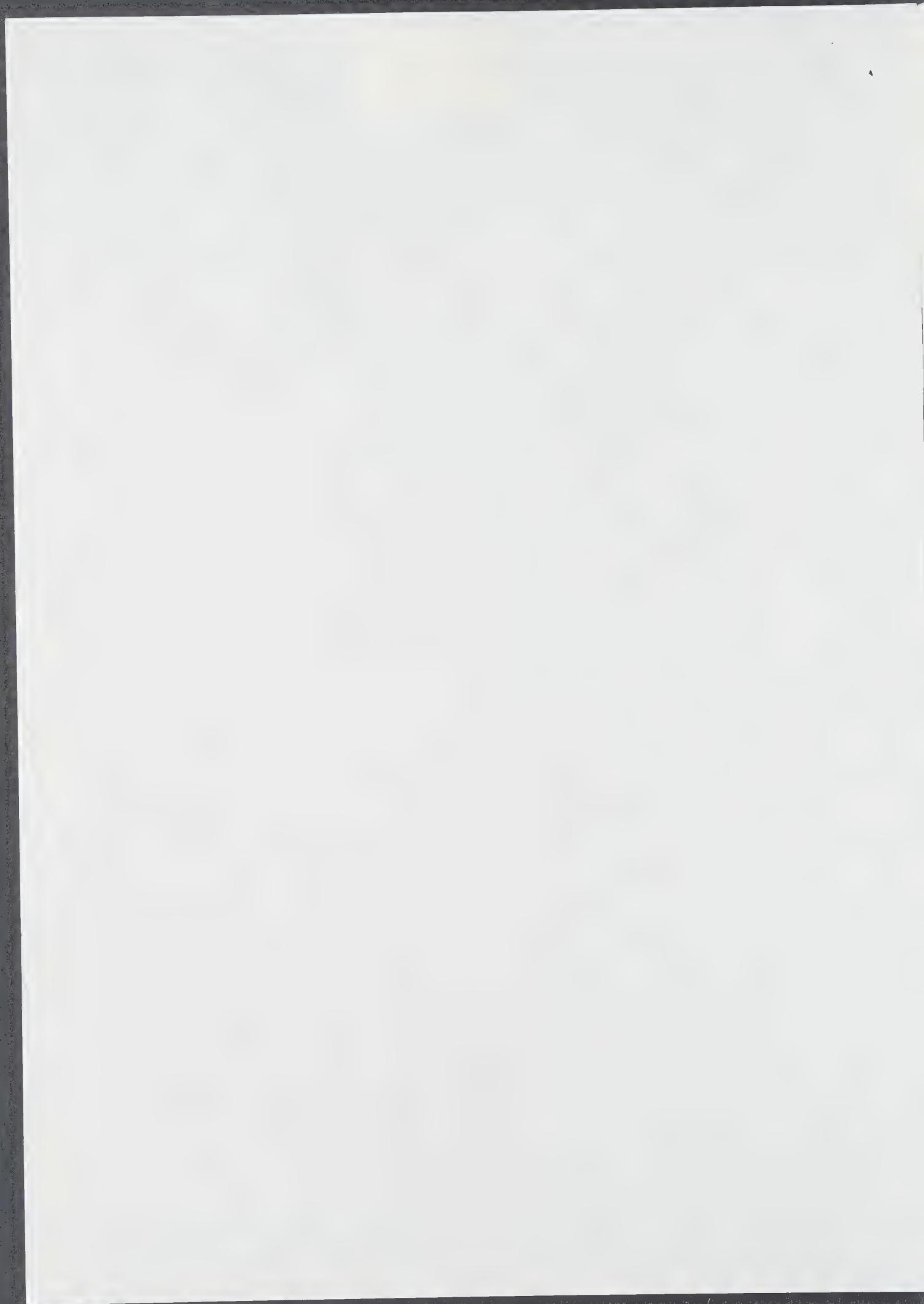
Thank you for your phone call.

It is clear to me, both from joint's approved budget for Bulgaria for 1996 (£432,300) and from the description on pages 56-58 of your annual report, that you are helping Bulgarian Jews very effectively.

Clearly the people most in need now are older Bulgarians who are not Jews. Some of these — of course not all — helped us in the early 1940's, and we should help them now. Her Feikauf reminded me of the story of Shiphrah & Puah in KATZ.

You asked me whether our gift should be used only to help non-Jews. But how can you offer food or medicines with a note saying 'Juden ist der Eintritt verboten'. But surely you have able and peopitile people in Bulgaria who will find a way to help non-Jews in need.

If you would like to find out about the Helen Bader Foundation or about me, call my best friend, in Jerusalem, MARTIN KLITSNER, tel. 2-5660.860. My son Daniel is the president



of the Foundation and Marvin is its guiding spirit. The Foundation helps only in Israel & the US, and in its 1996 ^{report} records grants to joint of \$50000 for 1996 and \$40000 for 1997. However, Daniel has told me that he also, personally, wants to help in Bulgaria.

Also, Daniel hopes that Michael Schneider, the JIC Executive Vice President will be visiting the Foundation in February, and I hope to be able to meet him also, and will then have a chance to discuss your efforts in Bulgaria and Bosnia.

I am sending my checks for \$36000 - with the copy of this letter to Cheryl Mariner. Please have your New York office send me a receipt to Milwaukee - just as it did for our gift to Bosnia.

With all good wishes

Anna Dada

To MARVIN
FOR YOUR INFO.

Love

Anna

22 XII 96

cc. Mrs Cheryl Mariner
cc. Daniel Dada

HEDA AKTIENGESELLSCHAFT

TELEGRAMME: HEDA
TELEPHON: (075) 21445
POSTFACH: 34.649

VADUZ, HAUPTSTRASSE 26
FÜRSTENTUM LIECHTENSTEIN

AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE APPROVED 1995-1996 BUDGETS FOR: BULGARIA AJJDC-MIS

<u>PROJECT NUMBER & TITLE</u>	<u>1995 APPROVED FINAL</u>	<u>1996 APPROVED</u>
BULGARIA		
Currency Rate: LEVA per USA Dollar	66.50	66.50
--> RELIGIOUS ACTIVITIES		
BL-758-01 Religous Supplies	4,000	4,000
BL-778-01 Rabbi	30,000	32,000
Sub-Total	<u>\$ 34,000</u>	<u>\$ 36,000</u>
--> PROGRAM ADMINISTRATION		
BL-910-01 Personnel Costs (JDC)	8,500	10,600
BL-920-01 Support Costs (JDC)	34,300	35,200
Sub-Total	<u>\$ 42,800</u>	<u>\$ 45,800</u>
Country Total	<u>\$ 429,900</u>	<u>\$ 404,800</u>
Supervision & Control	\$ 27,500	\$ 27,500
Adjusted Country Total	<u>\$ 457,400</u>	<u>\$ 432,300</u>



AMERICAN JEWISH JOINT
DISTRIBUTION COMMITTEE

APPROVED 1995-1996 BUDGETS
FOR: BULGARIA

AJJDC-MIS

<u>PROJECT NUMBER & TITLE</u>	<u>1995 APPROVED FINAL</u>	<u>1996 APPROVED</u>
BULGARIA		
Currency Rate: LEVA per USA Dollar	66.50	66.50
--> RELIEF AND WELFARE		
BL-127-01 Cash Assistance	265,600	244,500
Sub-Total	\$265,600	\$244,500
--> HEALTH SERVICES		
BL-218-01 Medicaments & Food From Abroad	15,000	15,000
Sub-Total	\$ 15,000	\$ 15,000
--> SERVICES TO THE AGED		
BL-316-01 Homecare	19,500	19,500
Sub-Total	\$ 19,500	\$ 19,500
--> JEWISH EDUCATION		
BL-433-01 Jewish Camps	12,000	12,000
BL-434-01 Union of Jewish Students In Bulgaria	3,000	3,000
Sub-Total	\$ 15,000	\$ 15,000
--> SOCIAL&COMMUNITY DEVELOPMENT		
BL-628-02 Shalom	9,000	0
BL-668-02 Jewish Service Corps	24,000	24,000
BL-678-01 Cultural Activities	5,000	5,000
Sub-Total	\$ 38,000	\$ 29,000

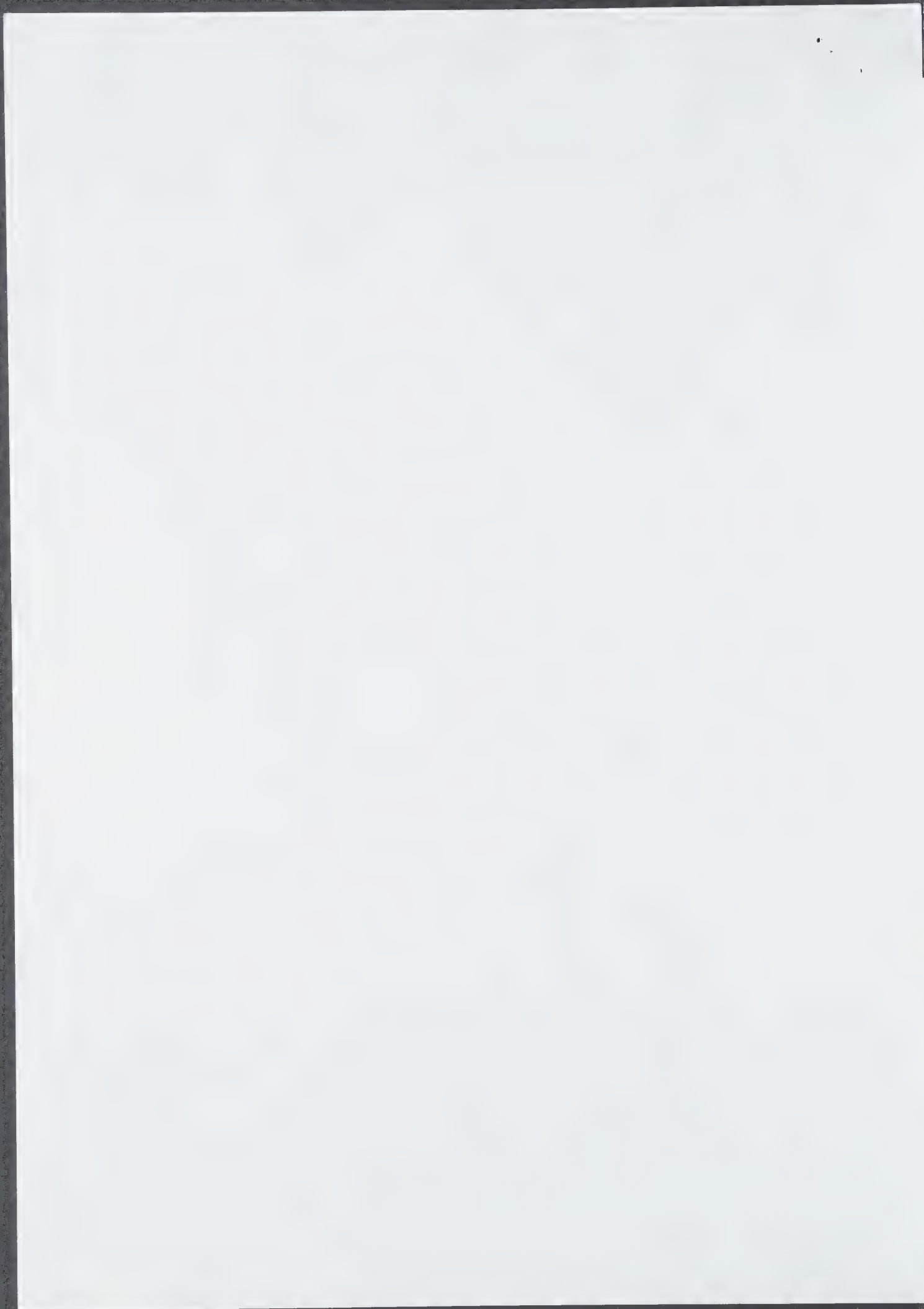
INTERNATIONAL
DEVELOPMENT PROGRAM

FORMER
SOVIET UNION

ISRAEL

LATIN AMERICA

MOSLEM COUNTRIES



FACSIMILE

WORLD JEWISH RELIEF

FAX TO Dr Alfred Bader Fax No 01424 222223
FROM Josie Kinchin Fax No 0171 383 4810
DATE December 18 1996
SUBJECT Bulgaria
PAGE 1 of 3 Our Ref JHK/MS

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

Dear Dr Bader

Further to our telephone conversation last week, I am pleased to enclose a fax from Mr Moshe Yehoda, JDC Country Director for Bulgaria. Mr Yehoda gives details of the non-sectarian aid that JDC is giving to the people of Bulgaria. I have contacted Cheryl Mariner and she has endorsed Mr Yehoda's request and asks that I forward this to you.

I, myself, will be away in Israel after today, returning to the office on Monday 30th. If you require any clarification or further details whilst I am away, please contact Mr Yehoda direct in Israel - his contact numbers are at the top left-hand side of the fax.

With kind regards,



Josie Kinchin
PA to Cheryl Mariner

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Ashley Mitchell

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The Chief Rabbi

Communal Rabbi of the Spanish

& Portuguese Jews' Congregation

The Chairman Council of

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DIRECTOR JEWISH REFUGEES COMMITTEE

Loree Bassolo

EXECUTIVE DIRECTOR INTERNATIONAL

Cheryl Mariner

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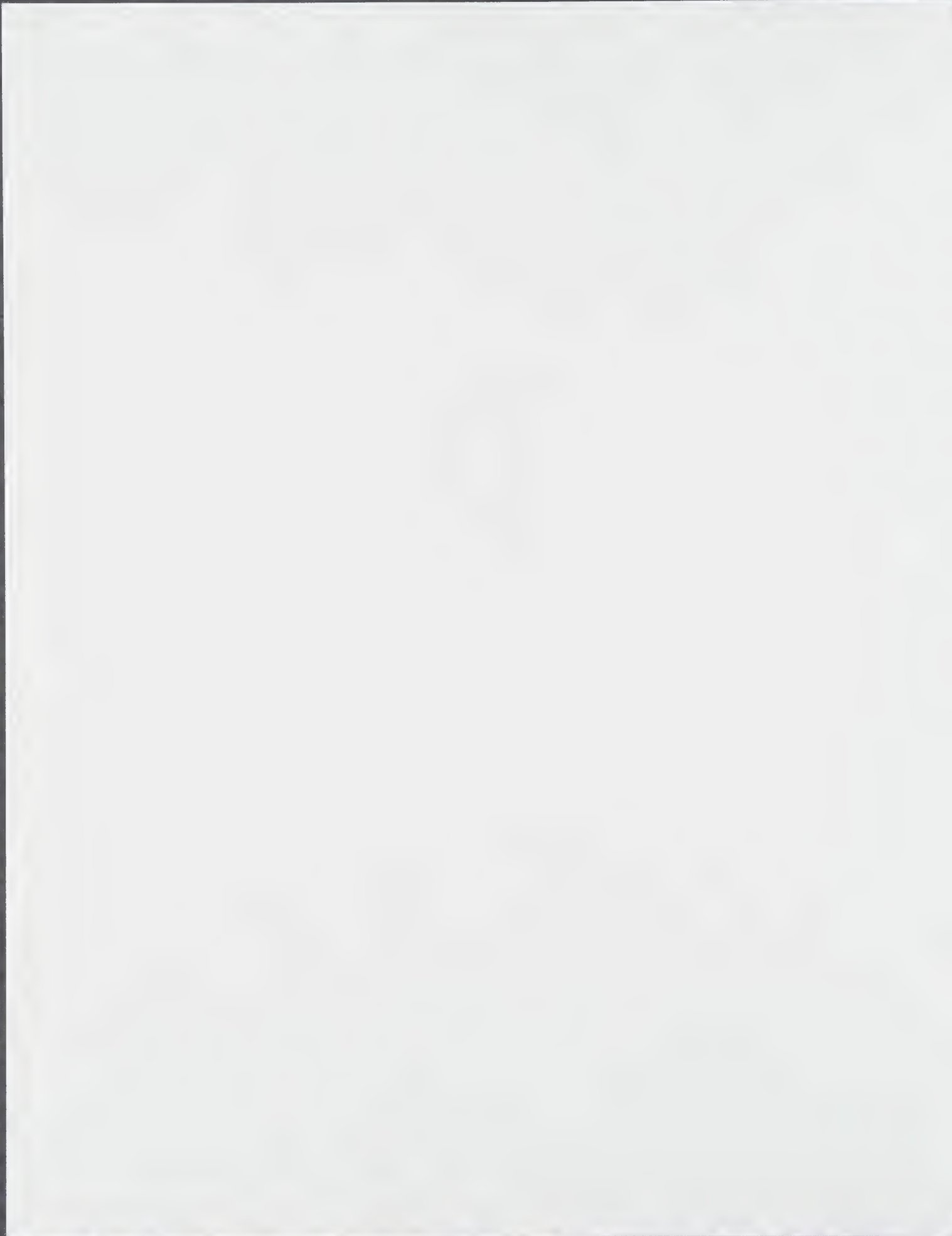
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Help save Jewish lives



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Fax: 359-2-981-4527*

FAX TRANSMISSION

Date :December 17, 1996
To :Dr. Alfred Bader
Fax :
From :Moshe Jahoda

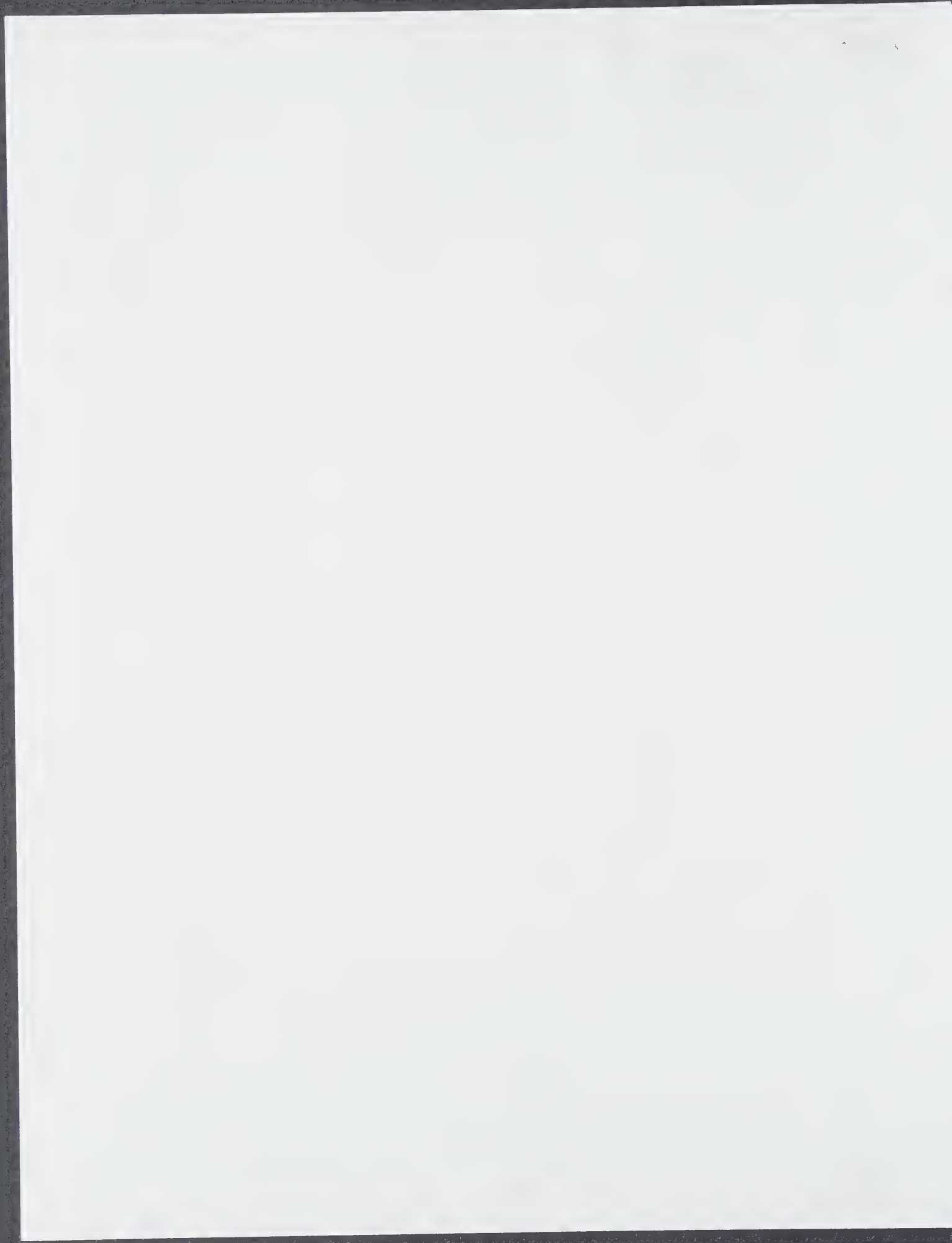
We are sending ¹ page(s) in addition to cover sheet

Dear Dr Bader,

I have heard about your outstanding humanitarian deeds for people in need and your interest in Bulgaria. This interest related to the fact that 58,000 Bulgarian Jews were saved during the Second World War is moving. During my six years activity on behalf of the J.D.C in Bulgaria, I became acquainted with some of the heroic stories originating from that time. I can easily identify with the Jewish people there and their rescuers. Incidentally, as a young boy in Vienna when it started, I could see with my own eyes how differently and brutally the Austrians and Germans behaved to their Jewish fellow men.

You are right, Dr. Bader. In Bulgaria during the Second World War an informal coalition composed of personalities and simple people had finally set the tone towards the Jews, and did not let the strong influence of the Germans and their Bulgarian collaborators gain the upper hand. Although Jews suffered, had to move away from big cities and men were sent to labour camps in Bulgaria, annihilation was prevented. Unfortunately in Macedonia the Bulgarian military gave free hand to Eichman's thugs.

Still people remember the Metropolit (Archbishop) of Plovdiv, who vowed to lay on the railway track and to prevent with his body the expulsion of Jews, the deputy President of the parliament at that time, who openly spoke up against the government, Dr. Pavlo Gerdikov, who at night broke into a train transporting Jews from Macedonia to Auschwitz that had stopped over in the outskirts of Sofia. He took out five children in a military ambulance and hid them and saved their lives; the artists, writers, composers who demonstrated in hundreds in front of the parliament, and other heroic events.....



FAX FROM : 4401713834810

18-DEC-1996 12:26 FROM WORLD JEWISH RELIEF

TO

18/12/96 12:38
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P.03

- 2 -

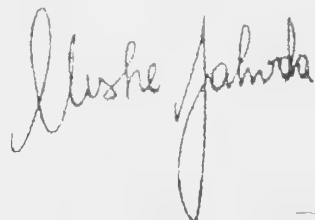
Now due to a chain of unfortunate events the Bulgarian nation is in such a state of misery that people are hungry and cold. The US\$ has jumped during one year from 80 Leva to 500. The inflation in one year has reached 260%

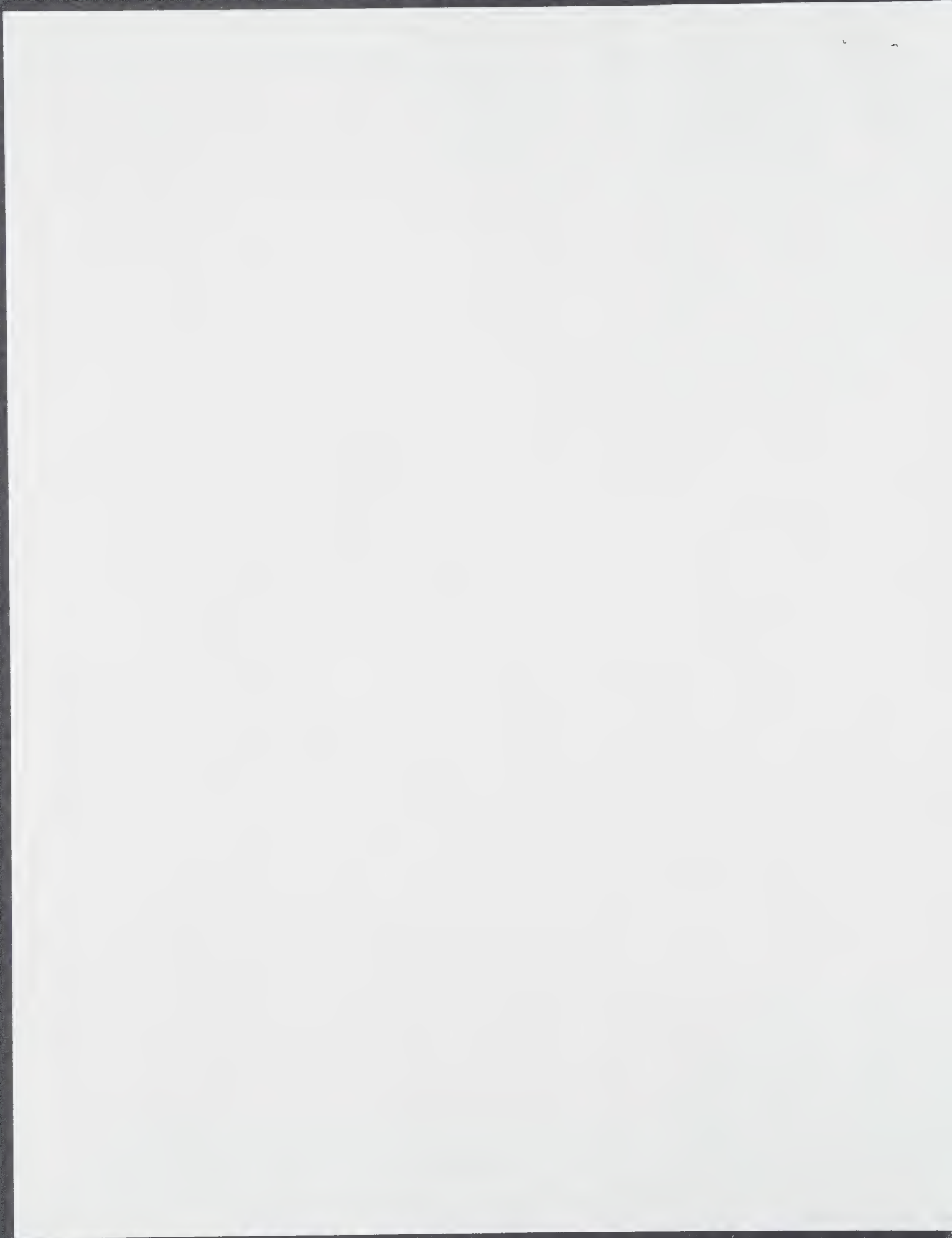
Almost all pensioners had to shut off heating this winter because the maximum pension is 8,700 Leva (\$17.40) and heating of a 2-room flat cost 9,000 Leva per month. Thousands of people, especially old people, now turn to public kitchens to have a warm soup and bread once a day. Still they are proud, and only those who really have no other choice go there. Our office receives every day now heartbreaking emergency calls from municipalities, organisations and private people. We do our utmost to help with our limited resources, that were mainly planned for Jews living under the poverty line. Nevertheless, J.D.C. has sent on a non-sectarian basis, support in kind to Bulgaria, like milk powder and medicaments for children. Now we try to raise clothes, medicaments again and food. The more serious problems are in towns - in agricultural areas people seem to manage somehow.

Whatever your noble foundation, Dr. Bader, could donate on a non-sectarian basis, would help to support a program where \$250,000 are needed for the supply of hot meals once a day during the next hard one hundred days. In close cooperation with the Ministry of Welfare we could support the public kitchens in Sofia, Plovdiv, Russe, Burgas, Pleven, Varna, Stara Zagora, Jambol, Kardjali and Blagoevgrad. Altogether 10,000 additional people are now in urgent need. One portion of hot soup and 250 grams of bread costs now \$0.25 x 10,000 = \$2,500 x 100 days = \$250,000.

It should be understood that our staff in Bulgaria is ready to supervise and coordinate with the Ministry of Welfare the proper usage of any donation and also to report the details.

I remain sincerely yours,





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THE SECOND PART

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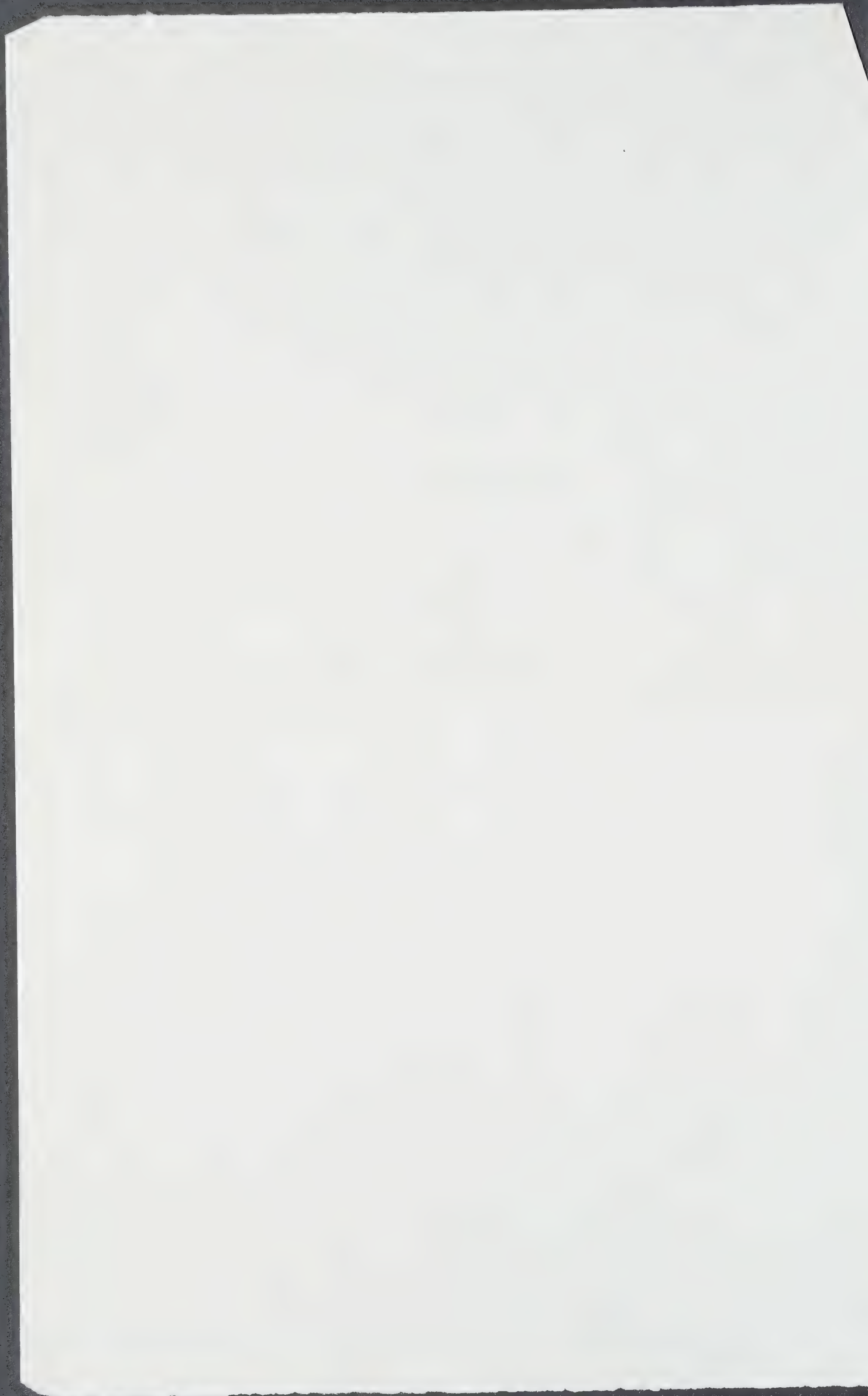
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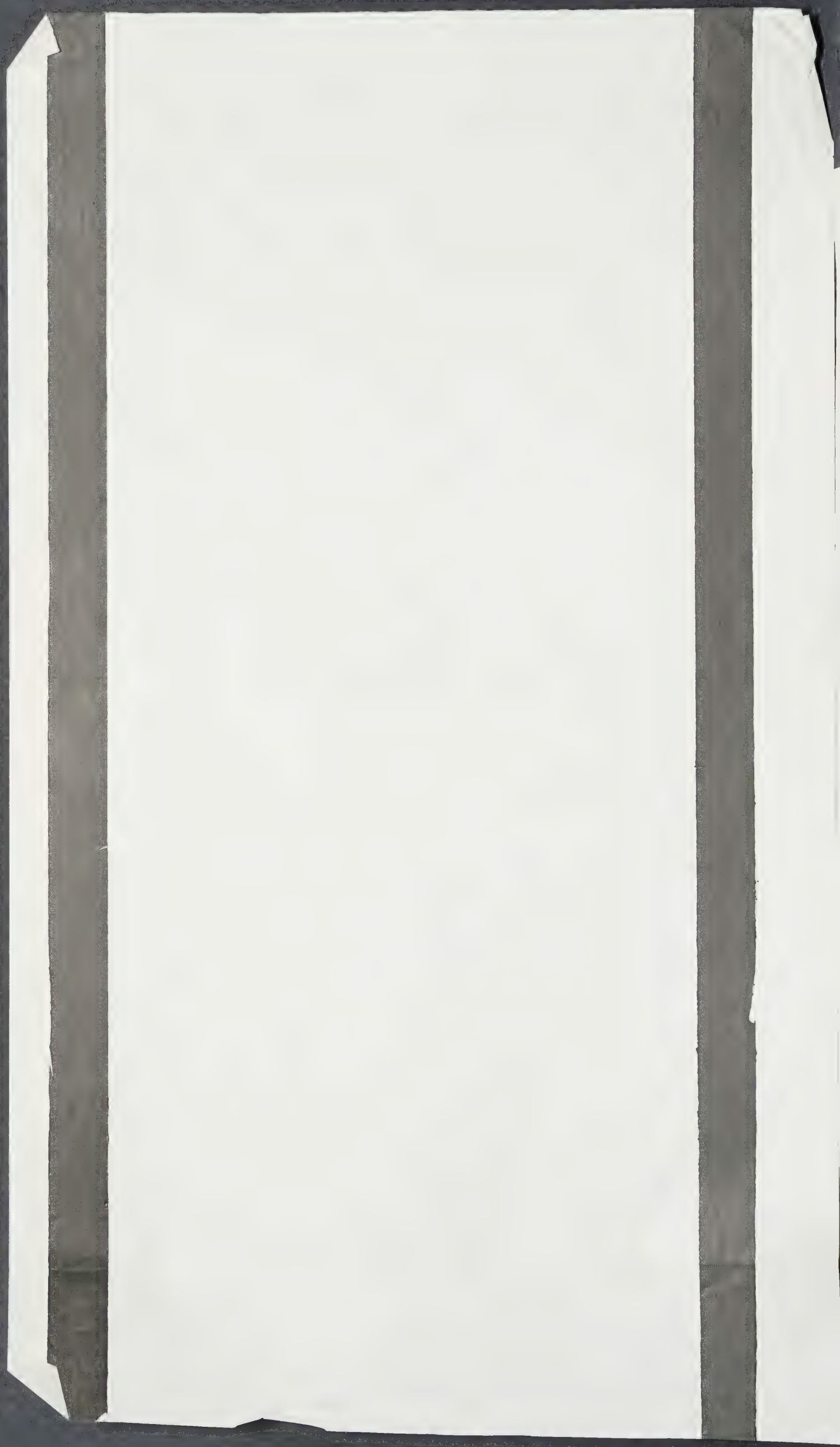
**WORLD
JEWISH
RELIEF**

TO: [Faded recipient address]
FROM: [Faded sender address]
SUBJECT: [Faded subject line]

WORLD JEWISH RELIEF
1100 17th St NW
Washington DC 20036
Tel: 202 638 2000
Fax: 202 638 2001

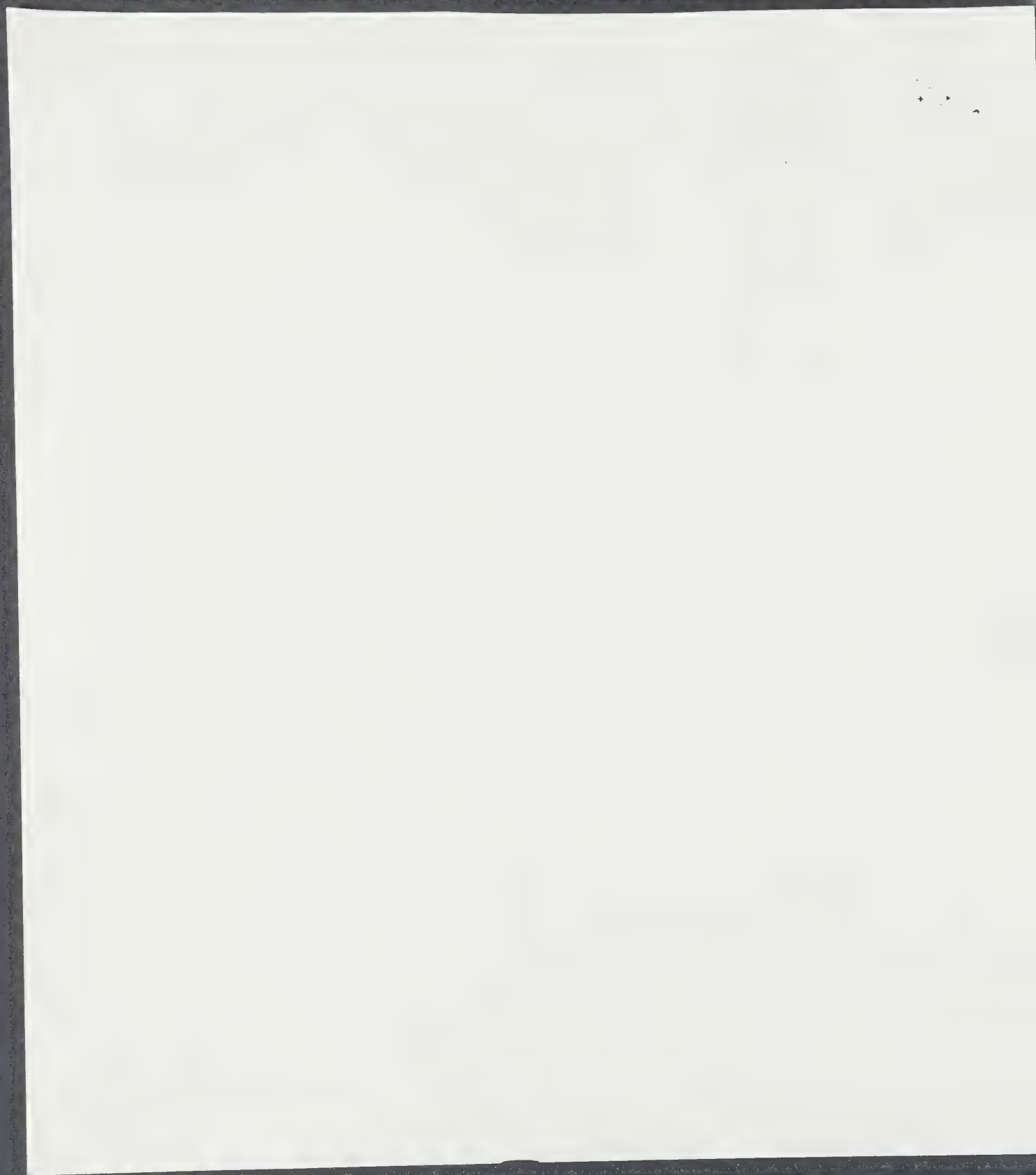
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crm

8 October, 1996

Dr Alfred Bader,
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
USA

Dear Dr Bader,

It was a pleasure to speak to you yesterday and I write to confirm your participation in the employment programme in Sarajevo. Could I suggest that you send your cheque for \$90,000 payable to A.J.J.D.C. to me in the first instance and I shall send it to New York with a covering note to ensure that it is correctly allocated. I know this sounds somewhat convoluted, but I am anxious to avoid the delay we experienced with your initial contribution.

The Small Business Development Centre was officially opened today and I am enclosing a press release for your information. The Israeli experts arrived in Sarajevo last week and will be staying for three weeks in total. In the first week they met with the local teachers and went through the curriculum in great detail. In the second week, they taught courses and worked with the local teachers. Thereafter the courses will be conducted by the local teachers and the Israel experts will focus on training additional teachers. I am enclosing the teaching timetable for each programme cycle.

Translators have prepared appropriate materials and a local committee of experts has been put together to vet all applications.

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The programme commenced yesterday with 25 students.

The UNHCR has made available to La Benevolencia a loan fund of DM395,000 for graduates of the course.

On the letterhead paper, will be the text "this programme is financed with the help of generous donations from the American Jewish Joint Distribution Committee and Dr Alfred Bader of Canada through World Jewish Relief (U.K.)

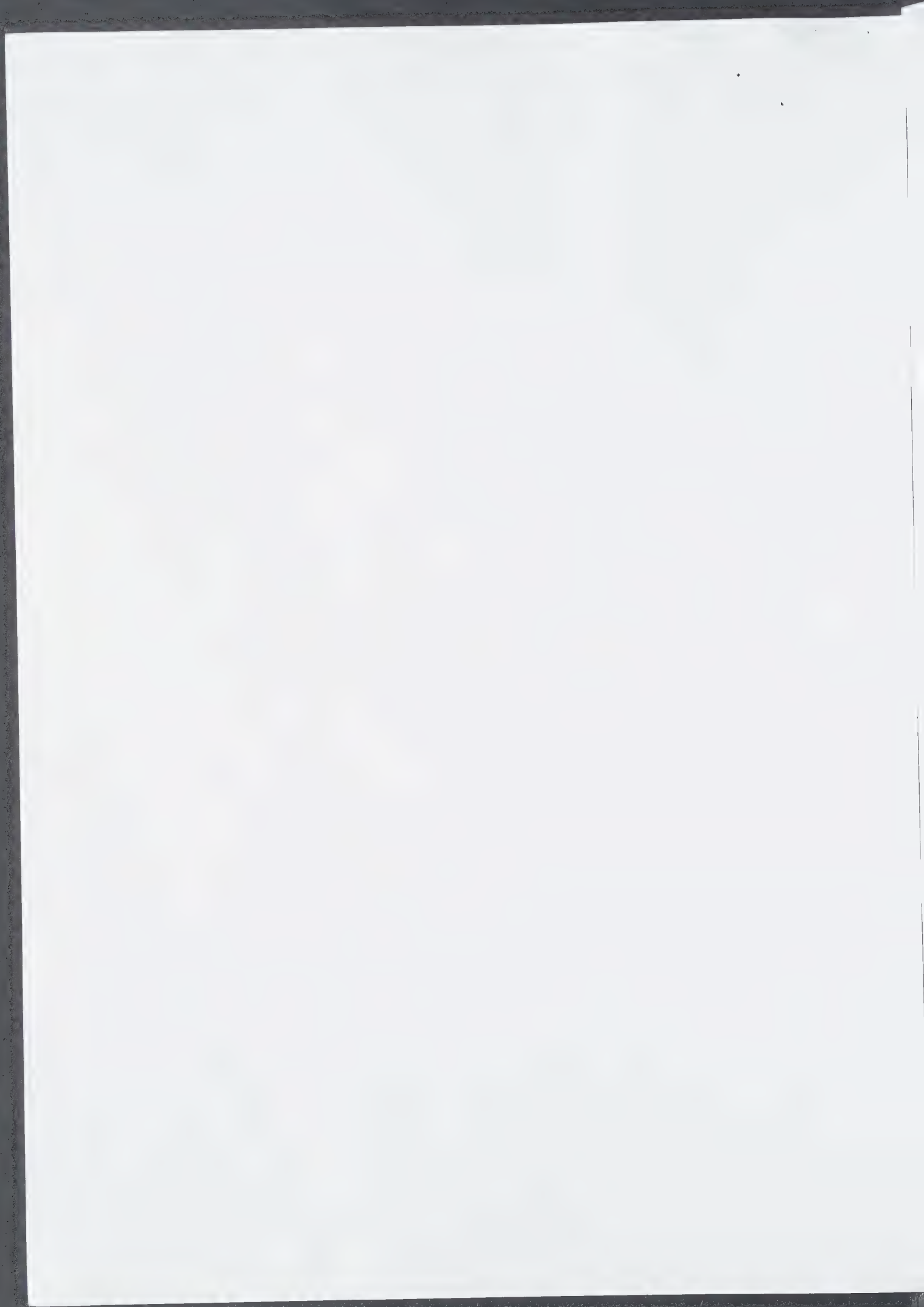
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RELIEF**

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

COUNCIL CHAIRMAN
Harry Kleeman CBE
JOINT HON-TREASURERS
Dame Simone Prendergast DBE JP DL
Paul Marber
EXECUTIVE DIRECTOR
Mrs Cheryl Mariner
PRESIDENTS
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Environmentally Friendly Paper



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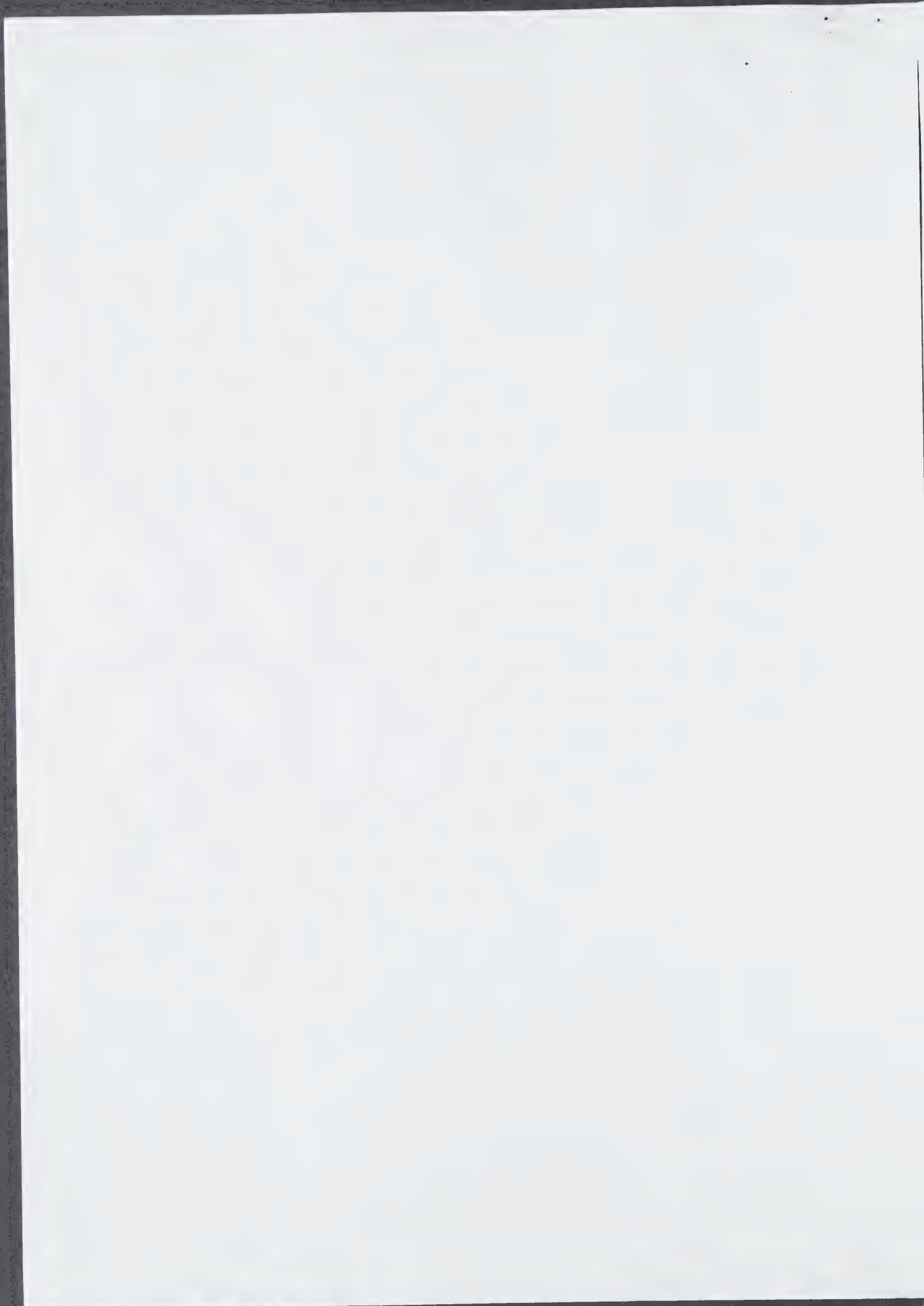
I look forward to hearing from you soon.

With all good wishes,



Cheryl Mariner

P.S. I telephoned Ralph as you suggested to ask for some biographical details which could be read out at the official opening. Ralph must be away as he has not responded to the message I left on his machine. However, I sent the details as given on the dust cover of your book.



2/3

SMALL BUSINESS DEVELOPMENT FOR SARAJEVO**PRESS RELEASE**

Dateline: Sarajevo

The American Jewish Joint Distribution Committee (JDC) and La Benevolencija, the educational, cultural, and humanitarian organization of the Jewish Community of Sarajevo, announced the opening on October 7th of the first two training courses in entrepreneurship and small business development. They have been joined in this endeavor by the Soros Foundation and by a private donor, Dr. Alfred Bader of Canada through World Jewish Relief of the U.K.

Courses in Entrepreneurship + Mentoring

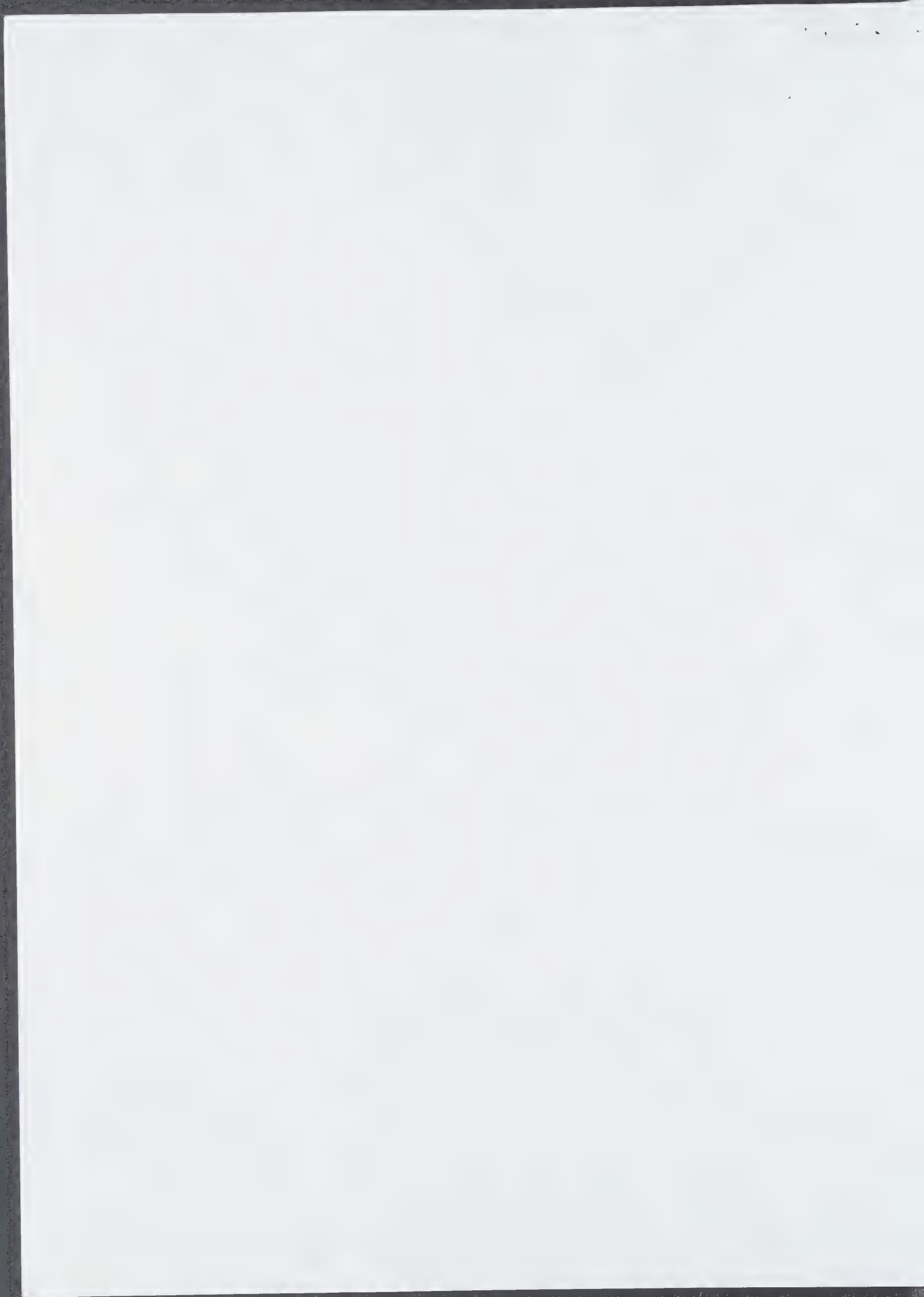
More than 100 candidates have already signed up for the first two intensive courses which will be given morning and evening in the facilities of the Soros Law Center for the rest of October. The courses will cover such topics as: business planning, marketing, bookkeeping, and finance for individual entrepreneurs. Although professors from Sarajevo University will be taking part, the training is not academic. Practical skills and the awareness required for everyday operations provide the focus.

In line with the project's emphasis on individual merit regardless of ethnic or religious background, both the teaching staff and the students enrolled will include Moslems, Croats, Serbs and Jews. "Enabling individuals from all ethnic and political groups to gain access to economic resources and pursue private initiative in business is vital to all hopes for building a democratic society in Bosnia-Herzegovina", the organizers say.

Each month a further two course cycle for 40 potential entrepreneurs is planned. But the training courses are just the first part of this project. The second step will be the creation of a Small Business Development Center, a mentoring facility designed to help potential entrepreneurs prepare sound business plans, file applications for loans, and overcome their initial problems of starting up and managing a business.

An International Effort

Already the project is attracting considerable attention and support. UNHCR has made available to La Benevolencija a DM 395,000 loan fund for graduates of the course. The non-profit organization Friends of La Benevolencija in Stockholm has also sent its representative to Sarajevo to observe the initial training and plan Swedish participation in the project.



3/3

For more than 80 years JDC has been the main overseas philanthropic arm of the American Jewish community. It has been active supporting Jewish communities in the former Yugoslavia for the past sixty years. Since the outbreak of war in Bosnia-Herzegovina the JDC together with La Benevolencija and the Jewish Community of Sarajevo have cooperated to organize multi-ethnic evacuations of the innocent, care for refugees and non-sectarian humanitarian aid.

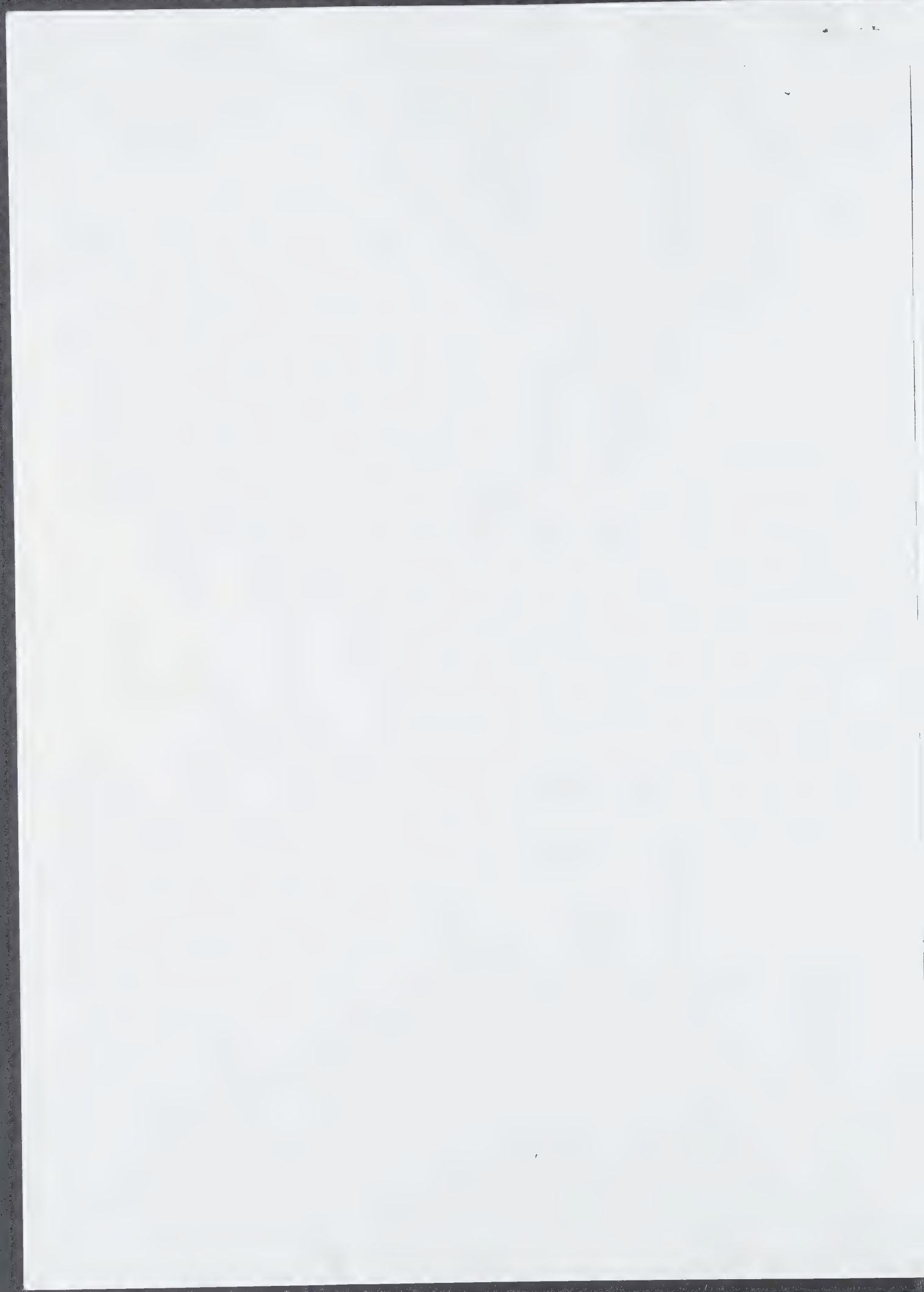
During this past war La Benevolencija, which means *good will* in the Judeo-Espagnol (Ladino) the language of Sarajevo's historic Sephardic Jewish community, became a focal point for an international effort to provide non-sectarian aid to besieged Sarajevo: food, medicines, medical care, radio and post communications, etc. It has received widespread recognition and awards for its work from organizations in England, France, Germany, Italy, the Netherlands, and San Marino.

Although the courses begin on October 7th, the formal opening ceremony will take place at the Soros Law Center at noon on October 8th. For further information about this initiative, please contact:

Jacob Finci, President, La Benevolencija, Sarajevo (Tel / Fax: 387 71 663 472 / 3)

Yechiel Bar-Chaim, JDC Country Director, Paris, France
(Tel: 33.1.44.51.64.00 / Fax: 33 1 44 51 64 10)

Amir Shaviv, JDC - New York, (Tel 1.212.687.6200 / Fax 1.212 682.7262)



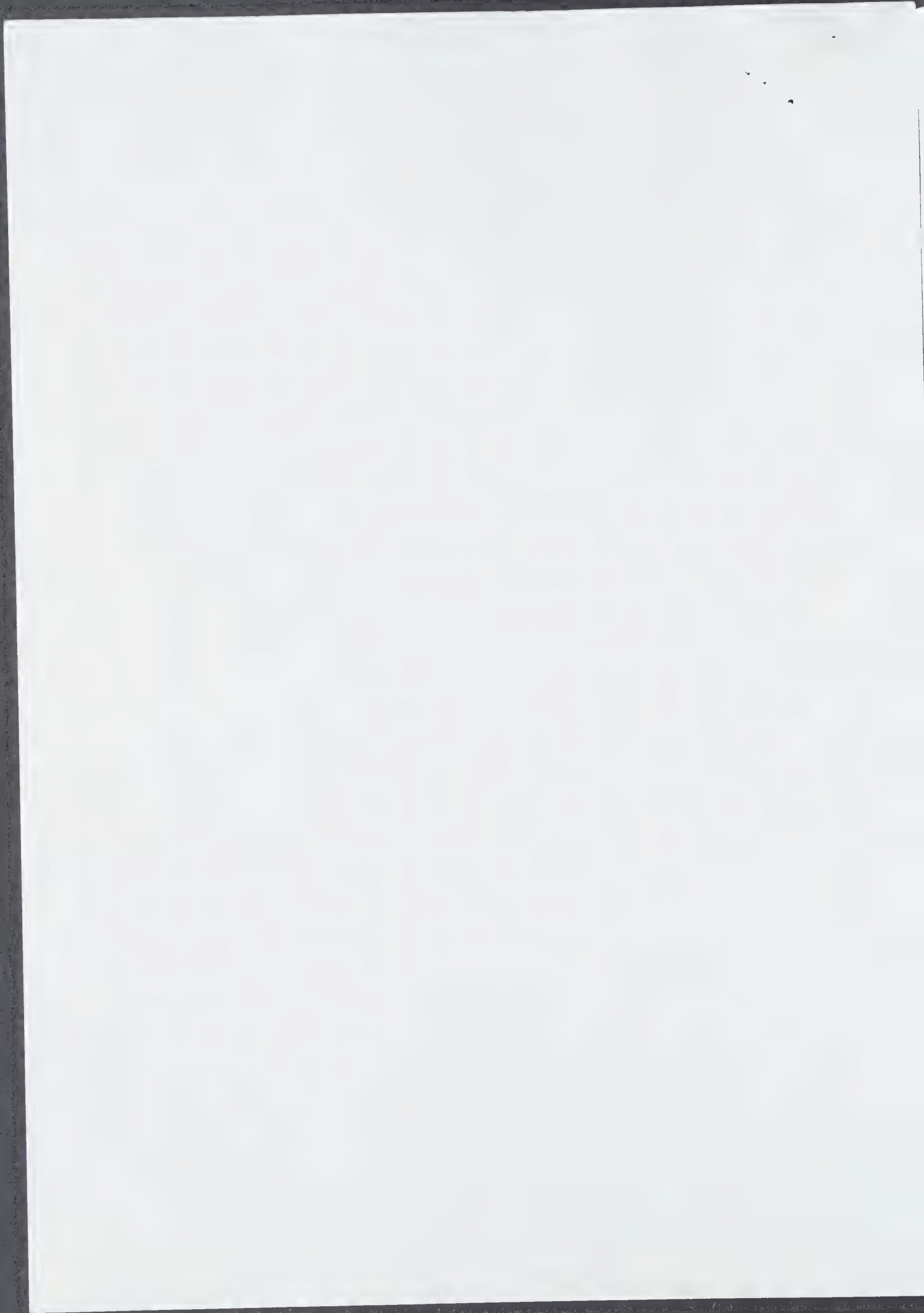
12/17

Teaching schedule for SBDC-Sarajevo

Teaching process will start in october, ⁷ 1996. Course for Establishing & Managing A Small Business will have fifteen different subjects (given by JDC during Finci and Dado's visit to Israel), and two group of Instructors. First group are JDC's experts from abroad, and second group will be local instructors experts for Bosnian Marketing Laws.

Course will also be organized into a two shifts, morning and afternoon, because future students have such need.

	Morning Shift	Afternoon Shift
1- day	2 hrs of Introducing to Entrepreneurship 2 hrs the Business Plan \ Business Planning	2 hrs of Introducing to Entrepreneurship 2 hrs the Business Plan \ Business Planning
2 - day	2 hrs of Introducing to Entrepreneurship 2 hrs the Business Plan \ Business Planning	2 hrs of Introducing to Entrepreneurship 2 hrs the Business Plan \ Business Planning
3 - day	2 hrs Profile of Business & Product 2 hrs of Business Envrinment	2 hrs Profile of Business & Product 2 hrs of Business Envrinment
4 - day	2 hrs Profile of Business & Product 2 hrs of Business Envrinment	2 hrs Profile of Business & Product 2 hrs of Business Envrinment
5 - day	2 hrs of Marketing 2 hrs of Basics in Business Accounting	2 hrs of Marketing 2 hrs of Basics in Business Accounting
6 - day	1 hour of Marketing 3 hrs of Market Segmentation & Market Surveys	4 hrs of Basics in Business Accounting
7 - day	4 hrs of Basics in Business Accounting	1 hour of Marketing 3 hrs of Market Segmentation & Market Surveys
8 - day	2 hrs of Basics in Business Accounting 2 hrs of Business Data	2 hrs of Basics in Business Accounting 2 hrs of Business Data
9 - day	2 hrs of Profitability 2 hrs Insuring of Company	2 hrs of Profitability 2 hrs Insuring of Company
10 -day	4 hrs of Profitability	2 hrs of Labour Laws 2 hrs Sources of Finance
11 - day	2 hrs of Labour Laws 2 hrs Sources of Finance	4 hrs of Profitability
12 - day	4 hrs of Legal Aspects \ Business Structure	4 hrs of Financial Reports as an Aid to Business Control
13 - day	4 hrs of Financial Reports as an Aid to Business Control	4 hrs of Legal Aspects \ Business Structure
14 - day	2 hrs of Business Analysis 2 hrs Reviewing of Subjects According to Student Requests	2 hrs of Business Analysis 2 hrs Reviewing of Subjects According to Student Requests
15 - day	4 hrs of Business Analysis	4 hrs of Business Analysis



4th August 1997

Dr Alfred Bader
924 East Juneau
Suite 622
Milwaukee, Wisconsin, 53202
USA

WORLD JEWISH RELIEF

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

Dear Dr Bader,

Many thanks for your letter of July 30th and its enclosures. I am delighted that JDC were able to help you with the transfer to the Medical Fund for the Righteous and also that you now have all the receipts for your gifts.

Needless to say, I am touched by your generosity to the Children's Home in Odessa. I have visited the Home twice and was moved to tears to see the children not only well fed and decently housed, but happy and affectionate. Your donation will be well used.

I was happy to be able to pass on your offer concerning Bulgaria and Sarajevo. No doubt if more money is needed for these two projects I will hear very quickly.

With warmest wishes.

Yours sincerely,

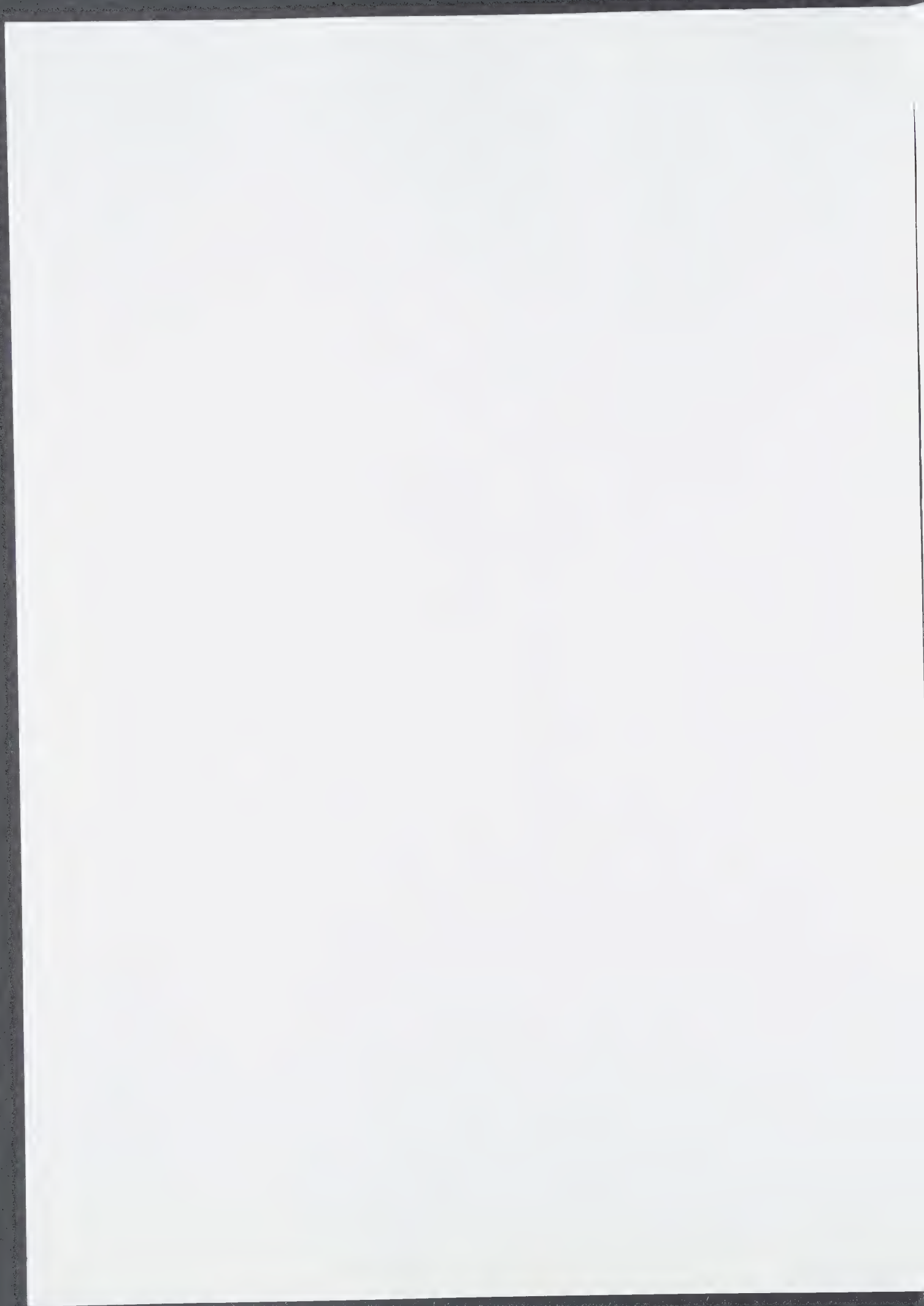


Warren Alexander

- COUNCIL CHAIRMAN
Ashley Mitchell
- RECEIVED
- Spanish
Congregation
- The Chairman Council of
Reform & Liberal Rabbis
- David Cope-Thompson
- Lady Jakobovits
- Greville Janner cbe
- David Kessler
- Harry Kleeman cbe
- David J Lewis
- Sir Claus Moser
- Lord Nathar
- Dame Simon
- Edmund L de Rothschild
- Kenneth D Rubens
- PATRONS
- Sir David Alliance
- Michael Bennett
- Michael Braithwaite
- Dr David Cohen
- Janet Cohen JP
- Jack Dellal
- Harry Kleeman cbe
- David J Lewis
- Lord Nathar
- Clive Marks
- Ashley Mitchell
- Dame Simone Prendergast
- Dr Peter Rogosinski
- Edmund L de Rothschild
- Kenneth D Rubens
- Andy Rubin
- R. Stephen Rubin
- Samuel Sabba
- Peter Straus
- Charles Teacher
- Geoffrey Wilson
- MARKETING DIRECTOR
Warren Alexander
- CAMPAIGN DIRECTOR
Eli Benson
- DIRECTOR JEWISH
REFUGEES COMMITTEE
Luisa Biasiolc
- EXECUTIVE DIRECTOR
INTERNATIONAL
Cheryl Mariner

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Help save Jewish lives



18th August 1997

Dr Alfred Bader
924 East Juneau, Suite 622
Milwaukee, Wisconsin, 53202
USA

Dear Dr Bader,

Thank you for the copy letters to Linda Levi at the JDC. I would hope that you receive the two receipts as you requested, but if not, please let me know and I will lean where it is most appropriate.

Incidentally, I mentioned our discussions to Michael Schneider when I was in New York last month. I am sure you will find your meeting with him extremely interesting.

With warmest regards.

Yours sincerely,



Warren Alexander

**WORLD
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OBE JP DL O ST J

Edmund L de Rothschild TC

Kenneth D F...

OFFICE

Sir David Alliance

Michael Bennett

Michael Bradfield

Dr David Cohen

Janet Cohen JP

Jack Della

Peter Held

Harry Kleeman CBE

David J Lewis

Jack Lunzer

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Kenneth D Rubens

Andy Rubin

R. Stephen Rubin

Samuel Sebba

Peter Stra

Charles T...

Geoffrey Wils

MARKETING DIRECTOR

Warren Alexander

CAMPAIGN DIRECTOR

Eli Benson

DIRECTOR - EAST

REFUGEES COMMITTEE

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EXECUTIVE DIRECTOR

INTERNATIONAL

Cheryl Mariner

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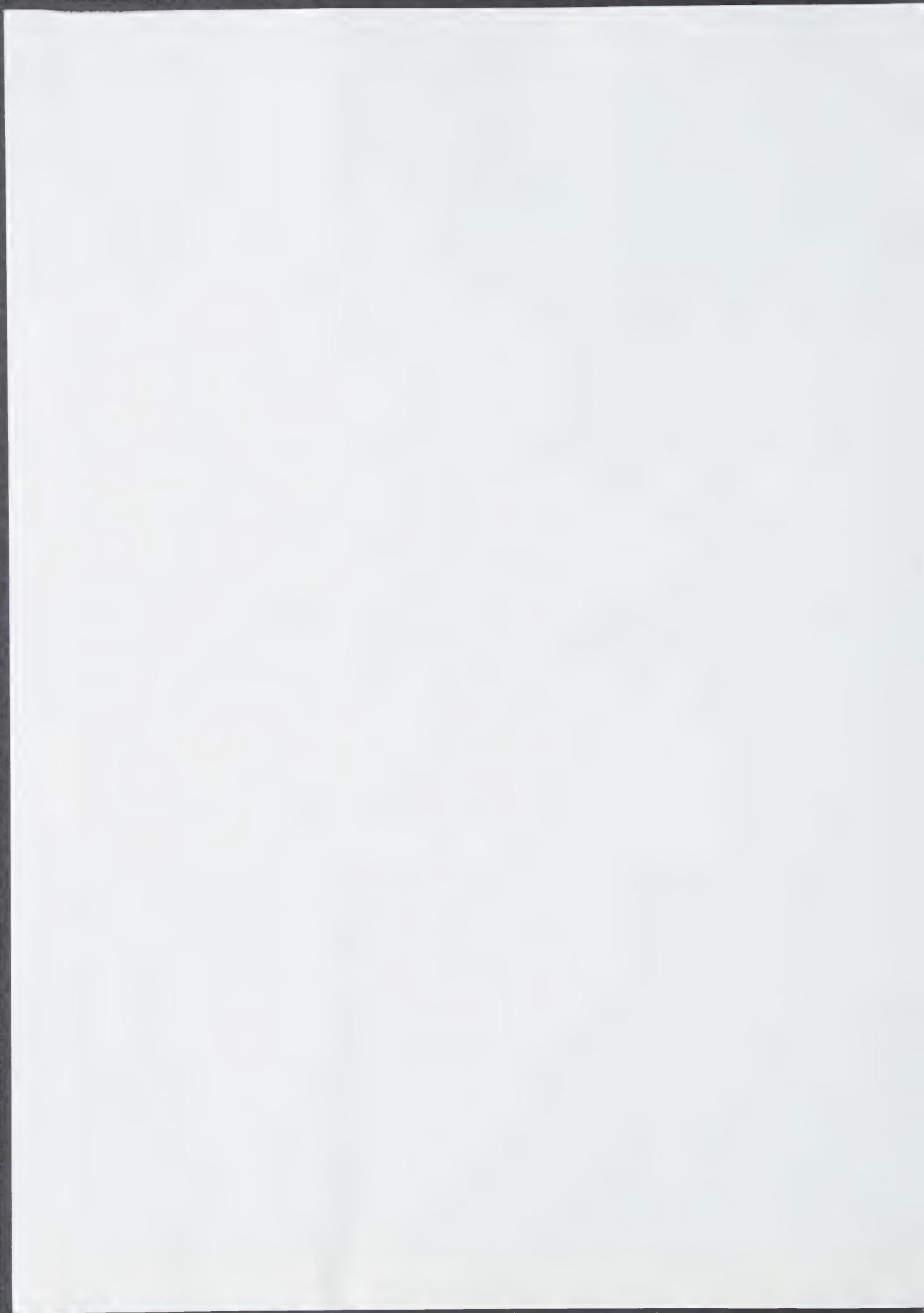
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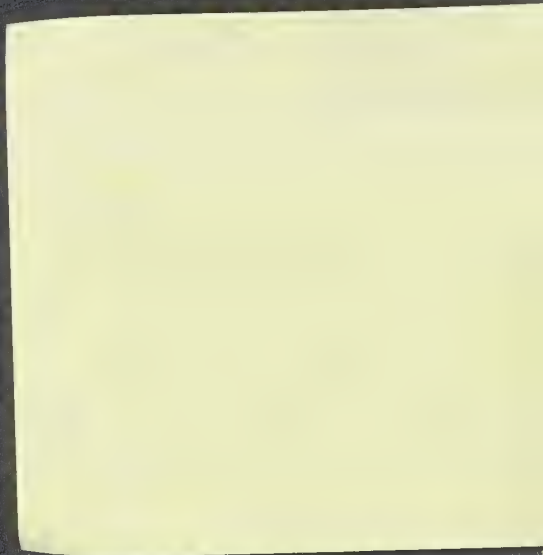
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Help save Jewish lives



72:

Bosnia



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JEWISH
RELIEF

Bosnia

W
J
R

FAX FROM



DR. ALFRED BADER
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
Telephone: 414/277-0730
Fax: 414/277-0709

October 10, 1996

Page 1 of 2

To: Dr. Serge Marcoux
Ambassador, Canadian Embassy, Sarajevo

Fax: (387-71) 447-901

Dear Dr. Marcoux,

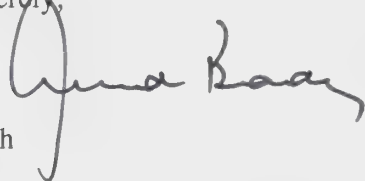
Thank you for your gracious Fax, of October 9, 1996.

As you perhaps know this is not our first attempt to help Bosnians, and we sincerely hope that this effort will be as successful as the Queen's University effort, in which we participated.

I don't have to tell you that to all good people around the world violence will end only when the second half of the commandment in Leviticus 19, 16 has real meaning.

With all good wishes,

Sincerely,


AB/lh



Canadian Embassy



Ambassade du Canada

Kanadska Ambasada
Logavina 3b,
71 000 Sarajevo
fax: (387-71) 447-901

October 9, 1996

ref: rzgr1264

Dr. Alfred Bader,
telefax: (414) 277-0709


Dear Dr Bader:

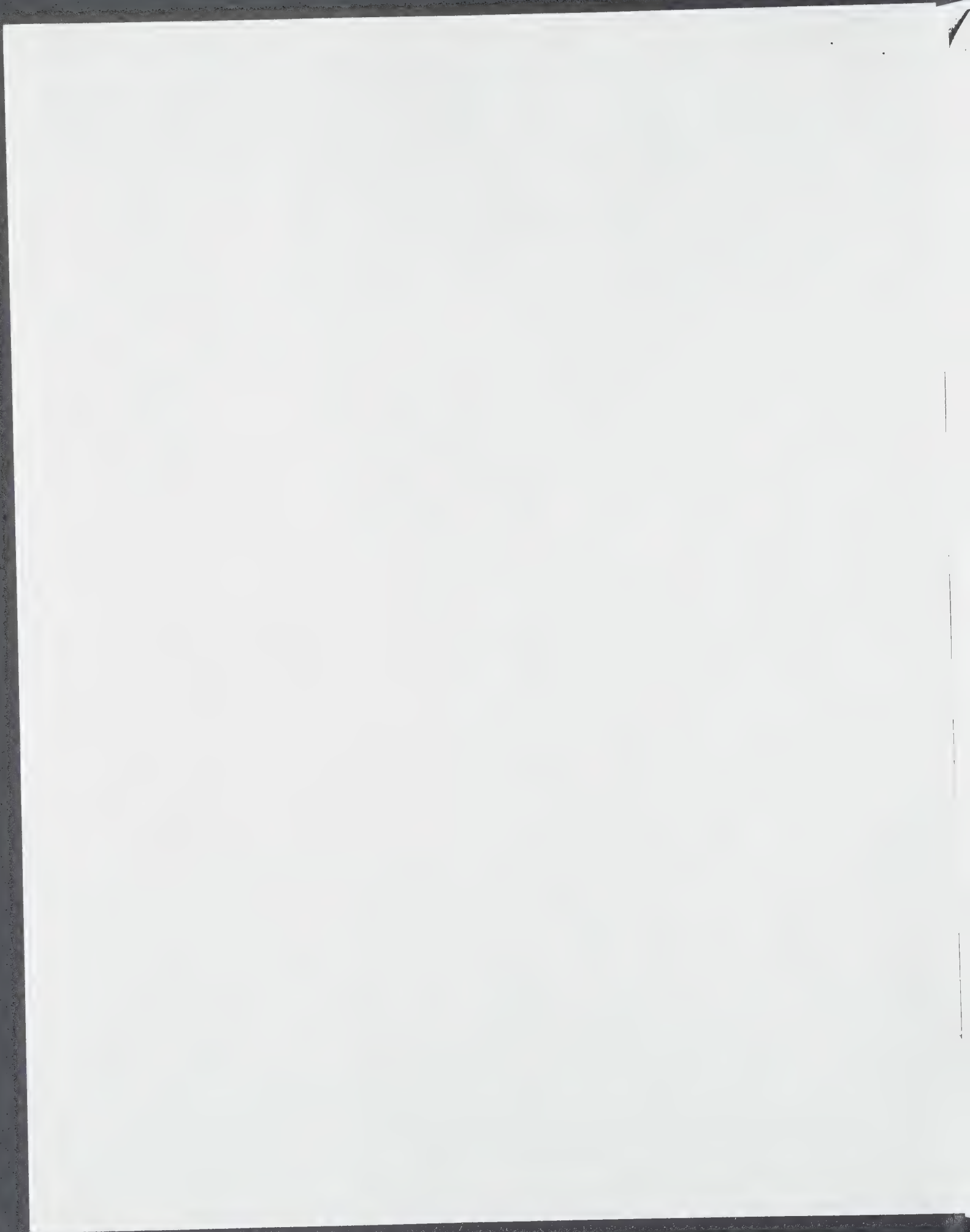
I was invited yesterday by Mr. Jakob Finci to the opening ceremony of the Small and Medium Size Business Center established by the American Joint Distribution Committee and the Soros Foundation at the Faculty of Law of the Sarajevo University. This is where I was informed of your involvement in the creation of this center.

May I congratulate you on this most appropriate initiative. At a time when most people put enormous efforts and energy in recreating the political structures of this country, it was most appropriate that other people concentrate on the rebuilding of the economy. This will probably be even more difficult than establishing political structures since not only is the economy of the country in ruins because of the war but also the same war has prevented it from taking part in the wind of change that has swept its neighbouring countries and radically transformed their approach to trade and business.

Congratulations therefore for this excellent initiative. Should you come to Sarajevo, please visit us at the Embassy.

Yours sincerely,


Serge Marcoux
Ambassador



The course includes the following subjects:

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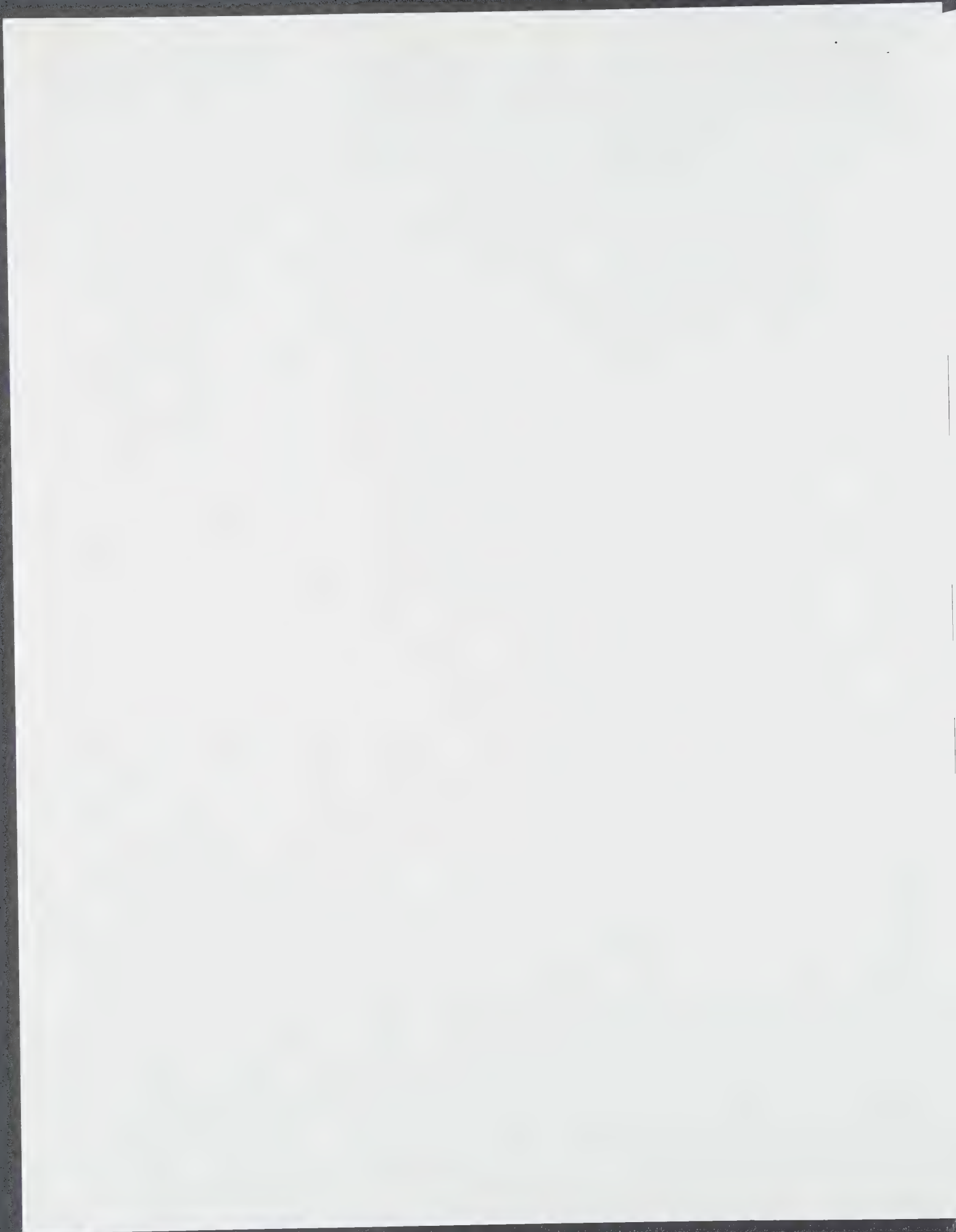
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Cheryl Mariner

P.S. I telephoned Ralph as you suggested to ask for some biographical details which could be read out at the official opening. Ralph must be away as he has not responded to the message I left on his machine. However, I sent the details as given on the dust cover of your book.



WORLD JEWISH RELIEF

crm

8 October, 1996

Dr Alfred Bader,
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
USA

Dear Dr Bader,

It was a pleasure to speak to you yesterday and I write to confirm your participation in the employment programme in Sarajevo. Could I suggest that you send your cheque for \$90,000 payable to A.J.J.D.C. to me in the first instance and I shall send it to New York with a covering note to ensure that it is correctly allocated. I know this sounds somewhat convoluted, but I am anxious to avoid the delay we experienced with your initial contribution.

The Small Business Development Centre was officially opened today and I am enclosing a press release for your information. The Israeli experts arrived in Sarajevo last week and will be staying for three weeks in total. In the first week they met with the local teachers and went through the curriculum in great detail. In the second week, they taught courses and worked with the local teachers. Thereafter the courses will be conducted by the local teachers and the Israel experts will focus on training additional teachers. I am enclosing the teaching timetable for each programme cycle.

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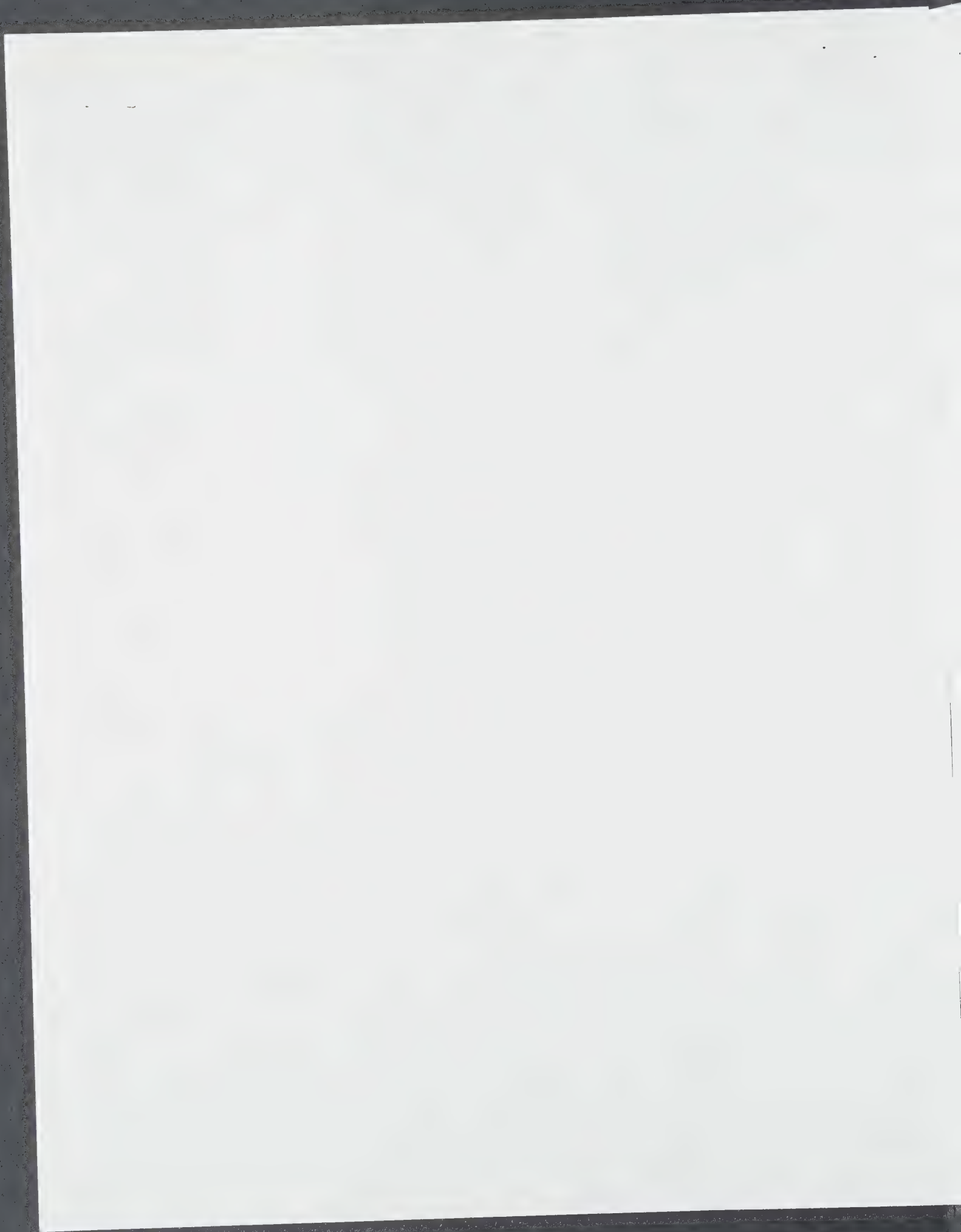
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David Lewis
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Environmentally Friendly Paper





FAX FROM

DR. ALFRED BADER
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
Telephone: 414/277/0730
Fax: 414/277-0709

October 10, 1996

Page 1 of 3

To: Mrs. Cheryl R. Mariner
World Jewish Relief
Fax: 44-171-383-4810

Dear Mrs. Mariner:

I so enjoyed receiving your Fax-all except the formality of your beginning, but if you insist on calling me Dr. Bader, I will of course reply to you as Mrs. Mariner. My check to the A.J.J.D.C. for \$90,000. is going out to you by air mail today; please acknowledge safe receipt.

Some Bosnians will know that we tried to help in other ways and I still hope that someday you will be able to send me a copy of the independant report on the Queen's effort.

Incidentally, while Isabel is a Canadian, I am an American, but your comments elicited a kind note from the Canadian Ambassador to Sarajevo.

Isabel and I look forward to being in Britain from the middle of November to January 6th and of course, dear Mrs. Mariner, look forward to visiting with you.

Best personal regards,

Sincerely,

AB/1h

check mailed

ALFRED R. BADER
2961 N. SHEPARD AVE.
MILWAUKEE, WI 53211

183
12-5, 143
750

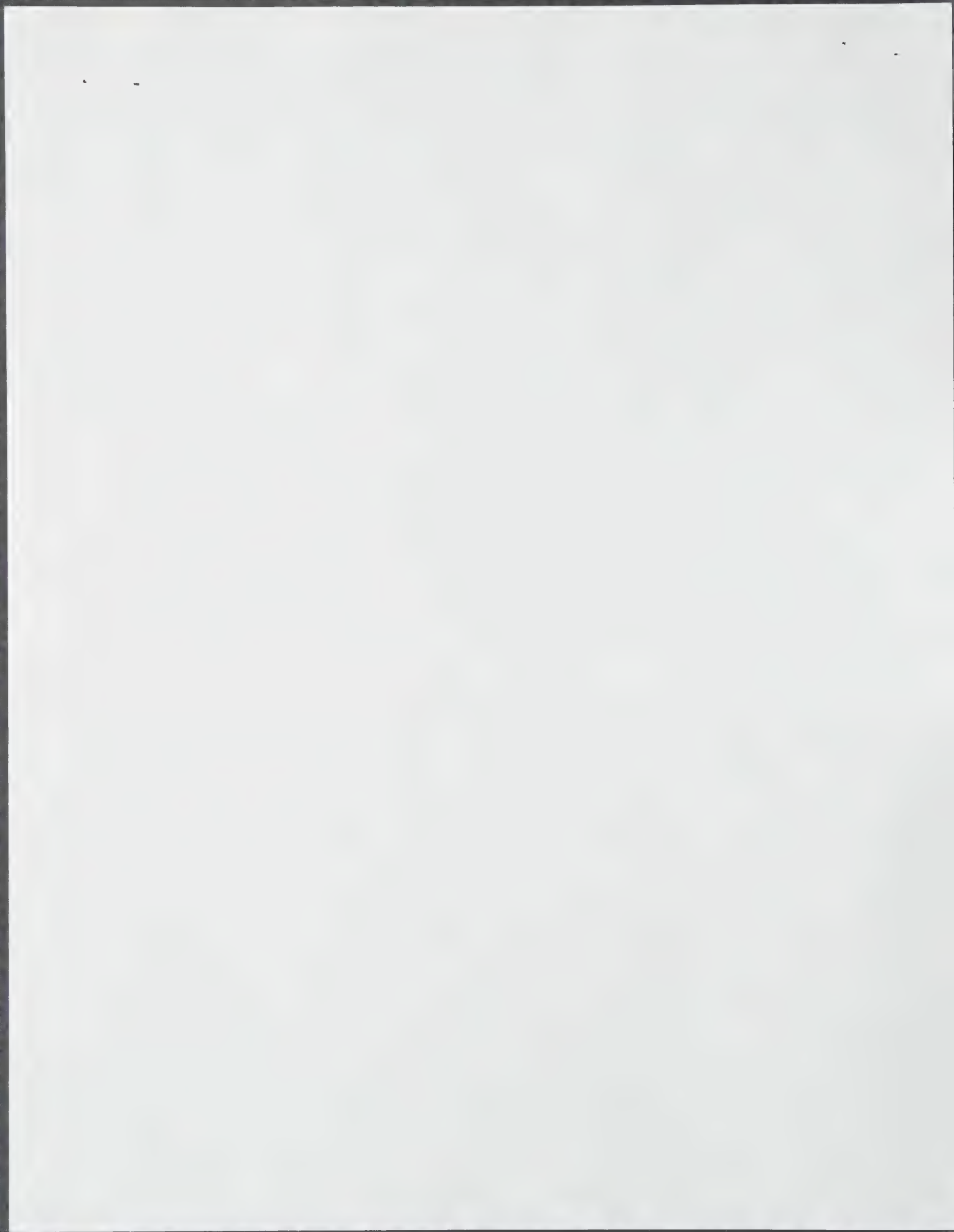
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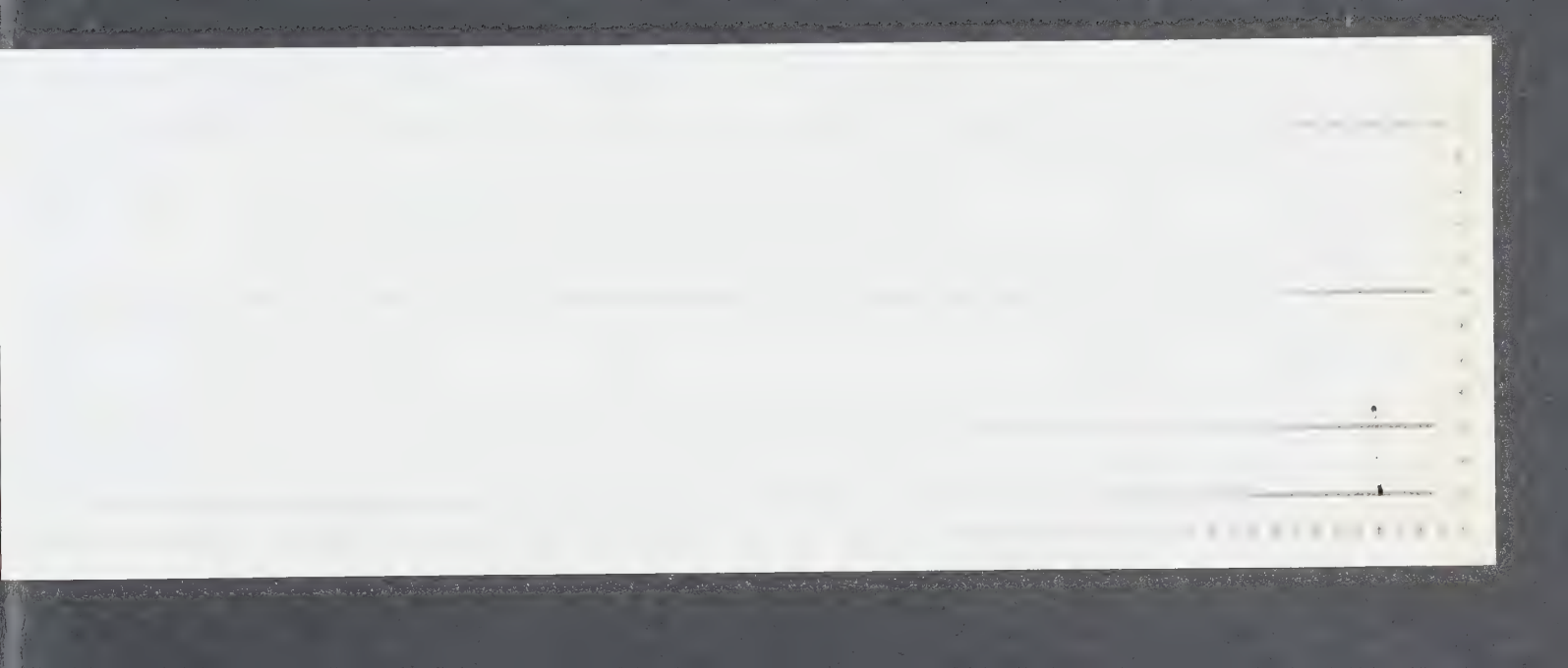
PAY TO THE ORDER OF
American Jewish Joint Distribution Committee
-Ninety Thousand and no/100 Dollars \$90,000.00
xx

M&I Marshall & Ilsley Bank
Milwaukee, Wisconsin 53202

MONEY MARKET ACCOUNT
Alfred R. Bader

⑆075000051⑆ 00300⑈08499⑈ 0183





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4/3

SMALL BUSINESS DEVELOPMENT FOR SURVIVORS

THEIR REPORT

The American Jewish Joint Distribution Committee, a national educational, cultural, and humanitarian organization of the Jewish people, announced the opening in October 1985 of the first two training centers and small business development programs established by the JDC Foundation and by a private donor. The first center is located in [illegible] and the second in [illegible].

More than 100 survivors of the Holocaust are currently being trained in the centers. The program is designed to help survivors develop their own businesses and to provide them with the necessary skills and resources. The program is a joint effort of the JDC Foundation and a private donor.

In the past few years, the JDC Foundation has been successful in providing training and support to many survivors. The program is a joint effort of the JDC Foundation and a private donor.

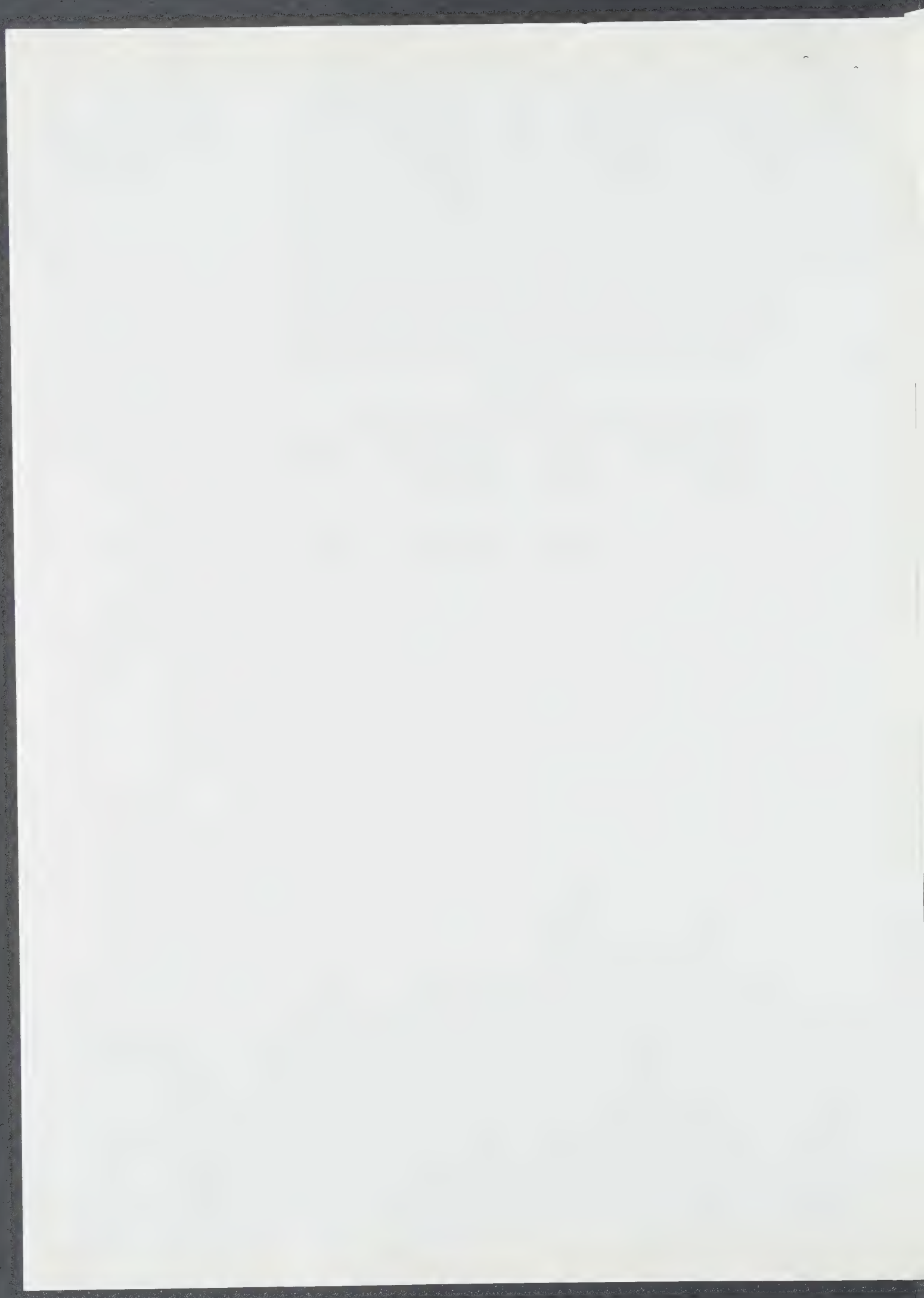
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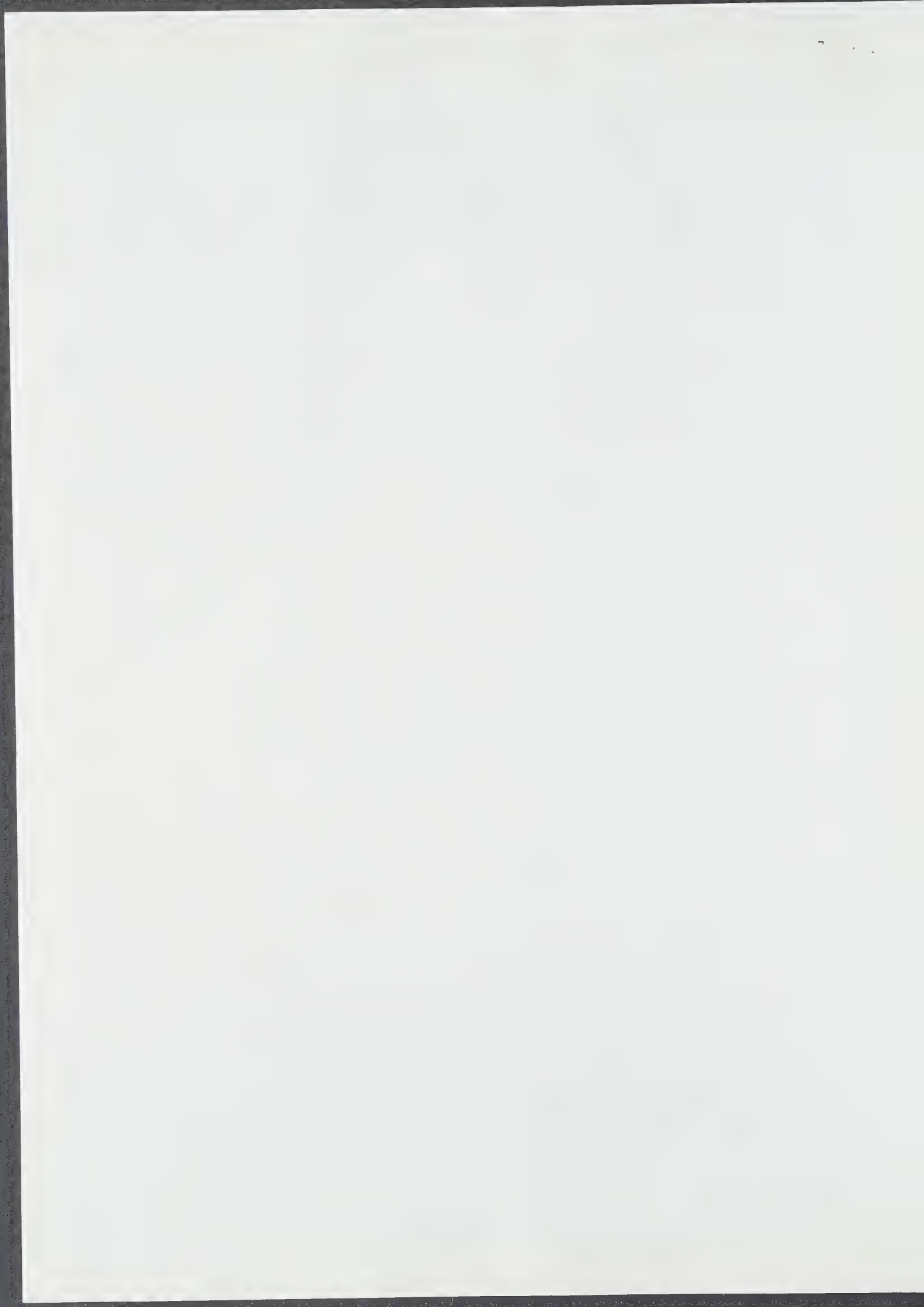
All interested parties should contact the JDC Foundation for more information. The program is a joint effort of the JDC Foundation and a private donor.



9/23

[Faint, illegible text, likely a list or report]





CRM/JHK

May 20 1996

Dr Alfred Bader
Suite 622
924 East Juneau Avenue
Milwaukee
WISCONSIN 53202, USA

**WORLD
JEWISH
RELIEF**

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
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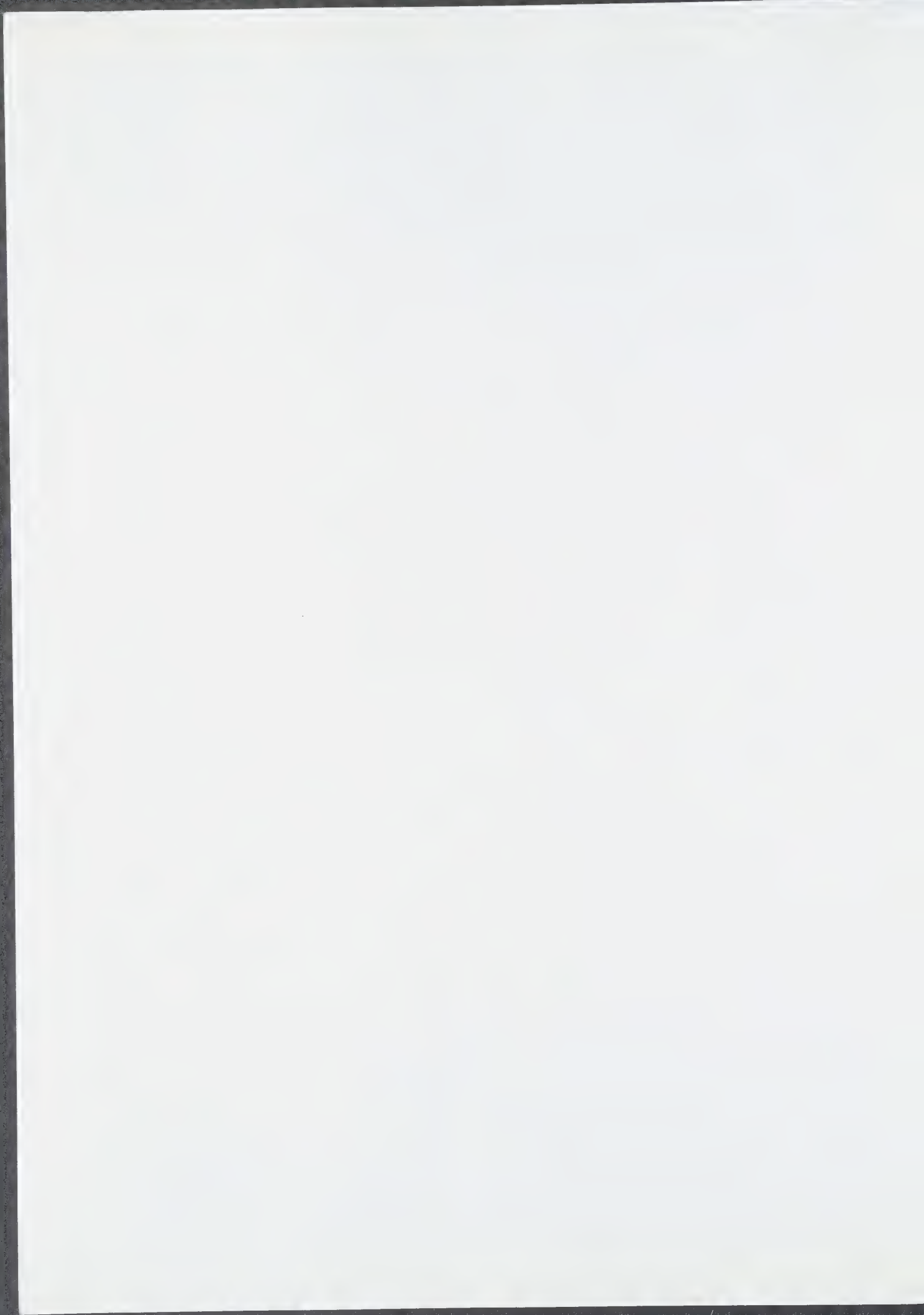
Since our last meeting and your subsequent generous contribution of \$10,000, I have spent some time addressing the problem of job creation and employment opportunities in Sarajevo. I visited the city in February, meeting with representatives of the Jewish community as well as local politicians and officials. I convened a meeting of the Sarajevo Refugees in London and a brain-storming session with them was very revealing.

The problems in Sarajevo are monumental and the challenge is to find the right point at which to meet the problem. A few weeks ago, I went to Israel to meet with JDC's Director of their Small Business Schemes. JDC established this programme in response to the large influx of Russian immigrants for whom Israel was unable to offer suitable employment. The programme was designed to seek out the entrepreneurs amongst this group and encourage them to establish their own business. The scheme has a lot to commend it.

- a) 85% of applications are successful
- b) After three years of business, they are still doing well and, indeed, are growing and employing other people.
- c) The Small Business Scheme provides training, on-going supervision and evaluation

In Sarajevo, we are dealing with a similar population group. They have no knowledge of a free enterprise system (except of the black market), the more highly skilled no longer remain in the city and, as pre-war industry was so poor, there is little incentive to restart it.

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Registered in England No. 1874886
Registered Charity No. 290767
Trading as World Jewish Relief



ALFRED BADER
2a HOLMESDALE ROAD
BEXHILL-ON-SEA, TN39 3QE

crm/sarajevo/bader2

July 5, 1996

Dear Mrs Mariner,

Re: Small Business Development in Bosnia-Herzegovina

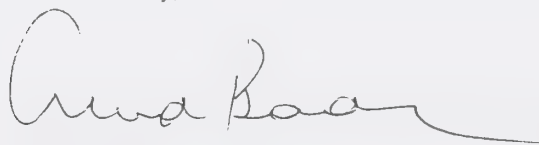
I confirm my interest in the above programme, the objectives of which are to promote entrepreneurship in a bitterly divided society and promote the advancement of democratic values.

The implementation of the project hinges on identifying key personnel and finalising the budget. At this moment in time, I am prepared to contribute a total of \$100,000 (\$10,000 of which you already hold) to enable the project to be commenced. I understand this should happen in approximately three months time and that my contribution is being matched \$ for \$ by the American Jewish Joint Distribution Committee. You have also advised that approaches are being made to Soros for a contribution to this project which may reduce the amount required from JDC and myself.

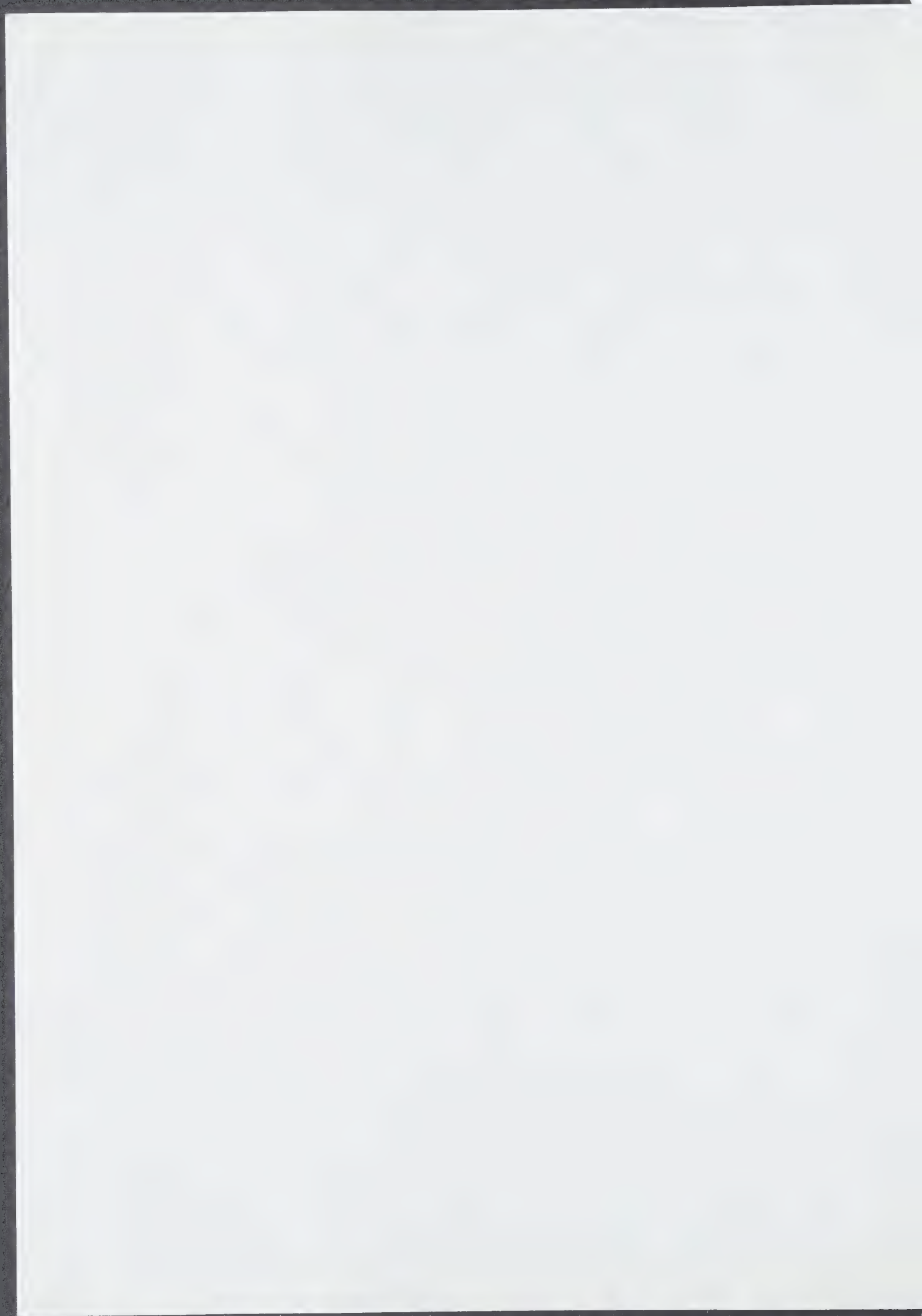
You have undertaken to visit the programme at least twice a year and will submit progress reports. If the reports prove favourable and the programme is meeting its objectives, you may approach me again for continuing support.

Thank you for requesting from the World Health Organisation a copy of their report on the Queen's University medical programme in Bosnia. I look forward to receiving a copy in due course.

Yours sincerely,

A handwritten signature in cursive script, appearing to read 'Alfred Bader', written in dark ink.

Alfred Bader





FAX TRANSMISSION

From: Warren Alexander
To: Dr Alfred Bader
Fax No: 001414 277 0709
Date: 22nd February 1996
No. of pages including this one: 1

22 LYTON HOUSE
24 GORDON STREET
LONDON W1H 0AN
TEL: 44 20121 207 2025
FAX: 44 20121 25 4910

Dear Dr Bader

I understand that the JDC have now issued their official acknowledgement of your \$10,000 donation. I trust that everything is now in order.

Cheryl Manner has just returned from a trip to Sarajevo where she had the opportunity to assess the scale of our future operations there. She spoke to Yaacov Finci about the WHO report on the Queen's University project and was told that the report has not yet been issued. As I mentioned in a previous fax, it will be sent to you, via ourselves, when it is available.

With best wishes

Yours sincerely

Warren Alexander

Mr. MANNAN
Tel: 44 20121 207 2025
Fax: 44 20121 25 4910
Name: S. Manner (page 006 of 02)

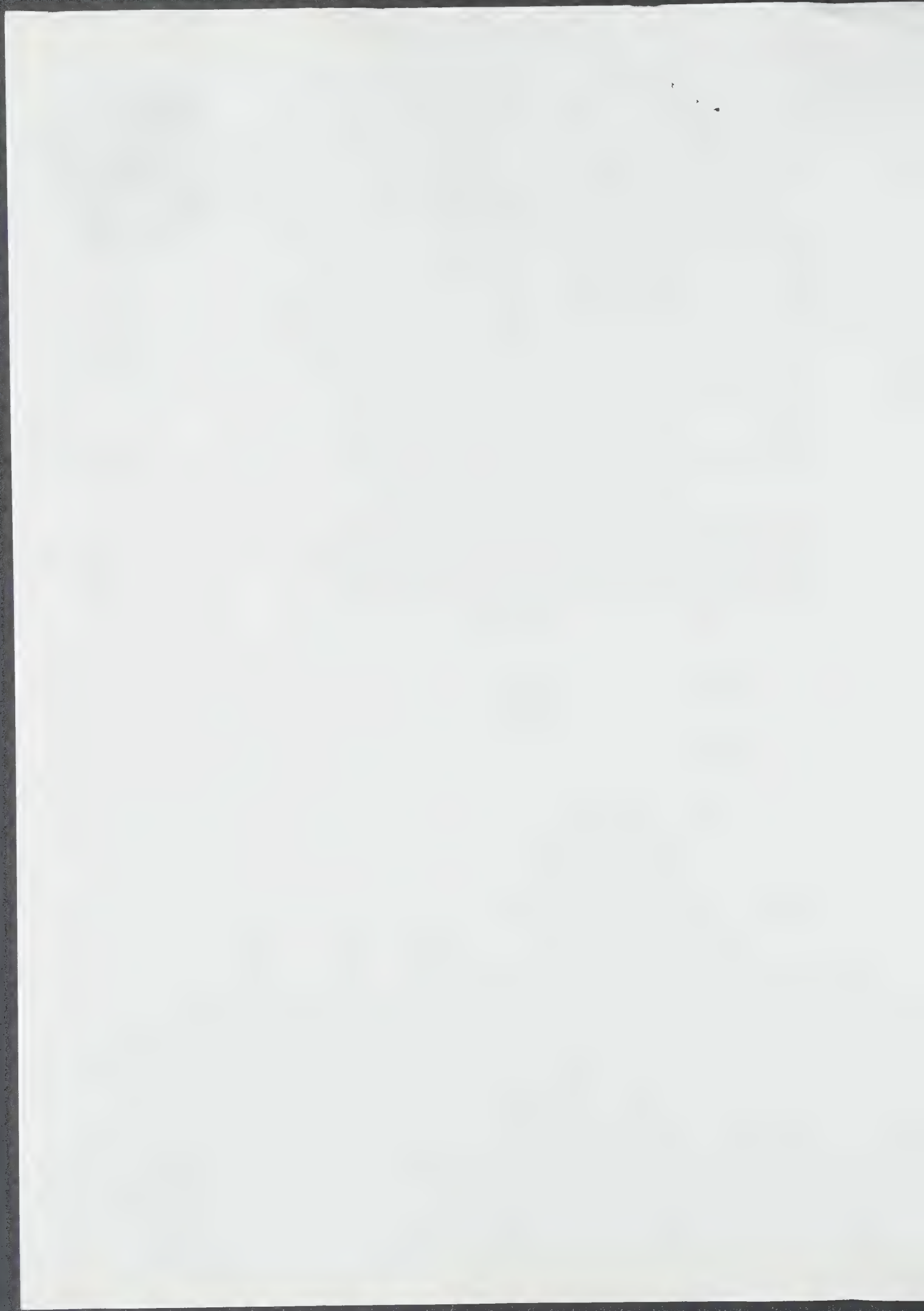
Mrs Cheryl Manner
The Chief Rabb
Cumtina Rabot of the Spanish
& Portuguese Jews Congregation
The Chairman Council of

R. N. Carvalho

Street: D. Ruben

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Registered Charity No. 290767
Trading as World Jewish Relief

Environmentally Friendly Paper





FAX FROM

DR. ALFRED BADER
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
Telephone: 414/277/0730
Fax: 414/277-0709

October 10, 1996

Page 1 of 3

To: Mrs. Cheryl R. Mariner
World Jewish Relief
Fax: 44-171-383-4810

Dear Mrs. Mariner:

I so enjoyed receiving your Fax-all except the formality of your beginning, but if you insist on calling me Dr. Bader, I will of course reply to you as Mrs. Mariner. My check to the A.J.J.D.C. for \$90,000. is going out to you by air mail today; please acknowledge safe receipt.

Some Bosnians will know that we tried to help in other ways and I still hope that someday you will be able to send me a copy of the independant report on the Queen's effort.

Incidentally, while Isabel is a Canadian, I am an American, but your comments elicited a kind note from the Canadian Ambassador to Sarajevo.

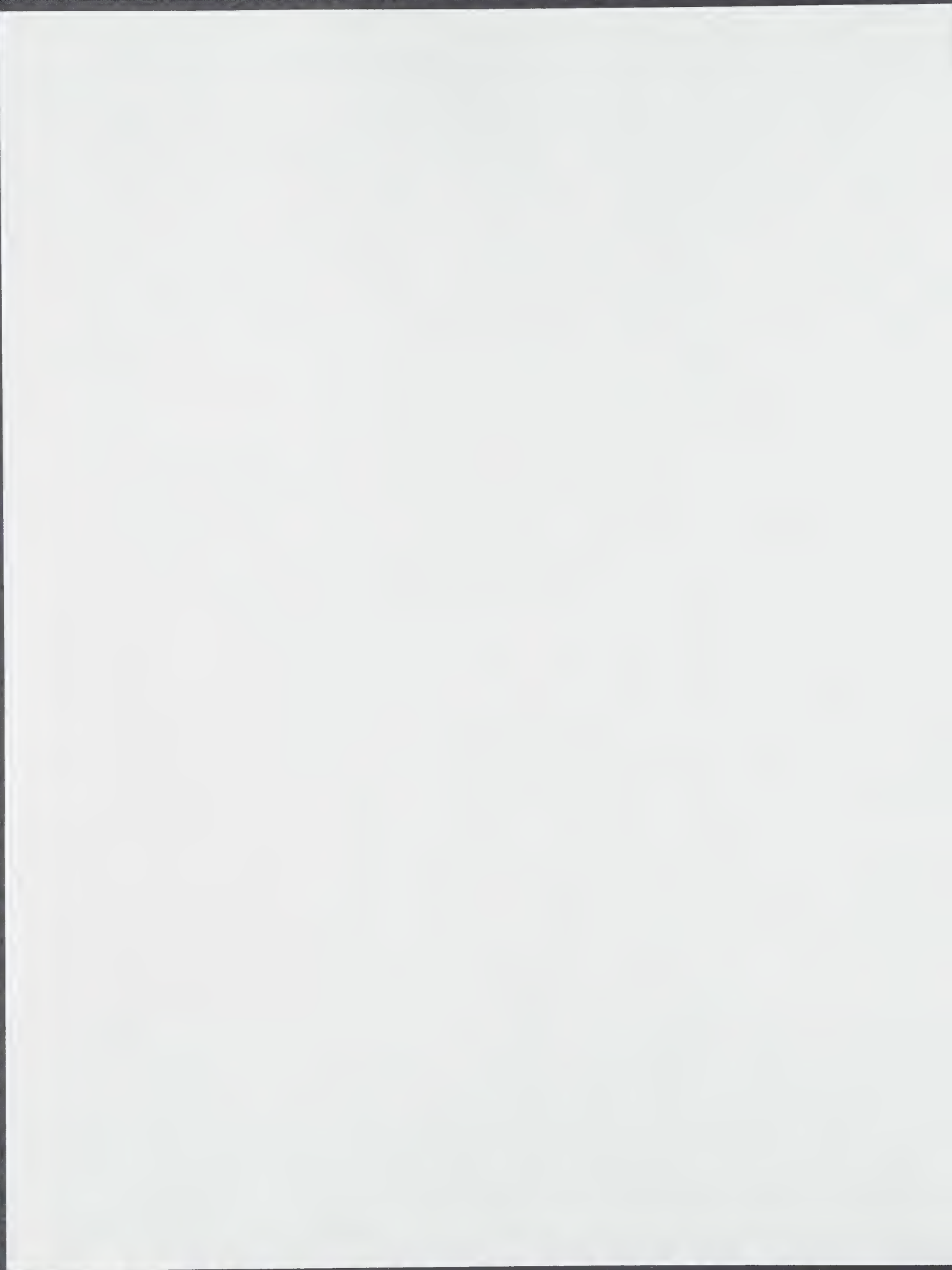
Isabel and I look forward to being in Britain from the middle of November to January 6th and of course, dear Mrs. Mariner, look forward to visiting with you.

Best personal regards,

Sincerely,

AB/lh

bc: Ralph Emanuel
Mrs. Jane Whistler
Daniel Bader



27th February 1997



Dr Alfred Bader
924 East Juneau, Suite 622
Milwaukee, Wisconsin, 53202
USA

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

Dear Dr Bader,

Enclosed is the latest report we have received from the JDC on the Sarajevo Small Business project. I hope I am not drowning you in paper and reports. If so please let me know and I will stop.

I was in Paris last weekend for a conference of the European Council for Jewish Communities. A report was given by Becca Lazarova, the vice chairman of the Bulgarian Jewish community. She spoke of how valuable the emergency food programme is and how grateful the community is for your help. Nevertheless her report was very distressing and today I spoke to Moshe Jahoda, the JDC country director, who confirmed how bad things are in the country.

Moshe told me that new government regulations will mean that those needing hospital treatment (up to now totally free) will have to provide all the drugs, medicines and dressings needed and also to pay for the "hotel" costs. This, of course, is well beyond the means of pensioners.

We all hope that the next government will be able to negotiate with the IMF and other agencies to try and restore some level of economic stability to the country and hope to the people.

With best wishes.

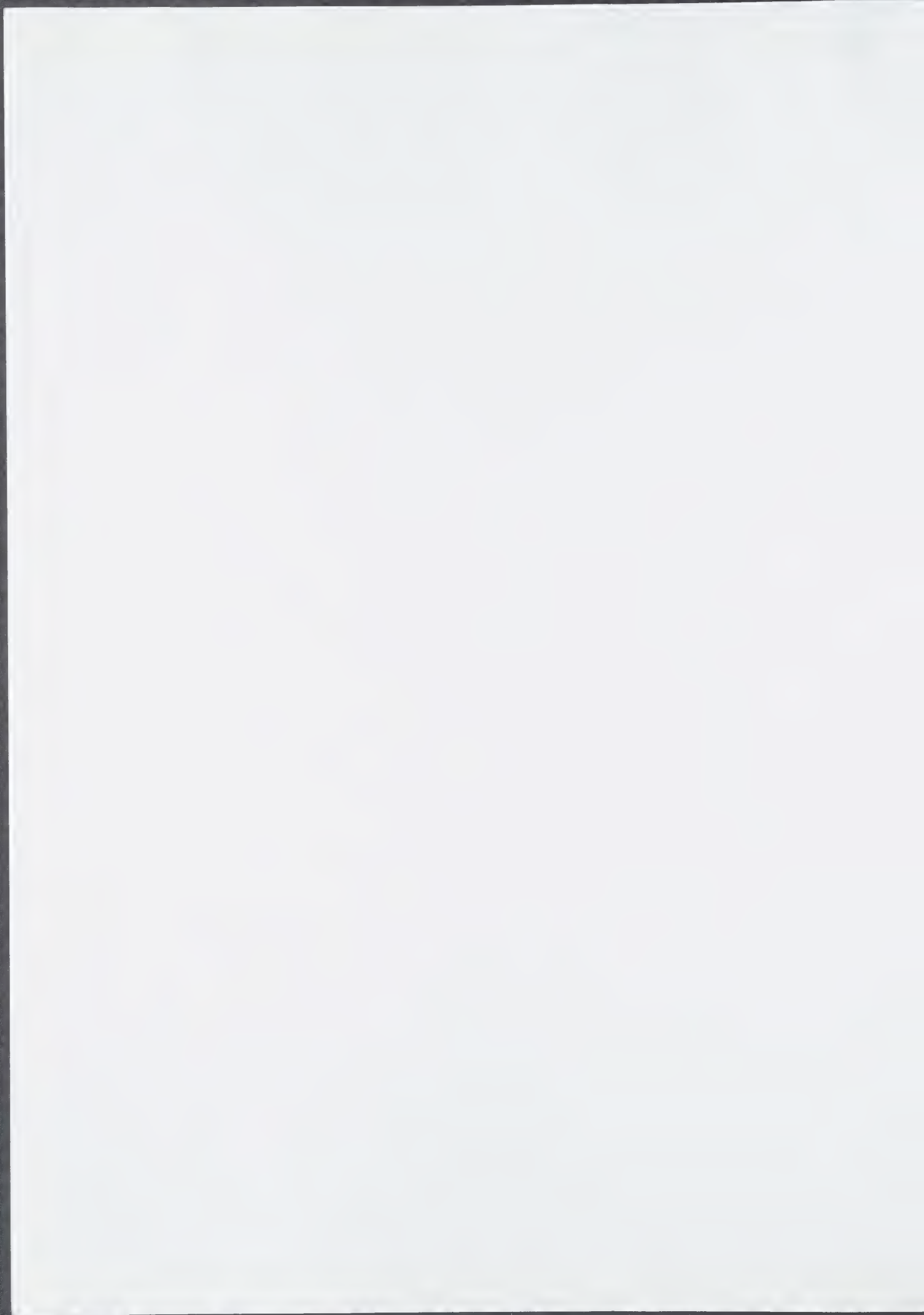
Yours sincerely,

Warren Alexander

- COUNCIL CHAIRMAN
Ashley Mitchell
- PRESIDENTS
The Chief Rabbi
Communal Rabbi of the Spanish
& Portuguese Jews
The Sephardic Community
Rabbi of London
Lord Nathan
- David Kessler
Harry Kleeman CBE
David J Lewis
Sir Claus Moser
Lord Nathan
Dame Simone Prendergast
Edmund L de Rothschild to
Kenneth D Rubens
- PATRONS
Sir David Alliance
Michael Bennett
Michael Bradfield
Dr David Cohen
Janet Cohen JP
Jack Dellal
Peter Held
Harry Kleeman CBE
David J Lewis
Jack Lunzer
Paul Marber
Olive Marks
Ashley Mitchell
Dame Simone Prendergast
Dr Peter R
Edmund L de Rothschild to
Kenneth D Rubens
Andy Rubin
R. Stephen Rubin
Samuel Sebba
Peter Strauss
Charles Teatler
Vera Trevis
- MARKETING DIRECTOR
Warren Alexander
- CAMPAIGN DIRECTOR
Eli Benson
- DIRECTOR JEWISH
REFUGEES COMMITTEE
Luisa Biasiolo
- EXECUTIVE DIRECTOR
INTERNATIONAL
Cheryl Mariner

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World Jewish Relief
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Registered Office
Registered in England No. 1874486
Registered Charity No. 25767
Trading as World Jewish Relief

Help save Jewish lives



The American Joint Distribution Committee

33, rue de Miromesnil, 75008 Paris – Tél. : 44 51 64 00 – Fax: 44 51 64 10 – E Mail : 522-2137@mcimail.com

President
Amb. Milton A. Wolf

Executive Vice-President
Michael Schneider

24 February 1997

Mr. Ashley Mitchell, Chairman
Mr. Warren Alexander, Marketing Director
WORLD JEWISH RELIEF
Drayton House - 30 Gordon Street
LONDON WC1H 0AN - U.K.

Re : Entrepreneurship Project - Region of Bihac

Dear Gentlemen,

We have been invited by Mrs. Zsuzsanna Hargitai, Deputy Resident Representative for EUROPEAN BANK for Reconstruction & Development in Sarajevo, to extend the Sarajevo Entrepreneurship Project to the region of Bihac in the North-West area of Bosnia-Herzegovina.

Please, find attached, for your information and for Dr. Alfred Bader, the relevant documents :

- * Mrs. Z. Hargitai's letter of 5 February
- * JDC's response of 14 February
- * The Concept Paper and our cover letter dated 19 February.

Best regards.

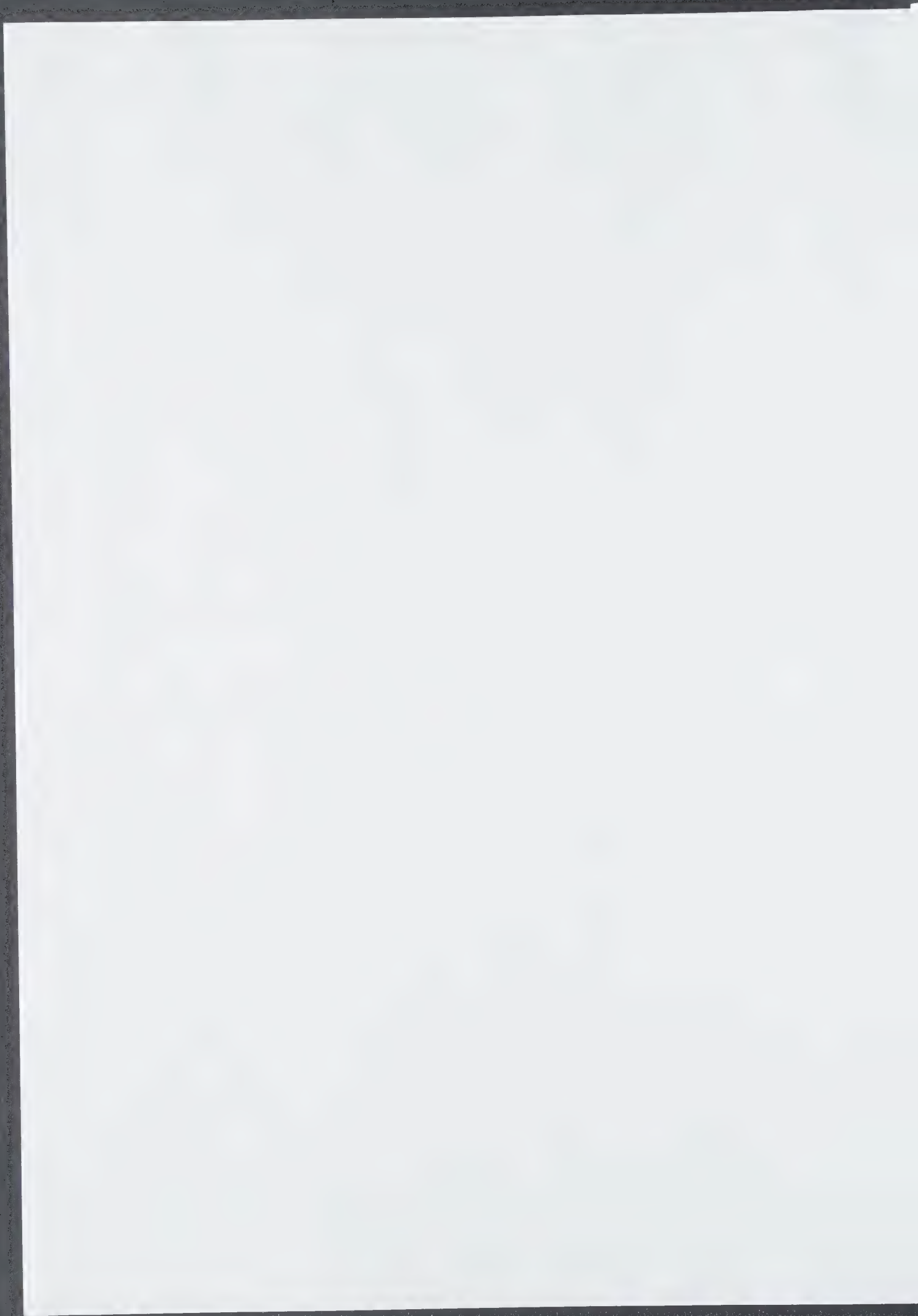
Sincerely yours,




Yechiel Bar-Chaim

Encls.

The Joint Distribution Committee receives its funds chiefly from American Jewry through the United Jewish Appeal. The JDC also receives smaller amounts from the Central British Fund World Jewish Relief, Canadian Federations via United Israel Appeal of Canada, and communities in South America, South Africa and Europe.



The American Joint Distribution Committee

33, rue de Miromesnil, 75008 Paris – Tél.: 44 51 64 00 – Fax: 44 51 64 10 – E Mail: 522-2137@mcimail.com

President
Amb. Milton A. Wolf

Executive Vice-President
Michael Schneider

19 February 1997

Ms. Zsuzsanna Hargitai
Deputy Resident Representative
EUROPEAN BANK FOR RECONSTRUCTION & DEVELOPMENT
4 Obala Kulina Bana
71000 SARAJEVO - BiH
Fax (387-71) 667 950

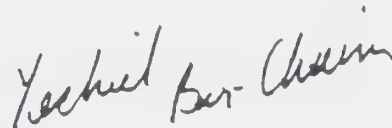
Dear Zsuzsanna,

I am pleased to send you the attached Concept Paper for
Entrepreneurship and Small Business Development in the Region of Bihac,
Bosnia-Herzegovina.

I am also pleased to let you know that Shauli Dritter will be coming with
me to our meeting in Bihac. From there, he will continue on to Sarajevo while
I return to Paris.

Best regards.

Sincerely yours,



Yechiel Bar-Chaim
JDC Country Representative
for Bosnia-Herzegovina

cc : Jacob Finci
Shauli Dritter

Att : 12-page Concept Paper.

The Joint Distribution Committee receives its funds chiefly from American Jewry through the United Jewish Appeal. The JDC also receives smaller amounts from the Central British Fund, World Jewish Relief, Canadian Federations via United Israel Appeal of Canada, and communities in South America, South Africa and Europe.

(ref: jlc)



European Bank
for Reconstruction and Development

TO: The American Joint Distribution
Committee

FAX No: 00 33 1 44 51 64 10

ATTN: Yechiel Bar-Chaim

FROM: Zsuzsanna Hargitai

REPLY TO FAX No: + 387 71 667 950

DATE: 5 February 1997

No. OF PAGES: 1
(including cover page)

MESSAGE:

Dear Yechiel,

Thank you very much for your kind fax. I look forward to seeing you in Sarajevo in April and to continue our contacts and, hopefully, co-operation. I'll be in London from 7 to 13 February and in Courchevel (not yet deserved holiday) from 22 February to 3 March. Otherwise, I can be found steadily in Sarajevo.

I visited Bihac region last week and found strong support for microbusiness. It appears that my colleagues both at the EBRD and at IFC agree that the Bosnia and Herzegovina Microcredit Bank could start its activities in Bihac - I hope in June the latest. The kantonal government would be happy to provide office premises which cuts our start-up costs. I have also found understanding and support from the European Commission as far as the provision of a DEM 6 mn debt-funding for the microcredit bank is concerned.

The kantonal government would wholeheartedly welcome your courses and is ready to provide lodging and food for any expat instructors as well as premises to hold the courses and local experts for the legal and banking parts. They have even expressed their willingness to provide some funds (!) for the courses, particularly if a 'training of trainers' course could be organised as well.

I would be very keen on seeing the courses there as soon as feasible, as they will provide good clients for the microcredit bank.

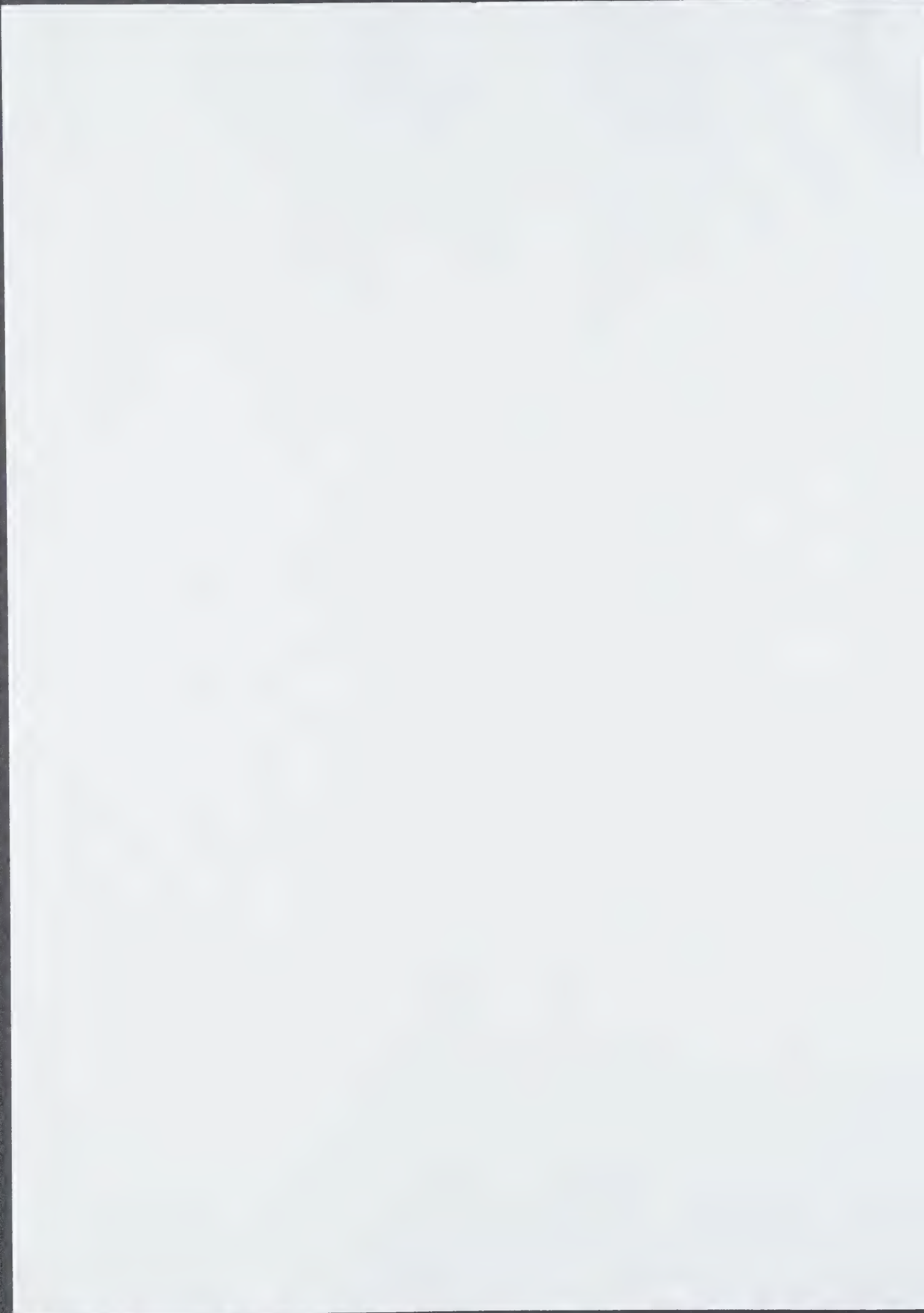
Please let me know how best we could advance this project.

Warm good wishes,


Zsuzsanna Hargitai

Deputy Resident Representative

The contents of this facsimile are: (i) confidential; (ii) for the use only of the recipient(s) named above; and (iii) may be protected by legal privilege or other applicable law. If you are not the intended recipient do not read, copy, distribute, disclose or retain this facsimile for any purpose, and please notify us immediately.



The American Joint Distribution Committee

33, rue de Miromesnil, 75008 Paris – Tél.: 44 51 64 00 – Fax: 44 51 64 10 – E Mail: 522-2137@mcimail.com

President
Amb. Milton A. Wolf

Executive Vice-President
Michael Schneider

14 February 1997

Ms. Zsuzsanna Hargitai
Deputy Resident Representative
EUROPEAN BANK FOR RECONSTRUCTION & DEVELOPMENT
4 Obala Kulina Bana
71000 SARAJEVO - BiH
Fax (387-71) 667 950
+ copy to London Office - Fax (44-171) 338 6100

Dear Zsuzsanna,

What a stroke of good fortune that Jacob Finci and I were able to meet with you in London! We would be delighted to explore with your help the possibility of promoting entrepreneurship in the Bihac Region. Please expect to receive in a few days a concept paper.

As agreed I will plan to come to Bihac together with one or two Bosnian colleagues from the Sarajevo Small Business Development Center on March 13th to explore the proposed entrepreneurship initiative with you and local Bosnian officials. I would plan to spend the night in Bihac and return to Zagreb the next morning.

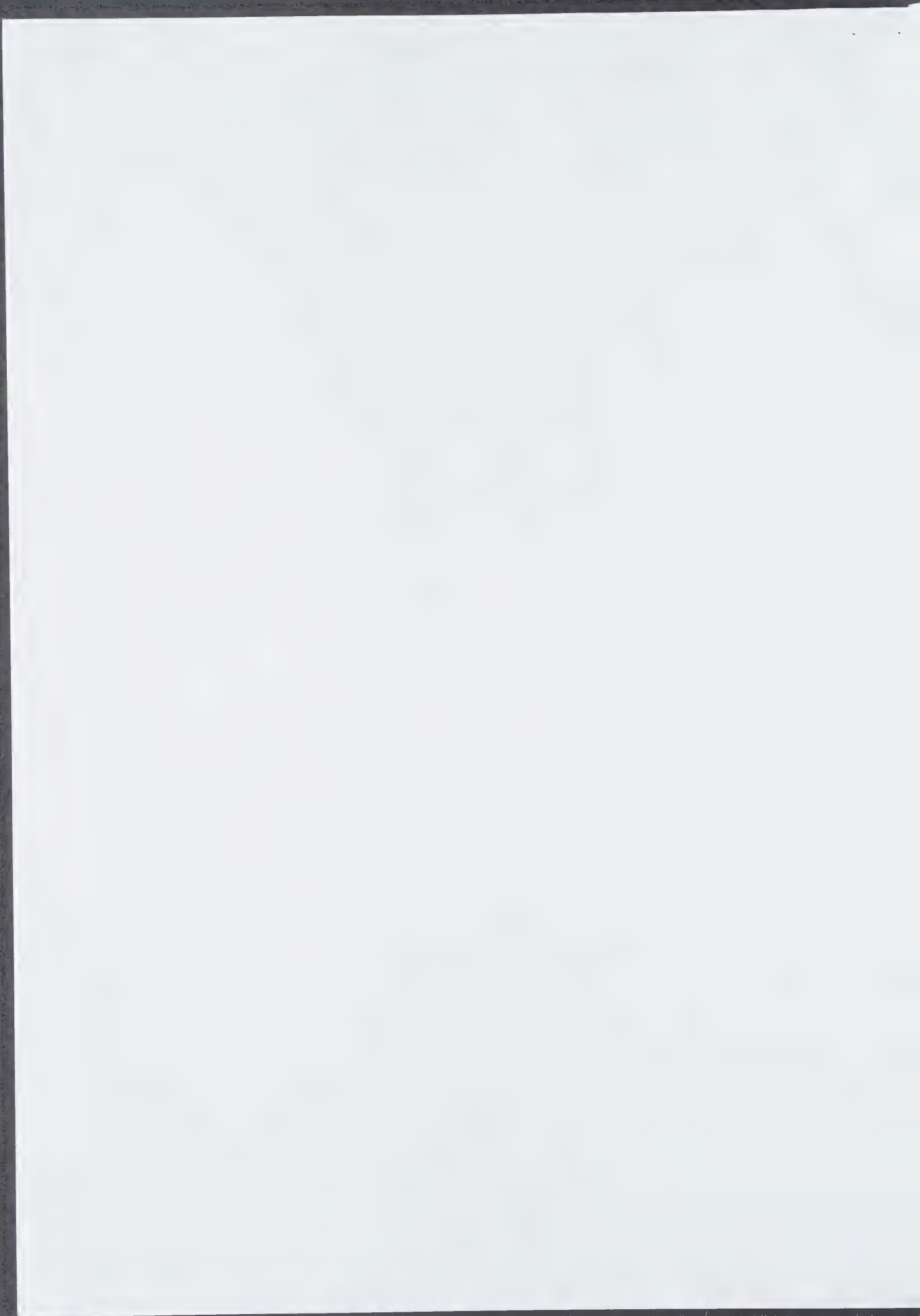
1. Gathering Background Information

To help all of us refine our thinking, we will need further information about the following elements. Whatever can be gathered before the 13th would help:

a. A brief, point-by-point analysis of the current economic situation in the Bihac region: strengths and weaknesses, the market potential, the current business environment, employment....

b. A description of the population of the region: the situation of the refugees, levels of education and the employment skills available.

c. The pool of candidates for training in entrepreneurship: the probable target population, their previous knowledge or business experience, their availability for training.



d. The availability of local teachers and small business consultants from the Bihac Region itself.

e. Access to capital and credit now and as part of the EBRD plan.

2. Exploring Different Possible Solutions

The consultations in Bihac would enable us to see what kind of program would best meet the needs. We would need to review carefully :

a. The scope, content, and duration of the training desired,

b. The involvement of teachers and consultants from abroad or from Sarajevo,

c. The possible link up with the Sarajevo Small Business Development Center,

d. The budget and timetable

e. The interaction with the prospective loan fund.

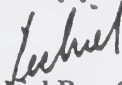
3. Logistics

For any program to be implemented we would need an office and classroom appropriately equipped. We would also need help with the transport and lodging of persons coming from outside the region. A local project director and assistant would also be employed as part of any proposal.

Concerning my own visit, I would welcome your advice as to how to come from Zagreb to Bihac, whether any visa would be required to enter Bosnia at the Bihac check-point, what transportation, accommodations, and the like could be arranged.

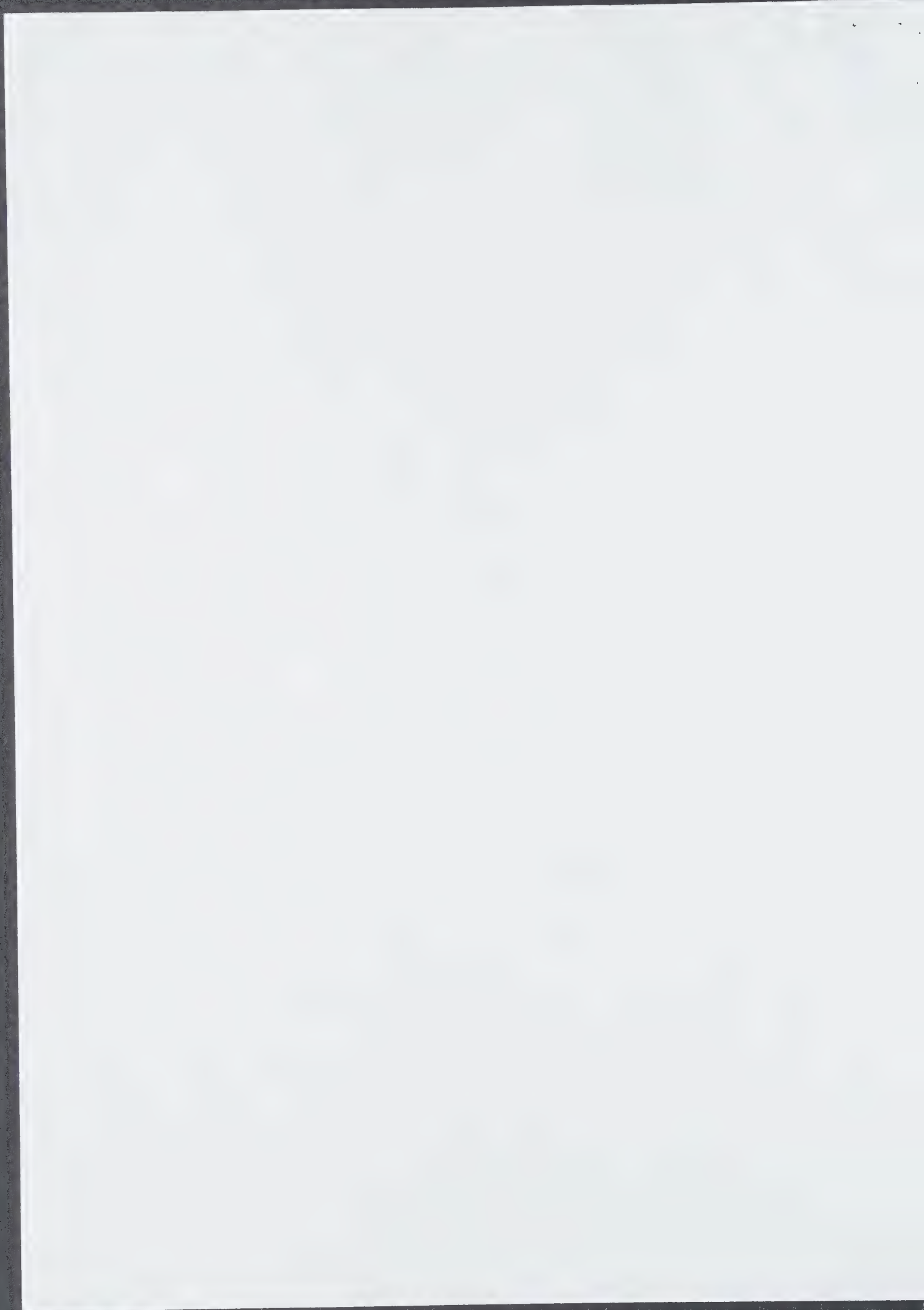
Look forward to our further cooperation.

Sincerely yours,



Yechiel Bar-Chaim,
JDC Country Representative
for Bosnia-Herzegovina

cc: Jacob Finci



**ENTREPRENEURSHIP
&
SMALL BUSINESS DEVELOPMENT
IN THE REGION OF BIHAC - BOSNIA-HERZEGOVINA**

**A CONCEPT PAPER PREPARED AND SUBMITTED BY :
THE SARAJEVO SMALL BUSINESS DEVELOPMENT CENTER(*)**

19 February 1997

(*) The Sarajevo Small Business Development Center is sponsored by a working coalition of the following organizations:

- * The American Jewish Joint Distribution Committee (JDC);
 - * La Benevolencija;
 - * The Soros Open Society Foundation (Bosnia-Herzegovina);
- and
- * World Jewish Relief (U.K.)

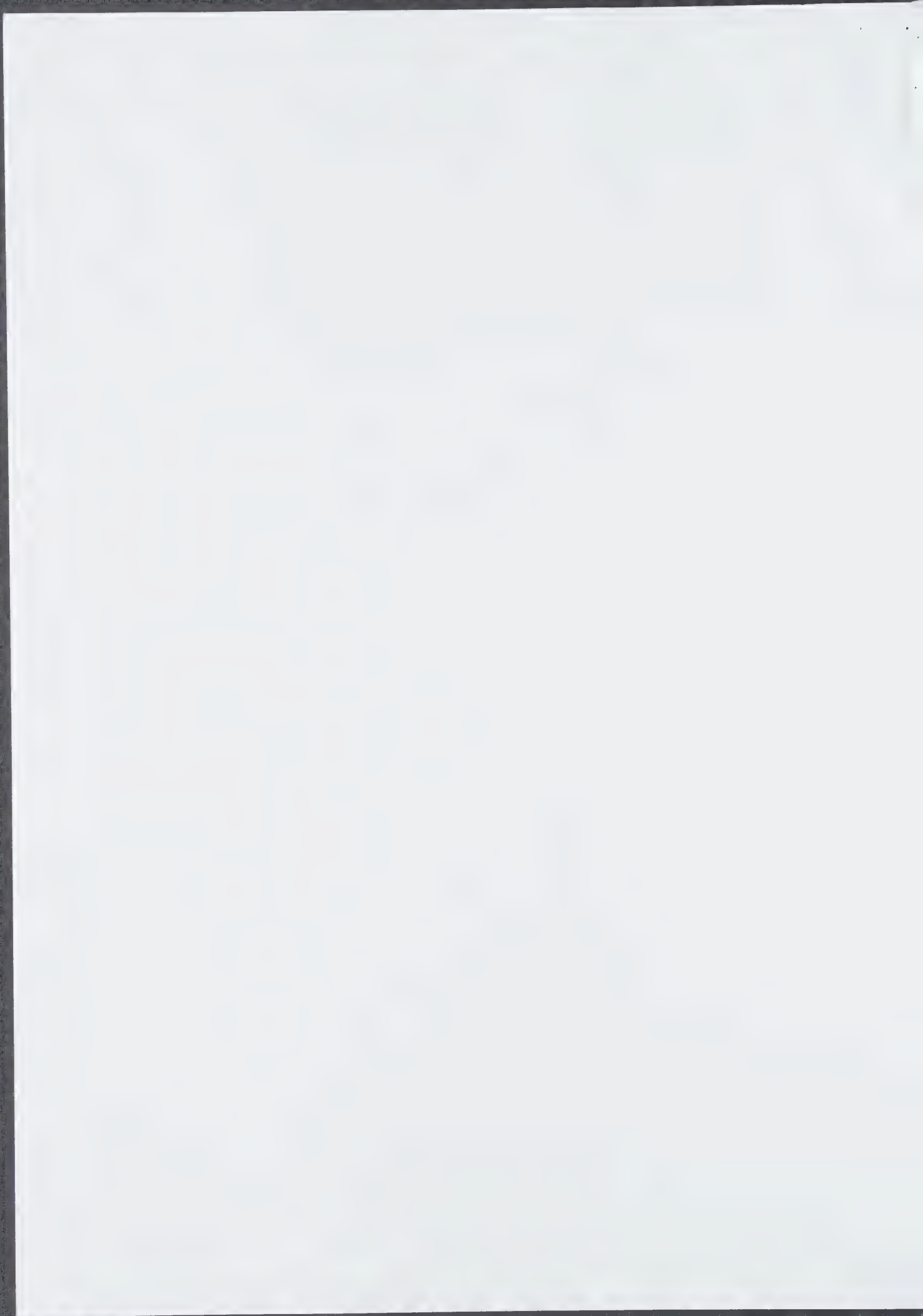
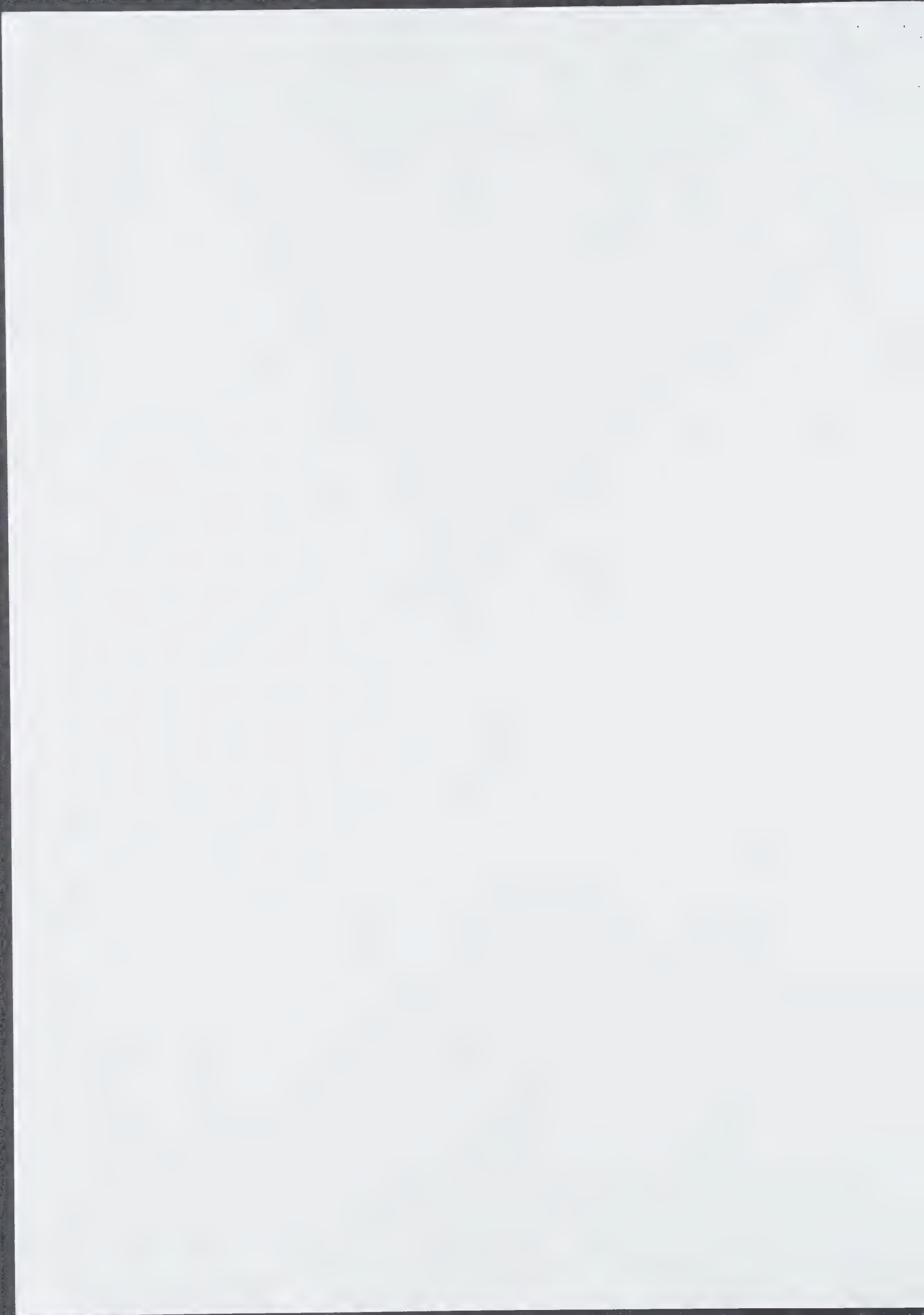


TABLE OF CONTENTS

I.	<u>THE IMPORTANCE OF ENTREPRENEURSHIP KNOW-HOW</u>	3
	A. Entrepreneurship as a Partial Solution to the Present Economic Crisis	3
	B. Why Special Training is Required	3
	C. Learning as a Necessary Complement to Loaning	4
	D. Entrepreneurship as a Way Forward for Individuals and Societies	4
II.	<u>THE PROGRAM TO BE EXPLORED IN BIHAC</u>	4
	A. Training in Entrepreneurship	5
	B. Small Business Development Center (Mentoring)	6
	C. Loan Fund for Micro-Enterprises	7
III.	<u>HOW THE PROJECT WOULD BE IMPLEMENTED</u>	7
	A. Choosing the Target Population	7
	B. Project Management	7
	C. Sustainability	8
IV.	<u>WHAT THE PROJECT WOULD COST</u>	9
V.	<u>THE PROJECT MANAGEMENT TEAM</u>	9
	A. The American Jewish Joint Distribution Committee	9
	B. La Benevolencija	10
	C. The Soros Open Society Fund	10
	D. World Jewish Relief (U.K.)	10
	<u>BUDGET FORMAT</u>	
	First year budget in DM (2 pages)	11+12



I. THE IMPORTANCE OF ENTREPRENEURIAL KNOW-HOW

A. Entrepreneurship as a Partial Solution to the Present Economic Crisis

For Bosnia-Herzegovina as a whole and for the Bihac Region in particular to emerge from its current economic morass will require solutions which go beyond conventional government-centered formulas. Whatever the role the state retains for itself, the challenges are such that they demand far-reaching changes in the pre-war system of economic organization.

In many countries around the world, especially those which have recovered from war and civil strife, small private businesses and entrepreneurship have often shown the way forward by creating jobs and offering hope and opportunity to wide sections of the population.

Yet any transition — even a partial one — to a privatized, entrepreneurial economy will necessitate a major change in attitudes as well. Respect for individual initiative, achievement, and responsibility will take a more important place in society. Citizens will need to acquire the skills and behavior of private enterprise, talents which not highlighted under the previous version of socialism.

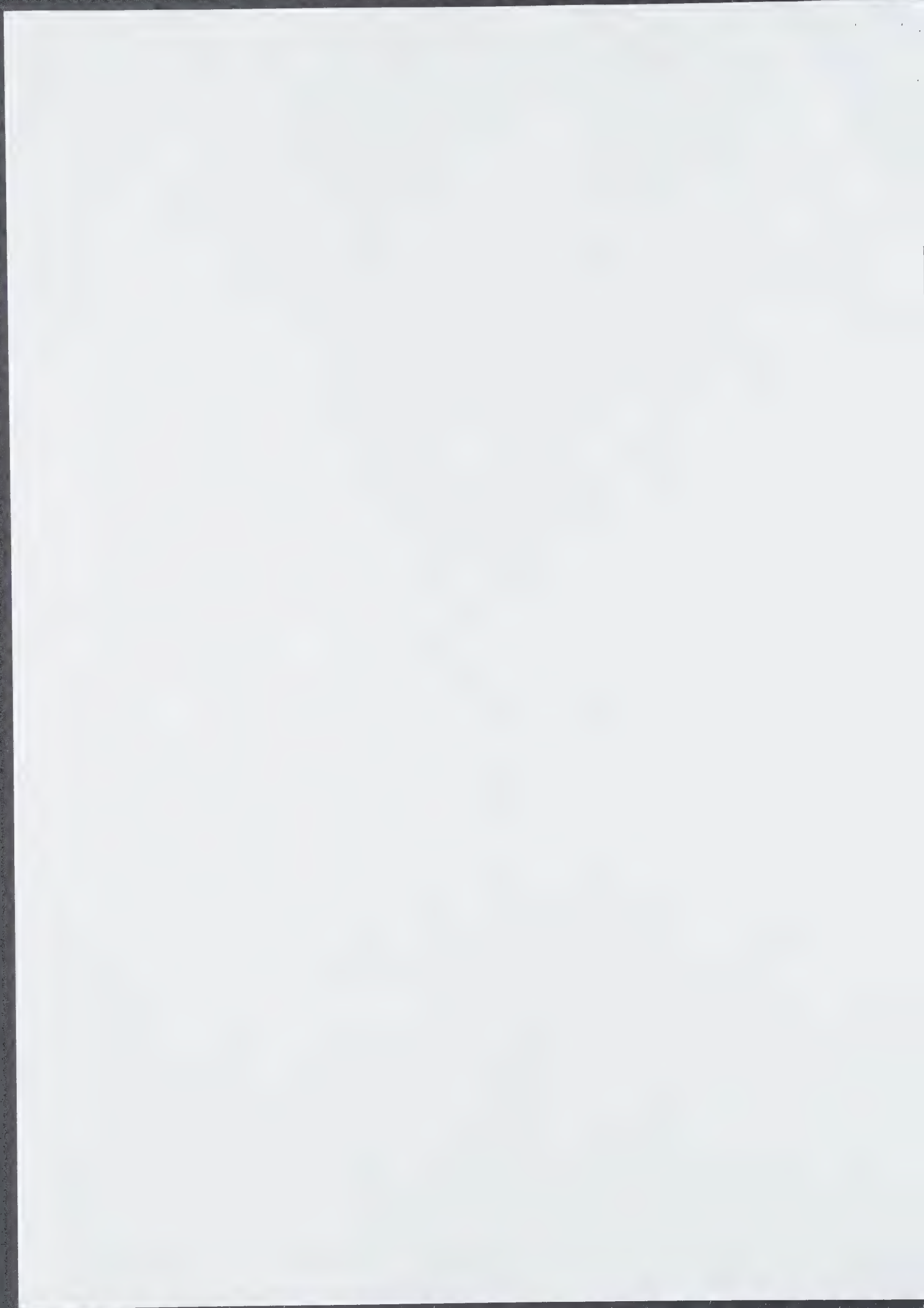
B. Why Special Training is Required

In the other formerly Socialist countries of Central and Eastern Europe entrepreneurship has emerged without the benefit of specialized training. But there potential entrepreneurs enjoyed advantages not available to would-be small businessmen in Bosnia-Herzegovina:

* Elsewhere entrepreneurs exploited the latent potential of existing state-owned businesses. After the war many of these formerly state-owned businesses have been reduced to shells and their privatization has hardly begun.

** In countries like the Czech Republic, Hungary, Poland and even Russia, the new entrepreneurs were able to tap into hidden consumer resources, i.e., the “forced savings” of citizens who hoarded foreign currency assets in an economy in which there was little worth buying. These resources have been exhausted in Bosnia-Herzegovina by the years of siege and war.

*** After the fall of Communism in these other countries, local initiative was also spurred by foreign firms keenly interested in investing in the emerging markets of Eastern Europe. At present Western firms are still reluctant to invest in Bosnia-Herzegovina.



**** Trained and skilled persons whose origins may have been Czech, Hungarian, Polish, or Russian came "home" from abroad with capital and business ideas to develop. In Bosnia-Herzegovina the war-induced brain-drain has cost the country many of its most enterprising citizens.

Thus none of the conditions which helped other formerly Socialist economies make the transition to private enterprise exist today in post-war Bosnia-Herzegovina. With a reformed banking structure still to be created, access to credit has also become a primary issue.

C. Learning as a Necessary Complement to Loaning

There is a tendency to look to micro-lending as a quick and even easy road to success, as if just making credit available to would-be businessmen or women were enough. But no business can succeed if the entrepreneur lacks the talent and the know-how to manage it. A business plan is to a new venture as a road map is to driving.

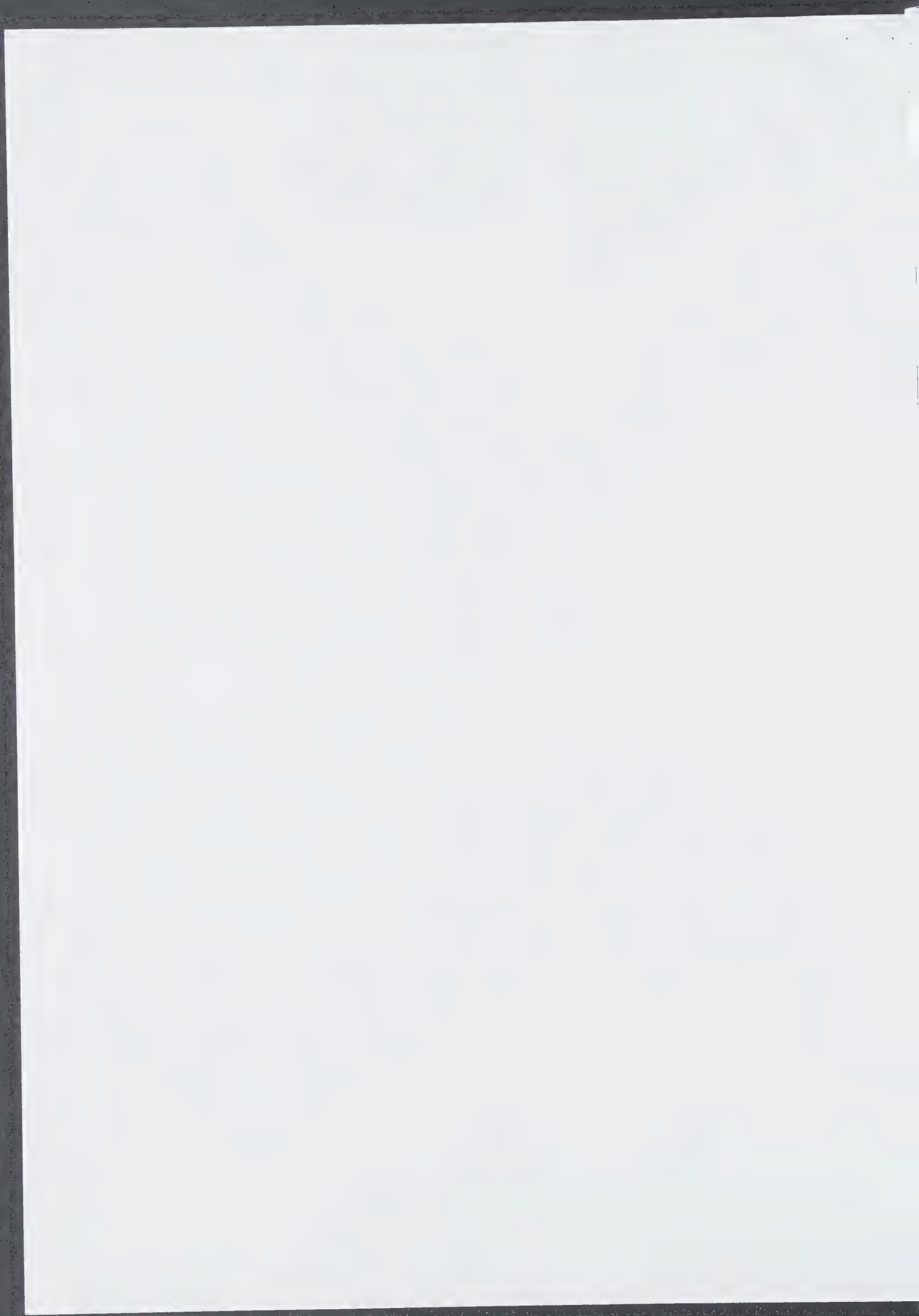
If bank credit does become available for micro-enterprises in the Bihac Region, local small businessmen will have an even greater need to master the skills of modern management. They will need easy access to the advice of experienced mentors and consultants in order to avoid the severely high rates of failure which usually characterize new enterprises. Lending institutions should be the first to ensure that local entrepreneurs are trained and mentored. Otherwise scarce credit resources will go for nought.

D. Entrepreneurship as a Way Forward for Individuals and Societies

To promote entrepreneurship is also to advance democratic values. Individual initiative and responsibility are core elements in the development of both private enterprise and democracy. Thus enabling individuals of all ethnic and political groups to gain access to economic resources and pursue private business ventures is vital part to all hopes for building a democratic society.

II. THE PROGRAM TO BE EXPLORED IN BIHAC

The founders and sponsors of the Sarajevo Small Business Development Center are ready to explore the establishment of a non-sectarian training and technical assistance program for small business development in the Bihac Region. The program would comprise Entrepreneurship Training (courses in small business planning, management, finance and marketing) and a Small Business Development Center to mentor individuals seeking to establish or improve their own business .



The proposal would be based on JDC's successful experience in setting up such programs in Israel (where 26 centers now operate), Argentina, and most recently Sarajevo. We have found that by enhancing the skills and management abilities of entrepreneurs, such a program can make micro-lending more effective and otherwise reduce the often devastatingly high rate of small business failure.

The exact scope, format, and funding of such a program remains to be discussed, but certain elements can be identified.

A. Training in Entrepreneurship

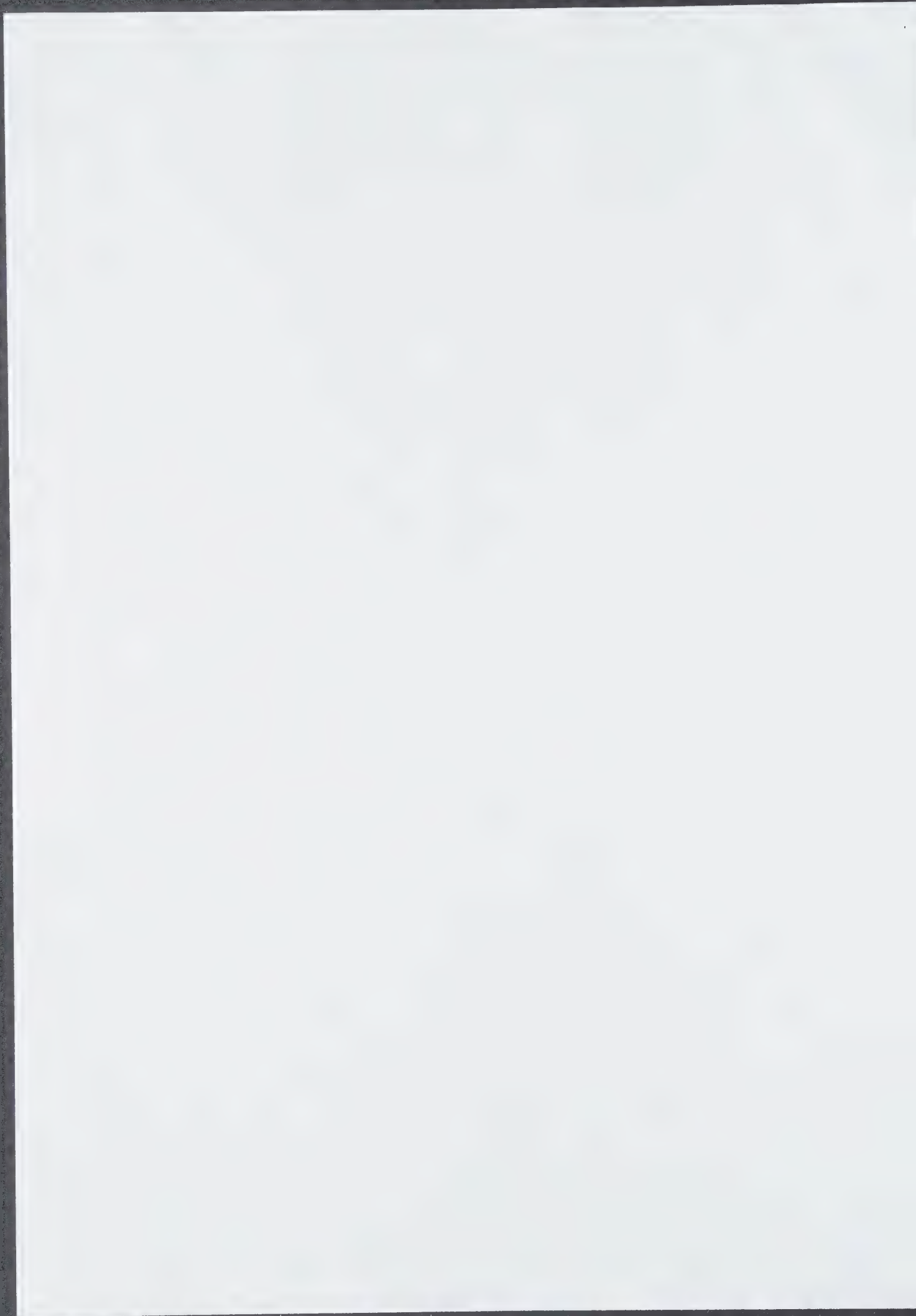
The practical business training program to be proposed has been tested and proven to be effective with a wide variety of target populations. The training differs from the usual academic approach which tends to be more theoretical and appropriate for employees in larger firms and students wishing to find jobs abroad. The content focusses on the actual skills needed to begin and develop a small business.

Moreover, our experience has shown that training in the classroom needs to be followed by professional mentoring: helping graduates prepare business plans, apply for loans, and overcome the initial difficulties of starting a new business. Such mentoring strengthens the chances for new businesses to succeed and helps fledgling entrepreneurs mature.

Each class would comprise up to 25 students. Such a class is small enough to permit teacher-student interaction. (Student participation in the classroom is a key element in the teaching method adopted here). At the same time the class is large enough to be economically viable for the program. The number of such courses taught at any given time and the length of the overall program would be adapted to local needs. In Sarajevo two parallel courses are given morning and evening each month.

The Sarajevo Entrepreneurship Training Program began last October. Two teachers from abroad covered 60% of the program with local experts handling the rest. Now one foreign teacher is responsible for only about a third of the instruction. The appropriate mix of expatriate and local teachers for such a program in Bihac --- and the possibility that Bosnian teachers might need to be recruited from outside the region --- is one issue to be explored during the upcoming visit.

The content and format of the Entrepreneurship Training Program would be based on the successful model program already tested through ten courses already given in Sarajevo since October, 1996 to more than 225 potential entrepreneurs. The proposed curriculum would include:



<u>TOPIC</u>	<u>HOURS</u>
* Introduction to Entrepreneurship	4
* Business Environment	6
* Marketing	6
* Accounting Practices	8
* Business Planning	8
* Analyzing Financial Reports	4
* Insurance	2
* Case Studies	6
* Human Resources Management	4
* Legal Matters	6
* Sources of Finance	2
* Course Summary	4
TOTAL	60 HOURS

In each course the students (candidate entrepreneurs) are asked to evaluate in detail the quality of each individual teacher and the appropriateness of the course content. After five months of teaching in Sarajevo the satisfaction level is above 8.5 on a ten point scale.

A course textbook in Bosnian covering these subjects is now being prepared by the Sarajevo Small Business Development Center.

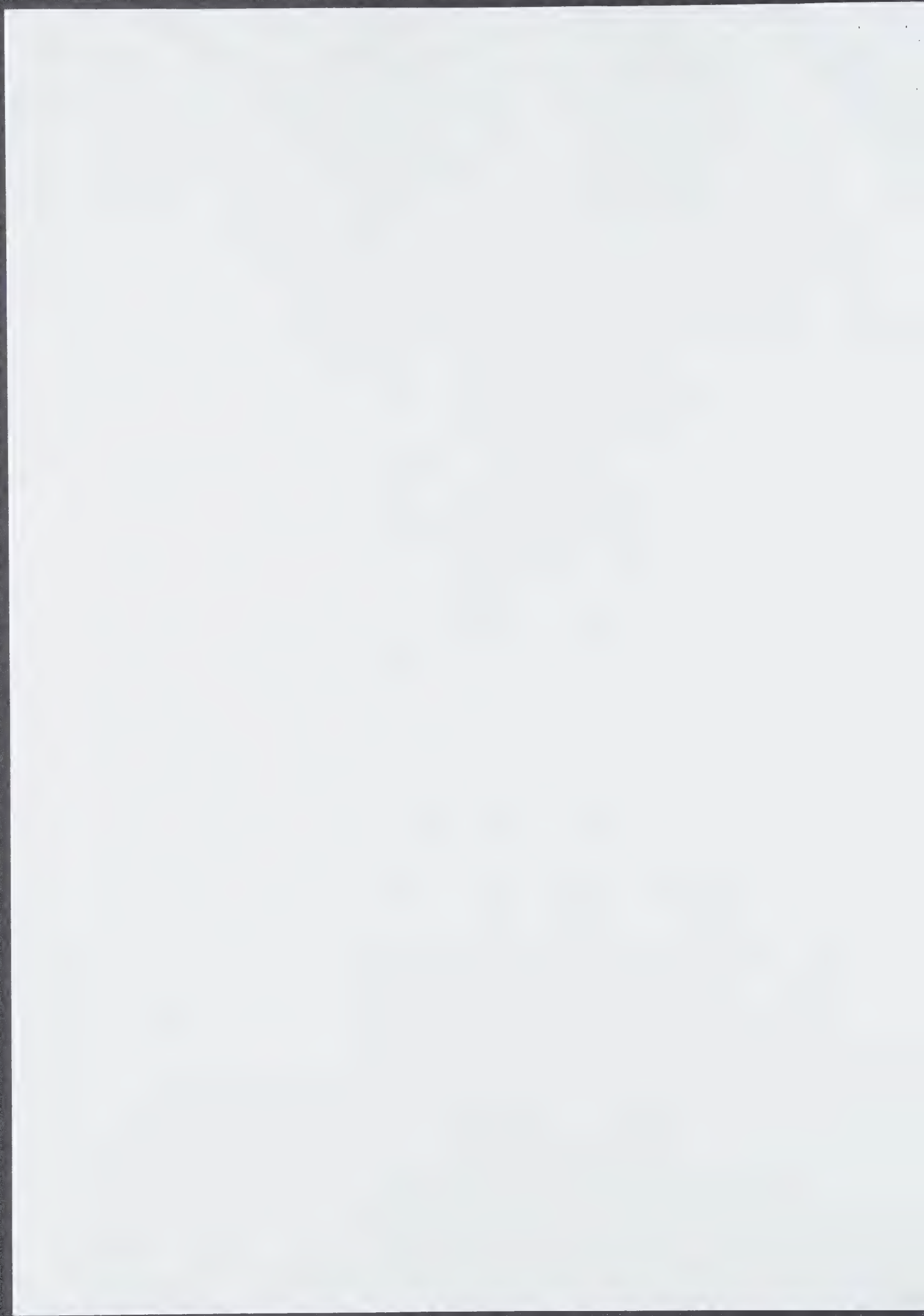
B. Small Business Development Center (Mentoring)

Those individuals desiring to create an independent business would be assisted by a Small Business Development Center (SBDC). The SBDC would be established in Bihac as part of this program. The SBDC would address all aspects of creating and developing small businesses, help identify opportunities and screen potential business strategies. The SBDC would also assist new entrepreneurs to prepare appropriate business plans, obtain loans, and build their micro-enterprises in a sound manner.

In addition, the proposed Bihac SBDC would provide on-going technical assistance to assist small businesses through their first critical months of operation. Clients for these services would be encouraged to participate in the entrepreneurship training classes. They would also receive continued assistance outside the classroom.

The SBDC would be staffed by specially selected and trained local personnel, with experts from abroad and/or Sarajevo providing periodic supervision and guidance. Center staff would also be integrally involved in the entrepreneurship training program.

The SBDC would cooperate closely any institutions likely to provide credit to the entrepreneurs.



C. Loan Fund for Micro-Enterprises

It is often pointed out that business success depends on the presence of three factors: personnel, know-how and capital. The personnel are the would-be entrepreneurs who would acquire the necessary know-how through the training and the mentoring center. Capital in most cases will have to come from credit institutions or special loan funds.

The Sarajevo SBDC is prepared to help design a loan fund and to provide training for the management and staff, but the actual creation and management of the loan fund would have to be in other hands.

III. HOW THE PROJECT WOULD BE IMPLEMENTED

A. Choosing the Target Population

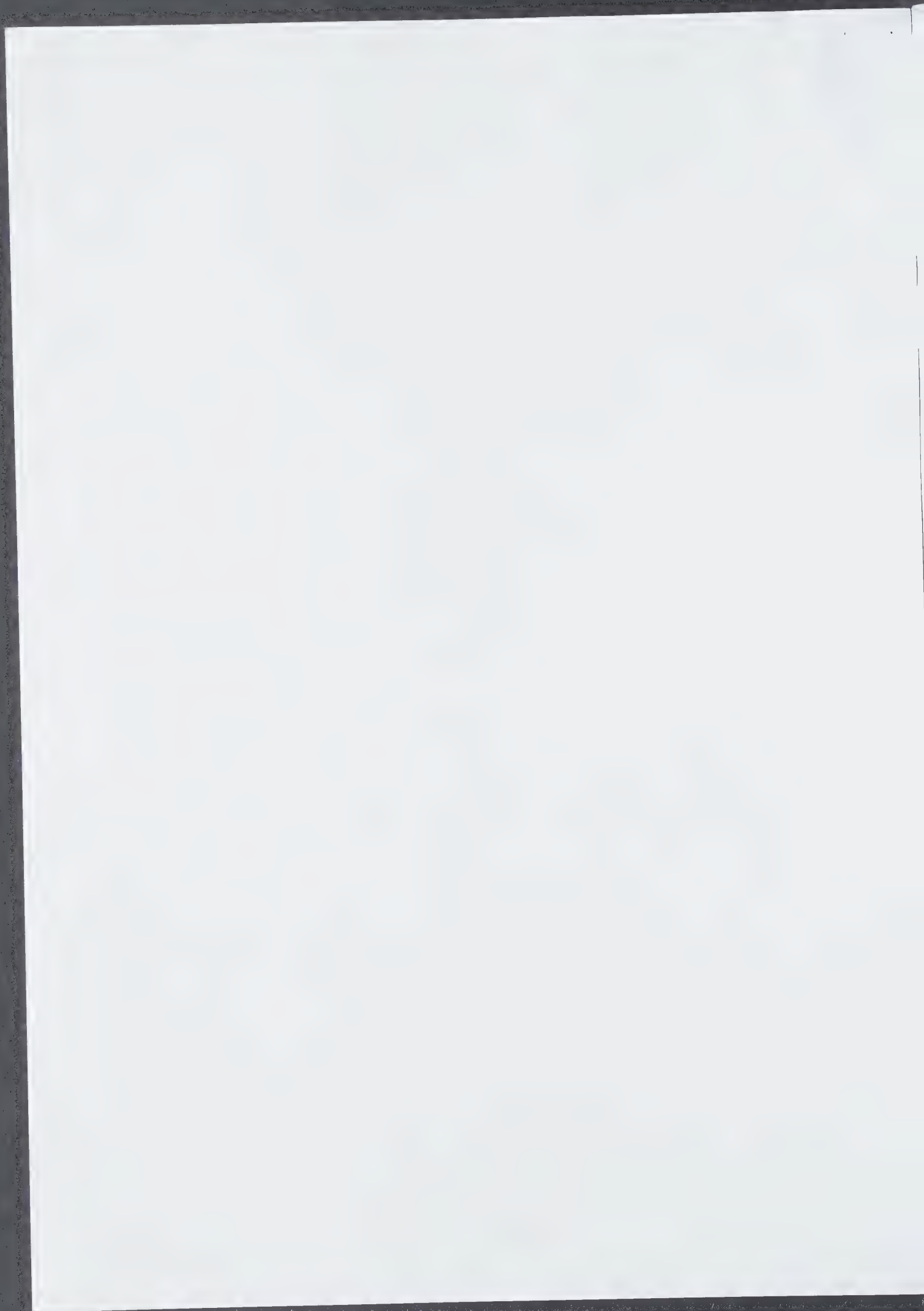
A Small Business Development Program for Bihac could be designed to meet the needs of a variety of possible target populations. Morning programs are ideally suited to unemployed persons with the ambition and talent to succeed — refugees, women on their own, employees on forced leave from their jobs.... Evening courses would tend to be better suited for persons already employed or those running small businesses “on a wing and a prayer,” that is without any systematic knowledge of management skills. If there is a loan fund, then the program can serve socially disadvantaged populations, like refugees. We would work carefully with the local partners and the funders to learn their priorities and identify the preferred target population.

Participants in the program —either students for the entrepreneurship training and/or clients for the mentoring and counseling services — are recruited through publicity specifically aimed at the target population. An impartial Professional Team set up by the Steering Committee (see below) would select the students on the basis of a questionnaire specially designed to check the likelihood that the person would profit from the training and be able to initiate and manage a small business.

B. Project Management

The project would be overseen by a special Steering Committee to be composed of not more than ten persons. Members of the Steering Committee would be drawn from the initiating organizations plus local government, funders, and business leaders. The role of the Steering Committee would be to approve the general policies and procedures for the project and to review its progress periodically.

Various organizational ties to the Sarajevo SBDC and its sponsors could be explored. A local partner would be responsible for providing the legal and logistical framework for the project and for hiring all local employees. The Sarajevo SBDC would provide essential services: organizational know-how; professional coordination and supervision; and the members of the teaching staff recruited outside Bihac.



With our help and counsel, a local project director and an assistant would be hired to set up and manage a central training program and mentoring facility in Bihac. These project managers would be selected for their business knowledge and management experience, their familiarity with the local business, institutional, and governmental environment, and their personal leadership skills. Before the program is launched, these individuals would be trained in Sarajevo and in Israel to learn how the project there functions.

In principle we would be ready to initiate this program in Bihac using the same experienced team which has worked successfully so far in Sarajevo. The Entrepreneurship Project Management Team comprises:

Jacob Finci, the Executive Director of the Soros Open Society Foundation in Sarajevo and the President of La Benevolencija,

Yechiel Bar-Chaim, the non-resident JDC Country Representative for the former Yugoslavia,

Shauli Ditter, the Head of Vocational Training and Entrepreneurship for JDC-Israel (see below).

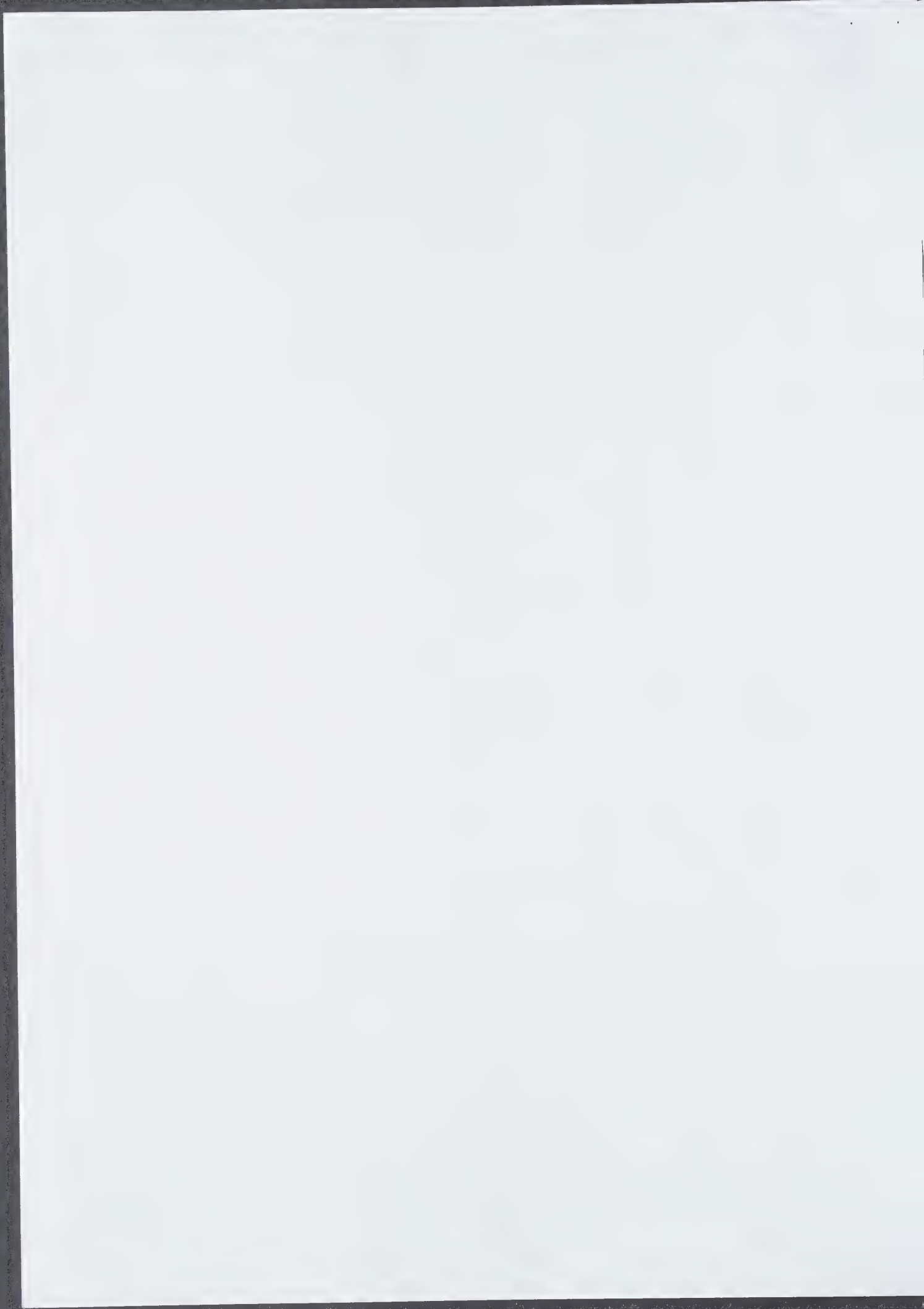
The Sarajevo SBDC would also provide on a regular basis carefully selected teachers, trainers, and consultants as necessary to ensure successful project implementation.

From the very outset, local and foreign instructors, qualified by their knowledge and prior business experience, would provide the training in entrepreneurship. In Sarajevo we have found that the ongoing presence of foreign teachers helps maintain a high standard of teaching excellence and assure extensive training and ongoing technical assistance to the local instructors. It is presumed that translators will be necessary in the classroom for these foreign teachers. The courses and teaching will be structured, however, so that the instruction could be readily turned over to carefully selected local teachers, as experience dictates, according to a plan that would be approved by the Steering Committee.

C. Sustainability

A cost recovery system would be implemented from the start so that hopefully the program could become self-sustaining after an initial investment period. Initially, user fees (tuition and consultant's fees) would be kept to the minimum in order to introduce the concept and stimulate demand particularly among the most economically disadvantaged candidates (refugees, for example). Alternatively the training could be paid for in full by local or foreign sponsors.

As local instructors take over more and more of the training, the foreign experts would be used only to provide refresher training and, one would hope, help the Bihac SBDC deal with its own growth and expansion.



IV. WHAT THE PROJECT WOULD COST

A blank budget format is attached listing the kinds of expenditures that would need to be covered by new funders in order for the program to be extended to Bihac.

V. THE PROJECT MANAGEMENT TEAM

The Sarajevo Small Business Development Center was established by a consortium of four organizations, each providing its own special contribution. The project in Bihac would be developed by the different partners in association with the Sarajevo Center.

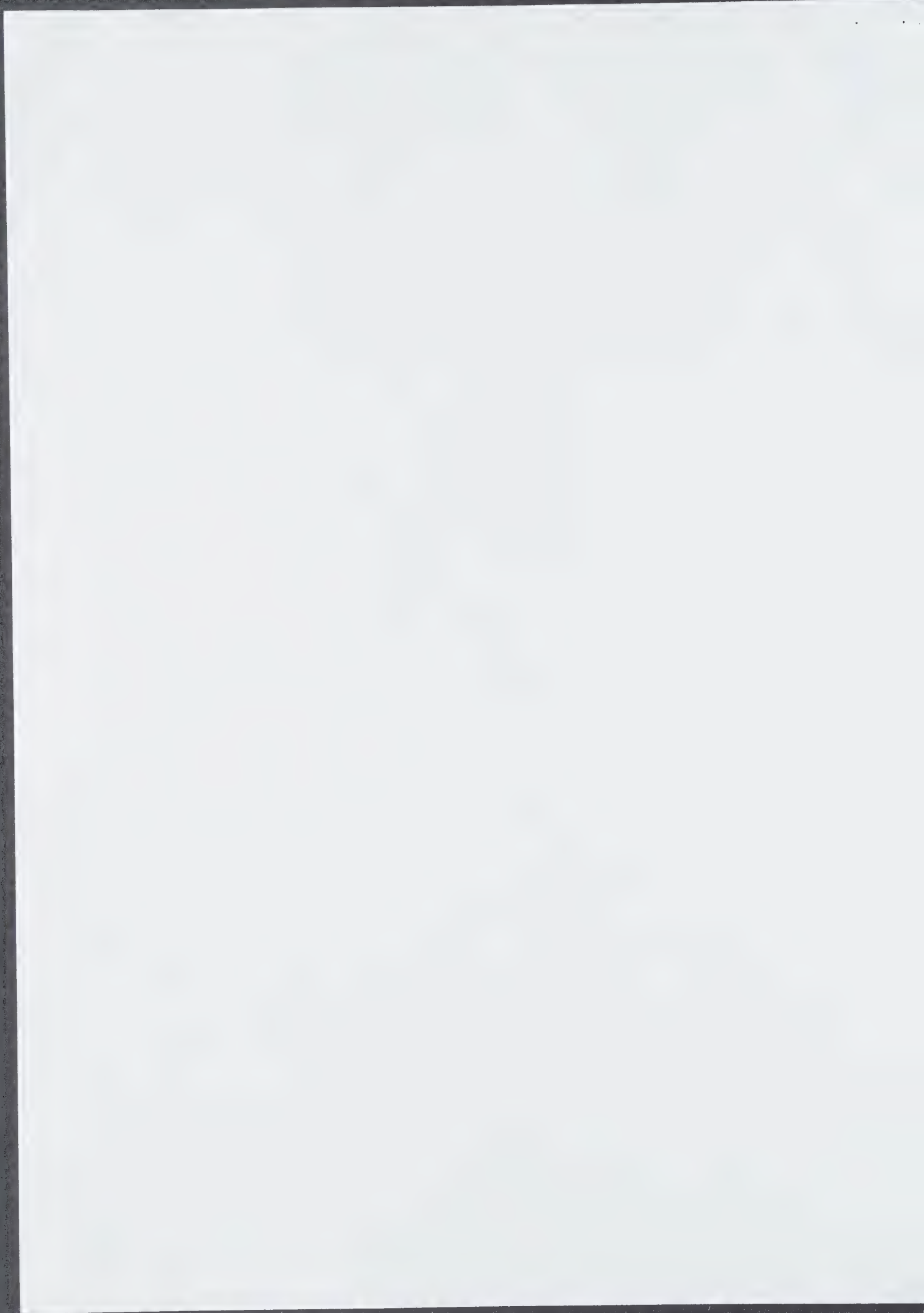
A. The American Jewish Joint Distribution Committee

The American Jewish Joint Distribution Committee (JDC) is a non-political, non-profit organization with its international headquarters located in New York and branch offices in several European countries. Since its founding in 1914 the "Joint" has served as the main philanthropic arm of North American Jewry. Its main function, which was always thought to be temporary, has been to assist Jewish communities in distress through programs of rescue, relief, and rehabilitation.

From its long experience, JDC has learned, however, that if you are strong enough to help your own, then you also have the ability to assist others. In recent years JDC has expanded its non-sectarian international development program to include aid projects in such diverse places as Armenia, the Czech Republic, Hungary, Rwanda, Somalia, Zimbabwe, and China. To direct such programs JDC has established a special department for International Development Projects in its New York HQ led by Gideon Taylor.

Knowing at first hand both the importance and the limitations of humanitarian aid, JDC has successfully promoted in Israel over the past few years entrepreneurship and small business development among: new immigrants from the former Soviet Union and Ethiopia; freshly discharged soldiers; ultra-religious women; and Israeli Arab and Druse businessmen. Following the Dayton Accords, JDC decided to offer this capability to those interested in promoting economic and social recovery throughout the former Yugoslavia.

For the past seven years Yechiel Bar-Chaim has served as the JDC Country Representative for the Czech Republic and the former Yugoslavia. He took his B.A. from Harvard College cum laude and an M.A. in Economics with honors from Hebrew University in Jerusalem. Bar-Chaim is a former President of Harvard Student Agencies, Inc. In recent years Bar-Chaim has worked extensively on the evacuation and care of refugees from Bosnia-Herzegovina and on providing non-sectarian humanitarian aid to war victims.



As Head of Vocational Training and Entrepreneurship for JDC-Israel, over the past seven years Shauli Dritter established a countrywide network of 26 Small Business Development Centers. He received a B.A. in Psychology at Bar-Ilan University and then studied Management and Marketing, specializing in International Trade. He also served as the Marketing Director for a large private firm exporting agricultural produce. In 1994 Dritter spent two months in Rwanda directing JDC's program for refugee rehabilitation.

B. La Benevolencija

During the war in Bosnia-Herzegovina, La Benevolencija, the Educational, Cultural, and Humanitarian organization of the Sarajevo Jewish Community, took on itself an active non-sectarian role. Supported by JDC, World Jewish Relief, and an international network of donors, La Benevolencija enjoyed sufficient trust from all sides to bring supplies to besieged Sarajevo even when others could not. Its free pharmacy, soup kitchen, out-patient medical clinic, and home care program open to elderly from all backgrounds and ethnic groups are well known in Sarajevo and have brought the organization wide international recognition.

Jacob Finci, the President of La Benevolencija, is also the Executive Director of the Soros Fund in Bosnia-Herzegovina since September 1996. Before the war in Bosnia he worked as a corporate lawyer for Energo-Invest. During the siege of Sarajevo he became (and remains to this day) the President of La Benevolencija, building more or less from scratch its extensive program of humanitarian aid and its far-reaching international network of donors.

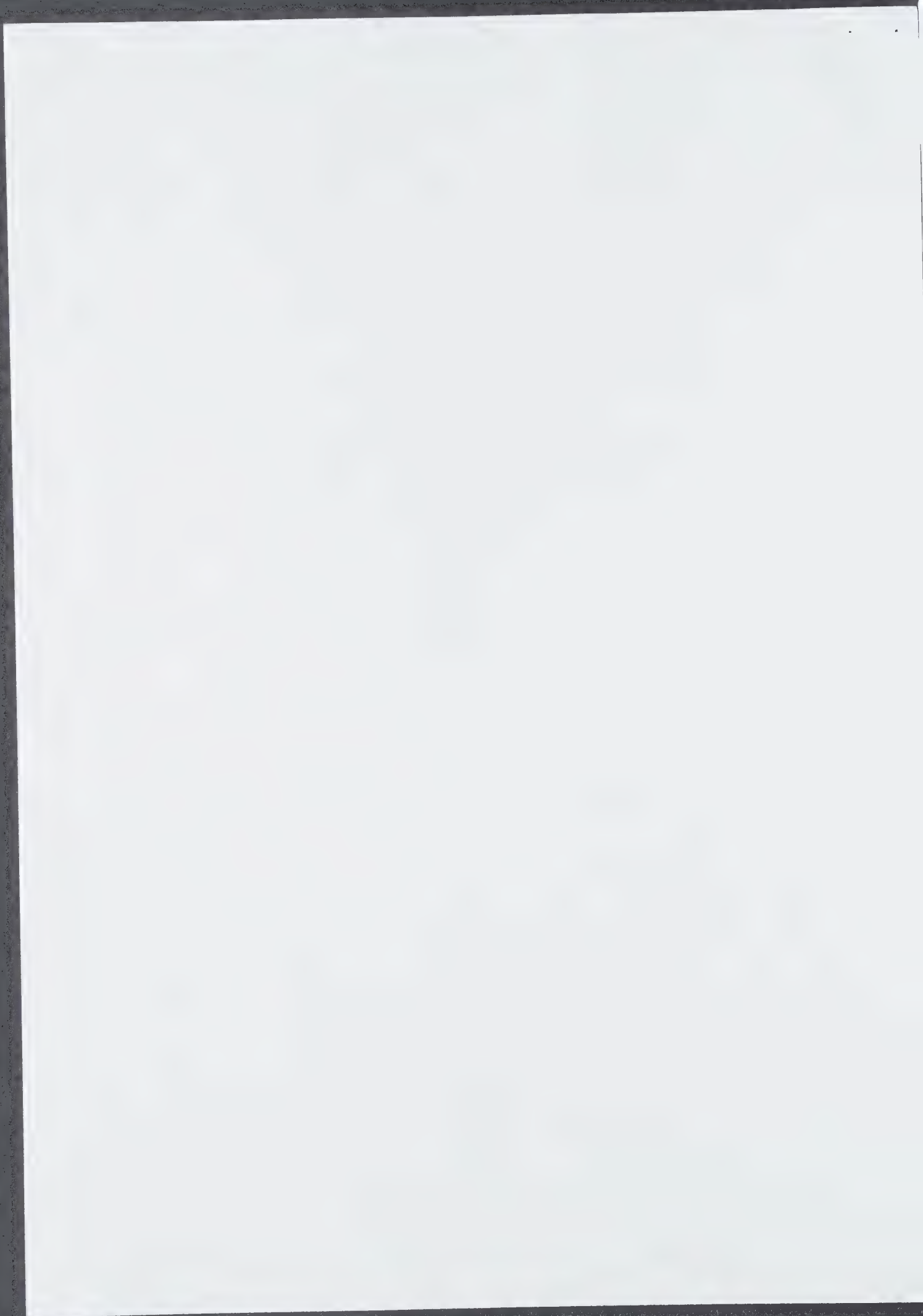
C. The Soros Open Society Fund

The Soros Open Society Fund is too well known for its humanitarian activities in Bosnia-Herzegovina and elsewhere for any further description to be necessary here.

D. World Jewish Relief (U.K)

The long-standing partner of JDC in many of its rescue and relief activities, the British organization, World Jewish Relief, secured a major donation from Dr. Albert Bader of the United States to help launch the Sarajevo Small Business Development Center. Dr Bader, a successful entrepreneur in the chemical industry and himself a refugee as a child from Vienna during the Nazi period, sees in this program a chance to help others forge their way and rise as he did from the ashes of war and destruction.

Attached: **Blank Budgetary Format**



**ENTREPRENEURSHIP
& SMALL BUSINESS DEVELOPMENT IN BIHAC**

FIRST YEAR BUDGET IN DM

A. RECAP TABLE

EXPENSES :	TOTAL COST -- DM
1. PERSONNEL	
2. EQUIPMENT	
3. OPERATING EXPENSES	
4. EDUCATIONAL SUPPLIES	
5. TRAINING ABROAD	
GRAND TOTAL -- DM	
INCOME FROM STUDENTS / CLIENTS	
NET TOTAL IN DM	
DOLLAR ESTIMATE (\$ = ? DM)	

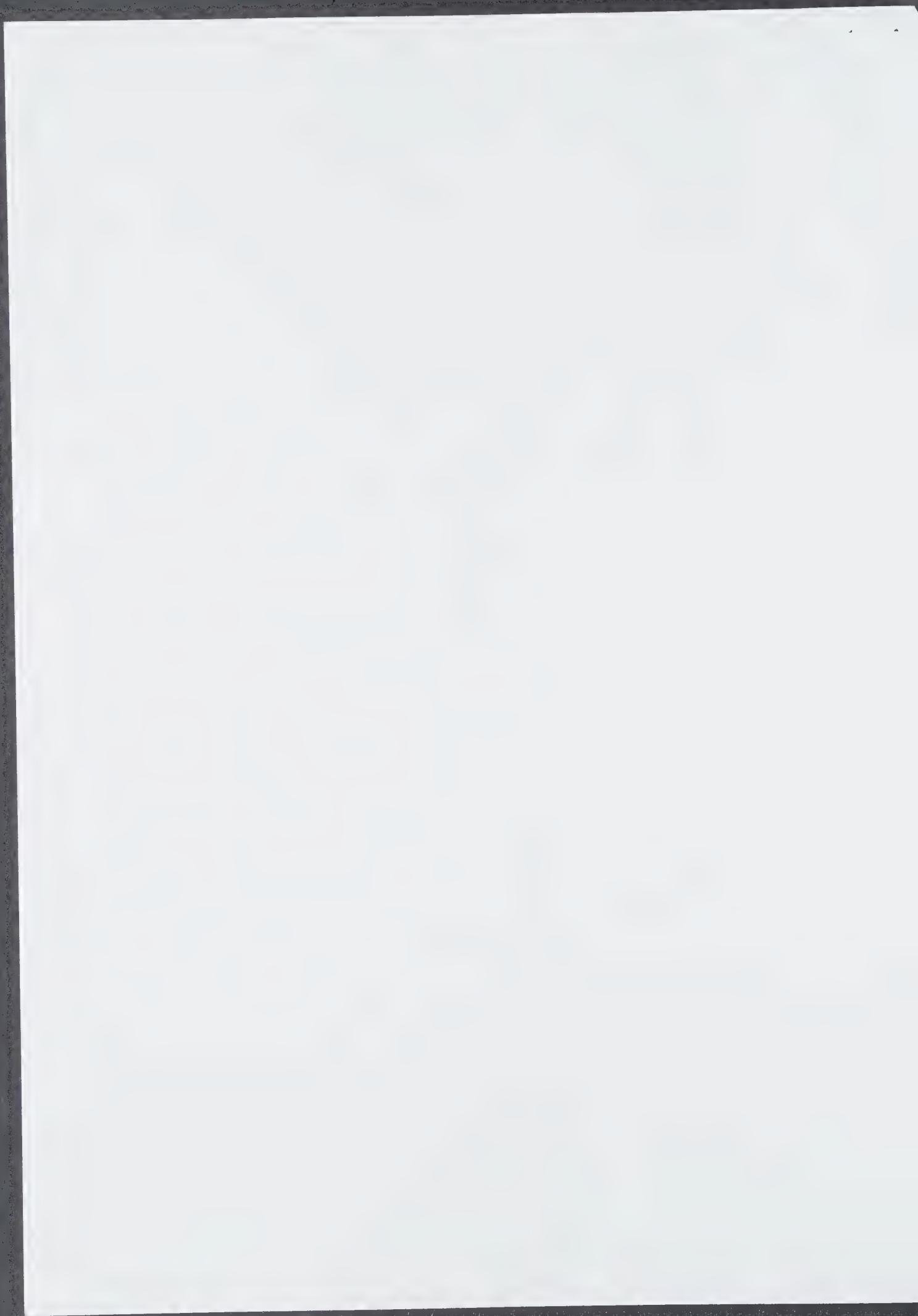
B. BUDGET DETAILS :

1. PERSONNEL

Position	Monthly Cost	Months	Total Cost DM
1.1 - Project Director (Local)			
1.2 - Deputy Director / Administrator			
1.3 - Instructors* (Expatriates)			
1.4 - Local Instructors & Translators			
1.5 - Local Small Business Development Specialists/Consultants			
1.6 - Project Supervision*/ Consultation			
TOTAL PERSONNEL COST			

* Includes preparation, remuneration, travel, accommodation, living expenses, and insurance. .

YBC/gk-Feb.19/97 (Bud.01-page.1)



2. EQUIPMENT

Equipment & Capital Spending	Quantity	Total Cost -- DM
2.1 - Video + TV		
2.2 - Overhead Projector, Screen, Board		
2.3 - Computer + Printer		
2.4 - Telephone + Fax		
2.5 - Copier		
TOTAL EQUIPMENT		

3. OPERATING EXPENSES

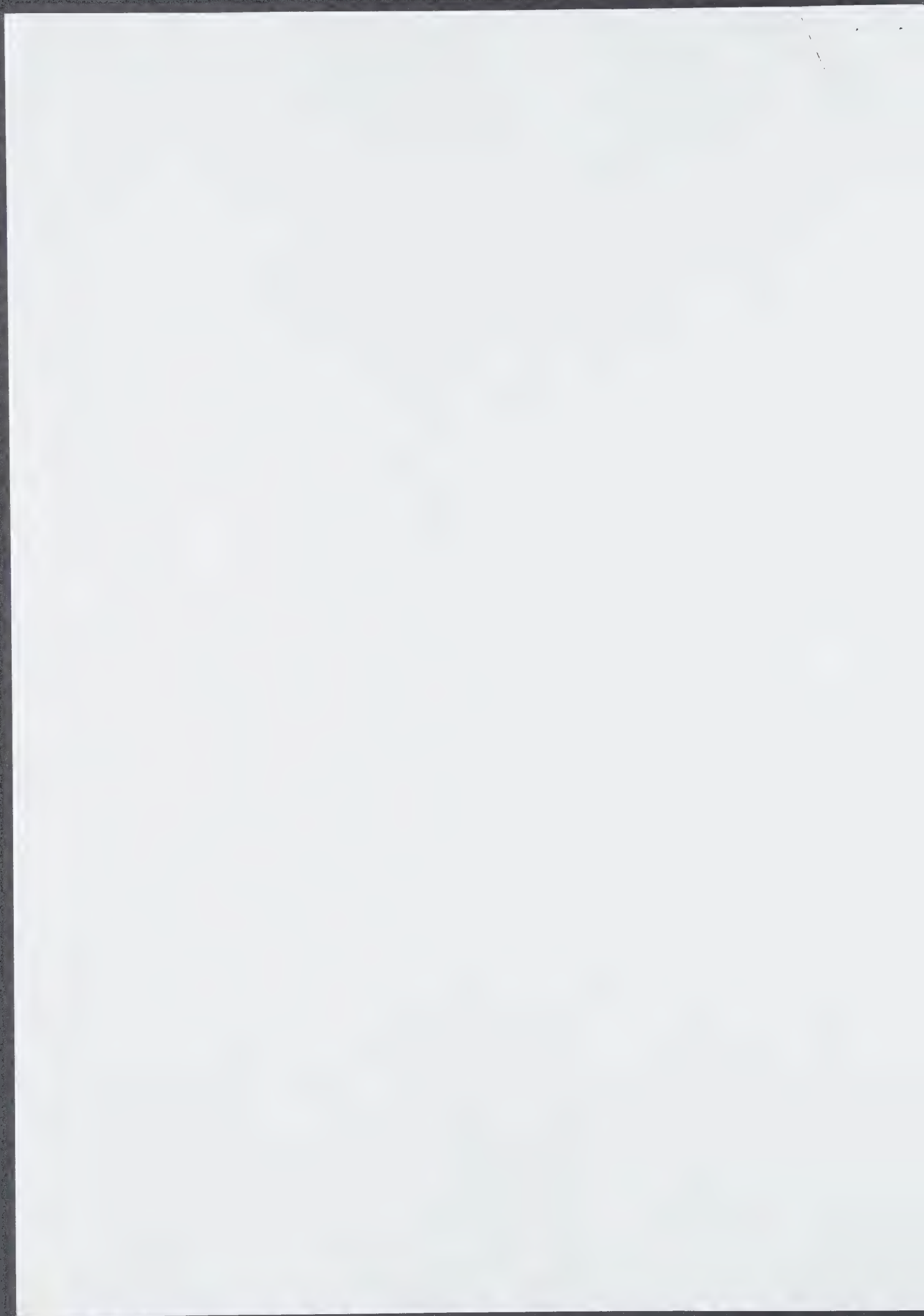
List type of Expense	Total Cost -- DM
3.1 - Rent	
3.2 - Telephone / Fax / Postage	
3.3 - Office Expenses	
3.4 - Service + Maintenance	
3.5 - Printing, Publishing & Advertising	
3.6 - Translating	
3.7 - Misc.	
TOTAL OPERATING EXPENSES	

4. EDUCATIONAL SUPPLIES

List Educational Supplies	Total Cost -- DM
4.1 - Teaching Materials	
TOTAL EDUCATIONAL SUPPLIES	

5. TRAINING

List	Total Cost -- DM
5.1 - Training Abroad of Local Project Leadership	
TOTAL TRAINING	



WORLD JEWISH RELIEF

26th February 1996

Dr Alfred Bader,
Suite 622,
924 East Juneau Avenue,
Milwaukee, Wisconsin, 53202
USA

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

Dear Dr Bader,

I thought you might find the enclosed report, from one of our JDC colleagues, of interest.

With best regards.

Yours sincerely,


Warren Alexander

COUNCIL CHAIRMAN

Harry Kleeman CBE

JOINT HON-TREASURERS

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Paul Marber

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Mrs Cheryl Mariner

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Communal Rabbi of the Spanish
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Greville Janner OC MP

David Kessler

David Lewis

Lord Nathan

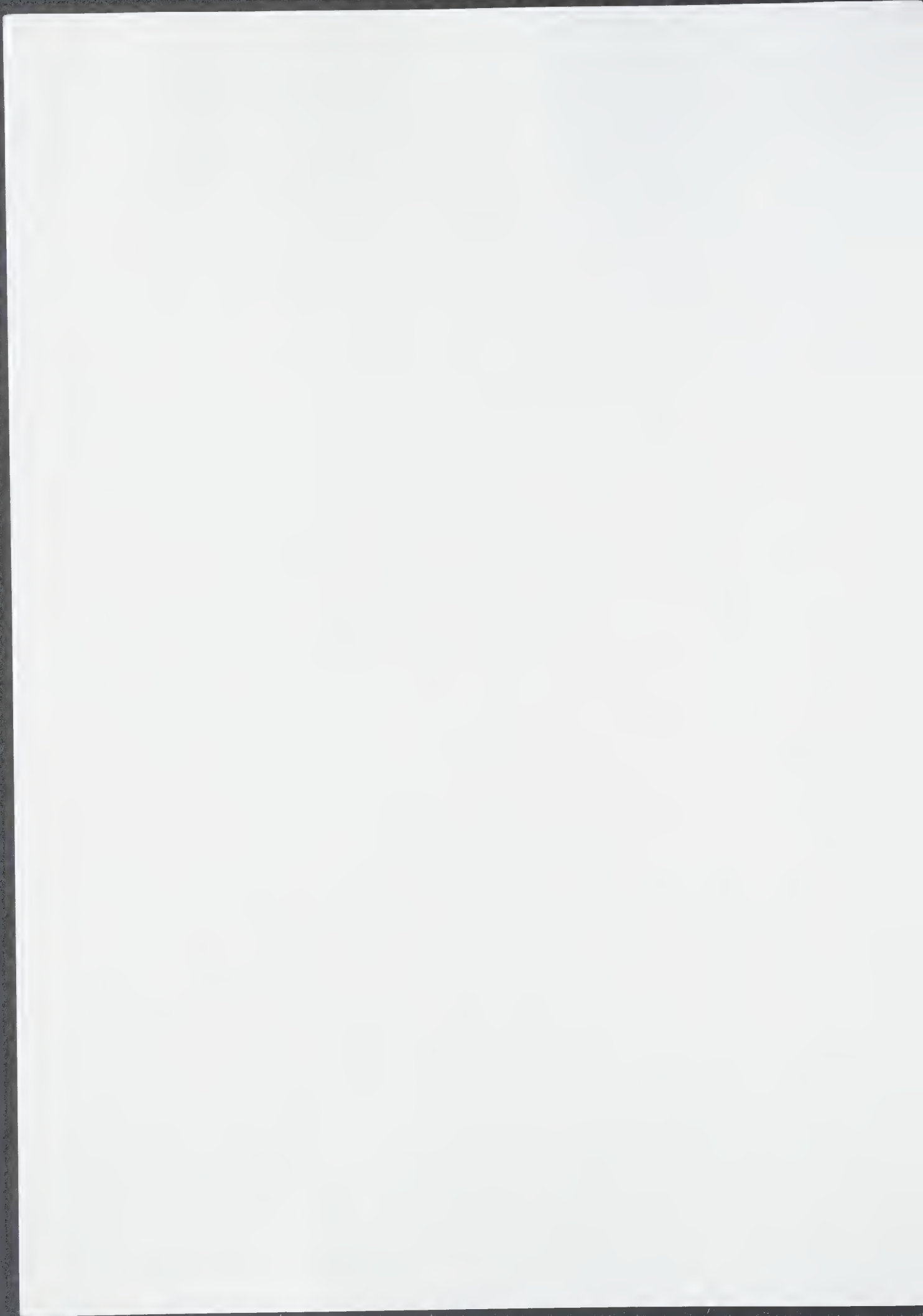
Rosalind Preston OBE

Edmund L de Rothschild TD

Kenneth D Rubens

The Central British Fund for
World Jewish Relief
A company limited by guarantee
Registered Office as above
Registered in England No. 1874886
Registered Charity No. 290767
Trading as World Jewish Relief

Environmentally Friendly Paper



INTERNATIONAL SARAJEVO CONFERENCE HOSTED BY WORLD JEWISH RELIEF

London was the venue for the second conference of organisations supporting the humanitarian efforts of La Benevolencia, the Jewish humanitarian organisation which transports aid into Sarajevo and distributes it on a non-sectarian basis.

The Jewish community has been in a unique position during this Balkan war, no one was targeting the Jews so they were able to move goods around unimpeded. La Benevolencia also transports aid on behalf of the UN, the International Red Cross and other sectarian charitable organisations.

Jewish communities in other European countries have expressed a desire to assist World Jewish Relief and the American Joint Distribution Committee in their humanitarian efforts in supporting La Benevolencia. Five other countries have now joined forces to form The Friends of La Benevolencia. Holland, Germany, Belgium,

with the UK and USA met for the first time in Paris and were together again in London last autumn.

Mr Ya'akov Finci the President of La Benevolencia - Sarajevo, attended the meeting and updated those present on the current situation. He described the problems they had been experiencing with the aid convoys, no food or medicine had been delivered to Sarajevo from May to mid-August 95. On the 21st August, World Jewish Relief recalls receiving a fax, it read "At 5 a.m. this morning, the La Benevolencia truck filled with food and medicines rode into Sarajevo.

This was the first humanitarian aid to reach the city since the end of May. The truck made the journey in the middle of a moonless night, without headlights, over Mount Igman, taking three and a half hours to cover the 20 km distance."

Ya'akov Finci went on to tell the conference that in the



Andy Rubin - Group Marketing Director of Pentland Group PLC, handing Ya

The Pentland Young Jewish Care Award 1995

has been awarded to
Yaacov Finci

*In recognition of his outstanding achievements,
making him an example to others.*

Michael Levy
Michael Levy
Chairman of Jewish Care

**JEWISH
CARE**

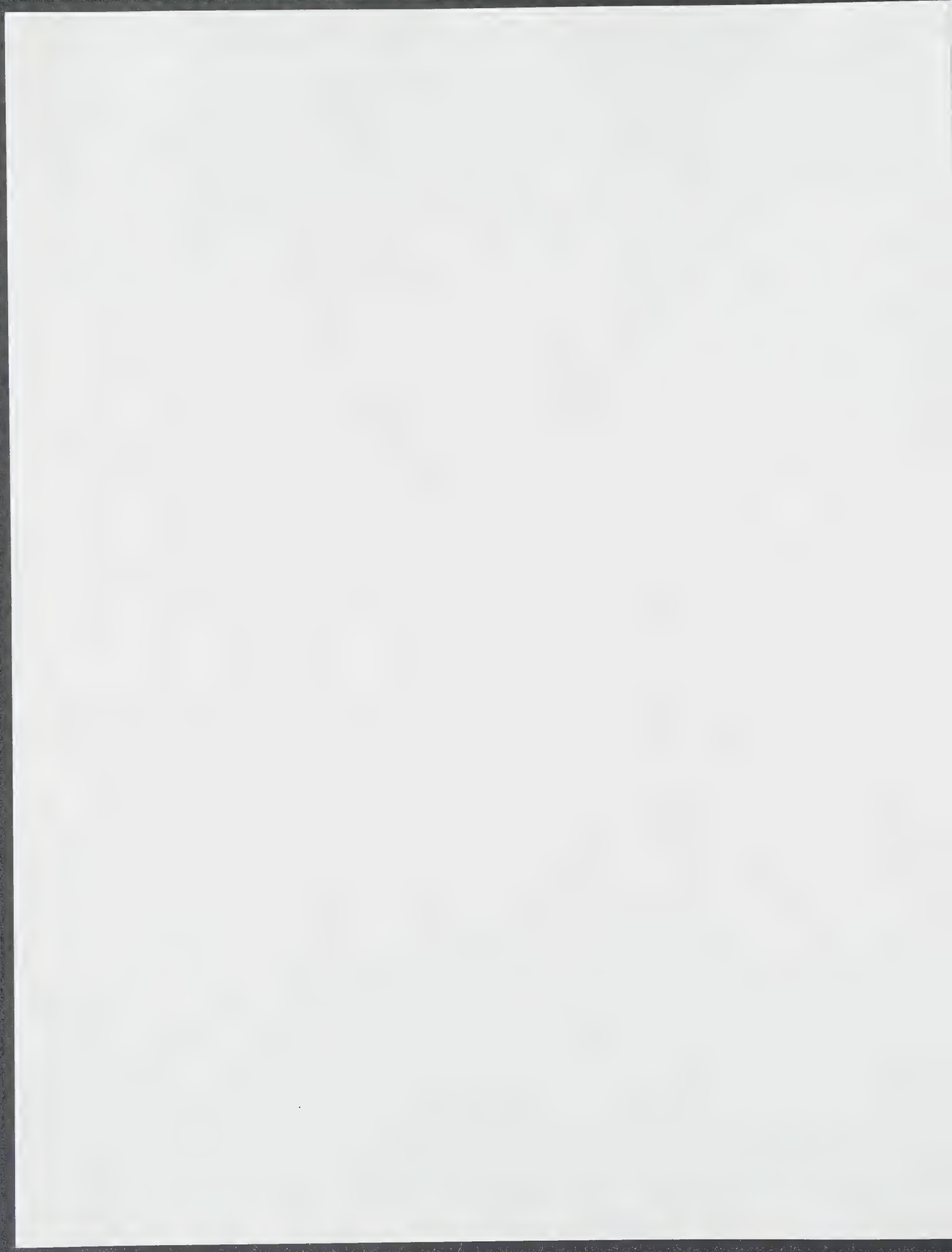
R. Stephen Rub
R. Stephen Rub
Chairman of Pentland

Judging Panel

Patsy Bloom ♦ Rabbi S. Boteach ♦ John Jay ♦ R. Stephen Rubin ♦ S.

Benevolencia brought twelve 10 ton trucks of supplies into Sarajevo across the same hazardous route. Three of the trucks contained medicines for the La Benevolencia pharmacy. This pharmacy has distributed more than 40% of the prescription drugs

of the war. The others were filled with food - meat and fish, baby ravioli, canned vegetable, dried fruit and other materials. An uneasy truce is now in place in this part of the world, in some ways the work has only just



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THE AMERICAN JOINT DISTRIBUTION COMMITTEE
33, rue de Miromesnil - 75008 PARIS / FRANCE
Telephone : (33-1) 44 51 64 00 - Telefax : (33-1) 44 51 64 10
Email 522-2137 @ MCIMAIL.COM

RELIEF FOR BOSNIA-HERZEGOVINA

REPORT ON A FIELD VISIT TO SPLIT AND SARAJEVO

11-16 FEBRUARY 1996

THE BOTTOM LINE

1. Bosnia today represents a nearly hopeless situation in which ethnic hatred, the destruction of war, authoritarian regimes and the cumbersomeness of international intervention promise ill.
2. Within this general crisis, the Jewish Communities, La Benevolencija, JDC and its partners ---precisely because they are small, talented, imaginative and well-focussed operations--- can and are doing a great deal of good. The key issue is how to maintain and strengthen the infrastructure of La Benevolencija so it can continue to fulfill its potential.
3. They/We have an essential role to play which is freely recognized and appreciated by Jews and non-Jews in Bosnia and in many other places.
4. There is, in certain circles, a marked historical ---and even religious--- resonance to what La Benevolencija is doing. The victims are become the benefactors....
5. A three and a half hour video tape of the visit is on its way to New York. The testimonies of the women in La Benevolencija during the last hour of the film may be of special interest.

I. THE VISIT ITSELF

Question: How do you define a pessimist in Bosnia?
Answer: An optimist with experience.

Last week a JDC-organized delegation traveled to Split, Makarska and Sarajevo to study the present situation . With me were Cheryl Mariner, Executive Director of World Jewish Relief; Professor H. Funke representing La Benevolencija Deutschland , and Ted Brown, a municipal employee from Bradford, England assigned to manage a rehabilitation project in Sarajevo..

II. GOALS

- A. To review the future of the JDC/WJR supported refugees. Can they return to Sarajevo and if not where might they live this summer?.

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- B. To study the political, economic, and organizational environment relating to our activities in Bosnia-Herzegovina..
- C. To meet with the leaders of the Jewish Communities within the Moslem/Croat Federation - --- Mostar, Sarajevo (including Grbavica), Tuzla, and Zenica --- to analyze their current and future needs, both material and spiritual.
- D. To evaluate the necessity to continue the war-time humanitarian aid provided by and through La Benevolencija: distribution of food, medicine and clothing through the Split/Sarajevo supply channel, medical clinic and home visits, free pharmacy,
- E. To examine in which ways JDC, the donor network, and La Benevolencija might be able to contribute to economic recovery in Bosnia and the reconciliation of its peoples.
- F. To check on various extra-budgetary projects : brick production and housing construction (Tuzla), help for young war orphans living in institutions, vocational training and various welfare projects.

These goals were largely shared by the other members of the delegation. Prof Funke came to La Benevolencija in order to bring back recommended projects to the German Foreign Ministry, Deutschebank, and others. Ted Brown, who has had prior contacts with the Jewish Community in Sarajevo, wanted to explore how to incorporate La Benevolencija into a European Union financed rehabilitation project for one neighborhood in Sarajevo.

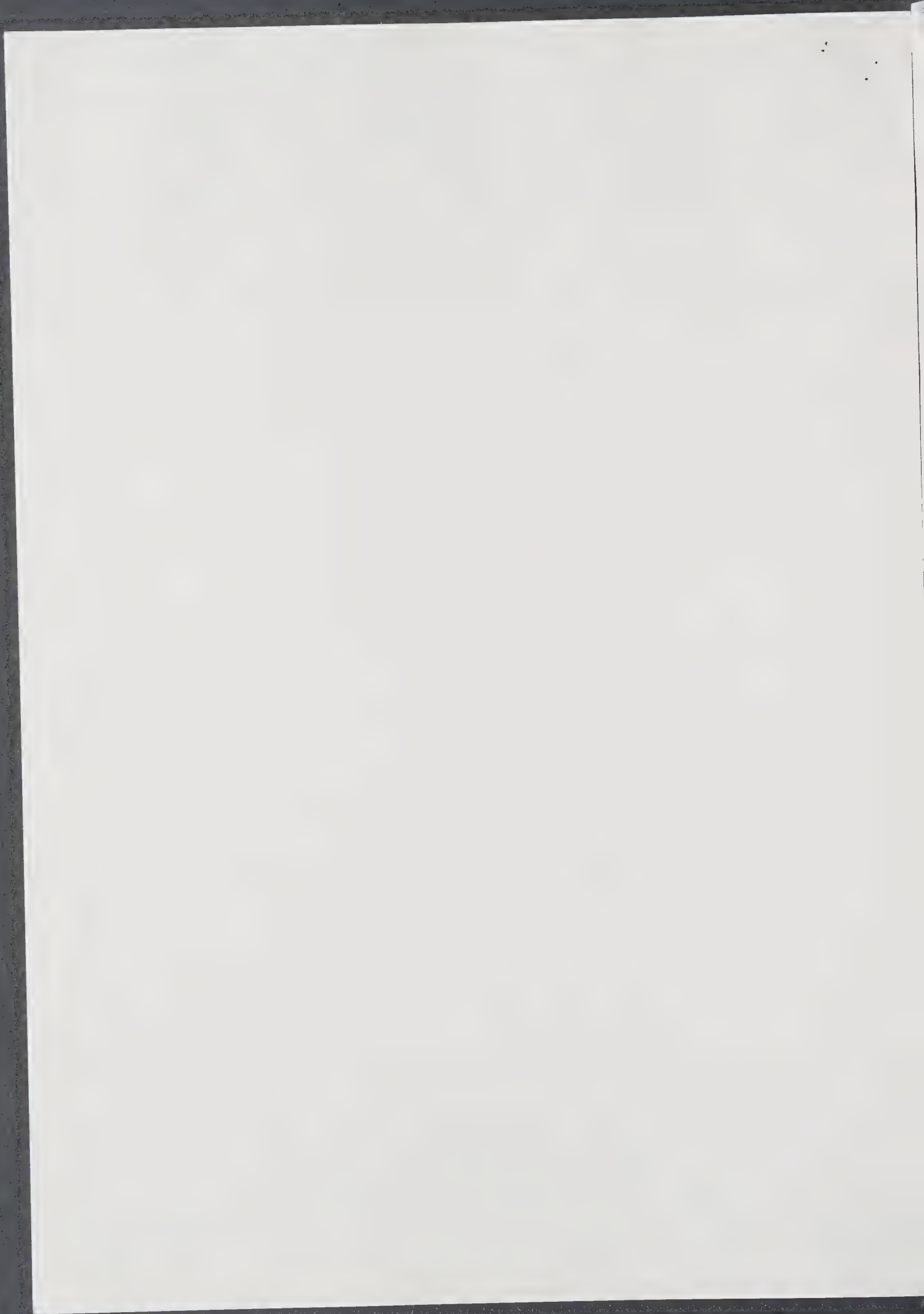
III. MAIN FINDINGS

A. THE REFUGEES

1. For a variety of reasons very few of the refugees will return to Bosnia. Chief among them is that they have lost their tenant rights to the apartments they once lived in. Their apartments are now occupied by other refugees who also can't or won't go back to where they once lived.
2. Nevertheless, there is a slow but steady dwindling of the JDC/WJR supported refugee population, as working-age people migrate to the U.S. and Canada and more permanent arrangements are made for the elderly.
3. With the help of the Split Community we hope to move the elderly refugees from Makarska to the camp facilities at Pirovac for the summer to avoid exorbitant high-season hotel and apartment costs.

B. THE POLITICAL, ECONOMIC, AND SOCIAL ENVIRONMENT

1. Bosnia is now juggling at least four present and/or future political structures for the same territory (the unitary state to be ushered in by free nationwide elections, the Serbian Republic of Bosnia, the Moslem/Croat Federation, the Bosnian (largely Muslim) Government and the Bosnian Croat regime in Herzeg-Bosna). The tensions arising from the war ---and from these ethnically-



based political structures--- paralyze, to a large extent, chances for reform and recovery.

2. The elections are due to take place by September 14th, and many crucial decisions are being put off until then. But one is obliged to doubt that an effective unified government can possibly emerge from these elections.

3. Never robust even in times of peace, the Bosnian economy now faces daunting obstacles which go far beyond the direct physical damage inflicted by the war (95% of the industrial capacity has been destroyed) and the grazing and farming areas rendered unusable by the prevalence of unmarked land mines.

a. Huge foreign and internal debts (including several billion dollars "appropriated" by the government from personal savings accounts),

b. High unemployment and underemployment in inefficient state-controlled enterprises inherited from the old Yugoslav system;

c. Disappearance of privileged export markets in former Warsaw Pact countries due to the fall of Communism.

d. Disruption and destruction of the whole interlocking network of suppliers, partners, and customers in what used to be a fairly large (at least by comparison) protected internal Yugoslav market. (Yugoslavia had a population of 24 million; a united Bosnia would perhaps contain only 2.5 million persons today).

e. Flight of educated personnel abroad in disproportionate numbers

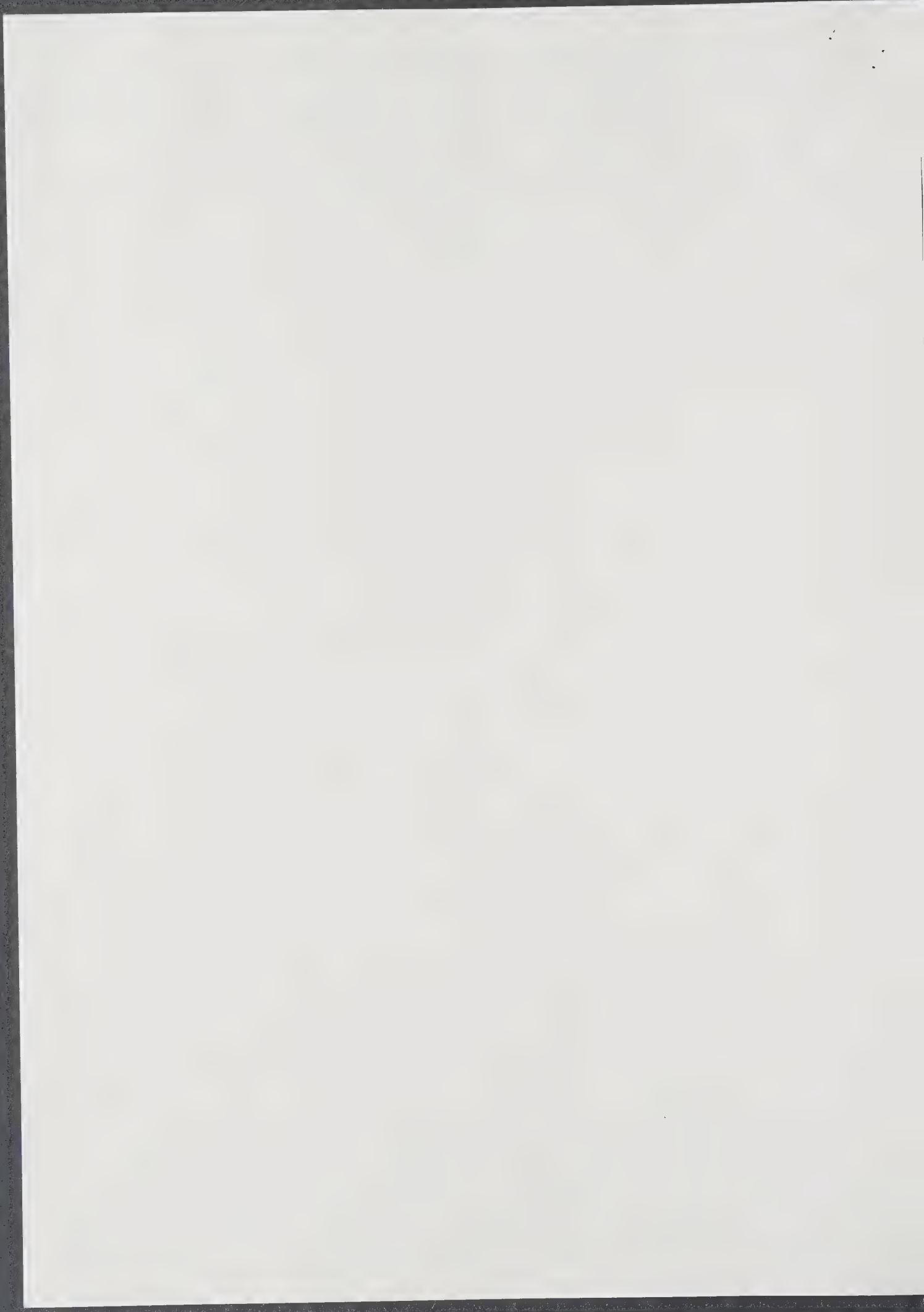
f. Loss of professional skills from disuse; absence of any training of new persons or new skills

4. There is a tendency to tout "privatization" (sale or return to private hands of state-owned assets) as a panacea. But current ethnic rivalries can easily scuttle plans to denationalize those properties confiscated by the Tito regime in 1948 (No one knows how to return property in a place which has been "ethnically cleansed" to the members of the expelled ethnic group, and to make them the owners of the homes occupied by those who expelled them).

5. Despite its surface appeal as a potential source of government revenue, the proposal to sell off (badly damaged) state-owned assets (of questionable value) to an impoverished population (except for war profiteers) is hardly as promising as it might seem at first glance..

6. Officially, U.S. policy seems to be to "make the Muslim/Croat Federation work" and "not to reward aggression" (i.e. not to extend humanitarian aid to the Serbs). American intentions seem focussed on building up the Government(Muslim)-controlled areas (the Tuzla, Zenica, Sarajevo Triangle) to enable them to withstand Serbian and Croatian pressures regardless of how the future evolves.

7. According to what we were told, USAID does not yet have a strategy in Bosnia. Various teams are hard at work, coming and going, trying to get a handle on "how we do what we do" in this complicated environment. Banking reform, government to government work, and phasing out



humanitarian aid (NGO's) seem to be the key words at the moment. A three to four year time frame is envisaged.

8. The major American NGO in Sarajevo, Catholic Relief Services, believes that foreign aid might last the year. Not that the needs will end; it is just that the donors will lose interest. As governments and international organizations such as the World Bank move in, the role of international NGO's will be, according to CRS, increasingly on the margins of what is and what is not done in Bosnia.

9. At the highest levels of the Bosnian Government (We met with Muslim and Croatian members of the Bosnian Presidency), at USAID and the Council of Europe, among the international NGO's (CRS, Eurocities, Soros Foundation...). La Benevolencija enjoys a reputation non-pareil for integrity and effectiveness. All those with whom we spoke look to La Benevolencija and its backers to play an important role in promoting the recovery and reconciliation.

C. THE JEWISH COMMUNITIES

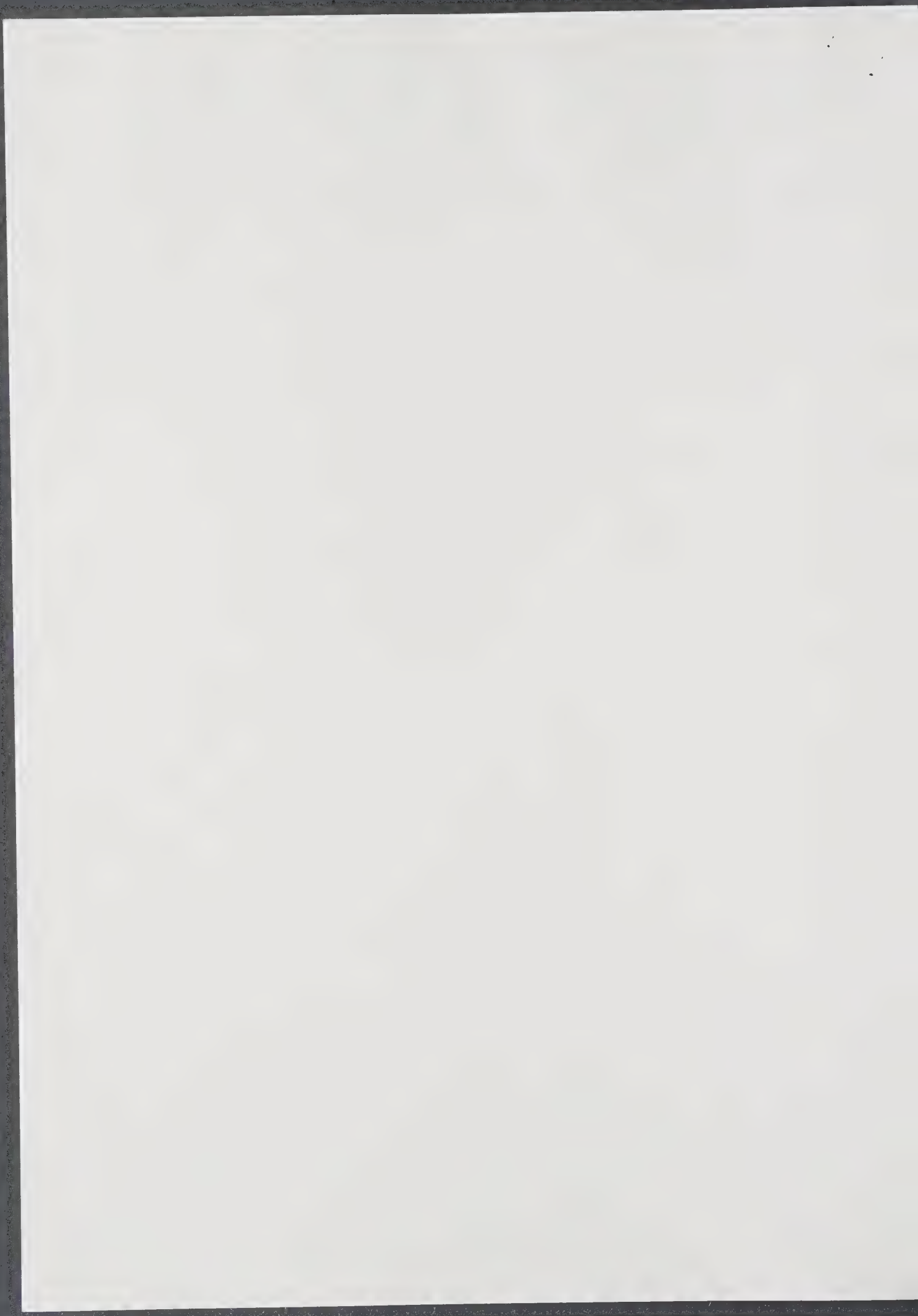
1. Together with Jakica Finci, President of La Benevolencija, we convened in Sarajevo --- for the first time ever I'm told--- a meeting of the leaders of the Jewish Communities of Mostar, Sarajevo (plus Grbavica) Tuzla, and Zenica to lay the foundations for a Federation of Jewish Communities of Bosnia-Herzegovina. Branches of La Benevolencija will also be established in the other communities.

2. Within the coming month the Jews of the Serbian-controlled Grbavica quarter of Sarajevo (32 families with 57 members) will be integrated into the main Sarajevo Community in all respects. During the war Jews went unharmed in Grbavica despite the lawless environment which reportedly prevailed there (drunken soldiers looting the homes of the population they were said to be defending)

3. Cash relief, especially for the elderly, is a top priority for all communities. (170 such persons in Sarajevo alone). Food, medicines, and clothing are provided to them through La Benevolencija, but there is still a basic need for cash. Financial aid is now sent regularly to all families some communities, sporadically to others, and only to the elderly in Mostar. We will need to create and finance a unified relief program for Bosnian Jews.

4. In mid-March JDC is sending Rabbi Moshe Tutnauer to Bosnia for a month to teach and lead the Pesach Seder in Sarajevo. We have made plans for the rabbi, a special JDC-sponsored Haggadah, and Pesach food to reach the other communities as well. Jakica Finci sees Rabbi Tutnauer's visit as a test: whether the extraordinary sense of community solidarity engendered by the war will carry over into an interest in Jewish learning.

5. Our delegation met with ten Jewish university students to discuss their need for scholarships (Cheryl Mariner is confident WJR will pay) and the possibility of creating a Jewish students union in Sarajevo.



6. Sonja Elazar, the head of the very active women's group La Bohoreta, described to us her active Sunday School program. The school has two teachers (who need salaries) and up to 50 youngsters, many not Jewish, but all enthusiastic about coming.

7. We discussed plans to send youngsters from Bosnia to the JDC-Lauder Jewish Summer Camp at Szarvas this summer and perhaps allow adults to go to the camp facility at Pirovac in Croatia for Rest & Recreation after the ordeals of war.

8. Jakica Finci and I began to explore various ways to enlarge the leadership pool for La Benevolencija, including calling in well-qualified persons with jobs elsewhere for part-time work in an advisory capacity. We also discussed various training possibilities with interested Community members.

D. PROPERTY RESTITUTION

1. Having nothing to do during the war, the lawyer for the Sarajevo Community lawyer, Hadrudin Mulalic, employed idle land registry clerks to identify properties formerly owned by the Community, Community institutions, and individual Jews before the Titoist nationalizations of 1948. Fifty community properties and approximately 10,000 individual properties are already listed.

2. If the properties are returned they could provide some important long-term sources of income for the Community and La Benevolencija.

3. I have a copy of the draft restitution law and am having it translated. We discussed two tricky issues concerning the draft law:

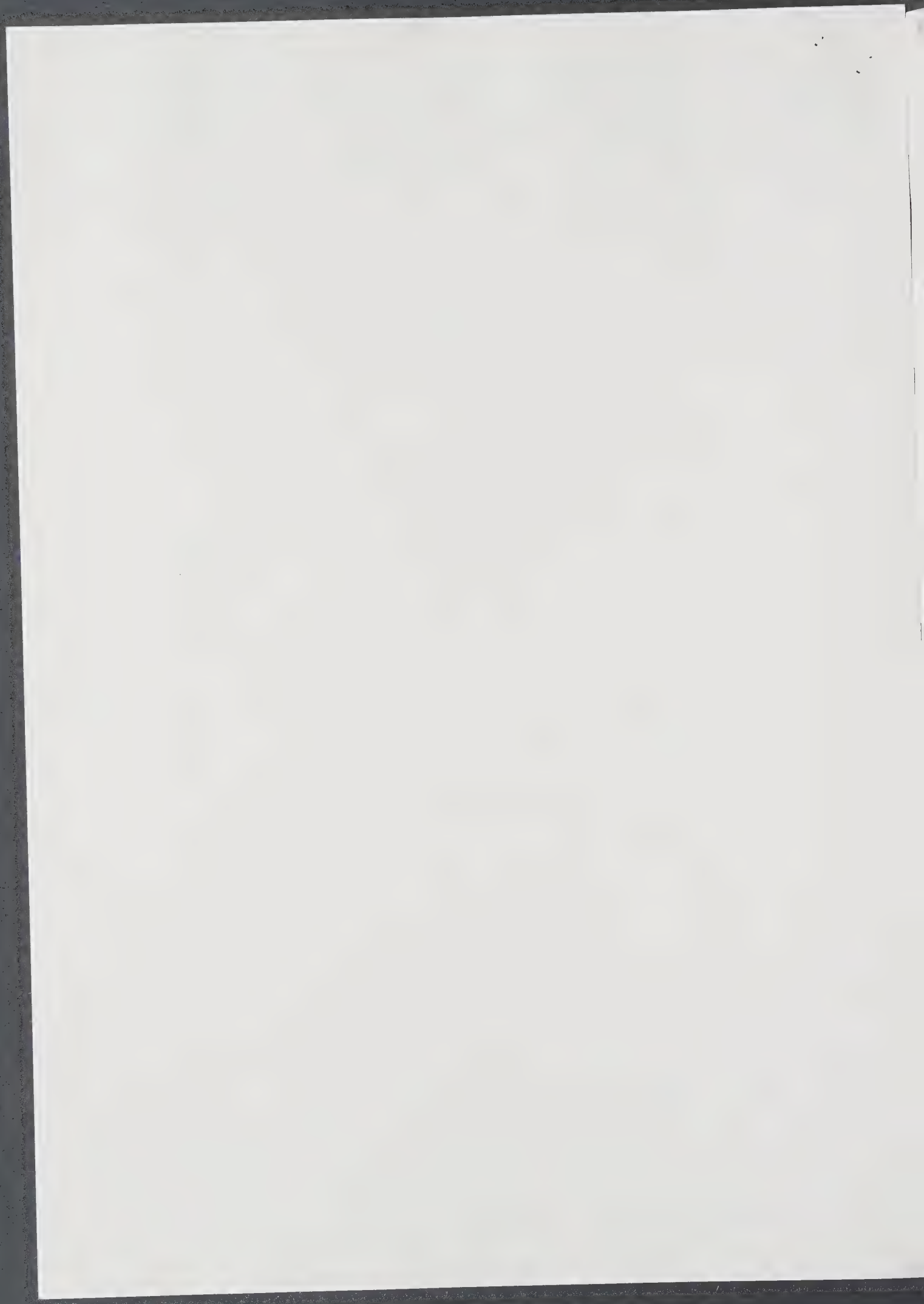
a. The law returns property confiscated from Ustachi war criminals and war profiteers by the Yugoslav regime in 1945. How palatable is such a provision to democrats, socialists, Moslems, and Jews?

b. The law does not address the question of property forcibly "donated" to the government by Jews making Aliya from Yugoslavia in 1948/49. Yugoslav law forbade the ownership of property by foreigners, so giving up your property was a pre-condition for receiving a visa to go to Israel.

4. We discussed how the Community should proceed to complete its listings and to identify former Jewish property throughout the territory of Bosnia, including in localities where there is no longer any Jewish community. I promised JDC support for this research.

5. Whether the conflicts between the various ethnic and political groups will eventually sabotage property restitution is an open question. The Community leaders are more hopeful here than they are for the return of apartments where those who are now refugees once lived as long-term tenants.

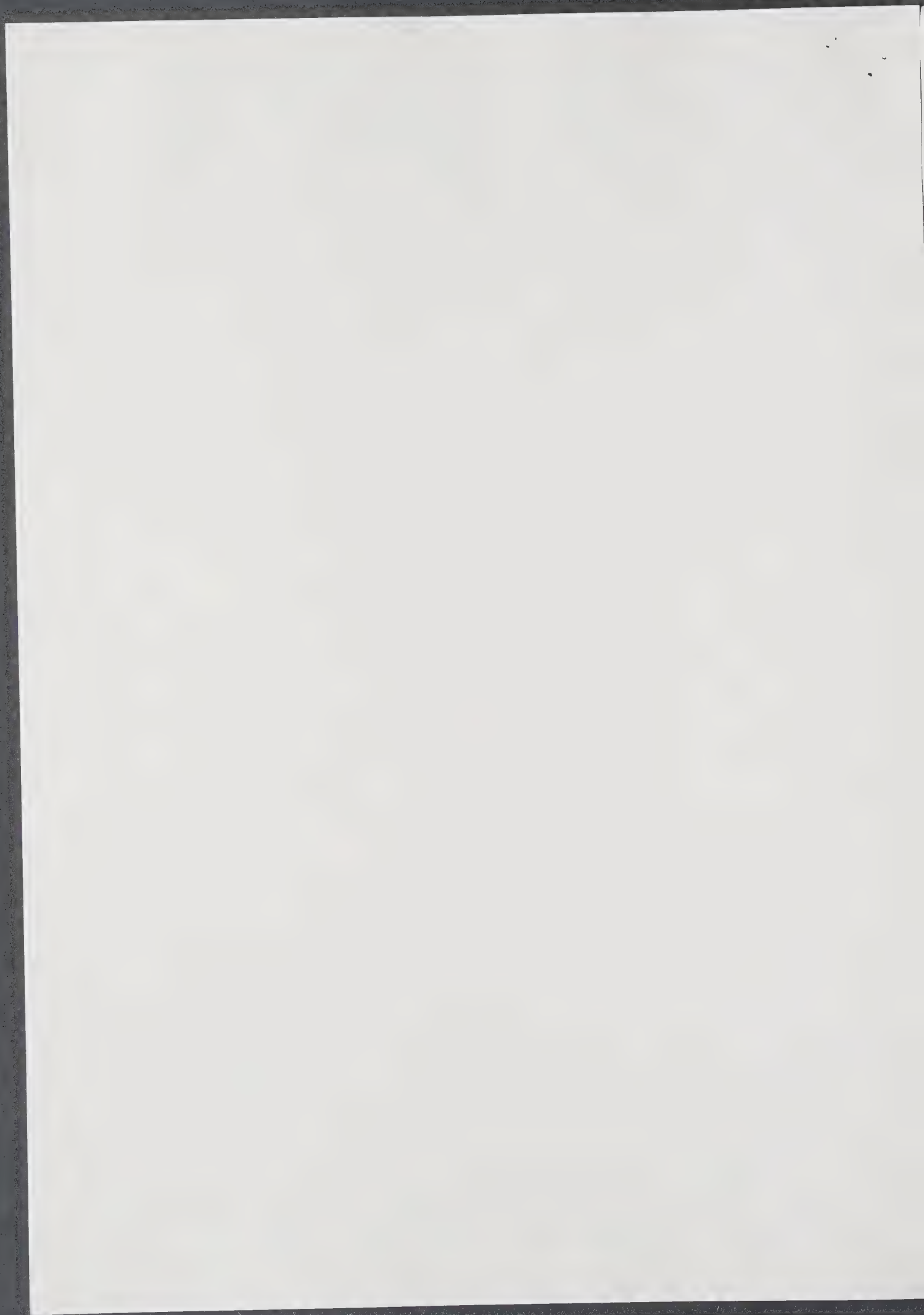
LA BENEVOLENCIJA ---- STATUS OF WAR-TIME OPERATIONS



1. The distribution of food, medicine, and clothing sent through our donor network continues. The pharmacy, the medical clinic, home care, the hairdresser, and the non-sectarian soup kitchen all function admirably. The Annual Report of La Benevolencija for 1995 is being sent under separate cover.
2. The La Benevolencija radio connection to Zagreb was shut down months ago when direct telephone links were re-established with the outside world. The La Benevolencija post office halted operations at the beginning of the month. The cosmetics salon has also been closed for lack of space.
3. The key problem for La Benevolencija is how to provide even the most modest salaries or employment opportunities for those who have worked as volunteers. Unless they can earn a living within the La Benevolencija framework, the most capable individuals will have to seek work elsewhere.
4. Professor Funke has conceptualized a project proposal he is taking back to the German Foreign Ministry and the Deutsche Bank. At its core would be having these donors finance all the salaries and operational costs for virtually all of the service operations for the next three to six months.
5. The project to enlarge the kitchen and provide proper sanitary facilities is on hold for the time being. Meanwhile the basement warehouse is being re-organized and activity areas being cleared of stocks.

LA BENEVOLENCIJA NEW ECONOMIC INITIATIVES

1. Community members have prepared a series of entrepreneurial proposals to allow them to earn a living. They are being sent under separate cover.
2. Some proposals build on existing skills and equipment such as a boutique and a desk-top publishing venture especially geared to the international organizations working in Sarajevo. There is room here for vocational training, perhaps in cooperation with ORT.
3. Other proposals appear to me to be more problematical since they call for small scale "artisanal" production of items for which neither the supplies, the machinery, the skills, or the market have been tested.
4. We will probably move with our partners to set up a small-scale revolving loan fund with a local committee to screen proposals and grant small start-up loans.
5. A second exciting idea is for La Benevolencija to set up a Skills Bank, both to recruit well-qualified individuals for paying jobs, (perhaps including free-lance or temporary positions), and to create a kind of clearing house for the exchange of services through a barter system. Such skill exchange banks are functioning successfully in Britain we are told, and we will be exploring such schemes together with World Jewish Relief.



6. Ted Brown announced his readiness to use the people of La Benevolencija as consultants for the social rehabilitation project he is heading up in the Hrasno neighborhood in Sarajevo. He also wants to pay La Benevolencija to recruit staff for his project.

JEWES AND NATIONAL RECONCILIATION

1. Both members of the Bosnian Presidency with whom we met asked that the Jews to use their politically neutral benevolence to help heal the wounds of war.
2. Together with the Council of Europe and the Soros Foundation La Benevolencija is to host this spring a special colloquium on national reconciliation and democratic rights.
3. A negative example of how Jews serving as bridges can work out badly was recounted to us by the leader of the Jewish Community in Mostar, Zoran Mandelbaum. From the beginning of the war he, has been extending humanitarian aid to the Muslims (They even nominated him for the Hilton Peace Prize.) In return he has been exposed to sporadic acts of violence. His car was blown up some time ago, for example. Just a few weeks ago a local Bosnian Croatian strongman pressured him into making a public ---and publicized--- endorsement of Bosnian Croat objections to the European Union's plan for a political settlement in Mostar. So he got caught in the middle between the different sides and his reputation has now been burned badly.

EXTRA-BUDGETARY PROJECTS

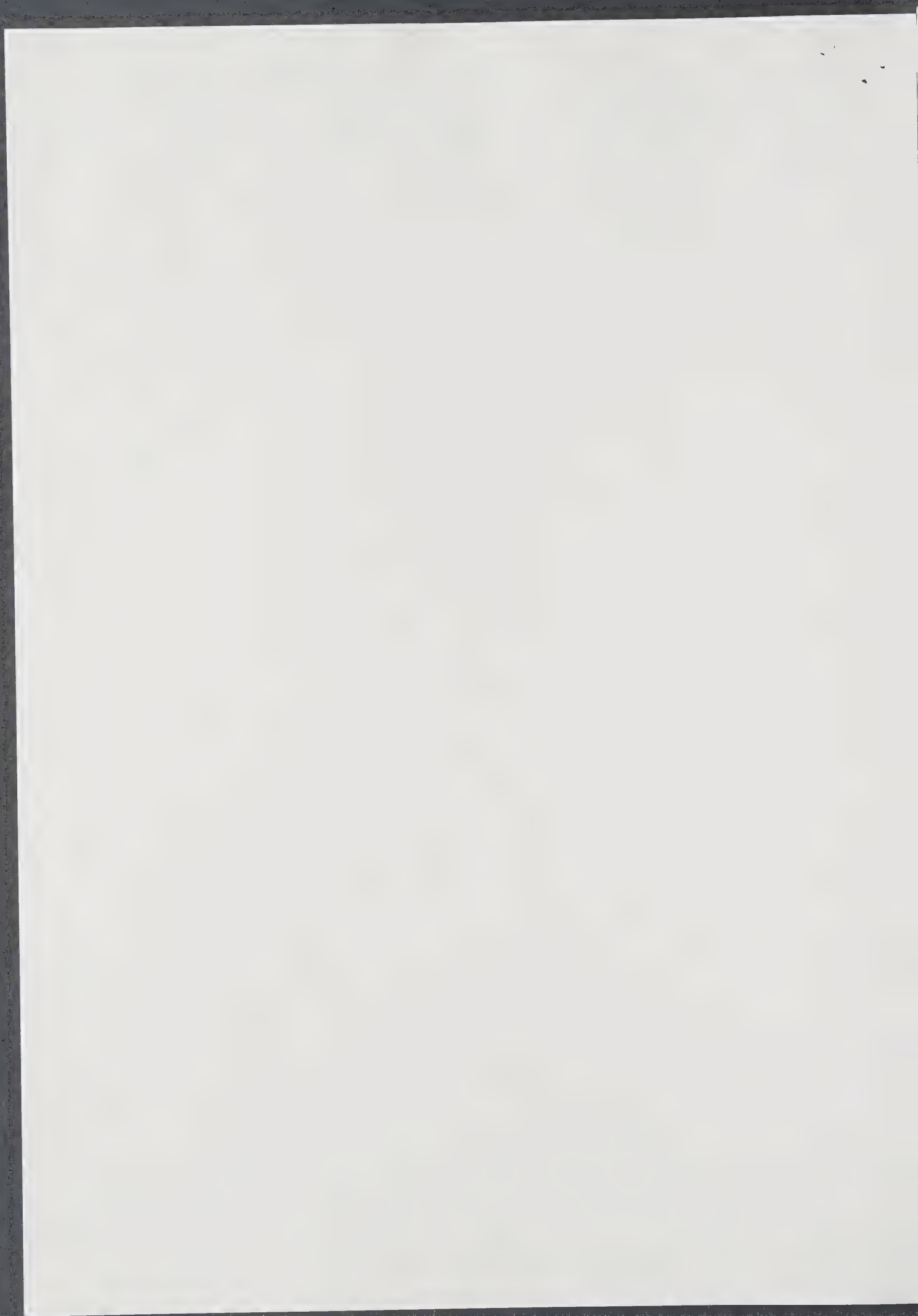
A. BRICKS

1. The representative from USAID with whom we met in Sarajevo promised to present the bricks project to his colleagues. But the decision-making structure is such that I would not expect much to come of this approach..
2. At the same time the need to repair and build new housing is undeniable. Cost estimates range upward from \$500 million to restore the housing stock within the Federation alone..
3. Igor Rajner, the President of the Tuzla Community and Bosnia's only Jewish Member of Parliament, stressed the need for Eli Eliezri to return to Tuzla soon to clarify outstanding issues and keep the momentum going.
4. We need to be careful so that Muslim/Croat tensions (in this case Muslim fear of Croat encroachment) do not tangle up the JDC initiative.

B. WAR ORPHANS

The interest of a U.S. group in helping young war orphans living in institutions was checked by a visit to the brand new Sarajevo orphanage. At least in Sarajevo the orphanage enjoys abundant NGO attention. Our cookies and toys were hardly necessary. The need in Tuzla seems to be more marked, however, but even there the numbers are relatively small, 47 in all.

C. CULTURAL MONUMENTS



Zoja Finci and Marica Finci of the Academy of Arts in Sarajevo will be preparing a project, perhaps for UNESCO, calling for the repairs and restoration of the cultural monuments of all faiths.

Where the famed Jewish Cemetery of Sarajevo is concerned, first the mines will have to be cleared.

VOCATIONAL TRAINING

Vocational training to advance the entrepreneurial projects of La Benevolencija is definitely a possibility.

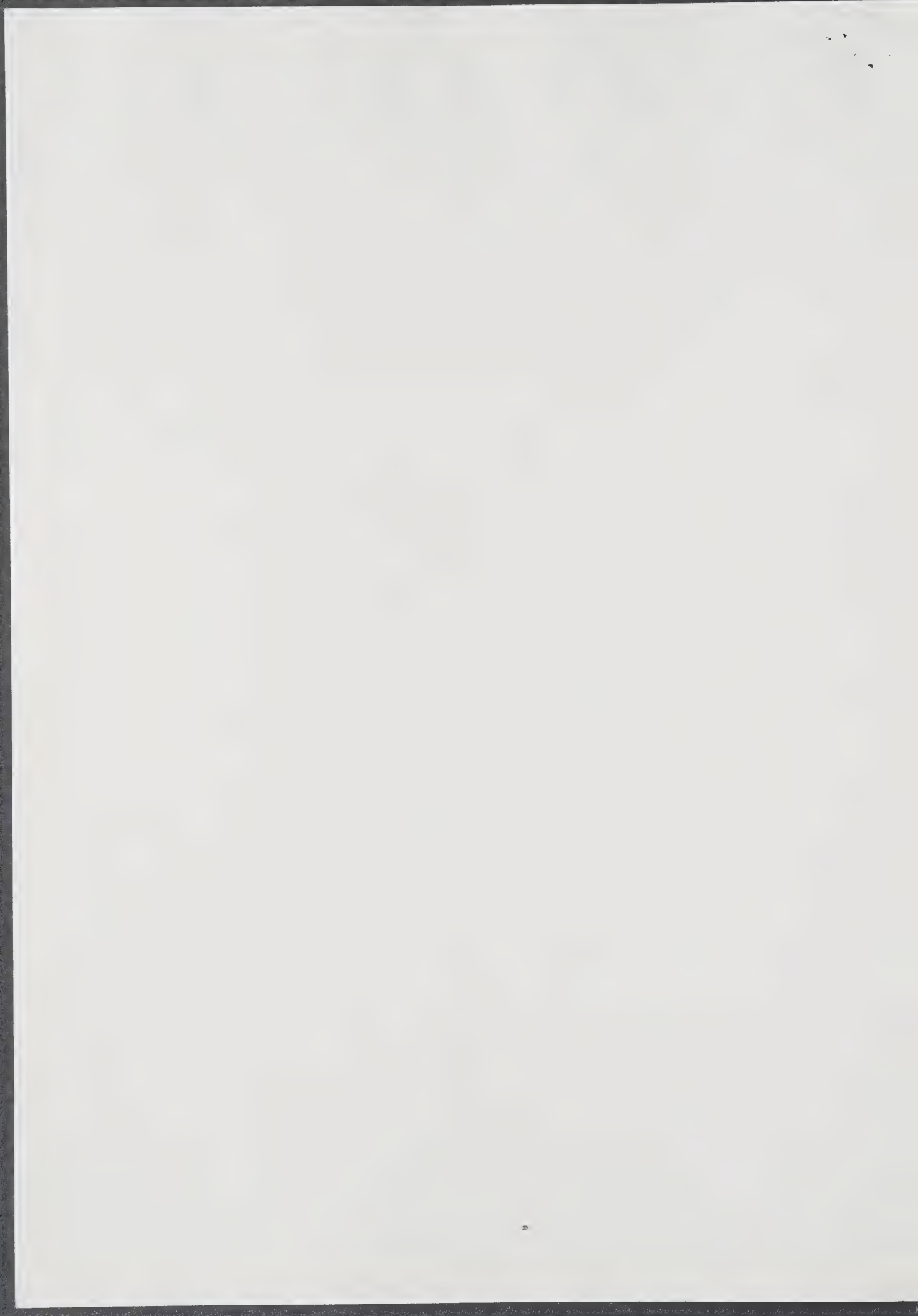
ORT might also want to replicate in Sarajevo some variation of the vocational training workshops it has set up in Croatia.

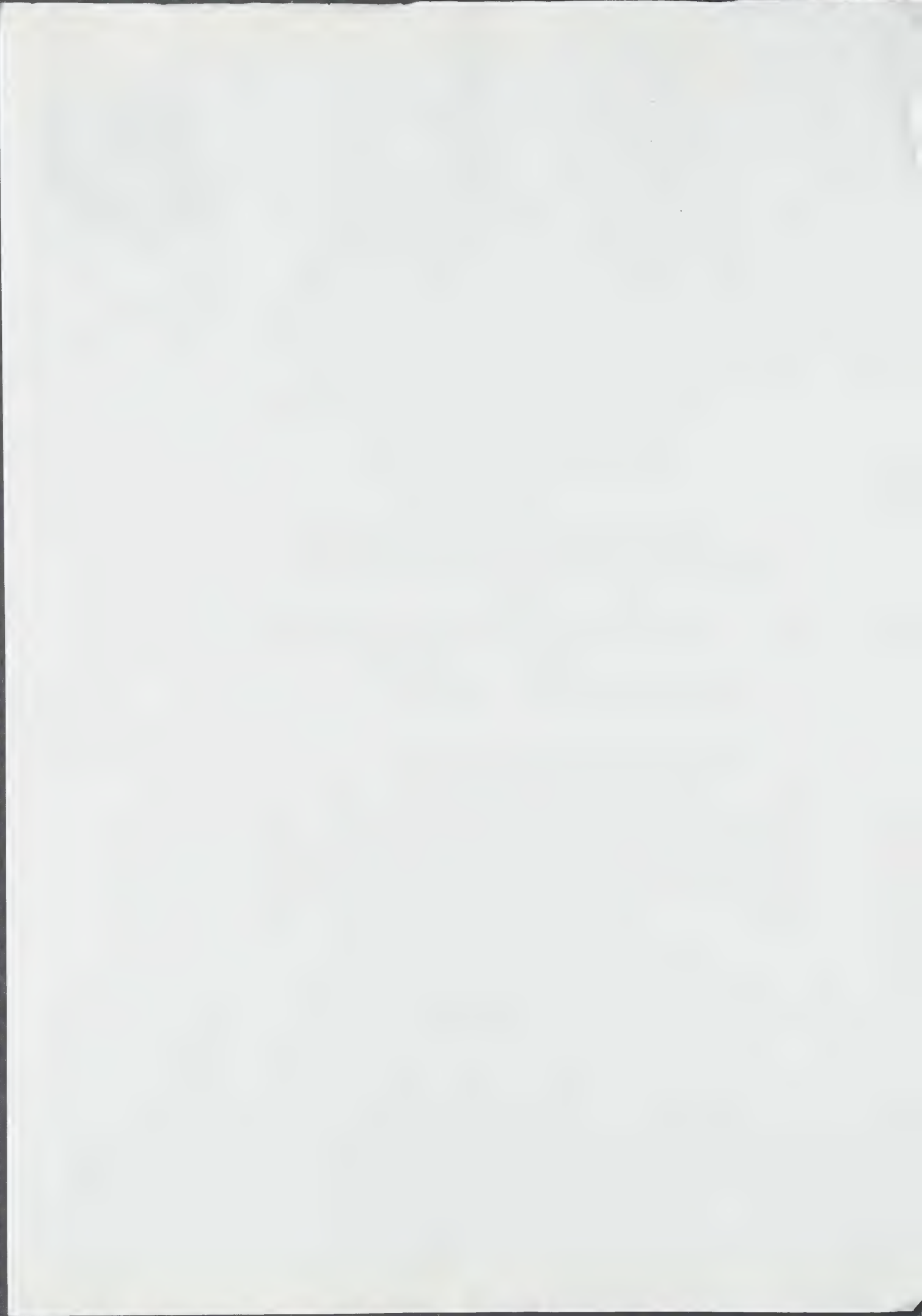
WELFARE PROJECTS

In response to the inquiries from UKJAID in particular, La Benevolencija can most probably provide operating staff for additional welfare projects.

The development work for any initiative beyond the "menu" of La Benevolencija would fall on the funder as in the case of Ted Brown's project.

Yechiel Bar-Chaim
JDC Representative
For the Former Yugoslavia
23 February 1996





FAX TRANSMISSION

From: Warren Alexander
To: Dr. Alfred Bader, Helen Bader Foundation Inc.
Fax No: 00 1 414 224 1441
Date: 23rd January 1996
No. of pages including this one: 2



DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

Dear Dr. Bader,

I understand that the letter I send to your Bexhill address did not reach you. A copy of that letter follows this fax.

If we can be of any further help in this matter, please contact me.

With best wishes,

Yours sincerely

Warren Alexander

- COUNCIL CHAIRMAN
Harry Kleeman CBE
- JOINT HON-TREASURERS
Dame Simone Prendergast DBE JP DL
Paul Marber
- EXECUTIVE DIRECTOR
Mrs Cheryl Mariner
- PRESIDENTS
The Chief Rabbi
Communal Rabbi of the Spanish
& Portuguese Jews' Congregation
The Chairman Council of
Reform & Liberal Rabbis
R N Carvalho
David Cope-Thompson
Rabbi Hugo Gryn CBE OHL DD
Lady Jakobovits
Greville Janner OBE MP
David Kassier
David Lewis
Lord Nathan
Rosaling Preston CBE
Edmund L de Rothschild TO
Kenneth D Rubens

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Registered Charity No 290767
Trading as World Jewish Relief.

Environmentally Friendly Paper



WORLD JEWISH RELIEF

16th January 1996

Dr Alfred R Bader
White Gables
2A Holmesdale Road
Bexhill-on-Sea
East Sussex
TN39 3QE

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

Dear Dr Bader,

I have just heard from Yaacov Finci, the head of La Benevolencia in Sarajevo, about the Queen's University project. He tells me that all the information and feedback he is getting is extremely positive. He will also be receiving a full World Health Organisation report on the project in due course. If you wish, I can have it sent on to you.

With best wishes,

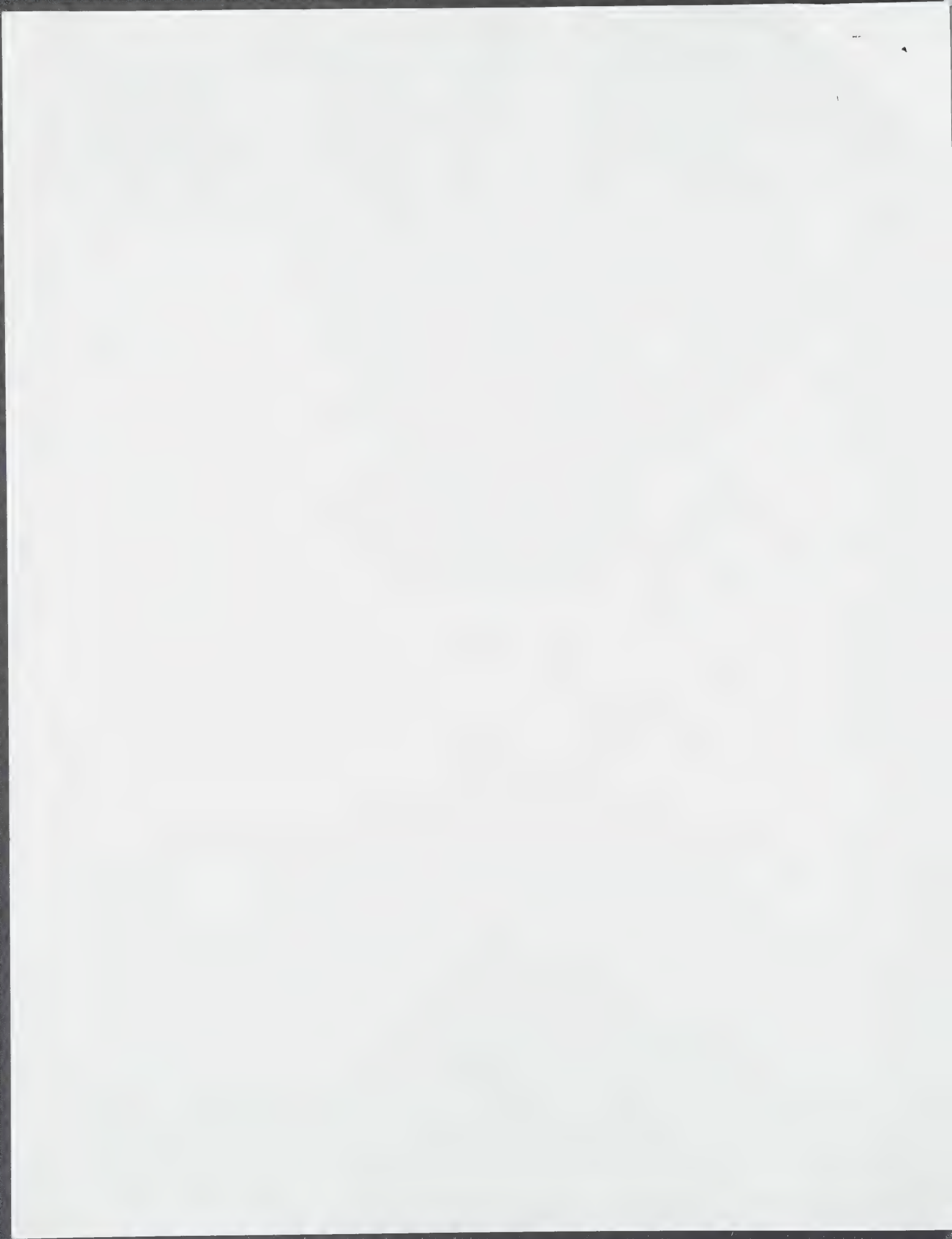
Yours sincerely

Warren Alexander

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Registered Charity No. 290767
Trading as World Jewish Relief.

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FAX FROM

DR. ALFRED BADER
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
Telephone: 414/277-0730
Fax: 414/277-0709

March 5, 1996

Page 1 of 2

To: Mrs. Cheryl R. Mariner
World Jewish Relief
Fax: 44-171-383-4810

Dear Mrs. Mariner:

Thank you so much for your fax dated March 1st received yesterday.

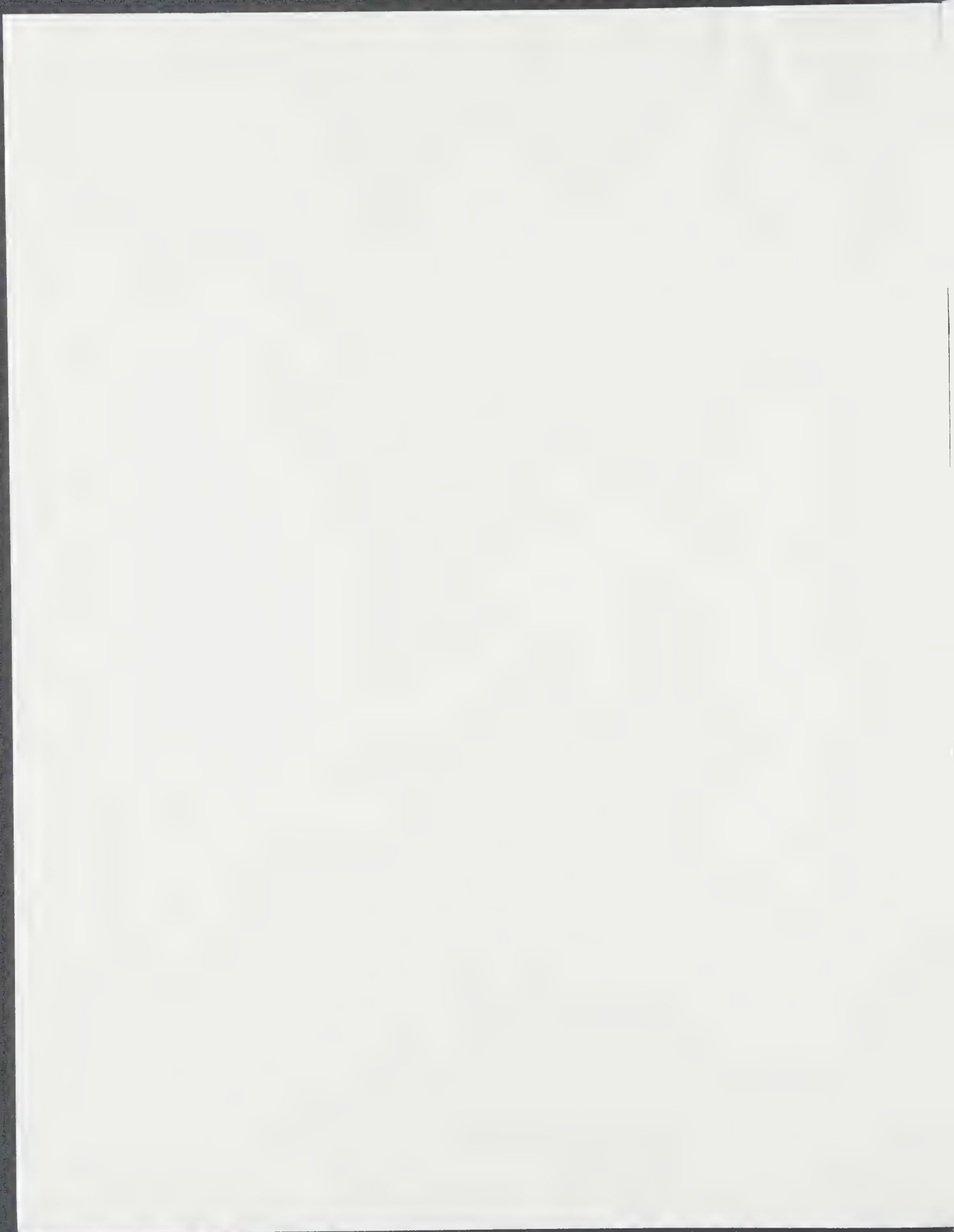
Minutes before receiving your fax, I had a long phone conversation with Professor Gaon, who is now working in Minneapolis. You will recall that he is the author of that proposal for a pharmacy plant in Sarajevo.

I had assumed that the author of that proposal was likely to be a man in his 80's or 90's, but it turns out that he is in his late 40's! He agreed that the proposed plant could not make any pharmaceuticals, not even one as simple as aspirin, nor would it really be cost-effective to buy powders and make pills. I presume he just included that to make the report appear better balanced!

He explained that it will be important to have a pharmacy that can make solutions and ointments of all kinds, and there, of course, I agree.

I have now had a chance to read the J.D.C.'s report on Bosnia, and I must tell you frankly that it disappoints me.

The report focuses almost entirely on helping the small Jewish communities. Of course, I am for helping Jews, but in this case, every member of the community has a chance of going to Israel, and they certainly have not been treated badly in Bosnia. It may be that the report's focus is purely political: Perhaps the author thought that you could raise more money from Jews if you concentrate on stressing the help to Jews.



Mrs. Cheryl R. Mariner

March 5, 1996

Page 2

To me, what is important is helping all of the Bosnians who have been treated as miserably as any people has since our experience under the Nazis.

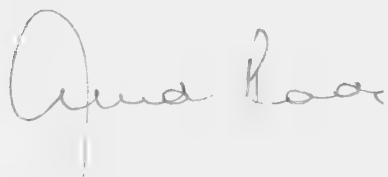
The program outlined in the fax from you just received seems very important. I presume that this exchange of skills would apply to all the people in Bosnia, and not just to Jews.

Isabel and I look forward to being in London in July and hope that Ralph Emanuel will join us visiting you and discussing how we can help further.

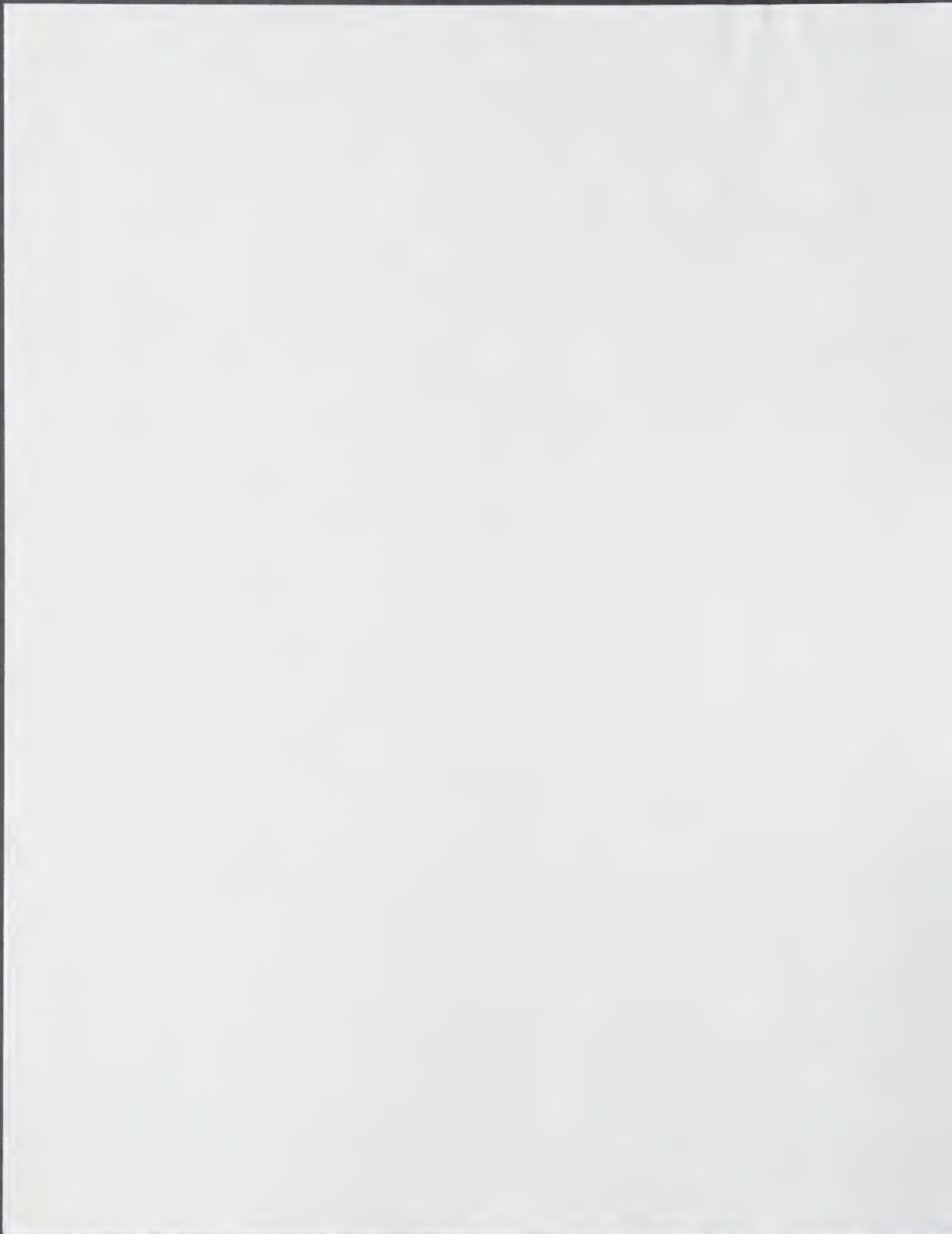
I very much look forward to the WHO report on the Queen's project.

With all good wishes to you and Mr. Alexander, I remain,

Yours sincerely,

A handwritten signature in cursive script, appearing to read "Anna Rood". The signature is written in dark ink on a light-colored background.

AB/cw



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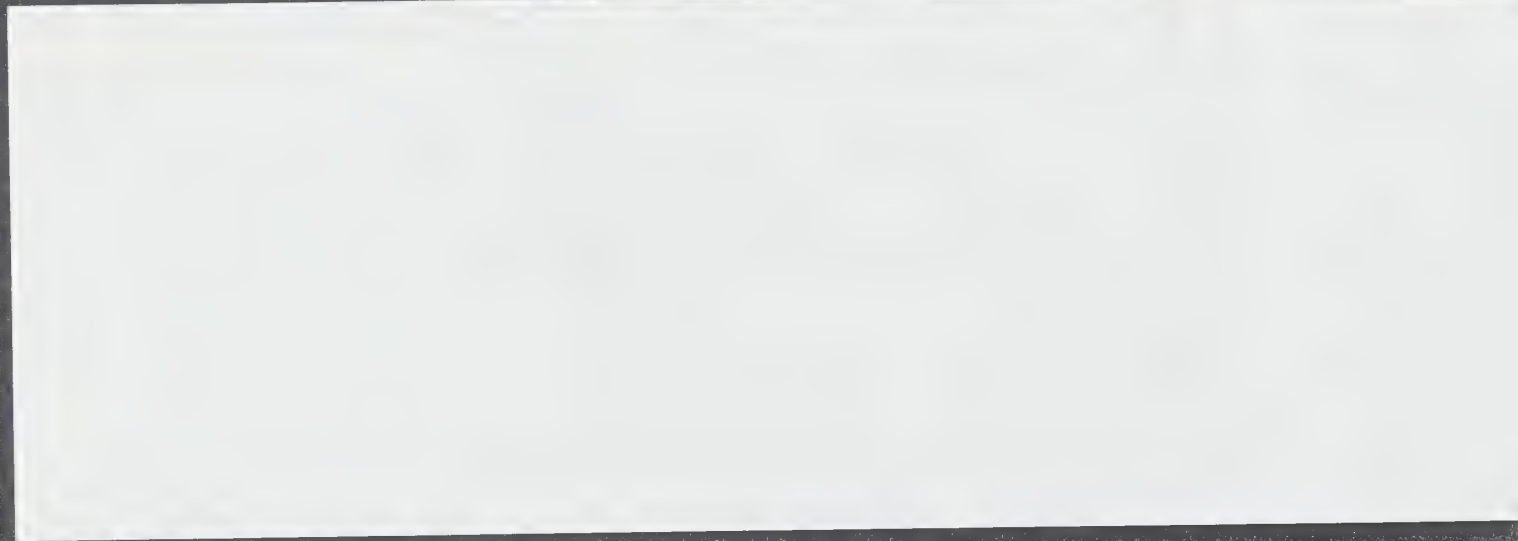
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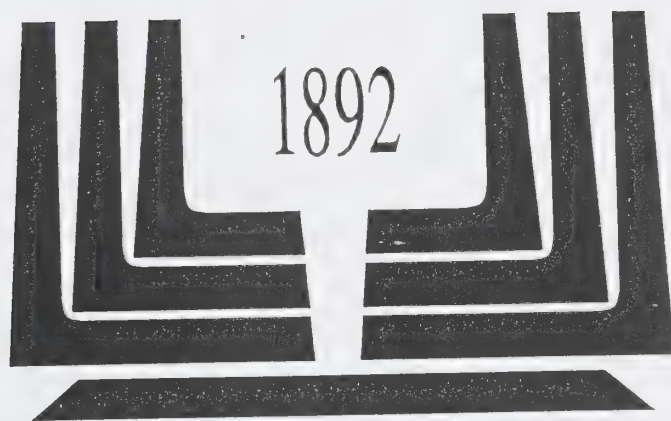
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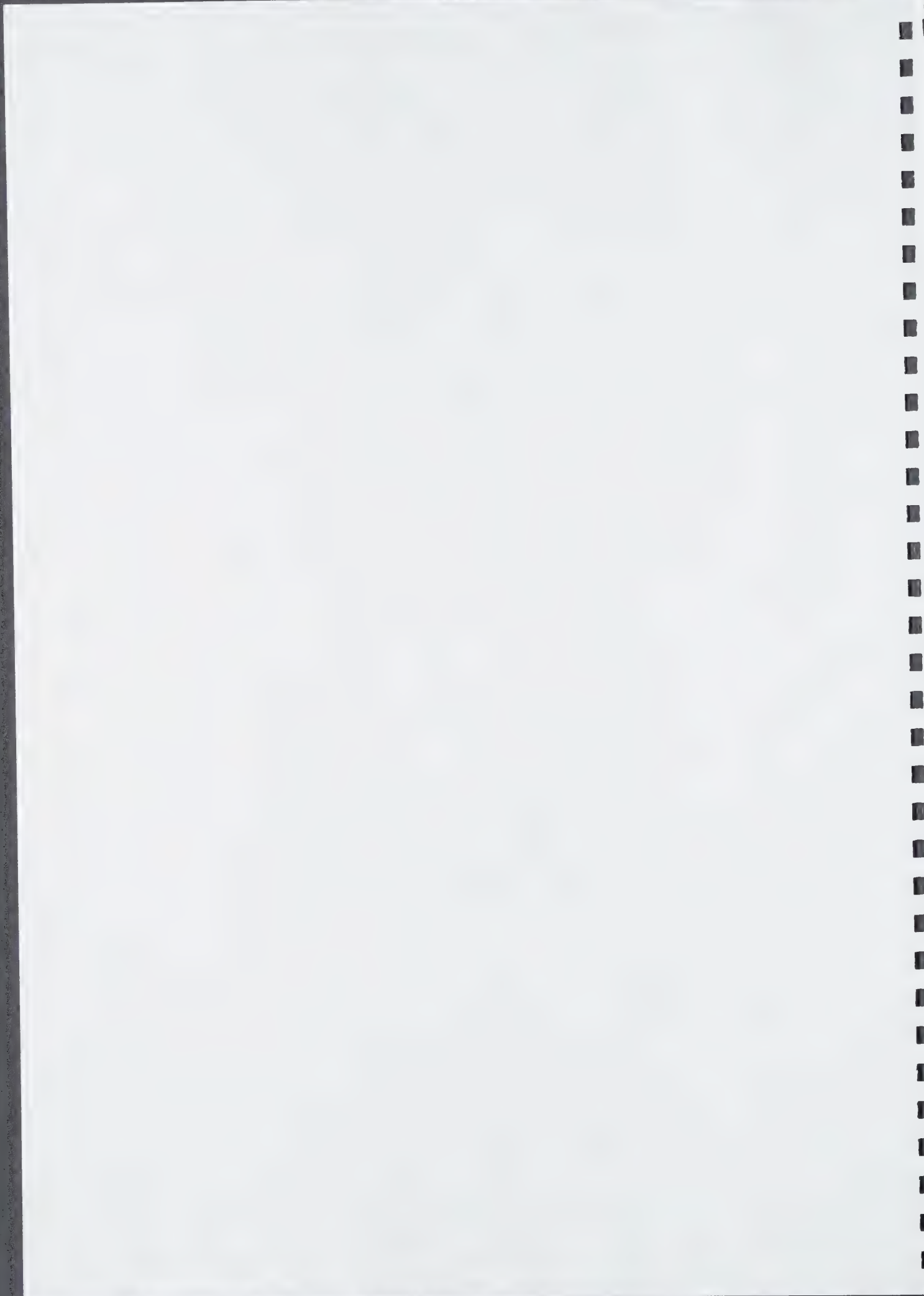
"La Benevolencija"
Sarajevo

PROJECT PROPOSAL:

*GALENIC LABORATORY OF LA BENEVOLENCIJA'S
PHARMACY*



Sarajevo, December 1995



*La Benevolencija has its own past
and its own present: help us to have its
own future.*



Project proposal: *Organizing a Galenic Laboratory*

Proposer: *Mr. Jakob Finci, president*

Idea: Prof. Dr. Igor Gaon

Propose prepared by the
team of experts:

Prof. Dr. Igor Gaon
Prof. Dr. Branko Nikolin
Prof. Dr. Nedžad Mulabegović
Miss Miljenović Dragana, pharmacist
Mrs. Amra Čelik, pharmacist

Project proposal consists of:

- The aim of the project with explanations
- Dynamics of realization
- Expenses and expected income
- Appendix A - Specification of necessary room,
equipment and chemicals
- Appendix B - Basic characteristics of the Production
Programme



THE AIM OF THE PROJECT WITH EXPLANATION

Before the war there was only one Galenic laboratory in Sarajevo, with the city pharmacies, which was not well outfitted and with very limited production capacities, unable to meet the needs of the city, not to mention Bosnia and Herzegovina. The present situation is the same.

That is why we find it necessary to organize the planned Galenic laboratory within La Benevolencija's Health Service. The laboratory, i.e. the production point, is economically justified taking into account a great possibility of the production selling, both in Sarajevo and in BiH as a whole.

If we add fact that the only medicament factory in BiH has been greatly ruined during the war, then the aim of an opening of such a production section is absolutely justified.

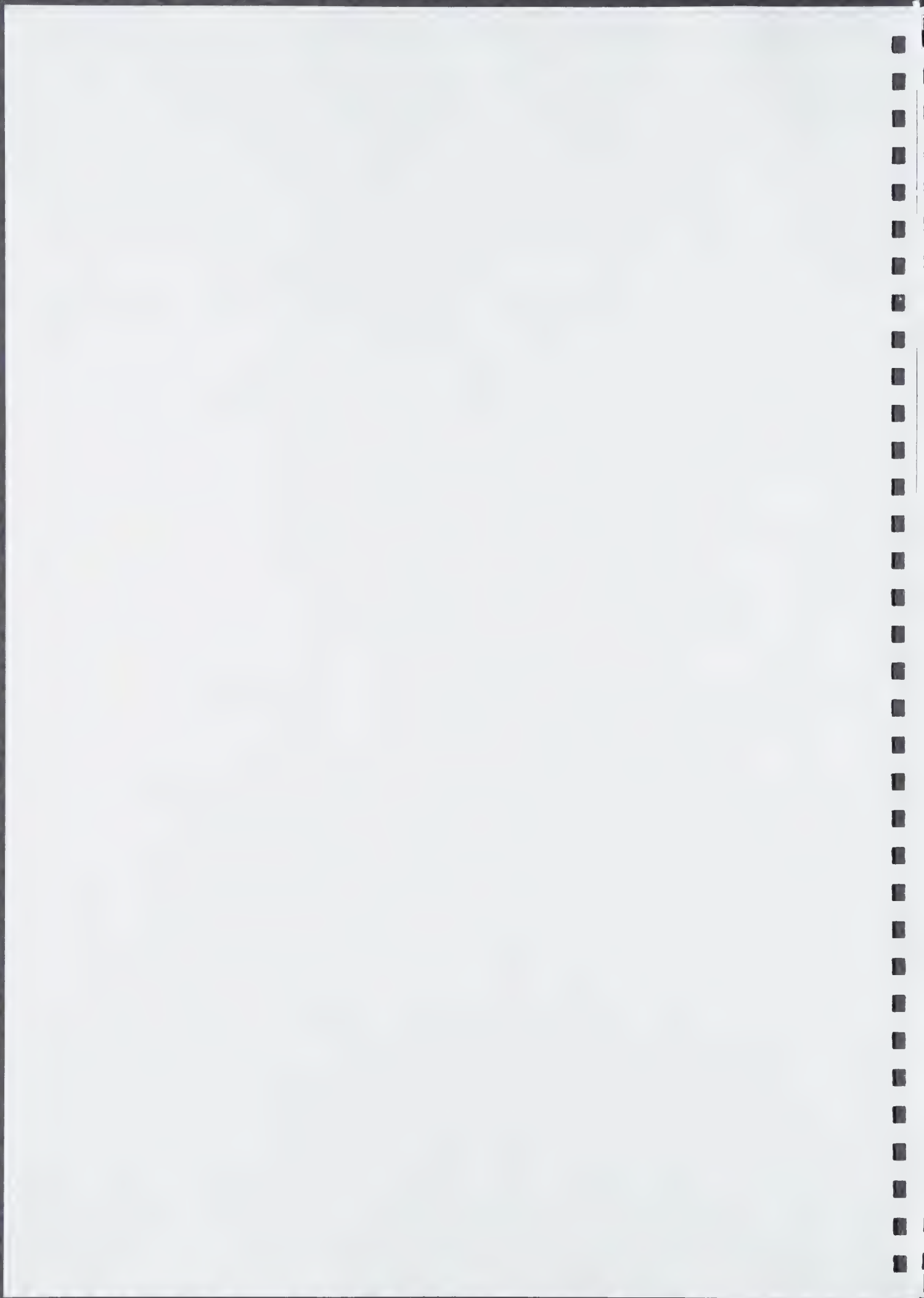
There is another fact that supports our endeavour, and that is La Benevolencija's name. Within the BiH health services La Benevolencija represents a tested institution which was engaged in supplying citizens and health organizations with medicaments, dressing material and equipment.

From the marketing point of view, La Benevolencija means: honesty, quality and efficiency. It means that this production programme will be accepted without any delay and suspicion, taking into account former experience connected with La Benevolencija's Health Service.

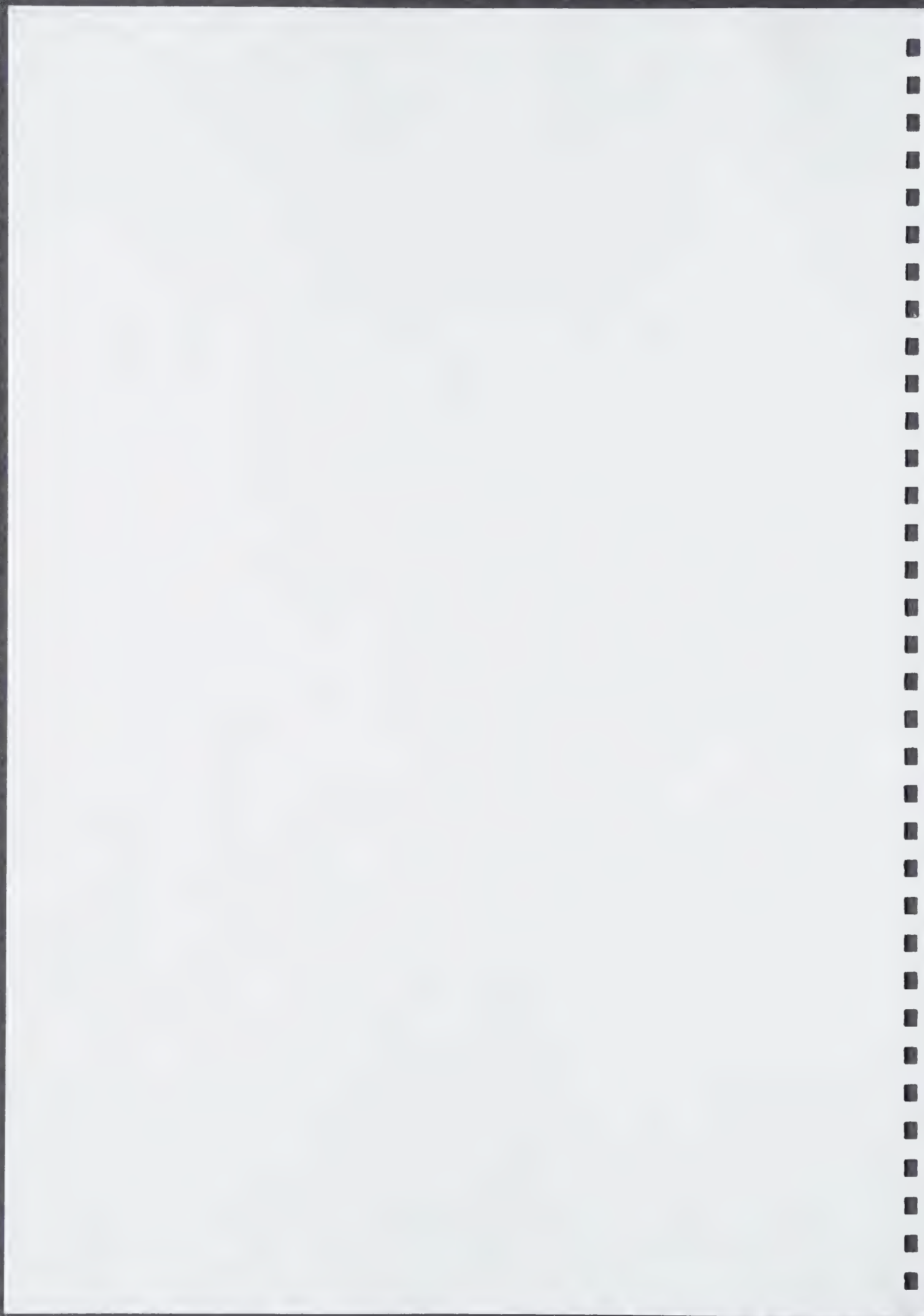
Further, the outfitting of such a laboratory and the existing qualification structure would guarantee a high quality production with a possible quick changes from one product to another, which means a complete possibility of adaptation to the needs of the market.

In the Appendixes EQUIPMENT AND PRODUCTION PROGRAMME, all the details connected with production , equipment and production are given. Regarding the staff, in the first phase the following qualification structure is planned:

	1 month	6 months
Head of the Laboratory, 1 performer	600 DEM	3.600 DEM
Pharmacist with Univ. Degree, 2 perf.	500 DEM	6.000 DEM
Pharmaceutical technician, 2 performers	400 DEM	4.800 DEM
Pharmacy hand, 1 performer	300 DEM	1.800 DEM
External collaborators		
Drug controller, 1 performer, 50 % half working time	300 DEM	1.800 DEM
Pharmacologist, 1 performer half working time	300 DEM	1.800 DEM
TOTAL:		19.800 DM



DYNAMISM OF REALIZATION AND POSSIBLE INCOME



If the financial means for the Project are provided, the following dynamics of realization is planned:

THE 1ST YEAR

1. Working space adaptation, 2 - 3 months,
2. Purchase of equipment and installing, 2 - 3 months,
3. 6 months from start of project realization, a beginning of the production
4. During the next 6 months organizing of the whole production, programme with the selling in the area of Sarajevo.

THE 2ND YEAR

1. Full capacity production achieved,
2. Selling of goods in other places in BiH,
3. In the 2nd year an income for salaries for all the employed and 25% of the invested monies are planned.

THE THIRD YEAR

1. Production provides full return of monies and a full production programme,
2. If necessary, new working places are planned (pharmaceutical technicians and pharmacist). The salaries for all the employees are covered from the product selling.

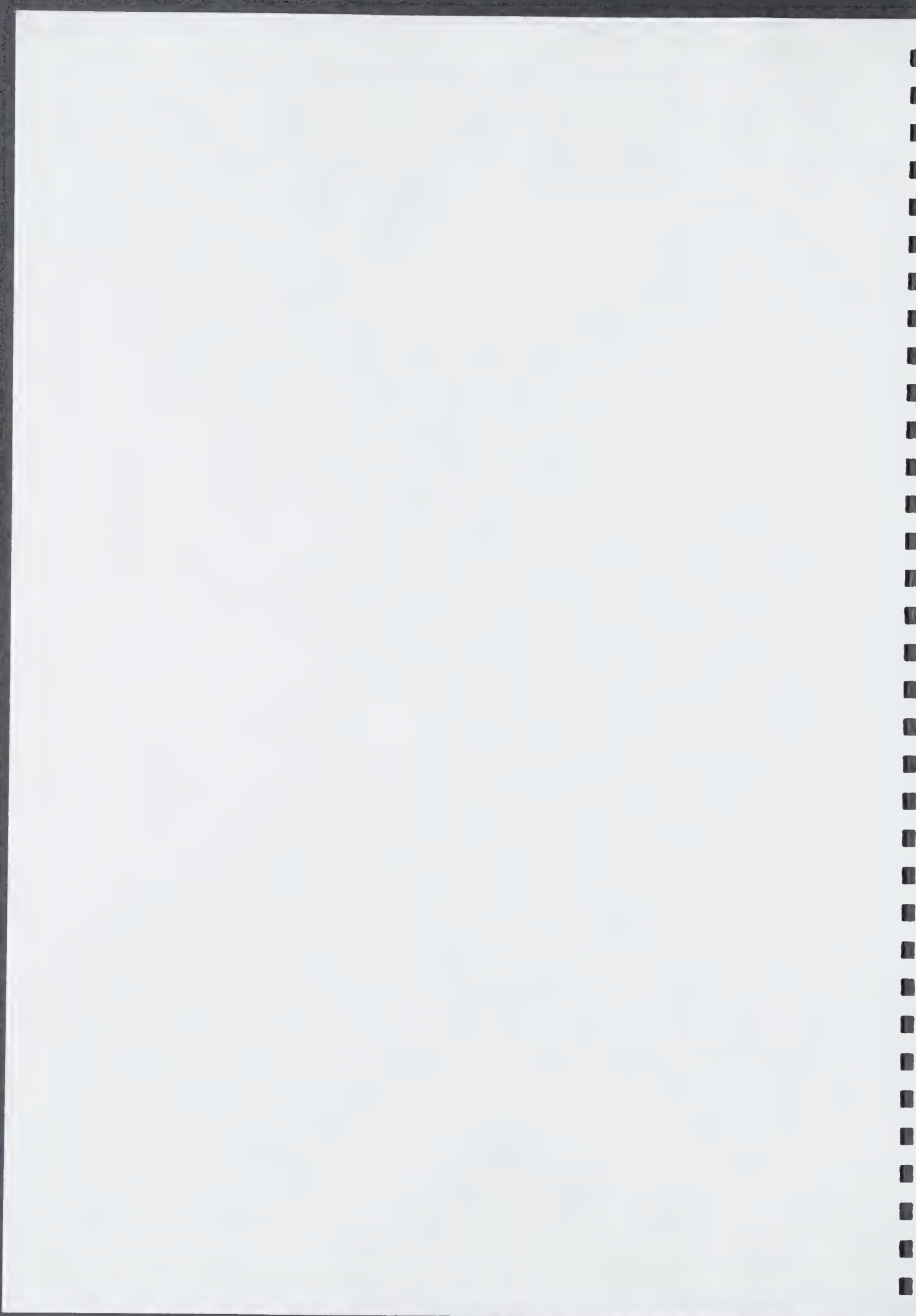
Such a dynamics has been planned according to perceiving of the situation in BiH and on the basis of market on the given conditions.

What can finally be said with certainty is the fact that the MARKET AS A WHOLE IS UNCOVERED WITH SUCH A TYPE OF PRODUCTS AND SIMPLY "HUNGRY" OF THE PRODUCTS DESCRIBED IN THE PART "PROGRAMME OF PRODUCTION".

EXPENCES

1. Adaptation of the Working space	30.000 DEM
2. EQUIPMENT	119.000 DEM
3. Laboratory equipment and glass	25.000 DEM
4. Chemicals	25.000 DEM
5. Salaries for 6 months	19.800 DEM

TOTAL: 218.800 DEM



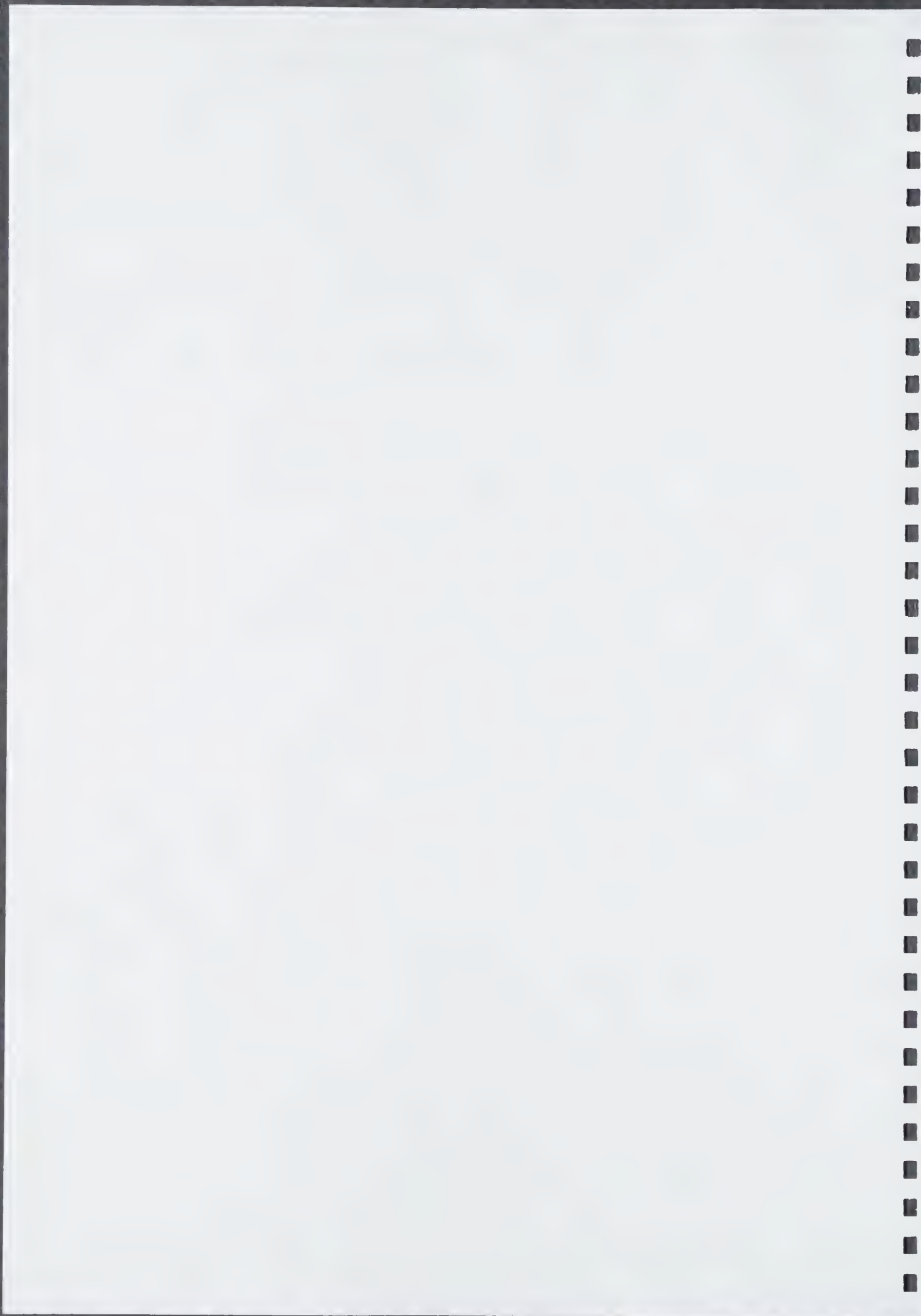
APPENDIX A - SPECIFICATION OF NECESSARY WORKING SPACE, EQUIPMENT'S AND CHEMICALS

INTRODUCTION

The Galenic Laboratory with its production activity has to be organized in such a way to be able to start production of various pharmaceutical formulations. A many years long experience regarding the supply of medicaments in this territory has led to such an approach, and we do believe that it will be much more necessary to have such a production in the period to come. The products of that laboratory must be complementary to eventually similar Galenic laboratories and other production in the city, with claims to cover the whole area of R/F BiH. The production programme of the laboratory would contain the following formulations: powders, pills, ointments, creams, emulsions, suppositories, vaginalettes, suspensions and various solutions. On the basis of such a programme, working space, equipment and other necessary materials are planned.

I NECESSARY WORKING SPACE

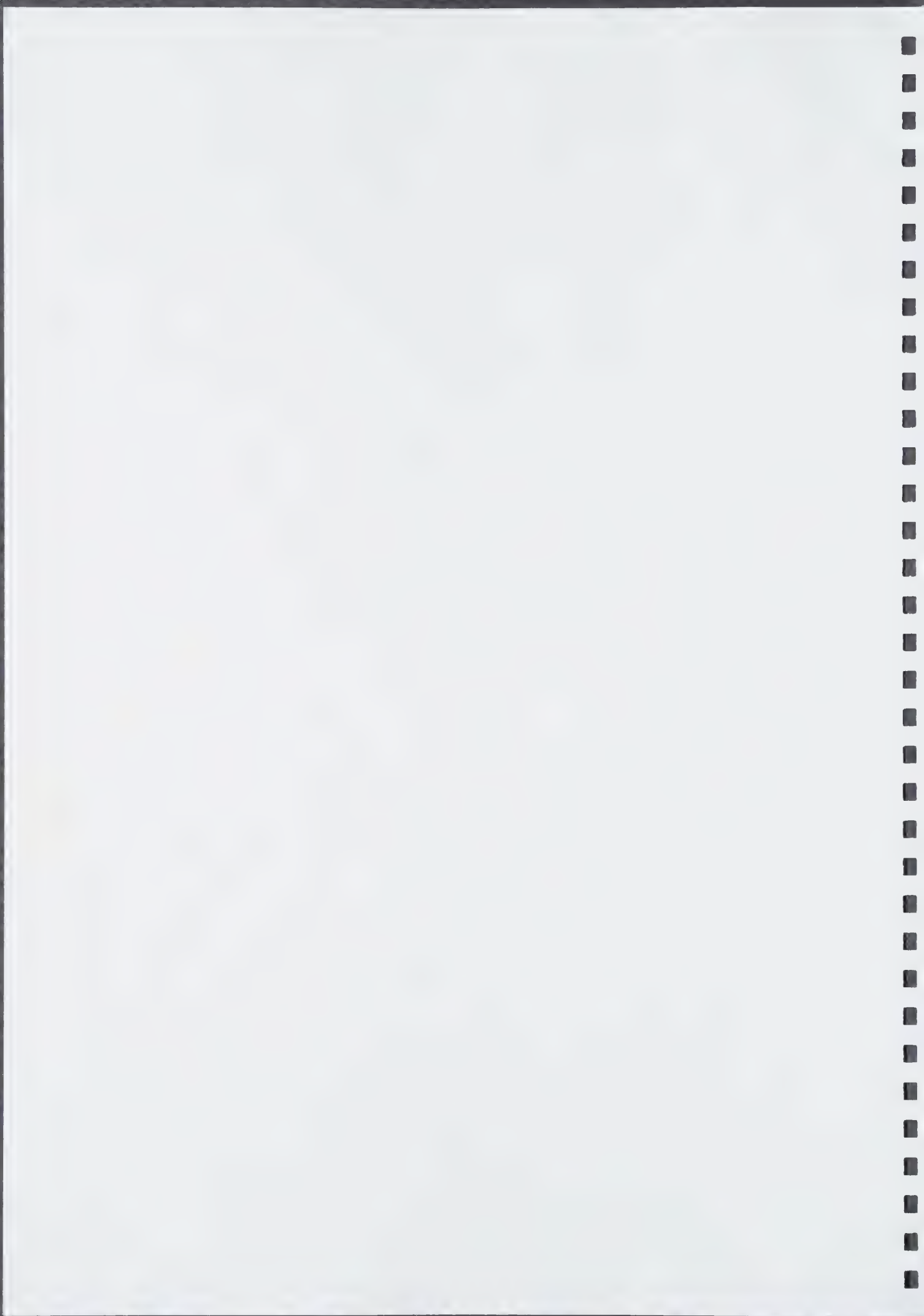
1. Room for production of galenic products, of about 20 m² is planned for a direct production process. All necessary equipment is in it as well as a set of joined mechanisms "ERWEKA", pilling machine and all other planned connection to "ERWEKA". The walls and the floor of the space would be in tiles, the ceiling painted with oil paint, with good electrical and gas system and all the necessary connections for water. The vibration producing machines must be well fixed to the ground, the tables must be stable and massive with synthetic surface and a small part in ceramic tiles, with enough shelves and cupboards for various connections, and for "Erweka" other necessary accessories.
2. The room for production preparation, of about 10 m². It would be next to the production room to be functionally one whole and to facilitate the communication as much as possible. All the preparatory work is done in that room, such as weighing, various measuring, grinding, semi products production, and all the preparatory phases of production. The room must be in tiles, with the roof painted with oil paint, with good space for a scale and enough shelves for accessories.
3. Storehouse for raw and wrapping material, of about 10 m², intended for various bottles, boxes, tubes, and other material of that kind, necessary raw materials for production. It would be by the production room as well as by the product preparation room. It is necessary to be dry and not directly, exposed to the sun, with a sufficient number of shelves and a smaller table for manipulation.
4. Final products room, is planned to be with large build in shelves, out of the production area and in with a refrigerator of a larger capacity.
5. Dish washing room, of about 10 m², must be in tiles with two large, tiled washbasins and a water heater of a large capacity and a small geyser, shelves and cupboards for clean dishes and a working table. A part of the room should be a bit separated for a distilling apparatus.



6. Chemicals and the inflammable substances will be stored in the cellar of the pharmacy, of about 50 m² in total. Production space should be on the street level to make a whole with it an easy communication with the pharmacy and an easy communication with the other space.

II SPECIFICATION OF THE EQUIPMENT

Nr	Name of items	Producer	Quantity	Price in DEM
1	Generator AR-400(C.No. 0010)	ERWEKA	1	25.000
2	Homogenizer HO (C.No. 0070)	ERWEKA	1	7.000
3	Accessory for suppository pro. SG 3/W (C.No. 0140)	ERWEKA	1	6.000
4	Accessory for ointment prod. FDS (C.No. 0171)	ERWEKA	1	5.000
5	Ball mill KM-5 (C.No. 0220)	ERWEKA	1	15.000
6.	Powder steerer AM (C.No. 0270)	ERWEKA	1	5.000
7.	System of sieves (C.No. 0291)	ERWEKA	1	5.000
8	Pill machine EKO (C.No. 3800)	ERWEKA	1	15.000
9	Paneten Rürwerk TYP PRS (C.No. 0110) (C.No. 3851) type STS 1 (C.No. 3852) type STS 2 (C.No. 3853) type STS 3	ERWEKA	1	4.500
9a	Tube filling machine TV-1 (C.No. 0600)	ERWEKA	1	12.500
			TOTAL	100.000
10	Water destiller		1	2.500
11	pH-meter	ISKRA Slovenija	1	1.200
12	Conductometer	ISKRA Slovenija	1	1.200
13	Drier		1	1.500
14	Compartment for aseptic work		1	10.000
15	Scale up to 1.000 g		1	2.000
16	Scale up to 100 g		1	1.500
17	Scale up to 20 g		1	1.500
18	Autoclave		1	1.500
19	Sterilizer		1	1.000
			TOTAL	19.000



III LABORATORY ACCESSORIES AND LABORATORY GLASS

Br		Pcs
1	Patens of various sizes	5
2	Mortars of various sizes	5
3	Pestles of various sizes	5
4	Measuring cylinders, glass, various	20
5	Measuring cylinders, metallic, various	5
6	Laboratory beakers of various volume	10
7	Erlenmeyers flasks	10
8	Funnels, various	10
9	Desiccator, various sizes	3
10	Glass bottles for water	5
11	Thermometers of various gradation	5
12	Water heater	1
13	Refrigerator (a smaller and a larger one)	2
14	Plastic labels	40
15	Charte papiracae	100
16	Charte paraffinate	100
17	Spatules, various	510
18	Syntetic bottles, various volume	5000
19	Glass bottles, various volume	5000
20	Dark glass bottles, various	200
21	White and red labels	5000
22	Cork of various sizes	5 Kg
23	Plastic boxes of various volumes	20000
24	Spoons and spatules, various	20
25	Various filters	1000
26	Wrapping rubber	
27	Tubes	

TOTAL 25.000 DEM

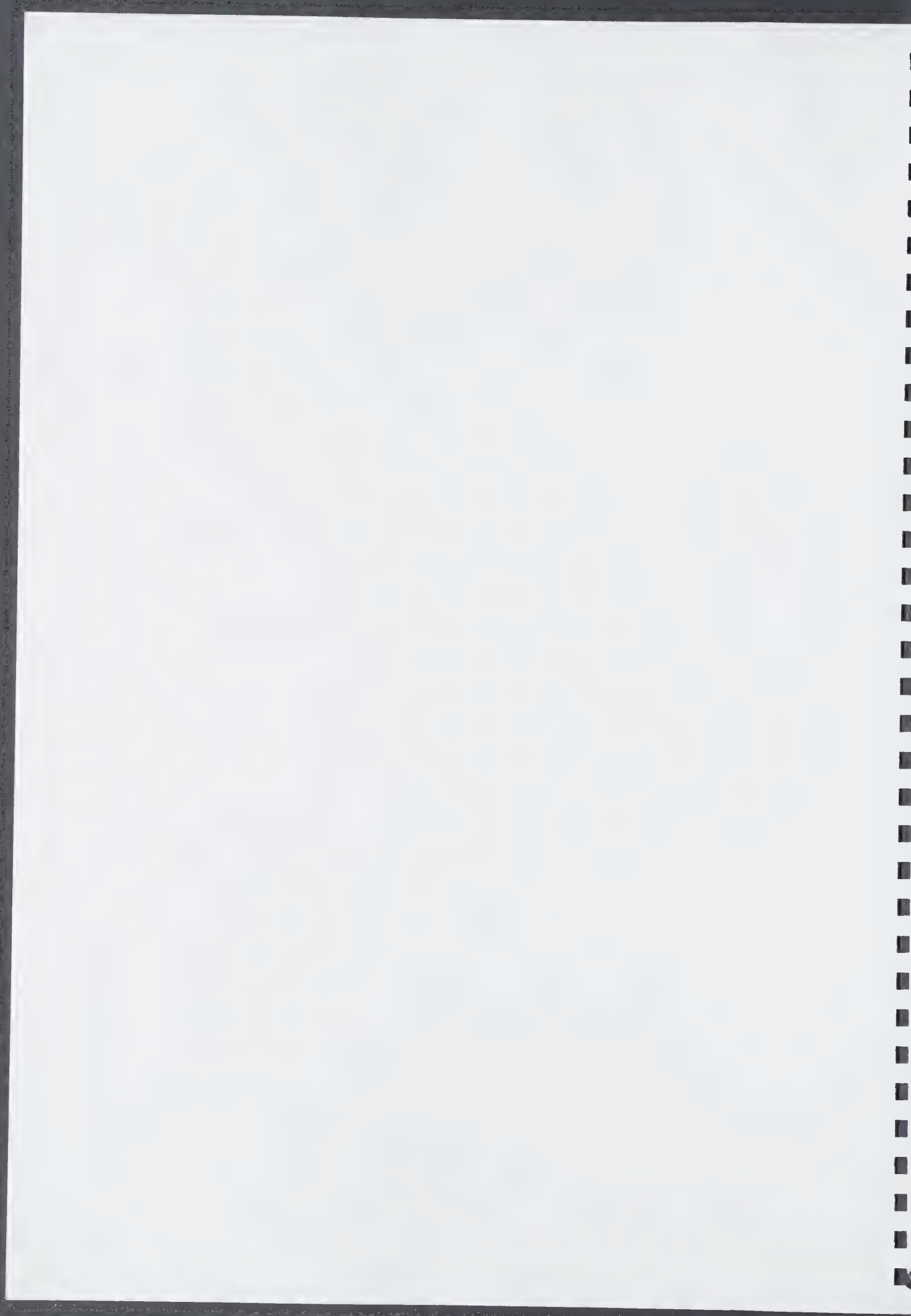


IV NECESSARY EXPENDABLE MATERIALS

For bases of active substances, dissolvers, filters etc.

LIST OF CHEMICAL MATERIAL

Nr		Quantity
1	Bolus alba	20 Kg
2	Talcum	50 Kg
3	Amylum Tritici, Amylum Maydis, Amylum Orizae	30 Kg - 50 Kg
4	MgO	50 Kg
5	ZnO	50 Kg
6	CaO	10 Kg
7	Etanolum 96%	200 l
8	Glycerolum	50 l
9	Paraffinum liquidum	50 l
10	Paraffinum solidum	100 Kg
11	Vaselinum album	200 Kg
12	Adeps suilus	20 Kg
13	Cera alba, Cera flava, Cetaceum	10 Kg
14	Lactosa, Glucosa	50 Kg
15	Lanolinum anhydricum (Cera lana)	100 Kg
16	Oleum ricini	15 l
17	Holesterolum	10 Kg
18	Alchol cetostearicum	10 l
19	Oleum olivae	10 l
20	Oleum jecoris	10 l
21	Oleum lini	5 l
22	Oleum cacao - Butyrum cacao	50 Kg
23	Oleum arachidis	5 l
24	Supositol H,S,T,R, Wecobbe W,R,S,M, Witepsol H15	
25	Aetherolum Citri, Cariophylli, Eucalypti, Carvi	po 1 l
26	Acidum stearicum	10 Kg
27	Manitol, Sorbitol	5 Kg
28	Na - laurysulfat	10 Kg
29	Na - tetraboras (Pulvis conservans)	10 Kg
30	Oleum amigdalae	100 l
31	Aqua amigdalae	50 l
32	Polyethylenglycoli od 200 do 2000 mol. tež.	
33	Hydrogen peroxyd	30 l
34	Aceton	20 l
35	Gummi arabicum, Gummi tragacantha	5 Kg
36	CaCO ₃	10 Kg
37	NaOH, KOH	10 Kg
38	Rivanol	5 Kg
39	Acidi borici	50 Kg
40	Al ₂ (SO ₄) ₃	5 Kg
41	Acidi salycilici	20 Kg
42	Camphora	10 Kg
43	Resochinol, Anesthesin, Mentolum	10 Kg
	TOTAL	25.000 DEM



APPENDIX B

THE MAIN DATA OF THE PRODUCTION PROGRAMME

The main data of the production programme. Already now, in the city of Sarajevo and in the whole R BH, there is a growing need for many preparations. The staff of La Benevolencija's Health Service, i.e. the part connected with the Pharmacy and distribution of medicaments, is ready to engage themselves in the realization of the project.

In the part "PRODUCTION PROGRAMME" only some basic data of the production programme are given, which are only an information to a possible donor in which direction the laboratory will develop.

Generally taken, this production point would produce:

- Powders (Pulveres)
- Solutions (Solutiones)
- Suspensions (Suspensiones)
- Ointments and cream (Unguenta)
- Pastes (Pastae)
- Emulsions (Emulsiones), etc.

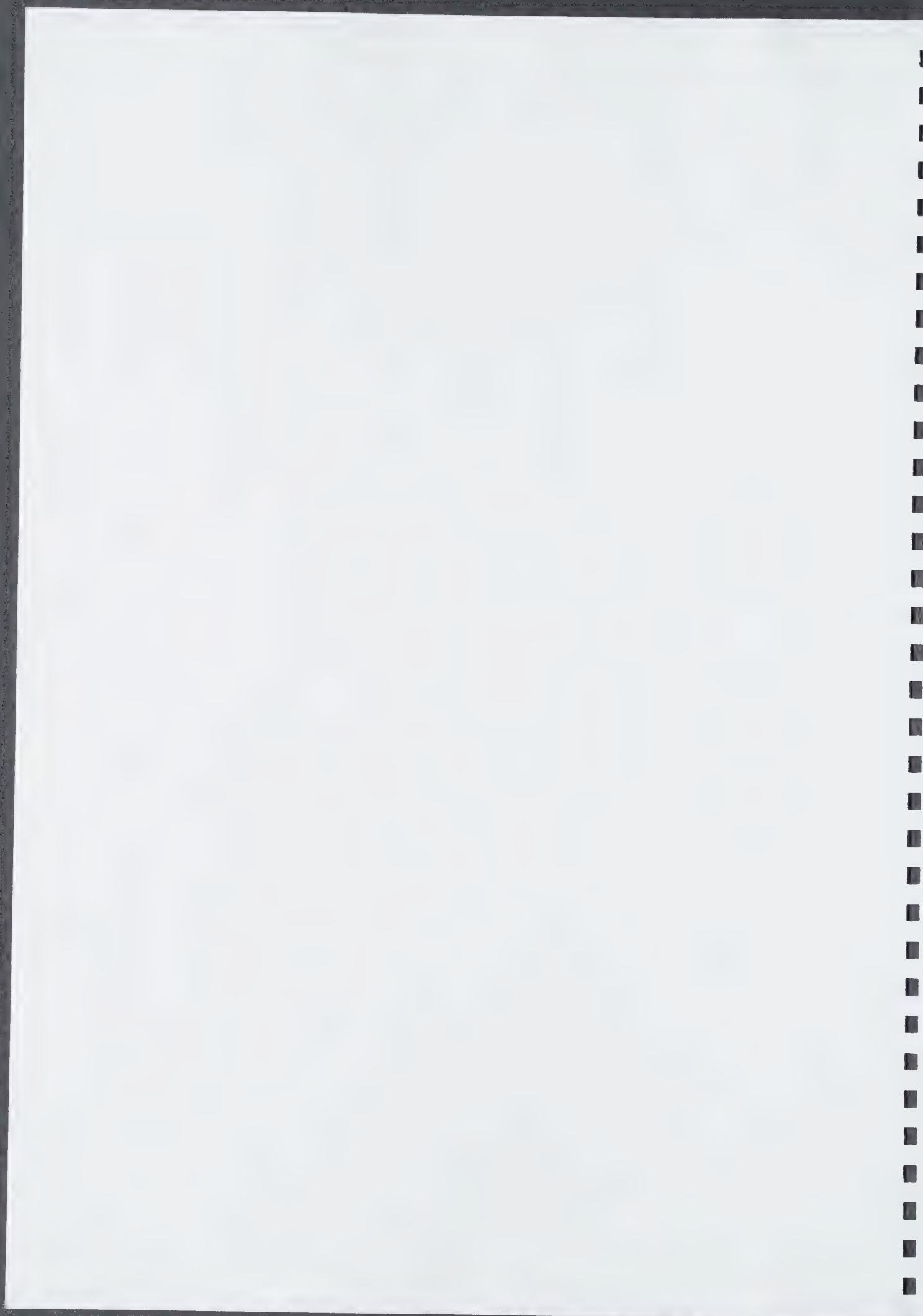
1. POWDERS - PULVERES

Powders are used as individual forms prescribed for internal usage, as preparations for external usage and as inter products in producing other pharmaceutical preparations. Our Galenic laboratory would produce: POWDERS, DOSIPOWDERS, CONSPERGENTS, TRITURATIES, GRANULATIONS.

Powders are obtained by using mechanical, physical and chemical methods of graining. Mechanical graining, in the pharmaceutical practice, is done in mortars or ball mills. The degree of fineness of powders is measured by sieving the substance through corresponding sieves. These are the sieves No. 6, 3, 2, 0.75, 0.30, 0.15.

Powders that would be produced in the laboratory would be: simple powders (pulvers simplices), mixed powders (pulvers mixti) and would be packed as pulvers divisi and pulver non divisi. For the production of powders of strong effect triturates in proportion 1:10, 1:100, 1:1000. In the form of conspergintiae would be produced and delivered the medicaments with a local effect on the skin, such as: antiseptics, antipruritics, adstrifents, remedies for epithelization etc. For sprinkling of skin of organic and inorganic origin, are used: Bolus alba, Talcum, ZnO, MgO, starch, calcium carbonate.

For the magistral production of the given medicaments, besides the corresponding system of sieves, mortars, pestles, plastic labels, as well as the wrapping material: CHARTE PAPIRACAE, CHARTE PARAFFINATAE, and for powders for sprinkling: boxes - SCATULAE with a perforated inserts.



Some of the powders that would be produced would be:

Rp/ Acidi borici
Zn - oxydi
Talci
M.f. pulv.

Rp/ Anesthesin
Zn - oxydi
Talci
M.f.pulv.

Rp/ Aminophenasoni
Phenacetini
Coffein
M.f.pulv.

and other prescribed powders.

2. SOLUCIONES MEDICINALES - Solutions

The solutions that would be produced, would use for solution making water, alcohol and glycerol. Aqua purificata, Aqua destilata, Aqua redestilata are produced by distillation of drinking water, i.e. redestillation, and is the key element in the activity of Galenic laboratory, because it is in the structure not only of solutions but also of all pharmaceutical preparations in which water is a necessary part.

Athenolum concetratum	96%
Athenolum dilutum	70%
Spiritus	96%

Glycerol as a dissolver acts in greater quantities as a preserver, stabilizer and a sweetening device.

For production of medical solutions, tara and hand ballances are necessary, as well as laboratory beakers for solution making from heavily soluable substances, filters for filtering of non pure and coloured solutions.

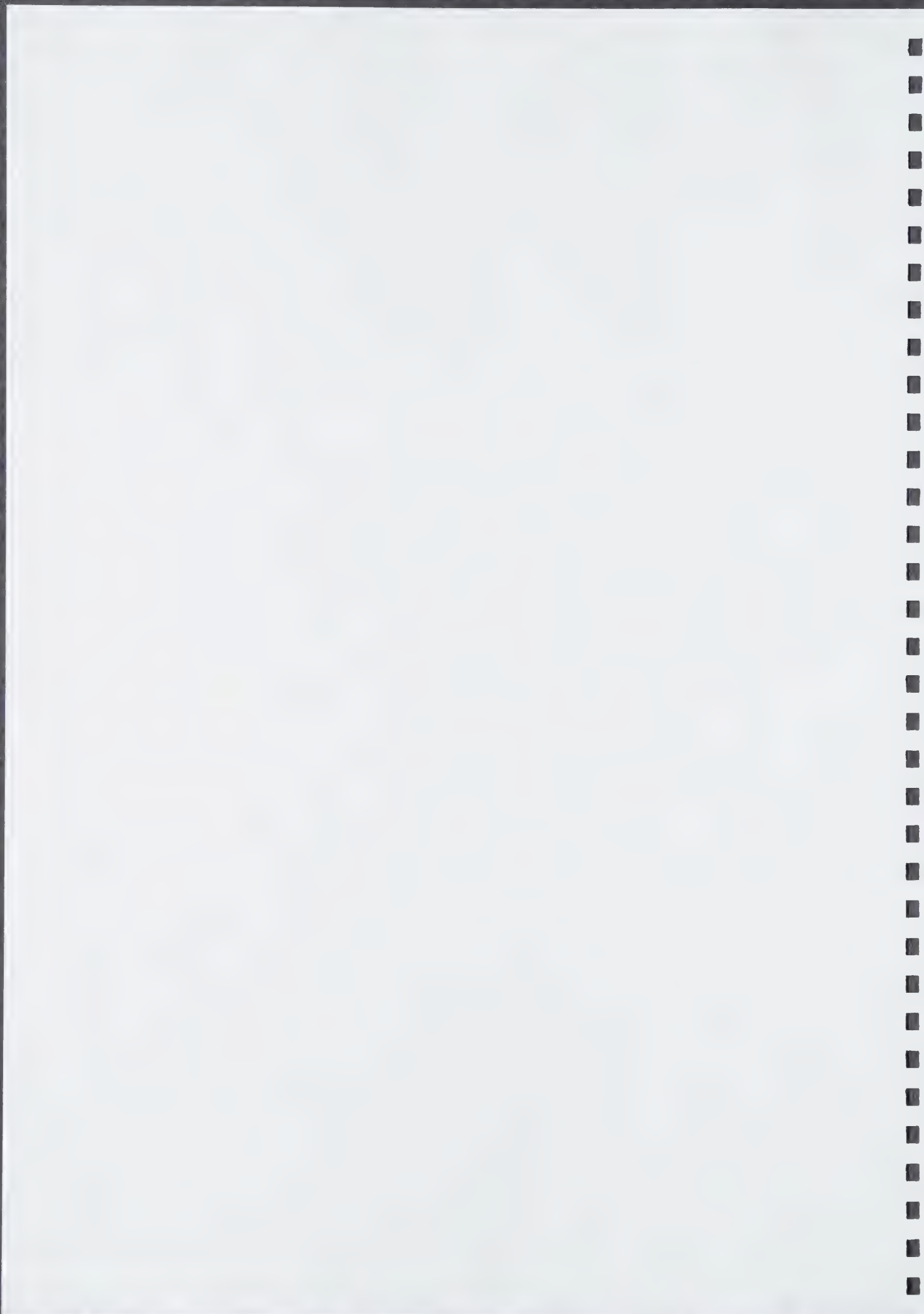
The wrapping material are bottles made of usual and dark glass, synthetic bottles, chosen on basis of composition of the medicament ; corks, white or red labels, cellophane, wrapping paper and rubbers.

Some of the solutions that would be produced are:

Rp/ Acidi borici solutions 30%
M.f.sol.

Rp/ Hydrogenii peroxydati solutio diluta
M.f.sol.

Rp/ Acidi salycilici
Aethenolum dilitum
M.f.sol.



- Rp/ Iodi solutio aquosa
M.f.sol.
- Rp/ Iodi solutions aethanolicae
M.f.sol.
- Rp/ Rivanoli sol.
M.f.sol.
- Rp/ Solutio aluminium subacetatis (liquor burowi)
M.f.sol.

Besides the above mentioned, other solutions could be delivered, like MIXTURAE, RHINO-GUTTAE, OTOGUTTAE.

3. *SUSPENSIONS (Suspensiones Medicinales)*

Suspensions are produced in the pharmaceutical practice for external and internal application. For their production, in the prescription praxis porcelain mortars are used with pestles.

The wrapping material consists of bottles, red or white labels, tinfoil, wrapping paper and rubbers.

- Rp/ Barii sulphatis suspensio
M.f.susp.

Barii sulphas
Tragacanta
Natrii benzoas
Vanillium
Anisi aetheroleum
Aethanolum 90%
Aqua purificata
M.f.susp.

4. *OINTMENT (Unguenta)*

Ointments consist of one or more components and a base which is the bearer of the healing substance.

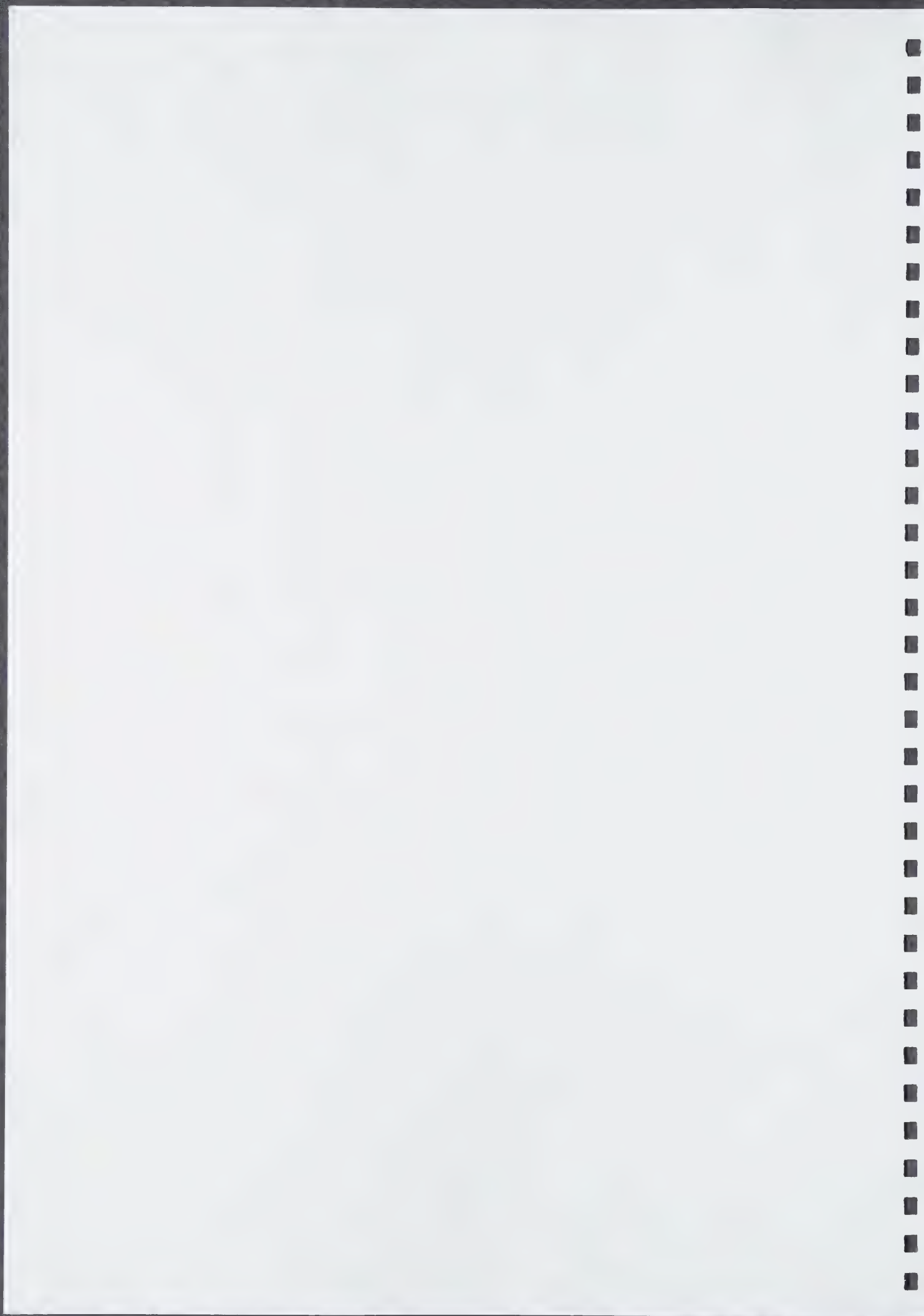
To produce waterless bases the following are used:

Paraffinum liquidum - alone or in combination with vaseline to reduce the viscosity and to make better releasing of active component.

Paraffinum solidum - for firming the concistency of soft bases:

Adeps sulius,

Cera flava, cera alba, Cataceum - for firming the bases up to the wished coexistence.



Lanolinum,
Plastilobases.

Official examples of bases without water:

Excipiens ad oculenta antibiotica (Ph. Jug III)
Excipiens ad oculenta (Ph. Jug III)
Excipiens simplex (FM II)
Excipiens ad unguenta (Ph. Jug III)
Unguentum paraffini (FM III)
Excipiens emulsificans (Ph. Jug III)
Paraffini unguentum (FM III)
Cera lane unguentum (FM III)

For making the bases with water, except of the substances which are a part of waterly and fatty phase, emulsifiers necessary.

Emulsifiers:

Cholesterin
Lanolin
Cetil i stearyl alcohols
Soaps II and III valent metals

Emulsifiers in the official bases of U/V type are:

Selfemulsifying waxes
Polyethylene glycols
Soaps of alkali metals

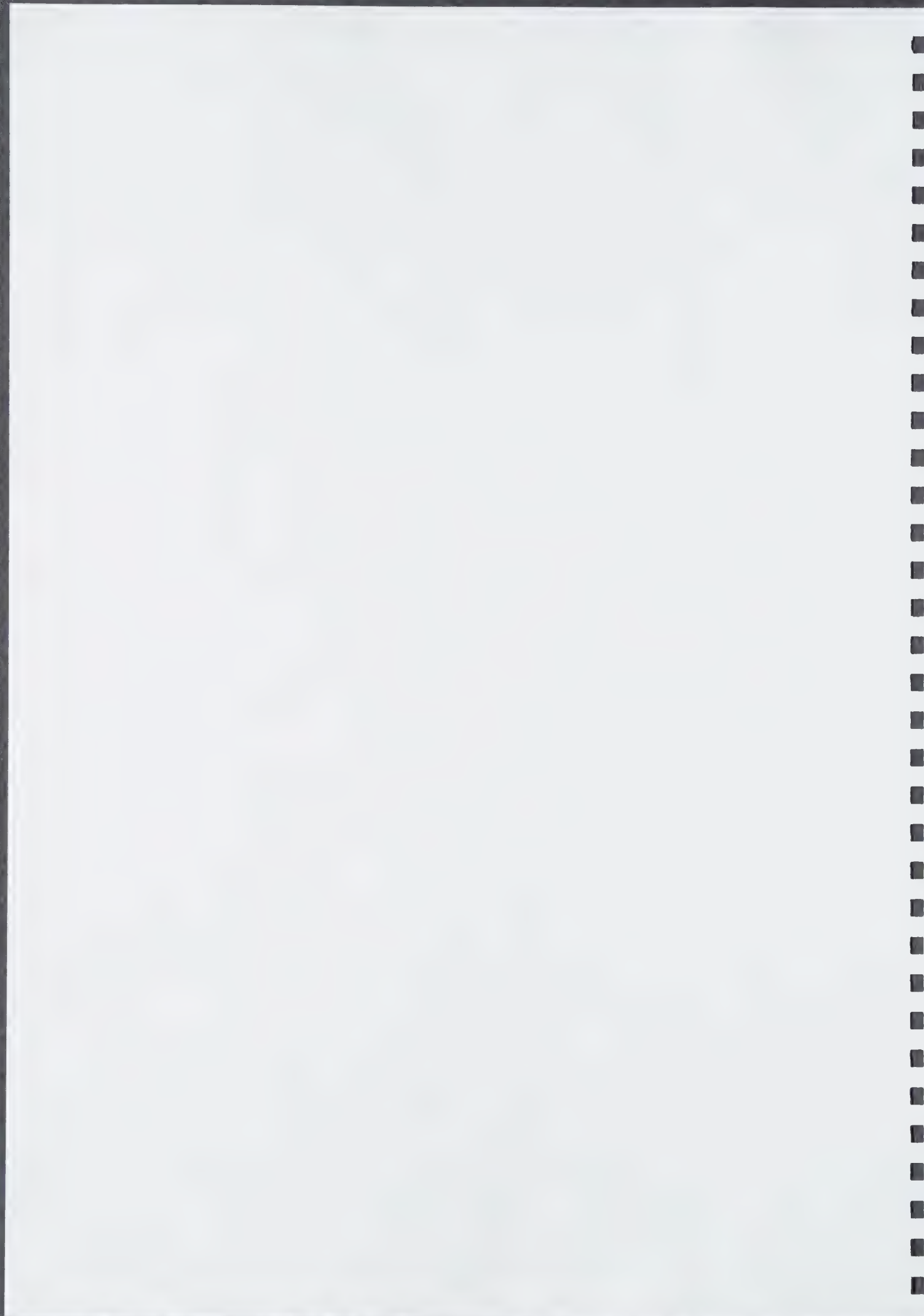
Besides the above components, which make the fatty phase and emulsifiers, some components like glycerol or sorbitol are added to prevent evaporation and loss of water.

Official examples of bases with water are:

Excipiens lanacoli aquosum (Ph. Jug III)
Cera lane unguentum (FM III)
Unguentum emoliens (Ph. Jug III)
Excipiens emulsificans aquosum (Ph. Jug. III)
Excipiens stearicum (FM III)
Excipiens glyceroli (FM III)

For the bases soluble in water the following are necessary: starch, gelatin, tragacanth, alginates. Official bases soluble in water: Excipiens Macrogoli (Ph. Jug. III), Glyceroli unguentum (Ph. Jug. III).

Since fats can be of a type of solutions, suspensions and emulsions, mortars with corresponding peastles are necessary, patens made from uncorrodible steel or enameled.



For packing and sending boxes made of porcelain, glass, synthetics, and as the most appropriate, tubes are used.

Sterile preparations such as OCULENTIA can be produced.

5. PASTES (Paste)

Pastes comprises great quantities of finely grained powder substances and are used only externally.

Rp/ Zinci oxydi pastae
M.f. pasta

Zinci oxydi
Talcum
Vaselinum album

Besides that paste, the Galenic Laboratory would produce other PASTAE MOLLAE and PASTAE DURAE.

6. SUPOSITORIES (Suppositoriae)

Suppositories are used for obtaining local effects (suppositories against haemorrhoids, laxative suppositories) and systematic, general effects of a drug on organism. Since the base is the bearer of the active principle of suppositories, the choice and purchase of substances for the base is of a primer significance. In practice, two kinds of base are used:

Liposulable bases

- Butirum Cacao, Oleum Cacao
- Hydrated plants oils: Oleum Arachidis hydrogenatum
- Synthetic mixtures of triglycerides: Supositol, Wecobee, Witepsol, Lasupol

Hydrosoluble bases

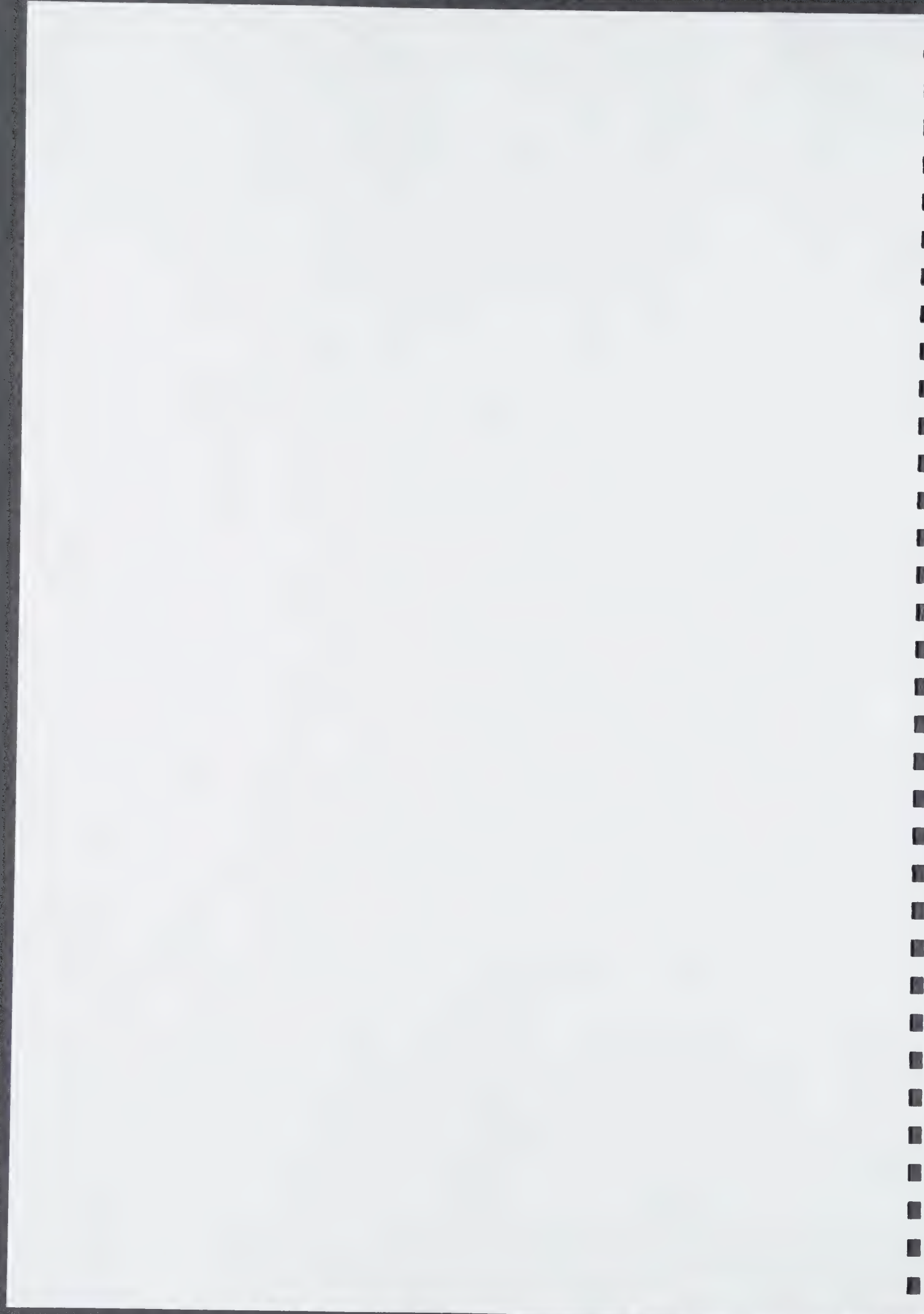
- Glycerin - gelatinous bases
- Macrogolic bases: polyethylene glycols, Carbowax

Suppositories of the suspension, emulsion type can be made in the following ways :
Manually, if a small number is produced. A glass board is necessary for that, on which a cylinder is rolled, a long spatula and a sharp knife.

By pressing and squeezing out in a machine - a syringe which is mostly used in magistral practice, when a small number of suppositories are produced.

By pouring into special moulds when suppositories of the best shape with exactly dosed active components are obtained. The moulds must be lubricated with SPIRITUS SAPONATUS, paraffin oil or silicone oil not to have them stuck to the mould.

By compressing in machines.



For the production of suppositories in some of the given ways, besides the apparatus for the given method the following are necessary: water heaters, patenes and spatules of various sizes.

The wrapping material is : Al-sheets, waxed paper and red labels.

Besides the suppositories, the Galenic laboratory would also produce:

VAGITORIAE, BACILLI MEDICATA - intended for applications into the nose, external auditory canal, urethra, wounds and fistulas.

7. PILLS (Tabletae - COMPRESS)

Pills, as a form of healing preparations, have a large application in practice because of many good qualities they possess, such as : it is easy taken, kept and transported. Bad smells or bad tastes can be hidden in pills, incompatible substances can be combined in them and, what is most important, exactly dosed active component of the drug.

The Galenic laboratory would produce and deliver:

- TABLETTAE PERORALES
- ORBILATTAE (TABLETE ORALIS), containing antiseptics, antibiotics, expectorants, etc.
- SOLUBLETTAE,
- TABLETTAE EFFERECENTES -besides the active principle for their production, alkaline and alkaline-earth bicarbonate and organic acids,
- TABLETTAE PRO INJECTIONES : the adding material must be sterile and apirogenic, physiologically indifferent,
- TABLETTAE PRO OCULIS,
- TABLETAE OBDUCTAE,
- VAGINALETTAE.

The production of pills is done by compressing of tiny cristalic powders or granules. Since a small number of preparations can be directly compressed, some helping substances are added.

The helping substances are : saccharose, lactose, corn, wheat and rice starch, NaCl, Mannitol, etc.

The adsorption agents : saccharose, MgO, starch, kaolin, etc.

The connecting agents : starch, gelatin, agar, saccharose, glucose, gum arabic, etc.

The sliding agents : talc, stearic acid, liquid paraffin, cocoa butter, etc.

The disintegrating agents : starch, agar, alginates, bentonite, etc.

Antistatic agents : lactose, Mannitol, Mg-stearate, polyethylene glycol, etc.

Agents for coloring, correction of smell and taste, polishing of coated pills.

If pills are produced manually in small numbers the following are necessary : mortars, pestles, sieves, hand machines for pill making (which can be excentar or rotational).

EYE REMEDIES (Ophtalmica)

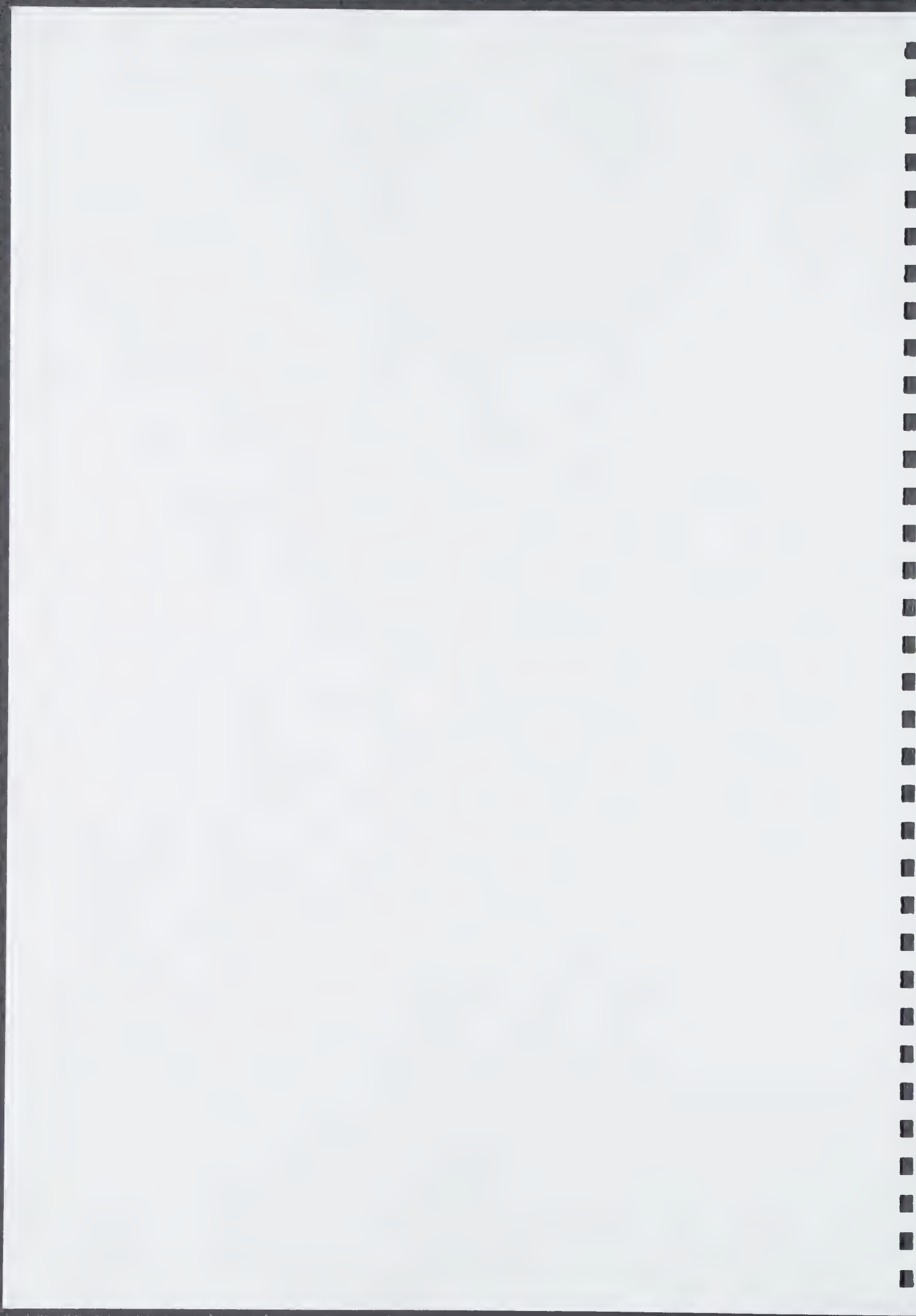
For local application the following remedies are given in ophthalmology:

OCULOGUTTAE

Collyriae

Oculenta

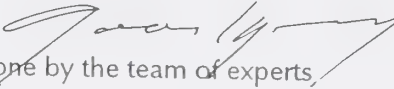
- Solutions for contact lenses comprising mainly desinfiencies and wettening substances.

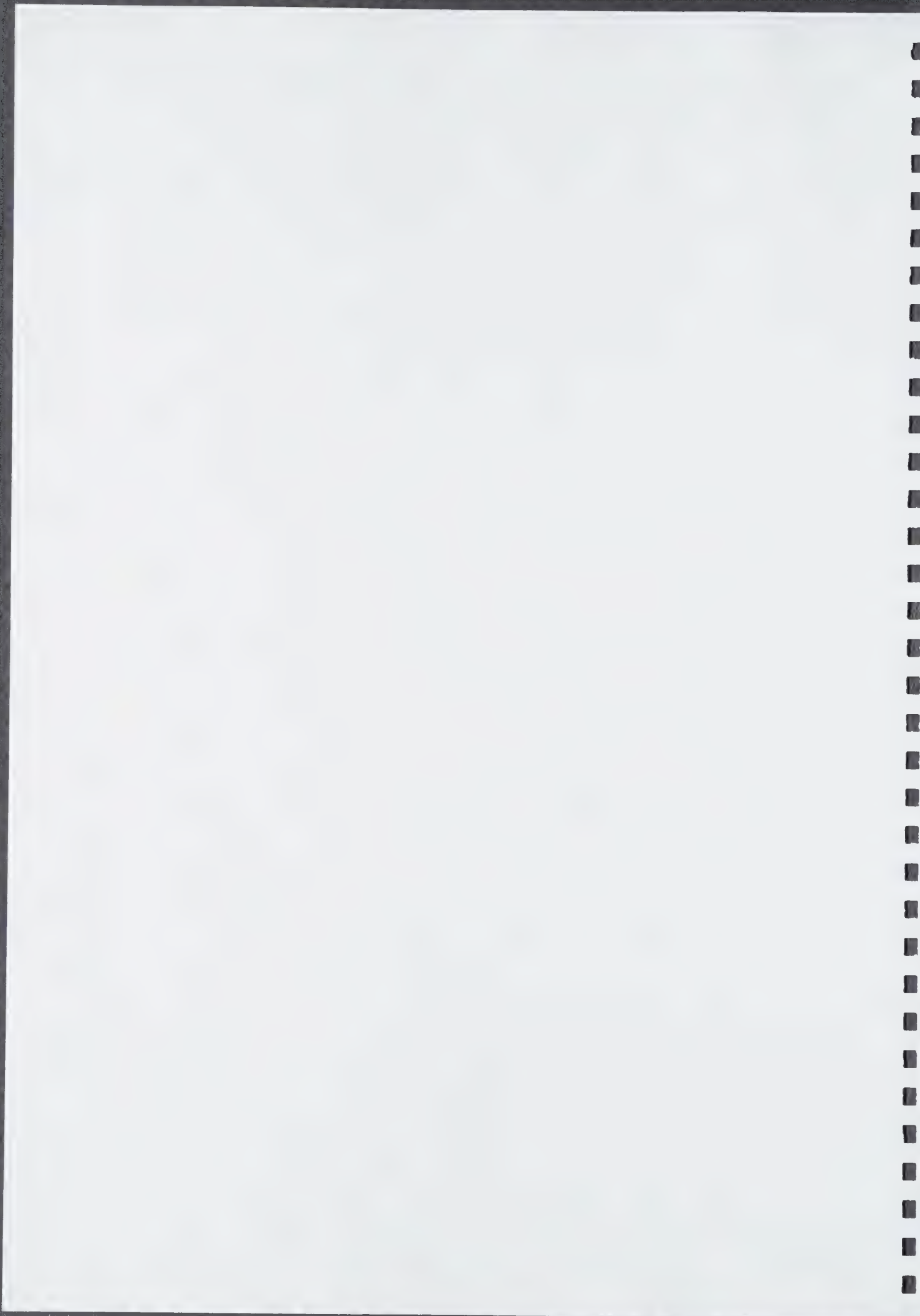


In production of eye preparates aseptic procedure is applied, i.e. outfits, dissolvers, dishes and healing substances are sterilized. For the aseptic procedure aseptic chambers with UV lamp are necessary. Eye solutions must be filtrated, wich is done through filter paper, membrane paper, membrane filter with synchronized glass or cylidric filter.

Wrapping material are bottles, not larger than 10 ml, made from glass or plastics with a built in pipette. (Vitrum gutatiorum)

Sarajevo, December 1995


Done by the team of experts,
Project proposal prepared by
Prof. Dr. Igor Gaon

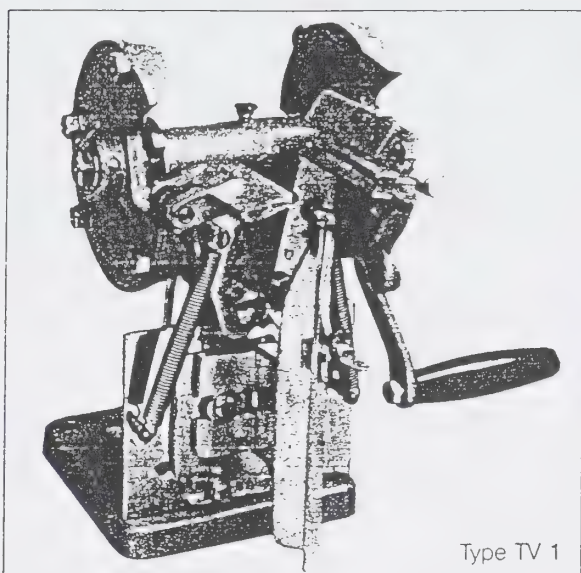


ERWEKA Tubenverschließmaschine, Type TV

Diese Maschine dient zum manuellen Verschließen von Metall-Tuben. Durch eine Kurbelum-drehung wird die Tube mit einem Zwei- oder Dreifach-Falz fest verschlossen. Die Anschlag-schiene ist auf verschiedene Tuben einstellbar.

Kat-Nr. 0600 Handbetätigte Tubenverschließ-maschine für Tuben mit einem Durchmesser von 18 – 40 mm, Type TV 1

Kat-Nr. 0601 Handbetätigte Tubenverschließ-maschine für Tuben mit einem Durchmesser von 18 – 60 mm, Type TV 2



Type TV 1

ERWEKA Riffel- und Prägegerät, Type RP

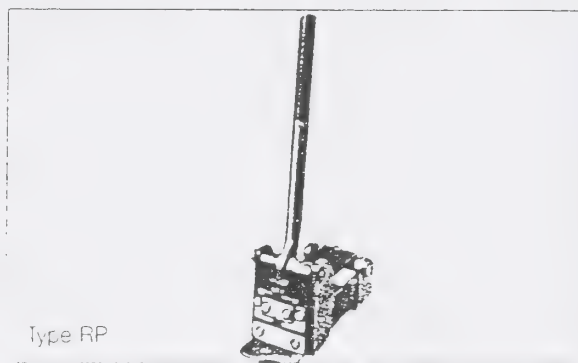
Mit diesem Gerät kann der Tubenfalz nach dem Verschließvorgang manuell geriffelt und geprägt werden.

Kat-Nr. 0610 Riffel- und Prägegerät, Type RP

Kat-Nr. 0611 Prägestempel 0 – 9

Kat-Nr. 0612 Prägestempel A – Z

ACHTUNG! Nur noch zusammen mit der Type TV lieferbar!



Type RP

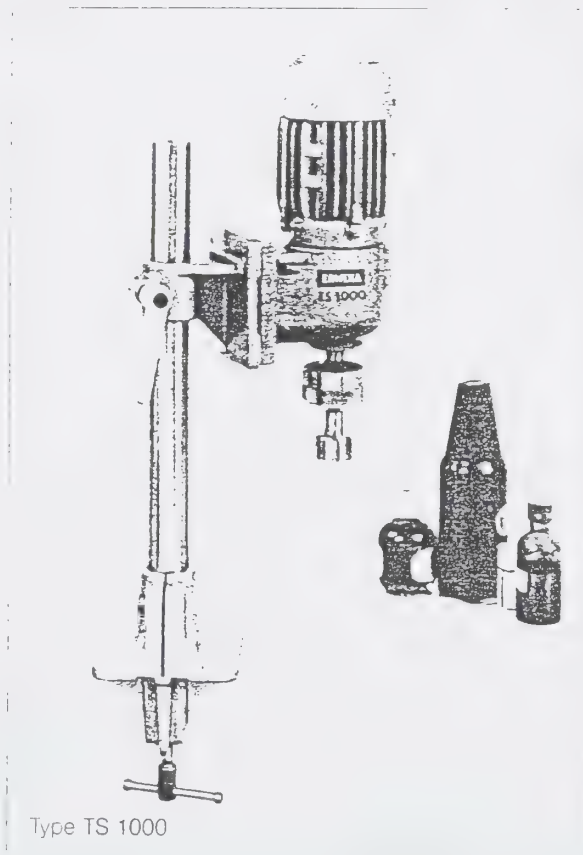
ERWEKA Kapselschrauber, Type TS 1000

Dieses Gerät dient zum manuellen Verschließen von Gebinden mit Schraubverschlüssen. Die Verschlüsse müssen von Hand auf die Gebinde aufgelegt werden. Eine einstellbare Reibungs-schkupplung erlaubt das Verschließen der Gebinde mit der eingestellten Aufschraubkraft. Der Antriebsmotor mit Reibungs-Rutschkupplung und Schraubkopf ist höhenverstellbar an einer Säule montiert, die mittels einer Tisch-Klemm-Einrichtung an einem Arbeitstisch befestigt werden kann. Mit dem Gerät können bis zu 1000 Gebinde pro Stunde verschlossen werden.

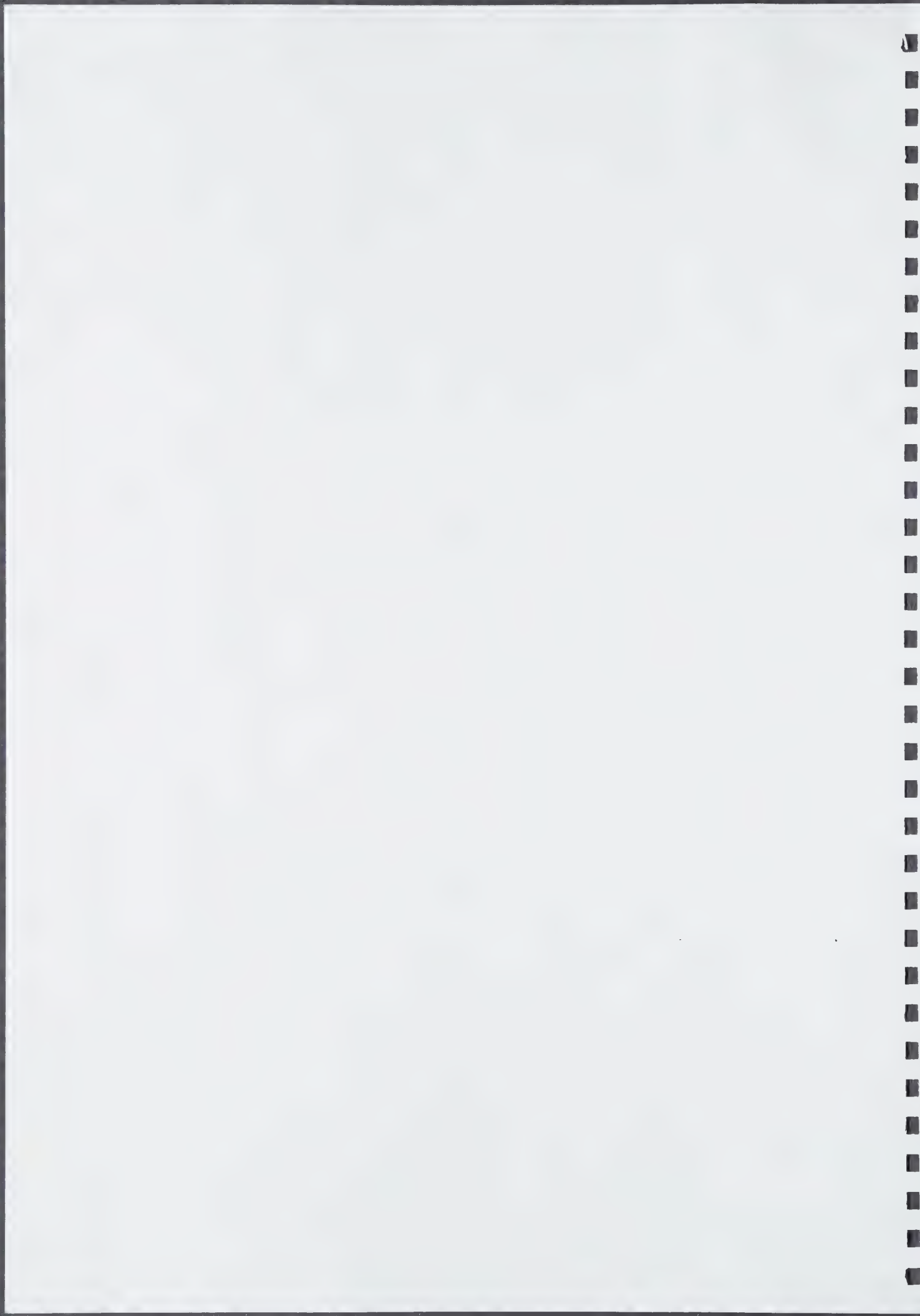
Verschraubköpfe für alle Arten von Verschlüssen sind lieferbar. Für die Anfertigung der Verschraubköpfe, auch zweiteilig für bedampfte Verschlüsse, werden Muster erforderlich.

Kat-Nr. 0650 Kapselschrauber, Type TS 1000

Kat-Nr. 0651 Verschraubköpfe



Type TS 1000



ERWEKA Vibrations-Tisch mit Siebaufsätzen

Die Vibration dieses Gerätes wird über einen Exzenter erzeugt. Die Intensität der Schwingungen wird durch Änderung der Umdrehungsdrehzahl des Antriebsaggregats erreicht. Je nach Bedarf können verschiedene Siebaufsätze montiert werden. Standardmäßig können die Siebe nach DAB 9 geliefert werden (Sondersiebe auf Anfrage!):

- Vibrationssieb-Satz mit 8 Einlagen nach DAB 9 (Nr. 0 - 7), 31 cm ϕ , Type VS (Kressner-Sieb)
- Vibrationssieb-Satz mit 8 Einlagen nach DAB 9, 31 cm ϕ , aus Edelstahl gefertigt, Type VS/S (Kressner-Sieb)
- Prüfsieb-Satz mit 4 Siebeinsätzen, 0,315, 0,71, 1,25 und 2,0 mm nach DIN 4188, 20 cm ϕ , aus Edelstahl gefertigt, Type PS/S

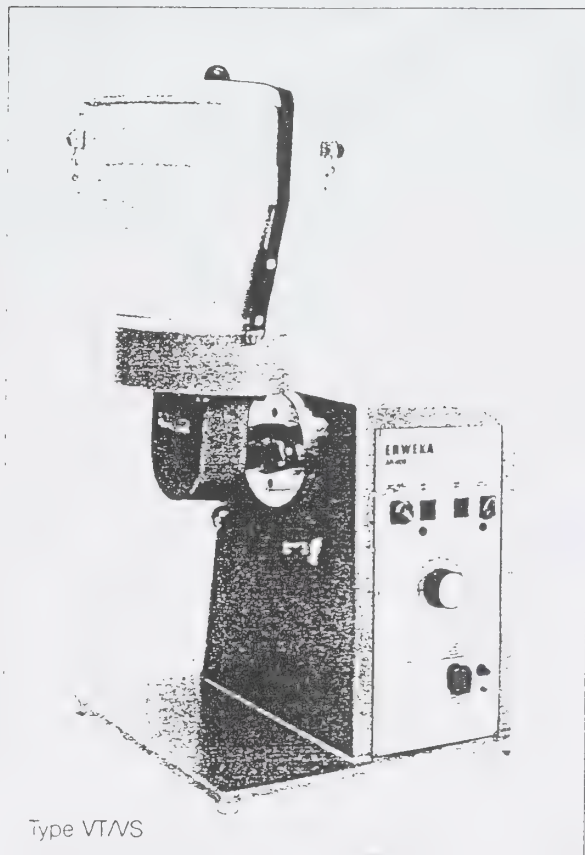
Als Sonderausstattung sind andere Siebgrößen lieferbar.

Kat-Nr. 0280 Vibrations-Tisch, Type VT

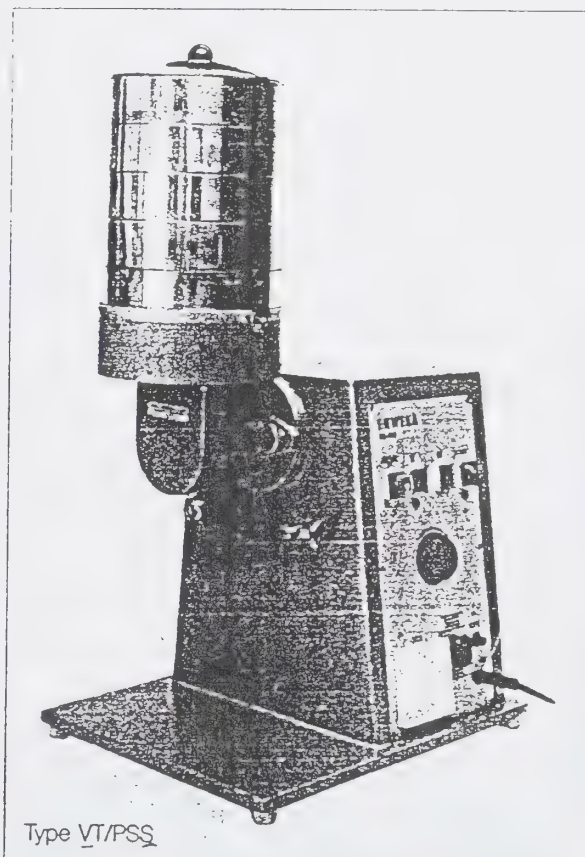
Kat-Nr. 0290 Vibrationssieb-Satz mit 8 Einlagen nach DAB 9, Type VS

Kat-Nr. 0291 Vibrationssieb-Satz mit 8 Einlagen nach DAB 9, aus Edelstahl gefertigt, Type VS/S

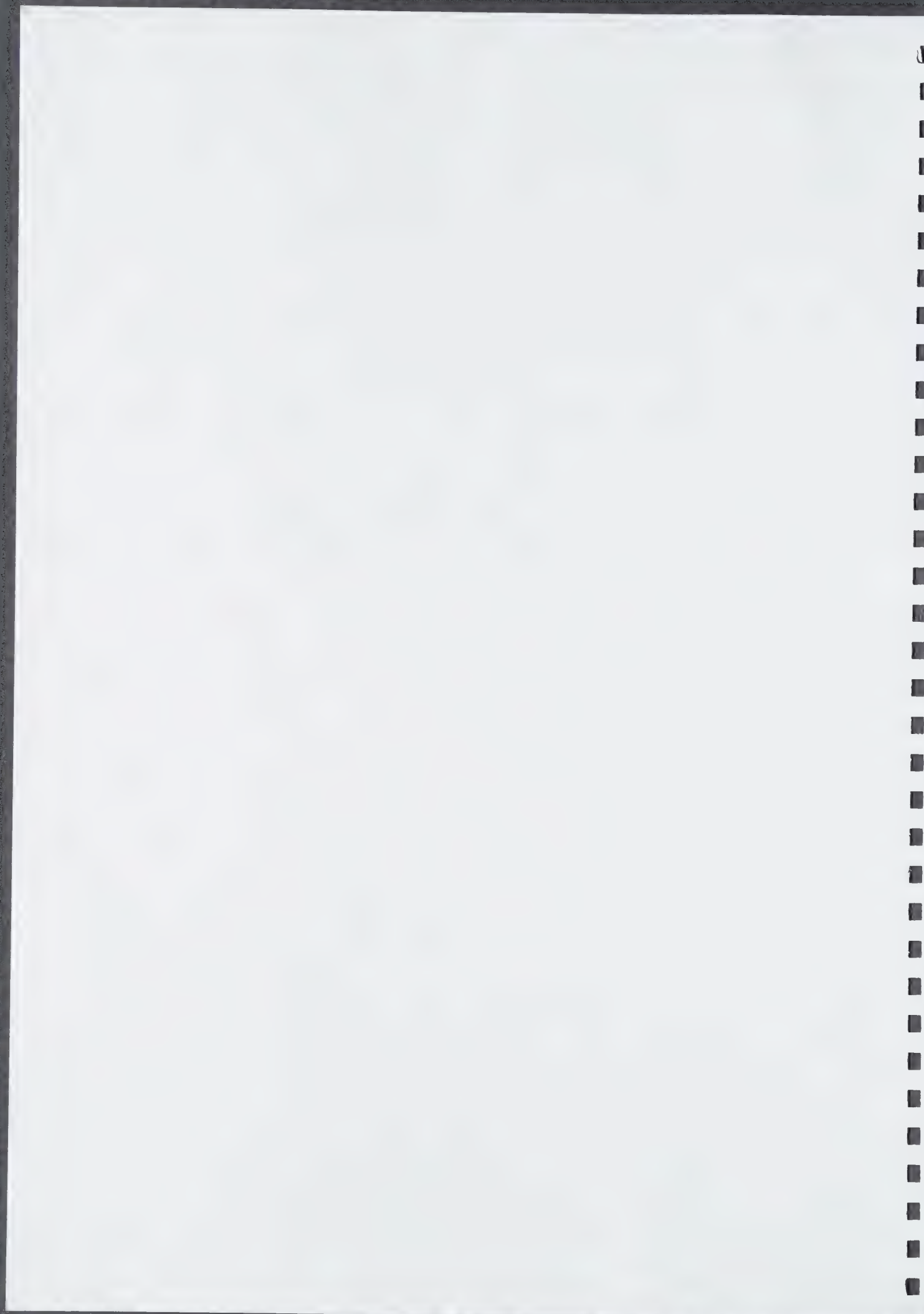
Kat-Nr. 0300 Prüfsiebsatz mit 4 Siebeinlagen, Type PS/S

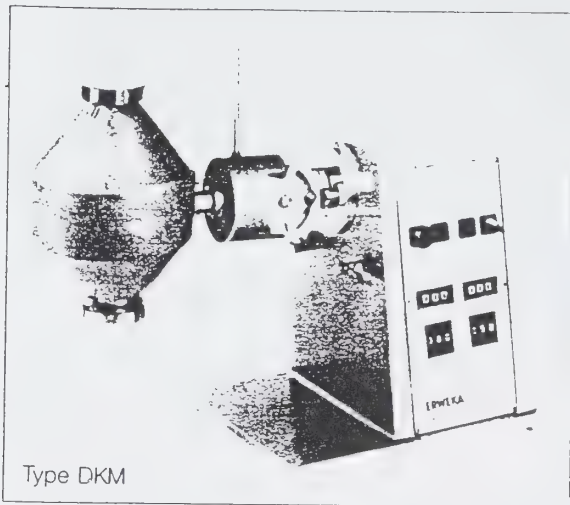


Type VT/VS



Type VT/PSS

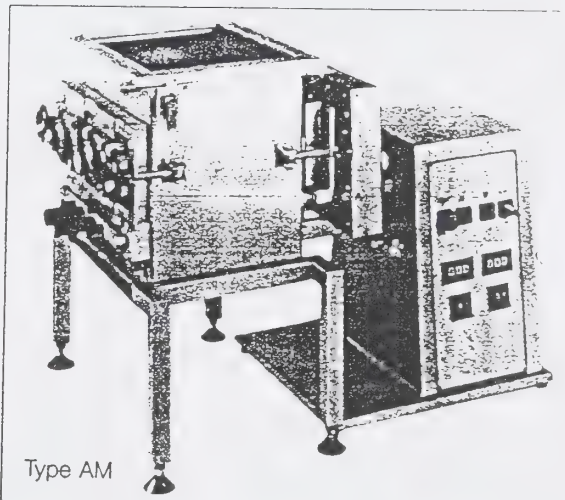




ERWEKA Doppelkonus-Mischer, Type DKM

Dieses Mischwerk eignet sich zum effektiven Vermischen von gut fließenden Pulvern und Granulaten. Durch die gleichmäßige, mehrdimensionale Anordnung der Behälterwände wird eine gute und schnelle Vermischung erreicht. Der Mischbehälter ist aus Edelstahl gefertigt. Der Behälter wird mit Schnellspannverschlüssen verschlossen. Das Fassungsvermögen des Mixers beträgt 5 l bei ca. max. 50% Kapazität.

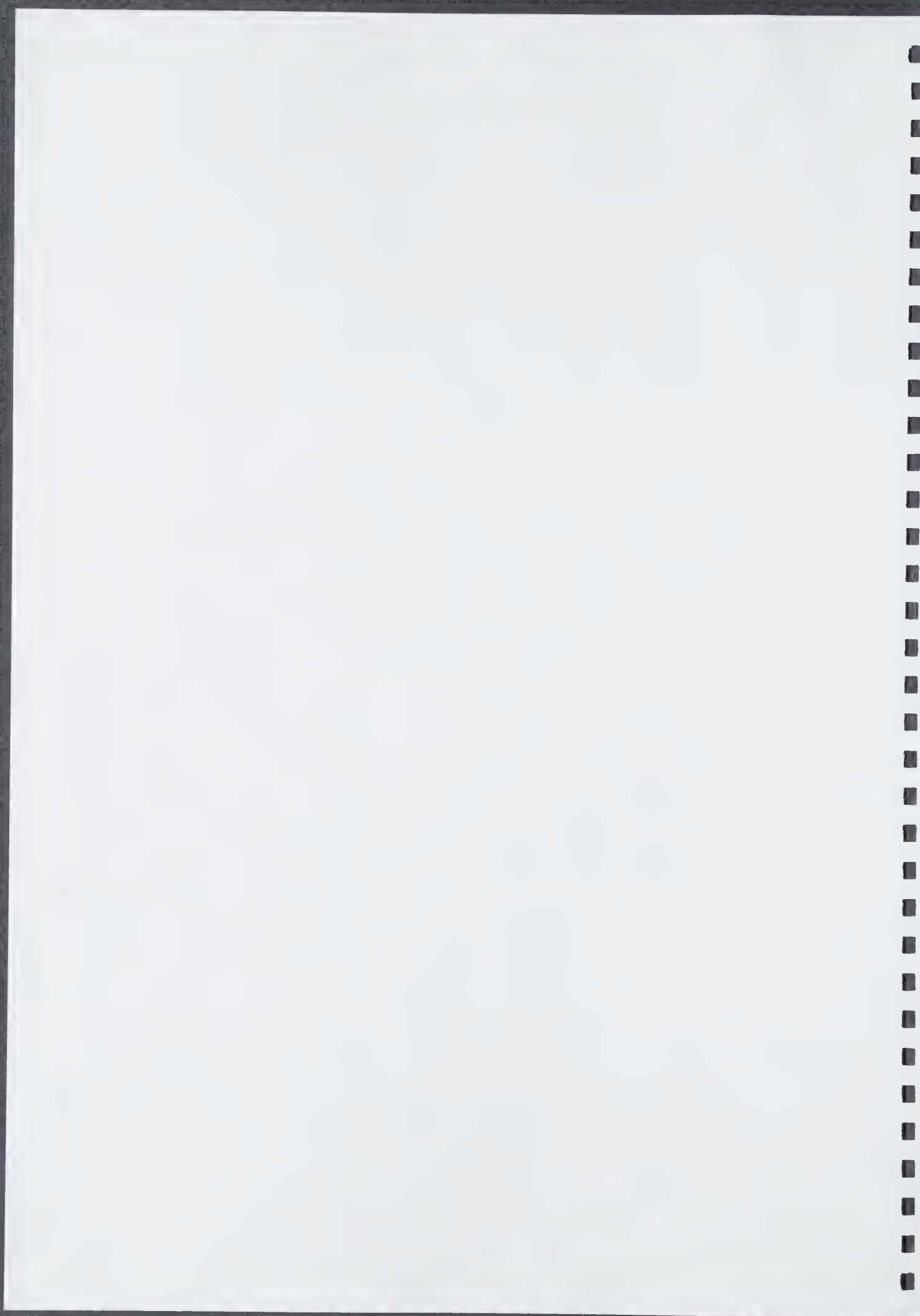
Kat-Nr. 0260 Doppelkonusmischer, Type DKM

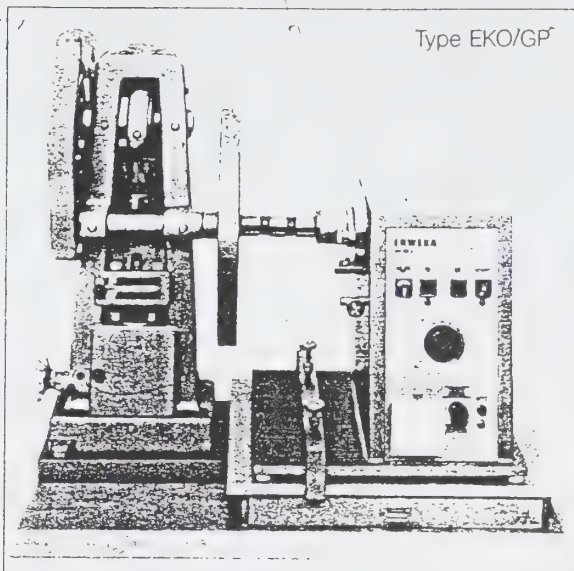


ERWEKA Pulvermischer, Type AM

Mit diesem Schnellmischer können Pulver kurzfristig intensiv vermischt werden. Der Behälterboden ist den Mischwerkzeugen angepaßt. Die beiden Mischwellen, welche mit speziell angeordneten und patentierten Mischschaufeln ausgestattet sind, gewährleisten eine gute kurzfristige Vermischung. Der Mischvorgang kann durch die Plexiglas-Abdeckung verfolgt werden. Eine elektromechanische Deckelverriegelung sorgt dafür, daß bei Abnahme des Deckels das Antriebsaggregat automatisch abschaltet. Die Entleerung erfolgt über Entleerklappen auf der Bodenseite des Mischbehälters. Das komplette Mischwerk ist aus Edelstahl gefertigt und hat ein Fassungsvermögen von 20 l bei max. ca. 60% Kapazität.

Kat-Nr. 0270 Pulver-Mischer, Type AM

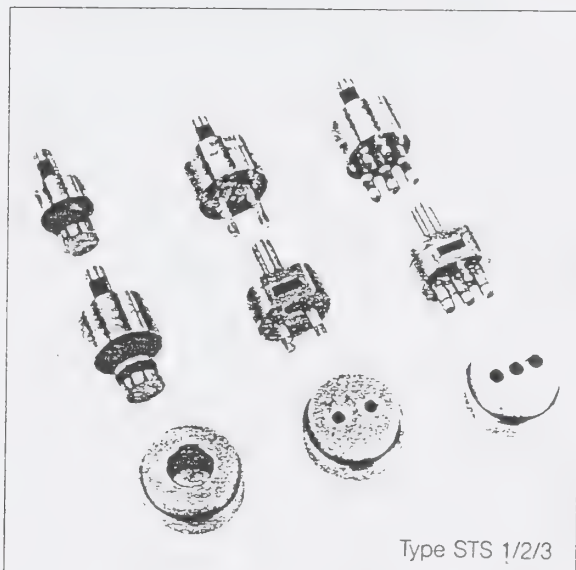




ERWEKA Tablettenpresse, Type EK 0

Mit dieser Exzenter-Tablettenpresse können Tabletten mit einem Durchmesser bis zu 20 mm hergestellt werden. Sie arbeiten automatisch, d.h. Füllen, Pressen und Auswerfen der Tabletten erfolgt ohne Unterbrechung. Ein Rührwerk bewegt das zu verpressende Material im Füllschuh und gewährleistet eine genaue Dosierung. Der Pressdruck (bis max. 3000 kg) und die Fülltiefe sind leicht regulierbar. Für Tabletten von 10 bis 20 mm \varnothing werden einstempelige Preßwerkzeuge geliefert. Bei den Tabletten-Durchmessern von 8 - 9 mm sind die Werkzeuge zweistempelig und bei Durchmessern von 4 - 7 mm dreistempelig. Die Leistung bei einem einstempeligen Werkzeug beträgt max. 3000 Stk./h und erhöht sich bei mehrstempeligen Werkzeugen entsprechend.

Die Exzenter-Tablettenpresse, Type EK 0 kann auch mit einem eigenständigen Motorantrieb für Dreh- oder Wechselstrom geliefert werden.



Kat-Nr. 3800 Tablettenpresse, Type EKO

Kat-Nr. 3801 Grundplatte für Tablettenpresse und Antriebsaggregat, Type AR 400, Type GP

Kat-Nr. 3810 Tablettenpresse mit Drehstrom-Motor, 220/380 V, Type EK 0/D

Kat-Nr. 3811 Tablettenpresse mit Wechselstrom-Motor, 220 V, Type EK 0/W

Kat-Nr. 3812 Sockel für Tablettenpresse mit eigenem Antrieb

Kat-Nr. 3813 stufenlos regelbarer Antrieb 25 - 60 Hübe/min.

Kat-Nr. 3821 Edelstahl-Vorratsbehälter

Kat-Nr. 3822 Haltegabel für Vorratsbehälter

Kat-Nr. 3823 Schwenktisch

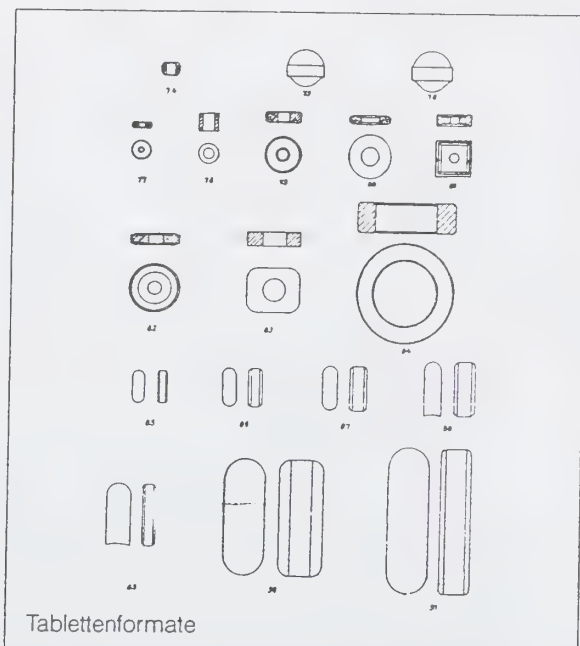
Kat-Nr. 3824 Zählwerk

Kat-Nr. 3851 Preßwerkzeug, einfach, 10 - 20 mm \varnothing , Type STS 1

Kat-Nr. 3852 Preßwerkzeug, zweifach, 8 - 9 mm \varnothing , Type STS 2

Kat-Nr. 3853 Preßwerkzeug, dreifach, 4 - 7 mm \varnothing , Type STS 3

Kat-Nr. 3854 Bruchkerbe



Tablettenformate



ERWEKA Füll- und Dosierapparatur für Flüssigkeiten, Type FDF

Mit diesem zweistelligen Dosierfüller können Flüssigkeiten aller Art abgefüllt werden. Zu den Vorteilen gehören: genaue Dosierung, tropfenfreie Abfüllung, leichte Verstellbarkeit der Dosiermenge, schneller Ausbau der Pumpen und Ventile zum Reinigen und Sterilisieren und die platzsparende Tischausführung. Der Gebinderträger ist leicht auf jede Größe einstellbar. Standardmäßig ist das Gerät mit 2 Dosierpumpen mit max. 150 ml Dosiervolumen ausgestattet. Alle mit dem Füllprodukt in Berührung kommenden Teile sind aus Edelstahl gefertigt. Die mechanische Leistung dieses Gerätes liegt bei max. 2000 Füllungen/h.

Als Sonderzubehör sind verschiedene Dosiereinheiten und Fülldüsen lieferbar. Ein Satz Fülldüsen 6/8 mm Ø gehört zum Lieferumfang.

Kat-Nr. 0150 Füll- und Dosier-Apparat, Type FDF

Kat-Nr. 0151 Dosiereinheiten 2 – 15 ml

Kat-Nr. 0152 Dosiereinheiten 5 – 30 ml

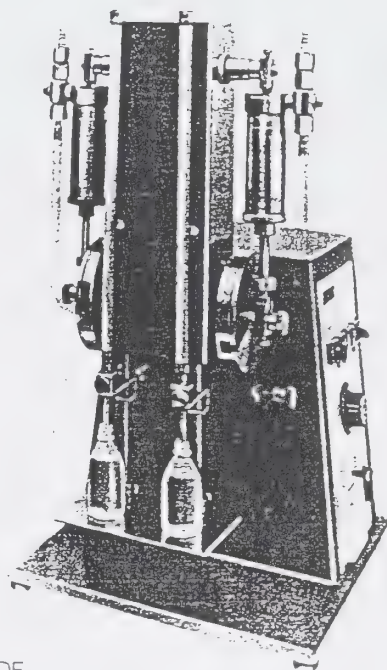
Kat-Nr. 0153 Dosiereinheiten 20 – 150 ml

(Standard-Ausführung)

Kat-Nr. 0154 Dosiereinheiten 30 – 260 ml

Kat-Nr. 0155 Fülldüsen

Type FDF



ERWEKA Salben- Abfüll- und Dosiergerät, Type FDS

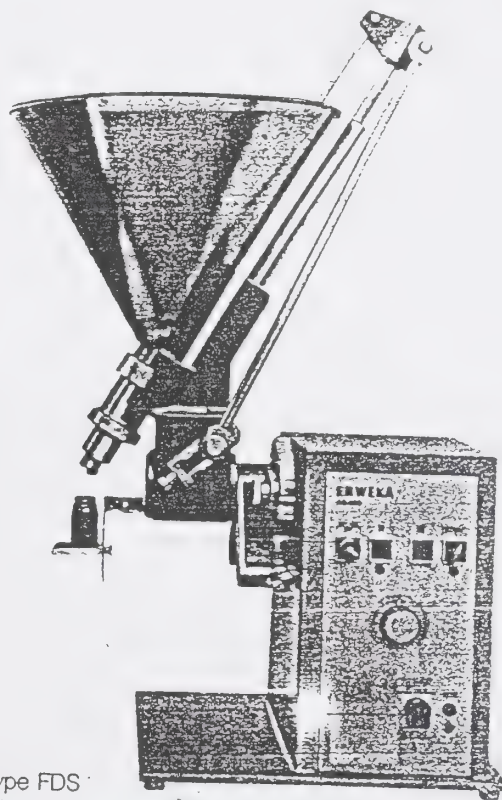
Dieses Gerät eignet sich zum genauen Abfüllen von Salben, Cremes, Emulsionen und ähnlichen Produkten in Tuben, Dosen, Flaschen etc. Das Dosiervolumen ist leicht einstellbar. In Normalausführung liegt der Dosierbereich zwischen 10 – 200 ml. Die mechanische Leistung liegt bei max. 1200 Füllungen/h. Sämtliche mit dem Füllprodukt in Berührung kommenden Teile sind aus Edelstahl gefertigt. Für Reinigungszwecke sind Pumpe und Fülltrichter (19 l Inhalt) leicht demontierbar. Fülldüsen mit einem Innendurchmesser von 2, 4 und 8 mm gehören zum Lieferumfang. Als Sonderzubehör sind zum Abfüllen von kleineren Dosiermengen ein Zusatz-Dosier-Zylinder, Füllrohre mit verschiedenen Öffnungen, sowie Tubenfüllrohre lieferbar.

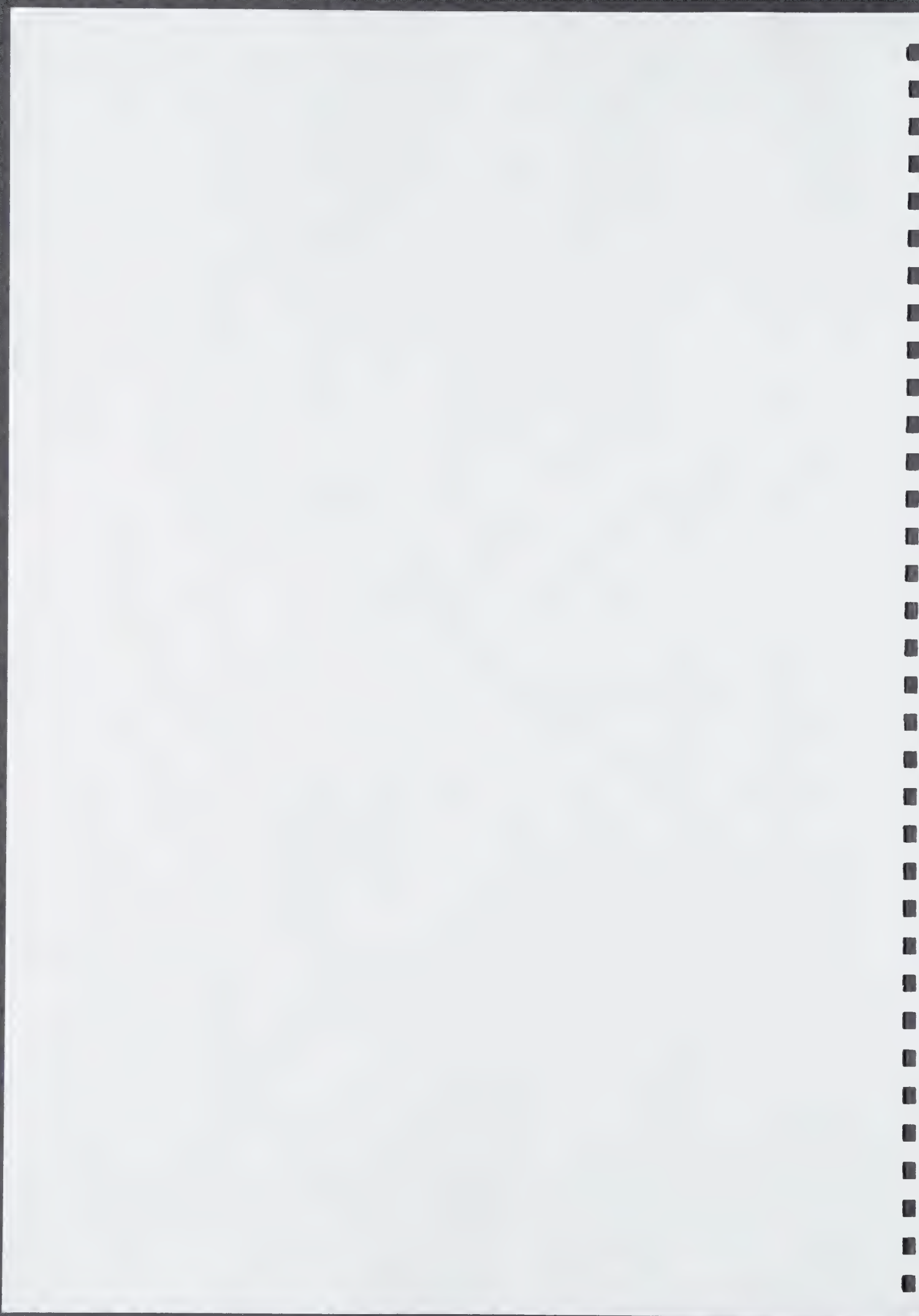
Kat-Nr. 0170 Salben-Abfüll- und Dosiergerät, Type FDS

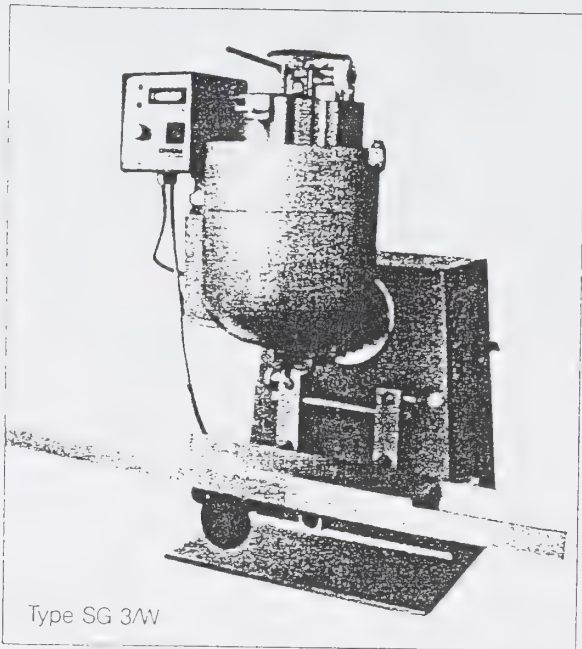
Kat-Nr. 0171 Zusatz-Dosier-Zylinder für Dosierbereich 0,5 – 25 ml

Kat-Nr. 0172 Tubenfüllrohre

Type FDS





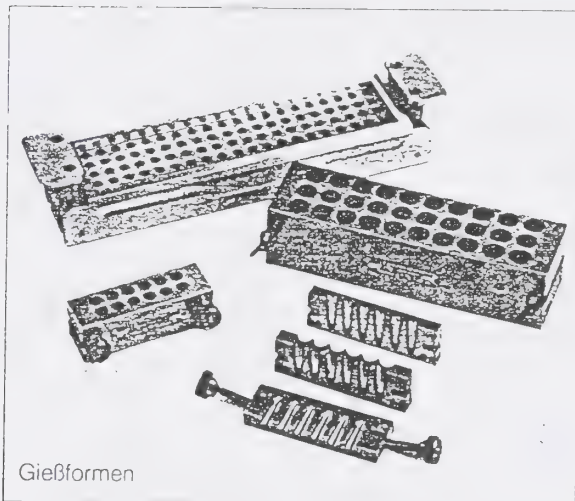


Type SG 3/W

ERWEKA Suppositorien- und Lippenstift-Gießapparatur, Type SG 3/W

Dieser Apparat wird für die Herstellung von gegossenen Suppositorien, Lippenstiften oder ähnlichen Formlingen benutzt. Der Rührkessel sitzt in einem Wärmeträgeröl-Bad, das thermostatgesteuert (20 – 100° C, einstellbar) beheizt wird. Rühren, Mischen und Schmelzen erfolgt in einem Arbeitsgang und wird während des Abfüllvorganges nicht unterbrochen. Unter der Auslaufdüse ist ein beweglicher Universal-Gießschlitten für die Aufnahme von Gießformen montiert. Sämtliche mit dem Produkt in Berührung kommenden Teile sind aus Edelstahl gefertigt. Das Fassungsvermögen des Rühr- und Schmelzkessels beträgt 5 l bei max. 65% Kapazität.

Kat-Nr. 0140 Suppositorien- und Lippenstift-Gießapparatur, Type SG 3/W



Gießformen

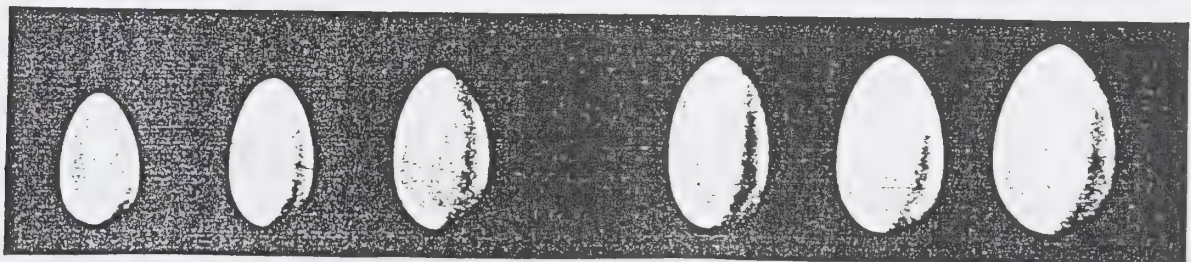
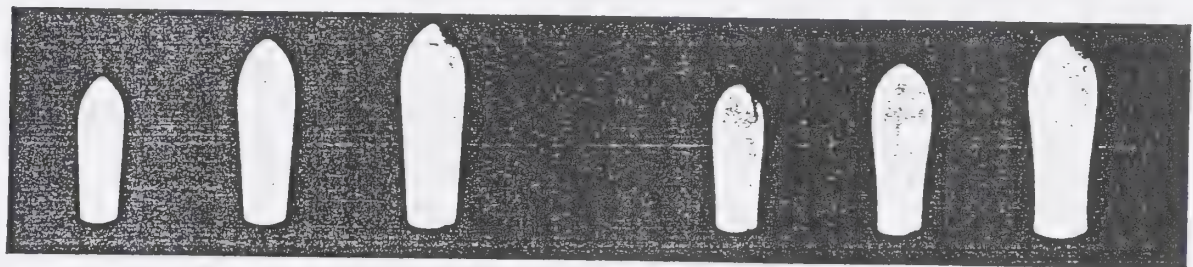
ERWEKA Präzisions-Gießformen

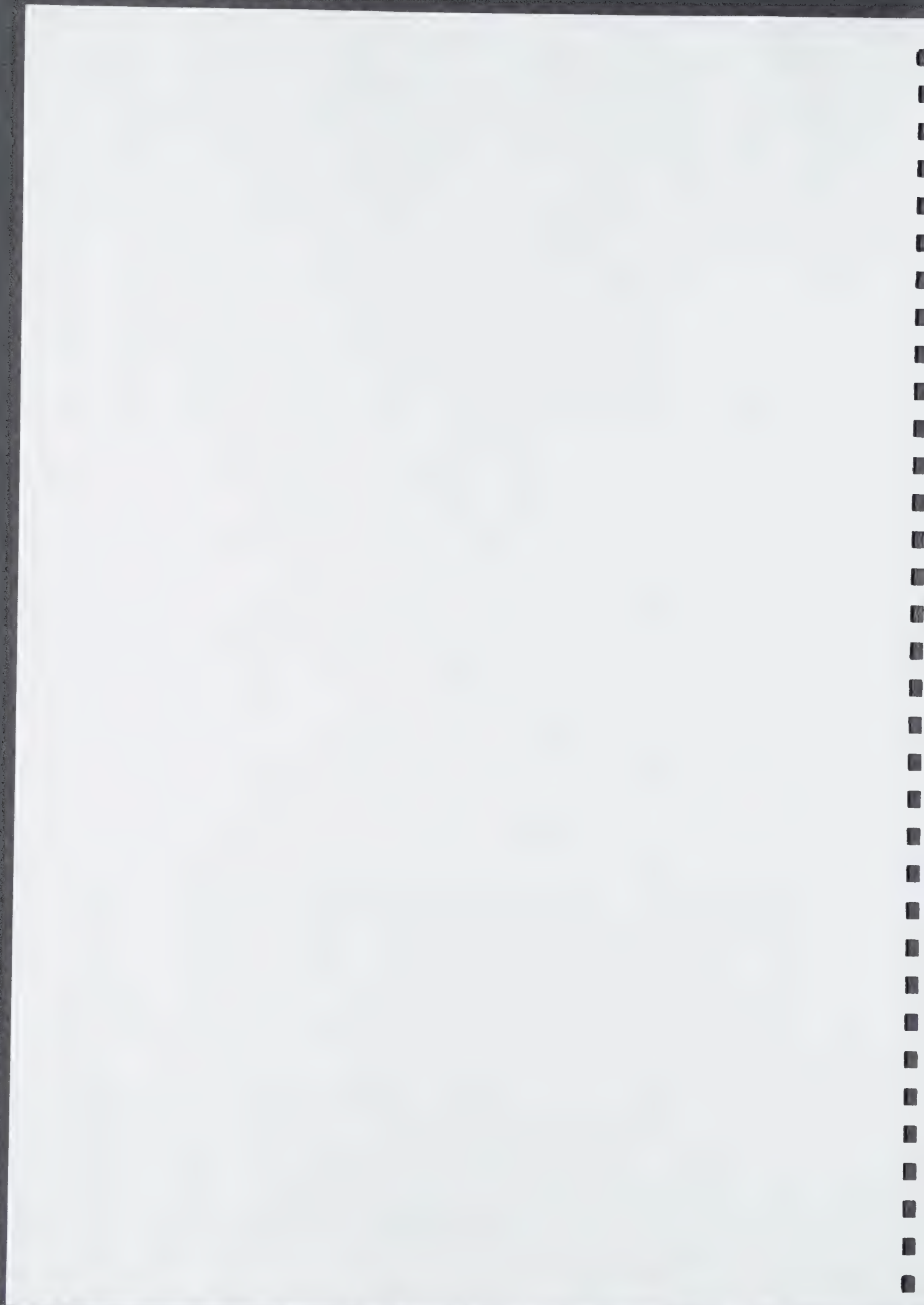
für

- Suppositorien
- Ovulas
- Lippenstifte
- Kreidestifte etc.

aus Leichtmetall und Neusilber

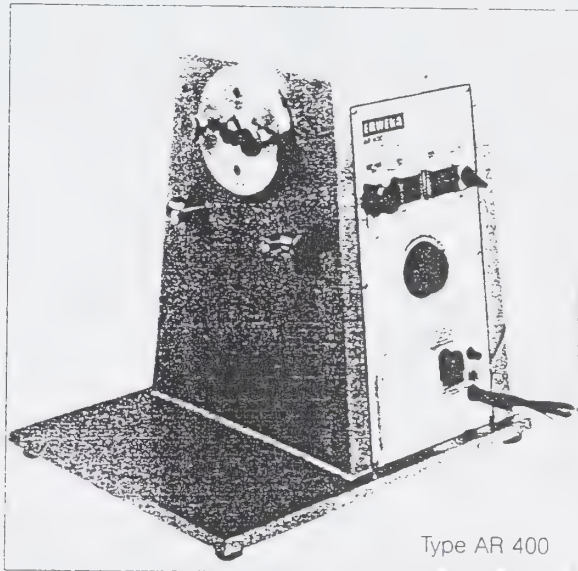
Je nach Ausführung bis 3 ml und bis zu 500 Kanälen. ERWEKA Präzisionsgießformen werden in den verschiedensten Ausführungen hergestellt. Bitte fordern Sie Spezial-Prospekt an!



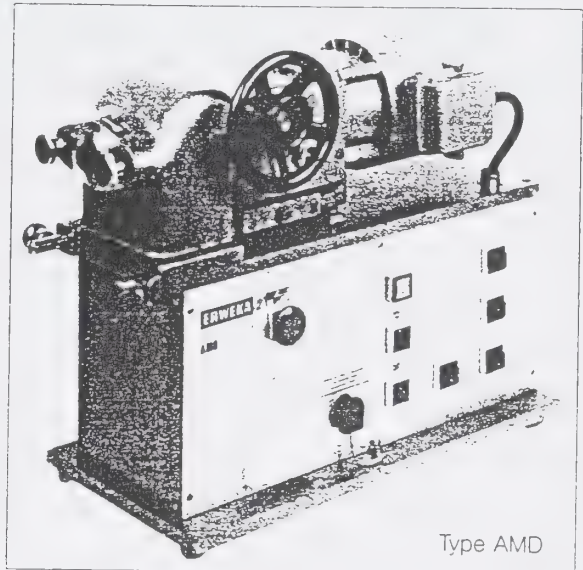


Die Antriebsaggregate

Das Grundelement des wirtschaftlichen ERWEKA Allzweck-Systems ist ein Antriebsaggregat, das in zwei verschiedenen Ausführungen hergestellt wird. An diese Basis-Geräte lassen sich die Spezial-Anflanschgeräte schnell und einfach anmontieren. Das ERWEKA Allzweck-Geräte-System hat sich in zahlreichen Betrieben weltweit über vierzigtausendfach seit Jahrzehnten bestens bewährt. Aus der Programm-Übersicht (Seite 21) sind Einsatzmöglichkeiten und Kapazität leicht und einfach zu entnehmen.



Type AR 400



Type AMD

ERWEKA Antriebsaggregat, Type AR 400

Dieses Antriebsaggregat ist mit einem Gleichstrom-Motor mit 500 Watt Leistungsaufnahme bei einer max. Drehzahl von 3500 und 60% E.D. ausgestattet. Das kräftige, kugelgelagerte Schneckengetriebe ist völlig wartungsfrei und erbringt eine max. Leistung von 25 Nm. Die Geschwindigkeitsregulierung erfolgt über eine elektronische Drehzahlsteuerung von 0 - 400 min.⁻¹ mittels eines Drehknopfes.

Als Sonderausstattung sind eine elektronische Drehzahlregulierung mit automatischem IST/SOLL-Abgleich sowie eine Zeitsteuerung lieferbar. Die Einstellung der Geschwindigkeit (0 - 400 min.⁻¹) bzw. der Laufzeit (1 - 999 min.) erfolgt über Kodier-Drucktaster. Die tatsächliche Geschwindigkeit bzw. Laufzeit werden auf LED-Anzeigen dargesellt.

Über einen als Sonderzubehör lieferbaren Fußschalter kann das Gerät EIN/AUS geschaltet werden.

Kat-Nr. 0010 Antriebsaggregat, Type AR 400

Kat-Nr. 0011 Drehzahlsteuerung mit LED-Anzeige

Kat-Nr. 0012 Zeitsteuerung mit LED-Anzeige

Kat-Nr. 0014 Fußschalter

ERWEKA Antriebsaggregat, Type AMD

Dieses Antriebsaggregat ist mit einem explosionsgeschützten Drehstrommotor für 220/380V ausgerüstet. Die Leistung beträgt 0,5 KW bei 900 min.⁻¹. Die Geschwindigkeit ist über ein wartungsfreies Reibradgetriebe zwischen 46 - 410 min.⁻¹ stufenlos regelbar.

In Sonderausführungen kann dieses Antriebsaggregat auch mit explosionsgeschütztem EIN/AUS-Schalter oder mit einer explosionsgeschützten Steuerung nach EExT 4/EEx d IICT 5 geliefert werden. Bei dieser Schutzart ist die komplette elektrische Steuerung in einem druckgekapselten Gehäuse untergebracht.

Über einen als Sonderzubehör lieferbaren Fußschalter kann das Gerät EIN/AUS geschaltet werden (nur AMD).

Kat-Nr. 0020 Antriebsaggregat, Type AMD

Kat-Nr. 0021 mit explosionsgeschütztem EIN/AUS-Schalter, Type AMD exS

Kat-Nr. 0022 mit explosionsgeschützter, druckgekapselter Steuerung, Type AMD ex

Kat-Nr. 0014 Fußschalter



ERWEKA Dreiwalzenmühle, Type SM/SMS

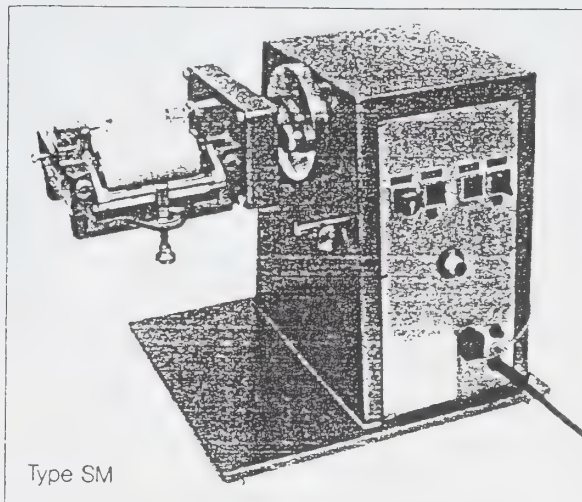
Dieses Anflanschgerät dient zur Herstellung von Salben, Pasten, Cremes und ähnlichen Produkten. Die Walzen sind je nach Geräte-Type aus Porzellan (Type SM) oder Edelstahl (Type SMS). Jede der drei Walzen hat einen Durchmesser von 50 mm. Die beiden äußeren Walzen sind federnd gelagert, um eine Beschädigung der Walzen oder des Einstellmechanismus zu vermeiden. Der Abstand zwischen den einzelnen Walzen wird über eine einzige Einstellschraube reguliert.

Die Leistung dieses Anflanschgerätes liegt zwischen 2 und 20 kg/h, je nach Konsistenz des zu verarbeitenden Produktes.

Kat-Nr. 0050 Dreiwalzenmühle mit Hart-
Porzellan-Walzen, Type SM

Kat-Nr. 0060 Dreiwalzenmühle mit Edelstahl-
Walzen, Type SMS

ERWEKA stellt auch Dreiwalzenmühlen für die
Produktion her, siehe Seite 68



Type SM

ERWEKA Homogenisator, Type HO

Dieses Gerät dient zur Herstellung von Wasser-
in-Öl- und von Öl-in-Wasser-Emulsionen.

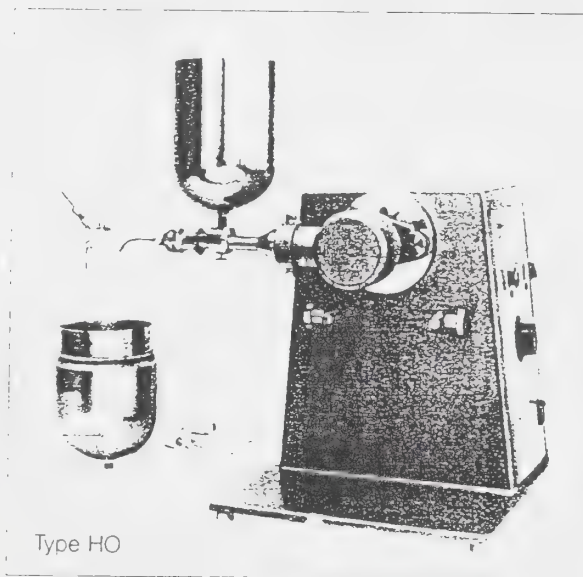
Der Homogenisator besteht aus einer Kolben-
pumpe, die das zu verarbeitende Material durch
eine verstellbare schwingende Ringdüse preßt.
Die Ringdüse sitzt vor der Öffnung des Zylinders
und wird mit einer verstellbaren Überwurfmutter
und einer Feder angepreßt. Durch mehr oder
weniger starkes Anziehen der Überwurfmutter
kann die Spaltöffnung der Ringdüse verändert
werden. Der Trichter hat einen Inhalt von 1,5 l.
Die Leistung liegt je nach Dispersitätsgrad bei
max. 30 kg/h. Alle mit dem Produkt in Berüh-
rung kommenden Teile sind aus Edelstahl ge-
fertigt.

Als Sonderzubehör sind ein elektrisch heizbarer
Vorratsbehälter und eine Umlauf- und Abfüllvor-
richtung, für das direkte Befüllen von Flaschen
lieferbar.

Kat-Nr. 0070 Homogenisator, Type HO

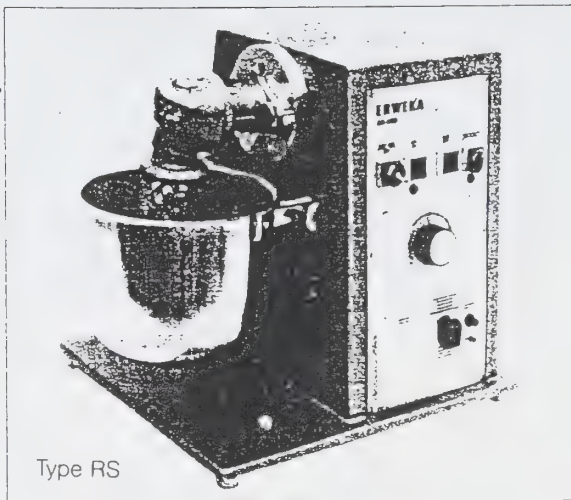
Kat-Nr. 0071 Thermostatgesteuerte Heizman-
schette für Vorratsbehälter,
Type HTS

Kat-Nr. 0072 Umlauf- und Abfüllvorrichtung,
Type HO/UA



Type HO





Type RS

ERWEKA Rührwerk, Type RS

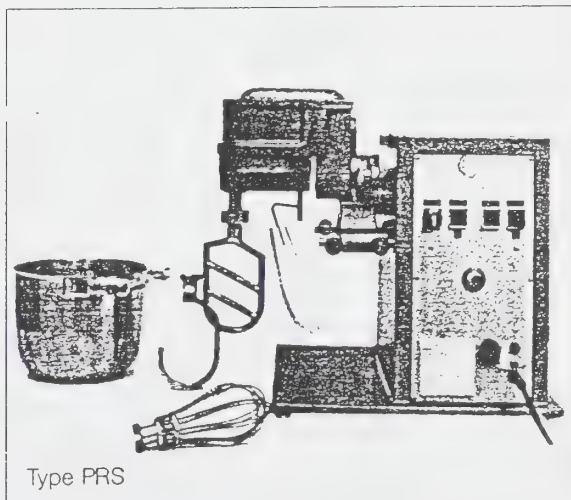
In diesem Gerät können alle flüssigen bis zähflüssigen Substanzen gemischt werden. Der Rührbesen führt die gleiche Bewegung aus, wie dies beim Rühren von Hand erfolgt. Kessel und Rührbesen sind aus Edelstahl gefertigt. Der Kesselinhalt beträgt 5 l bei einer max. Kapazität von 60%.

Als Sonderzubehör kann für den Rührkessel eine thermostatgesteuerte Heizmanschette oder ein doppelwandiger Rührkessel zum Kühlen oder Beheizen mit Wasser geliefert werden.

Kat-Nr. 0100 Rührwerk, Type RS

Kat-Nr. 0101 thermostatgesteuerte Heizmanschette, Type/DER

Kat-Nr. 0102 Rührkessel mit Doppelmantel für Wasser-Verwendung, Type/DW



Type PRS

ERWEKA Planeten-Rührwerk, Type PRS

Ein ideales Mischwerk für Cremes, Salben, Pasten und Flüssigkeiten, aber auch für angefeuchtete Pulver. Das kräftige Planetengetriebe kann mit verschiedenen Misch- und Knet-Elementen ausgestattet werden. Zum Lieferumfang gehören: Knethaken, Mischschaufel und Rührbesen, sowie ein Abstreifer. Das sich an der Kesselwand festsetzende Material wird durch den Abstreifer, der in seiner Form der Kesselwand angepaßt ist, abgeschabt, so daß eine homogene Vermischung in kürzester Zeit erreicht wird. Alle mit dem Produkt in Berührung kommenden Teile sind aus Edelstahl gefertigt. Der Rührkessel hat ein Fassungsvermögen von 5 l bei einer Kapazität von max. 60%.

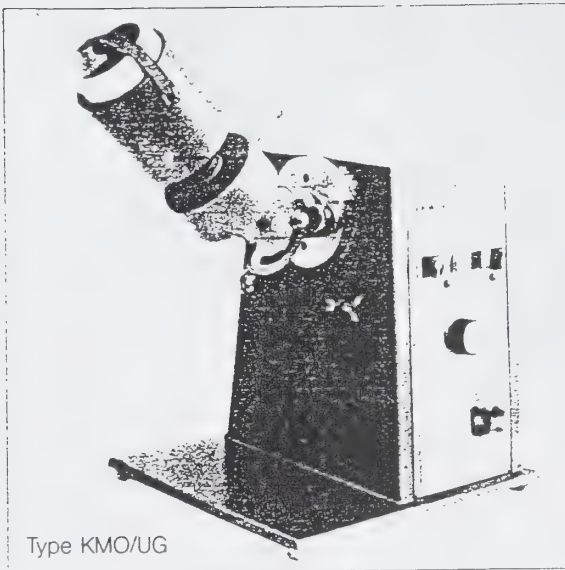
Als Sonderzubehör kann für den Rührkessel eine thermostatgesteuerte Heizmanschette oder ein doppelwandiger Rührkessel zum Kühlen oder Beheizen mit Wasser geliefert werden.

Kat-Nr. 0110 Planeten-Rührwerk, Type PRS

Kat-Nr. 0101 thermostatgesteuerte Heizmanschette, Type/DER

Kat-Nr. 0102 Rührkessel mit Doppelmantel für Wasser-Verwendung, Type/DW



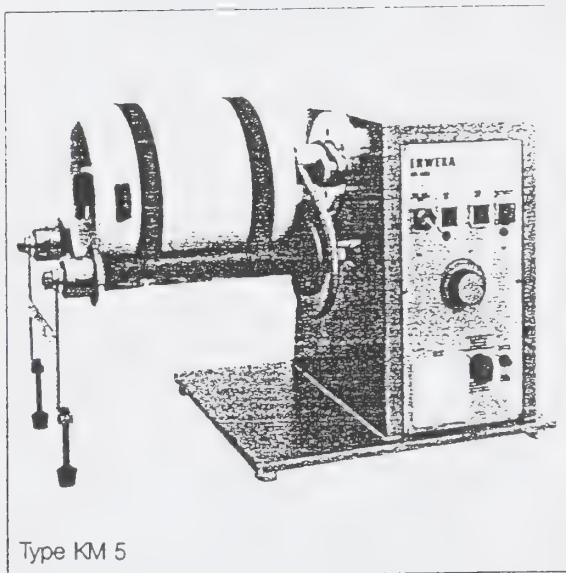


Type KMO/UG

ERWEKA Kleinkugelmühle, Type KMO

Für die Vorbereitung kleiner Mahlanalysen und zum Vermahlen und Vermischen geringer Mengen pulverförmiger Substanzen kann diese Kleinkugelmühle an das ERWEKA Antriebsaggregat angeflanscht werden. Die Halterung der Kugelmühle wird auf das ERWEKA Universal-Getriebe, Type UG, aufgesetzt. Der Gesamtinhalt der Kleinkugelmühle beträgt 0,5 l, der Durchmesser der Porzellan-Kugeln 15 mm.

Kat-Nr. 0210 Kleinkugelmühle, Type KMO
 Kat-Nr. 0400 Universal-Getriebe, Type UG



Type KM 5

ERWEKA Kugelmühlen, Type KM

Man benutzt sie zum Mahlen von kristallinem, zum Mischen von trockenem und unter gewissen Voraussetzungen auch von feuchtem Material. Die Kugelmühle besteht aus 3 Teilen, dem Flansch mit Antriebsrad, dem Ständer für die Aufnahme der Kugelmühle und der Kugelmühle selbst. Der Deckel der Kugelmühle wird mit einer Handschraube gegen einen Gummiring gepreßt, so daß die Kugelmühle luftdicht verschlossen ist. Die Kugelmühle ist aus Porzellan und enthält Porzellan-Kugeln von 3–5 cm ϕ . Die Kugelmühle liegt auf zwei Wellen, von denen eine angetrieben wird. Kugelmühle und Kugeln können im Wasserbad sterilisiert werden. Kugelmühlen sind mit 5 und 10 l Inhalt, mit ein oder zwei Trommeln lieferbar.

Es kann auch mit Rhönrad-Mischbehälter gearbeitet werden.

Kat-Nr. 0220 Kugelmühle, 5 l Inhalt, Type KM 5

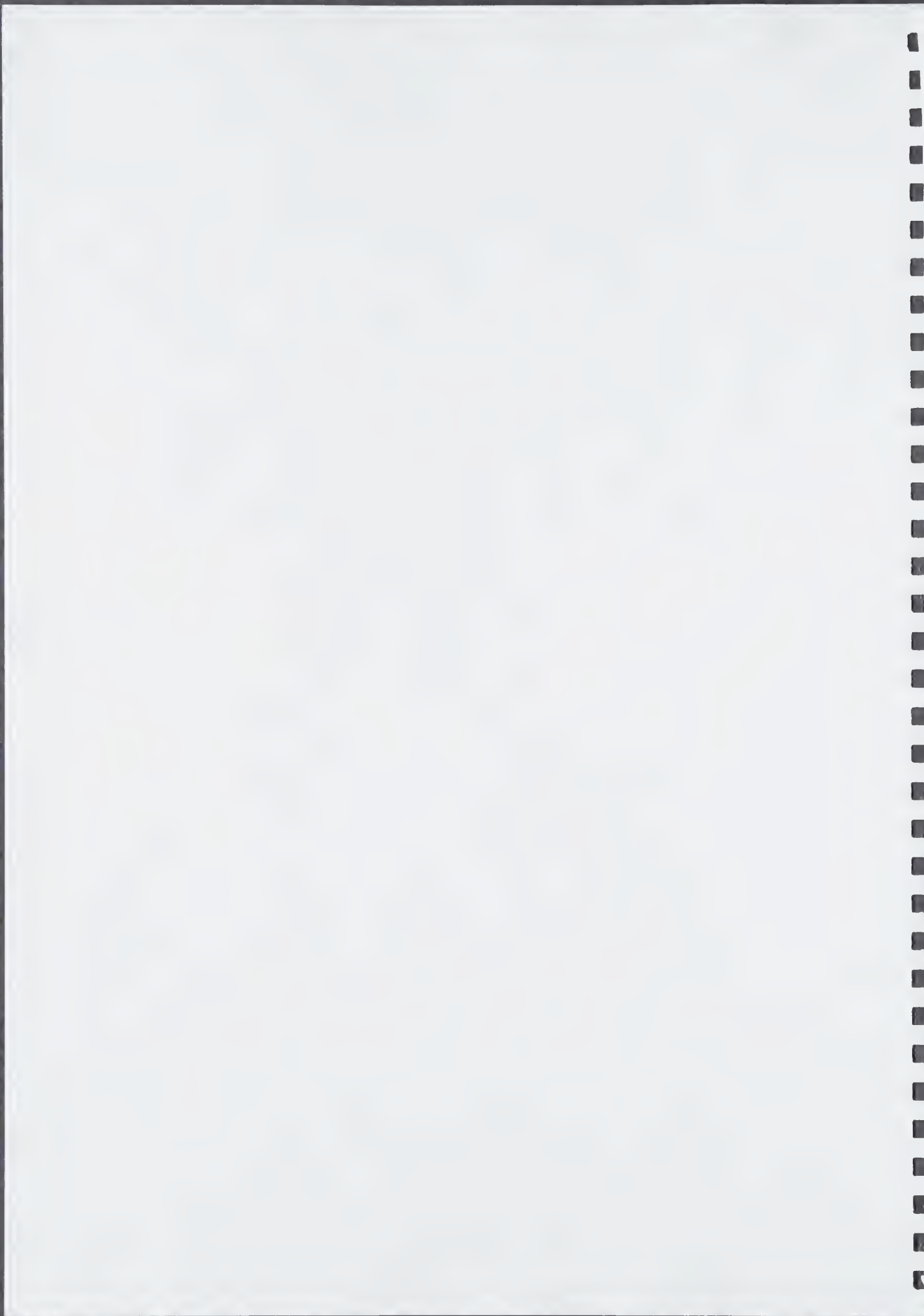
Kat-Nr. 0221 Kugelmühle, 2 x 5 l Inhalt,
 Type KMD 5

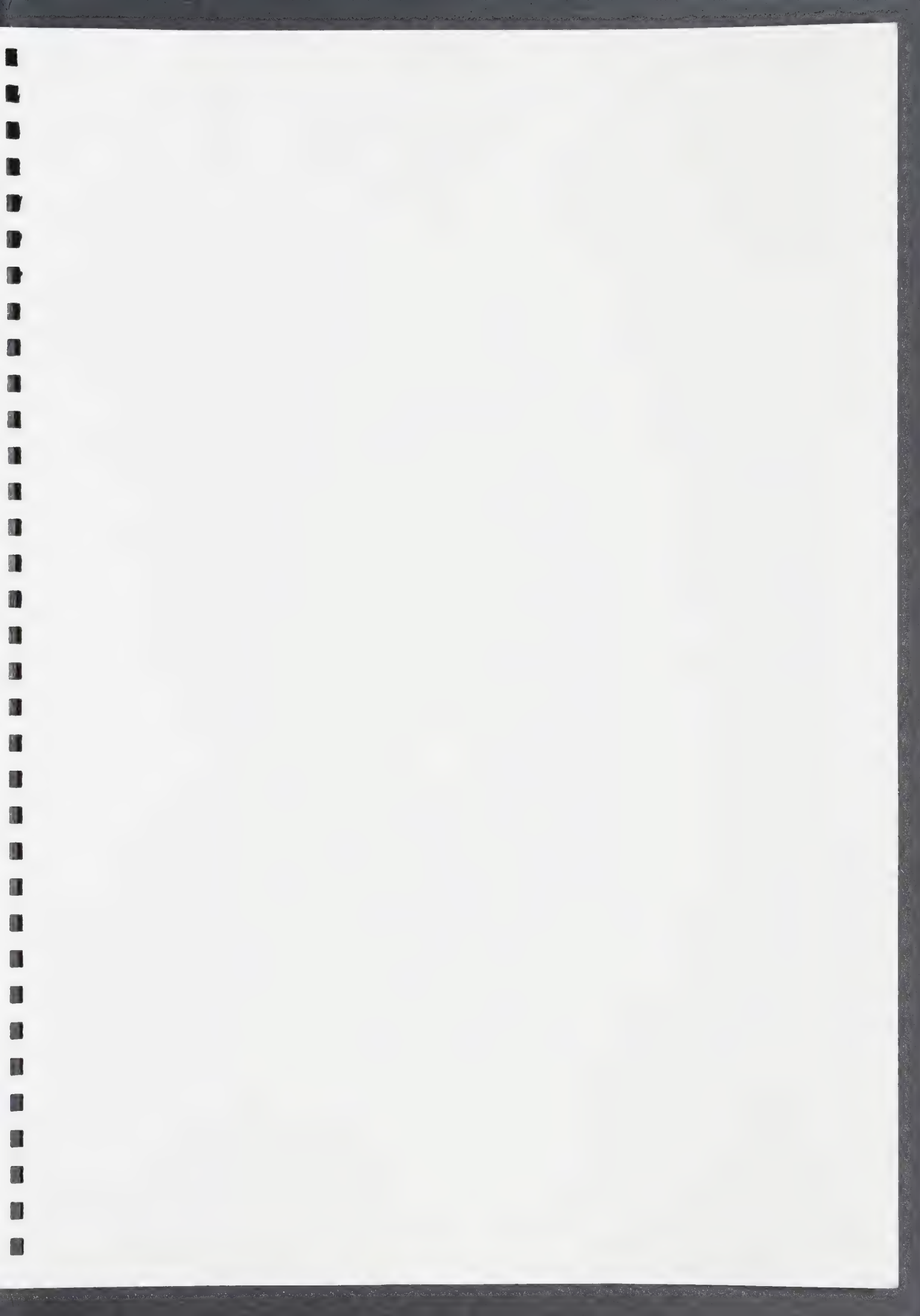
Kat-Nr. 0230 Kugelmühle, 10 l Inhalt,
 Type KM 10

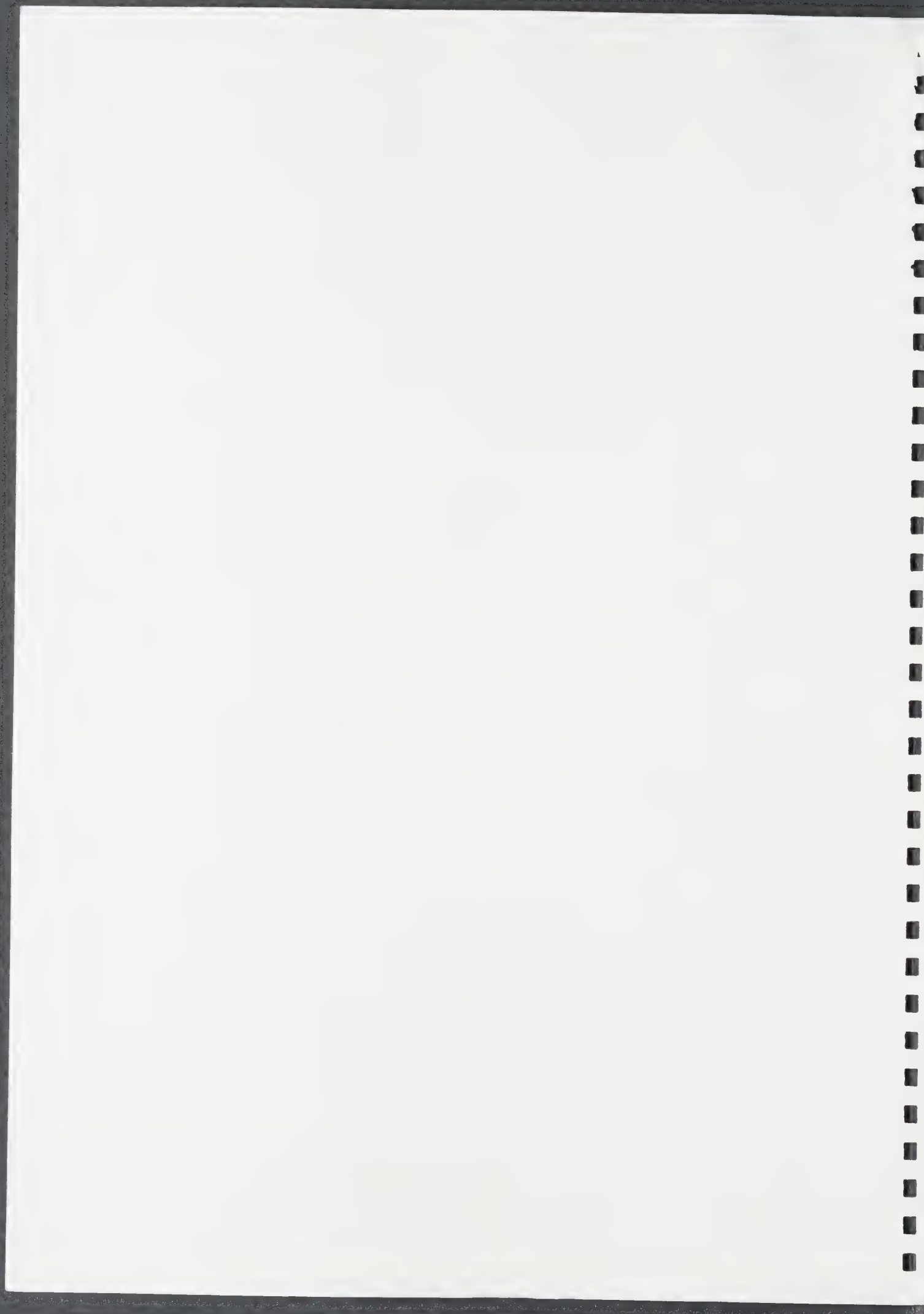
Kat-Nr. 0231 Kugelmühle, 2 x 10 l Inhalt,
 Type KMD 10

Kat-Nr. 0242 Rhönradmischer komplett mit
 Trommelring, 5l

Kat-Nr. 0252 Rhönradmischer komplett mit
 Trommelring, 10 l







CRM/JHK

January 24 1996

Dr Alfred Bader
Helen Bader Foundation
777 East Wisconsin Avenue, Suite 3275
Milwaukee
Wisconsin 53202
USA

Dear Dr Bader

I leave for Sarajevo on February 11 and know that the Jewish Community will wish to discuss the attached proposal with me. As I know nothing about a Galenic Laboratory, could I impose on you to look through this project and give me the benefit of your advice.

I have spoken to the Joint in New York, asking them to acknowledge your generous contribution to us and to send you the necessary tax documentation - I hope this will arrive very soon.

Yours sincerely

Cheryl R Mariner

Cheryl R Mariner

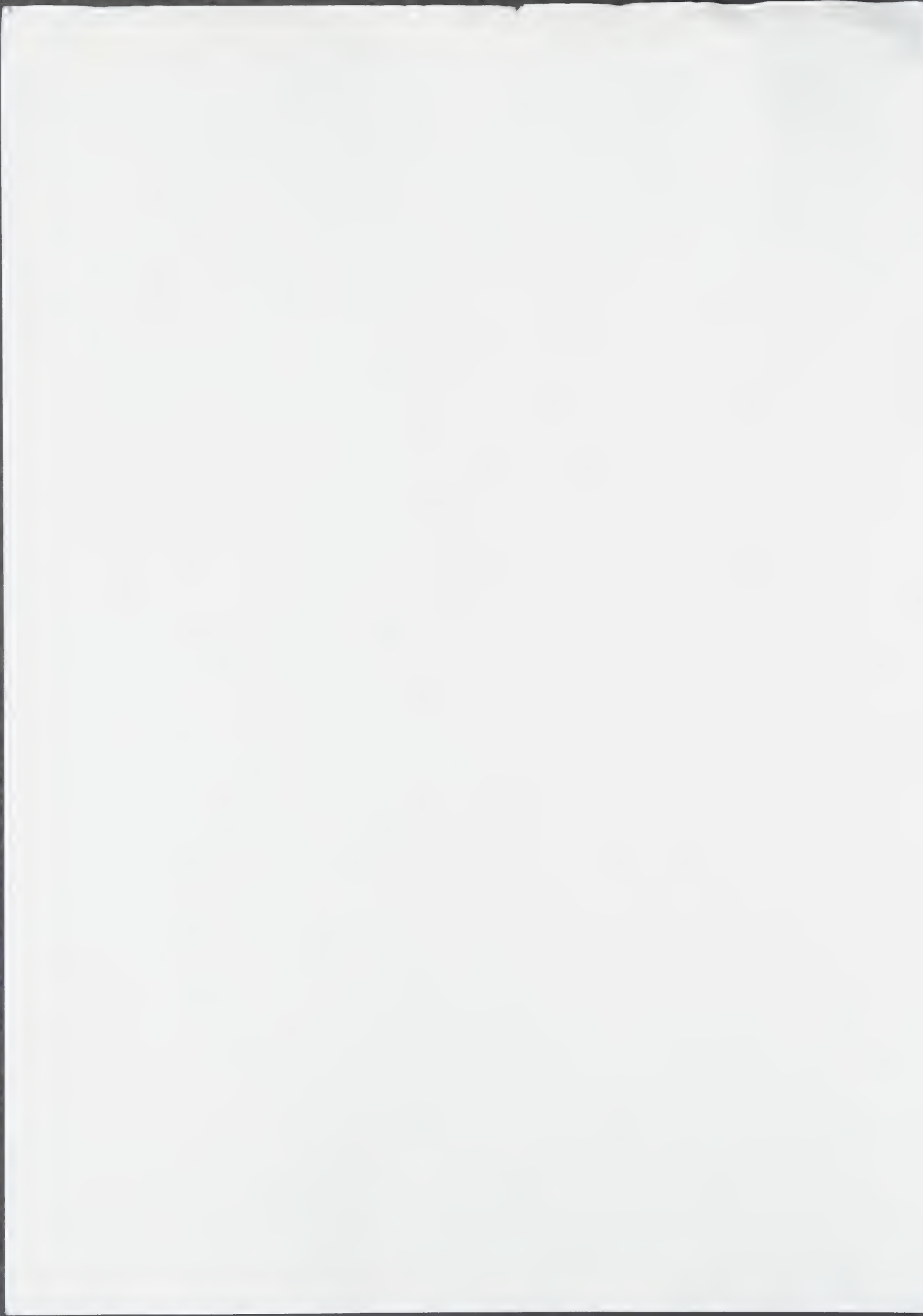
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DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

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Registered Charity No. 290767
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Environmentally Friendly Paper





FAX FROM

DR. ALFRED BADER
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
Telephone: 414/277-0730
Fax: 414/277-0709

February 13, 1996

Page 1 of 2

To: Mrs. Cheryl R. Mariner
World Jewish Relief
Fax: 44-171-383-4810

Dear Mrs. Mariner:

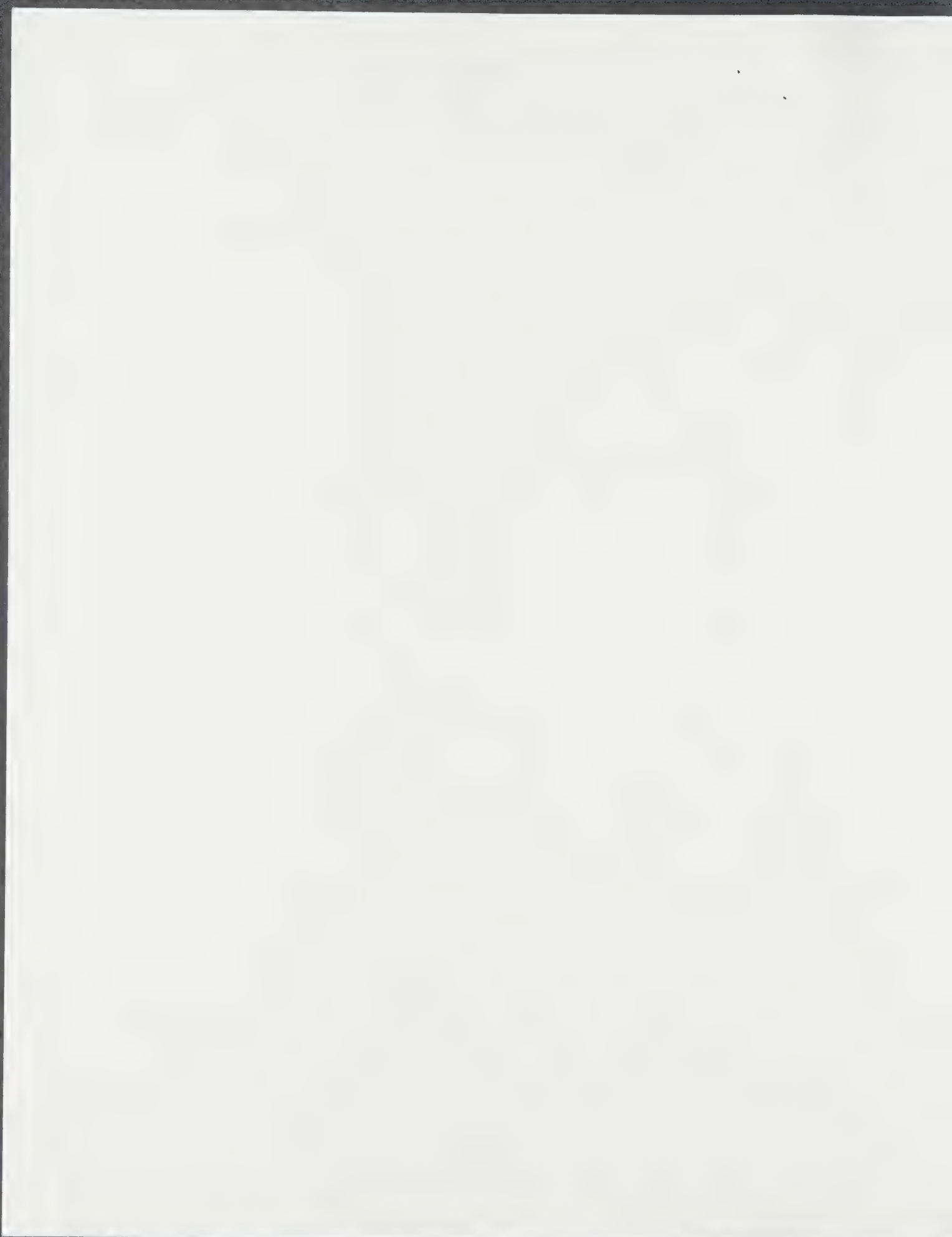
I am sorry that I am replying so late to your letter of January 24th. Some of the delay is due to the fact that it was sent to the Helen Bader Foundation, which is run by my son, Daniel Bader. We are, of course, on very good terms, but I don't see him every day, and he didn't realize that a response before February 11th would have been useful to you.

Frankly and bluntly, I cannot understand the purpose of building such a Galenic Laboratory. As described, this laboratory certainly could not manufacture any pharmaceuticals whatsoever. The main purposes would be the making of pills and of ointments and solutions.

Such a laboratory would have been useful a hundred or even fifty years ago, but probably not today. All of today's pharmaceuticals come from companies that supply these in pills or capsules ready to be taken by the patient.

Take, for example, the simplest: Aspirin. Certainly, the Galenic Laboratory could not manufacture aspirin, and why should it purchase aspirin from a producer in powder form to make pills in Sarejevo, when it is practically as inexpensive to obtain these from companies like Bayer in pill form?

Making some solutions, such as of boric acid and dilute hydrogen peroxide, will make sense, but for such simple preparations, you certainly do not need most of the equipment envisaged.



Mrs. Cheryl R. Mariner

February 13, 1996

Page 2 of 2

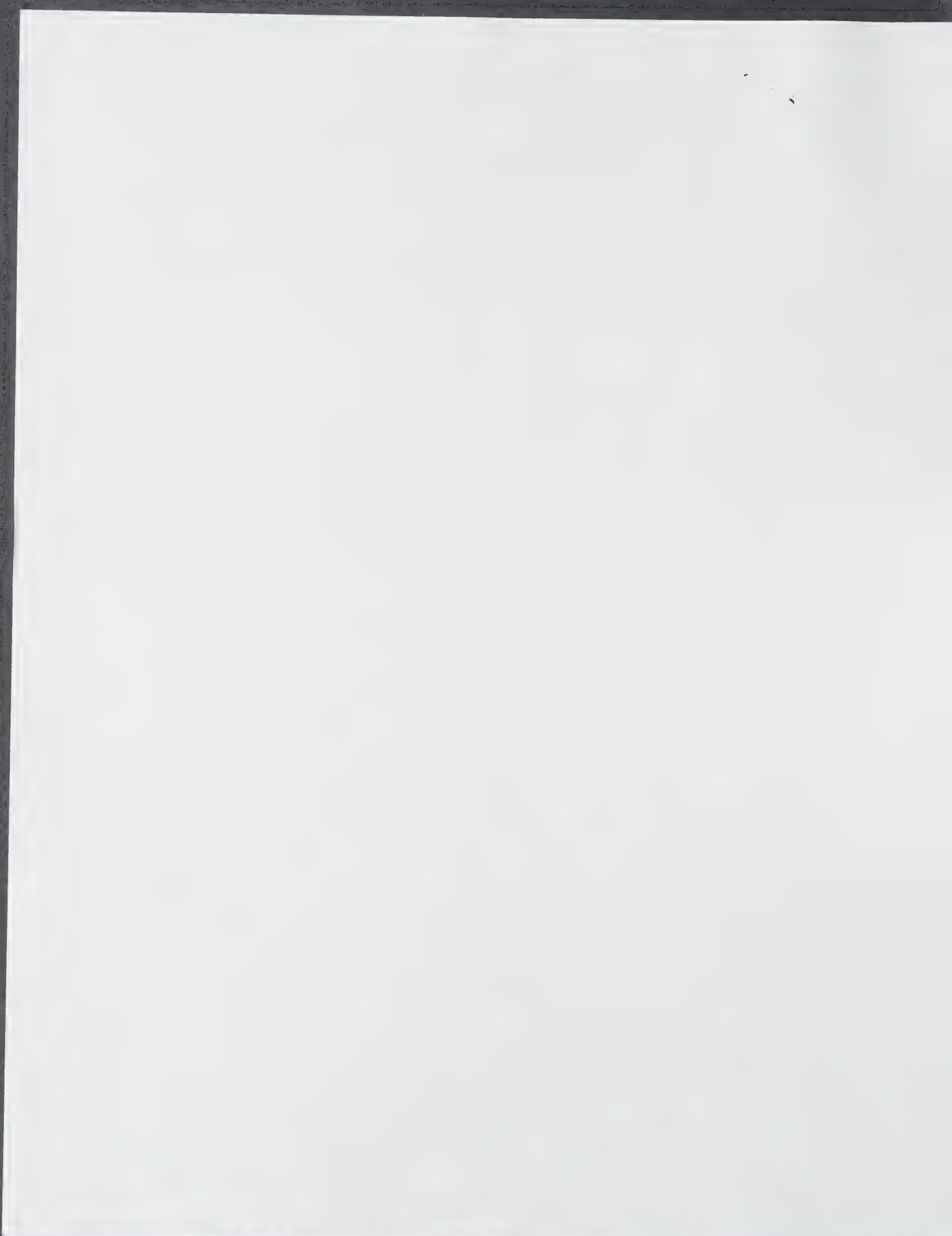
I realize that the proposal comes at least in part from a very well-known medical man, Professor Dr. Mulabegovic, and I just wish that I had a chance to discuss this with him.

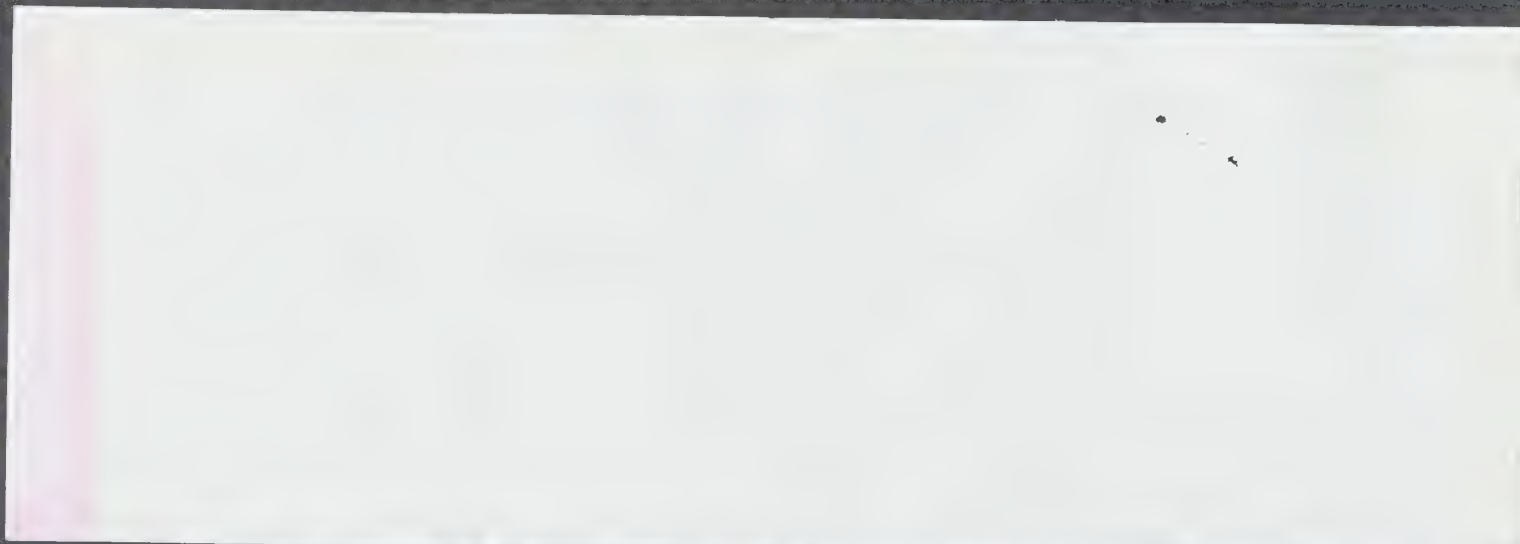
With best wishes, I remain,

Yours sincerely,

A handwritten signature in cursive script, appearing to read "Anna Lacy". The signature is written in dark ink and is positioned above the typed name "AB/cw".

AB/cw





WORLD JEWISH RELIEF

FACSIMILE

TO: [Faint recipient name]
FROM: [Faint sender name]
SUBJECT: [Faint subject line]

[Faint paragraph of text]

[Faint paragraph of text]

[Faint paragraph of text]

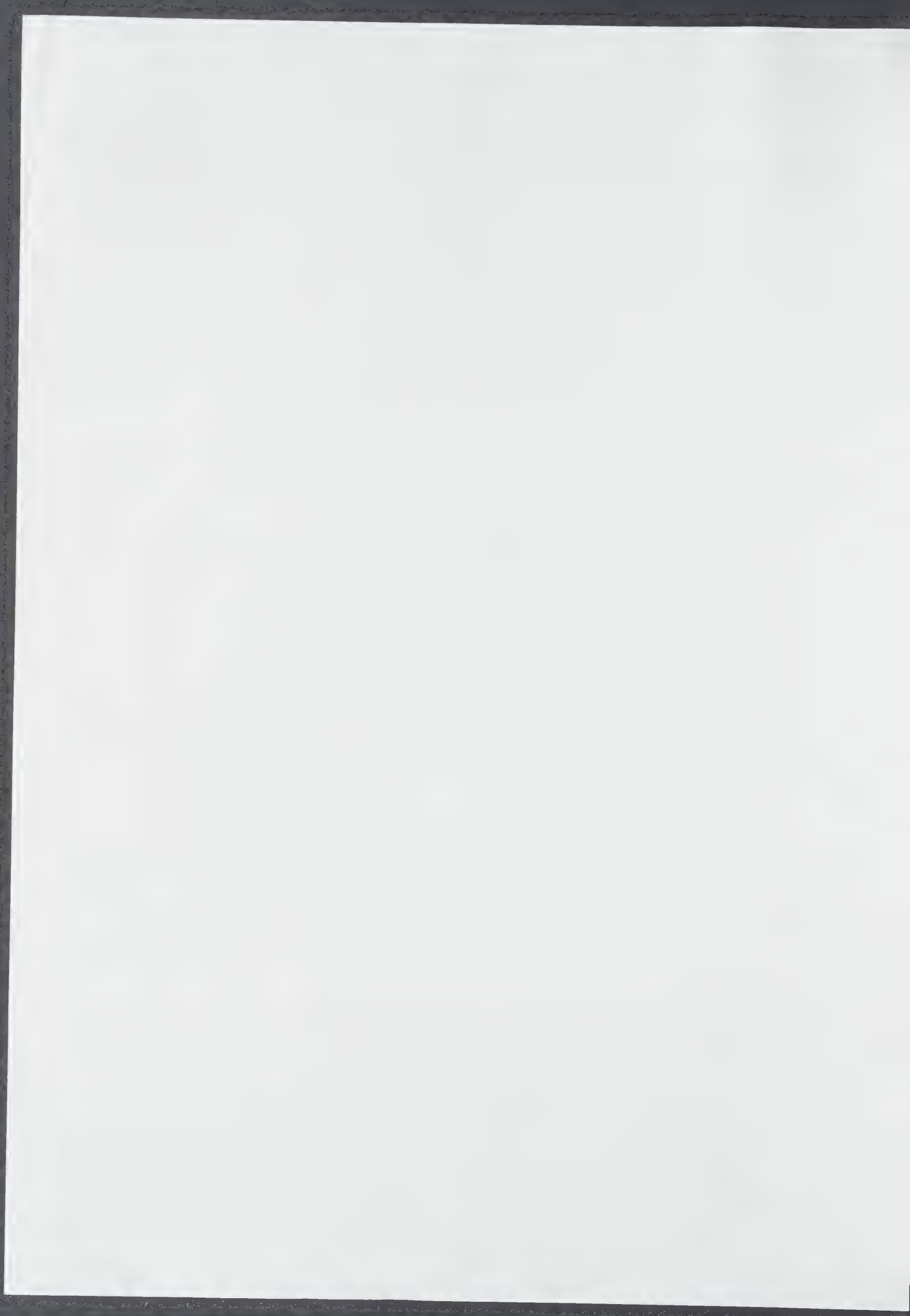
[Faint paragraph of text]

When a...
Need...

With...

[Faint text]

[Faint text]





Dr. Alfred Bader
924 East Juneau, Suite 622
Milwaukee, Wisconsin 53202
Phone: 414/277-0730
Fax: 414/277-0709

A Chemist Helping Chemists

January 20, 1997

Mrs. Cheryl Mariner
World Jewish Relief
Drayton House
30 Gordon Street
London WC1H 0AN
England

Dear Cheryl:

As you will be able to imagine I was deeply disappointed that you are leaving the World Jewish Relief in London and are moving to Australia.

Of course I'm disappointed for purely selfish reasons.

Allow me to explain: Over the years a good many British fundraisers, usually Jews, have asked me for funds for this or that more-or-less worthy cause. Often the fundraisers were pompous types with "give me, give me" attitudes.

I've now known you for only a few months but it became very clear to me early on that you are totally different. You truly want to help people and do so with great ability and total dedication.

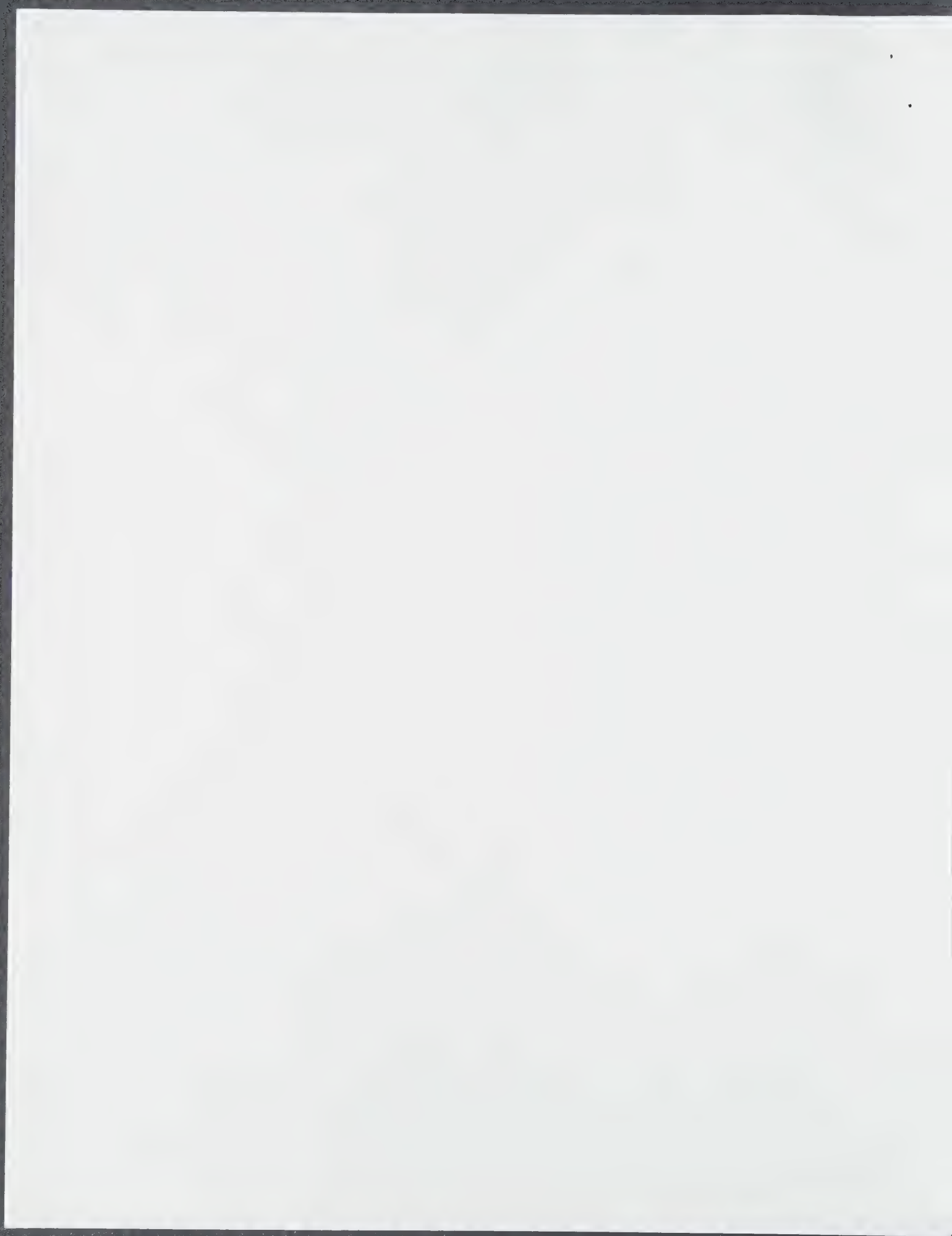
I will really miss you and so I am certain will the many, many people with whom you worked in England.

With all good wishes, I remain,

Yours sincerely,

AB/nik

c: Mr. Ralph Emanuel



CRM/JHK

November 14 1995

Dr Alfred Bader
Suite 622
924 East Juneau Avenue
Milwaukee
WISCONSIN 53202, USA

Dear Alfred

Sarajevo Entrepreneurship Programme

The second cycle of morning and evening classes, all fully subscribed, started yesterday. One Israeli teacher will cover 22 hours of the curriculum with local teachers covering the rest of the 60 hour course. The teacher of Bosnian Accounting Practices received a poor evaluation from the students and has been replaced by another local teacher who is being closely supported to ensure a better performance. The JDC Project Director is due back in Sarajevo at the end of this month to check progress.

Ya'acov Finci of La Benevolencija has secured a second loan fund to make it possible for the training of war widows and enabling them to receive small business loans.

I am enclosing details of costs from August to October 1996 and November 1996 to July 1997. This expenditure is shared with JDC on a dollar for dollar basis. When you are in London next year, I would like to approach you for another contribution to cover the first year of this employment project.

I shall be in Australia from December 5th to January 8th and look forward to seeing you after that date.

Yours sincerely

Cheryl

Cheryl Mariner

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DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
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Peter Held

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Charles Teacher

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Eli Benson

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Cheryl Mariner

The Central British Fund for
World Jewish Relief

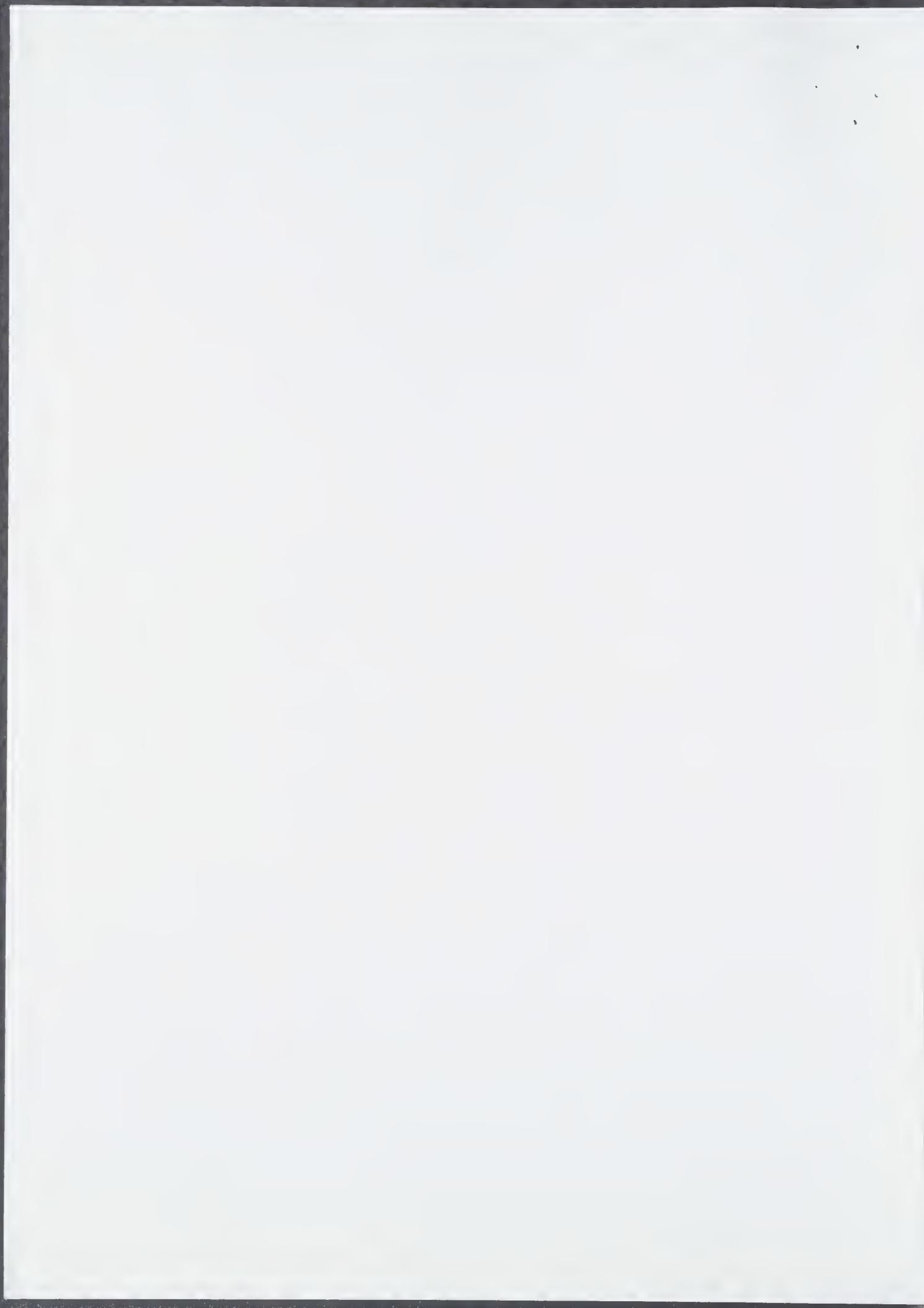
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Registered in England above

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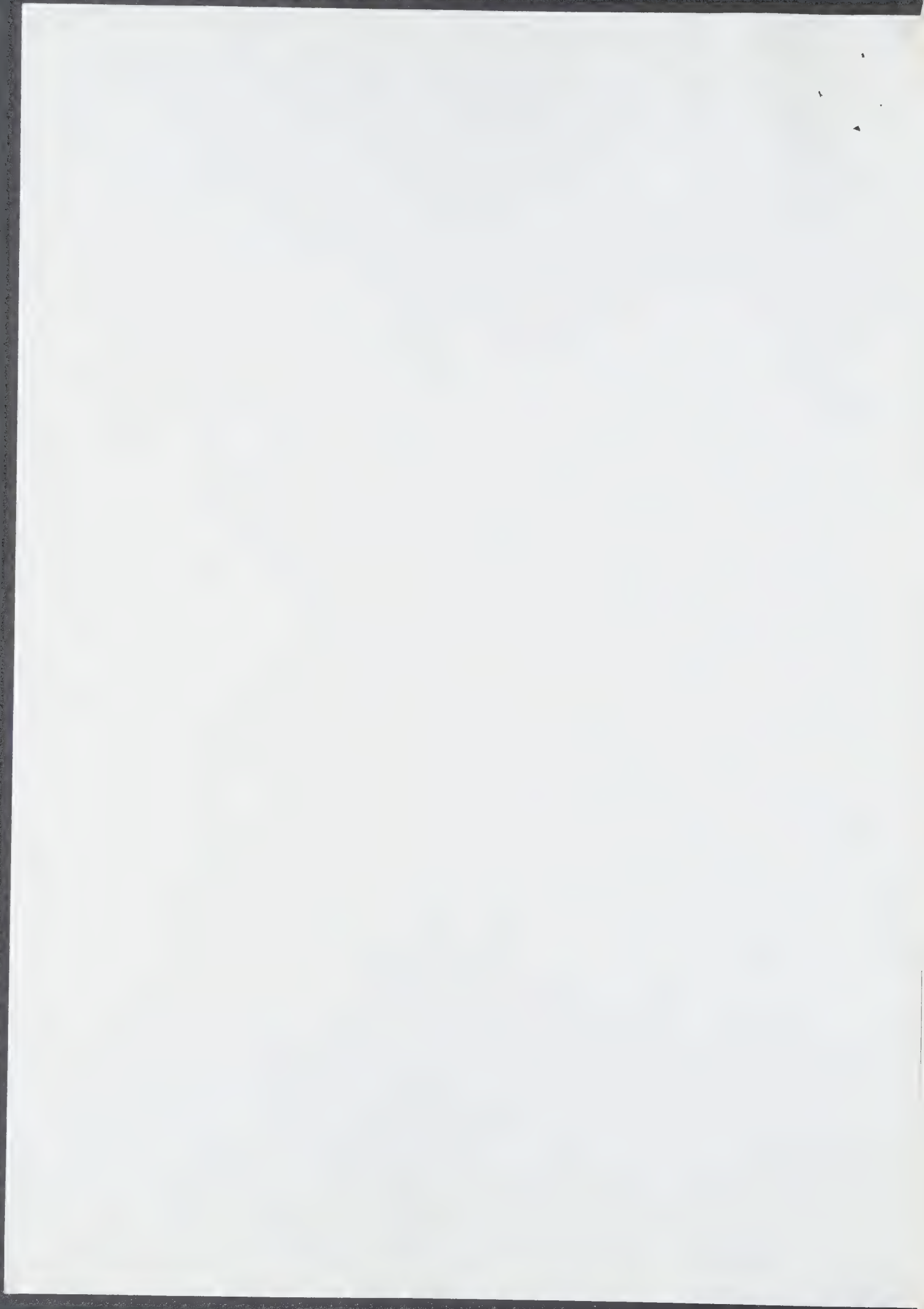
Registered Charity No. 290767

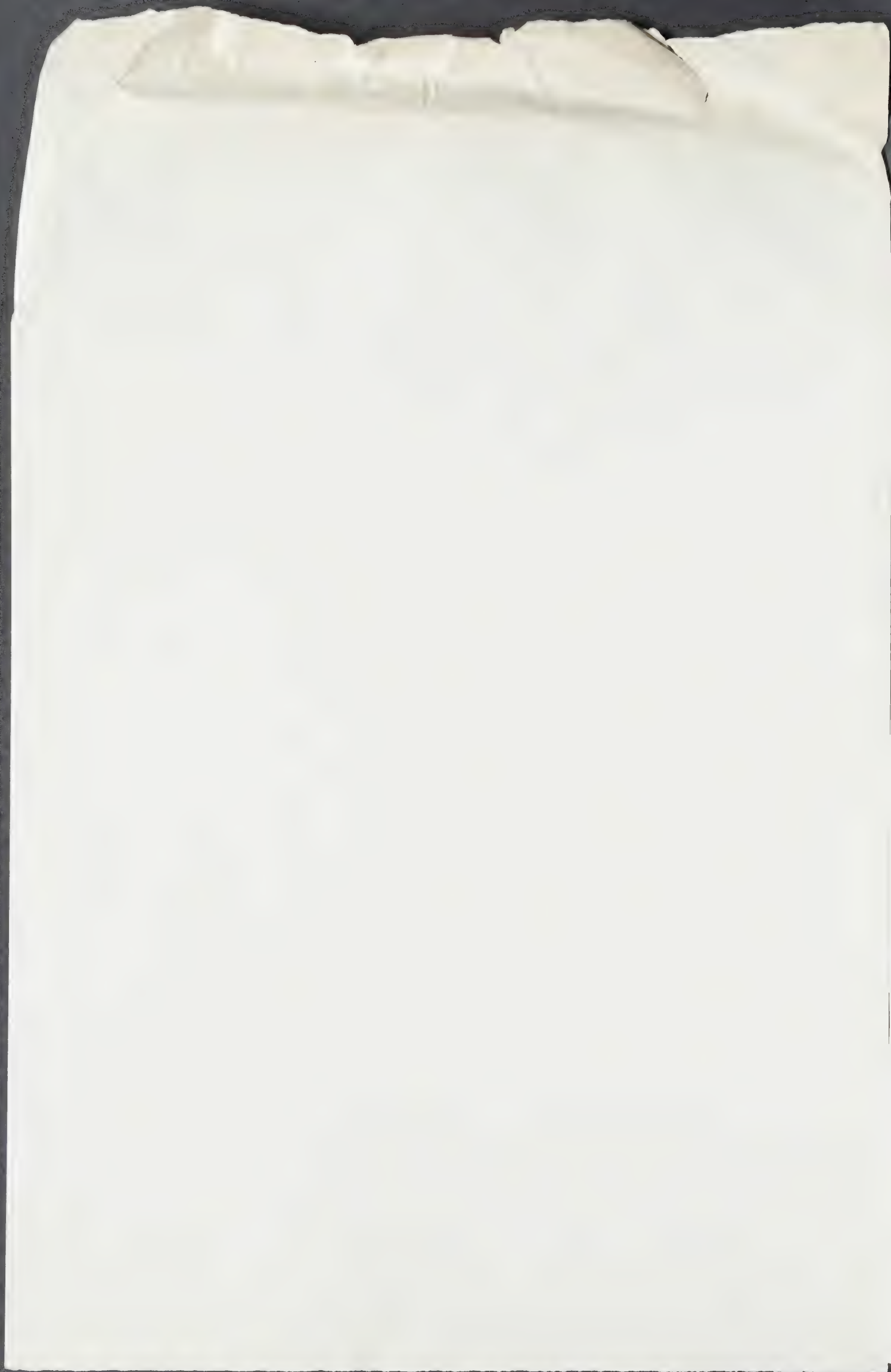
Trading as World Jewish Relief



SARAJEVO ENTREPRENEURSHIP PROGRAMME

	August -October 1996	Novem.1996 - July 1997
PERSONNEL		
Chairman (local)		
Project Director (local)		
Instructors (expatriates) <i>the only full-time people</i>		
Instructors (local)		
Translators		
Project Supervision		
Administratior		
Assistant	DM 98,850	DM 107,850
Equipment & Capital Costs	20,000	12,200
Operating Expenses Rent, telephone, postage, office supplies, printing, translations	23,500	34,800
Educational Supplies	20,000	to be determined
Training	<u>12,000</u>	to be determined
Total	174,350	DM 154,850 (as known to date)
Less income : 135 @ 50 DM	6,750	to be determined
Net total	<u>167,600</u>	
Dollar Estimate	\$111,700	





28th January 1997

Dr Alfred Bader
Suite 622 East Juneau Avenue
Milwaukee, Wisconsin, 53202
USA

Dear Dr Bader,

No doubt Cheryl Mariner has advised you that she is soon to be leaving us for her native Australia. We are all very sad to see her go, but wish her well in her new and very exciting life.

Our work here at World Jewish Relief will continue in much the same manner. Our Chairman, Ashley Mitchell knows about the sterling support you have given for programmes in Bosnia and Bulgaria and would very much like to meet you when you are next in the UK. Perhaps you would let me know when that will be and suggest a date when it would be convenient for you to arrange a meeting.

With best wishes.

Yours sincerely,



Warren Alexander

**WORLD
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RELIEF**

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

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David Kessler
Harry Kleeman CBE
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Sir Claus Moser
Lord Nathan

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Dr Charles Bragg
Janet Cohen JP
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Peter Held
Harry Kleeman CBE
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Paul Marber
Clive Marks
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Dr Peter Hoqosinsk
Edmund L de Rothschild TD
Kenneth D Rubens
Andy Rubin
R. Stephen Rubin
Samuel Sebba
Peter Straus
Charles Teacher
Geoffrey Wilson

MARKETING DIRECTOR
Warren Alexander

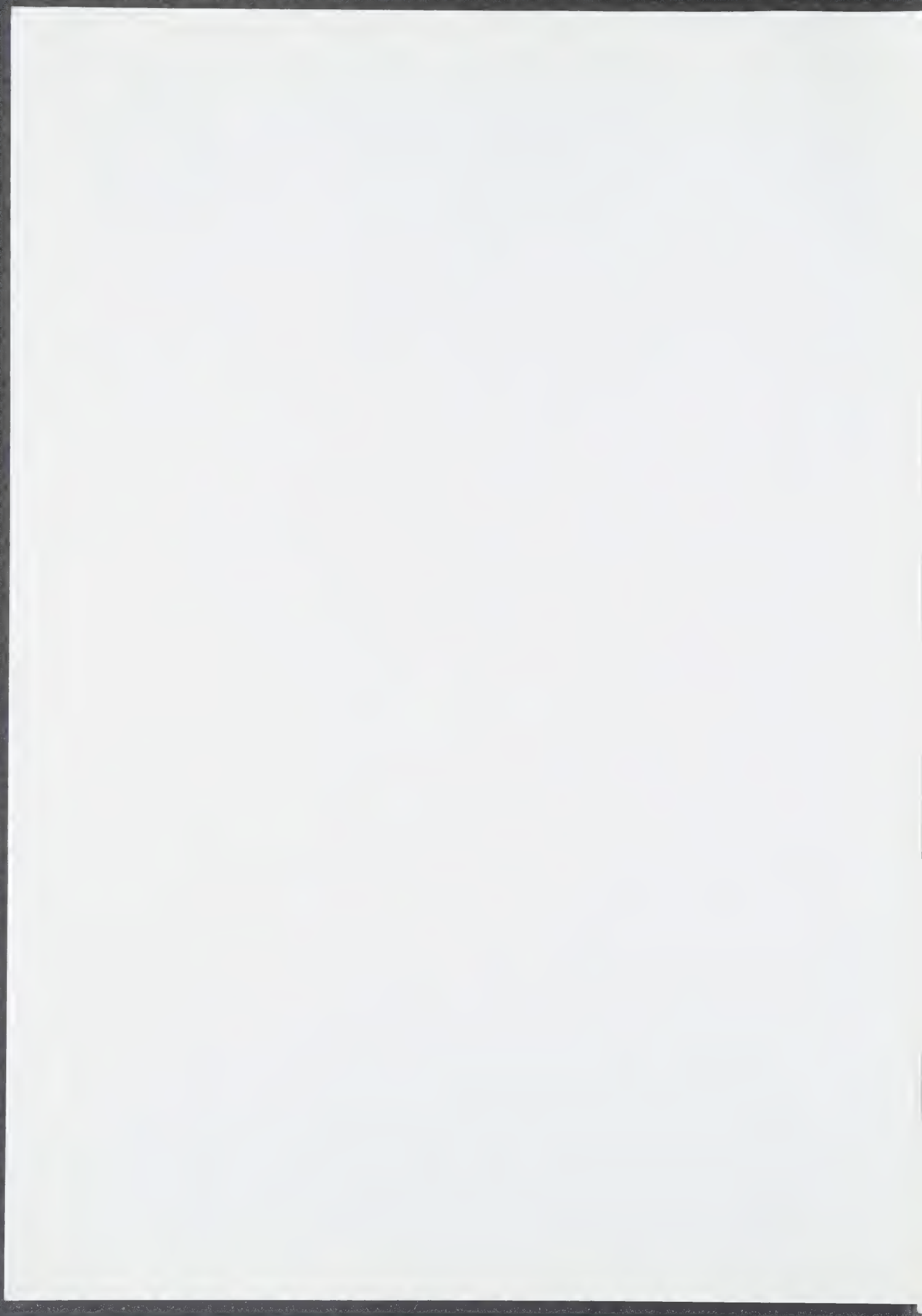
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Help save Jewish lives



FAX TRANSMISSION

From: Warren Alexander
To: Dr. Alfred Baden
Fax No: 001 414 670 0004
Date: 31st January 1996
No. of pages including this one: 1



RAYTON HOUSE
25 GORDON STREET
LONDON WC1H 0AN
TEL: 011 414 670 0004
FAX: 011 414 670 0004
WWW: WWW.WJR.ORG

Thank you for your letter of February 6th. I am most upset that the JDC have not processed your check efficiently. Mrs. Manner has communicated our extreme displeasure at their inefficiency and has asked them to ensure that a receipt is issued.

Harry Korman CBE
CHIEF OF TREASURERS
Dame Simone Prendergast DBE JP DL
Paul Marpe
EXECUTIVE DIRECTORS
Mrs. Manner

Please be assured that your donation is being used via the World Jewish Relief budget, according to your instructions to help the disadvantaged in Bosnia.

Communal Rabbi of the Spanish
Jews Congregation
The Chairman Council of

As I mentioned in my fax to you of 31st January, I have asked the ACCO Fund of La Benevolencia in Sarajevo, to send the WHO report on the Bosnian University project as soon as it is available.

David Cope-Thompson
HEAD HUMAN RIGHTS DEPT
Greville Janner QC MP

With best wishes

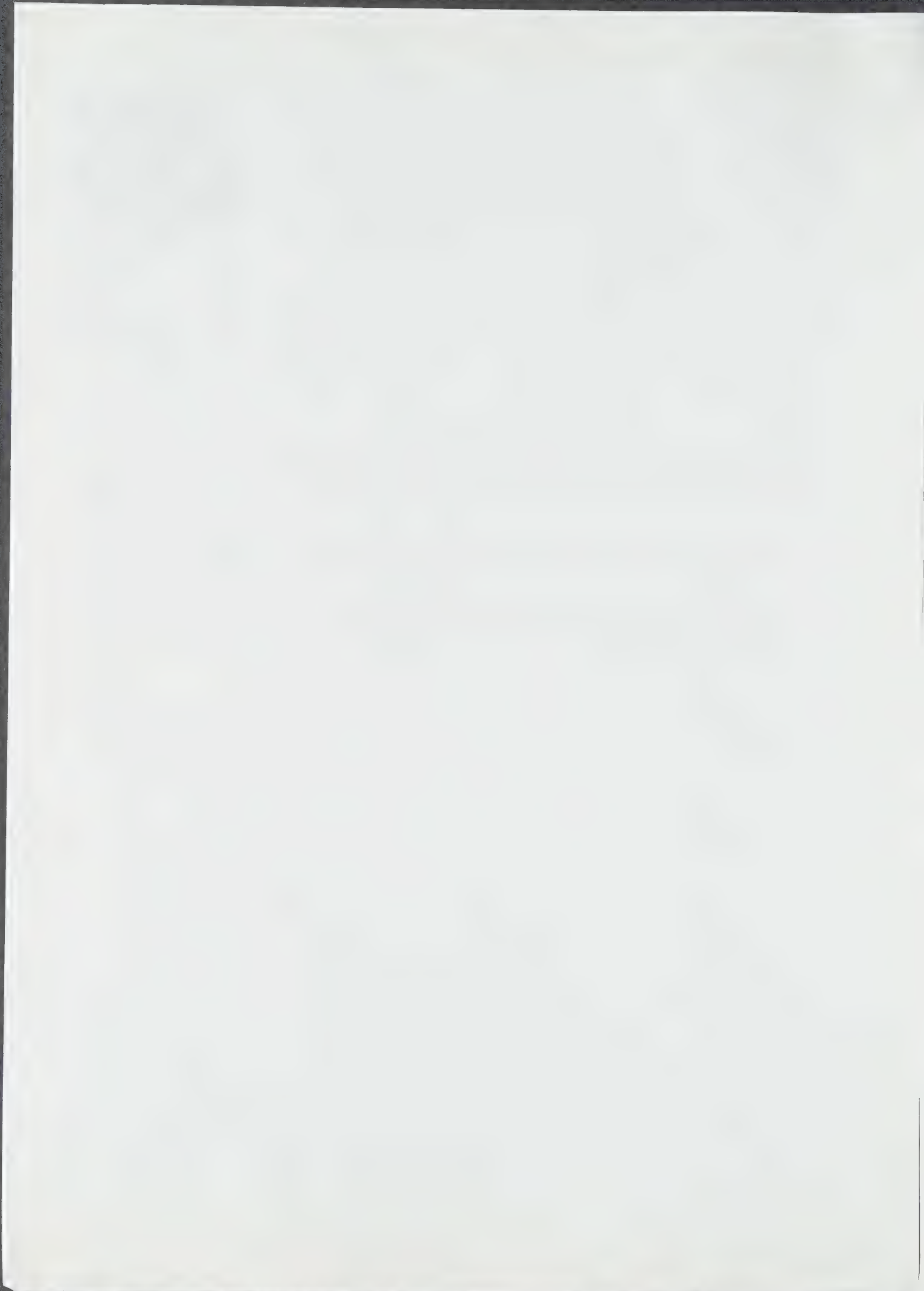
Yours sincerely

Lord Nathan
Karl H. B. Rubens

Warren Alexander

Central British Fund for
World Jewish Relief
A company limited by guarantee
Registered Office as above
Registered in England No. 1874656
Registered Charity No. 290767
Trading as World Jewish Relief

Environmentally Friendly Paper





Dr. Alfred Bader
924 East Juneau, Suite 622
Milwaukee, Wisconsin 53202
Phone: 414/277-0730
Fax: 414/277-0709

A Chemist Helping Chemists

February 6, 1996

Mr. Warren Alexander
World Jewish Relief
Drayton House
30 Gordon Street
London WC1H 0AN
England

Dear Mr. Alexander:

You will recall that last year I left you a check for \$10,000 to help your efforts in Bosnia.

As you will see from the enclosed, that check turned up as a "stray" at the JDC Israel office.

Please do make sure that you will be spending the funds to help the disadvantaged in Bosnia, and less importantly, that in time the JDC U.S. sends me a receipt.

Also, I very much look forward to the report on the Queen's University project when you receive it.

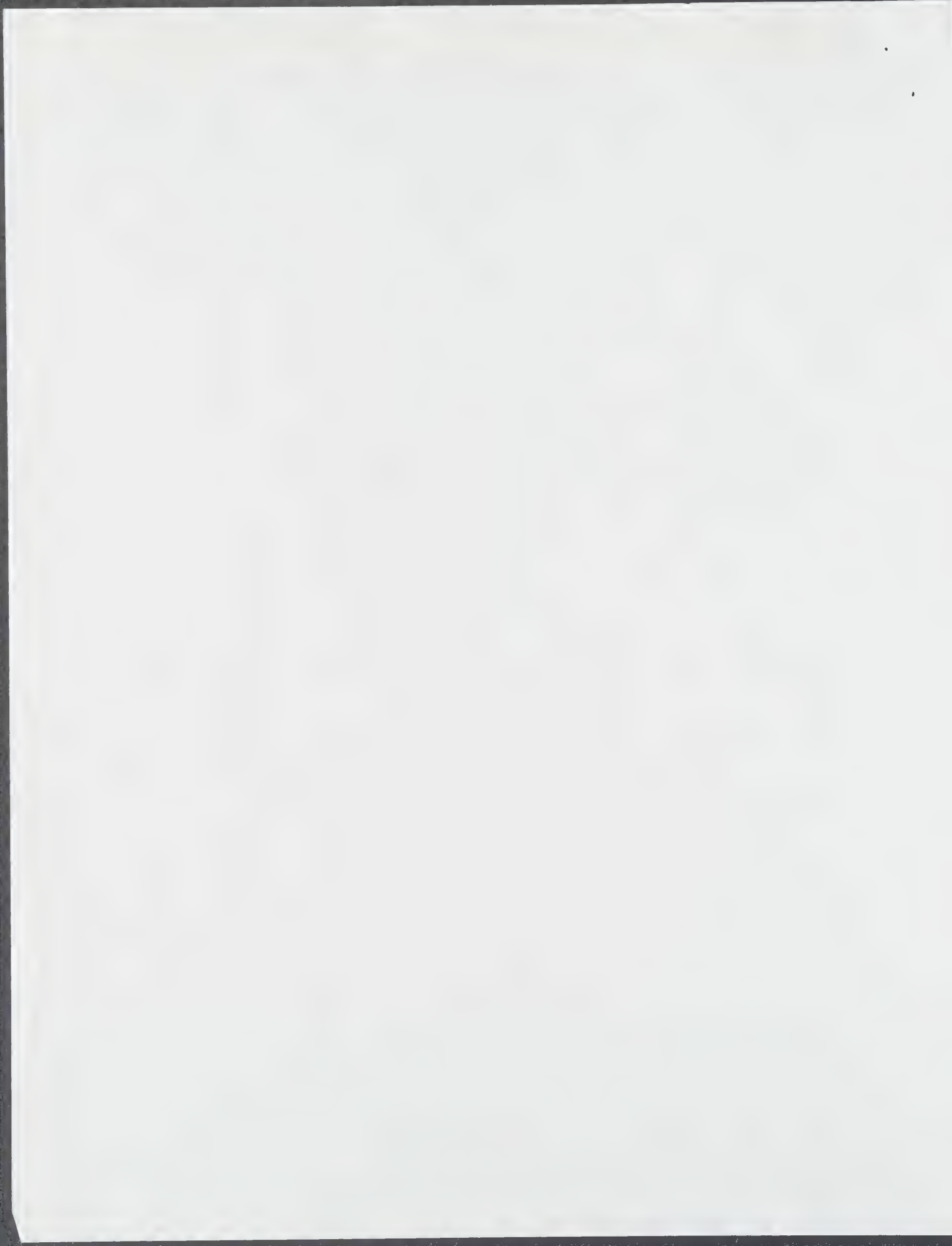
With best regards to you and Mrs. Mariner, I remain,

Yours sincerely,

AB/cw

Enclosures

cc: Mr. Ralph Emanuel



WORLD JEWISH RELIEF

16th January 1996

Dr Alfred R Bader
White Gables
2A Holmesdale Road
Bexhill-on-Sea
East Sussex
TN39 3QE

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

COUNCIL CHAIRMAN
Harry Kleeman CBE
JOINT HON-TREASURERS
Dame Simone Prendergast DBE JP DL
Paul Marber
EXECUTIVE DIRECTOR
Mrs Cheryl Mariner
PRESIDENTS
The Chief Rabbi
Communal Rabbi of the Spanish
& Portuguese Jews' Congregation
The Chairman Council of
Reform & Liberal Rabbis
R N Carvalho
David Cope-Thompson
Rabbi Hugo Gryn CBE DHL DD
Lady Jakobovits
Greville Janner OC MP
David Kessler
David Lewis
Lord Nathan
Rosalind Preston OBE
Edmund L de Rothschild TD
Kenneth D Rubens

Dear Dr Bader,

I have just heard from Yaacov Finci, the head of La Benevolencia in Sarajevo, about the Queen's University project. He tells me that all the information and feedback he is getting is extremely positive. He will also be receiving a full World Health Organisation report on the project in due course. If you wish, I can have it sent on to you.

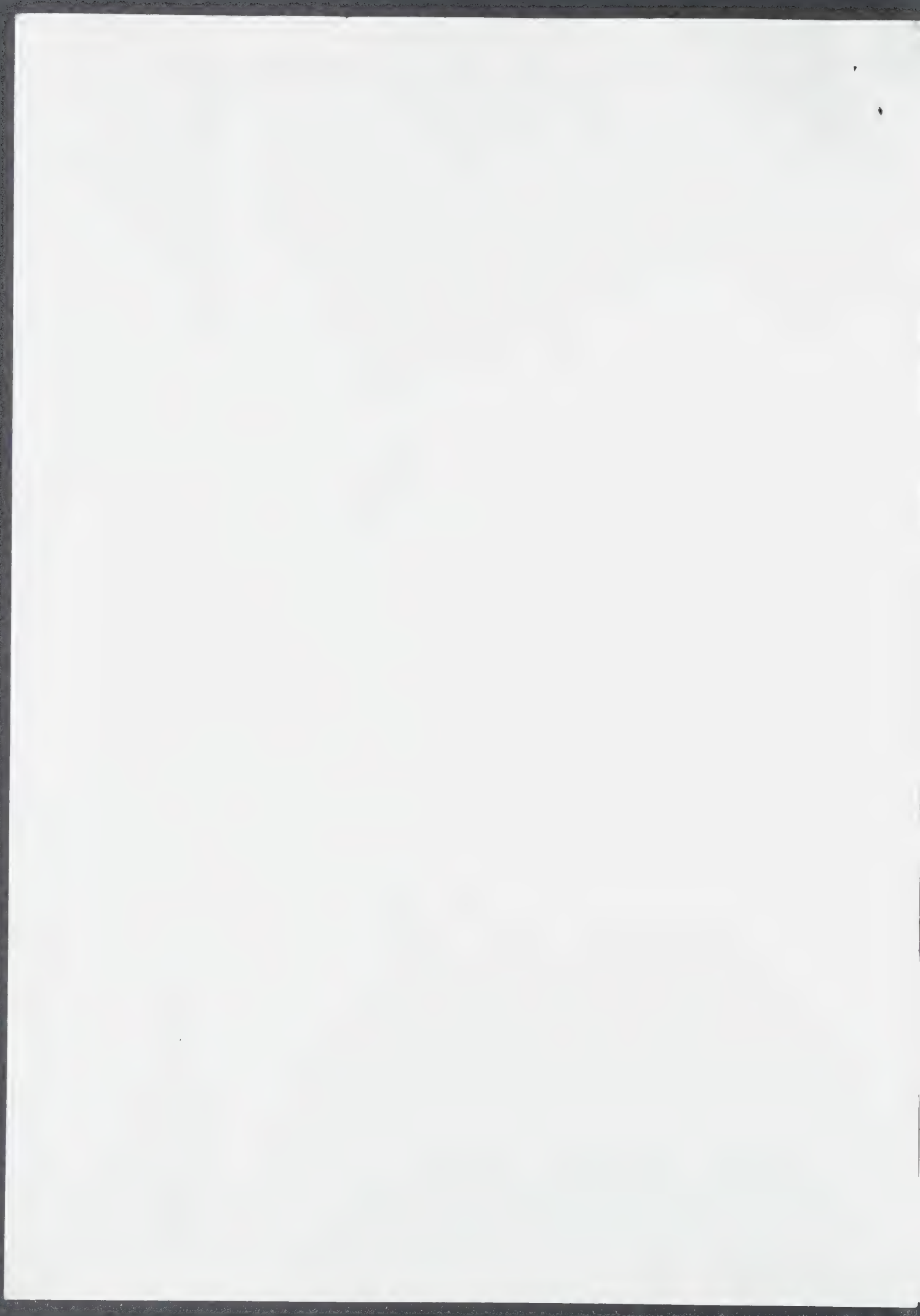
With best wishes,

Yours sincerely

Warren Alexander

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World Jewish Relief
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Registered in England No. 1874886
Registered Charity No. 290767
Trading as World Jewish Relief

Environmentally Friendly Paper





FAX FROM

DR. ALFRED BADER
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
Telephone: 414/277-0730
Fax: 414/277-0709

January 30, 1996

Page 1 of 1

To: Mr. Warren Alexander
World Jewish Relief
Fax: 44-171-383-4810

Dear Mr. Alexander:

I am in Bexhill only about three months a year, and so didn't receive your kind letter of January 16th. However, I did receive your fax sent to the Helen Bader Foundation, for which many thanks.

I would appreciate receiving the full World Health Organization report on the Queen's project.

Also, I would appreciate receiving a receipt for my donation to Joint, which I require for tax purposes.

With best personal regards to you and Mrs. Mariner, I remain,

Yours sincerely,

AB/cw

PERIODIC REPORT

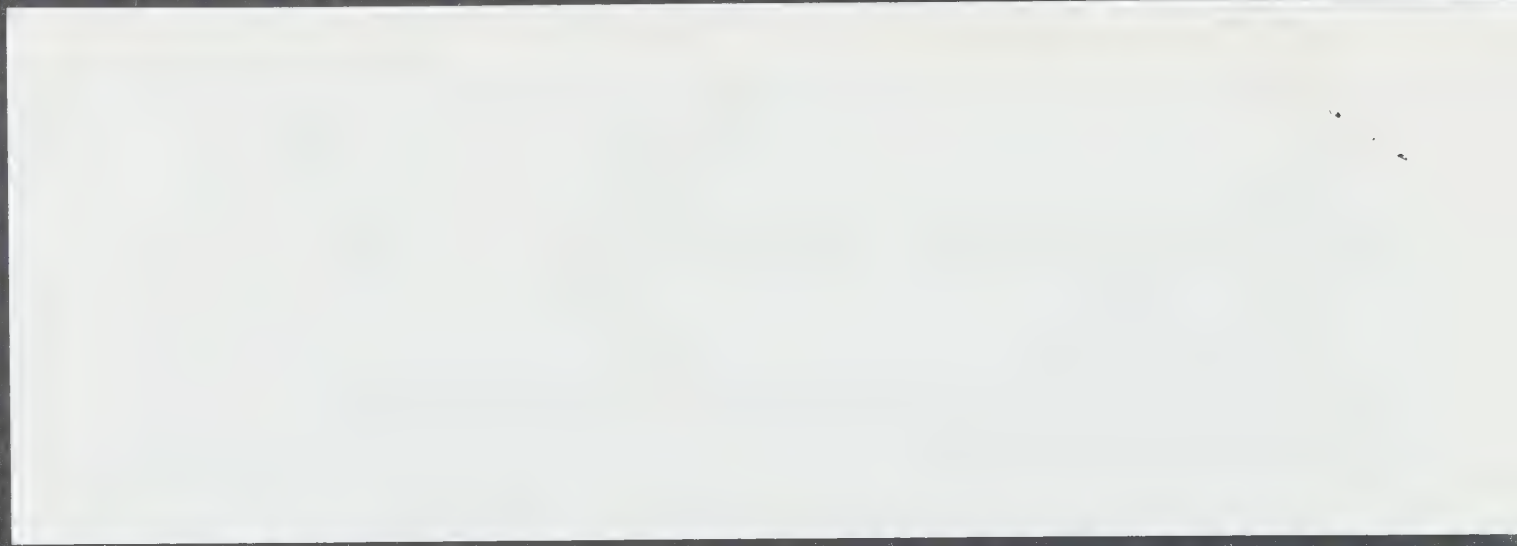
REPORT MADE UNDER TITLE 45 U.S.C. 451

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FAX FROM

DR. ALFRED BADER
Suite 622
924 East Juneau Avenue
Milwaukee, Wisconsin 53202
Telephone: 414/277-0730
Fax: 414/277-0709

February 23, 1996

To: Mr. Warren Alexander
World Jewish Relief
Fax: 44-171-383-4810

Dear Mr. Alexander:

In response to your fax of yesterday, I am happy to be able to tell you that I have now received the JDC acknowledgement in good order.

I hope that Mrs. Mariner will have received my rather negative opinion about that proposed pharmaceutical operation. Please don't shoot the messenger.

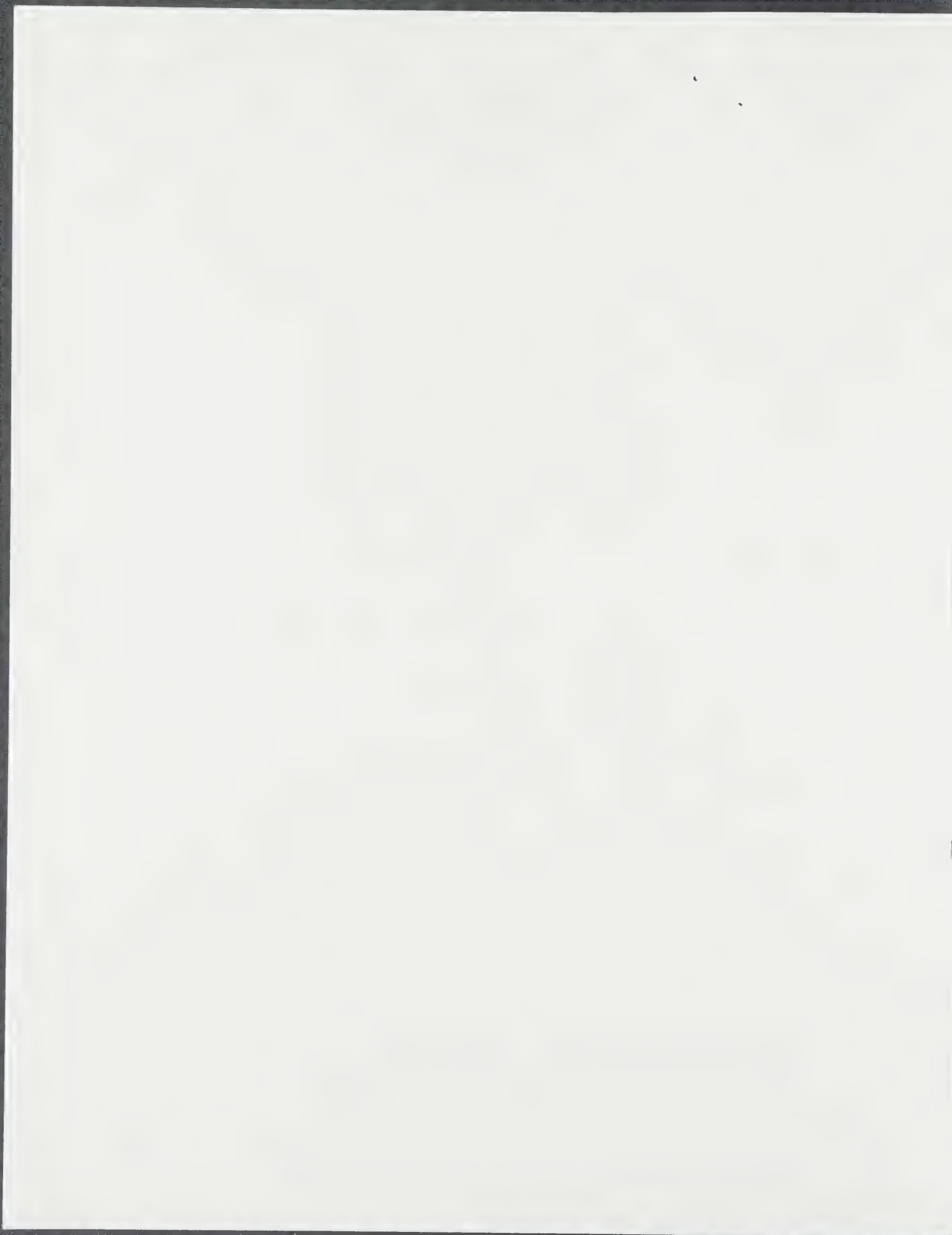
I look forward to receiving the WHO report on the Queen's project when you receive it.

Also, Isabel and I plan to be in England in June and July and hope to be able to visit with you to discuss how we can help further.

With best regards to you and Mrs. Mariner, I remain,

Yours sincerely,

AB/cw



WORLD JEWISH RELIEF

2nd January 1996

Dr Alfred R Bader
White Gables
2A Holmesdale Road
Bexhill-on-Sea
East Sussex
TN39 3QE

Dear Dr Bader,

It was a great pleasure to meet you and your associates recently and on behalf of World Jewish Relief I would like to thank you for your generous donation of \$10,000. It is gratifying to know that there are people like you who recognise the importance of the humanitarian work we do. In keeping with your wishes, your contribution will be spent on projects that create jobs for the people in Sarajevo.

I have contacted Yaacov Finci, the head of La Benevolencia, and asked him to find out what he can about the Queen's University project. As soon as he reports back, I will relay his findings to you.

With best wishes,

Yours sincerely



Warren Alexander

DRAYTON HOUSE
30 GORDON STREET
LONDON WC1H 0AN
TEL: +44 (0)171 387 3925
FAX: +44 (0)171 383 4810
EMAIL: WJR@ORT.ORG

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Lord Nathan

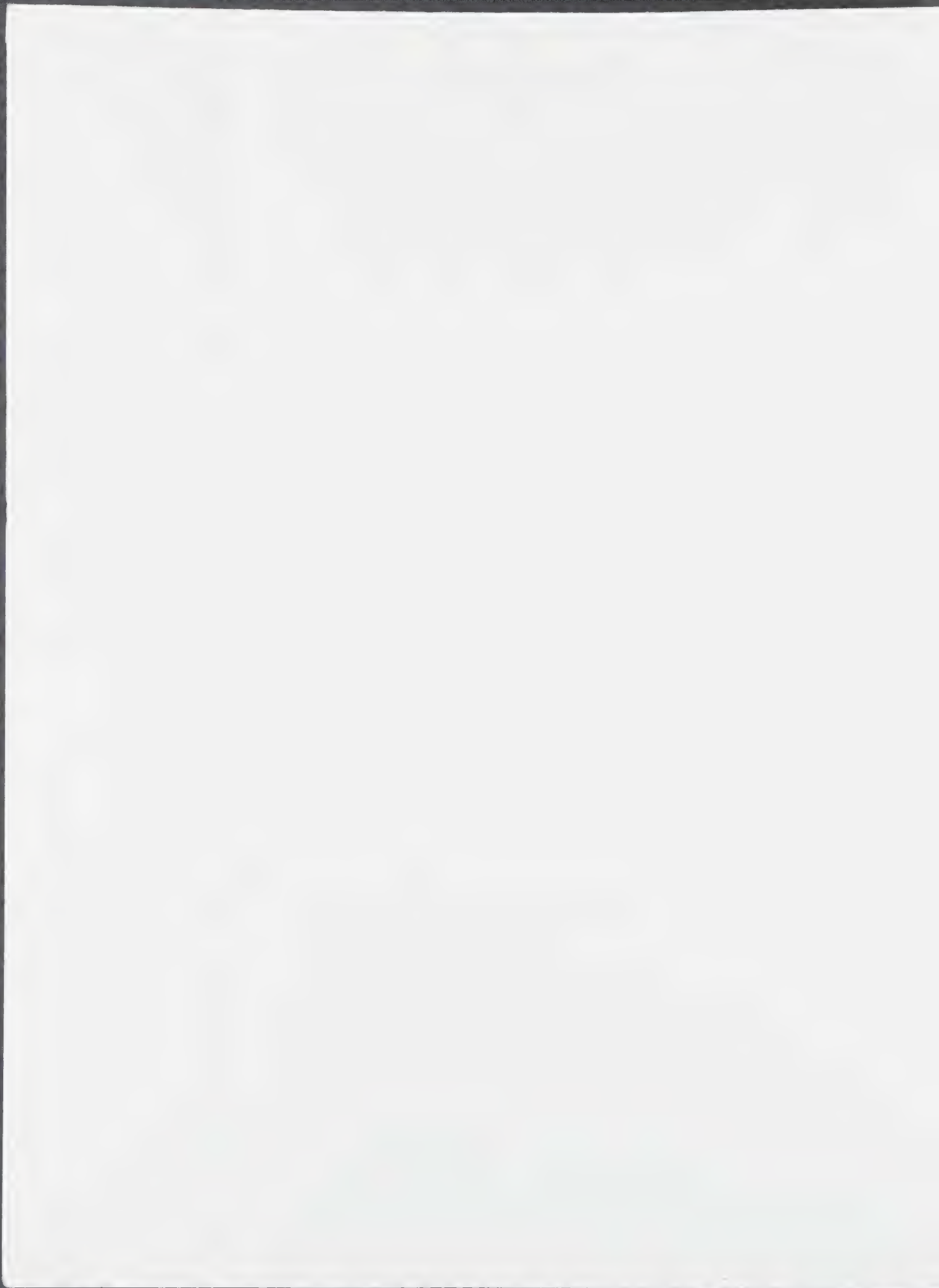
Rosalind Preston OBE

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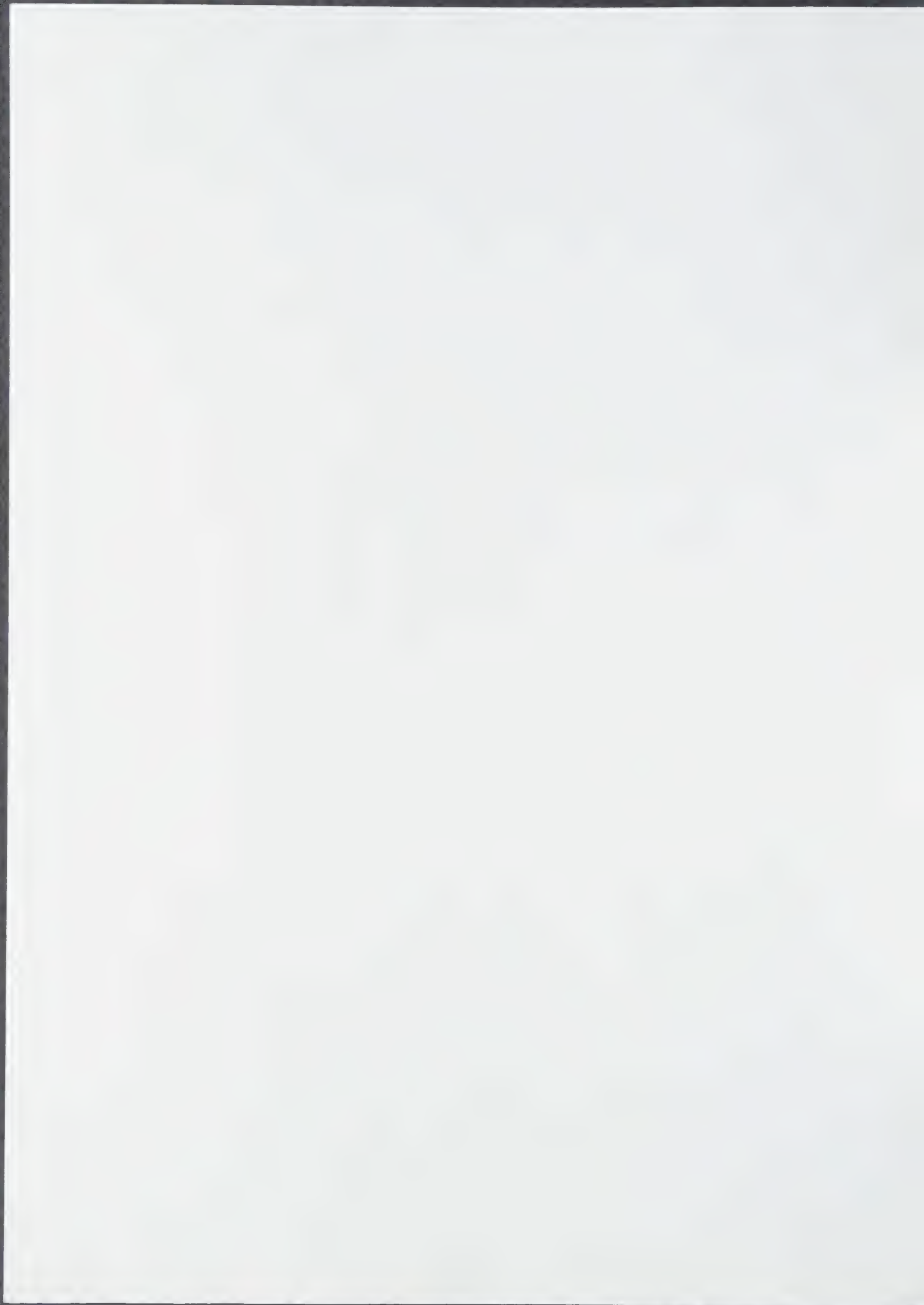
Environmentally Friendly Paper



Notes for meeting with Dr Bader and Mr Emanuel, 6 p.m., 3 July, 1996

1. A newly renovated classroom in the centrally located Soros Law Centre has been made available to La Benevolencia in return for cleaning costs.
2. The World Bank representative said that funding for the course itself (but not the foreign teachers) would be forthcoming once the programme was underway.
3. Difficulty has been experienced finding a local person able to be Director for the programme. Discussions were held with two Americans in Sarajevo, one of whom was previously employed by Soros. Just over a month ago Soros closed down his own proposed Business Assistance Programme, purportedly in order to unload one of the above Americans who was in charge of it. The other American is requesting extraordinary amounts of money to do the job.
4. A potential deputy director (who might eventually be trained to take over) has been identified. He is one of the key "doers" at La Benevolencia, a young, intelligent Muslim man named Admir Ribic (Dado).
5. George Soros was in Sarajevo at the end of June and discussions will be held with him to match funding of JDC & WJR.
6. Breakdown of monthly salaries of personnel from Israel:

Salary	\$5,000
Employer costs & fringe benefits	are borne by employer in Israel
Travel and per diem	\$2,500
Hotels in transit and housing	\$1,000



SHELTER - NATIONAL CAMPAIGN FO
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NOTES TO THE ACCOUNTS
(Continu

4. COMMUNICATIONS

Staff costs
Premises
Supplies and services
Conferences, library and training
Professional
Campaigns and promotion

Total expenditure

5. NATIONAL AND REGIONAL
FUNDRAISING

Staff costs
Premises
Supplies and services
Professional
Advertising and promotion

Total expenditure

AC

Sept 20 1914

Mr. C. H. Mason, Belmont, N. H.
Methuen, N. H. 11/14/14

DRAFT BUDGET

YEAR ONE

Personnel :

* Project director (local) @ \$1,500/month for 12 months	\$ 18,000
* Expatriate instructors (a team of 2 for 3 months and then 1 for 6 months) @ \$10,000 (salary, travel, overhead and expenses)/month for 6 months	\$ 120,000
* Local instructors and business development specialists (3 local hires) @ \$1,000/month for 12 months	\$ 36,000
Total	\$ 174,000

Project facilities and administrative support \$ 40,000

Equipment & Supplies \$ 20,000

Training local director and deputy in Israel \$ 10,000

Project supervision / consultation \$ 15,000

Total	\$ 259,000
Minus revenues @ \$50 per 400 trainees	\$ (20,000)

Total non-recovered costs - Year 1 COST : \$ 239,000

YEAR TWO

* Project director (local) @ \$1,500/month for 12 months	\$ 18,000
* Expatriate instructors/Mentors @ \$10,000/month for 3 months	\$ 30,000
* Local instructors/Business development staff (5) @ \$1,000/month for 12 months	\$ 60,000
Total	\$ 108,000

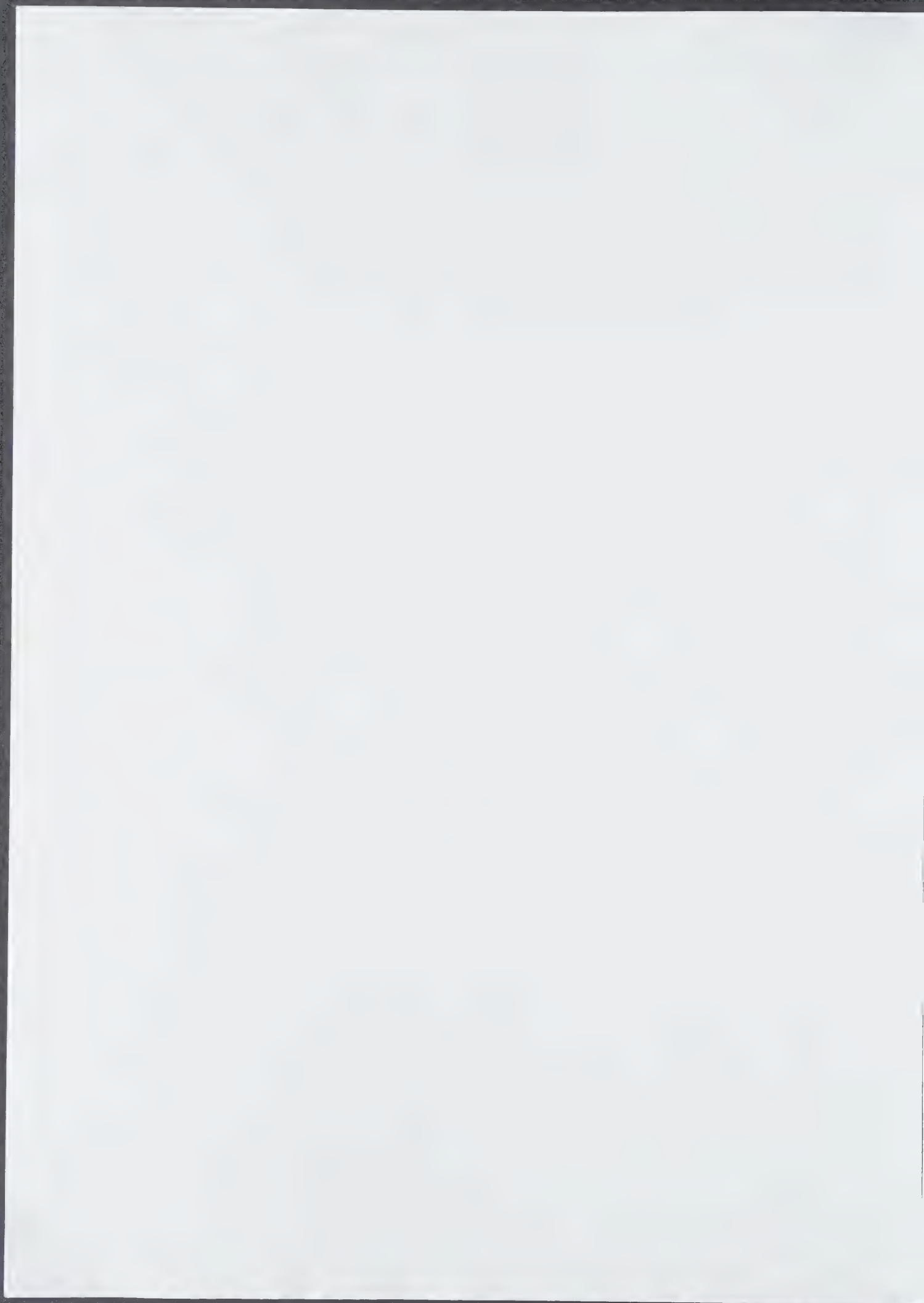
Project facilities and administrative support \$ 50,000

Equipment \$ 10,000

Project supervision / consultation \$ 10,000

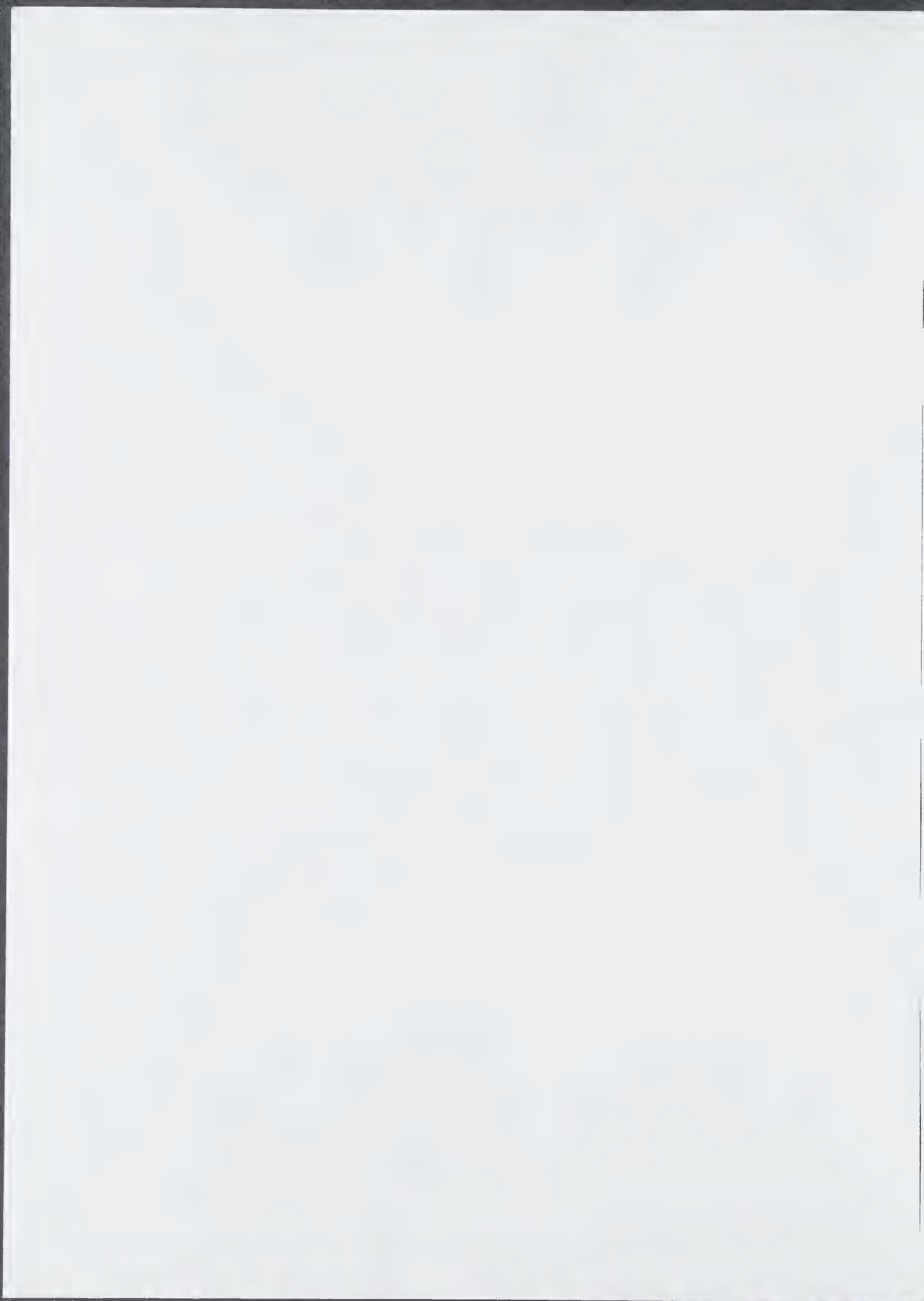
Total	\$ 178,000
Minus revenues @ \$150 per 800 trainees	\$ (120,000)

Total non-recovered cost - Year 2 COST : \$ 58,000



YEAR THREE

* Project director (local) @ \$1,500/month for 12 months	\$ 18,000
* Local instructor/Business development staff (6) @ \$1,000/month for 12 months	\$ 72,000
Total	<u>\$ 90,000</u>
Project facilities and administrative support	\$ 50,000
Total	<u>\$ 140,000</u>
Minus revenues @ \$150 per 1000 trainees	\$ (150,000)
Net Income - Year 3	<u>\$ 10,000</u>



PROJECT CONTACT LIST

Mrs Cheryl Mariner

WORLD JEWISH RELIEF

Drayton House

30 Gordon Street, London WC1H 0AN

Phone : (44) 171 387 3923

Fax : (44) 171 383 4810

Mr Gideon Taylor

THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE

711 Third Avenue

New York, NY 10017-4014

Phone : (212) 687 6200

Fax : (212) 370 5467

Mr Will Recant

THE AMERICAN JEWISH JOINT DISTRIBUTION COMMITTEE

Washington Office

1828 Jefferson Place NW

Washington, DC 20036

Phone : (202) 223 6838

Fax : (202) 223 2961

Mr Yechiel Bar-Chaim

AMERICAN JOINT DISTRIBUTION COMMITTEE

33 rue de Miromesnil

F - 75008 Paris - France

Phone : (33-1) 44 51 64 00

Fax : (33-1) 44 51 64 10

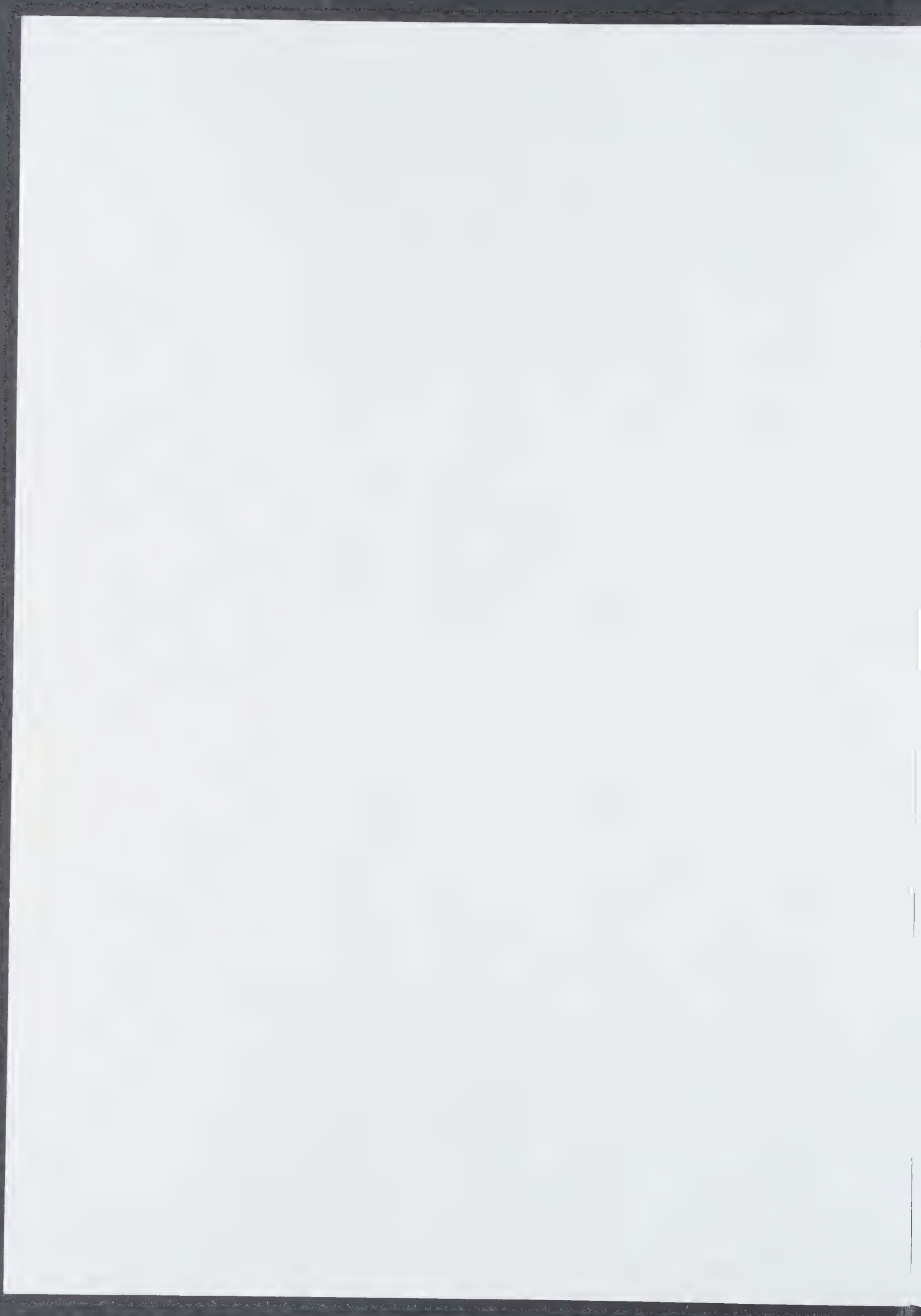
Mr Jakob Finci

LA BENEVOLENCIJA, Sarajevo

Dobrovoljacka 83

71000 Sarajevo - Bosnia & Herzegovina

Phone/Fax : (387-71) 663 472 or (387-71) 663 473



SMALL BUSINESS DEVELOPMENT IN BOSNIA-HERZEGOVINA

A PROPOSAL PREPARED AND SUBMITTED BY ;

World Jewish Relief
The American Jewish Joint Distribution Committee
La Benevolencija, Sarajevo

BACKGROUND : THE DISINTEGRATION OF AN ECONOMY

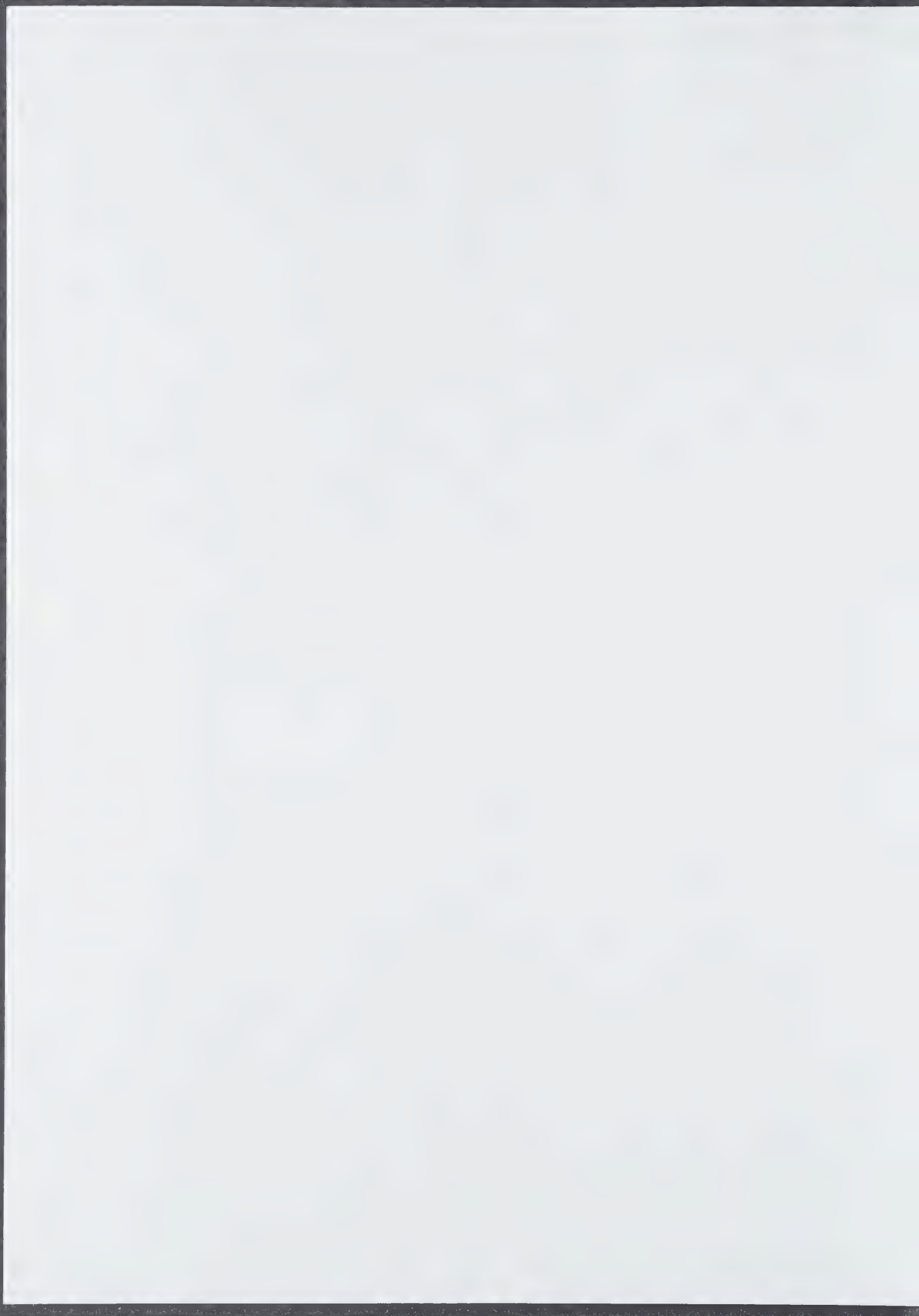
The new nation of Bosnia-Herzegovina is one of five independent countries to emerge from the Former Yugoslavia after years of civil conflict and war. The cost of its creation has been considerable; tens if not hundreds of thousands persons killed and many more injured or subjected to severe privation. In some areas half the homes have been destroyed or damaged, along with roads, water, gas and power distribution systems. Bosnia's economy has sustained massive damage and the industrial base of the country has been ravaged. What was once part of a relatively sophisticated and industrialised Yugoslav economy of 23 million persons has been reduced to a nation divided against itself comprising fewer than 3 million inhabitants. Many of those who remain have been displaced from their homes. They have few, if any, opportunities to better their conditions.

Every aspect of Bosnian life has changed. More than a decade ago, Sarajevo presented itself to the world as a multi-cultural showcase, capable of mobilising the energy and resources needed to host the 1984 Winter Olympics. Mostar, the country's second largest city, had achieved an international reputation as a destination for heritage tourism. Today, the two cities lay in ruins, sheltering hundreds of thousands of refugees who have fled the devastation of the countryside. In some ways, they serve today more as flashpoints for ongoing ethnic enmity than as centres for reconstruction and reconciliation.

The war has brought more than physical destruction. It has also resulted in the brutal transformation of Bosnian society from a paternalistic, centrally-controlled, socialised state to one of disorder and uncertainty. Where once nearly 80 percent of workers were employed by state or cooperative-owned enterprises and every willing person guaranteed a job, estimates claim that 70-90 percent of the workforce is now unemployed. An entire population in Europe depends mostly on international humanitarian aid for survival.

War and the partition of the Former Yugoslavia have been especially damaging to Bosnia's economic base. Not only were factories destroyed by artillery fire, they have also been cut off from sources of raw materials and deprived of their traditional markets. War, political division and continuing tensions have shredded what used to be the former Yugoslavia's large internal market. Bosnian firms face new and considerable obstacles in doing business with suppliers and customers in neighbouring Yugoslavia (Serbia and Montenegro) and Croatia.

Meanwhile, Western competitors have taken over markets in the former Warsaw Pact countries where firms from the Former Yugoslavia (including Bosnia-Herzegovina) previously enjoyed privileged access. Political developments have also put an end to what was once a brisk trade with Iraq and Libya. And due to war, much of the financial infrastructure, capital resources, skilled labour, management capabilities and productive climate of Bosnia-Herzegovina has been lost.



THE NEED FOR ENTREPRENEURSHIP

To re-establish the pre-conditions for development will require solutions which go beyond conventional formulas for rebuilding war-torn economies. The transition from a state-controlled, war-time economy to a privatised, entrepreneurial society will necessitate a major attitudinal transformation as well. Bosnians need to acquire the skills and behaviour of private enterprise, talents which were poorly developed under the socialism of the old order and all but purged from the national ethos by the privations of war.

In the other formerly Socialist countries of Central and Eastern Europe, entrepreneurship has emerged without the benefit of specialised training. But there, potential entrepreneurs enjoyed advantages not available to those who would be small businessmen in Bosnia today. Entrepreneurship elsewhere exploited the latent potential of existing state-owned businesses. It often tapped into hidden consumer resources, the "forced savings" of citizens who hoarded foreign currency assets in an economy in which there was little worth buying. After the fall of Communism, local initiative was also spurred by foreign firms keenly interested in investing in the emerging markets of Eastern Europe.

None of these favourable conditions exist today in the war-ravaged, internally-driven terrain of Bosnia-Herzegovina. Moreover, many of the most capable and enterprising members of the population fled the country during the war. Even though bank credit is to be made available for micro-enterprises by the World Bank and others, local small businessmen will need to acquire all the know-how they can learn and muster if they are to avoid severely high rates of failure. Lending institutions should be among those keenest to see the local entrepreneurs trained and mentored. Otherwise these generous credit resources will go for nought.

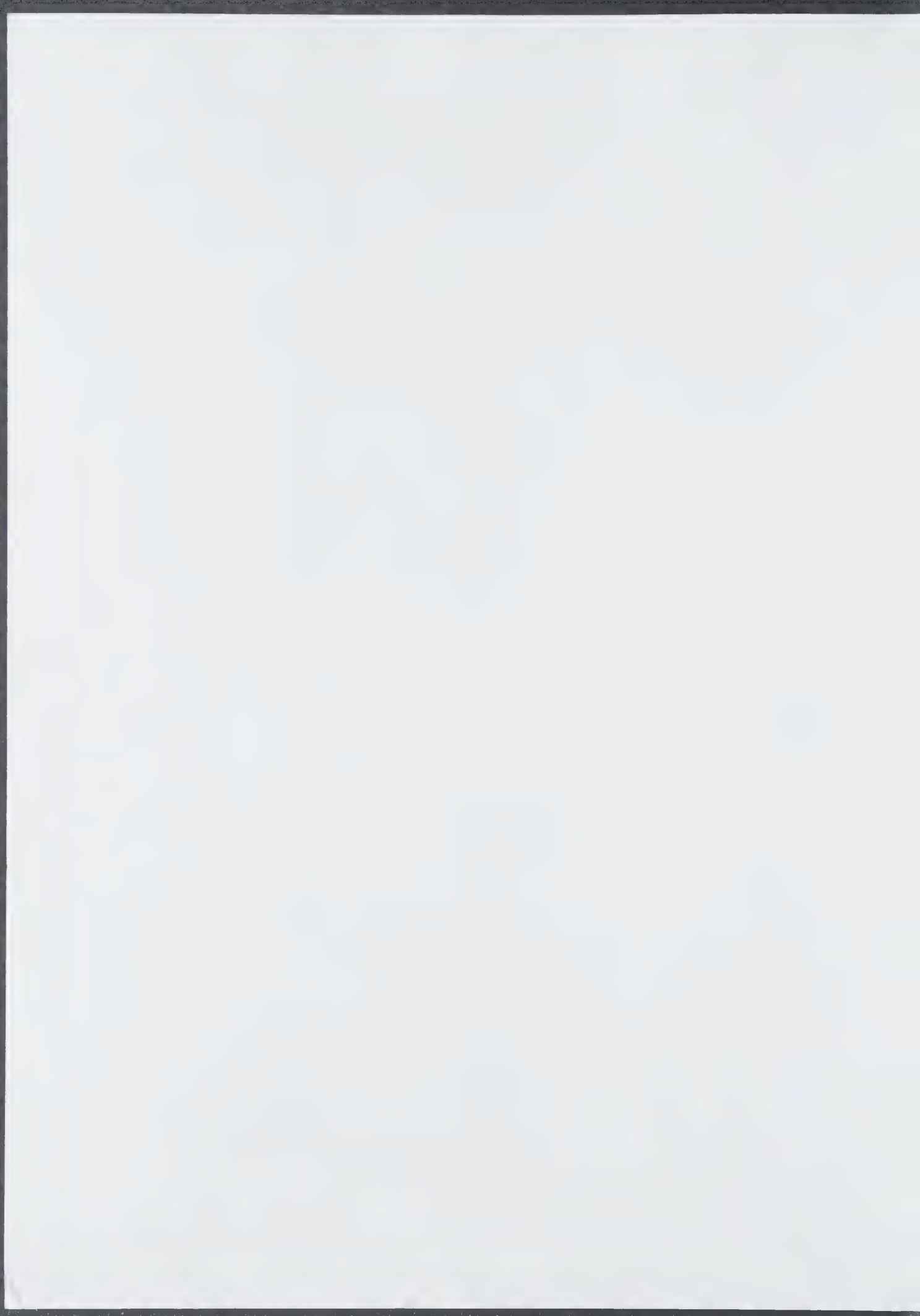
To promote entrepreneurship in a bitterly divided society is also to advance democratic values. If firms and economic resources remain under the control of local political authorities, then only their supporters will find jobs. Enabling individuals of all ethnic and political groups to gain access to economic resources and pursue private business initiative is thus vital to all hopes for building a democratic society in Bosnia-Herzegovina.

CURRENT AID PROGRAMMES AND HUMANITARIAN ASSISTANCE

A UNDP report has noted that nearly 200 international Non-Governmental Organisations had established a presence and were providing humanitarian assistance in Bosnia-Herzegovina in April 1996. For the most part these programmes depend on a constant flow of donations from abroad. They are not - nor are they designed to be - self-sustaining.

In that same month, A donors' Conference in Brussels produced pledges of assistance of 5.1 billion dollars. The World Bank is the single largest contributor/loaning agency. Most of these funds are dedicated to the reconstruction of Bosnia's physical infrastructure, while other needs receive only partial recognition. Unfortunately, little attention is being paid to the need to equip Bosnians with marketable skills and enable them to operate private businesses. Yet, the virtual collapse of Bosnian large state enterprises and the flight of capable personnel abroad make such a programme a necessity.

The World Bank has identified 14 sectors for loan activity, including restoring business credit and stimulating micro-enterprises through bank loans. An immediate priority for the World Bank is a loan to fortify commercial banks in Bosnia-Herzegovina, thereby enabling them to offer capital to borrowers at concessionary rates. A fund of 80 million dollars has reportedly been set aside for this purpose. Other bilateral and multi-lateral donors such as USAID and PHARE have also emphasised the need to support enterprise development.



In addition, private organisations, such as the SOROS Foundation, have recognised the need to stimulate micro-enterprise through a professionally-managed loan programme. Clearly, for these lines of credit to be effective, it will also be necessary to provide adequate training in entrepreneurship, teach basic vocational skills and give inexperienced small businessmen the professional mentoring and guidance they need to succeed.

At the same time, existing management training programmes at the University level do not meet the needs of small businessmen. Academic training is more suited for employment in larger firms and to students wishing to find jobs abroad. Practical, grass-roots training is not currently available. Moreover, our experience has shown that training in the classroom needs to be followed by mentoring, helping graduates prepare business plans, apply for loans, and face the initial difficulties of starting a new business. Such mentoring can reduce the failure rate for new businesses dramatically and nurture a habit of success.

DESCRIPTION OF THE PROGRAMME

La Benevolencija (the humanitarian and educational organisation of the Sarajevo Jewish Community) together with World Jewish Relief (WJR) and the Joint Distribution Committee (JDC) propose to establish a non-sectarian training and technical assistance programme for small business development in Bosnia-Herzegovina. The programme would comprise Entrepreneurship Training (small business planning, management, finance and marketing) and a Small Business Development Centre (mentoring) to individuals seeking to establish their own business.

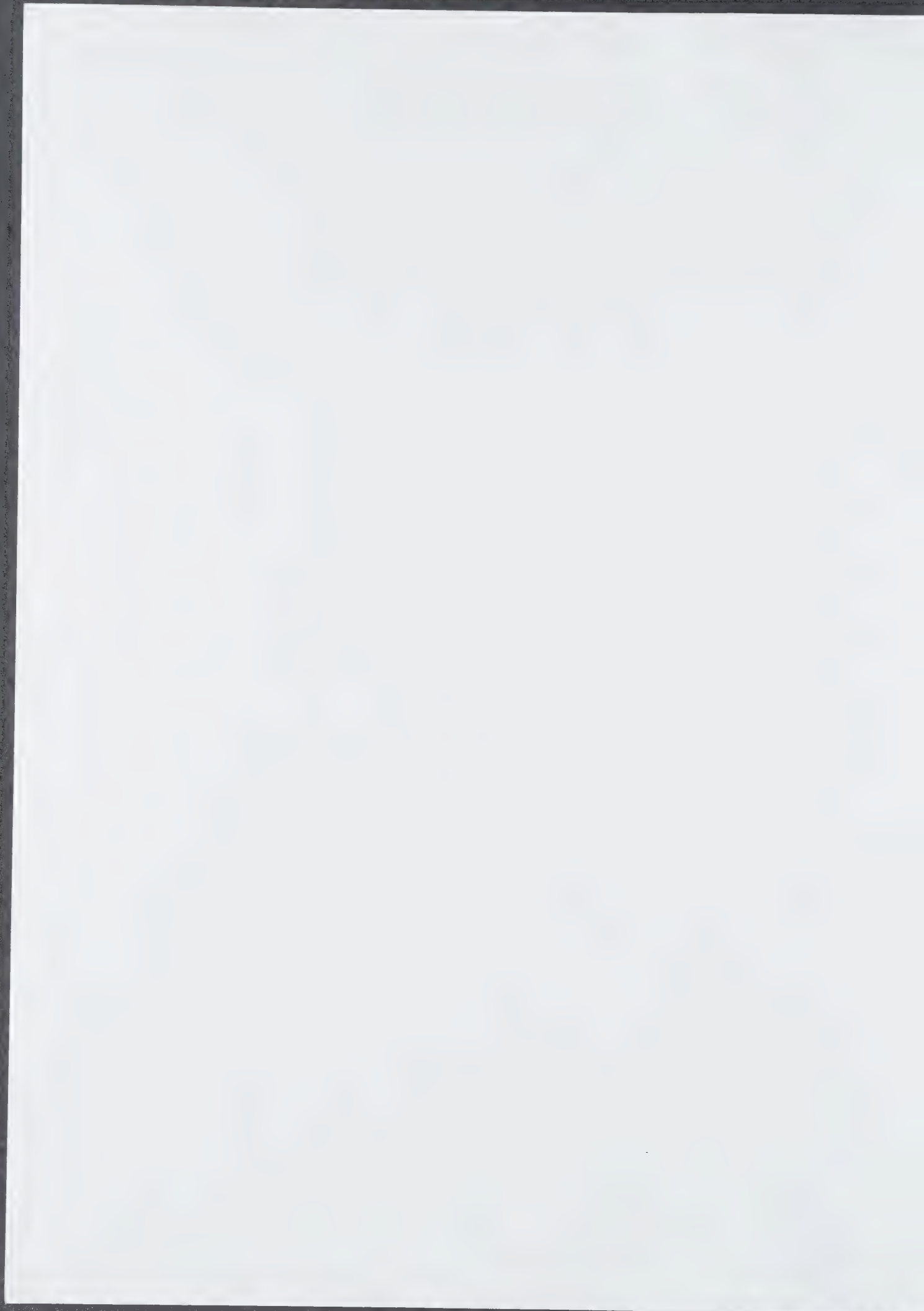
The project would be managed through a special Steering Committee to be composed of not more than 10 persons. Members of the Steering Committee will be drawn from the initiating organisations plus local government, funders, business leaders.

Training in Entrepreneurship

Because so many of those who want to go into business in Bosnia are currently out of work, it is envisioned that it will be possible to maintain a full programme of day-time classes. The course would address such issues as : catching the entrepreneurial spirit, selecting a business idea, researching a prospective market, meeting legal requirements and keeping proper books. Drawing on the highly successful practical experience gained from 26 such training programs in Israel and also on relevant local expertise. Each small business training course, consisting of at least 60 hours of instruction, would last one month. Two such courses, each with 20 students, would be taught monthly. As a conservative estimate we plan on a first yearly cohort of 400 trainees. Initially, the courses would be taught in English by a team of two JDC expert instructors. But one of the first priorities will be to train local instructors in both the spirit and the content of the training course. With the aid of local instructors, it should be possible to expand the number of courses given and reach a larger target population. In the second year, we hope to train 800 entrepreneurs.

This non-sectarian project would be initiated in Sarajevo under the auspices of La Benevolencija which is already registered as a non-governmental organisation in Bosnia-Herzegovina. La Benevolencija would provide the entire local infrastructure for these classes. It might be the start of a much more extensive Vocational Training Centre, an idea which has attracted the interest of ORT International. La Benevolencija would provide the necessary facilities, administer the project, recruit and register local professional staff, enrol the trainees, and administer the Small Business Development Centre.

This Training in entrepreneurship will require an initial investment to develop appropriate instructional and support materials.



Small Business Development Centre (Mentoring)

Those individuals desiring to create an independent business will be assisted by a Small Business Development Centre to be established in Sarajevo as part of this programme. Using the model developed by JDC to promote small businesses among recent immigrants to Israel. The Small Business Development Centre (SBDC) would address all aspects of creating and developing small businesses. The Centre will help identify opportunities and screen potential business strategies. The SBDC would help the new small businessmen prepare appropriate business plans, obtain loans, and build their micro-enterprise soundly.

The SBDC would be staffed by specially selected and trained local personnel, with experts from abroad providing periodic supervision and guidance. Centre staff (at first only the Director and a Deputy) would also be integrally involved in the training programme. In addition, they would provide on-going technical assistance to carry small businesses through their first critical months of operation. Clients for these services would be encouraged to participate in training classes. They would also receive continued assistance outside the classroom. No wonder the Association of Small Businessmen in Bosnia-Herzegovina is keenly interested in having access to such a centre.

The SBDC is designed to co-operate closely with international commercial and non-profit organisations which are establishing loan programmes or micro-enterprises.

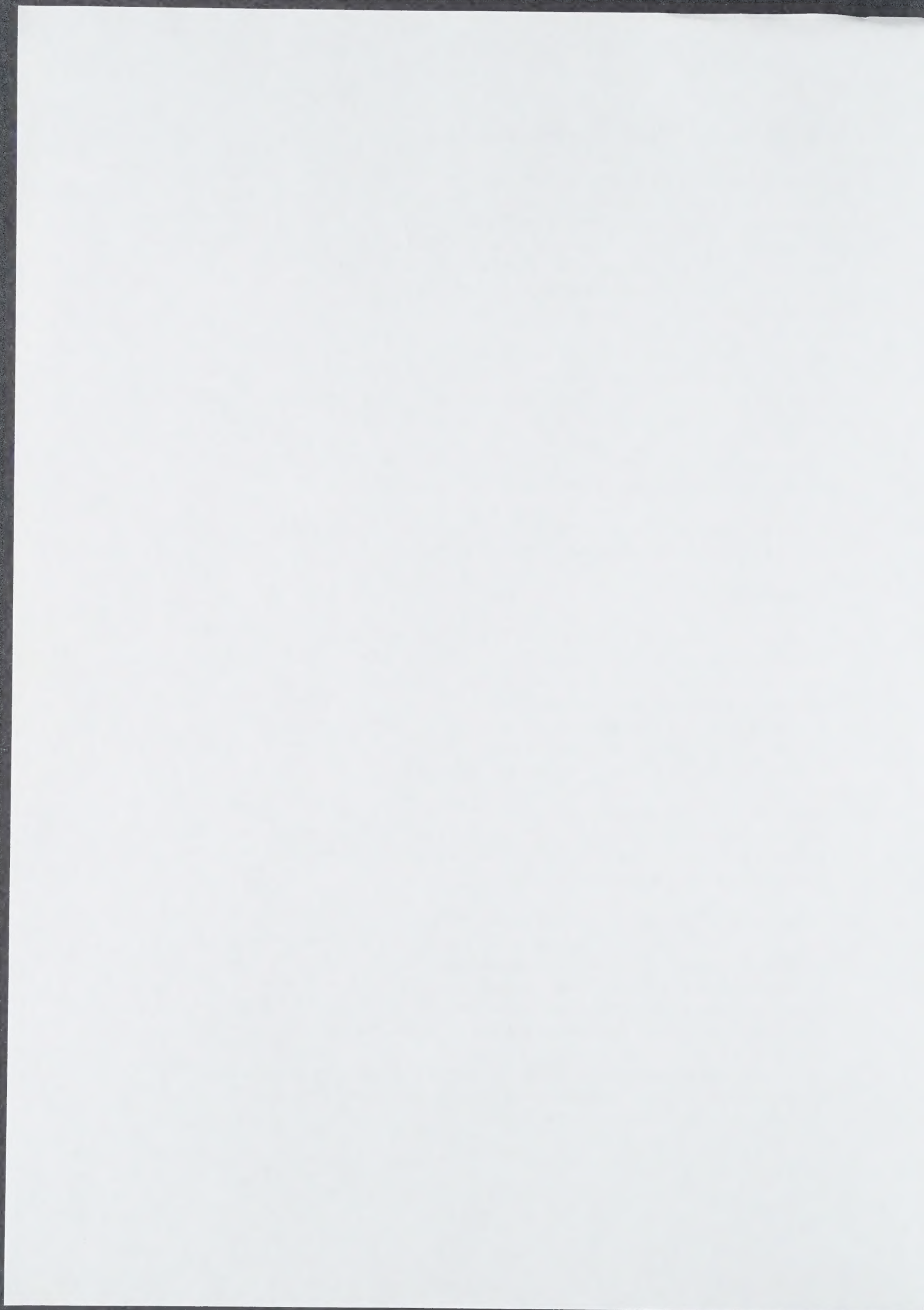
Sustainability

As early as conditions permit, a cost recovery system will be implemented so that the programme will be self-sustaining after an initial investment period. User fees (tuition) would be kept to the minimum needed to support the programmes and encourage enrolment demand. We estimate that at the very beginning the training will be free of charge but that in the second year, the average tuition could reach \$150. Given the manifest need for training in entrepreneurship and the lack of any suitable alternatives, there should be intense competition for the training slots, assuring full classes from the beginning of the project and continued demand for its services.

In the second year, the expatriate experts will be used to provide refresher training and to help the Centre deal with its own growth and expansion. As La Benevolencija develops the managerial and financial capacity to operate the programme, JDC will diminish its operational role in the project, phasing out completely by the end of the second year.

The following budget incorporates projections for personnel, equipment and indirect costs for a three-year period. It is based on the assumption that each teacher will be able to teach 100 potential entrepreneurs per quarter. Thus 400 participants would be trained in the first year at an average tuition cost of \$50 per course. As additional local teachers are trained, as many as 800 students can be trained in the second year (200 trainees per quarter). With an expansion of the training in the third year, to reach 1000 students a year, the programme becomes entirely self-sustaining.

Although the budget refers to a fixed number of (full-time) local instructors, in fact we expect to train a larger number of part-time instructors, each prepared to teach his/her speciality. This team of local instructors would also serve as mentors in the SBDC.





The JDC representative for the Former Yugoslavia has visited Sarajevo again and is preparing for me a proposal planned in conjunction with the local Jewish Community to establish a Small Business Programme. The initial programme would be for one year with the objective of encouraging local people to establish their own businesses. Non-Yugoslavs would be used initially to train local people who would then run the programme themselves. The Soros Foundation has established six computer technology courses in Sarajevo and we would link with them so as not to duplicate this part of the programme. The World Bank is also making available business loans which it will make obtainable through local banks and negotiations are in hand to direct these loans towards "graduates" of our Small Business initiative.

I am expecting a full written proposal to be available this week and shall forward it as soon as it is available.

I believe this to be the most practical approach to job creation in Sarajevo and hope that you will agree to support this project.

With all good wishes,

Yours sincerely

Cheryl R Mariner

