

Withdrawal/Redaction Sheet

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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. bio	re: Jane Benton Fort [Personally Identifiable Information] [partial] (1 page)	11/30/1999	b(6)
002. memo	To: Mo Mowlam (4 pages)	11/24/1998	P1/b(1)

COLLECTION:

Clinton Presidential Records
First Lady's Office
Melanne Verveer
OA/Box Number: 20047

FOLDER TITLE:

Northern Ireland

2013-0534-S

rc1781

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
- P3 Release would violate a Federal statute [(a)(3) of the PRA]
- P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
- P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
- P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
- b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
- b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
- b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

Sandy | CC (MELANNA)
1-30-98

CC (MELANNA)
1-30-98

Mr. President: A few brief points in re pending projects/activity in Northern Ireland

1. Springvale: Mo Mowlam has committed to a groundbreaking during your visit to Belfast. This is a major opportunity for you to establish a permanent symbol of US commitment (through IFI) to reconciliation and a positive future through education and community outreach. I regard this as a must for your visit.

2. Northern Ireland Assembly: I spoke this past week to a workshop at the Kennedy School for newly elected members of the NI Assembly. A number of the major players (eg David Ervine, Gary McMichael, Monica McWilliams) were in attendance. They are most supportive of your visit and endorsed your addressing them formally or at a less formal reception as Trimble has suggested. I concur.

3. Entrepreneur Growth Trust (EGT): This is the micro-finance entity (modeled on Shorebank and Bancosol) which I have been working on with the NI govt, community groups and the banks. We are about to present the feasibility study in Belfast on Aug 7. I am hopeful that the banks will commit the capital (10 million pounds) so that HRC can announce the project during her visit for the Vital Voices conference in Sept. Mowlam has given her support, but I may need PM Blair to help persuade the banks to commit. I'll keep you informed.

Overall, I regard the mood in NI as positive, but always fragile. The Quinn murders seem to have galvanized the moderates on both sides into a renewed commitment to make the peace and the Assembly work. Your continued personal interest and commitment (as demonstrated by your statements and the upcoming visit) are playing a major role in reassuring them that this is the only way forward.

Enjoy Aspen (aka the Hollywood Hills). Best to HRC.

Your obedient servant,



25 July 1998

copied
Berger
HRC
COS



file No. 1.2.2.2

Northern Ireland Office
Block B, Castle Buildings
Belfast BT4 3SG

January '99

Dear Melanire,

Good to see you -
I feel like I've had a
short holiday - it was a
good evening.

I will work the playground -
hope to see you soon. Let
me know if I can help.

Love,
Mh

file No. 11111

**Embassy of the United States of America****London****April 23, 1999****The First Lady's Visit to Belfast****Background**

Embassy London and Consulate General understand the First Lady expects to visit Belfast May 12-13. For planning purposes, we are assuming she would arrive from Galway mid-afternoon, Wednesday, May 12 and depart for London early afternoon May 13. Mo Mowlam has invited her to overnight at Hillsborough, the Secretary of State's official residence about 15 miles outside Belfast.

The political and security situation at the time of the First Lady's visit is difficult to predict. It may be a time of considerable tension, as the impasse over decommissioning is likely to persist. Although the governments and political leaders continue to look for a solution, one prominent politician recently described the process as being "in free fall." The peace process in mid-May could be at a make-or-break point; if a compromise is not found by the May 21 anniversary of the referendum, the governments may have to "park" the Agreement indefinitely. In that case, with the advent of the summer marching season, the process could unravel.

Themes

While we might have hoped for a more placid backdrop for the First Lady's visit, we nonetheless are confident she will be received warmly by the people of Northern Ireland. Following up on the success of the *Vital Voices* conference, her visit will demonstrate the First Lady's continuing personal interest, as well as that of the President and the American administration, in supporting the peace process and those who take risks for peace. In particular, we envisage the First Lady's visit highlighting three key themes:

- *Women in the Workplace:* Women's full participation in the economy is a vital element of a stable and thriving democracy. Building on the *Vital Voices* initiatives, the First Lady's activities should be designed to showcase and encourage the efforts women are making, and to draw attention to further action needed to achieve even greater participation.
- *Increasing Cross-community Cooperation and Children's Wellbeing:* From her time with Joyce McCartan, the First Lady has championed the efforts of those who are seeking to build bridges between the two traditions in Northern Ireland. As Northern Ireland seeks a path to a more "normal" society, there is a recognition that

- 2 -

the community must reach children, and assure their well-being, in order to create a genuinely transformed society.

- *Supporting the New Political Institutions:* The fragile democratic institutions created by the Good Friday Agreement need reinforcement and nurturing. The First Lady's personal interest in the Assembly and the other new bodies will remind the politicians and their constituents alike of the commitment of the United States to supporting the peace process.

Possible Events

Given the limited time available, we expect the First Lady will participate in about three major events. The ideas listed below are not exclusive but illustrative of the kinds of events which might be used to further the themes outlined.

Video Teleconference: As a *Vital Voices* initiative, the First Lady, together with Mo Mowlam, could address several rural community/women's groups across Northern Ireland's six counties through video teleconferencing, linking one or two already-planned conferences. A cross-border site might also be considered. Allowing the First Lady to reach women throughout Northern Ireland, this event would address the specific issues of women in the workplace as well as others integral to the *Vital Voices* program. It would contribute to building women's networks throughout the island. Mo Mowlam appears to favor this idea and BT has indicated willingness to sponsor a "point-to-point" video conferencing event.

Although we have not been significantly involved in planning to date, we understand the *Vital Voices* Washington team has been working directly with the Northern Ireland Advisory Committee and BT on this event. The teleconference idea has much potential, but its production will be complex and logistically challenging. To be successful, it is essential there be sufficient equipment and technical support at each of the sites to deal with potential teleconferencing issues; that issue discussion and content be appropriate, without the USG or *Vital Voices* partners being seen to "censor" views; that remote site groups are balanced in terms of community, age, and socio-economic group. Time is of the essence if Consulate and Embassy are to marshal sufficient resources to support this promising project.

PlayBoard Playground Dedication: As a follow-up to the September event involving a proposed cross-community eco-playground in Northern Ireland, the First Lady could dedicate the just-identified specific site of the future PlayBoard eco-playground. This event would allow the First Lady to champion the cause of cross-community reconciliation, focus on important children's issues, and show continuity in her interest in Northern Ireland. We understand the First Lady's staff has had direct contact with PlayBoard about this idea. This might also be a venue at which the First Lady could endorse the launching of the Child Witness program, a project sponsored by the National

- 3 -

Society for Prevention of Cruelty to Children (and which Prime Minister and Mrs. Blair have actively supported throughout the United Kingdom) to provide an independent service to help abused children through in court proceedings.

There are, however, several potential obstacles to staging a playground event: the Belfast City Council is not scheduled to approve the site until May 5, and unexpected procedural problems could further delay that; fund-raising to purchase the site will not yet have been launched; the site itself is an unimproved field. All things being equal, it will be possible to create a showcase for this worthy cause, but it may be difficult to distinguish this event from last September's event.

Call at Stormont: The First Lady could call on First Minister David Trimble and Deputy First Minister Seamus Mallon at their Stormont offices. This would allow the First Lady to visit the seat of the new Northern Ireland Assembly, which she did not see during her visit last September, and hear first-hand about the status of the new institutions. Her visit would remind political leaders and the public of the President's strong support for creation of an inclusive democratic government in Northern Ireland. She might also wish to have an informal event with some members of the Assembly, possibly a tea with the 14 women members. Given the sensitivities and the uncertain political environment, we would have to work to carefully craft this part of her program. Although we have not approached them directly with this idea, we believe Trimble and Mallon would be receptive.

Other Considerations

Several groups have approached the Embassy and Consulate, as well as the White House directly, inviting the First Lady to participate in events with various victims support groups. We believe during this visit the First Lady should *not* do a separate event related to this deeply sensitive and potentially controversial subject. There is no consensus in Northern Ireland about what should comprise the "acts of reconciliation" recently proposed by Tony Blair and Bertie Ahern. Moreover, there is no neutral umbrella organization which could hold a single event encompassing the various victims groups, each with competing agendas and interests. Holding an event with one group, or even several groups, inevitably would provoke cries of "exclusion" and "insensitivity" by others who did not -- or would not -- participate. Previous meetings at the White House with groups like WAVE, and the President and First Lady's visit to Omagh last fall, have amply demonstrated American concern for the victims of violence. In her remarks at other events, of course, the First Lady could and should mention her concern for families who have suffered and reiterate American support for the reconciliation which must take place.

Although this has not been formally raised with us, the suggestion for the First Lady to meet the family of murdered attorney Rosemary Nelson might come up. While the same general considerations apply (e.g., the widow of an policeman murdered by the IRA might ask accusingly why the Nelson family but not mine?), the immediacy of this

- 4 -

heinous crime and the respect in which Nelson was held by many in the U.S. who knew her may distinguish it from others. Should the First Lady see the Nelson family, it should be to offer personal condolences; there should be no press and a minimum of publicity to avoid politicizing the event. Before doing anything, of course, we would want discreetly to ask Mr. Nelson whether he would welcome such attention.

In working on events for the First Lady's visit and *Vital Voices* program, the advice of Monica McWilliams and other members of the Northern Ireland Women's Coalition will be very valuable. However, we must bear in mind that the NIWC is a partisan political party competing for votes and support against other political parties. In that context, we must ensure that our interactions with the NIWC and all political parties remain strictly impartial -- and are seen as strictly impartial by the broader community.

30 March 2000

Melanne Verveer
Office of the First Lady
The White House
WASHINGTON D.C
USA

Dear Melanne

Thank you for all your help and support. I had a very useful meeting with Leon Furth. I will be in South Africa for the next few weeks and I am arranging to meet with Anne Shaw and Avila Kilmurray when I come back to discuss what initiatives to take forward on Vital Voices.

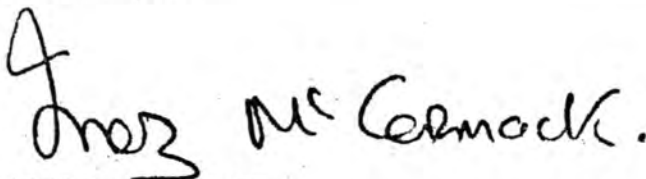
I am delighted to be able to support the work of the First Lady and was glad to meet and give her support in different capacities during my visit.

Please pass on my best wishes for the work she is doing in different areas.

I look forward to keeping in touch with you.

Best wishes

Yours sincerely



INEZ McCORMACK
ICTU President



file no. Ireland

UNITED STATES DEPARTMENT OF COMMERCE
International Trade Administration
Washington, D.C. 20230

March 28, 2000

Ms. Melanne Verveer
Assistant to the President
Chief of Staff to the First Lady
The White House
100 Old Executive Office Building
Washington, D.C. 20500

Dear Melanne:

Thank you very much for coming to the AMBIT Memorandum of Understanding Signing Ceremony at Commerce on March 16. It was such a magnanimous gesture on your part which I will always appreciate. Your message of the importance of promoting economic development through business and community economic development in Northern Ireland was also crucial.

I also want to thank you for helping me (and Pat!) attend the White House St. Patrick's Day reception on March 17. I remember sitting down with some of Northern Ireland's community women who couldn't quite believe they were there. These are lifetime memories for all of us. And it gave them a feeling of even greater worth. Their struggle for equality is beginning to succeed and they are gaining more power through the First Lady's, your, Theresa's, etc. efforts.

Thank you for all you have done for me and for your generous support of women.

Sincerely,

Virginia Manuel



file no. held



Northern Ireland Office
Parliament Buildings
Belfast BT4 3SS

September '98

Dear Melanne(?).

Great to see you again.
Hope Dublin went well,
Belfast was a great success;
Women are still excited.
If I can support in anyway
in the weeks ahead - let me
know. I will send you contact
numbers. I'm in the US a
couple of times in October &
could pay an incognito visit -
we will talk. Take care yourself
Love, Mo

Proposed Northern Ireland Training for Women in Business

One day technology workshop to train women entrepreneurs how to use the new technologies to maximize profits

3-5 trainers from US and Ireland

100 Northern Ireland participants

sponsored by Vital Voices Democracy Initiative, Vital Voices Northern Ireland, Northern Ireland Government (Reg Empey's Department), Vital Voices Global Partnership, various NI business women's groups

USG contributes –

VV NI contributes –

NI Government contributes – organizing the workshop and inviting the participants

VVGP contributes

for Ns. Ireland

**Remarks by Melanne Verveer
Chief of Staff to First Lady Hillary Rodham Clinton
Queens University, Belfast
Thursday December 2, 1999
(as delivered)**

Thank you so much, Ki Fort, for that kind introduction. It is a distinct personal pleasure to be with Ki, with whom I worked when she was on the staff of the National Security Council at the White House. We are proud of her work here as America's Consul General. Thank you Professor Cormack for your welcoming remarks, and to the university community for your invitation to join you tonight. And thank you to Patrick Haren and everyone at Veridian for your sponsorship. I also would like to thank the deputy mayor for being here.

It is a great honor to be here at Queens University, a world class institution that has dedicated itself to enriching Northern Ireland and ensuring opportunity from your earliest days for women, as well as men.

It is always wonderful to be back in Belfast. But, it is a special joy to come here at this hopeful and historic moment, as the Good Friday agreement becomes a reality, and the promise of peace, once only dreamed of by poets, is finally being fulfilled for all the children of Northern Ireland. As the new government assumes its awesome responsibilities, we in the U.S. congratulate the ministers and wish them well. I just came from Stormont before coming here and the spirit of hopefulness and a sense of history were palpable.

I can't think of a better way to celebrate this Season of Peace. It was four years ago that President Clinton and the First Lady first came to Northern Ireland. I remember well that joyous evening outside Belfast's City Hall as the President helped light the tree, praying that the Christmas spirit of peace and good will would flourish in the homes and hearts of people throughout Northern Ireland. And, now it is – because of the peacemakers, who, for more than 30 years, risked their lives and defied history to bring us to this day.

Never before have we been more reminded that, indeed, "Blessed are the peacemakers."

When I say peacemakers, I am not just referring to the political and government leaders, who listened to the people, who used wisdom and perseverance, courage and constructive dialogue to iron out their differences. They have justifiably captured the headlines for their important achievements.

Tonight, though, I would like to talk about another group of people who may never have made the headlines, but have nevertheless worked tirelessly on the front lines...the citizen peacemakers. You have shown the world that the never-ending struggle for peace must be waged in small concrete ways by community leaders, academics, NGOs, businesses, neighbors, by every single citizen, men and women. Each person has to decide whether to love or hate,

whether to trust, respect and stand up for those who are different from themselves, whether to enlarge the circle of humanity to include us all. This has been your mission.

I have been privileged to travel all over the world with Mrs. Clinton. From Bosnia to Guatemala, from Rwanda to the Middle East, she has met people who, despite having witnessed the worst of humanity, have summoned up the best of their humanity to work for peace and human rights. And every time she goes to places still plagued by racial, ethnic, religious and tribal conflicts, she inspires people to persevere by telling them what she has seen and heard during her four visits here and her meetings in Washington with visitors from Northern Ireland.

She tells them how courageous citizens held families together even during the darkest days. How they realized that they all wanted the same things: to build a better life for themselves and pass on a more peaceful, secure future to their children. And she tells them how the people of Northern Ireland – especially the women – have come together across sectarian lines to work for peace, whether it be by organizing their communities or by building a playground where Catholic and Protestant kids can finally play together in peace and safety. As Mrs. Clinton observed, it was these women's whispers of "enough" that became a torrent of voices that could no longer be ignored.

I don't think she will ever forget her first visit to Northern Ireland, and neither will I. It was on that trip that she went to Ye Olde Lamplighter on Lower Ormeau Road and sat around a small table with Joyce McCarten and her neighbors – Protestant and Catholic alike. Many of these women had lost husbands, sons, or brothers in the Troubles. But, over a cup of tea they told the First Lady how they had realized that while they may have attended different churches on Sunday, seven days a week they all said the same silent prayer for the safe return of a child from school or a husband from an errand in town.

Seven days a week, their families struggled with the same deep-rooted causes of the violence – the burdens of poverty, the shackles of limited education, the despair of unemployment. And while they may have held different views of the past, they had learned that together they could make a difference in the future. And so Joyce and her colleagues came together as women have always done to speak out on behalf of the children.

It is said Joyce once borrowed a couple of cows from a farmer, and with other mothers, led them into City Hall to protest the removal of free school milk. Some called her a "Troublemaker," but she had a better name for herself: a "family feminist." Because, at the end of the day, that was her goal: to lift up the hopes and everyday lives of families.

Mrs. Clinton often talks about Joyce's powerful lessons – but never more emotionally than when she returned to Belfast in 1997 to deliver the First annual lecture in Joyce's memory at the University of Ulster. In the audience were many women who were carrying on her legacy of peacemaking, showing what it means to be "Family Feminists," teaching us about the critical role we must all play in a democracy.

I can only imagine how pleased Joyce would be that the new Northern Ireland Assembly included fourteen women members representing the entire political spectrum. The First Lady

met with many of the women Parliamentarians in Belfast earlier this year. And she was so impressed that many of them had already forged a consensus about issues they would work on jointly, despite their partisan, political differences. It is this building of democracy – day by day, piece by piece -- that will stand the test of time.

I remember when a group of political leaders came to the White House on St. Patrick's Day in 1998. This was, of course, during the peace negotiations that led to the Good Friday Accord. And Mrs. Clinton had the opportunity to meet separately with Pearl Sagar and Monica McWilliams, the two representatives from the Northern Ireland Women's Coalition elected to participate in the peace talks. They talked about how important it was for women to become full participants in the social, economic and political lives of their country. How democratic progress and economic progress depends on the progress of women. And how the voices of women must be heard in all walks of life.

That conversation and others like it led to the Vital Voices Democracy Initiative in Northern Ireland.

At the first Vital Voices conference here in Belfast, I remember how incredible it was to look around the room. There were Protestant and Catholic women, unionists and nationalists sitting side by side, most of whom had never worked together, all of whom were determined to take their rightful place in their communities.

After decades of being silenced, they were now raising their voices with the support of my government, with the support of former Secretary of State Mo Mowlam, 1st Minister David Trimble, and Deputy First Minister Seamus Mallon.

They were raising their voices with the support of corporate partners like Marriott Hotels, and Stream International, businesses which understand that women's participation and economic growth go hand in hand – and have helped raise over \$2 million in commitments.

But, ultimately, they were raising their voices with the support of one another. What they understood is that peace is more than the absence of violence...it is the presence of opportunity – of health care, education, jobs, and credit.

And we were very pleased to learn a few months ago that, starting in January, a new Northern Ireland initiative, Aspire, will provide entrepreneurs with small loans to help them create successful businesses. Think about the hairdresser who needs a second chair to expand her small business. Or the florist who needs a van to deliver to her customers. This kind of public/private fund that is being created here is based on an international model that we have seen succeed all over the world.

Our government is very pleased by the progress of the Vital Voices initiative in Northern Ireland. And I remember how excited we were by all we heard at the follow up video conference this spring, which was sponsored by BT and where Mrs. Clinton was joined by David Trimble and Seamus Mallon and Helen Jackson. One by one, the women got up to talk about how the Vital Voices initiative was opening up new opportunities.

From Derry, we heard about new partnerships in small business development, tourism and civic leadership. From Craigavon, we heard about how communities and business are working together to establish family friendly work policies, including childcare services that help parents to balance the job they need and the child they love.

From County Cavan, we heard about programs to help women achieve success in business, including a program to partner businesswomen from Northern Ireland with those from the Republic.

And from Belfast we heard from Avila Kilmurry of the Northern Ireland Voluntary Trust about the critical importance of community based women's groups and new strategies to sustain them. There are now more than 500 women's groups in the towns and villages of Northern Ireland doing essential work to improve women's lives. And tomorrow, I will join Elaine McClure and David Trimble for the official opening of the Altnaveigh Women's Center which will provide new education and training programs.

All these women are living proof of something our Secretary of State Madeleine Albright, likes to say, that advancing the cause of women is not just the right thing to do, but also the smart thing to do for any society.

Recently, Mrs. Clinton received an award from the National Democratic Institute for her work in promoting democracy. She was excited that Monica McWilliams, who won this award last year, was going to present it to her. Except, upon her arrival in Washington, Monica was rushed to a hospital for emergency surgery because of a ruptured appendix. President Clinton noted Monica's absence that evening and said that a ruptured appendix is the only problem he has seen that the women of Northern Ireland were unable to overcome instantaneously.

The women leaders here are part of a growing Vital Voices democracy movement. From South America to Central Asia, we have heard vital voices for human rights, for economic development, for women in public life. We have heard vital voices for peace, progress, and prosperity.

In Central and Eastern Europe, we met women struggling to find new opportunities during the economic and political transformations of their countries. In El Salvador, we sat with women who were once on opposite sides of their bloody civil war. One woman had been a guerilla leader, the other was a member of a prominent military family. Both were now in their government. And they talked about how, as women, they were able to make those painful first steps, for the good of their families.

In a recent Vital Voices gathering of women from Russia and the Baltic States. In Iceland we heard how, despite the difficulties, they were managing to work together on a broad range of issues -- from combating domestic violence to helping sustain NGOs. And they were able to hear from women who had come from all over the world to share their insights. One was Vera -- a lawyer from Belarus, who stands up for human rights in a country that has yet to escape the

shadow of communism and totalitarianism. She spoke movingly about what it's like to be disbarred, to see newspapers shut down, to watch your own colleagues disappear overnight.

Another woman, Rasha had come from Kuwait. She talked about how finally after years of struggle, the Emir had decreed that women should have the right to vote and stand for office. But, because the parliamentary leaders haven't endorsed this change, women are still unable to exercise this fundamental democratic right.

The leaders kept saying to the women in Kuwait, "What is the urgency?" And Rasha said that she had been stunned by the question. These were women who had stood shoulder to shoulder with the men during the Iraqi invasion. They had undertaken very difficult and sometimes even dangerous missions. And still they were being told to wait even longer to make their voices heard in their society. In Rasha's words, the time had come not for skim milk democracy, but for "full cream democracy" in Kuwait.

And, at the table was also Pearl Sagar, who had the audience laughing when she likened politics to a playground for adults. But, she also had them incredibly inspired by all that the women in Northern Ireland have done in every community – not only on behalf of themselves, but on behalf of the reconciliation and reconstruction that will usher in better, more peaceful, more prosperous future.

At the tree lighting four years ago, Mrs. Clinton read from a letter written by a 12-year old girl from Northern Ireland. This girl had written to President and Mrs. Clinton, with the hope that peace would be permanent, "that Catholics and Protestants – would be able to walk hand-in-hand and live in the same areas" and that everyone would come to recognize that "it is the person inside that counts." Today that girl's dream is closer to reality.

We are closer to the end of violence and fear. Closer to the normalcy of everyday life. Closer to the dialogue and interchange among people of different political persuasions in the elected Assembly – and on both sides of the border – of this beautiful island. Closer to economic opportunity, trade, investments, new jobs and access to education and training. We are closer to the day when every boy and every girl can grow up learning that powerful lesson – that it is the person inside that counts.

And the reason we are closer to that day, is because of your peacemakers -- the political leaders and citizen leaders, and, yes, the women who, despite the past, fought, worked, and too often died so that their children will always live with freedom and peace. We in the United States are very proud to stand with you.

Blessed, indeed are your peacemakers...and blessed will they be not only during this holiday season, but with every day and every year of peace.

Godspeed and thank you very much.

file no. Ireland

FRIENDS OF IRELAND

FRIENDS OF THE GOOD FRIDAY AGREEMENT

BM BOX FRIENDS OF IRELAND, LONDON WC1N 3XX
Founders: Kevin McNamara MP, John McDonnell MP, Maria Fyfe MP

reply to: Martin Collins
Phone (office) 020 8525 1653
Westminster: 020 7219 5194

Date as postmark

Fax (office) 020 8525 1654
Westminster: 020 7219 3398

Dear Melanne,

I am writing belatedly to express our appreciation for your assistance in the build up to the Friends of Ireland MAKING THE GOOD FRIDAY AGREEMENT WORK conference held in London on the second anniversary of the Agreement.

It was our intention to provide a forum in London for high quality dialogue between parties, experts and key players in the peace process; to examine outstanding challenges of the Good Friday Agreement and to identify potential solutions. Your presence and contribution was an invaluable and essential part of this process and welcomed by the organisers, participants and other guests.

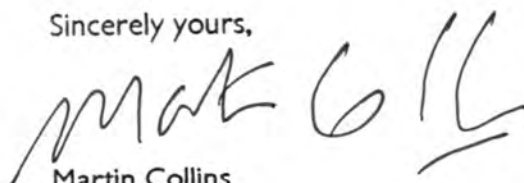
Our own organisational objectives were to consolidate the cross-party character of the Friends of Ireland and cement its profile, reputation and status. The involvement of opinion formers in academia and across the professions was recognised to be important for our future development. In setting up a public event of this type, we wanted to generate enthusiasm for creating regional and local partnerships that can involve Irish community, business and trades union leaders.

I am please to report that to date feedback has been very positive. Many of those present remarked upon the quality and breadth of contributors and felt platform responses to discussion enhanced their understanding of the conference themes.

With the ups and downs through the month of May, we are still focused on the means by which institutions of the Good Friday Agreement can be restored, the measures needed for a new beginning in policing can be put in place and new bodies such as the Civic Forum created. Friends of Ireland are hosting a review of progress, to which all parties are invited, at 7.30pm on Monday 5 June in Westminster Hall, House of Commons, Westminster.

Thank you once again for your contribution. We hope you will continue to work with the Friends of Ireland towards our shared aspiration for peace and reconciliation.

Sincerely yours,


Martin Collins
for the Friends of Ireland founders

The First Lady's message was read to the conference by Sara Roxenberg - political counsel at the US Embassy in London. It was very well received & we are grateful for all your help.

The **IRISH POST** 



Usdaw
Union of Shop Distributors
and Allied Workers


UNISON

NASUWT
THE LANCET PAPER'S ORGANISATION

**FRIENDS OF
IRELAND**

MAKING THE GOOD FRIDAY AGREEMENT WORK CONFERENCE TIMETABLE

Note: Session titles and contributors are subject to last minute change

Plenary sessions are loosely structured around the themes of 'confidence, trust and inclusivity'. Three sessions will enable party leaders to engage with British and Irish governments and address critical issues for the peace process. A final session draws the strands together and considers prospects for the future

Workshop sessions examine aspects of the Good Friday Agreement as yet uncompleted, unresolves or unexplored. Conference themes will be addressed by a wide range of expert witnesses, academics and non-governmental organisations

Friday 14 April

13.30 Registration

Coffee, tea etc available in reception area

14.00 Introductory remarks

Kevin McNamara MP, former Opposition Spokesperson on NI
Maria Fyfe MP

14.30 Confidence, Trust & Inclusivity (Plenary I)

George Howarth MP, Under-Secretary of State for Northern Ireland

Mark Durkan MLA, SDLP, former NI Minister for Finance

Alex Maskey MLA, Sinn Fein chief whip in Assembly

Questions from participants

Responses

16.30 (A) **"Policing and Patten: Is there a will to change?"**

Venue: Conference Hall

Prof Brendan O'Leary, LSE

Paul O'Connor, Pat Finucane Centre

Arlene Mundle, The 1990 Trust

chair: Sophie Bolt, NUS

(B) **"Emergency and criminal justice: Who Owns the Law?"**

Venue: Symposium Room 1&2

Brendan MacCoinnaithe, Garvaghy Rd Residents

Gavin Carroll, Robert Hamill campaign

Paul May, justice campaigner

chair: Shayla Walmsley

(C) **"Celtic Tigers & Civil Society"**

Venue: Symposium Room 3

Bronagh Hinds, deputy head NI Equality Commission

William Scally, former policy advisor to Dick Spring

Michael O'Reilly, ATGWU

Patricia McKeown, NI UNISON

chair: Cormac Bakewell

(D) **"Unionist Identity and the State of the Union"**

Venue: Theatre Room 1 (upstairs)

Gary McMichael, leader Ulster Democratic Party

David Thompson, Ulster Unionist Council member, Portadown

chair Dr Kirsten Schultze

18.00 End of Session

MAKING THE GOOD FRIDAY AGREEMENT WORK
revised CONFERENCE TIMETABLE Saturday 15 April

Plenary sessions are loosely structured around the themes of 'confidence, trust and inclusivity'. Three sessions will enable party leaders to engage with British and Irish governments and address critical issues for the peace process. A final session draws the strands together and considers prospects for the future

Workshop sessions examine aspects of the Good Friday Agreement as yet uncompleted, unresolved or unexplored. Conference themes will be addressed by a wide range of expert witnesses, academics and non-governmental organisations

- 10.00 Message to conference from the First Lady - Hillary Rodham Clinton

- 10.05 Confidence, Trust & Inclusivity (Plenary 2)
Chair: **Lembit Opik, Liberal Democrat spokesperson on NI**
Sean Neeson MLA, leader Alliance Party NI
Kate Fearon, NI Women's Coalition
David Ervine MLA, Progressive Unionist Party

- | | | |
|-------|--|-------------------------|
| 11.30 | <p>(A) “Controversial Parades: Who Must Decide?”</p> <p>Brendan MacCoinnaithe, Garvaghy Rd Residents Coalition</p> <p>David Thompson, Ulster Unionist Party, Portadown</p> <p>Austen Morgan, London-based barrister, author</p> <p>Chair: Elizabeth Hannah, Liberal Democrats</p> | Venue: Conference Hall |
| | <p>(B) “Equality in Northern Ireland: Opportunities and Outcomes”</p> <p>Bronagh Hinds, deputy head NI Equality Commission</p> <p>Patricia McKeown, NI UNISON</p> <p>Shahid Malik, Commission for Racial Equality</p> <p>Chair: Kate Foley</p> | Venue: Symposium Room 1 |
| | <p>(C) “East West Dimensions”</p> <p>Norah Casey, Managing Director Smurfit Media UK</p> <p>Seamus McGarry, Federation of Irish Societies</p> <p>Mary Hickman, University of North London</p> <p>Chair: Pauline Scofield, Birmingham Irish Forum</p> | Venue: Symposium Room 3 |

- 13.00 Lunch: Coffee, tea, light refreshments available in reception area

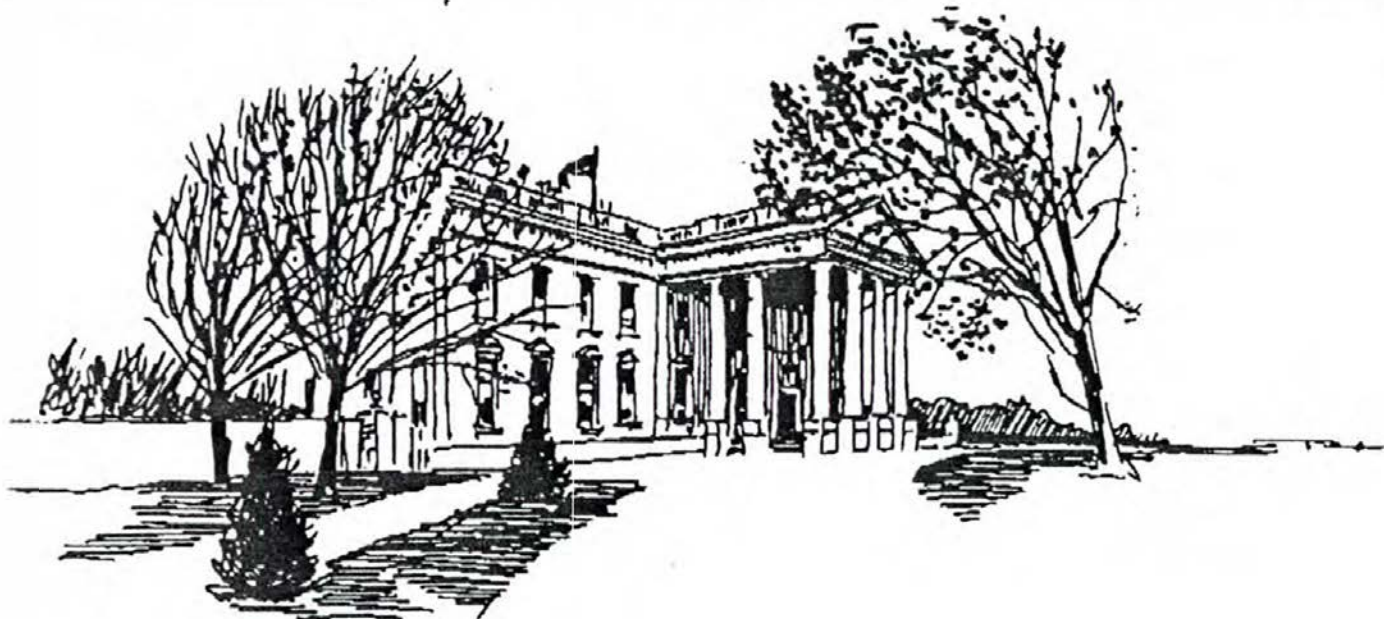
- 13.15 Organising session: **Student Friends of Ireland** Venue: *Symposium Room 3*
NUS President Andrew Pakes, Executive member Sophie Bolt

- 14.00 Confidence, Trust & Inclusivity (Plenary 3)
Dermot Nesbitt MLA, Ulster Unionist Party, former NI Minister
George Johannes, Counsellor South African High Commission
Canon Nicholas Frayling, author

- 15.30 Prospects for Peace (drawing together strands)
Chair: Anni Marjoram
Dermot Nesbitt MLA, Ulster Unionist Party, former NI Minister
Mark Durkan MLA, SDLP, former NI Minister for Finance
Mitchel McLaughlin MLA, Sinn Fein party chair
David Ervine MLA, Progressive Unionist Party
Kate Fearon, spokesperson NI Women's Coalition

- ### 17.15 Concluding remarks

- 17.30 Conference close



Office of First Lady's Correspondence

THE WHITE HOUSE
WASHINGTON

April 14, 2000

Dear Friends:

I am honored to send greetings to each of you as you come together today in support of the Good Friday Agreement. At this most sacred season of redemption and rebirth—faith and freedom, it is appropriate that we focus on the promise and the progress of that Agreement. As my country has learned, democracy is hard work. It is a never-ending struggle. Its success ultimately depends not just on laws and institutions, but on attitudes and values; on getting along with people with whom you have profound differences; on the lessons we teach our children as they are tucked in bed at night.

Regardless of whether a man or a woman voted “yes” or “no” on the peace agreement, every single citizen has a role to play in fulfilling the promise of peace. It will take businesses and non-governmental organizations. Churches of every tradition should be a source of strength and unity. It will take men and women of all ages because this struggle can never, and will never, be won without them. It will take all of you to speak out whenever injustices arise, to point out opportunities, to face up to challenges, and to speak for those who are still voiceless. And as you walk the road of peace, the people of the United States walk with you.

With each of my visits my love and admiration for Ireland, both North and South, has grown. I have been especially privileged to meet with your extraordinary women who have been working to advance the peace for so long. You have my heartfelt wishes that this Good Friday will see the peace process moving forward, the new institutions restored, and the Good Friday Accord implemented in full.

Sincerely yours,

Hillary Rodham Clinton
Hillary Rodham Clinton

Friends of Ireland

Friends of the Good Friday Agreement

'The launch of the Good Friday Agreement in April 1998 opened a new period of hope for peace and reconciliation in Northern Ireland, in Ireland as a whole and between Britain and Ireland. The new mood was clearly expressed in the endorsement of the Agreement by large majorities of the electorates in Northern Ireland and the Irish Republic, as well as by the goodwill of the great majority of people in England, Scotland and Wales. All parties to the Agreement were aware from the outset that its implementation would pose challenges as great as those involved in achieving the original breakthrough. The first year of the Agreement has confirmed just how significant those challenges are and, we believe, the necessity for all of us in Britain who support the implementation of the Agreement, to come together to make our voices heard, to assist in maintaining the momentum for peace and reconciliation and to help overcome the inevitable difficulties in making the Agreement work.'

Signatories

MPs

Diane Abbott
Donald Anderson
Richard Allan
Candy Atherton
John Austin
Norman Baker
Harry Barnes
Nigel Beard
Anne Begg
Martin Bell
Hilary Benn
Tony Benn
Joe Benton
Gerry Bermingham
Roger Berry
Harold Best
Liz Blackman
Peter Bottomley
Des Browne
Russell Brown
Malcolm Bruce
Norman Campbell
Dennis Canavan
Ian Cawsey
Bob Caxton
Ben Chapman
Michael Clapham
Ann Clwyd
Harry Cohen
Tony Colman
Michael Colvin
Michael Connarty
Yvette Cooper
Richard Corbett
Robin Corbett
Brian Cotter
Tom Cox
Jeremy Corbyn
Jean Corston
Brian Cotter
Tom Cox
David Crausby
Ann Cryer
Jim Cunningham
Chris Davies
Janet Dean
Andrew Dismore
Jim Dobbin
Brian Donoghue
Paul Donovan
David Drew
Maria Eagle
Huw Edwards
Clive Efford
Louise Ellman
Jeff Ennis
Bill Etherington
Lorna Fitzsimons
Caroline Flint
Paul Flynn
Michael Foster

Maria Fyfe
Barry Gardiner
Neil Gerrard
Ian Gibson
Linda Gilroy
Dr. Norman Godman
Roger Godsiff
John Gunnell
Mike Hancock
Victoria Hardstaff
Harriet Harman
John Healey
Ivan Henderson
John Heppell
Stephen Hesford
John Home Robertson
Phil Hope
Kelvin Hopkins
Brian Iddon
Eric Illsley
Barry Jones
Helen Jones
Dr. Lynne Jones
Martyn Jones
Nigel Jones
Alan Keen
Ann Keen
Ruth Kelly
David Kidney
Andrew King
Oona King
Tess Kingham
Ashok Kumar
Jackie Lawrence
Bob Laxton
David Lepper
Christopher Leslie
Richard Livsey
Ken Livingstone
Ellyn Llwyd
Andrew Love
Alice Mahon
Judy Mallaber
Gordon Marshall
David Marshall
John Maxton
John McAllion
Stephen McCabe
Chris McCafferty
John McDonnell
Kevin McNamara
John McWilliam
Austin Mitchell
Bill Mitchie
Laura Moffatt
Margaret Moran
Chris Mullin
Jim Murphy
Doug Naysmith
Bill O'Brien
Eddie O'Hara
Martin O'Neill

Lempit Opik
Diana Organ
Sandra Osbourne
Lina Perham
Peter Pike
Kerry Pollard
Steven Pound
Bridget Prentice
Gordon Prentice
Ken Purchase
Syd Rapson
Terry Rooney
Ernie Ross
Ted Rowlands
Chris Ruane
Bob Russell
Christine Russell
Martin Salter
Malcolm Savidge
Debra Shipley
Alan Simpson
Brian Simpson
Dennis Skinner
Angela Smith
Geraldine Smith
Jaqui Smith
Helen Southworth
Phylis Starkey
George Stevenson
Andrew Stunell
Gerry Sutcliffe
Dari Taylor
Peter Temple-Morris
David Thomas
Jenny Tongue
Rudi Vis
Jim Wallace
Robert Wareing
David Watts
Steven Webb
Brian White
Ian White
David Winnick
Malcolm Wicks

Jimmy Wray
Tony Wright
Derek Wyatt

MEPs

Richard Balfe MEP
Wayne David MEP
Chris Davies MEP
Robert Evans MEP
Jean Lambert MEP
Caroline Lucas MEP
Liz Lynne MEP
Bill Miller MEP
Gary Titley MEP
Diana Wallis MEP

Lords

Lord Alton
Lord Archer of Sandwell
Lord Bleas
Lord Clarke
Lord Cledwyn
Lord Clinton-Davis
Lord Dholakia
Lord Gifford QC
Lord Haskins
Lord Judd
Lord Lester
Lord Morris
Baroness Nicolson
Lord David Puttnam
Lord Sandberg
Lord Smith
Lord Tope
Lord Walker

Trade Unions

AEU, ASLEF, FBU, MSF,
UCATT, USDAW, NUS,
Roger Bolton, BECTU
Tony Burke, GPMU
Ken Cameron, FBU
Mick Connolly, SERTUC
Bill Connor, USDAW

John Foster, NUJ
Jimmy Krapp, RMT
John Leahy, ISTC
Hector McKenzie, UNISON
Paul Mackney, NATFHE
Joe Marino, BFAWU
Maryjo McAllister, NAPO
Eamonn O'Kane, NASUWT
Barry Reamsbottom, PCS
Mick Rix, ASLEF
Dougie Rooney, AEEU
Dennis Scard, Musicians Union
Bill Spiers, Scottish TUC
Gordon Taylor, PFA
David Triestman, AUT
Andrew Pakes, NUS

Irish community

Bill Aulsebrook,
Council of Irish County Assoc.
Birmingham Irish Community
Forum
Kate Foley,
Labour Party Irish Society
Dr Mary Hickman
Un. of North London
Paul Gannon
Irish Business Group
Irish Chaplaincy in Britain
John Gannon
Carde No Coel
Fr. Jerry Kwehlan
London Irish Centre
Patrick Marmion
Irish Students UK
Brian McCarthy
Action Group for Irish Youth
Seamus McCarthy
Federation of Irish Societies
Chr. Sally Mulready
Sheagh O'Connor
London Irish Women's Centre

Others

Nicolas Blake QC
Nick Brown
Roran Burnett
Louise Christian
Terry Coleman
Martin Collins
Britain & Ireland Human Rights Care
Enda Findlay
Gen. Sec. Connolly Association
Niall Fitzgerald
Chairman Unilever
Bob Geldof
David Granville
editor Irish Democrat
Jeremy Hardy
Irish Campaigns Network
Sean Hughes
Peter Herbert
Society of Black Lawyers
Lee Jasper
National Black Alliance
Chr. Steve Jones
Student Friends Of Ireland
Peter Kennard
John Kennedy
Bruce Kent
Anni Marjoram
Labour Committee on Ireland
Fr. Jerry McFlynn
Shane McGowan
Kumar Munshi
National Black Alliance
Ardal O'Hanlon
Jim O'Hara
Colin O'Kane
Prof. Brendan O'Leary
Agreed Ireland Forum
Gerry Robinson
Chair Grenada PLC
Ralph Szeadman
Moya St Leger
Peter Sutherland
Chair Goldman Sachs International

☐ I/we endorse the Friends of Ireland — Friends of the Good Friday Agreement Statement

Name

Organisation

Address

phone e-mail

☐ I/we would like to affiliate (rates: national TUs/funded orgs £100; regional TUs/unfunded national orgs £50; local/unfunded £20; Individuals £10/£3 cheques payable to 'Friends of Ireland') and enclose £ plus donation of £

● Return to John McDonnell MP, House of Commons, London SW1A 0AA.

Tel: 0181 569 0160 Fax: 0181 569 0109 email: friends@friendsofireland.freemove.co.uk

● Visit our website: www.friendsofireland.freemove.co.uk



BACKGROUND INFORMATION

- Group of 7 Statement on institutions of Good Friday Agreement
- UUP: Steven King opinion piece on emergent politics
- NI Secretary of State, Peter Mandelson speech following suspension
- Alliance Party plan to end deadlock
- NI Women's Coalition: Monica McWilliams on implimentation
- Taoiseach, Bertie Ahern seeks to shift emphasis off arms deadlock
- Sinn Fein: Gerry Kelly on removing causes of conflict
- Friends of the Union: Viscount Cranborne et al on RUC
- Faith and Politics group: reflecting a Christian point of view
- Community Dialogue: cross-community appeal to move forward
- United States: Friends of Ireland group 'troubled' by deadlock
- Irish Labour Party: Ruairi Quinn on pathways out of impasse
- Confederation of British Industry: Economy needs NI Assembly

FRIENDS OF IRELAND

we can only move forward together

SEVENTY-TWO days. That's all it lasted. Half the time of Sunningdale, the last power-sharing executive in 1974-75.

The two worst episodes of violence this decade, Angola in 1993 and Rwanda in 1994, resulted from the failure to implement peace agreements.

Most people in Northern Ireland recognise the seriousness of our situation but are adamant that the violence of the past has no place in the future.

There is very little support for dissident paramilitaries. Nonetheless the suspension of the executive has made all our lives less certain.

The suspension was not only about decommissioning. It happened because unionists and republicans do not know or trust each other. Their leaders began to speak to each other only in recent months, and their wider constituencies have yet to start.

If we don't talk to each other we won't understand each other. If we don't understand each other we won't be able to handle our differences. If we can't handle our differences we won't be in peace.

Perceptions about the suspension of the executive

Some unionist perceptions:

■ We tried. We reached out to Sinn Féin. We took them at their word. That's it. There's nothing more we can do.

■ You can't be in government and at the same time part of a private army as simple as that.

■ Every other party to the agreement fulfilled their obligations, setting up an executive, north-south bodies, early release of prisoners, the Patten report, etc, but still the republicans refused to start decommissioning.

■ They set David Trimble up. Adams said, "Let's jump together". Trimble jumped. Adams didn't.

153 ro

PLATFORM

COMMUNITY DIALOGUE

Some nationalist perceptions:

■ David Trimble broke the agreement by imposing a deadline which is not in it.

■ The British government gave into the unionist veto just when Sinn Féin had persuaded the IRA to make a significant move on arms. For one side to break an international treaty was illegal.

■ Under the agreement it is General de Chastelain, not the unionists or the British government, who judges progress on decommissioning.

■ The IRA are an undefeated army. They are not going to jump at the whim of unionists.

■ The unionist delay in setting up the executive undermined the trust of nationalists, and without this decommissioning can never happen.

■ The unionist argument that decommissioning should precede the executive was not part of the agreement.

Some other perceptions (shared by

some unionists and nationalists):

■ The IRA will have to decommission some time. Why don't they do it now? A gesture could have saved the executive.

■ If the war is over why do the IRA want guns?

■ If unionists had waited until 22 May to pull the plug on the executive they would have had a better case because this deadline is in the agreement.

■ It was a serious error by the two governments to exclude the smaller parties from recent negotiations.

Questions

For unionists:

■ What do you mean by decommissioning? How would it help your security?

■ Why do you want decommissioning?

– To show the war is over? or
– To get rid of illegal weapons? or
– As a recognition by republicans that their violence was illegitimate?

■ Are there other ways of knowing that violence is over?

■ Do you know why republicans find decommissioning so difficult? When did you last ask a republican about this?

For republicans:

■ Can you be in government and be perceived to be linked to a private army?

■ The people of Ireland rejected violence in the referendum, so what legitimacy has the IRA? To whom is it accountable?

■ The governments in Dublin, London and Washington will not last for ever.

Are republicans likely to find leaders

easier to work with in the future?

■ In the real politics of Northern Ireland is it realistic to believe that Sinn Féin can be part of a sustained power-sharing government in the absence of decommissioning?

For All:

■ Given the sacrifices made to reach the agreement was it worth having it suspended over decommissioning?

■ In what ways has your community hurt or undermined the trust of others?

■ What, for you, are the advantages and disadvantages of direct rule over devolved government?

■ What are the likely consequences of a long period of direct rule?

– In practical decisions about hospitals, roads, etc?

– If there is a long political vacuum and we head into another contentious summer?

■ How will we get back to the executive?

■ Can you think of a new agreement acceptable to both unionists and nationalists?

Options for the future

■ What are they?

■ Which is your preferred option? How likely is it?

■ What is your least preferred option?

■ What can YOU do to bring about what you see as a better option?

Conclusion

Now that the executive has been suspended we can either go into blame mode, which won't help anyone, or we can try to overcome our differences.

Most unionists and loyalists want devolved government but they cannot have it without nationalists.

Most nationalists and republicans want devolved government but they cannot have it without unionists.

Each side needs the other. Each side

can veto the other. The only way either can go forward is together.

The suspension of the agreement can be short or long. The last suspension of a devolved government was followed by 25 years of violence.

Many people felt the executive was doing a good job. For them it made a difference to have ministers directly accountable to the people of Northern Ireland. Politicians, however, cannot operate in a vacuum: political society depends on civil society.

So what do YOU want?

Remember it is up to us to make the future!

What is Community Dialogue?

Community Dialogue is made up of community workers from across the divide. As a group we do not take positions on political issues.

However, if we want to make peace in Northern Ireland we have to talk. Not just any old talk, rather talk that involves questioning ourselves, listening to others, and trying to see new angles on things.

We invite you to make your voice heard. Why not discuss the questions in this article with your friends or work colleagues? You could also invite people from backgrounds different from your own to join you in discussion.

If you wish, you can send your answers and other suggestions to us and we will send them on to the relevant authorities, or politicians.

Community Dialogue can be contacted at 173 Springfield Road, Belfast BT12 7DG.

Community Dialogue executive:

David Holloway (chair), Anne Carr, Noreen Christian, Bronagh Hindy, Bernie Lavery, John Loughran, PJ McElean, Billy Mitchell, Roisin McDonough, Mary Lavery, Michaela McCabe, Chris O'Halloran.

■ This article also appears in today's *News Letter*.

“ Each side needs the other. Each side can veto the other. The only way either can go forward is together ”

Community Dialogue

Nobody wins playing the blame game

The Current Political Situation
by The Faith and Politics Group

AS CHRISTIANS we share the disappointment, sadness, and at times anger of others, at the suspension of the devolved government. Like many we have been tempted to blame different groups. Yet we recognise this as a temptation. We are still called to build a political relationship which will provide a context in which we can live in peace.

Unionist perceptions

Republicans need to hear the feelings of unionists, not only of those who voted no, but of the vast spectrum of the unionist community:

- Are the IRA part of the agreement or not? If not what is the point of it?
- Republicans have played with words for years. It's long past the time for judges. The only convincing thing on decommissioning is 'product'.
- Republicans know nothing about unionists if they thought for one minute we would stay in government with them without decommissioning.
- If republicans are not going to use guns why do they need them?
- The agreement has done a great wrong. We are not going to take it any more.

Republican perceptions

Unionists also need to hear the republican case:

- Just when we had the political structures in place to convince our military people to put weapons beyond use unionists tore down the structures.
- It might have taken 10 to 15 years to get rid of weapons. In the meantime guns would have been silent, we would

23.03.00

have worked together with unionists in government, and nationalists would have begun to hope for a fair deal in Northern Ireland. Suspension ended all that.

■ Many of us now wonder was David Trimble simply trying to isolate republicans.

■ There is nothing in the agreement about 31 January as a deadline. If unionists were not going to keep to the agreement why did they sign it?

■ Do unionists know how much it cost us to accept the principle of consent, a Northern Ireland assembly in Stormont, becoming ministers in a British government, very limited north-south bodies, and all this before police

ing reform? Now unionists want to rewrite the decommissioning clauses in the agreement.

Our view

We believe each side has an entirely valid case within their own framework. Their perceptions are genuinely held. Both have stretched themselves immensely in recent years. Each has made massive changes which the other side has not recognised.

Further, the vast majority of unionists and nationalists want devolution but are genuinely stuck on decommissioning.

Blaming each other will not help.

Ambiguity

Republicans are correct in a literal reading of the agreement, decommissioning is set within 'the context of the implementation of the overall settlement'.

With the political institutions suspended this condition is not now being fulfilled.

Even the reference to 22 May is vague: participants promised only to "use any influence they may have" to complete decommissioning by this date. In our view, therefore, republicans have no obligation under the agreement to decommission while suspension continues.

However participants to the agreement committed themselves to "the

total disarmament of all paramilitary organisations" and republicans need to acknowledge the clarity of this clause by spelling out when and how they will do this.

On their side unionists have a solid moral case: no party should be part of a democratic government while linked to a private army. Further, other parties to the agreement, such as the British government, could have implemented their obligations more slowly, eg. on prisoner release.

In the end the republican position, while correct from a literal reading of the agreement, does not help to build relationships. Nor, of course, did the unionists' delay in setting up the executive.

The core of the problem is that the relationship between unionists and republicans is not broad or deep enough. While their leaders have met, their constituencies have not. Without such a dialogue neither side can know or understand the other. The political leaders need to make decisions but they will not be able to implement these if they do not build a new relationship between their followers.

George Mitchell remarked recently that there were many elements in the agreement which both sides told him they could not accept, but in the end did. We have to find a way through the current impasse and we will, if we stay at it.

Our Faith

We believe that Christ has broken down the enmity between us (Eph 2:10) and because of this we are called to enter into this unity in our human situation.

The Scriptures tell of a God who called his people into a new Covenant community. It was only by relating to each other within this community that the chosen people could relate to God.

The political reality in Northern Ireland reinforces this spiritual insight: we can only exist in peace if we work together. We can only have devolved government restored if the UUP and Sinn Féin together find some way to resolve this issue.

Our prayer is that, through a new relationship based on the understanding and respect which can flow from dialogue, we can once again find agreement with each other.

The Faith and Politics Group, which consists of Catholics and Protestants from both north and south, has published a number of documents since 1983 reflecting from a Christian point of view on contentious political issues.

Members of the Group

Rev John Brady, S.J., Lecturer, National College of Ireland, Dublin
Rev Lesley Carroll, Presbyterian Minister, Belfast
Dr John D'Arcy, May, Irish School of Ecumenics
Rev Tim Donagan, Dean of Ireland House
Rev Brian Lennan, S.J., Jesuit priest, Ardara
Rev Alan Martin, Presbyterian Minister, Dublin
Rev John Morrow, Irish School of Ecumenics
Dr David Stevens, Irish Council of Churches
Rev Trevor Williams, Leader, Coleraine Community, Ballycastle
Rev Tim Bartlett, St Mary's College, Belfast
Ms Gina Merzues, Lay Theologian, Dublin
Dr Geraldine Smyth, former Director, Irish School of Ecumenics, Dublin
Dr Johnston McMaster, Irish School of Ecumenics, Belfast
For further information please contact one of the following:
Dr David Stevens, Belfast 663145
Rev Brian Lennan, S.J., Belfast 424995

THE FAITH AND POLITICS GROUP

“We can only have devolved government restored if the UUP and Sinn Féin together find some way to resolve this issue”

The Faith and Politics Group

US-Irish group troubled' by NI's political deadlock

from Joe Carroll, 12, Washington

POWERFUL group of members of Congress has said is "deeply troubled" by the suspension of the Northern Ireland assembly, and appears to fault the Ulster Unionist Party.

The group, known as the Friends of Ireland, says in its additional St Patrick's Day statement, "The suspension is not caused by any failure of the institutions themselves, or by any violation of the agreement, but by an internal political crisis focused on the issue of decommissioning."

The statement calls on the North's political leaders, who were at the Speaker's Lunch yesterday on Capitol Hill, "to bridge this crisis of confidence and secure the reinstatement of the institutions as soon as possible."

The statement was signed by Speaker Mr Dennis Hastert; House Democratic leader, Mr Richard Gephardt; Senators Edward Kennedy, Daniel P. Moynihan, Christopher Dodd and Connie Mack. Congressman Jim Walsh also signed.

The group warns that the absence of the institutions creates a gap which the enemies of peace can and will exploit. It is vital they are not permitted to succeed.

The statement welcomes the acknowledgment by the IRA that "the issue of arms needs to be dealt with in an acceptable way and this is a necessary objective of a genuine peace process."

The group says, "We consider a crucial test to be whether the electorate in Northern Ireland can be reassured that their democratic wishes will not be undermined by actual or threatened recourse to guns from any side."

The statement urges "renewed dialogue" with Gen de Chastelain's decommissioning commission.

"The paramilitaries must put weapons beyond use and make progress on the decommissioning side."

The ongoing ceasefires are described as "major confidence-building measures". "It should be made clear that any return to violence is not an option," the statement continues.

Root causes of violence — prejudice, religious intolerance and sectarianism — must be eliminated.

The nationalist and unionist communities must see that politics is working and believe their future can rest with the actions of their democratically elected representatives in the assembly, the statement says.

The British government is called upon to "reasonably scale down its military presence in the North."

The group also calls for the "timely implementation of the Patten Report" on the reform of policing.

It emphasises the importance of moving forward on human rights and equality issues, including a Bill of Rights.

The commitment to human rights should be demonstrated by independent inquiries into the Finucane, Nelson and Hamill cases, the group says.

Public's confidence shaken — Quinn

by Miriam Donohoe, Political Reporter

THE first sign of questioning by the Opposition of the Government's position on Northern policy has been signalled by the Labour Party which has said the impasse had shaken the people's confidence in the political process. The Labour leader, Mr Ruairi Quinn, said it was the responsibility of all the political parties "to contribute constructively" to finding pathways out of the impasse and outlined four requirements for progress in the North.

The first requirement was a solution within the context of the Belfast Agreement, without

amendment or renegotiation.

Secondly, he said, the two governments must do what was within their power to implement aspects of the agreement. In this jurisdiction, for example, legislation to incorporate the European Convention, the establishment of the Human Rights Commission and the Equal Status Bill have yet to be completed. Thirdly, both governments must intensify their efforts to agree a joint approach to relaunching the executive.

Finally, all participants must do what they could to build trust and to reach out to the needs of other parties. He appealed to those close to paramilitaries on both sides to bring an immediate

end to all forms of violence.

"There are lawless elements that will seek to exploit the impasse for their own utterly misguided objectives, but the failure to identify ways out of the current standoff has unfortunately shaken the confidence of the peoples of these islands in the political process."

It was the responsibility of all parties to contribute constructively to finding a way out of the impasse. "This is a responsibility that we in the Labour Party take very seriously," he said. "It is a responsibility we have sought to exercise in a spirit of constructive bipartisanship ever since this Government took office."



Mr Ruairi Quinn: Four requirements for progress

Assembly good for business - survey

By Gary McDonald
Business Editor

FOUR out of five senior business leaders in Northern Ireland believe the currently suspended assembly was doing a good job for the economy here.

And an even greater percentage said they would personally vote for devolution if a referendum was held tomorrow.

The findings - ironic, perhaps given the state of the Stormont administration - were in stark contrast to the corporate view in Wales and Scotland where the impact of devolution was much less marked.

Research was carried out by Ulster Marketing Surveys among directors and private sector business proprietors to ascertain views in the three regions on the impact of devolution on the prospects for business and attitudes towards the possibility of the UK joining the European Monetary Union.

Asked if they thought their respective assemblies would be good or bad for business, 46 per cent in Scotland and 48 per cent in Wales considered devolution positive for business, compared with an overwhelming endorsement of 79 per cent for Northern Ireland. Only one per cent in Northern Ireland took the opposite view, with 20 per cent undecided.

And asked how they would personally vote if there were another assembly referendum tomorrow, 54 per cent of the Welsh business community would vote in favour and 37 per cent against, while the corresponding figures in Scotland were 59 per cent and 27 per cent. Here, though, 82 per cent would vote in favour, with six per cent against and 12 per cent undecided.

On the European Monetary Union, of which the UK remains outside despite the launch of the euro currency, opinion here was undecided on whether to join, with no clear majority either way, whereas Scotland and Wales both said 'no'.

The LMS research was conducted between February 23 and 25.

Economy needs assembly says CBI

By Gary McDonald

THE north's economy will suffer unless the assembly is quickly re-established, the CBI's local council warned last night.

And it also reiterated pleas for the decommissioning process to begin "as that is the democratic wish of the people".

It was the group's first meeting since the administration was suspended, and it chose to issue a hard-hitting statement under its own banner, despite it having stressed much of the same in a

release from the Group of 7 business organisations, of which it is a member.

"We wanted to again outline our very real concerns at the continued suspension of the assembly at a time when vital issues and decisions are being made that will impact our future," said chairman Mark Farnis.

"These issues include the future of Harland & Wolff, lobbying for support on behalf of our farmers and no local representation in the government's Comprehensive Spending Review."

With a review of public

expenditure currently taking place which will determine the funds available for the north over the next three years, CBI was fulsome in its praise of the Stormont ministers work.

"No matter how good direct rule ministers are, they cannot hope to match the determination and passion that a local minister would have in fighting for funds for Northern Ireland."

"The assembly proved that all the political parties can work together in all our best interests. CBI was impressed at the manner in which the ministers and the assembly

committees set out to tackle the economic issues, and their detailed grasp and resolve to address them gave us confidence that the administration would make an important contribution to creating the right environment for investment and employment creation," he said.

He added: "It is critical strenuous efforts are again made to re-establish the assembly because our people do not want to move back into the darkness of the past, so all the obligations under the Good Friday Agreement must be met, including decommissioning."

93.8 Postpone changes to RUC

SRB — Since the Belfast Agreement was signed on April 10, 1998, some 384 paramilitary assaults have taken place in Northern Ireland, according to the Government's spokesman in the House of Lords.

We have also read reports that the terrorist organisations have used the ceasefire to re-arm and re-train. We are told that they are still targeting potential victims and that people who dissent from their activities are still being exiled from the province.

The Patten report contains some recommendations that nearly everybody regards as sensible; but there are others that have proved controversial. Even if these were accepted, they would be more appropriate for a police force that did not have to act as the first line of defence against terrorism, in the province as well as in the rest of the United Kingdom.

It also should be remembered that, as far as the loyalist terrorist organisations are concerned, the force also acts as a first line of defence for the

Irish Republic. Chris Patten said in a press release on Feb 17: "Some of our proposals would depend on what happens on the ground, but it is difficult to make those judgments when it is not entirely clear what security situation is going to develop." He continued: "Clearly a commitment to democratic process involves an equal commitment to taking guns out of politics, and I do not see how casuistries can avoid that simple proposition."

In view of the present situation, it is difficult to see how the Government can avoid postponing the implementation of those parts of the Patten report that might undermine the RUC's anti-terrorist capability. After all, its first duty is to protect the citizens of this country.

Viscount CRANBORNE
Lord MASON OF BARNESLEY
Baroness O'CATHAIN
Viscount BROOKEBOROUGH
FRANK FIELD, MP (Lab)
London SW1

The deadlock over arms decommissioning can be resolved by removing the causes of conflict

16.7.00 *Irish Times*

SIX years ago few people had heard the word decommissioning and fewer still understood its meaning. Now it invades every political comment and dominates the political agenda.

The irony is that decommissioning, which was not an issue while war raged around us, has come to dog a process with the potential to resolve decades of conflict. It threatens to undermine entirely the Good Friday agreement which, uniquely, has the support of both unionism and nationalism, an agreement which was endorsed by the vast majority of the Irish people.

It is important therefore to recall the origins of the decommissioning issue with which there is such an apparent political obsession. Before the first IRA cessation in 1994, we were repeatedly told that if the IRA would only end its campaign, everything was then possible — repression would end, emergency legislation would be repealed, injustice and inequality would be tackled.

The immediate consequence, the British government told us privately and publicly, directly and indirectly, would be political negotiations to deal with the issues which had his-

torically led to conflict. This assurance was important to Sinn Féin's attempts, with others in nationalist Ireland and the US, to construct a viable conflict resolution process.

When we eventually brought about the political conditions in which the IRA called its first cessation, the unionist response was negative and begrudging. However, it was the British government's response which proved more damaging. For ideological reasons and because of its dependence on UUP and Tory right-wing votes at Westminster, the then Tory government under John Major was unwilling to begin the political negotiations which should have followed the IRA cessation.

Instead, he put up a series of new conditions which would have to be met before Sinn Féin could be involved in political negotiations. The most damaging was the demand for IRA decommissioning, the so-called Washington 3 test.

This was articulated by Patrick Mayhew during a visit to Washington, but had been drafted in Downing Street by senior advisers. Washington 3 was deliberately designed to keep Sinn Féin out of negotiations and was developed and pre-



Not only will the May deadline on arms almost certainly not be met, it is even doubtful what Gen de Chastelain can achieve, writes Gerry Kelly

sented in such a way that Sinn Féin could not meet the demands made of it. It was a test designed to be failed.

There we have the origins of the present difficulties.

The manner in which the issue of arms has been addressed throughout the development of the peace process has been moulded by the Major government's approach. This tactical and consequently counterproductive approach has been enthusiastically adopted by the UUP in its attempts to minimise the changes which the Good Friday agreement promised.

One of the objectives of such an approach is the attempt to ensure the matter is not resolved. If we genuinely want to address the issue, we need to develop a viable and acceptable way of doing so. Using the issue as a tactical device actually makes it

less likely to be resolved, as recent events have graphically demonstrated. The logic of this is that we need to find a new, imaginative and, most importantly, effective approach to dealing with the issue of arms and the other consequences of decades of conflict. In this context, it is important that we set out with clarity the present position:

- Decommissioning was no part of the cessations;
- none of the armed groups is committed to decommissioning;
- decommissioning is not a pre, or post, condition in the Good Friday agreement;
- no political party is responsible for decommissioning and therefore no political party can be in default if it does not happen;
- the weapons of the armed groups

- are silent;
- silenced weapons are not a threat;
- decommissioning, according to the British state forces, is not a security issue;
- decommissioning will only take place on a voluntary basis — it cannot be imposed;
- there will obviously be no progress in dealing with the arms issue in the absence of political progress;
- May 22nd is a date that the pro-agreement parties agreed to work to;
- May 22nd is not a deadline;
- May 22nd is not binding on any of the armed groups, as they did not sign up to it;
- there is now little possibility of decommissioning by any armed group by May 22nd and in all probability no possibility.

Given these realities and the failure to implement the Good Friday agreement across a whole range of issues, it is obvious there will be no resolution by the target date set in the agreement, nor will it be achieved in a way prescribed by either the British government or the UUP.

Indeed the UUP has used any influence it has to prevent progress. It is also unlikely to be achieved through Gen John de Chastelain's

mechanism, given the British government's rejection of the judgment of the Independent International Commission on Decommissioning on the issue.

It is clear that the arms issue will only be dealt with in the context of the full implementation of the Good Friday agreement and, critically, the institutions, which are its cornerstone. In other words, guns, armies and all that goes with them are the consequences of conflict.

The Good Friday agreement presents a template for politics to work, a defined and detailed framework to address both the causes and the consequences of the conflict. It hasn't yet become a reality but, by making politics work, we can begin to deal effectively with the arms issue. By removing the causes of conflict, we can finally resolve the arms issue.

We can take all of the guns out of Irish politics — but only if this is dealt with as an objective, and as the collective responsibility, of all the parties (including the two governments) involved in the process of conflict resolution.

Gerry Kelly is a member for Sinn Féin of the suspended Northern Ireland assembly

7 Feb 2000

The wide range of business, trade union and economic interests represented by the Group of 7 has been impressed and delighted with the progress made in recent weeks to get devolved institutions up and running and at grips with economic and social issues which brook no delay. So it is difficult to believe that we may be only a few days away from the collapse of the model for the future which was painfully hammered out in the Good Friday Agreement and solidly endorsed throughout the island of Ireland.

Like many others reading carefully all the Statements issued at the conclusion of the Mitchell Review, we had every reason to believe that the issue of how to get the Agreement fully implemented in all its aspects had finally been resolved. It is hard to see what other purpose the weeks of effort devoted on all sides to this Review could have had.

The past 8 weeks have shown that the political institutions created by the Agreement can not merely work but work effectively. Ministers from all the parties represented on the Executive have without exception shown their paces and demonstrated their ability to provide leadership. The Assembly Committees have set to work energetically. All concerned in this exciting new venture deserve the support of the whole community in affording them the opportunity to fulfil the promise of their initial weeks in office.

There needs to be matching evidence that the institution set up to deal with decommissioning is working equally effectively. We ask those who can enable General de Chastelain to provide that evidence to do so urgently. That would transform the situation.

Each side is moving to abandon attitudes and symbolism which the other finds repugnant. The process is inevitably charged with emotion and is painful for all. There are few in our society who are not torn between the familiar past and the unknown future. The safeguard is that we all now have the opportunity, in partnership, to build the future together.

We shall remain stranded in an uneasy present if some wait to see what sort of future it will be before joining in and implicitly reserve the right to substitute violence for politics. Inventing the new future has to be a collective act involving the whole community, including those who abandon the argument of force for the force of argument. Now is their opportunity, within a framework (the Good Friday Agreement) which offers all a secure place in an agreed future.

If the Agreement's vision is to be realised, there is much besides arms which has to be given up. Prejudice, intolerance and exclusiveness, for example, have no place on the agenda of those who wish to focus forward towards a fair and inclusive society. The momentum for change now exists in many areas but we are not aware of anything which promises similar momentum on decommissioning. Nothing can be off limits in the search for a peaceful, stable and prosperous society.

We are concerned that the issue has become caught up in the currents of adversarial politics. However, if there is no resolution found, the losers will be those who were the intended beneficiaries of the peace process – the families throughout our society who, regardless of their political loyalties,

felt that the Good Friday Agreement signalled a new beginning. They have a right to know why, nearly 2 years after the Agreement, they still cannot have a firm assurance that it will be implemented in its entirety.

If their -- and our -- appeal is rejected -- what then? Civil society has a right to demand that, whatever the difficulties, peace, stability and the creation of communal trust remain at the top of the Agenda of all our local politicians. Even if the institutions are suspended, the obligation on the politicians of all parties to pursue that agenda remains. It is local politicians who have to create the conditions for devolved Government and demonstrate that it is a practical proposition.

There is no escape from the necessity to make the politics of consensus work. Until it does, Northern Ireland's enormous potential to be a showcase region, doing the best for all its citizens and proud of its achievements, will never be realised.

IRA has an opportunity to end the conflict with honour intact

92.0 Irish Times

WATCHING proceedings at Stormont on Monday you could have been forgiven for thinking you were in any parliamentary assembly in the world.

The Equality (Disability) Bill was being given a cursory second reading. Questions to the Minister of Agriculture followed. Questions from the wider reaches of the DUP to Sinn Féin and every political position in between made common cause, pleading with Hrid Rodgers to do more for Northern Ireland's beleaguered agricultural sector.

The whole exercise pointed up a significant point. Northern Ireland's fledgling new democratic institutions have prospered beyond the most optimistic expectations.

There have been disagreements, for sure, and serious ones at that. It was never going to be an easy task persuading unionists of Martin McGuinness's fitness to be Minister of Education, for instance. There have been the predictable rows about flags and emblems.

Most worryingly, the system of collective responsibility has proved wanting, as demonstrated by Ms de Brún's decision to site the regional maternity centre in her own constituency against the views of the Assembly and of the relevant statutory committee. And the DUP is still boycotting meetings of the Executive.

Amazingly, however, no one has walked out, and there has been none of the histrionics associated with Belfast City Hall in the 1980s when the IRA campaign was in full swing.

The prospect of the institutions going into the deep freeze for an indeterminate period concerns unionists almost as much as nationalists. While it is unquestionably a bad outcome, it is not the worst possible. Progress has been made.

The basic framework of a settlement — power sharing devolution within the United Kingdom with a North-South dimension — has been vindicated. No convincing alternative has been presented. Above all, lives have been saved.

An advance, of sorts, has even been made in terms of the rhetoric of the IRA. "There will be no decommissioning either through the front or the back doors. This is an unrealistic and unrealistic demand which simply won't be met." So said the IRA soon after the Canary Wharf bomb in 1996.

As of last weekend that had translated into a more ennobling-sounding commitment that the peace process was under no threat from the IRA. The option of a return to war remains, however.

The past two weeks must be deeply perturbing for republicans who assumed that British and Irish democracy was a small thing. Almost as soon as the Mitchell review was completed, the Sinn Féin apokemen Pat Doherty and Martin Ferris were telling supporters in the US that no commitment to decommissioning had been given.

They wrongly assumed that, even if the unionists raised it again, the British and Irish governments would cave in to the implicit threat of renewed violence yet again.

Instead, there is a determination on both sides of the Irish Sea that this issue must be resolved once and for all. The vista of the only decommissioning occurring being that of the Executive and the North-South and East-West institutions appals every section of opinion, many Sinn Féin supporters included.

It is heartening that Mr Adams's leadership is, at last, making an effort to deal with decommissioning in an acceptable way, although the chances of success remain depressingly slim.

Having accepted the principle of consent at least theoretically, having acquiesced in constitutional change in the South, and having accepted and participated in Stormont rule, the Adams leadership has hollowed out the republican project from the core. All that remains as a talisman of republican fidelity is the weapons.

The pretence that the agreement did not require the weapons of war to be put aside has been shown to



It will be a tragedy if the IRA's failure to decommission destroys the normal politics emerging in Northern Ireland, writes Steven King



Mr David Trimble: "only chance of unionism returning to majoritarian instincts is if the current leadership is routed"

be just that. While North and South face confidently into a new future based on inclusivity, mutual co-operation and partnership, the people of Ireland are being held to ransom by a small nucleus of militants who cannot accept the loss of status that decommissioning involves.

It was right that suspension — a notion endorsed by the Taoiseach

on November 23rd, 1999 — was not activated immediately. Only the threat of imminent suspension has jolted the republican leadership into arm-twisting mode.

If the institutions are suspended, no one can predict with confidence when they will be revived. However, for once, the paths of expediency and morality have converged.

If the institutions are suspended, the chances of Mr Adams persuading his nobilitas that Mr McGuinness and Ms de Brún can be reinstated without decommissioning occurring must be nil.

At the same time, weakness from the two governments at this stage would convince the militants that London and Dublin are eternally vulnerable to bullying and threats. Mr Adams's job would be made all the harder, given that the process cannot succeed without unionist involvement.

When support for Mr Trimble's strategy within the Ulster Unionist Council has fallen from 72 per cent to 58 per cent between April 1998 and November 1999, who can say with any confidence that a motion to proceed again on the basis of vague statements would carry majority support? All the indications are to the contrary.

Suspension, therefore, assuming that the calls for a start in actual decommissioning from every section of democratic Irish opinion are not heeded, is actually the most helpful thing for Mr Adams. That is if we are to believe that he is a dove engaged in a biblical struggle to persuade hawks.

It would be wrong to predict that there will not be movement even as the queen's hand moves to sign the suspension legislation into law. There must still be the hope that republicanism will rescue the situation as in the final scene of a Greek tragedy. The whole basis for Mr Adams's strategy is at risk.

Rather than rehearsing false arguments that quits, even Semites, are required to defend the Catholic community, it is time for Mr Adams to tell his base the political facts of life.

FIRST, if he really wants to protect Catholics the best way is to ensure so-called loyalist decommission. Of course, the case for unilateral action by the UVF and UDA has never been more powerful, but the realpolitik is that they will only do so if the IRA moves first. The loyal-

ists do not have the same incentive of a role in government.

Second, you don't enter a decommissioning process without ending up decommissioning. Or are we to believe that the IRA's appointment of an interlocutor to the de Chastelain Commission was merely a ruse to buy time? If so, it has backfired badly.

Third, while the IRA succeeded in bringing down the Stormont government in 1972, the weapons are now counterproductive to a ballot-box strategy. The guns and bombs are the only blockage in the road to electoral advance and full participation in democracy.

Fourth, the unionists have demonstrated their change of heart and decided that unionism's interests are best served by inclusive government. The only chance of unionism returning to majoritarian instincts is if the current leadership is routed over the decommissioning issue.

Fifth, the republican movement has already been split. The choice today might be and is an unpalatable one — between a controlled split now or a more drawn-out and debilitating erosion of IRA support to the fringe groups in the future.

Sixth, it is just laughable to pretend decommissioning is a republican surrender when Sinn Féin hold two seats in the Northern Ireland Executive. What defeated army can claim such spoils?

Seventh, there is an opportunity for the IRA to end the conflict with honour intact. Just as a ceasefire was called before the IRA was seriously damaged in Catholic eyes, so it can decommission now before opinion starts to blame the IRA for impeding nationalist and republican involvement in government.

Unionists and nationalists alike must cross their fingers and hope that Mr Adams will find new wells of courage. That is just one of the ironies of the process we are all engaged in and all committed to bringing to a successful conclusion.

Steven King is an adviser to the Northern Ireland First Minister, David Trimble.

Agreement needs the confidence of both traditions

Suspension was a step that I took with great sadness. I think I know something about the pain of losing ministerial office. I learnt an important lesson from my experience and it is not something I would wish on anyone else. And I was proud of the part the British government had played, alongside the Irish government and Senator Mitchell, in getting the institutions up and running. We were proud to be able to say that this executive was inclusive. That is what made it fair, accountable and truly democratic. It would be none of those things without nationalists and republicans. And it would have been none of those things without unionists either. It cannot function without the active commitment of both Northern Ireland's traditions.

I understand why the new institutions were, in the eyes of many nationalists and republicans, the first institutions of government for Northern Ireland that could claim any legitimacy, the first that they could truly call their own.

Their anger, their sense of loss now that they have been suspended – briefly I hope – underlines the success of the Good Friday Agreement in building a genuine consensus across the community.

And for that reason I want to see the institutions back in business as soon as possible.

But we cannot revive the institutions until we know that unionists as well as nationalists will participate in them. It was always understood that implementation of the Good Friday agreement was, for the political parties, voluntary. But it was equally understood that we had to move forward on all aspects at the same time.

It is unrealistic to expect either side to proceed without confidence that their actions will be reciprocated.

We must rebuild that confidence and re-establish that consensus on a firmer footing than before. We must regain the trust of all sides that, in working in partnership to resolve our differences, they have everything to gain and nothing to fear.

We are now in a process. Over the coming weeks the two governments will hold bilateral and round-table meetings with the parties, with a view to reviving the institutions at the



Full text of Peter Mandelson's speech in Dublin

earliest possible date.

In this the British and Irish governments share an unselfish interest. The past two years have been the high-water mark in relations between our two governments.

Our partnership, and the strength we have drawn from it, has been the rock on which this process has been built.

Now, together with the political parties, we must rededicate ourselves to the principles which brought us the Good Friday agreement.

■ We acknowledge that substantial differences continue to exist between the two traditions in Northern Ireland. But those differences can be accommodated and respected.

■ All aspirations, as long as they are peacefully expressed, are equally legitimate and should be accorded parity of esteem.

■ We have a shared objective. To end the generations of violence, conflict and suffering. To move forward in consensus and to share equally amongst all the people of Northern Ireland the very real rewards of peace.

■ Political stability is best achieved in the absence of violence, but an unbreakable peace can only be built in the context of fair, inclusive and functioning political institutions.

Decommissioning remains an essential part of the peace process. All of the political parties, Sinn Féin included, recognise its importance to the process. We will not have long-term stability in Northern Ireland while stockpiles of weapons and armed paramilitaries remain in existence. But we now face a familiar conundrum.

Unionists say there must be certainty about decommissioning before they will participate in the institutions. Republicans say that certainty about decommissioning can only be achieved when the political institutions have been functioning for some time. There are good arguments for both positions. No one is saying they will never share power. No one is saying they will never put the arms permanently beyond use.

The trouble is the two positions are mutually exclusive. The end result, as we have seen to our cost, is not guns and government, but no guns and no government. It is reasonable to

ask, in this situation, whether we risk the one becoming an obstacle, rather than a stepping stone, to the other.

The integrity of positions on both sides is easy to preserve. They can just maintain some sort of Mexican stand-off. But the inevitable consequence of this devolution-decommissioning stalemate is political instability, thus threatening the very peace which everyone wants to preserve. I have little doubt that if politics are now allowed to work in Northern Ireland, further instability and the risk of violence will result. I do not want to see the consequences of this having to bring both sides to their senses.

Suspension is not an end in itself. The only way forward is through agreement – agreement between unionists, nationalists and republicans.

That requires all sides to examine their positions. To see whether in holding to the integrity of a particular position they do not risk losing a far greater good – peace, stability and political inclusion for all in Northern Ireland.

My position is clear: we must resolve the issue of decommissioning one way or another within the terms of the Good Friday agreement. There can be no re-negotiation.

It is – for nationalists, republicans and unionists – the fairest, most complete settlement that we will ever achieve. We must implement it and we must implement it in full.

The agreement does not commit Northern Ireland to the union for all time any more than it is a stepping-stone to a united Ireland. Instead it places that decision in the hands of the people – people of Northern Ireland. It has given us a new Human Rights Commission and an Equality Commission to underline our most cherished aspiration – to guarantee that there are no longer any second class citizens in Northern Ireland. There is still work to be done. But these commissions are here to stay regardless of whether the institutions are in operation.

And, although I passionately believe that local

people have the answers to local problems, as long as I am Secretary of State I will do all I can to advance rights and equality.

And I am committed to carrying through the broad reforms of the RUC that I announced in January. To end the unacceptable religious imbalance. To create a force that young Catholic men and women will join and serve in with pride. A service that other nations will look to as a model of excellence.

And we are committed to returning to normal security arrangements as soon as the threat level allows. Much has already been done, including the closure or demolition of 26 Army bases since the ceasefires, the reduction of Army patrolling to about 30 per cent of the level at April 1998 and the withdrawal of over 3,000 troops from Northern Ireland.

We hope to see further steps taken as time goes on, but these can only be taken in the light of the security situation. There can be no question of accepting a spurious equivalence with the paramilitaries arms or 'trading' security in some sort of a political marketplace.

We will not play politics with peoples' lives any more than you would here.

Media attention understandably focuses on the threat from dissident republicans at present.

But during 1999 troops resumed patrolling to combat the threat of dissident loyalist activity, in several areas at the request of local nationalists.

To take just one example – the operation leading to arrests of dissident loyalists in the Antrim area – has led to a marked reduction in the dissident loyalist threat over recent months.

It is easy not to notice just how effective police action has been against loyalist violence over the years. While the clear up rate for republican murders lies at around 24 per cent over the troubles, in the case of loyalist murders, the figure is over 49 per cent.

And I do not need to tell this audience about the economic effects of political progress. Today's unprecedented level of north-south co-operation is one of the pillars of Northern Ireland's economic life.

Our trade and tourism links are healthy, but we will not stop there. Ever more companies from Ireland are investing in the north, and we

must make it ever more attractive. Northern Ireland stands on the verge of joining the first rank of dynamic European economies. But time and again businessmen and women tell us that the one factor that would make all the difference is devolution. We cannot stand alone. And we cannot afford to stand still.

In recent weeks I have been a victim of what I have heard described as the 'blame-thrower effect'.

When, in January, I announced my decisions on the Patten report I was the toast of many nationalists. When, in February, I was forced to suspend the operation of the institutions I was demonised by the same people.

I have veered between villain and hero with equal speed in unbalancing eyes depending on the decisions I have taken.

Of course, when people accuse me of being one-sided they mean that I have chosen not to accept their point of view.

That is not mature politics. I am not interested in being one side or other's hero or villain. I am not playing 'good-as-you, bad-as-you'.

The Good Friday agreement ushered in a new era of consensus and co-operation. It ended the barren politics of 'green' and 'orange' and set in its place a single principle: the common good and equal respect for both traditions. I want to see a Northern Ireland that belongs to all its people. A Northern Ireland whose institutions command the confidence and trust of all its people.

A society in which everybody plays a full and active part. And in return there is no exclusion, there is no intolerance. In that way we will really be addressing the causes of the conflicts of the past. And building for ourselves an unbreakable peace which is the only context in which this vision can be realised.

I believe that this, my vision, is shared by all the political parties who brokered the Good Friday agreement. The weeks ahead will further drain their powers of patience and accommodation.

Everyone has to stretch. Everyone has to take a few more risks.

But the prize is worth the effort. And together we can make our shared vision the foundation stone of a new Northern Ireland: a peaceful and prosperous island of Ireland.

Alliance outlines plan to end political deadlock

1.3.00

By William Graham
Political Correspondent

ALLIANCE has published a formula to overcome the current impasse - including suggesting the first acts of paramilitary decommissioning on the same day that the executive would reconvene.

This would mean that on an appropriate date when the executive met there would be 'a day of reconciliation' when the first republican and loyalist decommissioning would occur.

Further progress on decommissioning would continue according to 'timetables and modalities' agreed with the Independent International Commission on Decommissioning (IICD).

According to Alliance, the first step in such a process should be that the pro-agreement parties would collectively restate their commitment to the full implementation of the Good Friday agreement.

The sequencing would be that:

- Both republican and loyalist

paramilitaries should provide a new form of words that makes clear that they have completely renounced the use of violence for both 'military' and 'non-military' objectives.

- The British government should increase the 'normalisation' of the security situation in Northern Ireland, subject to satisfactory security assessments.

- Republican and loyalist paramilitaries should intensify their engagement with the decommissioning commission, and provide information regarding inventories and timetables for decommissioning. In this context, the IRA may renege the commitments that they had made to the commission prior to the suspension of devolution.

- The political parties would collectively agree to a meeting of the executive and the first acts of decommissioning occurring on a fixed date to be determined. This should be sufficient for the secretary of state to rescind the order suspending the political institutions.

These proposals were pre-



■ **STOP THE DRIFT:** Alliance Party leader Sean Neeson

sented by Alliance to the British and Irish governments, the US administration, and the international commission last Friday.

At a Stormont press conference yesterday Alliance leader Sean Neeson said it was time to end the blame game and to focus

on the issues that led to the suspension of devolution.

"We in Alliance are in a unique position, to understand the mindsets and the issues of concern for other parties. We believe that a series of sequenced steps can build the necessary mutual trust and confidence," Mr Neeson said.

He emphasised that it was now up to the two governments to stop the drift in the peace process through such an initiative.

Mr Neeson, accompanied by Alliance colleagues David Ford, Eileen Bell and Kieran McCarthy, said that there was a need for a round-table meeting of the political parties as there was a very dangerous vacuum at present.

But Mr Neeson did not think the process should go into another Mitchell-type review as this would be protracted.

"The parties and the governments must now move forward collectively and St Patrick's week in the United States could also provide opportunities for negotiations," Mr Neeson said.

Pro-agreement parties need to clarify their goals

If the Belfast Agreement is to be saved, all parties must agree a context within which everyone can move forward, writes Monica McWilliams

There is a Protestant church just a stone's throw from Stormont with a poster on its noticeboard: Let them Rust in Peace. It is signs such as these that are indicative of the shift in the political landscape of Northern Ireland despite the professional pessimism of anti-agreement politicians in the past five years.

In essence the Belfast Agreement provided a fresh philosophical and practical framework for a new political order. It recognised that the divided nature of Northern society was not merely a figment of fringe republican imagination.

We accept that unionists are experiencing very real problems in bringing a sufficient number of their constituency to accept the uncomfortable demands of political change. We also recognise that Sinn Féin faces no less difficult problems in moving its constituency from militancy to a progressive strategy of peaceful political change.

During the talks process we said that there must be a willingness to address people's fear of change and assist in the leadership and management of change, rather than to exploit fears for political ends.

This need to manage people's expectations about change is a challenge for Sinn Féin, but has been a particular problem in the Ulster Unionist Party.

In contrast to management, the latter has relied on the exaggeration of republican "gains" as both a bargaining counter with the British and Irish governments, and a means of consolidating its own

constituency. This tactic has, in effect, returned to haunt David Trimble, although he has exploited this vulnerability to elicit the protection of the British government.

The challenge is to design a context for movement that goes beyond the straitjacket of devolution-for-decommissioning. However, any such context should build on the provisions of the Belfast Agreement rather than seeking to unpick them.

It has always been our view that there is no linkage in the terms of the agreement between prior, or timetabled, decommissioning and the establishment of an Executive. We do, nevertheless, accept the critical importance of the provisions in the decommissioning section of the agreement, and we hold strongly to the requirement that all parties must use their best efforts to bring about decommissioning.

For the Women's Coalition, that requirement has entailed a scrutiny of the circumstances that will allow decommissioning to be achieved in practice. It is our analysis that the creation of such circumstances is not helped by unilateral deadlines, by using political position to prevent the implementation of other aspects of the agreement, or by indulgence in the politics of blame and marginalisation.

The coalition has also argued that an over-reliance on exclusive bilateral and trilateral negotiation between the two governments and the big three pro-agreement parties can be counterproductive. It has undermined the collective sense of ownership of current problems and the implementation process. We believe that we need to reframe the problem if we are to achieve

the implementation of the agreement.

A more useful context would be to posit that the referendums of 1998 created a new political dispensation for both unionism and republicanism, as well as the two governments. It would be helpful for the IRA army council to recognise that the 1998 referendums marked a point of transformation of their struggle for a united and independent Ireland.

It must be accepted that this was the first occasion when all the electorate of the island voted together since 1918. It is clear that there is now a popular mandate for peaceful change, even if the nature of that change is still an issue for political debate and struggle.

Actions based on expressions of pique during periods of political crisis do not move the situation forward. If the IRA sees itself in conflict with the British military presence in Ireland, then it should proactively move to build confidence in the agreement by responding positively to the limited level of demilitarisation to date, and to any future demilitarisation.

The IRA itself, or else through the medium of Sinn Féin, also owes the unionists clarity about what it views as the context for effective inclusive decommissioning and, indeed, about the meaning of its sometimes less than clear public statements. Equally, however, the Women's Coalition does not see decommissioning being achieved as a direct response to David Trimble's bungeejump last November. The Executive should not be the gift of any one party to all the others.

The reality was that the Secretary of State very skilfully walked the Ulster Unionists

through their responsibility to establish an Executive. To make matters worse no implementation process was put in place to underpin the misunderstood agreement reached by a small number of political leaders through the Mitchell review.

WHAT is now required is a determined effort on behalf of all the pro-agreement parties collectively to agree the context for the implementation of the agreement. This will entail each of the parties clarifying their own objectives in implementing it.

Such a clarification would constitute a "Record of Understanding" that would specifically address the causes of conflict and the shared need for political change rather than simply settling on the need to end violence and achieve stability.

There is also a need to create a sustained implementation mechanism that will encompass both continuing confidence-building measures and the practical and strategic implementation of the agreement as a whole.

Finally, we believe that the strength of civic society in Northern Ireland should be mobilised yet again in support of the agreement. The pro-agreement project should be shared among parties, and people.

There has been some recent discussion about how civic society might intervene in the political process. Establishing the Civic Forum, or, indeed, the all-island consultative forum envisaged in the agreement could facilitate this.

While the method of implementing the agreement requires certainty and clarity, the fact that people want it implemented is absolutely clear

* Monica McWilliams sits in the suspended Northern Ireland Assembly on behalf of the Women's Coalition

Ahern says deadlock on arms must not paralyse peace process

177 n
From Mark Brennock,
Political Correspondent,
in Washington

THE Taoiseach has again sought to shift the emphasis in the stalled peace process away from arms decommissioning, warning the key players in Washington that the issue must not "paralyse" attempts to reach a resolution.

As efforts intensify to have the political institutions restored, President Clinton is due to meet some of the North's leading politicians at the White House today in advance of a crucial meeting next week between Mr Ahern and the British Prime Minister, Mr Tony Blair, where they will attempt to agree a new strategy.

Amid continuing signs of instability within unionism and the republican movement, Mr Ahern acknowledged the difficulties yesterday, telling reporters: "I can't outline the strategy because we haven't put it together yet."

In what is seen as a move to encourage progress, the Northern Secretary, Mr Peter Mandelson, has held out the prospect of further reductions in the British military presence in the North in the coming weeks and months.

In Washington yesterday, he announced the withdrawal of 500 more troops from the North. According to Mr Mandelson, this created a situation where, for the first time since 1969, there would be no British army battalion resident in Belfast.

Mr Mandelson insisted yesterday the latest troop reduction was decided upon by the RUC Chief Constable for operational reasons. While repeating that such decisions were made on the basis of the level of perceived threat, he said: "I suspect there will be other decisions of a simi-

lar kind taken in the weeks and months to come".

Mr Ahern told reporters on Capitol Hill that he welcomed the move, as it was in line with "the call I made at the ardferis two weeks ago". While the Sinn Féin president, Mr Gerry Adams, also welcomed the move, he described it as a "belated, drip-feed announcement", and suggested it was made in Washington on the eve of St Patrick's Day for propaganda purposes.

Speaking at the annual Ireland Fund dinner in the US capital, Mr Ahern barely referred to decommissioning, stressing instead the need to build confidence that "the commitment to democracy is total and unqualified" and that a "reversion to violence is not an option".

His comments reflect behind-the-scenes efforts to shift the focus from short-term demands for decommissioning which, as Mr Mandelson said yesterday, "have brought us no guns and no government". The Taoiseach's speech was given added significance in being delivered to an audience including Mr Clinton. Mr Mandelson and leaders of all the pro-agreement parties.

Mr Ahern's concentration on the need to build trust and confidence that a return to violence will not happen is seen as an attempt to move away from the narrow demands for weapons decommissioning and recast the debate on the issue.

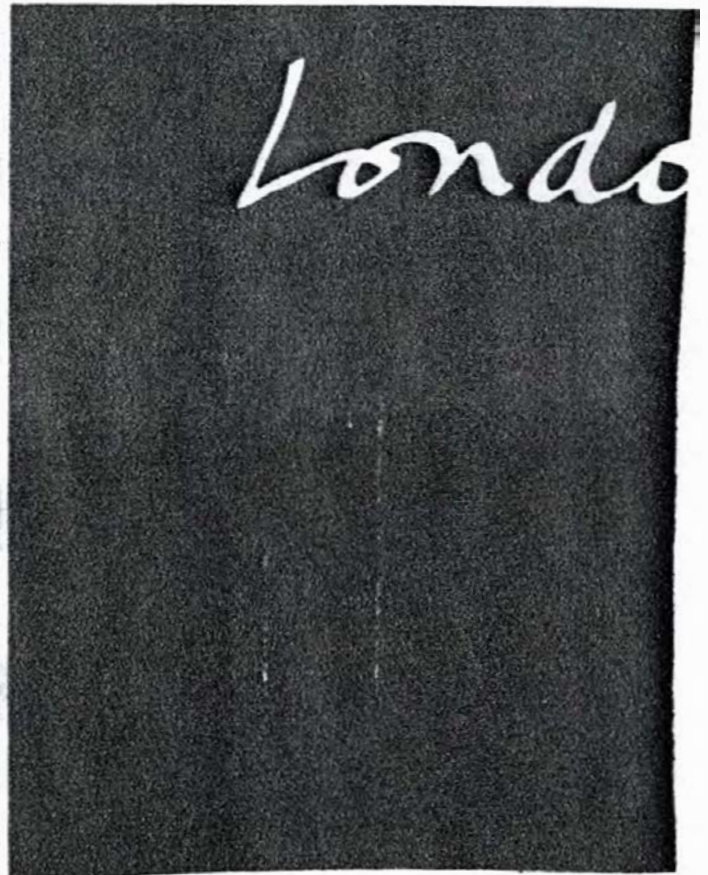
In an apparent reference to such repeated decommissioning demands, he warned the parties must "dispel any notion, no matter how far-fetched, that anyone wants to marginalise or humiliate those making the necessary but unfamiliar journey into an exclusively democratic commitment".

He said there was a need to "build confidence that the commitment to democracy is total and unqualified, and dispel any fears, however unfounded, that it might be feigned or merely tactical".

He emphasised the need to implement other elements of the agreement important to nationalists, including the Patten report

on policing as well as commitments on human rights, justice, security, social and cultural issues.

*Mandelson warns he will not wait indefinitely. Can Clinton provide formula to break impasse? page 6
Unionists decry withdrawal of troops. RUC believes dissident republicans behind explosives haul: page 7*



National Union of Students Conference March 3-6 April

EMERGENCY MOTION: GOOD FRIDAY AGREEMENT

Submitted by: University of Ulster, University of Sheffield

CONFERENCE BELIEVES:

1. Twenty months after the signing of the Good Friday Agreement, its institutions were established, marking an historic devolving of powers, creating an inclusive government working for all the communities in the North of Ireland. However, only eight weeks after its establishment, the Assembly and Institutions were suspended, returning direct rule to Westminster.
2. The signing of the Good Friday Agreement marked a new opening for peace and reconciliation. The endorsement of the overwhelming majority of people in the island of Ireland was echoed in the huge support for the Agreement in Britain.
3. Students have an important role to play in contributing to the forward momentum of the peace process. The London and Liverpool forums supporting the Good Friday Agreement organised jointly by NUS and NUS-USI enabled students to take part in supporting the peace process.
4. This current crisis in the peace process shows how important it is for all those who support the Agreement to make their voices heard.
5. The Good Friday Agreement cannot be allowed to fail. It is in the interests of students both of Ireland and Britain to secure peace in Northern Ireland.
6. The British Government has a responsibility to help bring the peace process back on track.

CONFERENCE RESOLVES

1. To support the full implementation of the Good Friday Agreement.
2. To support the development of the student network of Friends of Ireland - Friends of the Good Friday Agreement and to work with such groups in promoting a sustainable peace.
3. To support the national conference 'Making the Good Friday Agreement work' organised by Friends of Ireland on 14-15 April in London.
4. To call on the Government to restore the Northern Ireland Institutions
5. The NUS President to express Conference's concerns and beliefs to the Prime Minister and the Secretary of State for Northern Ireland, urging the lifting of the British Government's suspension of the Assembly and its institutions, as one of next year's campaigns.
6. NUS to include the peace process in the North as one of next year's campaigns; a poster campaign commencing by Easter 2000, to promote the issue amongst the student body in conjunction with the NUS USI supporting the full implementation of the Good Friday Agreement.

**TRANSCRIPT OF SPEECHES OF SENATOR GEORGE MITCHELL AND THE
NORTHERN IRELAND AWARD RECIPIENTS
Averall Harriman Democracy Award Dinner
December 8, 1998**

Speech #1: Senator George Mitchell

Thank you.

Thank you very much.

I invite the 8 recipients of this evening's Averall Harriman democracy award to join me on the stage at this time. Would the 8 political leaders come up here and ladies and gentlemen give them a good round of applause.

Last evening in Boston, these political leaders received the profile and courage award at the John F Kennedy library. If every persons and words matched, it was them. Each of them is a profile in courage. In exceptionally difficult circumstances, they rose to the occasion. And on Good Friday of this year, reached an agreement which offers the hope of peace, political stability and reconciliation in a land that has for too long seen none of them. I don't think we Americans can fully comprehend the circumstances in which these leaders had to operate. They risked far more than their political careers, their personal safety and that of their families and much else. But they did the job that was necessary and it is well deserved that this evening they receive the democracy award.

They were successful in reaching the Agreement because they demonstrated that democracy can work even in a sharply divided society racked by conflict. They showed that democratic dialogue, principled compromise, meaningful negotiation can produce a just result. The Agreement does not in and of itself create peace, and political stability and reconciliation. It makes them possible. And as these leaders know better than anyone else there are many difficult decisions, many problems, many opportunities for this process to be derailed in the future. It does not diminish the significance of what they have done to recognize the difficulty of what lies ahead. But my hope is that the recognition that they receive here and around the world will serve to encourage them and the people of Northern Ireland in the continuing quest of the allusive gold peace. They deserve this award. They deserve much more. They deserve the gratitude of men and women of their country.

When the Agreement was reached, in the early evening of April 10 of this year, Good Friday, we had been in session for nearly 40 consecutive hours and in very lengthy session for most of the previous week. All of us were exhausted and the Agreement provided a release of emotion. There were tears of joy and tears of relief. In my final words to several of them, I told them that for me the Agreement was the realization of a dream that had sustained me through three of the most difficult years of my life. Now that it had been reached, I had a new dream. It is this: in a few years I want to take my young son to Northern Ireland, to travel through that beautiful country, to meet the warm and generous and energetic and productive people of Northern Ireland. And then, on a rainy afternoon, we will go to the Stormont building where the Northern Ireland Assembly is meeting and

we will sit and watch and listen as these leaders and others like them debate the ordinary issues of life in a democratic society: education, health care, tourism, environment, fisheries and agriculture. There will be no talk of war, for the war will have long been over; there will be no long talk of peace, for peace will have been taken for granted. On that day, on the day on which peace is taken for granted in Northern Ireland, people of good will everywhere will rejoice and history will record its verdict that those principally responsible for that joyous occasion will be the political leaders of Northern Ireland who we honor tonight with the Averall Harriman democracy award. Join me in giving all of them a tremendous round of applause.

It was for me a great privilege to have the opportunity to work with them. And I'm very proud to call each of them my friend. I will now call upon each of them for remarks beginning with Malachi Curran the leader of the Northern Ireland Labor Party. Malachi.

Speech #2: Malachi Curran

Your excellencies, distinguished guest, ladies and gentlemen. This is a very rare privilege to be here with you this evening and I thank the NDI for the award which they are offering and I accept it on behalf of the people of Northern Ireland and especially its labor and trade union movement.

200 years ago, a notable American political philosopher your second President John Adams, reflecting no doubt on his personal experience of the birth of the United States said, "peoples and nations are forged in the fires of diversity." For the last 30 years the people of Northern Ireland have suffered hardship through violence and aggression and no doubt they would rarely subscribe to President Adam's view point. The time has come for a fresh start and a new beginning in Northern Ireland.

The proportion of human rights is an integral, if indeed it is not the core essence of the Good Friday Agreement. The absence of justice for a large section of our people in Northern Ireland contributed in no small part to the absence of peace there. Human rights are universal and indivisible. The Agreement is largely concerned with civil and political rights but these in isolation are meaningless without respect for economic, social and cultural rights. Despite growing affluence in Ireland, north and south, large sections of our population continue to live in poverty and privation. Poverty is the starkest violation of human rights. It is a form of violence, the enemy of human development and the affront to human dignity.

Peace and democracy must be built in Northern Ireland and not simply declared as in our Agreement. We need to promote appropriate social, political and economic policies to cater for the needs of all sections of our community. We shall continue to need the support of the international community, to provide the inward investment that we need to develop our economy. President Mandela on the occasion of the visit of Northern Ireland's political leaders to South Africa 18 months ago, focused on the need for them to give political leadership to their people. Senator Mitchell in his (inaudible) lecture on peace principles on British national television last week reinforced this point. A very heavy responsibility lies on the shoulders of Northern Ireland's political leaders, especially those who lead its major political parties, to undertake the speedy implementation of all aspects of the Good Friday Agreement and help bring peace and make justice a reality for all sections of our

people.

I take this opportunity to pay tribute to the ministers of both governments and Minister Murphy and Mo Mowlam who cannot be with us here tonight, to foreign secretary David Andrews and Liz O'Donnell of the Irish government, to the respective leaders of their governments, Tony Blair and Bertie Ahern, and previous governments and officials who served in Northern Ireland for all they have done to promote peace in Northern Ireland. I take this opportunity to thank the President of the United States for his commitment to the cause of peace in Ireland. I especially thank senator George Mitchell who has endeared himself to all our people at home for what he has done to bring peace to Ireland. Without his wise counsel the Good Friday Agreement would not have been possible. And finally I pay tribute to my fellow colleagues, to our political leaders in Northern Ireland, during the two years of the peace talks, we had over 100 plenary sessions and committee meetings too numerous to count. I was privileged to attend all of those. I got to know my colleagues in Northern Ireland intimately. And I can testify to the commitment and dedication of all of them to the cause of peace in Northern Ireland. As we approach the final year of the old millennium, may I offer to each and everyone of you and Irish blessing: Malachium, the blessing of God be with you. I take this opportunity wish you all a very happy Christmas and a very peaceful and good new year.

Senator Mitchell:

The leader of the Ulster Democratic Party, Gary McMichael.

Speech # 3: Gary McMichael

Thank you George. And thank you to the NDI for honoring us with this award.

I got involved in politics when I was 18 and the reason I got involved in politics in Northern Ireland was because my father was killed in the conflict. Over the course of the years have come and gone. Between then and now another four of my party colleagues and a number of friends also lost their lives during the conflict. And the reason I am telling you this is because we are here to accept this prestigious award to recognize our achievement. We shouldn't forget the human cost of conflict and human sacrifices that have been made in order to bring us to this point. The objective of the peace process has been to put all of this behind us. I believe the people of Northern Ireland as a whole and the people of the world have laid their hope on the shoulders of Northern Ireland's leaders in order to deliver the peace which everyone hopes that we can achieve. The historic Agreement arrived out in Good Friday of this year and my belief offers the mechanism through which we can finally swap conflict for democratic engagement. But at the same time, there are a lot of difficulties that still have to be addressed. There are very serious challenges which (inaudible) us today in order to keep the peace process alive and to continue to move forward towards our goal.

There are many people in Northern Ireland who do not believe that the war truly is over and done with. I think they have the right to have that comfort of knowing that the conflict is finally at an end. A long way has been traveled over the past number of years and particularly the last two years over the course of the negotiations but there is a far greater distance still to be traveled if we are to

eventually achieve peace in our society. In order to overcome the difficulties that prevail today, it is going to take leadership and it is going to take risks, but those risks are going to have to be made in the interest of the hope of the people. And I say to my colleagues here tonight, that those risks have to be taken. I can't recall all of the (inaudible) that I have taken over the course of the last four years which has not involved risk. I think each of us could say exactly the same thing. We have to focus our minds now upon what route can be found to finally find a way out of the conflict forever. The (inaudible) responsibility today lays on all of our shoulders in order to achieve what has been unmanageable, imaginable, to the people of Northern Ireland. We gave them a realization that after 30 years of war and anguish and terror and conflict that they can have confidence in the institutions that we have created through negotiation and dialogue and that we can put the conflict finally truly and absolutely behind us.

Thank you.

Senator Mitchell:

The leader of the Northern Ireland Women's Coalition, Monica McWilliams.

Speech #4: Monica McWilliams

Thank you Senator. Ambassadors, members of the Senate, members of the House, honored guests, this is one of the proudest moments in my life almost as proud a moment as the day on June 10th two years ago when I walked in Castle Buildings to start our negotiations. Six weeks before that there was no such thing as the Northern Ireland women's coalition and we formed ourselves. And we are a group of women from both Protestant and Catholic, nationalist and unionist backgrounds. And we decided that this window of opportunity was open to us and that we must make the best use of it. We were also determined to enter the process because Northern Ireland had been famous for being united about what we were against rather than united for what we could achieve and what we could be for. And we wanted to change that and show the world that we could believe in ourselves and that for once we could make this process possible. Two years later we did that. And on Good Friday, I say it, that we had interrupted the culture of failure in Northern Ireland and that never again should we fail the people.

Now is the time for us to go forward and implement that Agreement. We have gone at a very fast pace in Northern Ireland over the last few months. After Good Friday, we went to the people and they endorsed our Agreement overwhelmingly and then a month after that we went into elections and we showed that we can compete and win. And as a member of our new Assembly in Northern Ireland, I now believe it is time to govern and lead. It is difficult to implement an agreement and Senator Mitchell is right, making peace is much harder than making war. There are a number of things that we probably have to do. We have to (inaudible) that Agreement in all its aspects. We have to build confidence in each other, in the belief that we will do that. We have to sustain our communities economically and socially and here I want to thank everyone of you for reaching out your hand both financially and psychologically to us in our times of trouble, giving us the sustenance and dignity that Northern Ireland so badly needed over the past 30 years. The Ireland fund, the

International Fund for Ireland, the American Ireland Partnership, all of the nongovernmental organizations, all of you know who you are and we are deeply in your debt for staying with us.

Our Agreement, Senator, is like your young son, like my own two sons, like all of the sons and daughters and like that little baby that was born yesterday to the mother who was so badly injured in the Omagh bomb, a sign of hope. But like our children, it needs nurture and its needs cared for and we must do that. And we must do it through reconciliation, nurturing our relationships, building new relationships, and repairing very very damaged relationships. There is a great sign of hope in front of you tonight. This time a few years ago it would have been impossible to have us sitting here together.

I have just come back from South Africa on Saturday and I have to say once again, thank you so much to the NDI for bringing us to South Africa a year ago and again for letting us have the wonderful opportunity to return this year and watch that process as they moved from conflict into peace and to build a new government. South African people are wonderful people and they have taught us so much about dealing with differences. The NDI is a wonderful body of people. You are kind, you're humane, you're generous, you give us your time. You tell us we are low maintenance and that in America that is a great compliment. That is a new word for us and I am very proud that you told us that. And I think I have to thank Pádraig O'Malley who also had a dream like the rest of us and he worked so hard to make that possible.

But there are many other people that I want to thank here tonight. We are very mindful of our support and sometimes we don't get a chance to say thank you from the bottom of our hearts. To you Senator, we have a very special thanks but you were canonized last night in Boston and you know how much we feel for you so I am not going to go into it. But there is one person I want to thank and it is your wife Heather, because I know the difficulties that Heather must have faced especially when she was expecting your child and how difficult it was for her to be alone, without you all of those months. And I want to thank all of our families because they have had to endure so much over the past years, and without them we could not have been here. And they have shown us, too, that building partnerships doesn't just happen in politics it also has to happen in our own homes.

I want to thank you, Senator, yourself because we have never had the opportunity to do it publicly. I want to thank Martha Pope and I want to thank Kelly Curry. Both of them are here tonight and I am glad that I have the opportunity to acknowledge it and to David Pesorsky? who is not here. You know you came to us as skillful and professional people and you left as very very dear friends and you will stay friends with us, I know that. I also want to thank the two governments and all of the people behind the governments, the public servants, and to Sean O'Higgins who is the Ambassador here and to Dermot Gallagher. And I want to thank the British government and the ministers and I want, in particular, to thank an absent friend, Mo Mowlam. Because Mo Mowlam taught us how to thrive as well as strive. And in particular you can probably appreciate why I am singling out some of the women.

I want to take this opportunity to thank the First Lady, Hillary Clinton. She came to Belfast and she complemented the President's visit by holding a conference on vital voices, and she taught us that

women's voices were vital voices. Women know about being different but we try to build a society that is different and equal. We know what it was like to be excluded and that is why we work so hard for a politics of inclusion, the politics that you see in front of you here tonight. And we also know, Senator, as you rightly mentioned how difficult it is to build peace, a peace built on tolerance and diversity.

But it is a time of change in Northern Ireland, it is a time to let go, it is a time to be done with the old dogmas and the old language, the violence of the gun and the violence of the tongue and it is a time for us to embrace our new thinking and our new vision. Yes, as my colleagues would say it, there are many uncertainties, but I gladly embrace the uncertainties of these times than to live with the old fixed positions and the terrible awful certainties of sacrifice and blood of the past. I believe that this Agreement is a fair and balanced one. And I also believe as a member of the new Assembly that it is my duty, along with the parties and the people, to make it a durable and lasting settlement.

To the President of the United States of America, I want to say a very special thanks. Not only did the President come once, but twice to Northern Ireland and he invited us here on many occasions. He showed us humanity, he grieved with us in Omah. He saw the broken hearts and broken homes, but he also told us that we could be trailblazers for peace and beacons of hope. We owe it so much to the President of the United States to deliver on that. For the first time in Northern Ireland, we have the opportunity to believe in ourselves. And certainly I pledge to the President of the United States, that I will do whatever I can, to the best of my ability to deliver on peace and hope. To do less would not only sell short the sacrifices of the past but the future of all of our children. When sleeping women awake, mountains will move. We have many mountains to move but the women's coalition will do its part in moving those mountains. Thank you.

Senator Mitchell:

The leader of the Progressive Unionist Party, David Ervine.

Speech #5: David Ervine

I have to say thank you and sit down again, because Monica McWilliams stole all of my time. That is the nature of new affairs in Northern Ireland and I am not even allowed to get upset about it.

I want to thank you all for being here. I want to thank you for the ability for us to be here. Much has already been said by the other participants. The thank you to the NDI that doesn't only extend to this evening, but extends to South Africa, as extends to the transition programs within Northern Ireland. All of it, which has been absolutely vital, none of it I think will be on your television screens, none of it will be in your newspapers, none of it will be in your face like the politics that Northern Ireland can be. But all of it has been vitally important to trying to build slowly but surely the opportunity for a (inaudible) democracy in my society.

I have often thought, wouldn't it be wonderful to stand and represent your people somewhere, and I had always thought that perhaps there would be a flag behind me and a national anthem, and

perhaps I would run the 100 meters or in my case roll the 100 meters. And I suppose I am standing here representing my people, and I do so not because I have won the 100 meters or done anything physically wonderful, but I know that each of us here has a small responsibility in saving perhaps 3 or 4 or 500 lives alone in the last three or four years. I think that in itself it is testimony to the distance that the people of Northern Ireland and their political leadership have covered. But as Gary McMichael identified, as Monica identified, as Malachi identified, that we have still more ground to cover. And I think that we sadly have been constantly trapped, them and us, a zero sum circumstance, almost as if the issue were we demand that which we know we can't have, then true to form we get upset when we can't have it. I think what we need to create is a formula, a formula that you live with day in day out, it is something that you protect day in day out and you take for granted, and it is called democracy. It is called the process. The process we have is extremely convoluted, extremely difficult that we will have four parties who differ some to the right of Genghis Kahn and some to the left of Joe Stalin. That will be interesting to see a budget created by those four. But nevertheless it will be wonderful almost to have the, if you like, political crisis for the first time in my adult life that isn't accompanied by violence. It is almost worth precipitating a crisis for the experience.

I want to thank just a couple of people because it has all be said before me and some have to come behind me and say similar things. To Senator Mitchell I have an absolutely (inaudible) respect, a superb gentleman, a wonderful man. To Martha Pope, Kelly Curry, Dave Pesorsky, to General John de Chastelain who is still (inaudible) away in Northern Ireland on the very thorny issue of decommissioning. To Finish Prime Minister Harri Holkeri. And to William Jefferson Clinton, someone who took by the scruff of the neck the responsibility of dealing with what might have seemed a little local difficulty, but in real terms has created the potential where, in company with many other people including the NDI, maybe for the first time we will have the opportunity to (inaudible) the science of conflict resolution or conflict transformation.

Since man was on this earth, we have been killing each other, and we have a science for obstetrics, for mathematics, for almost everything. The time is now for a science of conflict resolution. I thank you very much and I also want to pay tribute to my fellow participants. I thank them very much. Thank you.

Senator Mitchell:

They are all so reasonable so humorous so brief, that it would be understandable if you are all now thinking that it couldn't have been that difficult. But I want you to know, it was nothing like this.

The next speaker is the former leader of the Alliance Party of Northern Ireland, Lord John Alderdice.

Speech #6: Lord Alderdice

Senator Mitchell, Senators, Congressmen, Your Excellencies, ladies and gentlemen. First of all thank you very much indeed for the honor and for the invitation. For quite a long time for various reasons I have known of the work of NDI in different parts of the world and I had admired it greatly. There are not very many organizations in the world anything like NDI. And the positive influence

that it has had is quite extraordinary. I think it is very difficult to appreciate it only from the vantage point of the United States itself. But I have, of course, never quite appreciated the enormous contribution NDI can make until I found that in my own country. And so when I, and indeed my colleagues here, speak about what NDI contributes, it is from our own heartfelt experience. And as we come here tonight to be honored, to be inspired, to be challenged, it is also to be humbled in the presence of those of you in NDI who have done so much, not just for us, but for so many other people and in so many other places throughout the world. We thank you and we salute you for that.

I have found myself thinking over the last while about some of the things that I have learned from the process and there are one or two I would like to share with you briefly. They are not very remarkable, in fact when I speak about them you will probably say, well of course. And if I look back, I think I knew them in my head myself before hand. But somehow the experience of the process has made me know them in a different way, has made me feel them more inside myself. I think I have been changed by the process, hopefully for the better and I think that others have been changed too.

The first thing is that violence is always destructive. Now I don't mean by that that war must never happen. Of course there are times when it may even conceivably be, that taking the rode of confronting evil with force is the lesser of two evils. I don't mean that you can never have great episodes of heroism and courage, that sometimes in awful contexts the best comes out in individuals. Of course that is absolutely true, and we have seen that in our experience too. But in the (inaudible) violence diminishes us all. In my own context, in my own country, what violence does is split people away from each other. People are put into unionists and nationalists. The fact that they are men or women, or young or old or bright or capable or creative or musical or artistic or skillful with their hands or professional or academic or whatever, none of that matters. It is all about whether you are for or against one allegiance or another. And that diminishes us, because all the capacity of understanding and relating and appreciating the variegation and difference that makes us all human beings disappears and it is all about whether you are a unionist or a nationalist, a loyalist or a republican, and we are the goodies and they are the badies from whatever side and perspective. It really does diminish us.

And the thing that I learned from that is how incredibly important it is to build respect. I have come to the conclusion it is quite impossible to build real peace without building respect. Now we all know, you and I, that we like to be respected. We don't like to be dismissed, we don't like people to ignore and disrespect us. Intellectually, we know it is the same for other people too. But one of the things I have come to understand is how absolutely crucial it is that you can't build a peace that lasts without building respect. And it is not always easy because you don't always find yourself with people you like, with people you choose to be with. Your political opponents are people you disagree with, sometimes very strongly indeed. But if you don't begin to find in those with whom you disagree things that you can respect, and there are very few people who if you look carefully you cannot begin to respect and understand for some of their skills and contributions, if you don't do it there will never be building peace in relationships. And that I am absolutely convinced now in my life, this is what we are here about. It is relationships with other people.

That is what democracy is about. It is not about leaders, it is about all of us as people. We are here and we are honored to be here and I know that my colleagues and I do appreciate it very much indeed. But we are only here representing many other people. Many people who are quite unsung, who are not so necessarily appreciated. There are the people who come before us. All of us who have a vision and a hope for the future, have that vision because we stand on the shoulders of other people. And that is true in this peace process as well. We have reflected on the contribution of the Prime Minister Tony Blair and the Taoiseach Bertie Ahern but of course we all know that they have built on the work of their predecessors, Albert Reynolds, John Major, John Bruton. We appreciate very much the work that has been done by the President and by White House staff, people there in the NSC like Sandy Berger, Jim Steinberg, but they built on the work of Tony Lake and Nancy Soderberg. And for all of us, it is the case that we build on the work of others who have gone before and for all of them, names too many to mention, I want us to appreciate it and say thank you. And then there are those, not just before us, but those who work with us. And it has already been mentioned that there are so many who fall into that category. The people who worked with George Mitchell. And George has been an extremely helpful man but he has been a profound inspiration to all of us. And Harri Holkeri and John de Chastelain and Martha and Kelly and David and Marcus and so many others who gave up their time to us. And so many in the two governments and here and then there are others. Others who were with us before, and during and after. Our friends and colleagues in our parties back at home. Many of them plodding the streets or working hard and not appreciated and not at such glittering and wonderful occasions as this.

And then are the people who have the toughest time of all. Politicians, I don't think, in general, must be a lot of fun to live with. I think we demand a lot of our families, of our friends, and our spouses and partners. The people who pick us up when we are dying, who put us back on the road, who tell us they are not terribly convinced that we are doing the right thing and to keep on at it. And I want to pay tribute to them. My own wife Joan, to Daphne Trimble, Pat Hume, to Collette Adams, to all of the spouses and partners of all of those of us here. And of course to Heather Mitchell as well, who during difficult times, gave us a man who led us along. Because the truth of it is, none of us on our own do any of these things. Democracy is not about leaders, it is about all of us working together. Not just in one country, but in our world for the future. Thank you very much.

Senator Mitchell:

The President of Sinn Féin, Gerry Adams.

Speech #7: Gerry Adams

Senator Al Simpson, in a comment last night, described Senator Mitchell as a man who could tell you to go to hell in such a way that you would look forward to the trip.

And I too want to thank the Senator, and I want to thank Martha, and David and Kelly and the team who came to work so hard. And I also want to thank all of the people on the platform and to congratulate the other party leaders. And especially to congratulate John Hume and David Trimble who leave here tonight to go to Oslo to accept the Nobel Peace Prize.

I think if we are to understand that if one can be confused by what has been happening in Ireland all of this long time, appear to understand what has been happening, appear to understand the divisions and the hurt and the pain, and all of the great advance through famines through to partition, we have to understand the history between Ireland and England. And I don't intend to take you through a history lesson of all of that, but unless we understand that, and unless we seek to bring about an Ireland in which the five million people on our small island can live together in democracy and peace and justice and freedom, and with a new relationship based upon mutual respect between the people of Ireland and the people of Britain, then we would understand what has to be done.

I am of some sense of the difficulties that face us. I think it is good that we come here to celebrate what we have achieved. And we have achieved a lot. To think 10 years, to think five years, even to think two years that we could have achieved what we have achieved would have been dismissed as simple dreaming. But to come here and to celebrate what we have achieved would not be good enough, unless we face up all of us to what we have to do.

And the United States of America has played, and Irish America have played a decisive role. And the worst calamity in my opinion to befall the search for peace would be that people in the USA and Irish America and the White House thought that the Good Friday Agreement was the end. The Good Friday Agreement is the beginning. The Good Friday Agreement implicitly and explicitly recognizes what was wrong, what is wrong, or at least most of what is wrong. It is an accommodation between the different parties. It sets up mechanisms and other devices and it calls upon us as we did to make commitments to rectify the things that are wrong. That was in Easter. It is almost Christmas. There are things that could have been done, that should have been done, which have not been done. There are some who may be in denial of what their role should be in the time ahead.

And I will quote two Americans in my remarks tonight. The first one is a man who I admire greatly, Robert Kennedy. And he said, "There are people in every time and every land who want to stop history in its tracks. They fear the future, mistrust the present and invoke the security of a comfortable past, which in fact never existed." It is part of the human condition to try to prevent change. Change is unsettling, change is (inaudible) on what the perception is that it is not in one's own interest is difficult. But change there must be because peace demands justice, and justice demands a transformation of the situation back at home. I say this without rancor, I say this in a cordial way, and I have come to admire the people here on this platform. I say it mindful of my own difficulties and my own weaknesses and mindful that others may see me and the party which I lead in a different way.

But in all of this, it isn't about the people here. I thank the NDI for the honor which they have given and which they have done to us. But essentially, it is about our children. Essentially this is about the young people and Christmas is a time for children. Let me tell you in as few words as I can that this will be a sad Christmas for my family. A young woman who I value dearly, (inaudible), will spend this Christmas for the first time without her husband. Her two children, who I love dearly, will spend their first Christmas without their father. Because Terry Enright was shot to death in January in a sectarian killing which was not senseless, which was not mindless, but which was about trying to prevent the movement towards peace and equality and justice. And I say this mindful that

many thousands of other people will have sad Christmases, and I am very mindful of Gary McMichael and of how Christmas will be in many ways saddened for him. And I say that in recognition, that not only have nationalists and republicans endured hurt, but nationalists and republicans have also inflicted hurt. And until all of us take responsibility for what we have to do, than the process will be made more difficult. So this if for David Trimble's children, it is for Ian Paisley's children, it for John Hume's grandchildren, it is for all of the children of the next generation. For all of the young people who deserve a better future.

So I would beseech you, and I know the role that President Clinton has pledged to continue playing that role. To keep your eye on the big prize. To keep focused even though other things may come on to your lives, and onto your agenda. And what we require is the full implementation of the Good Friday Agreement, speedily, and urgently and that all of the dimensions to it come into being sooner rather than later. It is my view that the deal undone last week, can and must and should be done before Christmas. I have made that point to the Taoiseach, and to the British Prime Minister, and to those other political leaders that I am in contact with. And I want to make that point also to President Clinton.

But let me finish then, with a quote from another American, Abraham Lincoln. At a time when this country needed a healing process, he wrote: "With malice towards none, with charity for all, with firmness and the right, as God gives us to see the right let us strive on to finish the work we are in, to bind up the nations wounds, to care for him who shall have (inaudible) the battle and for his widow and his orphan and to do all which may achieve and cherish a just and lasting peace among ourselves and with all nations".

Gaelic...

I do believe we will have a just and lasting peace on our island, and between the two islands, but only if we want it and only if we want it hard enough to continue struggling for it and only a few people here stay focus and with us in that struggle. Thank you and Happy Christmas to you all. More Gaelic.

Senator Mitchell:

In a few minutes, John Hume and David Trimble and their families will leave this room, go to the airport and board a plane which will take them to Oslo where they will receive the Nobel Peace Prize. The committee chose wisely and well. Without John Hume, there would not have been a peace process. Without David Trimble, there would not have been a peace agreement. Please welcome the first of the Nobel Laureates here this evening, John Hume, the leader of the Social Democratic and Labor Party.

Speech #8: John Hume

Thank you.

George, Senators, Congressmen, your excellencies, and friends of Ireland who fill this room tonight. I am absolutely certain that in speaking here tonight, I am speaking on behalf of the vast majority of the people of our island, north and south, in thanking the people of the United States for giving us Bill Clinton as their President. Because not only in his campaign for his presidency did he make clear that peace in our land would be a priority. When elected, he kept his promise. And one of the most powerful offices in the world, the presidency of the United States, was devoted to using its influences to bring about peace on our island. And we are deeply grateful and as I have made clear that gratitude is shared by the vast mass of the people on our island north and south. And we are also of course would like to express my gratitude and appreciation and congratulations to the NDI who brought us here this evening, for the outstanding work that they have done over the years in developing and protecting democracy right across the world particularly in developing countries. And as I say I know from my own experience of working with them in the early days of the outstanding work that they have done. And of course I also thank them for the strength that they have given to our peace process. And of course already all of my colleagues have made clear the debt that we owe to George Mitchell, and to the dedication and commitment that he gave to a very difficult task.. And he sat in that chair for two long and difficult years and brought us in the end to the Agreement that was so overwhelmingly endorsed by our people.

And in fact the most important and the most historic thing that did happen was that for the first time in our history, the people of Ireland as a whole, north and south, came out in strength and spoke with strength in total support of that Agreement and in making a statement for the first time in our history as to how they would share our piece of earth together. That is what is most historic about what has happened. The people of Ireland have made clear how they want to live together by the strength of their vote for that Agreement. And therefore, it is the duty for all of us here now, who represent the vast majority of our people in the north of Ireland, our duty is to implement the will of the people as it is the duty of the representatives of everywhere else to implement that will. And that will as I have said is very clear. It is central to the philosophy of that Agreement is a major philosophy of peace for anywhere in the world where there is conflict. And it is a philosophy that goes to the heart of the very country where we are tonight, the United States of America. And it is a philosophy that is often forgotten by many people yet it is written and summarized very clearly on your cheapest coin, your cent, but it is written much larger on the grave of Abraham Lincoln. *E pluribus unum*. From many we are one.

The essence of our unity is respect for our diversity. There in lies a message of peace for every area of conflict in the world, because when you study conflict, no matter where it is, it is quite simple when it is boiled down. It is about difference. Whether your difference is your race or your religion or your nationality or your ethnicity. Difference is seen in those areas of conflict as a threat. And people have fought about them. And of course the answer to difference is as *e pluribus unum* makes clear is to respect it. It is an accident of birth that I often say what we are born and where we are born. And that accident of birth should never, whether it is your race or your religion or your nationality, should never be the source of hatred or conflict. The answer to difference is to respect it and to build institutions which do that, democratic institutions and which allow the different people, (inaudible), who share a piece of earth together allow them to work together. And by working together and respecting one another, the real healing process takes place, because they then,

as they often say, spill their sweat and not their blood and break down the barriers of division. That is a challenge that now faces us in Ireland.

Our Agreement is not a solution. It is a framework for a solution. You don't heal the divisions that have lasted for centuries among a people and deep in those divisions are the distrust and the prejudices. You don't heal that in a week or a fortnight. It requires what we have called a healing process. Central to that healing process will be that fact that our Agreement creates the institutions, the democratic institutions that allows us to work together in our common interests, to spill our sweat and not our blood and by doing that to break down the barriers of centuries and the new land, the new north and the new Ireland will evolve out of that based on agreement and respect for difference, with no victory for any section of our people.

But central to that healing process will also be once again our friends in the United States, because central to it will be working our common ground together and our common ground will be providing hope for our young people, our economy, our economics, ending now with the killings in our streets with the emigration of our young to other lands to earn their living. And as our representatives who work together to attract that inward investment the very major place in the world where we will be working together will be here in the United States. And we look forward to a positive response from you. And we are not just asking you to invest in Northern Ireland when we do ask you, we are asking you to invest in what is now the biggest single market in the world, the European market, and we are the (inaudible) of one region of that market. That is a challenge that is now facing us, to work together and to transform our economy, and have no doubt about it, once the energies of our people particularly in the north are working together, to build together rather than to destroy I believe that we will transform our society and we will face up to the challenge as we move into the next century of the new beginning in the new century and in creating a completely new Ireland where there is total and absolute respect for our differences and where we can be a model to other areas of conflict throughout the world.

And as I have said at the beginning we owe deep gratitude to the progress that we have made to our friends in the United States from your president downwards, to the staff of the White House who have played an outstanding role behind the scenes in keeping the President fully briefed on our situation. And we owe a great debt of gratitude to them and, of course, we have already mentioned George and you know the strength of feeling we have of gratitude to George and his staff. But we look forward as we build the new land together to build it together with you as we spill our sweat and not our blood. Thank you.

Speech #9: David Trimble

Thank you very much George, for the introduction. And I would like obviously to thank the NDI too for this award and for this occasion. And to particularly to thank you all for your welcome to us all here this evening. Most of those who have spoken beforehand have gone through a lot of the individuals concerned here who have to be thanked. So, I think if you will excuse me, I will not go through the same ritual. But, particularly I do have to apologize to you as George said, John Hume and I have to leave very soon in order to fly to Oslo for the first of the events there. And indeed

actually, I think were we to keep to our schedule we should have left some time ago. So I will keep my remarks to a minimum. But I do have to thank and I am not quite sure who to thank, but I do have to thank those who are looking after my younger children here this evening, as well.

The Agreement we made at Stormont on that Good Friday afternoon, if it is about anything at all, it is about peace and democracy. And those are the objectives that we set ourselves in this process. Those are the objectives that we have been supported in by the NDI and by hosts of other people as well. And it is our hope that we will through that Agreement and through its operation, realize those two goals of bringing to Northern Ireland peace and democracy. We believe that in that Agreement we have settled the age old constitutional issue between the Republic of Ireland and the United Kingdom, and settled it on the simple democratic principal of saying that the constitutional destiny of that piece of territory known as Northern Ireland should be decided by the people who live there and by them alone. The simple democratic principal. And I think for the future when people look back at this dispute that has existed throughout this century they will wonder why on earth wasn't that simple solution adopted so much sooner. But now it has been, and it provides us a basis on which we can proceed. And in realizing democracy within Northern Ireland of course the key institution is the new Northern Ireland Assembly, which we are in the process of putting in place together.

Now I know that putting it in place has its difficulties. That Assembly has novel procedures, a novel way of proceeding. It hopes to operate by consensus. And that sometimes makes things slow. But compared to the pace by which we reached the Agreement, over the time from May 1996 to April of 1998, the pace since September when the Assembly resumed after the summer, has been rapid. And I am sure will continue to be so. The Senator, Senator Mitchell, in his remarks said quite rightly, that the Agreement by itself does not guarantee the goals that we wish to achieve, it does not immediately realize them. The Agreement is not a magic wand. It gives us opportunities, it gives us the tools. It is up to us to use them and it is going to take hard work to do it. But the one thing that we can be quite clear about, and it is the comment I made time and time again during the negotiations, when reporters asked me, did I think there would be an agreement. And I had to say to them, "Honestly, I don't know if there is going to be an agreement." But what I do know, is that this will not fail for lack of effort on our part. With regard to the Assembly and putting it in place, I can speak with greater confidence because I believe we will succeed in the endeavor that we are engaged in at the moment. But it will require work, and it will require further progress. We hope, of course, that we will also achieve peace. And in trying to achieve peace, what we want is not an armed peace, but real peace. And we need that, we need that to be worked through, by all of those who still are trapped in the mentality of the last 30 years and longer. By all of those who think that somehow it is permissible to maintain private armies. That is not peace. And that we have to work towards, and the sooner that we make progress on that front the better, the better for all of us. But I believe, too, even on that front, progress will be made. And made if only because of the fact that John Hume mentioned, that we have a situation now where the whole community, with very few exceptions, has put its weight behind this. And that is supported not just across the board in Northern Ireland and across the board by the people of the British Isles, but also supported by governments in Dublin, London, and here in Washington as well. And I think that is the way in which we will see things move forward.

Ken Wollack in his comments said something which I think is very important. That the spread of democracy he believed to be in the interest of this country and indeed in the interest of all democratic countries. And the spread of democracy, and seeing peace and democracy take root in a more thorough going way in Northern Ireland is in everybody's interest and indeed frees the energies of the people of Northern Ireland not just for the very good things that John Hume is mentioning, but also to enable us to play our role too on wider stages as well. And when we were down at NDI headquarters, Ken mentioned to me, he said if ever he gets depressed, he goes and looks in another room where they have, I think, on the wall a display of the leaders of the countries of the world in 1938. And he says he goes to look at that to compare that with the present time in case he gets depressed, because it shows us the extent to which we have all progressed over the course of the last 60 years. And it shows us too, the tremendous achievements that there have been in realizing peace and democracy throughout the world, through the joint efforts of all of our people's.

Thank you.

NATIONAL SECURITY COUNCIL

December 21

Melanne,

Attached are two (competing) sets of correspondence concerning two of the children injured in the Omagh bombing. Both purport a Presidential or First Lady promise to the girl blinded in the blast, Claire Gallagher, to have her play at the White House when she was able. Ki Fort thinks the First Lady may have spoken to Claire in Omagh, but not the President.

Ki and I are worried at what could be exploitation of these children for publicity. I've asked our Embassy to put the Irish "Make a Wish" foundation in contact with NASA regarding the boy who is mentioned. I wonder if you could give me a read on what the First Lady's recollection and preference is for Claire Gallagher. I'd like to leave the foundation and the documentary producer out of the equation -- we find it odd that her family has not contacted us directly.

Larry Butle

file
No. Ireland

[18 NOV 1998]



networkmedia

46 My Lady's Mile, Holywood,
Co. Down, Northern Ireland, BT18 9EN.
Tel/Fax 01232 427235
Email: networkmedia@dnet.co.uk

Ms Jane Fort,
US Consul General,
Queen's House,
Queen Street,
Belfast BT1 6EQ

12.11.98

Dear Consul General,

I enclose a letter I have written to the First Lady, Hillary Clinton, for your information.

If you have any queries, please do not hesitate to contact me.

Many thanks,

Iain Webster



networkmedia

46 My Lady's Mile, Holywood,
Co. Down, Northern Ireland. BT18 9EN.
Tel/Fax 01232 427265
Email: networkmedia@dnet.co.uk

copy
Mrs Hillary Clinton,
The First Lady's Office,
The White House,
1600 Pennsylvania Avenue,
Washington DC
20500

12.11.98

Dear Mrs Clinton,

My name is Iain Webster. I have worked for the BBC in Northern Ireland since 1982. Until recently I was Editor of the evening TV news programme, and I am now a freelance film maker.

I have been commissioned by the BBC nationally to direct, produce and film a 50 minute documentary which has the provisional title : " Omagh - the Legacy of Pain."

It stems from the dreadful events of August 15th when the "Real IRA" bomb exploded in the town killing 28 people and injuring more than 300 others. Another person has since died, from this, the worst terrorist atrocity in the history of the "Troubles."

I have made contact with just two of the dozens of young people who were badly injured in the blast.

They, and their parents, are allowing me to film them over the next twelve months as they take the long road to recovery.

Stephen Coyle is ten and from Strabane. He has a major shoulder injury and spent six weeks in hospital - undergoing twelve operations. He nearly died.

Claire Gallagher, who you met during your visit, is 15 and from Omagh itself. She has lost the sight of both eyes - a devastating injury, but her sheer bravery and determination is amazing.

My documentary takes the viewer through the children's time in hospital and through to the important events in their very altered lives.

With Stephen and his parent Francis and Linda I have filmed his plastic surgery, physiotherapy, saying goodbye to the nursing staff, returning to Omagh to visit the bomb site. I've just filmed a sequence with his consultant surgeon who says Stephen has made an amazing recovery considering the severity of his injury.

Claire is determined to fulfil her dream to become a pianist - even though she heard four weeks ago that she will never see again.

Thankfully music is the one thing the bomb couldn't take away from her. I have filmed her on a day trip with her parents, three sisters and brother, to the Ulster American Folk Park, where she speaks bravely about being caught in the explosion.

I have her on tape playing piano alongside Phil Coulter at a charity soccer match, and Phil is going to give her a personal piano lesson after Christmas. She met Garth Brooks just this week. She plans to complete the very demanding Duke of Edinburgh Award in the Spring.

Claire's family mentioned to me that you had said to Claire that when she was feeling better it would be wonderful if she could play for you and the President.

What I am wondering is, is that a real possibility?

If it is, I would get Claire and her parents to America to include that very poignant moment in the documentary.

I just heard from my colleagues at the BBC in London that you may be asked to send a message to Claire for a special Christmas Day TV programme.

Actor Liam Neeson is considering my request to present my film. It is due to be broadcast in August next year, and will be seen across the world.

Claire's mum and dad, Marie and Seamus, know I am writing to you.

I should have finished filming by May and would like to have the film completed by July.

Adding your presence to this incredible story of two children's bravery would make a powerful contribution to the documentary.



networkmedia

46 My Lady's Mile, Holywood,
Co. Down, Northern Ireland. BT18 9EN.
Tel/Fax 01232 427265
Email: networkmedia@dnet.co.uk

I can be contacted at the above address. Feel free get your aides to phone me at home in Holywood (Co. Down) if you'd like more detail.

Thanks for taking the time to read this, I know you're very busy.

I have copied this letter to the Consul General here.

Best wishes and happy Christmas,

Iain Webster

My Cellnet number is 7801 336169

THE EXECUTIVE OFFICE OF THE PRESIDENT
THE WHITE HOUSE
WASHINGTON

ID 418 2929, under name
Kinsella, Shay



Date 12/16/98
From Charlene A. Cozart

Number of pages including cover 4

Fax number 62883 Phone Number 66610

To: Nancy. Hermreich

With

Regarding fax from our American Embassy in Dublin, Ireland forwarding a request from "Share A Dream Foundation"

Comments Nancy, Ireland's Share a Dream Foundation requests our help with two children who were severely injured in the Omagh bombing. I am sending a copy of the letter to NASA on behalf of Stephen. Would you help me with Claire Gallagher's wish? Allegedly President Clinton promised Claire that when she got better, she could come to the White House and play the piano for him. The injury left her blind.

The attached correspondence received in the White House is faxed to your office for handling.

Please return the fax with a copy of your written response or telephone report to the following address:

Ms. Soc J. Smith
Director, Office of Agency Liaison
Room 6, OEOP
The White House
Washington, D.C. 20502

Telephone No.: 202/456-7436
Fax No.: 202/456-2992

5481 for
Charlene

DEC 17 1998

6
AGU
A

Embassy of the United States of America



Dublin, Ireland

ck To: Correspondence
From: Maeve A. Buckley, U.S. Embassy Dublin Protocol Office
Subject: Enclosed letter regarding Omagh bombing.
No of Pages: 2 (Including this page) Date: December 14, 1998
Comments: Please pass this letter to the appropriate
office. I would appreciate if this could be answered to the
people who wrote the enclosed letter. I have called them to say that
we are passing on the letter to the White House. Thank you for your
help.

FAX: 353-1-660-3217

TEL: 353-1-6609-378

Protocol Office

Every Child has a Dream....
Help us make them come true for children with life threatening illnesses.

SHARE A DREAM FOUNDATION

HEAD OFFICE
PO Box 66
Limerick, Ireland
Tel: 061-313344
Fax: 061-313344
e-mail: dream@w-hc.net.ie
Patron: Jack Charlton

American Ambassador,
American Embassy,
42 Eglon Rd,
Dublin 4.

09/12/98

Dear Ambassador,

I am writing to see if you can help me make a dream come true for two very special children and their families.

Stephen Coyle and Claire Gallagher are two children who were seriously injured in the Omagh bombing.

Stephen is 9yrs old. He took a blast in his stomach and suffered severe abdominal injuries and shrapnel damage and has been in hospital since that terrible day. He will spend a long time in and out of hospital for future treatment.

Stephen's dream is to be a real space man and visit N.A.S.A. space centre to see how it all works. He also dreams of visiting Disneyworld in Florida with his family.

Claire Gallagher is 15yrs old who was also in shopping with her friends on that fatal day and lost both her eyes in the bombing due to shrapnel injuries.

Claire is a gifted pianist and dreamed one day of being a concert pianist, which sadly may not happen because of her injuries.

Only now has the realisation of Claire's injuries hit her parents and they are feeling lost, frightened and are trying to adjust to the horrific situation of Claire being blind.

Claire is an amazing young girl who wants to leave the past behind and get on with life. She is now studying braille and playing the piano.

Directors
S. Kinsella - Founder
(People of the Year Award Recipient)
K. Hayes
L. Broad
C. Brolly

Legal Advisors
Whelan & Co.

Accountants
W. B. Corey & Co.

Registered charitable
non-profit making
organisation
CITY 10006

Sick Children in Ireland Need a Holiday Home NOW - and YOU CAN HELP US BUILD IT

* When President Clinton met Claire in hospital he promised that when she was better she could come to the White House and play the piano for him and special guests.

Claire also wants to visit Disneyworld with her family as they have all suffered so much trauma these last few months and they would love to get away from it even if it's just for a week.

They have contacted me to see if I can make their dreams come true and bring a little sunshine into their lives after all the darkness.

We will do anything we can to bring these dreams to the very doorsteps of Clare and Stephen and any help we can get to do so, would be so much appreciated.

Can you help us by making contact with the White House and N.A.S.A space centre on our behalf. If you cannot contact us, would you give us the names of the people we can go to directly.

The entire world was shocked at the Omagh bombing but here is an opportunity to refill so much darkness with lots of sunshine.

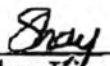
* [President Clinton and his wife made the promise publicly to have Claire in the White House so I have no doubt he will keep his promise. We just need your help to make the dreams become a reality.]

Obviously the dreams will attract a lot of publicity on both sides of the Atlantic and it will look wonderful for the American Ambassador and President to be seen to reach out a hand of love and friendship to these two very special children.

I will be happy to meet with you or one of your aids to discuss the proposal.

As we are trying to do this in Jan '99, a quick reply would be really appreciated.

Yours sincerely,


Shay Kinsella,
Founder/Director.

file No. Ireland

NATIONAL SECURITY COUNCIL

December 21

Melanne,

Attached are two (competing) sets of correspondence concerning two of the children injured in the Omagh bombing. Both purport a Presidential or First Lady promise to the girl blinded in the blast, Claire Gallagher, to have her play at the White House when she was able. Ki Fort thinks the First Lady may have spoken to Claire in Omagh, but not the President.

Ki and I are worried at what could be exploitation of these children for publicity. I've asked our Embassy to put the Irish "Make a Wish" foundation in contact with NASA regarding the boy who is mentioned. I wonder if you could give me a read on what the First Lady's recollection and preference is for Claire Gallagher. I'd like to leave the foundation and the documentary producer out of the equation -- we find it odd that her family has not contacted us directly.

Larry Buttle

Is this true?
Guidance, pls. →

To Melanne -
Let's do. HRC ←

PHOTOCOPY
HRC HANDWRITING

[16 NOV 1998]

**networkmedia**

46 My Lady's Mile, Holywood,
Co. Down, Northern Ireland. BT18 9EN.
Tel/Fax 01232 427235
Email: networkmedia@dnet.co.uk

Ms Jane Fort,
US Consul General,
Queen's House,
Queen Street,
Belfast BT1 6EQ

12.11.98

Dear Consul General,

I enclose a letter I have written to the First Lady, Hillary Clinton, for your information.

If you have any queries, please do not hesitate to contact me.

Many thanks,

Iain Webster



networkmedia

46 My Lacy's Mile, Holywood,
Co. Down, Northern Ireland. BT18 9EN.
Tel/Fax 01232 427265
Email: networkmedia@dnet.co.uk

Copy
Mrs Hillary Clinton,
The First Lady's Office,
The White House,
1600 Pennsylvania Avenue,
Washington DC
20500

12.11.98

Dear Mrs Clinton,

My name is Iain Webster. I have worked for the BBC in Northern Ireland since 1982. Until recently I was Editor of the evening TV news programme, and I am now a freelance film maker.

I have been commissioned by the BBC nationally to direct, produce and film a 50 minute documentary which has the provisional title : "Omagh - the Legacy of Pain."

It stems from the dreadful events of August 15th when the "Real IRA" bomb exploded in the town killing 28 people and injuring more than 300 others. Another person has since died, from this, the worst terrorist atrocity in the history of the "Troubles."

I have made contact with just two of the dozens of young people who were badly injured in the blast.

They, and their parents, are allowing me to film them over the next twelve months as they take the long road to recovery.

Stephen Coyle is ten and from Strabane. He has a major shoulder injury and spent six weeks in hospital - undergoing twelve operations. He nearly died.

Claire Gallagher, who you met during your visit, is 15 and from Omagh itself. She has lost the sight of both eyes - a devastating injury, but her sheer bravery and determination is amazing.

My documentary takes the viewer through the children's time in hospital and through to the important events in their very altered lives.

With Stephen and his parent Francis and Linda I have filmed his plastic surgery, physiotherapy, saying goodbye to the nursing staff, returning to Omagh to visit the bomb site. I've just filmed a sequence with his consultant surgeon who says Stephen has made an amazing recovery considering the severity of his injury.

Claire is determined to fulfil her dream to become a pianist - even though she heard four weeks ago that she will never see again.

Thankfully music is the one thing the bomb couldn't take away from her. I have filmed her on a day trip with her parents, three sisters and brother, to the Ulster American Folk Park, where she speaks bravely about being caught in the explosion.

I have her on tape playing piano alongside Phil Coulter at a charity soccer match, and Phil is going to give her a personal piano lesson after Christmas. She met Garth Brooks just this week. She plans to complete the very demanding Duke of Edinburgh Award in the Spring.

Claire's family mentioned to me that you had said to Claire that when she was feeling better it would be wonderful if she could play for you and the President.

What I am wondering is, is that a real possibility?

If it is, I would get Claire and her parents to America to include that very poignant moment in the documentary.

I just heard from my colleagues at the BBC in London that you may be asked to send a message to Claire for a special Christmas Day TV programme.

Actor Liam Neeson is considering my request to present my film. It is due to be broadcast in August next year, and will be seen across the world.

Claire's mum and dad, Marie and Seamus, know I am writing to you.

I should have finished filming by May and would like to have the film completed by July.

Adding your presence to this incredible story of two children's bravery would make a powerful contribution to the documentary.



networkmedia

46 My Lady's Mile, Holywood,
Co. Down, Northern Ireland. BT18 9EN.
Tel/Fax 01232 427265
Email: networkmedia@dnet.co.uk

I can be contacted at the above address. Feel free get your
aides to phone me at home in Holywood (Co. Down) if you'd
like more detail.

Thanks for taking the time to read this, I know you're very
busy.

I have copied this letter to the Consul General here.

Best wishes and happy Christmas,

Iain Webster

My Cellnet number is 7801 336169

6
AGU
Embassy
of the
United States of America



Dublin, Ireland

ck To: Correspondence
From: Maeve A. Buckley, U.S. Embassy Dublin Protocol Office
Subject: Enclosed letter regarding Omagh bombing.
No of Pages: 3 Including this page) Date: December 14, 1998
Comments: Please pass this letter to the appropriate
office. I would appreciate if this could be answered to the
people who wrote the enclosed letter. I have called them to say that
we are passing on the letter to the White House. Thank you for your
help.

FAX: 353-1-660-3217

TEL: 353 - 1 - 6609-378

Protocol Office

*Every Child has a Dream....
Help us make them come true for children with life threatening illnesses.*

SHARE A DREAM FOUNDATION

HEAD OFFICE
PO Box 66
Dunlough, Ireland
Tel: 061-313344
Fax: 061-313344

e-mail: dream@w-horuk.ie

Patron: Jack Charlton

American Ambassador,
American Embassy,
42 Eglon Rd,
Dublin 4.

09/12/98

Dear Ambassador,

I am writing to see if you can help me make a dream come true for two very special children and their families.

Stephen Coyle and Claire Gallagher are two children who were seriously injured in the Omagh bombing.

Stephen is 9yrs old. He took a blast in his stomach and suffered severe abdominal injuries and shrapnel damage and has been in hospital since that terrible day. He will spend a long time in and out of hospital for future treatment.

Stephen's dream is to be a real space man and visit N.A.S.A. space centre to see how it all works. He also dreams of visiting Disneyworld in Florida with his family.

Claire Gallagher is 15yrs old who was also in shopping with her friends on that fatal day and lost both her eyes in the bombing due to shrapnel injuries.

Claire is a gifted pianist and dreamed one day of being a concert pianist, which sadly may not happen because of her injuries.

Only now has the realisation of Claire's injuries hit her parents and they are feeling lost, frightened and are trying to adjust to the horrific situation of Claire being blind.

Claire is an amazing young girl who wants to leave the past behind and get on with life. She is now studying braille and playing the piano.

Directors
S. Kinzella - Founder
(People of the Year
Award Recipient)

E. Hayes
L. Broad
C. Brophy

Legal Advisors
Whelan & Co.

Accountants
W. B. Corey & Co.

Registered charitable
non-profit making
organisation
C11Y 10006

Sick Children in Ireland Need a Holiday Home NOW - and YOU CAN HELP US BUILD IT

* When President Clinton met Claire in hospital he promised that when she was better she could come to the White House and play the piano for him and special guests.

Claire also wants to visit Disneyworld with her family as they have all suffered so much trauma these last few months and they would love to get away from it even if it's just for a week.

They have contacted me to see if I can make their dreams come true and bring a little sunshine into their lives after all the darkness.

We will do anything we can to bring these dreams to the very doorsteps of Clare and Stephen and any help we can get to do so, would be so much appreciated.

Can you help us by making contact with the White House and N.A.S.A space centre on our behalf. If you cannot contact us, would you give us the names of the people we can go to directly.

The entire world was shocked at the Omagh bombing but here is an opportunity to refill so much darkness with lots of sunshine.

* [President Clinton and his wife made the promise publicly to have Claire in the White House so I have no doubt he will keep his promise. We just need your help to make the dreams become a reality.]

Obviously the dreams will attract a lot of publicity on both sides of the Atlantic and it will look wonderful for the American Ambassador and President to be seen to reach out a hand of love and friendship to these two very special children.

I will be happy to meet with you or one of your aids to discuss the proposal.

As we are trying to do this in Jan '99, a quick reply would be really appreciated.

Yours sincerely,

Shay
Shay Kinsella,
Founder/Director.

~~Confidential~~ Draft – Not for Distribution

DETERMINED TO BE AN
ADMINISTRATIVE MARKING

INITIALS: Py DATE: 5/7/2015
2013-0534-5

Draft Business Plan

for

**Northern Ireland Entrepreneurial
Growth Trust**

*Prepared for the
EGT Steering Committee
Belfast, Northern Ireland*

*Prepared by
Janney Carpenter
Shorebank Advisory Services*

July 1998

**Draft Business Plan
for
Northern Ireland Entrepreneurial
Growth Trust**

Table of Contents

I. EXECUTIVE SUMMARY.....	1.....
II. Description of Trust and the Industry.....	4.....
A. Fund Description and Development Strategy.....	4.....
B. Why Microfinance in Northern Ireland?.....	5.....
III. MARKET ANALYSIS.....	9.....
A. Target Customers and Their Characteristics.....	9.....
B. Quantifying Market Demand.....	12.....
C. Existing Resources for MSE Financing.....	15.....
D. Comparative Advantage.....	18.....
IV. MARKET STRATEGY.....	19.....
A. Financial Products.....	19.....
B. Technical Assistance: Business Consulting Services.....	22.....
B. Marketing and Deal Sourcing.....	24.....
V. OPERATIONS PLAN.....	26.....
A. Geographic Focus.....	26.....
B. Deal Screening and Review Process.....	27.....
C. Lending Policies and Risk Management.....	30.....
VI. Management and Governance Structure.....	31.....
VII. PROJECTED FINANCIAL PERFORMANCE AND CAPITAL STRUCTURE.....	33.....
A. Revenue and Deal Flow Assumptions.....	33.....
B. Operating Cost Assumptions.....	34.....
C. Capital Requirements and Investment Characteristics.....	35.....
VIII. IMPLEMENTATION.....	36.....
A. Key Risks and Assumptions.....	36.....
B. Timeline and Key Tasks.....	36.....

APPENDICES:

- Appendix 1: Summary Table of Existing and Micro Small Business Resources
Appendix 2: Five Year Financial Projections

I. Executive Summary

Description

The Northern Ireland Entrepreneurial Growth Trust (the “EGT” or “the Trust”)¹ will be a permanently capitalized and professionally managed company limited by shares with the primary business purpose of supporting the emergence and growth of micro and small enterprises (MSEs) in Northern Ireland. Its mission will be to foster an entrepreneurial spirit and promote an active micro and small business sector through the growth of self-employment and small business ownership opportunities in Northern Ireland. Focused on non-bankable businesses with fewer than 10 employees, it will have three objectives:

- (i) To give unemployed and underemployed individuals who have a solid business idea, commitment, and entrepreneurial skills the opportunity to pursue self-employment and business ownership, increasing their economic self-sufficiency and independence.
- (ii) To support existing micro and small enterprises that seek to grow and expand, increasing their chances of success through appropriate financing and business support services; and
- (iii) To generate earned income sufficient to cover total operating expenses on an annual basis.

The Trust’s self-employment strategy will focus on “entry-level” entrepreneurs who demonstrate the commitment, energy, and business acumen necessary for entrepreneurial success. The Trust will provide access to capital and to ongoing business consulting to those who demonstrate the commitment and entrepreneurial skills to undertake business ownership. Target customers are first-time and disadvantaged entrepreneurs who bring a business idea and plan, but lack the credentials, collateral, or track record to qualify for bank or other financing. These include individuals who are employed, but want to start a business, who are engaged in informal sector businesses and want to formalize, women who have been out of the workforce or who want to combine a business with child-rearing, and the unemployed.

The micro and small enterprise strategy will focus on existing micro and small enterprises with opportunities for expansion or growth that are non-bankable. Most will be in the retail and service sectors, including smaller independent sole traders, since other non-bank lenders are focused on manufacturing and tradable services firms.

Products and Services

The fund will be organized into two closely coordinated divisions: a Credit Unit and a Business Consulting Unit. The primary business activity will be lending, with business consulting services as a complementary and necessary resource to improve the quality of loan applications and to reduce the risk of loans, primarily. The organization’s objective is to minimize risk by structuring loans appropriately, using short-term repayment terms and frequent payments where necessary to make microenterprise loans feasible to a prudent lender. Interest and fees on loan products

¹ Other Name Ideas: NI Enterprise Fund; NI Entrepreneur Fund or Trust, and go by “The Enterprise/Entrepreneur Fund.”

should cover the cost of the lending activity, and perhaps cross-subsidize some of the technical assistance services. However, those services are likely to require some grant funding since the fees charged for them and any profit from the lending program are unlikely to cover those costs for several years. Technical assistance/business consulting services will be targeted to strong applicants to build a pipeline of strong loan applications and opportunities, and to existing borrowers to increase their financial success and their growth prospects.

Business Rationale

The Trust believes that microfinance is an excellent strategy for Northern Ireland for several reasons. First, like the classic pyramid of firms, there are a large number of micro and small enterprises in the Northern Ireland economy and the prospect of peace should unleash more private investment as individuals gain confidence in the economy and perceive larger markets for their businesses (e.g. Belfast rather than just West Belfast).

Secondly, the past 30 years of Troubles have limited internal investment and dampened growth, so many market opportunities still exist here for savvy small businesses to fill. There is a higher proportion of micro and small enterprises in Northern Ireland than the UK average, and a well-educated population that can take advantage of market opportunities.

Thirdly, there is a significant gap between the business start-up resources currently available and the next tier of resources which generally target high growth and export potential firms. The Trust can help bridge that credit gap and increase the survival rates of self-employment enterprises and help microenterprises better succeed in becoming bankable small businesses through the delivery of commercially-disciplined credit and hands-on, closely-coordinated technical assistance. This gap was also identified in the 1995-1996 evaluation of the LEDU Self-Start program.

Fourth, while many banks would like to be active in small business development, they face cost and risk constraints that limit their ability to serve these customers. Investing in the Trust allows banks to build a complementary and specialized lending entity that focuses on those non-bankable and pre-bankable deals, increasing the number that eventually become bankable businesses.

Management

The Trust's formation is spearheaded by a Steering Committee including representatives from the major banks, the community sector, and the government sector. The Steering Committee is chaired by Jim Lyons, Special Advisor to President Clinton and Secretary of State Madeline Albright. The Steering Committee will raise capital, incorporate the Trust, and form a Board of Directors that will undertake a national search for a President with experience in small business, in building a new organization, and in lending to a wide range of businesses.

Capital Requirements and Projected Performance

Under the Base Case scenario, the Trust will make 560 loans for £4.2 million over the first five years and reach an annual return on assets of 0.50%. Because the Trust is making small loans with short maturities to higher risk borrowers, interest income on the loan portfolio would be insufficient to cover operating costs for the Credit Unit and the Business Consulting Unit. Therefore, the Trust seeks to raise £10 million in upfront capital to provide a solid capital base and investment income sufficient to cover the costs of delivering credit and technical assistance to micro and small businesses. With that £10 million capital, the Trust will require no additional subsidy and will have the permanence and financial capacity to address the long-term challenges of building an entrepreneurial economy in Northern Ireland.

II. Description of Trust and the Industry

A. Fund Description and Development Strategy

The Northern Ireland Entrepreneurial Growth Trust (the “EGT” or “the Trust”)² will be a permanently capitalized and professionally managed microfinance institution designed to support the emergence and growth of micro and small enterprises (MSEs) in Northern Ireland. Its mission is to foster an entrepreneurial spirit and promote an active micro and small business sector through the growth of self-employment and small business ownership opportunities in Northern Ireland. Focused on MSEs with fewer than 10 employees, it will have three objectives:

- (iv) To give unemployed and underemployed individuals who have a solid business idea, commitment, and entrepreneurial skills the opportunity to pursue self-employment and business ownership, increasing their economic self-sufficiency and independence.
- (v) To support existing micro and small enterprises that seek to grow and expand, increasing their chances of success through appropriate financing and business support services; and
- (vi) To generate earned income sufficient to cover total operating expenses on an annual basis.

The Trust’s self-employment strategy will focus on “entry-level” entrepreneurs who demonstrate the commitment, energy, and business acumen necessary for entrepreneurial success. The Trust will provide access to capital and to ongoing business consulting to those who demonstrate the commitment and entrepreneurial skills to undertake business ownership. Its target customers are first-time and disadvantaged entrepreneurs who bring a business idea and plan, but lack the credentials, collateral, or track record to qualify for bank or other financing. These include individuals who are employed but want to start a business, who are engaged in informal sector businesses and want to formalize, women who have been out of the workforce or who want to combine a business with child-rearing, and the unemployed.

The microenterprise strategy will focus on existing micro and small enterprises with opportunities for expansion or growth that are non-bankable. Most will be in the retail and service sectors, including smaller independent sole traders, since other non-bank lenders are focused on manufacturing and tradable services firms. While lower risk than start-ups, existing microenterprises are debt averse, vulnerable to market changes since they have limited cash reserves or assets, and generally outside of the risk/return parameters of regulated financial institutions. Their financing needs are typically slightly larger than start-ups, and the business support services need to be sector-specialized to be of perceived value. Target customers will include existing retail traders (who may have a bank checking account, but cannot get a loan), growth-oriented microbusinesses, and other credit-worthy firms not eligible for bank or LEDU-based financing.

² Other Name Ideas: NI Enterprise Fund; NI Entrepreneur Fund or Trust, and go by “The Enterprise/Entrepreneur Fund.”

In the local financial landscape, the Trust will complement existing resources by finding viable financing opportunities among businesses not eligible for bank financing and who need more than just credit or capital to be successful. The LEDU Self-Start Program³ includes a 4 day business training, one-on-one help with a business plan, and eligibility for a business start grant, and produces an estimated 300 business starts per year (of which LEDU estimates that 150 remain in business after 6 months).⁴ Most remain unbankable after only 0-6 months of operation, but have no where to go after they receive the grant. Most non-bank resources are targeted at larger firms in the export-potential and tradable services sectors, leaving retail and services sector businesses with few options.

Filling this gap, the Trust will provide credit and technical assistance to increase the business survival rate of start-ups and expand the pool of viable self-employment and pre-bankable businesses, creating a "win" situation for individual business-owners, the local economy, banks and other small business lenders, and the Trust. This "expand the pie" strategy should create new customers for banks and other lenders, as the Trust "graduates" a certain percentage of its customers to the formal financial sector.

The Trust will be organized as two, closely coordinated divisions: a Credit Unit responsible for client relationships and lending, and a Business Services Unit providing hands-on, client-specific technical assistance once businesses have already received credit. The Trust believes that directly linking credit to practical, business-specific technical assistance is essential to helping start-up businesses succeed and to helping microbusinesses grow into small enterprises.

B. Why Microfinance in Northern Ireland?

Microfinance has become a widely-recognized strategy for economic development and poverty alleviation in developed economies, transitional economies (such as Central and Eastern Europe, South Africa, and the Newly Independent States), and developing countries in Asia, Africa, and Latin America. Though microfinance originated in countries with large informal economies and large segments of the population could not access formal financial services (credit and savings), the concept has become a more targeted economic development and poverty alleviation strategy in Western and transitional economic systems. The large number of very small, non-bankable businesses in Northern Ireland suggests that microfinance can fill a market gap. The Local Enterprise Development Unit (LEDU)⁵ estimates that 53,000 of the 60,000 registered businesses in Northern Ireland have fewer than 10 employees.⁶

In most economies, the distribution of businesses follows a classic pyramid pattern: where the largest number of businesses (as high as 90%) are the smallest firms that employ fewer than five people and use few fixed assets. Termed "microenterprises," these businesses are typically service and retail businesses, are labor-intensive rather than asset intensive, and operate in a local market.. Their financial characteristics

³ A program initiated in 1994/1995 by The Local Enterprise Development Unit (LEDU). As part of LEDU's 1998 strategic shift to larger businesses, the Belfast program will be managed by the Belfast City Council going forward, in coordination with its First Stop Shop program.

⁴ Interview with Tim Losty, Regional Manager, LEDU Belfast Region.

⁵ LEDU is the small business development agency in Northern Ireland and is a company limited by guarantee sponsored by the Department of Economic Development.

⁶ Source: LEDU Self-Start Evaluation Document, 1997.

include little capital, short cash cycle (rapid inventory turnover), low financial leverage, and high return on every dollar invested. In developing countries, private microfinance institutions have emerged to specifically meet the demand for credit and savings products by microenterprises in the large informal economies. By offering highly standardized products (e.g. small working capital products and basic savings options), these institutions have become permanent, regulated additions to the financial system; many have organized as commercial banks.⁷

In Western economies, where the formal financial system serves most small businesses and where the informal sectors tend to be a small percentage of the economy, microenterprise organizations typically aim to help individuals pursue self-employment and entrepreneurship as a way of increasing family income or of creating jobs. For example, self-employment is an essential part of many rural economies where people must create a job where they live. Most microcredit programs have developed lending and technical assistance products and services to help microenterprises address two key challenges: (1) identifying and accessing viable market niches in a mature, competitive economy, and (2) making the business sufficiently profitable so that it becomes an attractive alternative to public assistance (recognizing that not all public assistance recipients have the entrepreneurial skills for self-employment).

In North America, micro and small enterprise lending is viewed as a specialized lending capacity that combines credit and technical assistance to disadvantaged or new entrepreneurs to improve their chances of survival and eventual mainstreaming into the financial system. Most of the capital and operating support for microenterprise in the US has come from philanthropy (in the early years) and the banking sector, with public sector money available relatively recently to leverage private capital and increase the number of programs. According to the major banks active in this area, microfinance is a complementary, but different, business than their own because:

1. Microenterprise customers are not currently bankable due to their higher risk, insufficient collateral, limited track record, inadequate cash equity, small loan size, and/or limited management sophistication;
2. These customers are time-intensive borrowers that need more help in preparing a business plan or managing their business through the start-up period (transaction costs) than most bank lenders can give; and
3. Small loan sizes and higher loss rates combined with high transaction costs make this business unprofitable.

US banks have cited several reasons for supporting microenterprise organizations, including:⁸ (1) to create a referral resource for its small business deposit customers who cannot qualify for a bank loan, allowing the bank to keep the customer, (2) to build the pipeline of potentially bankable small businesses who will think of their institution when they “graduate” to being a bankable customer, and (3) to be a good corporate citizen and/or strengthen a market image as a small business bank. In the United States, most

⁷ Source: “Chapter 1: An Introduction to Microfinance.” *Regulation and Supervision of Microfinance Institutions: Experience for Latin America, Asia and Africa*. The MicroFinance Network Occasional Paper #1. Washington, DC. 1997. Three of the most successful and best known microfinance institutions are Bank Rakyat Indonesia, Grameen Bank in Bangladesh, and BancoSol in Bolivia.

⁸ Based on prior work with Citibank, Wells Fargo, First Chicago, and Nationsbank.

micro and small businesses prefer the lower interest rates, broader range of financial services, and credibility that comes with a bank loan, and will graduate to the formal banking sector at their soonest opportunity.

The track record of microenterprise lenders in Western and transitional economies has been mixed, but a decade of experimentation has yielded several successful models. In the US, microenterprise programs typically are non-profit organizations and operate at or below break-even, depending on the type of microbusinesses they serve. Their financial performance has been driven by high labor costs, small loan sizes and relatively low loan volumes, high technical assistance needs by their customers, and loan loss rates of 2% - 15%.⁹ Programs in transitional economies have shown stronger financial performances due to serving a wider range of businesses, lower labor costs, and higher real interest rates.¹⁰

Most of the microenterprise development programs in North America (typically providing loans of up to \$25,000), for example, are not-for-profit organizations and operate at break-even or at a loss, requiring annual grant subsidy. Loss rates range from 2% to 15%. Even the largest programs operate at much smaller scale than the developing country programs, and they provide more technical assistance for their loan applicants and borrowers. Strategies for reaching financial viability have included achieving a high-volume of standardized small loans within densely-populated communities, with minimal technical assistance provided with credit, or diversifying their lending to include micro and small businesses to increase the average loan size and build a larger asset base. Self-employment has been embraced as an essential element of rural and small town economies, as well as in urban areas with high levels of entrepreneurial activity.

In transitional economies (e.g. the formerly centrally-planned Soviet economies and South Africa) with less-developed private sectors, microfinance has been a very successful strategy for small business development and self-employment. In these markets, the lack of formal employment options drives a higher percentage of motivated and talented individuals into self-employment and entrepreneurship. Second, a less developed or nascent private sector markets present more business opportunities for micro and small enterprises to fill market niches and grow beyond their local marketplaces (the neighborhood, the village, or the city). A third reason is that the financial markets are relatively less competitive and bank-dominated, meaning that banks are focused on larger, more profitable banking customers, are pretty selective in lending to small businesses, if at all, and lend primarily against collateral rather than projected cash flows. These characteristics have created opportunities for some very successful microfinance organizations to make loans to the MSE sector.

The Trust believes that microfinance is an excellent strategy for Northern Ireland for several reasons: (1) like the classic pyramid of firms, there are a large number of micro and small enterprises in the Northern Ireland economy and the prospect of peace should unleash more private investment as individuals gain confidence in the economy and perceive larger markets for their businesses (e.g. Belfast rather than just West Belfast); (2) the past 30 years have limited internal investment and dampened growth, so many

⁹ These factors vary widely between small business-focused organizations and poverty alleviation-focused programs that tend to work only with long-term unemployed and very low income individuals.

¹⁰ Started in 1994, Funduz Mikro in Poland has 9,000 loans extended to 6,000 borrowers after just three years of operation (35 branches). Mikro projects reaching financial break even at 10,000 customers.

market opportunities still exist here for savvy small businesses to fill; (3) while the banking sector is very modern, it remains relatively conservative about small business lending, and the existing few non-bank lenders to MSEs target larger firms, export-type businesses, or young entrepreneurs; and (4) the limited job opportunities and relatively high percentage of residents on public assistance or underemployed creates a need to encourage entrepreneurship and self-employment to increase the number of people participating in the mainstream economy.

III. MARKET ANALYSIS

While the most frequent sources of small business start-up capital are typically personal savings, family, and friends, the Northern Ireland capital market has been slightly skewed by the prevalence of public sector grants and interest rate subsidies for small business startup and expansion. In addition, mistrust of banks and of debt have traditionally dampened the borrowing activity of small businesses. This business environment is changing, however, and creating more opportunities and incentives for self-employment and small business ownership.

This section is organized as follows:

- A. Target Customers and Their Characteristics
- B. Quantifying Demand for Micro and Small Enterprise Credit
- C. Other Resources for MSE Financing
- D. Comparative Advantage

A. Target Customers and Their Characteristics

Microfinance organizations meet the demand for credit by very small firms that cannot access conventional financial resources. While a credit need must exist, "need" is not sufficient to support a finance institution. There must be market demand – customers – that will have the confidence to invest in their businesses with the expectation that a dollar invested today will be worth more in five years, rather than less. While the optimism surrounding the recent peace referendum supports that belief, potential customers and market trends must be considered carefully.

1. Market Trends

Demand for micro and small business credit in Northern Ireland is being shaped by several macro-economic and social-political trends:

- *Increasing private investment:* The Good Friday peace agreement appears to be encouraging greater confidence and private investment in the Northern Ireland business economy:
 - Local businesses are broadening their view of opportunities and markets, expanding their former, local market definition as a town or local province.
 - Growth and expansion of tourism will create additional market for high-quality service and retail firms.
 - Inward investment will continue to increase (e.g. British Telecom call center, Hilton Hotel in Laganside), creating a demand for business services that can be contracted out to local firms.
- *Reductions in LEDU programs and subsidy:* Government subsidy for small business development is decreasing rapidly, and in the year 2000 (?) Northern Ireland will lose favored status for European Union grants for business development. This is pushing all programs to reassess their cost-effectiveness. LEDU has undertaken a strategic shift to focus on only the top 2 % of growth/export firms. This shift has cut LEDU funding for the Local Enterprise

- Agencies (LEAs, of which there are 10 in Belfast) and will result in consolidation and mergers among them, including their seed corn funds.
- *Changing Competitive Environment for Retail/Services Businesses:* Since many communities contracted into local markets and enclaves during the Troubles, most retail and service-type businesses have defined their markets relatively narrowly and have avoided thinking about a Belfast-wide market, for example. Consumer shopping patterns are changing as more people drive to shopping centers; older retail strips along the major Roads into Belfast, for example, have no room for expansion, no off-street parking, are too small for a company-owned or franchise type businesses. As more UK-based and international chain stores and “category killers” move into Northern Ireland, the number of small scale retailers will contract as sole traders struggle to define themselves clearly relative to the super-stores. A percentage of firms, however, will thrive on the opportunities from projected increases in tourism, providing business services to larger businesses investing in Northern Ireland.
- *Proposed Reductions in Public Assistance Benefits:* As in the United States, the UK has proposed reducing the benefits of the dole to encourage more people to work in the formal sector. The social safety net (public assistance) inhibits entrepreneurship by (a) providing an easy alternative to the hard work and often only moderately better financial benefits of self-employment, and (b) providing a disincentive to risk losing public assistance benefits venture for the risks of self-employment. A new UK welfare-reform proposal includes a gradual reduction of public assistance for recipients pursuing self-employment, so there is an opportunity to provide self-employment as a viable option. There may also be funding for specialized training programs that could refer its graduates to the Trust. These trends should encourage people who are “doing the double” (collecting benefits while earning income from a business activity) to formalize their businesses.

2. Target Customer Groups

To balance its goals of supporting the creation of micro and small businesses and attaining financial viability, the Trust will serve a mix of customers that can take maximum advantage of its financial and business assistance resources and allow the Trust to function cost-effectively.

The Trust will focus on three target customer groups:

- (1) Customer Group 1: Start-up microenterprises where motivated first-time entrepreneurs need financing of less than £5,000 and help with their cash flow management and marketing strategy, as well as trouble-shooting once the business has been launched. This group includes business starts by professionals and employed individuals who want to start a business while maintaining their current income, as well as the long-term unemployed who may need more technical assistance than others. To “quarry the hard rock” and help these individuals qualify for a loan and succeed in self-employment, however, an additional bridge or link may be needed to provide more in-depth pre-credit technical assistance than is currently available. While there is plenty

of need among the unemployed and underemployed, it is not clear how much demand from credit-worthy applicants will come from that population.

- (2) Customer Group 2: Existing micro and small enterprises that need financing up to £10,000 and technical assistance in projecting and managing cash flow, market strategy, etc. These businesses do not qualify for bank loans for the following reasons: lack of sufficient collateral, inadequate track record, or small requested loan size. They might have already received a business start grant and have had only a few months of operation.
- (3) Customer Group 3: Established retail and service sector MSEs that need working capital and equipment financing of up to £20,000 to expand products and/or enter new markets, but who do not qualify for conventional financing sources or export-oriented LEDU-based funders. These firms tend to buy and sell within a very local market, have limited potential for growth, and fewer assets to offer as collateral.

The first group represents "entry-level" entrepreneurs. It includes those on public assistance, currently employed, or just out of the workforce who want to pursue self-employment. Only a small percentage of this large portion of the population is well-suited to entrepreneurship, and the Trust will need to quickly screen out those who are not quite ready to receive credit to launch a business. The Trust will typically be the second stop for these individuals, once they have already secured and used a start-up grant from another funding source. The second and third groups include existing, somewhat "market-tested" businesses. These are slightly lower risk borrowers for the Trust because the entrepreneur has already demonstrated commitment, management skills, and customers.

All of these firms must have the skills and tools to project and manage cash flow, plan and execute marketing strategies, understand tax and legal issues affecting their business, and to manage the financial side of the business. Some of those basics will be addressed on a business-by-business basis during the loan application process. Other customers will be able to take advantage of specialized business consulting services that can help them (1) identify new markets and marketing plans, (2) understand how to become an employer and how to recruit and retain employees, (3) improve operations and production efficiency, (4) strengthen financial systems and computerize both customer and financial data.

These groups will also include informal (black and gray market) businesses and part-time activities that are provided from the home or by those receiving public assistance. The Trust will encourage these businesses to become registered firms with a documented track record, thereby increasing their access to the conventional financial system.

Sample Customer Profiles

Most Northern Ireland residents are risk averse and wary of debt, a characteristic that has been reinforced during the Troubles. Many prefer the security of wage employment, but are forced to pursue self-employment to create a job since insufficient wage opportunities exist. Declaring bankruptcy has a strong personal stigma attached to it. Overall, the risk-taking of entrepreneurship is still viewed with some suspicion as

a career choice. Yet it has become a necessity to many who have not been able to find a wage job.

Three sample customer profiles are presented below.

- Young Worm Farmer: A young man wants to establish an earthworm farm, which requires minimal time on his part in the first year or two. He received a grant from Prince's Youth Business Trust to explore the idea, and then took a temporary job to help pay the bills. He became ineligible for either LEDU self-start programme or Prince's Youth Business Trust since he is now employed and doesn't want to give up his job since worm farming tasks can be easily done nights and weekends.
- East Belfast restaurant owner: An experienced business-owner lost three businesses that were profitable to violence (a bomb) and needed a loan to start a new business. Seeking a £4,000 loan for which he would not have to put up his home as collateral, he was declined by two banks. His friends advised him to ask for £20,000, but he didn't want that much debt. He operates a small restaurant in East Belfast and has plans for expansion.
- The 20-year old hairdresser with two kids: She has been "doing the double" for several years and now wants to "go legit." She needs £500 to pay her taxes and help on managing her finances, recordkeeping, taxes, hiring an employee, and marketing.

B. Quantifying Market Demand

It is difficult to estimate the number of firms that will desire and be eligible for micro and small enterprise credit, in part due to the "invisible" nature of self-employment and informal sector businesses. The depth of the market is best understood through three different lenses: a review of the number and size of registered, "visible" firms; a review of studies on micro and informal sector businesses; and an assessment of the activity levels of other small business lenders with a similar customer base.

1. First Lens: Estimates of Existing Firms

Data on the numbers of small firms in Northern Ireland comes from two sources: the number of companies registered, and the number of businesses registered for the Value Added Tax.¹¹ The firms that are formally registered tend to be large, private companies that are not publicly traded (about 1500); the great majority of smaller firms are sole traders or unregistered partnerships, and black market or informal businesses are invisible. As part of the UK government's effort to encourage private investment in small and medium-sized enterprises, registration for VAT is no longer required for companies with annual turnover of less than £50,000 per annum.¹²

Based on that data and government estimates, the following provides some sense of the depth of the small business sector:

¹¹ Original Source: Central Statistics Office, and Interdepartmental Business Register.

¹² This information and the data below are from "Focus on Northern Ireland", Crown copyright 1997 (Colin Stutt)

- Although growth lagged the UK average in the 1980s, the number of VAT-registered businesses in Northern Ireland has increased steadily at about 750 per year in 1989, and NI was the only UK region to display continuous growth through the early 1990s (through 1995).
- The Office for National Statistics estimates that about 20,000 firms (39%) of all VAT-based enterprises in Northern Ireland had turnover less than £50,000 (compared to 29% for the UK as a whole); an additional 10,000 had annual turnover of £50,000 to £100,000.
- The Belfast Traders Forum – comprising five trader associations – has 644 members representing 3300 employees. While only a subset of sole traders in Belfast, it shows an average of 5 employees per business.
- LEDU's strategic planning team estimated that 53,000 of 60,000 registered businesses in Northern Ireland had less than 10 employees.¹³

2. Second Lens: The Microenterprise and Informal Sectors

There is understandably little hard data available on these businesses. LEDU's 1995-1996 evaluation of the Self-Start Program, a program targeting start-ups and the self-employed, and the 1995-1996 Client Survey (1,000 responses) provide the following conclusions:

- *The typical Self-Start companies begin with 1 or 2 employees and tend to add relatively few jobs over time.* The average size of start-ups from 1990 through 1996 has ranged from 1.6 employees to 2.2 employees. The distribution of firms by employee size, however, is centered around single-person firms. In 1995, 50% of Self-Start and Business Start clients had one employee, and an additional 25% had only two employees.
- *Most start-ups are in the service sectors, and the proportion has been increasing steadily.* The percentage of start-ups in the service sector increased to about 60% in 1995, with the highest concentrations in distribution and transport, business and professional services, and personal and other services. In response to this, apparently, LEDU introduced limitations on further assistance to service businesses due to concerns for export potential and the creation of family wage jobs with benefits.
- *While market penetration among women entrepreneurs and in TSN areas could be improved, the program is serving the unemployed.* Based on the 1996 Client Survey, about half of all Self-Start clients were previously unemployed. The percentage of start-ups by women has consistently been 26-28%. The percentage of start-ups in TSN areas has increased steadily, reaching 35% in 1995.
- *Entrepreneurial activity levels and business survival rates vary widely among geographic areas.* While figures fluctuate each year, the DCAs that consistently have high start-up rates relative to their share of the economically active population include Belfast, Coleraine and Ballymoney, most of East Tyrone and neighboring

¹³ Interview with Sharon Polson, LEDU Regional Development Director.

South Londonderry, Fermanagh, and Newry and Mourne. Employment survival (unclear how defined) has some, but less consistent patterns. For example, it has been consistently higher in the Greater Belfast area (with a few exceptions), in Armagh, Castlereagh, and Lisburn.

- *About 1,250 people each year (30-35% of the 4,000 people who completed the 4-day business training) receive Self-Start business start-up grants, and about 50% are still in business at the six months mark.* In the Belfast region, approximately 300 people actually start businesses each year and 50% of those remain in business after 6 months. If that survival ratio is consistent across Northern Ireland, there are about 600 start-ups a year that have no place to “graduate to” after they receive a start-up grant, and the reduced sizes of those grants (from £4,500 to £750 for retail and service businesses) means that many will have greater need for outside financing. Some outside studies have indicated that the business survival rate continues to drop sharply after the first 6 months, raising concerns over whether these investments are creating value or just temporary economic activity.¹⁴

It is difficult to estimate the level of business activity in the informal sector. A 1997 article in The Economist estimated that 12% of the UK GDP was unrecorded (e.g. in the informal sector), and many believe that the level in Northern Ireland is higher than the UK average given the social tensions and economic uncertainties. While many will prefer to continue on that basis, the Good Friday peace agreement and reductions in public unemployment benefits may encourage some percentage to formalize their businesses to gain better access to financing and other resources.

Based on the first two “lenses,” therefore, we can identify 20,000 VAT-registered firms with annual turnover of < £50,000 (30,000 firms with turnover < £100,000), about 600 businesses a year that received a LEDU start-up grant and survived the first six months of operation, and a significant but unmeasurable number of informal sector businesses or activities. Assuming that only 25% of the smallest VAT-registered firms and 50% of the 600 new businesses formed via Self-Start in the last two years have non-bankable financing needs, there are 5,600 identifiable potential customers, with an additional 300-600 “market-tested” start-ups coming from the Self-Start program each year if local agencies are continuing the program. (Note: In Belfast, this program will be continued under the Belfast City Council). This does not include the significant percentage of the Trust’s customers that will come from newly-formed or informal-sector businesses.

3. Activity Levels of Other Lenders and Programs

A reality check on the market’s depth is to review the level of inquiries and transactions by other privately-managed lenders that serve similar customers, such as the Emerging Business Trust (EBT), ORTUS, and the Prince’s Youth Business Trust (PYBT).

- **Emerging Business Trust:** EBT targets slightly larger firms in the export and tradable services sectors, and provides loans of £5,000 to £20,000 at 8% interest (average loan size is £15,000). EBT completes about 100 loans per year across Northern Ireland. Of these, approximately 20% of EBT’s annual deal flow comes from the Belfast area and 15% from Derry, with the balance spread around urban

¹⁴ 1995-1996 Evaluation of Business Start and Self-Start Programmes, LEDU. 1997. Reference to a study by Storey, 1994.

centers. The manager of EBT sees a need for a credit resource for amounts < £7,000 (perhaps up to £10,000), and up to £20,000 in the retail and services sectors which are ineligible for LEDU funding. EBT turns away many requests that are < £5,000 in size or from retail/service businesses that do not fit LEDU funding criteria.

- **ORTUS:** The ORTUS loan fund serves the Belfast area with average loan sizes of £18,000 to £20,000. Although LEDU funding means they cannot lend to sole traders and retail services, they receive many requests from these sectors that cannot fit within the LEDU guidelines. ORTUS sees a need to help that sector grow and compete effectively. With EU funding, ORTUS has plans for a Sole Traders Initiative that would be technical assistance focused on how to hire and retain employees, with possible links to the Upper Springfield Development Center's training programs for job applicant referrals.

In summary, the experience of these non-bank lenders and the LEDU Self-Start program confirm the following assumptions:

- There is market demand and no resources for (1) microenterprise financing in amounts less than £7,000, and (2) small enterprise financing of up to £15,000 - £20,000 for retail and service firms that are not eligible for EBT, ORTUS, or LEA loan fund that all have LEDU eligibility restrictions.
- There is demand for small business credit across Northern Ireland, though the highest density appears to be in Belfast, for small business credit. Some existing loan funds are seeking to raise capital to provide larger loan amounts and more equity-like capital for larger firms, or are leveraging their own capital to better meet the demand for credit. Although a pilot may focus on Belfast, Derry, or both, the market knowledge and staff experience will be transferable across Northern Ireland.
- The reputations and experience of EBT and PYBT suggest that: (1) the best small business development lenders are professional and disciplined lenders, are viewed by their customers as business partners, and have rigorous underwriting and monitoring methods that earn credibility with banks and other lenders; and (2) the provision of ongoing business assistance and support greatly enhances the survival rate of firms and the repayment rates for the lender.
- PYBT's success in launching viable start-up businesses is directly related to the ongoing business assistance their borrowers receive. This reinforces the need for technical assistance to existing borrowers, rather than only pre-credit business training. Perhaps the most successful in helping the unemployed to establish viable self-employment businesses, PYBT only serves individuals under 30 years of age.

These organizations have experience in these market sectors and present opportunities for cross-referrals and co-lending, as discussed further below in Market Strategy - Marketing and Deal Sourcing.

C. Existing Resources for MSE Financing

The current resources for small business credit are financial institutions (mostly banks), start-up grants by LEDU/City of Belfast, and non-bank lenders primarily funded by LEDU, the local business development agency, and private sources.

Banks and Other Financial Institutions

The principal banks in Northern Ireland include the Bank of Ireland, First Trust, Northern Bank, and Ulster Bank. Banks typically offer small business term loans in amounts > £15,000 - £20,000 and interest rates of Base Rate (now 7.5%) plus 3-6%, and unsecured overdraft facilities for smaller amounts and at higher interest rates.

Factoring (lending against invoices or receivables) is not common for small businesses, though most banks offer it through their asset-based lending affiliates (not the local branch office). For most banks, lending authority for small business loans above a certain size is concentrated in a small business lending unit, rather than the local retail branch. Local branch managers have lending authority of up to £20,000 -£50,000. Banks can use the Small Business Loan Guarantee Scheme for credit enhancements on small, marginal loans, though banks appear to use it sparingly due to the extra paperwork required.

Small and microenterprises typically do not qualify for bank financing for one or more of the following reasons: Lack of sufficient collateral (banks look for up to 2:1 loan to value ratio, and few retail and service businesses are asset intensive), lack of sufficient operating history or direct management experience in the field, and/or lack of personal cash equity. While they will make smaller loans, most banks prefer term loans greater than £20,000 in size due to the high transaction costs and lower interest income yield on smaller loans. If a business has growth potential or other businesses that contributes to the profitability of the account, most banks are willing to make smaller loans.

Credit unions are on the rise in Northern Ireland, and provide lower cost retail financial services and consumer loans than banks. They are not technically permitted to make small business loans, though many consumer loans are actually used for a home-business or business-related purpose. Credit unions are more common in the Catholic community and becoming more frequent in Protestant areas as a low-cost alternative to banks.

Non-bank Financing Sources

The non-bank resources in the Belfast area include those funded by LEDU, the government small business development agency, and only a few that are privately managed and/or funded.¹⁵ LEDU's new strategic focus on only the "top 2%" firms with the greatest export and job creation potential has meant that additional funding for many of these areas is unlikely. The most significant small business resources from LEDU include the former Business Start training program (delivered via the Local Enterprise Agencies), Self-Start business start-up grants (now managed by the Belfast City Council), and the Local Enterprise Agencies and the seed capital funds that some of them manage. In addition, LEDU is one funder, among others, of two lenders to small, growth businesses: the Emerging Business Trust and ORTUS, an LEA with a city-wide loan fund. LEDU established a network of Local Enterprise Agencies (LEAs) in Northern Ireland, with 11 in Belfast. Designed to combine incubator space (to provide current income through rents) and business services (training, etc), the LEAs were designed to be a local hub for small business development in their communities. In reality, only two or three have reached this potential in Belfast and

¹⁵ This section draws upon the April 1998 report by Colin Stutt Consulting, "Micro-Enterprise Finance in Disadvantaged Areas of Belfast, A Catalogue & Analysis." Prepared for Department for the Environment for Northern Ireland.

LEDU's recent strategic shift will force most of them to merge or sell assets. The table in Appendix __ summarizes the non-bank small business lending programs and resources in Belfast.

- ñ *First Stop Shop Business Start Grants:* As part of LEDU's strategic shift away from smaller businesses, the Belfast City Council has assumed responsibility for the Self-Start program and established the First Stop Shop to serve as a gateway to small business resources. The First Stop Shop will inform prospective entrepreneurs of the resources available, conduct one on one business consulting to help them prepare a business plan and then link them with a funding source. Start-up grants are now typically £750 (reduced from £4,500) and are for new, full-time start-up ventures. Requires completion of a mandatory and standardized four-day training course which will now be coordinated through Belfast City Council's First Stop Shop concept. Training courses are provided by the LEAs (who also develop their own training courses and sell them to various funders as a way of earning outside income).
- ñ *LEAs and Seed Corn Funds:* Several Local Enterprise Agencies in Belfast have a revolving loan fund, although few are actively using it. According to the LEDU regional manager, the idea was for LEAs to use the approximately £450,000 in loan funds to complement start-up grants and to finance their tenant businesses and firms in the local community. Reasons for their low activity level have included lack of manager experience with lending, little incentive to take on another unpaid responsibility, and fear of high losses. In practice, most Belfast LEAs more as incubator landlords, and few have actively developed their role as business support services, community development, or business development. The few "young turks" that are pushing a newer approach include Work West, East Belfast Enterprise Park, and ORTUS. Since LEDU funding for operations has been cut back beginning this fiscal year, the LEAs are expected to merge and sell their assets (e.g. loan funds) to similar organizations per their charter requirements.
- ñ *Emerging Business Trust (EBT):* An impressive £5 million fund that provides mezzanine financing for growth firms at 8% per annum. It closes about 100 deals per year and maintains a loss rate of about 1% (and a reserve ratio of about 4%.) EBT is managed by contract by a private company (MTF) and operates at break-even. Its target customers are export-potential and tradeable service firms located all over Northern Ireland, but must be located in a disadvantaged ward. The manager says they are fully lent out and are raising more capital to expand to larger loans and perhaps more equity-like financing. About 92% of EBT's deals in FY 1997 were LEDU clients (growth potential/export focused). The £5 million in loan capital includes £3.5 million from the International Fund for Ireland and almost £2 million in evergreen, no-interest loans [from LEDU]. EBT is usually 15-20% of the total deal structure, with other sources include 20% equity by the promoter (owner), 15% LEDU direct funds, and 40-55% bank and other sources.
- ñ *ORTUS:* Technically an LEA, ORTUS manages 250,000 square feet of incubator space with 100 tenants employing 600 Full Time Equivalent employees, as well as the loan fund that provides term loan financing of £5,000 to £20,000 for export and tradeable services firms. The loan fund is £1.15 million and expanded to Belfast-wide when it received European Union funds. Interest rate is 7% on declining balance, plus a closing fee of up to £250 (a percentage of total loan). Average loan size is £18,000 - £20,000 with a three year maturity (and a 3-6 month payment holiday). Portfolio delinquency rate is "about 20%," and annual turnover is

slightly less than their £1 million annual operating budget. Although ORTUS is frequently mentioned as a resource, it reportedly has more bureaucratic hurdles and a slower turnaround time than EBT. The future direction of ORTUS is unclear, since a new CEO just came on board in June. ORTUS typically represents only 15-20% of a total financing package, leveraging LEDU start-up grants, bank financing, and personal equity.)

- ñ *Prince's Youth Business Trust (PYBT):* PYBT is a UK Charity focused on self-employment and microenterprise for unemployed youth. PYBT targets unemployed (and now underemployed) 18-30 year olds as a way to mainstream British youth who never enter the workforce or whom have fallen out of it at an early age. PYBT offers 3% loans and grants for up to £5,000 to start a new business, and combines that with a strong mentoring and technical assistance program. The business survival rate after three years is about 80% and loan losses are at 20% (this is high in part due to PYBT's willingness to be a soft lender, subordinated to other lenders in a transaction). The regional director views the keys to their success as a home visit for screening potential candidates, the mentoring program that carefully assigns local business professionals as mentors, and their leveraging of bank and outside funding sources. Average loan sizes are £2,500-£3,000, and borrowers can take a second "expansion loan" up to £5,000 in total amount borrowed. Interest is only 3% p.a. and typical maturity is 3 years, with a 6-month holiday after disbursement. Although its loan amounts are relatively small, PYBT usually represents less than 50% of a total financing package that include a LEDU start-up grant, a bank overdraft facility or term loan, and promoter equity.

Therefore, while many resources exist, there are two major gaps: (1) no existing organizations serve non-bankable microenterprises or retail and service businesses (for entrepreneurs older than 30 years of age); and (2) other than PYBT, no organizations deliver a combination of credit and post-credit technical assistance to encourage business growth and expansion.

D. Comparative Advantage

The Trust will have four advantages that will make it a competitive choice for micro and small businesses:

- ñ *Private sector and business-focused:* As a private-sector entity, it can cultivate an image of business-like, commercially-oriented lending staffed by experienced staff knowledgeable about small business ownership. As a clearly non-government entity, the Trust should remain apolitical and bottom-line oriented to maintain a reputation of independent, business-based, non-partisan decision-making. This approach will earn credibility in the marketplace due to the perception of government programs as entitlements or tainted by partisan favoritism and of banks as ruthless lenders out to stiff the little guy. Clear and transparent loan policies and underwriting guidelines, with openly shared data (not violating any customer confidences) will strengthen its reputation and its credibility in the private sector.
- ñ *Flexible continuum of products and services:* The Trust can provide a wide range of financing products to fit the precise needs of a particular business, from self-

employment loans to long-term working capital, as well as a wide range of business consulting services. The Trust has no restrictions on whether it is a full time business, whether a business-owner has another job, or what sectors or types of business it is in. Further, the fund can grow loan sizes as the financing needs of its customers grow until they can graduate to other financing resources that better meet their needs. The Trust can be the sole lender to a business.

- ñ In-depth market knowledge and focus: Most successful development finance funds have a clear idea of their target customer and what he or she wants and needs. Staying close to the market of retail traders, small business people, and aspiring entrepreneurs allows an organization to maintain that focus and that market knowledge
- ñ Ability to provide on-going business assistance/troubleshooting: Rather than just providing rudimentary or up front training, the Trust will create a relationship with each borrower not dissimilar to that between PYBT and its customers. A series of workshops and training that are immediately relevant to the Trust's customers, easily understood and actionable, and tailored specifically to the customer's own business.

In summary, there are several non-bank sources for small business equipment and growth financing for established companies, but few sources for small working capital loans for microbusinesses or financing for start-up and expanding retail and service firms.

IV. MARKET STRATEGY

A. *Financial Products*

The Fund will offer debt financing for short-term working capital, equipment purchases, leasehold improvements, and long term growth. Both microloans and small business loans are designed to be flexible and responsive to a wide range of borrower needs. Repayment terms will typically be monthly, including interest and principal. Although the fund will offer a continuum of loan sizes, they can be described as four basic loan products, each serving slightly different target customers and with specific characteristics.

The three primary financing products will be Self-Employment Microloans, Small Business Loans, and Small Business Lines of Credit. Microloans typically finance start-ups and self-employment businesses that need working capital and asset purchases that will generate cash flow in a short time frame, thereby reducing risk to the lender and to the borrower. Borrowers will have a choice: they can borrow alone, with no guarantors or cross-guaranties from other borrowers and pay a slightly higher interest rate; Or, if they are part of a group of four borrowers that cross-guarantees each others loans (or has 3 outside guarantors) the interest rate will be 2% less. This model draws upon the experience of Fundusz Mikro in Poland, which offers a similar choice and now serves 6,000 borrowers. Eighty percent of those choose the group option to receive the lower interest rate. Since many small business people have voiced concern

about needing below-market interest rates, this choice may give some a way to reduce their interest costs while also reducing the credit risk for the Trust.

Larger, small business loans tend to be investments in long-term working capital, assets, or business expansions that usually generate additional cash flow over a longer time frame. As businesses grow, their financing needs become larger and may finance increases in long-term working capital or assets that are less likely to generate cash immediately. Lines of credit can finance temporary (e.g. a large contract requiring the purchase of raw materials, inventory, or labor) or seasonal increases in financing needs, but usually disappear at some point during the year.

Self-Employment Microloans

- Description: Microloans will typically finance working capital or equipment purchases for start-up or early-stage self-employment businesses. Payments will be for principal and interest on a monthly basis. Loans will be relatively standardized loan agreement and terms to reduce costs. All loans will require personal guarantees by business owners and some collateral to reinforce the obligation for repayment of the loan.
- ñ Anticipated Loan Size Range: £1,000 - £7,000, averaging £3,500 in size.
- ñ Term: Amortized over 12-36 months (depending upon projected cash flow).
- ñ Interest Rate: Base Rate + 6% for individual loans; BR +4% for group loans.
- ñ Origination Fees: 1% of the loan amount, payable at closing
- ñ Estimated Loss rate: Conservatively, 10% based on the experience of microenterprise lenders, 7.5% for group guaranteed loans.
- ñ Target Firms and Sample Transactions: A woman buying a sewing machine, cloth, and materials to start a dress-making business; a taxi-driver financing repairs to his taxi; a home-based hairdresser buying new equipment and leasehold improvements as she moves into a storefront location.

Small Business Term Loans

- ñ Description: These loans will finance existing businesses with slightly higher financing needs for expansion, new products, and growth. This includes existing retail sole traders, growing microenterprises that have successfully repaid their initial loans or whose growth has exceeded initial projections.
- ñ Estimated Loan Sizes: £7,000 - £20,000, with an average size of £12,500.
- ñ Term: Amortized over 6-24 months, depending on the size of the loan.
- ñ Interest Rate: Base Rate + 4% (similar to bank loans)
- ñ Origination Fees: 1.5 % (can be financed)

- ñ Projected Loss Rate: 5.0% of principal
- ñ Target Firms/Sample Transactions: Non-bankable retail traders or service firms, growth microenterprises who are entering a new market or expanding product line.

Small Business Lines of Credit

- ñ Description: These are 1 year revolving facilities to finance seasonal increases in working capital (inventory and receivables), the materials needed to fulfill a large order from a credit-worthy customer (purchase order financing). Typically extended to existing, known customers who have a good repayment track record, the systems to give good information on inventory and receivables, and the capacity to deliver a quality product to the customer. These would not be high volume, but would complement the resources available for growing micro and small enterprises.
- ñ Estimated Loan Sizes: £10,000 - £20,000, with an average size of £15,000
- ñ Term: One year maturity, assuming is fully drawn for 50% of the year.
- ñ Interest Rate: Base Rate + 4%
- ñ Origination Fees: 1.5 % (can be financed)
- ñ Projected Loss Rate: 5.0% of principal
- ñ Target Firms/Sample Transactions: Established and expansion businesses that need credit to finance a single large contract or seasonal increase in receivables and inventory.

Product Mix

The product mix is shown in the Key Data and Ratios sheet of the financial projections (page 1, Appendix __). The majority of loans will be self-employment microloans (with the mix of individual and group guarantee loans to be further refined after a pilot test of the group guarantee product) and the small business term loans. As noted above, small business lines of credit are projected to be only used by existing customers who have growth opportunities or seasonal financing needs. These loans are more staff intensive and cost more to administer, although they can be very attractive to the borrower.

The product mix may change slightly once the Trust is in operation and can better assess the depth of market demand for these or additional loan products. With a broad mission of supporting self-employment and small business ownership, the Trust must find market niches of demand and react and revise its products and services accordingly. The Trust believes it can best find those opportunities with:

- A flexible approach to identifying market niches and providing appropriately structured financing products and the right technical assistance that will get deals done with acceptable lending risk;
- Capable and talented staff able to think as lenders, able to understand the issues and challenges faced by micro and small businesses, and with sufficient experience in small business to assess management capacity; and
- Clear focus on finding good business opportunities among non-traditional lending customers.

Pricing

Most microcredit programs charge loan pricing that is higher than banks to reflect the higher risks associated with microlending. Microlenders believe access to credit is more important than the cost because (1) existing microenterprises use capital very effectively and can earn a high enough marginal return on capital to pay a higher interest rate; (2) even at higher than bank rates, the cash interest payments are small due to the small size of the loans; and (3) the slightly higher cost to each customer is offset by the importance of the higher net interest margin for the microfinance organization. In many places, microfinance organizations charge effective real interest rates of more than 20%, though most US programs charge 10-13%.¹⁶

In Northern Ireland, however, the prevalence of start-up business grants and low-interest loans, as well as mistrust of formal banking institutions, may make a more modest pricing policy more appropriate. Other non-bank lenders charge subsidized interest rates and the Trust will need to not inhibit demand for its products by charging too high an interest rate.

B. Technical Assistance: Business Consulting Services

Hands-on, value-added technical assistance to borrowers has been a distinguishing characteristic of successful microfinance programs in more developed economies, as well as of successful programs in Northern Ireland.¹⁷ Many microentrepreneurs need information on tax and regulatory issues, as well as tools for better business management. To affect entrepreneurial behavior and the business, however, technical assistance must be useful to the entrepreneur, immediately relevant to their own business situation, and delivered in an efficient, practical way. The topics in frequent demand include market information, managing and projecting cash flow, and market strategy/selling tips.

The Trust will provide technical assistance to its borrowers in three ways: (1) One-on-one help during the loan application process (when the lender has the greatest leverage over the entrepreneur), (2) through workshops and one-on-one consulting with existing borrowers to address specific topics or to help businesses address specific issues or crises, and (3) creation of an Enterprise Network for peer-to-peer, informal networking and cross-selling. In each, the loan officer is the primary business relationship with the

¹⁶ Sample real interest rates (excluding inflation) are __ by BancoSol in Bolivia, __ by Fundusz Mikro of Poland, and 10-13% among US programs. The most successful institutions charge slightly to significantly more than traditional bank small business loans.

¹⁷ Unlike developing country programs in which technical assistance has been absent, more developed economies are more competitive and have more complex tax and regulatory systems. In addition, the customers of microfinance programs tend to be first-time or less-experienced entrepreneurs who need financing and information.

borrower, and can refer his or her customers to the resources in the Business Consulting Unit. This credit-focused relationship is essential for building a strong credit culture and low loss rates. Each type is described below.

- *During the Loan Application Process:* To fill out the loan application, applicants will basically answer all the key questions that a business plan would address. The most important of these are customers, market strategy, and cash flow forecasting. The loan officer will particularly focus on these areas to address any weaknesses in the loan application and to fully assess the creditworthiness of the loan. In this role, the loan officer will ask questions and suggest ways that the applicant might find answers, acting as coach rather than filling out the application on his or her behalf. Since most inappropriate applicants are screened out early on, this staff time will be focused only on strong candidates for loan approval and is a good investment for maintaining the quality of the loan portfolio. (see operations section for additional discussion.)

Requiring applicants to invest time and effort along the way helps weed out those who are less committed and allows more motivated and committed applicants to “self-select.” In addition, the business relationship must be very clear that this is a loan, not a grant, and collateral or guarantors are required. This screening is important to ensure a quality loan portfolio in a higher-risk, grant-focused market, as well as to prevent some clients from taking on debt and getting into business difficulties.

- *Business Consulting Services:* The Business Consulting Unit will provide consulting and technical assistance services to the Trusts borrowers. Most business owners want information and business assistance that is hands-on and customized to the specific needs of individual businesses. While one-to-one consulting is ideal, it is expensive to deliver. The Trust will use workshops whenever possible to use staff time most efficiently. Specialized workshops might include:¹⁸

- Market planning and strategy
- Cash flow planning
- Operations
- Recordkeeping
- Becoming an employer - hiring and keeping good employees
- Selling skills
- Packaging & promoting
- Working smarter – Computerizing your office

For businesses that face a particular problem or want more in-depth, tailored advice, customers can work with a single business consultant over a series of meetings to focus on specific issues, to help implement a new technology system, or to computerize their financial records. Business consultants will be Trust staff or outside consultants with a particular area of expertise that have passed a quality screen by the Trust.

¹⁸ The following topics reflect popular small business workshops currently offered by the Northeast Entrepreneur Fund of Virginia MN, the Colorado Enterprise Fund of Denver, CO, and Northern Initiatives of Marquette, MI.

While not all Trust customers will want technical assistance, they are expected to have a minimum standard of recordkeeping and financial management systems that should give them good management information and comfort to the lender. Those who are growth-oriented can tap the business consulting unit's other offerings. For example:

- A barber that wants to buy a second chair for his shop says he just needs money, not technical assistance. It is the loan officer's job to make sure that, as a loan customer, the barber has good record-keeping, cash management, and financial systems.
- A florist who wants to buy a lorry so she can sell and deliver flowers across Belfast, rather than just in her neighborhood, is more growth oriented. She also needs the basic tools for good business management, plus help in forecasting costs and cash flow for the expansion, how to hire and retain a new employee, and a marketing strategy to be certain her investment of time and money pay off.

Fees for Service

To ensure that these services provide value to customers, and to recover some of the costs, the Trust will charge fees for its consulting services. Fees will be flat rate for workshops and hourly for one-on-one consulting, with a sliding scale depending on the income of the borrower. Fees will range from [£5 to £50] per hour, with an average of [£15] per hour, reflecting the high proportion of lower income and self-employed individuals as clients. While charging fees for technical assistance is not common in Northern Ireland, the Trust is confident that its services will be of sufficient value that word-of-mouth will create demand for those services. Charging fees has several benefits: it imposes a market discipline on the provider to provide value to customers; it encourages customers to be prepared and to gain something from it since it costs money; and it mitigates some of the costs of delivering the technical assistance.

- *The Enterprise Network:* As a customer of the Trust, business owners will become members of a network of micro and small businesses to gain access to other advantages and services and to reduce "the loneliness and isolation of the entrepreneur." These services might include (1) a newsletter on current topics and profiling successful entrepreneurs or businesses (customers or non-customers), (2) invitations to quarterly Briefings, a breakfast or lunch meeting with a guest speaker on relevant topics (e.g. tax law changes, new developments or projects, or visiting business people) and a chance to network, (3) special offers for discount professional business services from lawyers, accountants, etc, or bulk purchasing opportunities for insurance. All private business service providers would be pre-screened by the Trust to ensure quality and appropriateness for its customers, and gain access to a group of potential customers. This program could be coordinated with Business in the Community, the program that links private business professionals to entrepreneurs.

B. Marketing and Deal Sourcing

The Trust's different customer groups will need to be reached in different ways. "Entry-level entrepreneurs" are unlikely to come looking for credit, so the Trust will need to go find them and market its services to them directly and encourage them to seek a loan. Existing businesses are more likely to seek out financing options, but

many do not since they are fully absorbed in the business. A business's need for financing is rarely public knowledge, and resources are often suggested by close company advisors, such as an accountant, an attorney, or a banker. Therefore, the Trust's outreach and deal sourcing strategy will have three elements: independent marketing to build name recognition and awareness; building a referral network, and targeted outreach to certain populations.

- (1) *Direct Marketing:* To create name recognition and position the fund in the market, the Trust will develop direct mail, print advertisements, and perhaps media distribution to announce its products and services throughout the region. General advertising is imprecise and can result in a high volume of inquiries with a relatively low "yield rate." Though necessary to help establish credibility, it should be focused where possible and occur only when staff are ready to handle a high inquiry volume with clear and effective screening instructions.
- (2) *Referral Network:* The Trust will develop a referral network of bankers, non-bank lenders, technical assistance resources (e.g. LEAs, City of Belfast's First Stop Shop), and private professional business services to educate them about the Trust's goals and financing products. This referral network should create a pool of referrals from the banks to the fund, ideally with a clear understanding of the types of transaction the Trust is seeking. The most effective referral relationships are with specific individuals who understand the objectives and underwriting criteria of the non-bank lender, so personal relationships will be important. In addition to banks, the Trust will cultivate referral relationships with credit unions who are in close touch with their communities and aware of local microbusinesses or aspiring entrepreneurs. Referral relationships are very important with other non-bank lenders and technical assistance resources that often come into contact with micro and small businesses. Recipients of the business training and start-up grants now coordinated by the First Stop Shop in Belfast, for example, should be a pipeline of potential customers. Lenders who do not serve the Trust's target customers can refer strong or interested parties to the Trust, rather than just declining their loan application. In addition, there may be opportunities to co-lend, since EBT, ORTUS, and PYBT prefer to be only a percentage of the total financing package and the recent reduction in LEDU start-up grants will reduce the amount of equity available.

The Trust will also use past loan customers to promote its products and services. Word-of-mouth referrals carry the greatest weight with entrepreneurs. Satisfied customers of the Trust may inform other businesses or aspiring entrepreneurs of the Trust's products and professional services. This will depend upon the Trust's ability to provide a professional, quality level of products and services on a consistent basis to its customers.

- (3) *Targeted outreach and partnerships* with organizations serving particular populations that the Trust wants to reach is important. These might include a trade association for women owned businesses, or groups working with women, organizations like Upper Springfield Development Corporation that run training programs for public assistance recipients and might provide supplemental training for those seeking self-employment options, and local traders associations to increase awareness of the Trust's financial and business support services.

Of course, the Trust's ability to generate a pipeline of transactions will be affected by economic conditions and the general availability of capital, both of which are factors out of its control. The number of micro and small businesses usually increases during times of economic prosperity and business investment, with a corresponding reduction or slower growth rate during economic recessions or slow growth periods. Likewise, during times of economic expansion and prosperity, banks tend to compete more aggressively for small business loans; during periods of economic contraction or downturn when business failure rates increase and loan losses mount, banks tend to become more conservative in their small business underwriting.

Coordination with Existing Organizations

To avoid duplication and ensure the most cost-effective operations, the Trust should piggyback on to existing financing and technical assistance capacity wherever possible. These coordination, referral and joint-lending relationships will allow staff to learn the market more effectively. Management should understand and coordinate with EBT and ORTUS, PYBT, the Local Enterprise Agency managers, banks, and community organizations that are familiar with the businesses and challenges in their communities.

V. OPERATIONS PLAN

The Trust will serve micro and small businesses across Northern Ireland, though the main office will be in Belfast. It will use many of the basic principles in small business lending as used by banks and other lenders, however, the loan requirements will be (1) streamlined to make deal review and processing more efficient, and (2) based primarily on the future cash flows of the business, rather than assets or collateral values. Staffing of the Trust will include a President, a Fund Manager/Senior Lender, loan officer(s), a loan assistant, one or two business consultants, and a Finance/Admin Officer, and staff will be hired gradually as loan demand warrants.

A. Geographic Focus

The Trust will serve micro and small enterprises across Northern Ireland. With most staff in a central office, the Trust's loan officers will also have geographic area responsibilities to ensure that they frequently visit the same businesses and have ample opportunities for borrower site visits. Armed with mobile phones and laptop computers, loan officers can be on the road much of the time and arrange appointments across their regions in a way that allows efficient travel. Such visits also provide time for periodic, informal site visits with borrowers to monitor the business and its financial condition. All loan administration and monitoring will be done centrally, with frequent reports sent out to local loan officers giving them accurate and up-to-date information on any past due payments by their customers or other concerns. The Trust will be able to effectively serve all of Northern Ireland from a central or small number of offices because geographical distances are relatively small and communication systems (telephone, computers, mobile phones, etc) are reliable.

The credit activities of the Trust will be staffed by the Fund Manager, loan officers, and a loan assistant/administrative position (to leverage lenders most effectively). The key tasks involved in loan application screening, underwriting, and approval will be performed by the loan officers, the Fund Manager, and the Credit Committee. Loan officers will be the

primary relationship manager for customers, since lending is the core of the business relationship. Lenders will refer customers to a business consultant as needed. All staff will write a quick note of any contact with a customer for the data base so both loan officers and business consultants can be fully informed. For entry-level entrepreneurs, a formal technical assistance agreement that spells out the expectations may be part of the loan agreement.

The business consulting unit will be staffed by a Consulting Manager, one or two staff consultants, with a reliable stable of outside consultants who can deliver workshops or one-to-one consulting with Trust clients on an as needed basis. The business consultants will help "entry-level entrepreneurs" strengthen particular areas of their business plan (e.g. cash flow forecasting and management or marketing) and then transfer those applicants to a loan officer. Business consultants will then have direct relationships with customers, but will share information with lending colleagues to ensure an accurate assessment of the quality of loans in the portfolio.

B. Deal Screening and Review Process

Although the process and timing of individual deals will vary, staff will generally follow a four-step review process, described below.

Step 1. Initial Screen of Inquiries

The initial screen is a quick analysis to determine whether a proposal meets the Trust's investment criteria and whether it is a viable business opportunity that merits closer review or should be given a prompt decline (with suggestions on areas of weakness). This screen answers basic questions, including:

- Is this an existing business or a start-up?
- What is the financing request for (general purpose of funds; amount of request is often not relevant at this point)
- Does it fit with the Trust's lending criteria?
- What is the business and why is it a great idea/opportunity?
- What is the financial profile, if an existing business? profitable? cash flow positive? Sales and margins?

For efficiency, the initial screen will usually be conducted over the phone. If an applicant looks promising, a full application will be sent out with a phone call from a loan officer. For entry-level entrepreneurs who will find the process foreign and somewhat intimidating, the loan assistant will call the new applicant when they have received the application and walk them through it. Approximately 60-70% of inquiries will be screened out after the initial review, allowing staff to focus on those with the greatest potential to become borrowers.

Step 2. The Loan Application

The loan application should answer the key questions a business plan would address. Applicants may have a business plan that can be attached to the application, but many will not have a formal document. The essential questions to be answered include: What are the products and services? Who will buy them and why? How will you reach your customers (market strategy)? How will you produce/deliver your product? Are all the costs identified? What is projected sales volume (broken down into daily or weekly increments to assess feasibility)? What is projected cash flow and how does it compare to debt service obligations? How will you price the product and what unit volume is needed to reach breakeven (including debt service)? Does the venture have the management, capital, and market resources to be viable?

Every business should have a business plan that describes the nature of the business, its place in the market, its customers and its market strategy, and its management and financial resources. The business plan can be informal and brief, but must address the key issues for the size and complexity of the business. Since most applicants will not have a formal business plan, the loan application is designed to elicit answers to those key. An application will also require the following information:

- Personal information and a credit check application;
- Business financial information, if an existing business, including company financial statements (balance sheet, income statement, cash flow), and tax returns ;
- Personal financial information, including personal tax returns if available;
- Cash flow projections, if not included in the application itself.; and
- A description of collateral or cross-guaranties that will be used to secure the financing.

Although the applicant is expected to fill out most of the information, the loan officer will work with them to help complete the application, particularly to improve the cash flow projection and the market strategy sections. The loan officer will visit the business or the entrepreneur to ask questions and test his or her knowledge of the plan and of the business (its risks and key success factors). The final loan application is then submitted to the loan officer. For efficiency and higher loan productivity per loan officer, the initial screening will sort existing business activities from start-ups and track them slightly differently to ensure that start-ups have an initial business plan before they meet with the loan officer. For those who are not yet ready to prepare a business plan, the Trust will refer them to the LEAs or the First Stop Shop for training and basic help.

Step 3: Preparation of Loan Write-Up

The loan officer will prepare a brief summary of the business, the loan request, and the strengths and weaknesses of the deal according to a standardized credit review outline. This provides space for the loan officer to record impressions from the site visit, conversations with customers or suppliers, and analysis of the cash flows and coverage ratio for the debt carried by the business (cash flow divided by total interest

and principal obligations per month and per year). The Loan Write-Up is reviewed by the a staff loan committee (peer review) and, if within delegated loan approval authority, may be approved by the President or Fund Manager. Larger loan requests or ones that raise difficult issues will be submitted to the Credit Committee with suggested loan terms and technical assistance recommendations identified. The loan review phase will be more brief and standardized for self-employment loans, and more in-depth for larger loans that involve greater risk to the Trust. The level of due diligence and underwriting will increase for more complex and larger loan requests.

Step 4: Final Loan Approval By Credit Committee

Loan approval authority will reside in the Credit Committee, which may choose to delegate lending approval up to some amount to management once the Trust has developed a strong credit culture. The Credit Committee will meet on a regular basis (as determined by the volume of applications) and will be a standing committee which has formal membership to ensure continuity and experience. The Credit Committee is described further below.

The Role of The Credit Committee

Micro and small business lenders typically have several levels of loan approval authority, but the top is the Credit Committee. It is usually comprised of senior staff and some directors (or just directors) and has responsibility for reviewing credit policy and making recommendations to the Board, approving individual loans, and monitoring the overall quality of the portfolio to ensure that risk is being properly identified and reserved against. Most credit committees delegate some approval authority, include individuals with prior investing and lending expertise, as well as small business management experience. The most effective Credit Committees of small business lending organizations seem to share several characteristics:

- A small number of board members and staff who meet consistently and develop a shared understanding of the organizations underwriting guidelines and objectives (staff participation is important since (a) they have to live with the loan decision, and (b) they are very aware of market and borrower issues);
- A strong chairperson with experience in lending and good facilitation skills (members are more likely to be prepared and take responsibility seriously if meetings are professional, efficient, and informative);
- If the Credit Committee does not formally include senior staff, close communication with them so that they understand the nuances of this type of lending and learn from prior experiences; and
- Clear responsibility for loan approvals, overall portfolio quality (delinquency, Watch List and workouts) to ensure that a feedback loop occurs between loan policy/underwriting guidelines and experience/outcomes on loans.

As discussed under Management and Governance, members of the loan committee should include those with lending experience, but also include entrepreneurs and business people who may assess risk slightly differently than a traditional banker. While experienced bankers can add immense value on a credit committee, they should be chosen based on their commitment to and experience with small businesses, their

ability to recalibrate their risk tolerances, and have a deep understanding of basic cash flow and character lending.

In addition to the President and Board Chair, the ideal composition of the Credit Committee might include:

- ñ Experienced business people who have been entrepreneurial successes or who have worked closely with small businesses;
- ñ One or two experienced small business lenders who have the ability to both see the strategic issues and opportunities as well as conservatively assess risk (this could be a strong banker or economic development lender),
- ñ A business services professional who sees many types of successful businesses and common problems and pitfalls.

C. Lending Policies and Risk Management

As a lender, the Trust will have Board-approved credit policies to establish the outer parameters for the Trust, management guidelines for credit underwriting to help develop a consistent approach and credit culture, and specific procedures and reporting that ensures that policies are being followed. Credit policies will address maximum loan sizes and exposures, diversification within the portfolio, asset and liability matching, and appropriate reserve levels for the portfolio of loans. In addition, the Trust will conduct regular risk reviews and assign risk ratings to loans within the portfolio to determine if reserves are adequate. Policies will also include clear delegation of lending authorities to staff and Credit Committee.

Loans will be secured, when possible, by “hard asset” collateral, although the Trust may accept guarantees and soft asset collateral to secure the borrower’s personal commitment to repayment. The primary source of repayment on loans will be projected cash flow, but the Trust will identify secondary sources whenever possible. Personal guarantees by the business owner(s) will be required. On loans, credit exposures and relative risk will be carefully evaluated both initially and on an ongoing basis through an internal risk rating system and a monthly Watch List report.

The Trust will try to price loans to cover expected loan loss rates, operating expenses as a percentage of the portfolio, and a modest profit margin, but will also consider what the market will accept as interest rates.

Policies setting diversification standards, maximum loan size, and other general parameters will be set as umbrella policies. Management and staff will develop underwriting guidelines that more specifically identify the financial analysis, management assessment, and market analysis required to assess a loan. Monthly cash flow projections for the first year and cash flow coverage ratios will be part of the loan write-up.

If there are compelling reasons to establish an affiliated company limited by guarantee, the Trust will do so. For example, the Trust may decide that it needs some way to receive investment from entities that cannot purchase private shares, or receive grant funding to help support the Business Consulting Unit. At this point, however, the Trust shall be organized as a simple private company with a single set of shareholders and class of stock.

Management and Staff

The Organizing Committee will conduct a search for a President/Fund Manager/Executive Director to be named prior to commencement of operations. The President will be responsible for day-to-day operations, including: developing an ongoing marketing and deal sourcing plan; developing loan underwriting guidelines and recommending loan policies to the Board, as well as ensuring that those policies are followed; Coordination with and information dissemination to the Board, the Credit Committee, and investors; strategic and business planning and mobilizing resources to execute those plans; and the hiring and oversight of staff. This person will report to the organization's Board of Directors. As qualifications, the senior executive should be local and familiar with Northern Ireland's existing resources, have general management experience, and have some small business lending experience. Most importantly, the person must believe in the mission and disciplined approach of the organization, have a vision of the organization and its potential, and the entrepreneurial skills to build a new organization.

The President will probably be the senior lender of the organization, and will have lending experience, general management experience, and some experience with small business ownership. He or she will supervise other staff and build relationships with financial and investment communities, but will focus on the strategic opportunities and practical obstacles for promoting growth among second-stage and expansion firms.

Other senior staff will be chosen to complement the skills and experience of the President. An experienced loan officer will be hired with the expectation that he or she will take on portfolio management and monitoring responsibility from the President, at some point. Other loan officers will be hired as loan demand warrants. These will be more junior staff and may have less lending experience and more business experience, since they will learn from the senior loan officer. The senior business consultant will need extensive hands-on experience in small businesses and the ability to establish rapport and trust with a wide range of individuals. The ability to adapt his or her own knowledge, to assess the entrepreneur's needs and immediate priorities rather than identify the theoretically perfect solution will be essential. Training experience is not essential, though good communication skills and experience working with a broad range of people will be.

The loan servicing and administration systems for the Fund will be standardized packages that can be easily adapted to meet the additional needs of the Trust. Alternatively, it may be more cost-effective for the Fund to contract those services through another lending organization or bank (only if their systems can provide sufficiently timely and detailed information for a microlending organization which needs next day reports on any loan payments not received..

Board of Directors

The Trust will have a seven to nine member Board of Directors to which the President/Fund Manager will report. Reflecting the business nature of the organization's

activities as well as the unique political and social context of Northern Ireland, the Board will include successful entrepreneurs/business people from the private sector, individuals with expertise in legal, accounting, and finance, representatives from both sides of the community sector, and perhaps someone familiar with public and private sector resources (e.g. well plugged in via LEDU, for example). The individuals comprising the board should primarily be resource people for the President as well as stewards of the Trust's capital.

The Board will be responsible for overseeing the operations and performance (financial and development performance), setting lending and investment policies, hiring and firing of senior management, strategic planning and capital raising, and assuring the sound financial management of the Fund's capital and resources. No Board member shall receive compensation for their service, other than reimbursement of expenses.

The board will delegate authority to sub-committees, including to the Credit Committee which is described under Operations.

VII. PROJECTED FINANCIAL PERFORMANCE AND CAPITAL STRUCTURE

The Trust projects lending a total 560 loans for £4.2 million over a five year period, and earning a return on assets of 0.50% in Year 5. Due to an initial capital base of £10 million, the Trust is profitable from year one due to investment income on capital. Internal earned income will reach 45% of total expenses in year 5, with balance from investment income.

This section is organized as follows:

- A. Revenue and Deal Flow Assumptions
- B. Operating Cost Assumptions
- C. Capital Requirements and Investment Characteristics
- D. Financial Performance Sensitivity Analysis

The Base Case financial projections (balance sheet, income statement, cash flow, and supporting schedules) are in Appendix B.

A. Revenue and Deal Flow Assumptions

The Base Case is an 80/20 case, or there is an 80% chance that loan volumes will be achieved and 20% chance they will not. During the first five years of operations, the Trust is projected to generate 35 loans in year 1, 85 in year 2, 130 in year 3, 145 in year 4, and 165 in year 5. The gradual increase in years one and two reflects the need to establish a new organization in the market place and the lead time required to actually close loan transactions. In the Optimistic Case, loan volume is slightly higher.

Product Mix

The financial projections assume that loans fall into one of four basic categories: self-employment loans; group loans (identical to S-E loans except for interest rate incentive for borrowers to choose group lending and therefore reduce administrative costs and loss rates for the Trust); small business term loans, targeting existing micro and small businesses; and small business lines of credit to provide seasonal and fluctuating

finance to meet clients' needs. The base case assumes a rough product mix of 50% self-employment loans (direct and group guarantees), 40% micro and small business term loans; and < 10% small business lines of credit. The Trust estimates that the highest number of loans will be in the self-employment category initially, with the numbers of small business term loans increasing steadily as the Trust establishes its reputation as a business-like, competent lender. The average size, term, return, and loss rate of each product is described under Part A of Section IV, Products and Services and in Schedule A (page 3) of the financial projections.

Staff Productivity

The Trust will track key ratios and measures of staff productivity and efficiency. These ratios must be tailored to the specific type of micro and small business lending you are engaged in. The most important measure is loans per lending staff, which tells you how efficiently you are leveraging the loan officer position. The Base Case assumes that each loan officer manages a portfolio of 30-40 loans, depending on the mix of microloans and small business loans.

Loan officers will be responsible for managing their current "book of business" and for securing new loan customers to replace old loans and grow loan volume. The lending staff will include a loan assistant who will conduct routine closing tasks and basic loan monitoring, allowing investments officers to focus on loan origination and on the business consulting needs of portfolio companies. The Trust will hire outside legal and other expertise to manage recoveries and workout situations on troubled investments.

Business Consultants will also need to be evaluated based on staff-efficiency ratios. The Base Case assumes one Business Consultant in years 1 and 2 (with use of outside consultants to help provide workshops and consulting sessions) and a second consultant coming on staff in year 3.

Sources of Revenue

The Trust will have four primary sources of revenue:

- (1) Interest income on debt (e.g. loan volume), providing current income.
- (2) Fee income from origination fees ranging from 1% to 1.5%.
- (3) Investment income on the unlent capital base.
- (4) Consulting fees from the business consulting unit's workshops and consulting services, as well as a small "membership fee" for the Enterprise Network.

B. Operating Cost Assumptions

The Trust will be a stand-alone entity. The primary annual costs are staff salaries, occupancy expense, outside professional fees (assuming management will tap outside consultants to assist with the start-up phase) and operating expenses. As shown in Schedule D of the financial projections, the staffing pattern assumes a President, a Senior Lender, a loan officer, and a business consultant at start-up. Additional staff are added over time based on loan volume. As noted above, the Trust will leverage

lending staff with an administrative assistant/loan assistant (two under the Optimistic scenario). Lending staff will manage problem loans to a certain point, and then hand them to outside counsel or the senior lender. Staff salary levels are based on estimates for the described positions from two Belfast-based sources.¹⁹ Additional staff benefits are calculated at 18% of salary. Occupancy expense assumes a location in Belfast but on the edges of City Center for lower costs. Other operating expenses are estimated per year, assuming higher expense in year 1 for marketing expense, printing, and computers and cell phones.

Loan Loss Reserve Assumptions

The Trust will maintain a loan loss reserve for uncollectible loan accounts at 10-12% of loans outstanding. To create a sufficient reserve early on to absorb expected losses, the Trust will take a large expense in years one and two, and then additional provisions to maintain the proper reserve ratio. The reserve ratio may be adjusted based on operating experience. Loss rate assumptions range from 5% - 10% on the Base Case, and 3%-7.5% in the Optimistic Case.

C. Capital Requirements and Investment Characteristics

Based on the deal flow projections, the Trust needs total capital of £5.0 million in common equity. This is long-term patient capital with no dividends forecast. Because of the high costs and low revenues from this microlending, the Trust needs a larger capital base to generate investment income sufficient to cover the Trusts operating costs. The Base Case assumes a capital base of £10 million. Key performance ratios are described in the Key Data and Ratios table on page 1 of the financial projections.

¹⁹ Provided by Colin Stutt and Sharon Polson of LEDU.

VIII. IMPLEMENTATION

[FORTHCOMING]

A. Key Risks and Assumptions

B. Timeline and Key Tasks

Appendix A:

Summary Table of Micro Finance Resources in Belfast

(insert table from Colin Stutt report)

Appendix B:

Five-Year Financial Projections (Base Case)

Northern Ireland Entrepreneurial Growth Trust

Pro Forma Balance Sheet

	<u>* Start</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
ASSETS						
Cash & Investments	0	9,926,714	9,670,920	9,186,175	8,724,217	8,228,006
Net Outstanding Loans:						
Self-Employment Loans	0	45,655	132,263	205,963	235,055	238,742
Group Loans	0	30,209	92,942	155,304	181,760	186,424
Small Business Term Loans		58,750	282,713	699,777	1,212,830	1,791,030
Small Business Lines of Credit		39,375	39,375	78,750	78,750	112,500
Total Loans Outstanding	0	173,989	547,292	1,139,793	1,708,395	2,328,695
Loan Loss Reserve		(20,879)	(60,858)	(116,979)	(179,129)	(252,038)
Other Assets	0	0	0	0	0	0
TOTAL ASSETS	0	10,079,824	10,157,354	10,208,990	10,253,483	10,304,663
LIABILITIES & NET WORTH						
Liabilities:						
A/P & Other	25,000	25,000	25,000	25,000	25,000	25,000
Notes Payable	0	0	0	0	0	0
Other	0	0	0	0	0	0
Other	0	0	0	0	0	0
Other	0	0	0	0	0	0
Total Liabilities	0	0	0	0	0	0
Fund Balance	0	10,079,824	10,157,354	10,208,990	10,253,483	10,304,663
Total Liabilities & Net Worth	0	10,079,824	10,157,354	10,208,990	10,253,483	10,304,663

KEY DATA AND RATIOS

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Financial Performance Measures					
Pre-Tax Net Income / Total Expenses	125%	121%	112%	109%	109%
Internal Earned Inc. / Total Exp	4%	13%	24%	35%	45%
ROA (NI / total assets)*	0.79%	0.76%	0.51%	0.43%	0.50%
Weighted Average Cost of Capital	0.00%	0.00%	0.00%	0.00%	0.00%
* Ratios not accurate until profitable					
Organizational/Efficiency Measures					
# of Loans/Loan Staff	11	26	39	46	52
Operating Support Required	0	0	0	0	0
Total Loans Originated	35	85	130	145	165
Cumulative Loans Originated	35	120	250	395	560
Loans Outstanding / Total Capital	2%	5%	11%	17%	23%
Total Staff size	5.0	6.0	7.0	7.5	8.0
Portfolio Measures					
Average Loan Size	5,349	5,543	6,454	7,109	7,519
Total Number of Loans Outstanding	33	99	177	240	310
Total Principal Outstanding	173,989	547,292	1,139,793	1,708,395	2,328,695
Cash & Securities/Total Assets	98%	95%	90%	85%	80%
Reserve Ratio (LLR / total loans)	12.0%	11.1%	10.3%	10.5%	10.8%
Loss Rate (write-offs / total loans)	0.0%	2.7%	3.1%	3.4%	2.9%
Portfolio Composition					
% of Portfolio in S-E Loans	26%	24%	18%	14%	10%
% of Portfolio in Group Microloans	17%	17%	14%	11%	8%
% of Portfolio in Small Bus Loans	34%	52%	61%	71%	77%
% of Portfolio in SB Lines of Credit	23%	7%	7%	5%	5%

Pro Forma Income Statement

<u>REVENUES</u>		<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Interest on Idle Funds @ 4.00%		381,797	397,069	386,837	367,447	348,969
Capital Grant/PRI Income*		10,000,000	0	0	0	0
Operating Grant Income*		0	0	0	0	0
Interest Income:						
Self-Employment Loans		2,776	10,935	22,089	31,223	36,631
Group Loans		1,614	6,683	13,684	18,835	21,281
Small Business Term Loans		2,940	17,228	49,984	98,084	157,284
Small Business Lines of Credit		1,188	2,317	3,446	4,575	5,704
Fee Income		3,638	8,675	15,150	18,263	22,600
TOTAL REVENUES		10,393,953	442,906	491,190	538,428	592,469
<u>EXPENSES</u>						
Salaries & Benefits		178,250	229,598	266,098	289,606	314,285
Operating Expenses		115,000	81,050	82,273	84,741	87,283
Interest expense on capital		0	0	0	0	0
Loan Loss Provision		20,879	54,729	91,183	119,588	139,722
TOTAL EXPENSES		314,129	365,377	439,554	493,934	541,289
PRE-TAX NET INCOME		10,079,824	77,529	51,636	44,494	51,180

* Per US non-profit accounting, the model shows all grants received as income (both loan capital and annual operating grants)

Pro Forma Statement of Cash Flows

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	
CASH IN:						
Capital Grants and Loans	10,000,000	0	0	-- 0	0	
Operating Grants	0	0	0	0	0	
Debt: Principal Recovered	51,011	146,948	302,436	491,461	692,887	
Debt: Interest Income	8,519	37,162	89,203	152,718	220,901	
Fee Income	3,638	8,675	15,150	18,263	22,600	
TOTAL CASH IN	10,063,167	192,785	406,789	662,441	936,388	
CASH OUT:						
New Loans	225,000	535,000	930,000	1,117,500	1,380,000	
Salaries & Benefits	178,250	229,598	266,098	289,606	314,285	
Operating Expenses	115,000	81,050	82,273	84,741	87,283	
Interest expense	0	0	0	0	0	
TOTAL CASH OUT	518,250	845,648	1,278,370	1,491,847	1,781,568	
NET CASH FLOW	9,544,917	(652,862)	(871,581)	(829,405)	(845,180)	
<i>Interest on Idle Funds</i>	4.0%	381,797	397,069	386,837	367,447	348,969
ENDING CASH	0	9,926,714	9,670,920	9,186,175	8,724,217	8,228,006

SCHEDULE A: PRODUCT STRUCTURE

UK Base Rate	7.50%				
	AVERAGE SIZE	AVERAGE TERM (Yrs)	INTEREST RATE (OVER B.R.)	ORIGINATION FEE	LOSS RATE
Self-Employment Loans	3,500	3.0	6.00%	1.0%	10.0%
Group Loans	3,500	3.0	4.00%	1.0%	7.5%
Small Business Term Loans	12,500	6.0	3.00%	1.5%	5.0%
Small Business Lines of Credit	15,000	1.0	4.00%	1.5%	5.0%

SCHEDULE B: CONSOLIDATED DEAL PRODUCTION

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Number of Deals Originated:					
Self-Employment Loans	15	35	45	45	45
Group Loans	10	25	35	35	35
Small Business Term Loans	5	20	40	55	70
Small Business Lines of Credit	5	5	10	10	15
Total Number of Loans	35	85	130	145	165
Amount of New Loans:					
Self-Employment Loans	52,500	122,500	157,500	157,500	157,500
Group Loans	35,000	87,500	122,500	122,500	122,500
Small Business Term Loans	62,500	250,000	500,000	687,500	875,000
Small Business Lines of Credit	75,000	75,000	150,000	150,000	225,000
Total Amount of New Loans	225,000	535,000	930,000	1,117,500	1,380,000
Cumulative Amount of Loans	225,000	760,000	1,690,000	2,807,500	4,187,500
Loans Written Off:					
Self-Employment Loans	0	5,250	12,250	15,750	15,750
Group Loans	0	2,625	6,563	9,188	9,188
Small Business Term Loans	0	3,125	12,500	25,000	34,375
Small Business Lines of Credit	0	3,750	3,750	7,500	7,500
Total Loans Written Off	0	14,750	35,063	57,438	66,813

SCHEDULE C: SUMMARY OF CAPITAL ACCOUNTS AND LONG TERM PRI/DEBT

	<u>1998</u>	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Ending Fund Balance	0		0	0	0	0
Capital Grant		10,000,000	0	0	0	0
Debt						
Notes Payable	0.00%	0	0	0	0	0
Other	0.00%	0	0	0	0	0
Other	0.00%	0	0	0	0	0
Other	0.00%	0	0	0	0	0
Other	0.00%	0	0	0	0	0
Grant and PRI Total		10,000,000	0	0	0	0
Total Cumulative Grant and PRI		10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Annual Cost of Debt Capital		0	0	0	0	0

SCHEDULE D: COMPENSATION SCHEDULE

	[*] Annual Escalation	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Staff	3.0%					
<i>President/Chief Executive</i>		45,000	46,350	47,741	49,173	50,648
<i>Credit Manager/Senior Lender</i>		35,000	36,050	37,132	38,245	39,393
<i>First Loan Officer</i>		25,000	25,750	26,523	27,318	28,138
<i>Second Loan Officer</i>		0	12,500	25,750	26,523	27,318
<i>Third Loan Officer</i>		0	0	0	13,500	27,810
<i>Loan Assistant</i>		0	15,000	15,450	15,914	16,391
<i>Business Consulting Manager</i>		35,000	36,050	37,132	38,245	39,393
<i>Business Consultant</i>		0	12,500	25,750	26,523	27,318
<i>Administrative Support</i>		15,000	15,450	15,914	16,391	16,883
Total Salaries		155,000	199,650	231,390	251,831	273,291
<i>Benefits (Employees only) @</i>	15.0%	23,250	29,948	34,708	37,775	40,994
Total Salaries & Benefits		178,250	229,598	266,098	289,606	314,285
Consultant Expense						
<i>Training/Workshop Consultants</i>		10,000	10,000	10,000	10,300	10,609
<i>Loan Packaging fees (e.g. to LEAs)</i>		0	0	0	0	0
<i>Specialized Business Consulting</i>		10,000	10,300	15,000	15,450	15,914
<i>Other</i>		0	0	0	0	0
Total Fees to Contractors		20,000	20,300	25,000	25,750	26,523
Headcount Information (FTEs)						
<i>President/Chief Executive</i>		1.00	1.00	1.00	1.00	1.00
<i>Lending Staff*</i>		2.00	2.50	3.00	3.50	4.00
<i>Business Consulting Staff</i>		1.00	1.50	2.00	2.00	2.00
<i>Other</i>		0.00	0.00	0.00	0.00	0.00
<i>Admin Support/Finance</i>		1.00	1.00	1.00	1.00	1.00
Total Staff (excludes Consultants)		5.00	6.00	7.00	7.50	8.00

* Lending Staff includes: 100% of sr. lender, loan officers, and loan assistants, and 50% of President

SCHEDULE E: FEE INCOME

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Closing Fees</i>	2,938	6,975	12,550	15,363	19,300
<i>Consulting Fees (30% of clients, avg 20/yr)</i>	700	1,700	2,600	2,900	3,300
<i>Government Contracts</i>	0	0	0	0	0
<i>Other</i>	0	0	0	0	0
Total Fee Income	3,638	8,675	15,150	18,263	22,600

SCHEDULE F: DETAIL OF OPERATING EXPENSES

Annual Escalation	3.0%				
	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<i>Consultant Fees (business services)</i>	20,000	20,300	25,000	25,750	26,523
<i>Occupancy Exp (if not donated)</i>	22,000	22,660	23,340	24,040	24,761
<i>Professional Fees/Outside Consultancy</i>	20,000	10,000	5,000	5,150	5,305
<i>Travel</i>	3,000	3,090	3,183	3,278	3,377
<i>Insurance</i>	0	0	0	0	0
<i>Staff Training</i>	0	0	0	0	0
<i>Office Supplies</i>	0	0	0	0	0
<i>Program Expenses</i>	0	0	0	0	0
<i>Printing</i>	0	0	0	0	0
<i>Postage</i>	0	0	0	0	0
<i>Computers, software, mobile phones</i>	15,000	0	0	0	0
<i>Telephone</i>	0	0	0	0	0
<i>Equip/Replc and Maintenance</i>	0	0	0	0	0
<i>Licences/Bank Fees</i>	0	0	0	0	0
<i>Interest Expense</i>	0	0	0	0	0
<i>Miscellaneous</i>	35,000	25,000	25,750	26,523	27,318
Total Operating Expenses	115,000	81,050	82,273	84,741	87,283

SCHEDULE G: SUMMARY OF NET DEALS OUTSTANDING

		Year 1	Year 2	Year 3	Year 4	Year 5
<u>Self-Employment Loans</u>						
# of Deals Originated		15	35	45	45	45
# of Deals Written Off @	10.0%	0.0	1.5	3.5	4.5	4.5
# of Loans Paid Off			7	24	38	41
Cumulative Deals Being Serviced		15	41	58	61	61
Staff Requirement @ 1 staff/	40	0.38	1.03	1.46	1.53	1.52
 <u>Group Loans</u>						
# of Deals Originated		10	25	35	35	35
# of Deals Written Off @	7.5%	0.0	0.8	1.9	2.6	2.6
# of Loans Paid Off			5.0	17.1	28.7	32.8
Cumulative Deals Being Serviced		10	30	48	53	54
Staff Requirement @ 1 staff/	40	0.25	0.75	1.20	1.34	1.35
 <u>Small Business Term Loans</u>						
# of Deals Originated		5	20	40	55	70
# of Deals Written Off @	5.0%	0.0	0.3	1.0	2.0	2.8
# of Loans Paid Off						2
Cumulative Deals Being Serviced		5	25	65	120	186
Staff Requirement @ 1 staff/	30	0.17	0.83	2.17	3.99	6.21
 <u>Small Business Lines of Credit</u>						
# of Deals Originated		5	5	10	10	15
# of Deals Written Off @	5.0%	0.0	0.3	0.3	0.5	0.5
# of Loans Paid Off		2	5	7	10	12
Cumulative Deals Being Serviced		3	3	5	6	9
Staff Requirement @ 1 staff/	30	0.08	0.09	0.18	0.19	0.29
TOTAL DEALS ORIGINATED		35	85	130	145	165
CUMULATIVE STAFF DEAL LOAD		33	99	177	240	310
Loan staff required		0.9	2.7	5.0	7.1	9.4

SCHEDULE H: DEAL PRODUCTION

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
<u>Self-Employment Loans</u>					
Beginning Cumulative Net Loans	0	45,655	132,263	205,963	235,055
New Loans Disbursed	52,500	122,500	157,500	157,500	157,500
Less: Loans Written Off	0	5,250	12,250	15,750	15,750
Less: Principle Recovered	6,845	30,643	71,550	112,658	138,063
Cumulative Net Loans Outstanding	45,655	132,263	205,963	235,055	238,742
<u>Group Loans</u>					
Beginning Cumulative Net Loans	0	30,209	92,942	155,304	181,760
New Loans Disbursed	35,000	87,500	122,500	122,500	122,500
Less: Loans Written Off	0	2,625	6,563	9,188	9,188
Less: Principal Recovered	4,791	22,142	53,575	86,857	108,648
Cumulative Net Loans Outstanding	30,209	92,942	155,304	181,760	186,424
<u>Small Business Term Loans</u>					
Beginning Cumulative Net Loans	0	58,750	282,713	699,777	1,212,830
New Loans Disbursed	62,500	250,000	500,000	687,500	875,000
Less: Loans Written Off	0	3,125	12,500	25,000	34,375
Less: Principal Recovered	3,750	22,913	70,436	149,446	262,426
Cumulative Net Loans Outstanding	58,750	282,713	699,777	1,212,830	1,791,030
<u>Small Business Lines of Credit</u>					
Beginning Cumulative Net Loans	0	39,375	39,375	78,750	78,750
New Loans Disbursed	75,000	75,000	150,000	150,000	225,000
Less: Loans Written Off	0	3,750	3,750	7,500	7,500
Less: Principal Recovered	35,625	71,250	106,875	142,500	183,750
Cumulative Net Loans Outstanding	39,375	39,375	78,750	78,750	112,500
<u>Total Loans</u>					
Beginning Cumulative Net Loans	0	173,989	547,292	1,139,793	1,708,395
New Loans Disbursed	225,000	535,000	930,000	1,117,500	1,380,000
Less: Loans Written Off	0	14,750	35,063	57,438	66,813
Less: Principal /Investment Recovered	51,011	146,948	302,436	491,461	692,887
Cumulative Net Loans Outstanding	173,989	547,292	1,139,793	1,708,395	2,328,695

SCHEDULE I: AMORTIZATION OF LOAN PRODUCTS

	Average Size	Interest Rate	Amort. (yrs)	Monthly Payment	Origination Fees
Self-Employment Loans	3,500	13.50%	3.0	119	1%
Group Loans	3,500	11.50%	3.0	115	1%
Small Business Term Loans	12,500	10.50%	6.0	235	2%
Small Business Lines of Credit	15,000	11.50%	1.0	1,329	2%

Amortization Period (Years)

	1	2	3	4	5
<u>Self-Employment Loans</u>					
Beginning Balance	3,500	2,486	1,326	0	0
Ending Balance	2,486	1,326	0	0	0
Total Annual Payments Received	1,425	1,425	1,425	0	0
Total Annual Principal Recovered	1,014	1,160	1,326	0	0
Total Annual Interest Collected	411	249	249	0	0
<u>Group Loans</u>					
Beginning Balance	3,500	2,464	1,302	0	0
Ending Balance	2,464	1,302	0	0	0
Total Annual Payments Received	1,385	1,385	1,385	0	0
Total Annual Principal Recovered	1,036	1,162	1,302	0	0
Total Annual Interest Collected	349	223	83	0	0
<u>Small Business Term Loans</u>					
Beginning Balance	12,500	10,921	9,168	7,222	5,062
Ending Balance	10,921	9,168	7,222	5,062	2,663
Total Annual Payments Received	2,817	2,817	2,817	2,817	2,817
Total Annual Principal Recovered	1,579	1,753	1,946	2,161	2,399
Total Annual Interest Collected	1,238	1,064	871	656	418
<u>Small Business Lines of Credit</u>					
Beginning Balance	15,000	0	0	0	0
Ending Balance	0	0	0	0	0
Total Annual Payments Received	15,951	0	0	0	0
Total Annual Principal Recovered	15,000	0	0	0	0
Total Annual Interest Collected*	475	0	0	0	0

* Interest on lines assumes full amount outstanding for only half of year

free No - Ireland

James M. Lyons
Special Advisor to the President
and Secretary of State for Economic Initiatives in Ireland

One Tabor Center, Suite 3000
1200 Seventeenth Street
Denver, Colorado 80202
303 623-9000; FAX 303 623-9222

FAX TRANSMITTAL SHEET

To:	Hillary Rodham Clinton and Melanne Verveer Dr. Marjorie Mowlam Hon. Dermot Gallagher Larry Butler/NSC	202 456-6244- 011 441 232 528201 011 353 1 475-1351 202 456-9150
From:	James M. Lyons	User No. 208 74099-101
Date:	August 4, 1998	

Attached is page 31 to be inserted in the Draft Business Plan for Northern Ireland Entrepreneurial Growth Trust which we earlier provided to you. We apologize for the omission and any resulting inconvenience.

WE ARE TRANSMITTING 2 PAGES (INCLUDING THIS COVER PAGE). IF TRANSMISSION IS NOT COMPLETE, PLEASE CALL (303) 623-9000, EXT. 321.

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Confidential Draft

Management will prepare a detailed set of lending policies for the Board to approve before the Trust begins operations. The Board will review those policies annually.

The Board will receive regular financial reporting, portfolio reporting (including outstandings, loan activity, delinquency trends, and Watch Reports identifying potential risk of loss) at least quarterly.

VI. Management and Governance Structure

The management of the Trust will be responsible for carrying out the development and business strategy. While some details are governed by legal structure and stakeholders to whom management is accountable, the primary factors for management and governance are:

- > Management (and Staff);
- > Board of Directors;
- > Shareholders/Investors

At this stage in the fund's formation, an organizing committee of private and public-sector individuals will coordinate the legal formation and structure of the Trust, the formation of the board of directors, and the hiring of a President/Fund Manager. A subset of this organizing committee will transition to the organization's Board of Directors. Each of the above elements is discussed below.

Legal Structure

The Trust will be a company limited by shares, a privately-managed and privately-capitalized organization with accountability to its shareholders, a board of directors, its customers, and employees.¹⁹ This for-profit private company structure has several advantages to a company limited by guarantee:

- It reinforces the business nature of the Trust, and its business relationship with its customers;
- It provides the Trust with its own capital base and the financial capacity to become a permanent development institution for small business development in Northern Ireland.
- It permits investors to buy shares, with the potential of eventual liquidity through the sale of those shares (with prior approval);
- It ensures that return on investment to shareholders – measuring the dual bottom line of development impact and financial performance – will be a discipline on management.

Although organized as a private, for-profit vehicle, the Trust's mission is definitely a dual one: to promote micro and small enterprise development and business ownership AND to achieve those goals on a financially self-sufficient basis. If it achieves only one of those goals – either one – it will have failed. To succeed, the mission and goals of the organization must be fully understood and shared by shareholders, managers, directors, and staff. The primary objectives of investors are not to maximize financial return, but to provide long-term, patient capital to establish an innovative financial institution capable of addressing the long-term challenges of building an entrepreneurial economy in Northern Ireland.

¹⁹ Subject to investigation of regulations or other constraints on non-bank lenders.

-- (ATTACHED) 7/31/98 from **Jim Lyons** - Draft Business Plan for
Northern Ireland Entrepreneurial Growth Trust.

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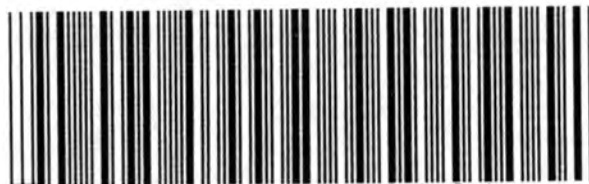
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7 December 1999

Mrs Jane Benton Fort
Consul General of the United States of America
United States Consulate General
Queen's House
14 Queen Street
BELFAST
BT1 6EQ

Dear Ki,

Thank you so much for the invitation to the 3rd Presidential Lecture given by Melanne Verveer at Queen's University last week.

It was good to see such a wide cross-section of people at the event. I do hope that the tradition can now be established for the future to allow such important perspectives to be brought to the Province. It is so important to introduce new thinking to Northern Ireland in times when change is becoming the norm.

With my best regards

Terry Stone

TERRY STONE
CHIEF EXECUTIVE OFFICER - SMS

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*file
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Ireland*

AMERICAN CONSULATE GENERAL
QUEEN'S HOUSE
14 QUEEN STREET
BELFAST
Tel No.: 01232-328239
Fax No.: 01232-248482

FACSIMILE TRANSMISSION

TO: Melanne Verveer
FROM: Laura Barboriak
DATE: 30 November 1999

NUMBER OF PAGES: 6

Following is bio information on Pro-Vice-Chancellor of Queen's University, Professor Bob McCormack, Viridian's Group Chief Executive, Dr. Patrick Haren and, in case you need it, Ki. There is also some background information on The Queen's University of Belfast and the Presidential Visit Anniversary Lecture Series. An updated schedule will follow ASAP. If there is anything else you need, please let us know. Laura

Presidential Visit Anniversary Lecture Series

The U.S. Consulate General has undertaken responsibility for the organization of a commemorative annual lecture since the visit of President Clinton to Northern Ireland in 1995. The lectures have taken place in the autumn/winter of each year and have addressed broad themes encompassing policy relations, history, and U.S. politics.

The lectures have been well supported by invited delegates, private sector sponsors (Safeway) and Queen's University of Belfast (hosts). The following are some of the themes to date:

- | | |
|--|---|
| • Belfast and the U.S. Civil War | Professor Francis Carroll, University of Manitoba |
| • Partnership for an Inventive Community | Ambassador Philip Lader |
| • U.S. Policy and Relations with N.I. | Ambassador William Crowe |
| • Belfast in 1796 | Jonathon Bardon, local historian |
| • U.S. Politics – 1996 and Beyond | Byron Schafer, Oxford University |
| • Journalism and U.S. Politics | Albert Scardino, New York Times |
| • Democracy – The U.S. Experience | Senator George Mitchell |

(NB - Some of the above were held collectively as part of the Consulate's Bicentennial celebrations in 1996.)

This year's Presidential Lecture will be given by Melanne Verveer, Assistant to the President and Chief of Staff to the First Lady. The event is supported by Viridian PLC (formerly Northern Ireland Electricity), one of Northern Ireland's largest employers.

THE QUEEN'S UNIVERSITY OF BELFAST

The mission of The Queen's University of Belfast can best be summed up in the phrase, 'Access to Quality'. For more than 150 years, it has combined innovation and excellence in teaching and research with its role of serving the community and educating its future leaders.

Founded in 1845 as Queen's College, one of three colleges established in Ireland by Queen Victoria (the others being at Cork and Galway), it was raised to university rank with its own Charter and Statutes in 1908.

With around 15,000 full-time and part-time degree students from throughout the world, and 12,000 part-time students in the Institute of Continuing Education, it is now one of the largest universities in the United Kingdom and is a well-established institution with a national and international academic reputation. Its teaching record is excellent, and it carries out an impressive programme of research in a wide range of disciplines, from science, engineering and medicine to agriculture, the humanities, law and education. In the 1996 UK-wide Research Assessment Exercise, 50 per cent of staff taking part achieved the top ratings of 4 and above, indicating research quality of national and international excellence.

Queen's has the potential to do even better, however, and a major £25 million investment programme was approved by the University's Senate in June 1998. It is designed to enhance still further Queen's reputation as a university of national and international excellence in both teaching and research.

Much of the University's unique character stems from its closeness with, and outreach to, the local community. Queen's fulfils this role in many ways - through its teaching and research activities, its many links with industry and business, and its Outreach Programme to the south and west border region of Northern Ireland, which has led to the opening of the Queen's University of Belfast at Armagh, and Outreach centres in Omagh and Newcastle.

The University is very much at the heart of cultural life in Northern Ireland. Each year, it stages the Belfast Festival at Queen's - one of the largest arts festivals in the United Kingdom or Ireland. Another major contribution to this area is made by the Queen's Film Theatre, which recently won a civic award for its ambitious programme, and is one of the very few full-time university film theatres in the United Kingdom.

Patrick Haren, Group Chief Executive, Viridian Group PLC

Patrick Haren has been Chief Executive at Northern Ireland Electricity plc since April 1992. He was responsible for guiding the company through privatisation and has steered NIE through successive periods of change leading to the Group's new strategy for growth in unregulated businesses under its new holding company, Viridian.

He is Chairman of the Northern Ireland Growth Challenge and of the Northern Ireland Quality Centre. He is honorary President of the Northern Ireland Council for Voluntary Action and believes strongly in the responsibility of private enterprise to contribute to the social and economic development of the community in which it operates.

Prior to joining NIE, he established an international profile in the electricity industry as an active member of CIGRE in Paris, and as a research fellow of CERN, the European Centre for Nuclear Research, in Geneva. He also held various senior posts with ESB Ireland, including board level responsibility for engineering consultancy in the US and UK markets and for international financial services.

He is a graduate of Queen's University, Belfast, and of University College, Dublin.

June 1999

Issued by Group Communications Department. Tel: (01232) 689309.

PROFESSOR R J CORMACK

Pro-Vice-Chancellor, Professor Bob Cormack, was educated at the University of Aberdeen (1965-69) and Brown University in the United States (1969-73). He was appointed to a lectureship in Sociology at Queen's in 1973. Following promotions to Senior Lecturer and Reader, he was appointed to a Chair in 1994. He was elected Dean of the Faculty of Economics and Social Sciences in 1993. In 1995 he was appointed Pro-Vice-Chancellor.

Professor Cormack's main research interests are in higher education and equal opportunities. The author of many publications, he co-edited 'After the Reforms: Education and Policy in Northern Ireland', published in 1993, and 'Discrimination and Public Policy in Northern Ireland', published in 1991.

As a co-director of the Centre for Research on Higher Education (a joint centre of Queen's and the University of Ulster) Professor Cormack has produced research on the participation in higher education of Northern Irish students. This work has been widely used in the formulation of higher education policy by the Department of Education for Northern Ireland and the Northern Ireland Higher Education Council and most recently, the National Committee of Inquiry into Higher Education.

In recent years, he has served on a number of committees and working parties of the Higher Education and Research Committee of the Council of Europe in Strasbourg.

A member of many professional associations, Professor Cormack has also served on many bodies in the wider community. A former Honorary Secretary of the Sociological Association of Ireland, a member of the British Sociological Association's finance committee, the Chair of Belfast Citizens Advice Bureaux, consultant to the Fair Employment Agency/Commission and more recently, an Academic Advisor to the Standing Advisory Commission on Human Rights. He is a member of the Board of Governors of Stranmillis College.

Currently in Queen's, Professor Cormack's main responsibilities are for teaching and learning, information strategy and for student support services.

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JANE BENTON FORT

Jane "Ki" Benton Fort assumed the position of Consul General in Belfast in 1998. Prior to that, she was Director for Russian, Ukrainian and Eurasian Affairs at the National Security Council in Washington. A career Foreign Service Officer, Ms. Fort served from 1994 to 1996 as Deputy Chief of Mission at the new American Embassy in Almaty, Kazakhstan, one of the former Soviet states. Her other overseas postings have included American embassies in Bogota and Madrid and the USNATO Mission in Brussels. Ms. Fort has concentrated on political affairs in Western Europe and Russia and the New Independent States, with special emphasis on current European security issues.

Ki Fort was born and raised in [REDACTED] (b)(6) She graduated cum laude from Newcomb College of Tulane University and was elected to Phi Beta Kappa. Subsequently, she received her doctorate in Spanish from Vanderbilt University, followed by the Fulbright scholarship to do graduate work in Madrid. Before joining the State Department, Ms. Fort was an Associate Professor at the University of the South in Sewanee, Tennessee where she taught Spanish and Political Science. (Cool)

Ms. Fort has one daughter, Teresa who is a student of the University of Virginia. Among her personal interests, Ki Fort enjoys reading, hiking, tennis and travel.



file No. Ireland
United States Department of State

Special Advisor to the President
and the Secretary of State for
Economic Initiatives in Ireland

TEL: (202) 647-7721
FAX: (202) 647-1835

November 29, 1999

TO: Melanne Verveer
Chief of Staff
Office of the First Lady
The White House
FAX: 456-6244

FROM: Katharine Koch, Deputy

SUBJECT: Jim Lyons' Northern Ireland Micro-Finance Project *Aspire*

TOTAL PAGES: 4

Dear Melanne,

Attached, per your request to Jim, is the September press release issued at the launch of this office's micro-finance project *Aspire micro loans for business Limited*. I have noted sections that might be drawn from to mention *Aspire* in your address at Queens University.

I hope this provides what you need. Should anything more be required, please contact me at the numbers above.

May you have an excellent visit.

Sincerely,

Katharine

PRESS RELEASE



Challenging Local Businesses to Aspire

An innovative finance initiative developed through the collaboration of Northern Ireland private, public and community sectors and designed to spur local business growth was announced today (22 September) at a launch attended by Secretary of State Dr. Mo Mowlam.

Aspire - micro loans for business Limited was introduced as a new and independent credit company designed to provide short-term loans to owners of local micro-businesses (up to ten employees). Its purpose is to encourage an entrepreneurial ethos that can maintain local economic vitality.

"Aspire will help stimulate a spirit of free enterprise throughout the Belfast area by offering access to short-term commercial loans to those at the very grassroots level," the Secretary of State told the community and political leaders gathered at The Edge in Laganside.

January
Beginning in late ~~autumn~~, *Aspire* will offer loans for working capital and equipment to small businesses that currently fall outside the criteria of existing lending institutions. Initial loan size will range from £200 to £5000. As a commercial lending establishment, *Aspire* will allow local retail and service business owners to establish a credit record and then "graduate" to mainstream banking services.

Championed by President Clinton's Special Economic Advisor Jim Lyons, *Aspire* was created by a partnership among Northern Ireland's private, public and community sectors that is unique in Western Europe.

"The United States has been pleased to bring to this project its good offices and experience in micro-finance internationally," Lyons said. "*Aspire* will be a flexible

tool to help local businesses through Northern Ireland's coming transition from grant-dependence to a thriving enterprise economy. It will help peace meet the streets. | The hairdresser who needs a second chair or the florist who wants a van to extend his or her client base would be typical customers, he noted. Applicants will be judged on the business merit of their request on an equal-opportunity basis.

Dr. Mowlam added: "Not only will *Aspire* help entrepreneurs expand their own micro businesses, but their visible success will also serve as an example to others in their communities. It will be through the everyday awareness of entrepreneurship at a local level that more people will come to see the potential for themselves in self employment and in business."

An innovative feature of *Aspire* will be its implantation across the city through the Greater Belfast Area Partnership Boards and their constituent organizations. These bodies will extend the marketing reach of *Aspire* into local areas and be key in its referral network, as will existing funders. *Aspire's* loan officers will spend much of their time in the field with customers.

Aspire was developed by a work group representing the Northern Ireland banks, Belfast community groups and LEDU for the government. The IFI and European Union Fund for Peace and Reconciliation have also contributed to its f 900,000 start-up financing. Much of the initial loan pool will be deposited to earn interest toward making *Aspire* self-sustainable. The *Aspire* operating model is based on successful internationally-tested micro-finance techniques. *

"The financial basis of *Aspire* is Northern Irish," Lyons explained, "and it is not free money. *Aspire* will enable borrowers to grow their financial resources as they grow their businesses. As they repay, more loans will become available. If they default, the loan pool will evaporate."

Welcoming the commercial viable and self-sustainable *Aspire* scheme, the Secretary of State said: "I would like to commend everyone involved in the scheme and

congratulate them on their work," Dr. Mowlam said. "The vision of a micro-finance scheme is being realised that combines complementary skills and knowledge with a shared vision. It is testament to the innovations which can result from the collaboration the private, public and community sector. I would enthusiastically endorse and encourage more of these ventures."



Aspire will operate on a two-year trial basis throughout Greater Belfast. If successful, it will be converted into a permanent loan fund and be expanded across Northern Ireland.

ends

Note to the editor:

Additional quote: IFI Chairman, William T McCarter says: The Fund is very happy to be able to contribute towards the cost of establishing this micro enterprise fund. It will encourage entrepreneurship and self-employment in the small business sector by providing easy access to micro financing which is a market niche not presently being adequately served by other providers. *Aspire* has provided the opportunity for a unique partnership between the community, private and public sectors which will bring significant benefits to grass roots economic development."

free no Ireland

GUEST LIST FOR 3 DECEMBER SUPPER AT CG'S RESIDENCE

Host: Ki Fort

Guests of Honor: Melanne Verveer & Jim Lyons

Other Guests:

Mr. Esmond Birnie
Mr. and Mrs. Sean Farren

Mr. Tom Gillen
Ms. Carmel Hanna
Dr. Patrick Haren
Ms. Avila Kilmurray
Mr. Alex Maskey
Ms. Inez McCormack
Mr. Harry McDaid
Mr. Michael McGimpsey
Sir George and Lady Quigley
Mrs. Pearl Sagar
Lord Mayor Robert Stoker
Rep. Jim Walsh

Assembly Member for South Belfast (UUP)
Minister for Higher and Further Education,
Training and Employment (SDLP)
Irish Congress of Trade Unions (ICTU)
Assembly Member for South Belfast (SDLP)
Group Chief Executive, Viridian
Director, Northern Ireland Voluntary Trust
Assembly Member for West Belfast (Sinn Fein)
Regional Secretary, UNISON (NI)
President, Londonderry Chamber of Commerce
Minister for Culture, Arts and Leisure (UUP)
Chairman, Ulster Bank Group
Development Coordinator, VV Northern Ireland
Mayor, Belfast City Council
U.S. Congressman from New York

VV Team:

Bridget Fogarty
MaryAlice LeDuc
Theresa Loar
Virginia Manuel
Mary Yerrick

Supper.

387-2800 W1

363-4375

Staff:

Eric Green
Laura Barboriak
Joe White
Lorna McCaugherty

Total: 28

SCHEDULE FOR VITAL VOICES TRIP TO NORTHERN IRELAND
30 November to 5 December 1999

Control Officer: Eric Green (M: 0771 351 4875)

Tuesday, 11/30

- 1020 Bridget Fogarty and Mary Yerrick arrive Belfast International Airport on BD 4802; Depart for Europa Hotel by taxi
- 1150 MaryAlice LeDuc arrives Belfast International Airport; Depart for Europa Hotel by taxi
- 1300 Vital Voices Team Lunch at Europa Hotel
From U.S. Consulate: Laura Barboriak
- 1400-1600 NGO Roundtable at Europa Hotel (Amsterdam Suite)
Local coordinator: Margaret Meyers, Women Mean Business (854 355)
From U.S. Consulate: Laura Barboriak and Fiona Shanks
From VVNI: Pearl Sagar
- 1600 Meeting with Gillian Morrow at Europa Hotel

Wednesday, 12/1

- 0930 VV Team Depart from Europa Hotel for Dundalk
Accompanied by Fiona Shanks, U.S. Consulate and Pearl Sagar, VVNI
- 1045 Arrive Dundalk Chamber of Commerce, 20 Upper Williamsons Mall, Francis Street, Dundalk
- 1100-1300 Cross-Border Roundtable at Chamber of Commerce
Local Coordinator: Deidre Ryan (00 353 42 933 6343)
Met by Jean Rylands, USIS, American Embassy, Dublin
Met by Nuala Kelly, U.S. Commercial Service, Belfast
- 1300 Depart Dundalk for Belfast
- 1415 Arrive Europa Hotel
- 1415-1545 TBD
- 1545 Depart Europa for University of Ulster at Jordanstown
Accompanied by Laura Barboriak, U.S. Consulate and Pearl Sagar, VVNI
- 1630 University Roundtable (Room 8K15)
Local Coordinators: Pauline Murphy (01232 366 679)

As of 12/01/99 6:53 PM

1800 Dinner hosted by University of Ulster in Staff Dining Room
Local coordinators: Same as above.
From U.S. Consulate: Laura Barboriak
From VVNI: Pearl Sagar

2000 VV Team departs from dinner and returns to Europa

Thursday, 12/2

0830 VV Team departs Europa for Derry; Accompanied by Pearl Sagar, VVNI

1015 Arrive Magee College

1030-1200 Derry Business Roundtable at Magee College, The Dill Room
Local Coordinators: Mary Breslin and Karen McCormic (01504 282 930)
From U.S. Commercial Service: Joe White, Commercial Representative

1215 Depart Derry for Belfast

1345 Arrive Europa Hotel

1345-1500 TBD

(1420) (Theresa Loar arrives Belfast International Airport on BA 1418; will be met by Consul Eric Green; depart for Europa Hotel)

1500 Depart Europa for Department of Economic Development (DED),
Netherleigh, Massey Avenue; Accompanied by Pearl Sagar, VVNI

1530-1700 Government Roundtable, DED, Conference Room A
Local Coordinator: Deirdre Kenny (for Jerry Loughran); (01232 529 240)
From U.S. Consulate: Joe White

1700 Depart DED

1730 Arrive Europa Hotel

1745 Depart Europa Hotel for Queen's University

1755 Arrive Queen's University; proceed to New Physics Theatre (Whitla Hall entrance; as you are facing the Main Building, the Physics Theatre will be to your right, in the building directly behind Whitla Hall)

1800-1930 Presidential Lecture given by Melanne Verveer

1930-2100 Reception, Canada Room (Main Building), Queen's University

2100 Depart Queen's and return to Europa

Friday, 12/3

- 0915 Bridget Fogarty and Laura Barboriak depart for Newry (CG's car)
- 1030 Arrive Altnaveigh House, 51 Downshire Road, Newry
- 1030-1130 Official Opening of Altnaveigh House by Theresa Loar
Local Coordinator: Elaine McClure, (M: 07803 474 883)
From U.S. Consulate: Ki Fort and Laura Barboriak
- 1200-1300 Vital Voices Advisory Committee meeting at Altnaveigh House
Local Coordinator: Pearl Sagar (01232 438 230)
From U.S. Consulate: Laura Barboriak
- 1300 Theresa Loar departs Newry for Castle Buildings (see Melanne's schedule for remainder of Theresa's program); Virginia, Bridget and Laura return to Belfast (all in mini-van)
- 1400 Group arrives Europa Hotel (drop-off Virginia, Bridget and Laura); Loar proceeds to Castle Buildings for 1430 meeting (order of drop-off may change)
- 1400-1845 TBD
- 1845 VV Team departs Europa for CG's residence (46 Marlborough Park South) (mini-van)
- 1900 Dinner at CG's residence in honor of Melanne Verveer (all members of VV Team invited)

Saturday, 12/3

- 0900 Mary Yerrick departs from Belfast International Airport on BD 4803
- 1320 Theresa Loar and Melanne Verveer depart from Belfast International Airport on BD 4897

Sunday, 12/4

- 1320 Bridget Fogarty, Virginia Manuel and MaryAlice LeDuc depart Belfast International Airport on BD 4897

LONDON/BELFAST SCHEDULE

London Phone Numbers

Melanne Cell: 44-831-666-441
Theresa Cell: 44-467-405-015
Embassy: 44-171-499-9000
Winfield House: 44-171-262-5594
Sara Rosenberry Cell: 44-7801-670-690
(Control Officer) 44-468-877-112
Rodney (driver)

Belfast Phone Numbers

Bridget Cell: 011-44-403-441-440
Europa Hotel: 011-44-1232-327-000

Wednesday, December 1, 1999

6:20 a.m. Arrive London/Heathrow
United Airlines Flight #918

11:00 a.m. LSE meeting with Mary Kaldor
London School of Economics
50 Portsmouth Street WC2 – Room 207
(Little street on SW corner of Lincoln's Inn Fields Park – off of Alwych/Strand
WC2)

Contact: Lizzy Bacon 011-44-171-955-6628

2:00 p.m. Peter Mendelson
11 Millbank

Contact: Joanne 011-44-171-210-6460

4:00 p.m. Fiona Millar
10 Downing Street

Contact: 011-44-171-930-4433

Overnight: Ambassador Lader's Residence

Thursday, December 2, 1999

10:00 a.m. Baroness Blackstone
Department for Education and Employment
Sanctuary Buildings
Great Smith Street

Contact: Sam Stoakes 011-44-171-925-6355

1:00 p.m. Depart London
British Airways Flight #1418

2:20 p.m. Arrive Belfast

5:45 p.m. Meet and Greet – Queen's University
6:00 p.m. Belfast Presidential Lecture
Queens University

7:30 p.m. Reception
Queen's University – Canada Room

Overnight: Europa Hotel

Friday, December 3, 1999

9:00 a.m. Depart for Newry

10:30 a.m. Theresa opens Women's Center in Newry
51 Downshire Road

12:00 p.m. Meeting with Vital Voices Advisory Committee
Newry

4:30 p.m. Meeting with Inez McCormack
Europa Hotel

8:00 p.m. Dinner at Ki's House

Saturday, December 4, 1999

1:20 p.m. Depart Belfast
(Other option to depart at 9:00 a.m. and arrive DC at 4:30 p.m.)

8:00 p.m. Arrive DC

(As of 1800 on Nov 29)

Revised w/
Cell #

Visit of
MELANNE VERVEER AND THERESA LOAR
To London
December 1 and 2, 1999

Key Phone Numbers (remember, if you are dialing from within UK, substitute a '0' for the '44')

Melanne Verveer Mobile: 44 831-666-441

Theresa Loar Mobile: 44 467-405-015

Embassy Switchboard: 44 171-499-9000

Winfield House: 44 171-262-5594

Driver's Mobile: 44 xxx xxx xxx

Control Officer: Sara Rosenberry

Office: 44 171-894-0143

Home: 44 171-286-2161

Fax: 44 171-408-8117

Mobile: 44 7801-670-690

Wednesday, December 1

0620 Arrive London Heathrow on UA flight 918, met by Sara Rosenberry

Proceed to Winfield House, Regents Park (44-171-262-5594)

0830-1030 Private Time

1030 Depart Winfield House in Embassy Vehicle en route London School of Economics, 50 Portsmouth Street, WC2

1055 Arrive LSE

1100-1200 Meeting with Mary Kaldor
London School of Economics
Room 207
50 Portsmouth Street, WC2

(Contact: Lizzy Bacon (44-171-955-6628))

1200 Depart LSE

TBD Possible meeting with Baroness Jay (to be requested)

1330 Proceed to Northern Ireland Office
11 Millbank

1355 Meet DCM Glyn Davies and Sara Rosenberry in reception room in NIO lobby

1400-1500 Meeting with Secretary of State for Northern Ireland Peter Mandelson
(Contact: Joanne 44-0171-210-6460)

1500 Depart NIO

Alternative Time for Meeting with Baroness Jay

Private Time

RON: Winfield House
Regents Park
(44-171-262-5594)

Thursday, December 2

0930 Depart Winfield House (with luggage) in Embassy Vehicle en route
Department for Education and Employment
Sanctuary Buildings
Great Smith Street

1000-1100 Meeting with Baroness Blackstone
Department for Education and Employment
(Contact: Sam Stokes 44 171 925 6355)

1100 Depart Ministry of Education en route Heathrow (Terminal 1)

1300 Depart London en route Belfast on BA flight 1418

1420 Arrive Belfast; met by Ki Fort, Consul General

LONDON/BELFAST SCHEDULE

Fraczy - no problem - 011-44-171-270 0522

Wednesday, December 1, 1999

to Wheatfield House

- 6:20 a.m. Arrive London/Heathrow -
- 11:00 a.m. LSE meeting with Mary Kaldor
London School of Economics
50 Portsmouth Street WC2 - Room 207
(Little street on SW corner of Lincoln's Inn Fields Park - off of Alwych/Strand WC2)
- Contact: Lizzy Bacon 011-44-171-955-6628
- 2:00 p.m. Peter Mendelson
11 Millbank -
Contact: Joanne 011-44-171-210-6460
- Overnight: Ambassador Lader's Residence

— 4 pm - 10 Downing St.

Thursday, December 2, 1999

- 10:00 a.m. Baroness Blackstone
Department for Education and Employment
Sanctuary Buildings
Great Smith Street
- Contact: Sam Stoakes 011-44-171-925-6355
- 1:00 p.m. Depart London
-
- 2:20 p.m. Arrive Belfast
- 3:30 p.m. Meeting/Roundtable with Government Officials
Department of Economic Development
Neatherleigh
- 6:00 p.m. Belfast Presidential Lecture
Queens University
- 7:00 p.m. Reception
- Overnight: ~~Hilton Hotel~~ *Europa*

Friday, December 3, 1999

- 10:30 a.m. (Theresa opens Women's Center in Newry)
- 2:00 p.m. Corporate Roundtable
Location tbd
- 3:30 p.m. Meeting with Lady Moyra Quigley and Ann Shaw
Europa Hotel
- 4:30 p.m. Meeting with Inez McCormack
Europa Hotel

Europa



Saturday, December 4, 1999

- 1:20 p.m. Depart Belfast
(Other option to depart at 9:00 a.m. and arrive DC at 4:30 p.m.)
- 8:00 p.m. Arrive DC

**Remarks by Melanne Verveer
Chief of Staff to First Lady Hillary Rodham Clinton
Queens University**

Thank you so much. (Acknowledgments) I want to thank all of you for your gracious hospitality – and for giving me the opportunity to join you this evening.

It is a great honor to be here at Queens University, a world class institution that has dedicated itself to enriching Northern Ireland and ensuring opportunity for women, as well as men.

It is always wonderful to be back in Belfast. But, it is a special joy to come here at this hopeful and historic moment, as the Good Friday agreement becomes a reality, and the promise of peace, once only dreamed of by poets, is finally being fulfilled for all the children of Northern Ireland.

I can't think of a better way to celebrate this Season of Peace. It was 4 years ago yesterday that President Clinton and the First Lady first came to Northern Ireland. I remember well that joyous evening outside Belfast's City Hall as the President helped light the tree, praying that the Christmas spirit of peace and good will would flourish in the homes and hearts of people throughout Northern Ireland. And, now it is – because of the peacemakers, who, for more than 30 years, risked their lives and defied history to bring us to this day.

Never before have we been more reminded that, indeed, "Blessed are the peacemakers."

When I say peacemakers, I am not just referring to the political and government leaders, who listened to the people, who used wisdom and perseverance, courage and constructive dialogue to iron out their differences. They have justifiably captured the headlines for their achievements.

Tonight, though, I would like to talk about another group of people who may never have made the headlines, but have nevertheless worked tirelessly on the front lines...the citizen peacemakers. You have shown the world that the never-ending struggle for peace must be waged in small concrete ways by community leaders, academics, NGOs, businesses, neighbors, by every single citizen, men and women. Each person has to decide whether to love or hate, whether to trust, respect and stand up for those who are different from themselves, whether to enlarge the circle of humanity to include us all. This has been your mission.

I have been privileged to travel all over the world with Mrs. Clinton. From Bosnia to Guatemala, from Rwanda to the Middle East, she has met people who, despite having witnessed the worst of humanity, have summoned up the best of their humanity to work for peace and human rights. And every time she goes to places still plagued by racial, ethnic, religious and tribal conflicts, she inspires people to persevere by telling them what she has seen during her four visits here and her meetings in Washington with visitors from Northern Ireland.

She tells them how courageous citizens held families together even during the darkest days. How they realized that they all wanted the same things: to build a better life for themselves and pass on a more peaceful, secure future to their children. And she tells them how the people of Northern Ireland – especially the women – have come together across sectarian lines to work for peace, whether it be by organizing their communities or by building a playground where Catholic and Protestant kids can finally play together in peace and safety. As Mrs. Clinton observed, it was these women’s whispers of “enough” that became a torrent of voices that could no longer be ignored.

I don’t think she will ever forget her first visit to Northern Ireland. It was on that trip that she went to Ye Olde Lamplighter on Lower Ormeau Road and sat around a small table with Joyce McCarten and her neighbors – Protestant and Catholic alike. Many of these women had lost husbands, sons, or brothers in the Troubles. But, over a cup of tea they told the First Lady how they had realized that while they may have attended different churches on Sunday, seven days a week they all said the same silent prayer for the safe return of a child from school or a husband from an errand in town. Seven days a week, their families struggled with the same deep-rooted causes of the violence – the burdens of poverty, the shackles of limited education, the despair of unemployment. And while they may have held different views of the past, they had learned that together they could make a difference in the future. And so Joyce and her colleagues came together as women have always done to speak out on behalf of the children.

Joyce once borrowed a couple of cows from a farmer and led them into City Hall to protest the removal of free school milk. Some called her a “Troublemaker,” but she had a better name for herself: a “family feminist.” Because, at the end of the day, that was her goal: to lift up the hopes and everyday lives of families.

Mrs. Clinton often talks about Joyce’s powerful lessons – but never more emotionally than when she returned to Belfast in 1997 to deliver the First annual lecture in her memory at the University of Ulster. In the audience were so many women who were carrying on Joyce’s legacy of peacemaking, showing what it means to be “Family Feminists,” teaching us about the critical role we must all play in a democracy.

I can only imagine how pleased Joyce would be that the new Northern Ireland Assembly included fourteen women members representing the entire political spectrum. The First Lady met with the women Parliamentarians in Belfast earlier this year. And she was so impressed that many of them had already forged a consensus about issues they would work on jointly, despite their partisan, political differences. It is this building of democracy – day by day, piece by piece -- that will stand the test of time.

I remember when a group of political leaders came to the White House on St. Patrick's Day in 1998. This was, of course, during the peace negotiations that led to the Good Friday Accord. And Mrs. Clinton had the opportunity to meet separately with Pearl Sagar and Monica McWilliams, the two representatives from the Northern Ireland Women's Coalition elected to participate in the peace talks. They talked about how important it was for women to become full participants in the social, economic and political lives of their country. How democratic progress and economic progress depends on the progress of women. And how the voices of women must be heard in all walks of life.

It was that conversation that led to the Vital Voices Democracy Initiative.

At the first Vital Voices conference here in Belfast, I remember how incredible it was to look around the room. There were Protestant and Catholic women, unionists and nationalists sitting side by side, many of whom had been marginalized, most of whom had never worked together, all of whom were determined to take their rightful place in their communities.

After decades of being silenced, they were now raising their voices with the support of my government. With the support of former Secretary of State Mo Mowlam, 1st Minister David Trimble, and Deputy First Minister Seamus Mallon [who have stood with the women of Northern Ireland].

They were raising their voices with the support of corporate partners like Ford Motor Company, Marriott Hotels, and Stearn International, which understand that women's participation and economic growth go hand in hand – and have helped raise over \$2 million in commitments.

But, ultimately, they were raising their voices with the support of one another. What they understood is that peace is more than the absence of violence...it is the presence of opportunity – of health care, education, jobs, and credit. And I was very pleased to hear that, starting in January, a new Northern Ireland Fund will be available to provide entrepreneurs, especially women, with small loans to help them create successful businesses. Think about the hairdresser who needs a second chair. Or the florist who needs a van to deliver to her customers. This kind of public/private Fund is based on an international model that Mrs. Clinton has seen succeed all over the world.

She cares deeply about the progress of the Vital Voices initiative in Northern Ireland. And I remember how excited she was by all she heard at the follow up conference this spring, which was sponsored by BT at the Spires. One by one, the women got up to talk about how the Vital Voices initiative was opening up new opportunities.

From Derry, the First Lady heard about new partnerships in small business development, tourism and civic leadership. From Craigavon, she heard about how communities and business are working together to establish family friendly policies, including childcare services that help parents to balance the job they need and the child they love. From County Craven, she heard about programs to help women achieve success in business, including a program training businesswomen from Northern Ireland and those from the Republic. And from Belfast she heard from Avila Kilmurry of the Northern Ireland Voluntary Trust about the critical importance of community based women's groups and new strategies to sustain them. There are now more than 500 women's groups in the towns and villages of Northern Ireland doing essential work to improve women's lives.

All these women are living proof of something our Secretary of State Madeleine Albright, likes to say, that advancing the cause of women is not just the right thing to do, but also the smart thing to do for any society.

Recently, Mrs. Clinton received an award from the National Democratic Institute for her work in promoting democracy. She was excited that Monica McWilliams, who won this award last year, was going to present it to her. Except, upon her arrival in Washington, Monica was rushed to a hospital for surgery because of a ruptured appendix. President Clinton noted Monica's absence that evening and said that a ruptured appendix is the only problem he has seen that the women of Northern Ireland were unable to overcome instantaneously.

And, thankfully, they are not alone. The women leaders here are part of a growing Vital Voices democracy movement. From South America to Central Asia, we have heard vital voices for human rights, for economic development, for women in public life. We have heard vital voices for peace, progress, and prosperity.

In Central and Eastern Europe, we met women struggling to find new opportunities during the economic and political transformations of their countries. In El Salvador, we sat with women who were once on opposite sides of their bloody civil war. One woman had been a guerilla leader, the other was a member of a prominent military family. And they talked about how, as women, they were able to make those painful first steps, for the good of their families.

In a recent gathering of women from Russia and the Baltic States, we heard how, despite the difficulties, they were managing to work together on a broad range of issues -- from combating domestic violence to supporting NGOs. And they were able to hear from women who had come from all over the world to share their insights. One was Vera -- a lawyer from Belarus, who stands up for human rights in a country that has yet to escape the shadow of communism and totalitarianism. She spoke movingly about what it's like to be disbarred, to see newspapers shut down, to watch your own colleagues disappear overnight. Another woman, Rasha had come from Kuwait. She talked about how finally after years of struggle, the Emir had allowed women to vote. But, because the parliamentary leaders hadn't endorsed this change, women were still unable to exercise this fundamental democratic right.

These leaders kept saying to the women, “What is the urgency?” And Rasha said that she had been stunned by the question. These were women who had stood shoulder to shoulder with the men during the Iraqi invasion. They had undertaken very difficult and sometimes even dangerous missions. And still they were being told to wait even longer to make their voices heard in their society. In Rasha’s words, the time had come not for skim milk democracy, but for “full cream democracy” in Kuwait.

And, at the table was also Pearl Sagar, who had the audience laughing when she likened politics to a playground for adults. But, she also had them incredibly inspired by all that the women in Northern Ireland have done in every community – not only on behalf of themselves, but on behalf of the reconciliation and reconstruction that will usher in better, more peaceful, more prosperous future for all children.

There was not a dry eye in sight at that tree lighting four years ago, as Mrs. Clinton read from a letter written by a 12 year old girl from Northern Ireland. This little girl wrote to President and Mrs. Clinton, with the hope that peace would be permanent, “that Catholics and Protestants – would be able to walk hand-in-hand and live in the same areas” and that everyone would come to recognize that “it is the person inside that counts.” Today that girl’s dream is closer to reality.

We are closer to the end of violence and fear. Closer to the normalcy of everyday life. Closer to the dialogue and interchange among people of different political persuasions in the elected Assembly – and on both sides of the border – of this beautiful island. Closer to economic opportunity, trade, investments, new jobs and access to education and training. We are closer to the day when every boy and every girl can grow up learning that powerful lesson – that it is the person inside that counts.

And the reason we are closer to that day, is because of your peacemakers -- the political leaders, the citizen leaders, and, yes, the women who, despite the past, fought, worked, and too often died so that their children will always live with freedom and peace. We in the United States are very proud to stand with your peacemakers.

Blessed, indeed are your peacemakers...and blessed will they be not only during this holiday season, but with every day and every year of peace.

Thank you very much.

En, Did the photo go out to
No. Ireland

FOR IMMEDIATE RELEASE
March 20, 2000

CONTACT: LISSA MUSCATINE
JENNIFER SMITH
202/456-2960

file
No Ireland

**FIRST LADY HILLARY RODHAM CLINTON ACCEPTS SUPPORT
ON BEHALF OF VITAL VOICES NORTHERN IRELAND**

PHOTO RELEASE

Washington, D.C. – In a ceremony at the White House, First Lady Hillary Rodham Clinton accepts new support from the American Ireland Fund for *Vital Voices* Northern Ireland. She is seen here with members of the Fund and *Vital Voices* representatives from Northern Ireland.

Vital Voices is a public-private partnership dedicated to advancing the political and economic progress of women around the world. For more information about the *Vital Voices* Initiative, please contact Theresa Loar at 202-647-5440.

###

Melanne -

The photo was sent to the Irish press via the Washington Foreign Press Center this morning. (They also sent it to the embassy in Dublin.)

Sorry we couldn't get it out earlier, but the photo office was not able to process it until this morning.

Let me know if you'd like us to release the photo to any other outlets.

Jen

Melanne -

We can get the photo Monday morning for release. Let me know if you want to add anything to the caption. Thanks! Jen



file No. Ireland
IMcC/OK/C3-L1.ictupres.intissues.usvisit. "mverveer30.3.00"



30 March 2000

Melanne Verveer
Office of the First Lady
The White House
WASHINGTON D.C
USA

Dear Melanne

Thank you for all your help and support. I had a very useful meeting with Leon Furth. I will be in South Africa for the next few weeks and I am arranging to meet with Anne Shaw and Avila Kilmurray when I come back to discuss what initiatives to take forward on Vital Voices.

I am delighted to be able to be able to support the work of the First Lady and was glad to meet and give her support in different capacities during my visit.

Please pass on my best wishes for the work she is doing in different areas.

I look forward to keeping in touch with you.

Best wishes

Yours sincerely

INEZ McCORMACK
ICTU President

file No Ireland

Pressure building as deadline grows closer

SDLP deputy leader Seamus Mallon has claimed the nature of the decommissioning debate is shifting from focussing on unionist demands for weapons to finding a way of allaying unionist concerns about a possible return to IRA violence.

Speaking at the weekend the Newry and Armagh MP said: "The reality is that it is now clear that product is not going to be delivered in the sense that the unionist parties were seeking for the past two years.

"I think that was recognised by David Trimble in Washington when he said he was prepared to move and get back into the institutions in a different set of circumstances. I think he was right in making that suggestion.

"The whole tack now is: is it going to be possible to get a form of words that assures unionism that violence for political reasons is over and will not be used again?"

The former Northern Ireland Deputy First Minister said it was important that pro-agreement politicians try to resolve their differences before the agreement's deadline for progress on decommissioning on May 22.



■ **SUPPORT:** US First Lady Hillary Rodham Clinton has sent a letter of encouragement to supporters of the Good Friday agreement

Meanwhile, US First Lady Hillary Rodham Clinton has issued another appeal to Northern Ireland's political parties to move the peace process this Good Friday.

In a letter to the Friends of the Good

AT A GLANCE...

Seamus Mallon urges pro-agreement parties to resolve their differences before the May 22 decommissioning deadline

Friday agreement conference in London, the Democrat candidate for the US Senate seat in New York said: "As my country has learned, democracy is hard work.

"It is a never ending struggle. Its success ultimately depends not just on laws and institutions but on attitudes and values; on getting along with people with whom you have profound differences; on the lessons we teach our children as they are tucked in bed at night.

"Regardless of whether a man or woman voted yes or no on the peace agreement, every single citizen has a role to play in fulfilling the promise of peace. And as you walk the road to peace, the people of the United States will walk with you."



■ **A DECADE IN FOCUS:** Sean McKernan of Belfast Exposed and Marie Therese McGivern, Belfast city council's director of development, at the opening of the Belfast Exposed exhibition in Pittsburgh at the weekend. The photographic exhibition is in the US as part of the Belfast Trade Show 2000. It offers a rare insight into life in Belfast over the past 10 years through a striking selection of 50 black and white images. The display is in the Associated Artists of Pittsburgh Gallery. Cinemagic - the north's International Film Festival for Young People - is also in the Pennsylvania state capital for a series of screenings

the IRISH NEWS

Monday April 17 2000

Adams can't say war's over

By STEPHEN
DEMPSTER



A SIDE-TRACK: Adams

THE Ulster Unionist Party continued to press for movement from the IRA at the weekend as Gerry Adams said republicans can not say with certainty that "the war is over".

Sir Reg Empey publicly backed party leader David Trimble who had called for the IRA to explain its plans to deliver a peaceful and democratic society.

And Seamus Mallon claimed the nature of the decommissioning debate was shifting from focusing on unionist demands over weapons to finding a way of allaying unionist concerns about a possible return to IRA violence.

However, as the British and Irish governments continue to formulate a blueprint to shift the stalled process, Sinn Féin was sticking to its guns and "you move first" policy which demands the return of devolved government.

they say they want and what they are actually doing.

"It is to close that gap that we must address ourselves in the next six or eight weeks."

Sir Reg also criticised opponents of the Good Friday Agreement for providing no alternative which took into account the reality that unionists would have to deal with Sinn Féin.

"I think they are obliged to tell the people what it is they are going to do."

"I think they owe the people an explanation."

UUP negotiator Dermot Nesbitt also weighed in to keep the heat on republicans.

He said: "The Agreement cannot be held to ransom by the refusal of paramilitary groups to disarm."

"The republican movement must address the (Seamus) Mallon criteria - are you going to decommission and when?"

Mr Adams gave no sign of movement, though

some reports yesterday suggested that an IRA statement may come this week.

The West-Belfast MP resisted calls for republicans to state that the "war" is over and would only say his personal commitment to peaceful and democratic means was irreversible.

He did not think anyone could say with any certainty that the war was over.

"And if we were moved, or tricked into saying it, or made the mistake in saying that the war was over, what would happen if someone would go out to try to prove that it wasn't? I think we're into a whole side-track issue," said Mr Adams.

He added that the IRA would have had no excuse to take up arms had the power-sharing Executive at Stormont been allowed to work.

SDLP deputy leader Mr Mallon said: "The reality is that it is now clear that product is not going to be delivered in the sense that the unionist parties were

seeking for the past two years."

"The whole tack now is - is it going to be possible to get a form of words that assures unionism that violence for political reasons is over and will not be used again?"

Sir Reg Empey's criticism of anti-Agreement unionists was welcomed by Sinn Féin's Martin McGuinness.

He said he hoped it was the start of a "fight back against rejectionist unionists".

Mr McGuinness added: "Battered and torn it may be but the Good Friday Agreement still represents the only real hope, the only sensible way forward for all of us."

And Sinn Féin's Mitchell McLaughlin said unionist doubts about the IRA's commitment to peace should be allayed by the fact that the group's ceasefire remained intact.

He said that this demonstrated their commitment to peace.

NEWS LETTER, Monday, April 17, 2000

Hillary in peace plea

US First Lady Hillary Clinton has issued another appeal to the Province's parties to move the peace process forward this Good Friday.

"As my country has learned, democracy is hard work," she said.

"It is a never-ending struggle."

"Its success ultimately depends not just on laws and institutions but on attitudes and values, on getting along with people with whom you have profound differences, on the lessons we teach our children as they are tucked in bed at night."

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Community Advocate Mentor Programme

A unique and powerful partnership between

Ulster PEOPLES College
and
International Women's Democracy Center

*to connect diverse women leaders
in Northern Ireland
with mentors in public policy in the U.S.*

Overview: *The Programme*

- ♣ Twenty community based women advocates from Northern Ireland
- ♣ Two weeks on Capitol Hill in Washington DC, September 2000
- ♣ Practical, hands-on skills training in advocacy
- ♣ Personal contact with American lobbyists, Democrat and Republican legislators, issue advocates, local and national media

Objectives: *Public Policy and Advocacy in Northern Ireland*

- ♣ To include recognized women leaders across all sectors of the economy
- ♣ To forge stronger roles for women leaders in the new coalition government
- ♣ To ensure equal participation in politics, policy and decision-making
- ♣ To become mentors themselves to other women leaders in Northern Ireland

Opportunity: *Stronger, More Effective Roles for Women Leaders*

The Good Friday Agreement's commitment to "the right of women to full and equal political participation" provides an unparalleled opportunity for everyone in Northern Ireland. The Community Advocate Mentor Programme is an unprecedented training curriculum for recognized women leaders to become effective and strategic lobbyists in public policy, legislative analysis and issue advocacy towards a sustainable peace.



Strengthening Women's Global Leadership





International Women's Democracy Center

1730 Rhode Island Avenue, NW #715, Washington, DC 20036 USA Telephone: 202 - 530 - 0563 Fax: 202 - 530 - 0564

file No. Ireland

October 10, 2000

Melanne Verveer
Chief of Staff
Office of the First Lady
Old Executive Office Building
Room 100
Washington, DC 20500

Dear Melanne:

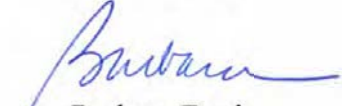
On behalf of the 23 women from Northern Ireland and Bronagh Hinds, President of the Ulster People's College, I want to thank you for taking the time to meet with us last Thursday.

The discussion on the wide range of issues impacting women's work in Northern Ireland was enormously powerful for these women who are in fact working hard to implement the Good Friday Agreements. The meeting with you proved to be a highlight of their transforming learning experience. Many are determined to return to Northern Ireland to work to ensure that citizens have access to their representatives in government and to call on their legislators to be accountable to the voters.

The International Women's Democracy Center and the Ulster People's College hope to continue this program for the next five years towards the goal of building a network of women leaders who will be actively engaged in building civil society for a sustainable and peaceful future.

Again, my thanks for the generosity of your time and your leadership in the dialogue.

Sincerely,


Barbara Ferris
President

It was great!

Withdrawal/Redaction Marker

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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
002. memo	To: Mo Mowlam (4 pages)	11/24/1998	P1/b(1)

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Melanne Verveer
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Presidential Records Act - [44 U.S.C. 2204(a)]

- P1 National Security Classified Information [(a)(1) of the PRA]
- P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
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C. Closed in accordance with restrictions contained in donor's deed of gift.

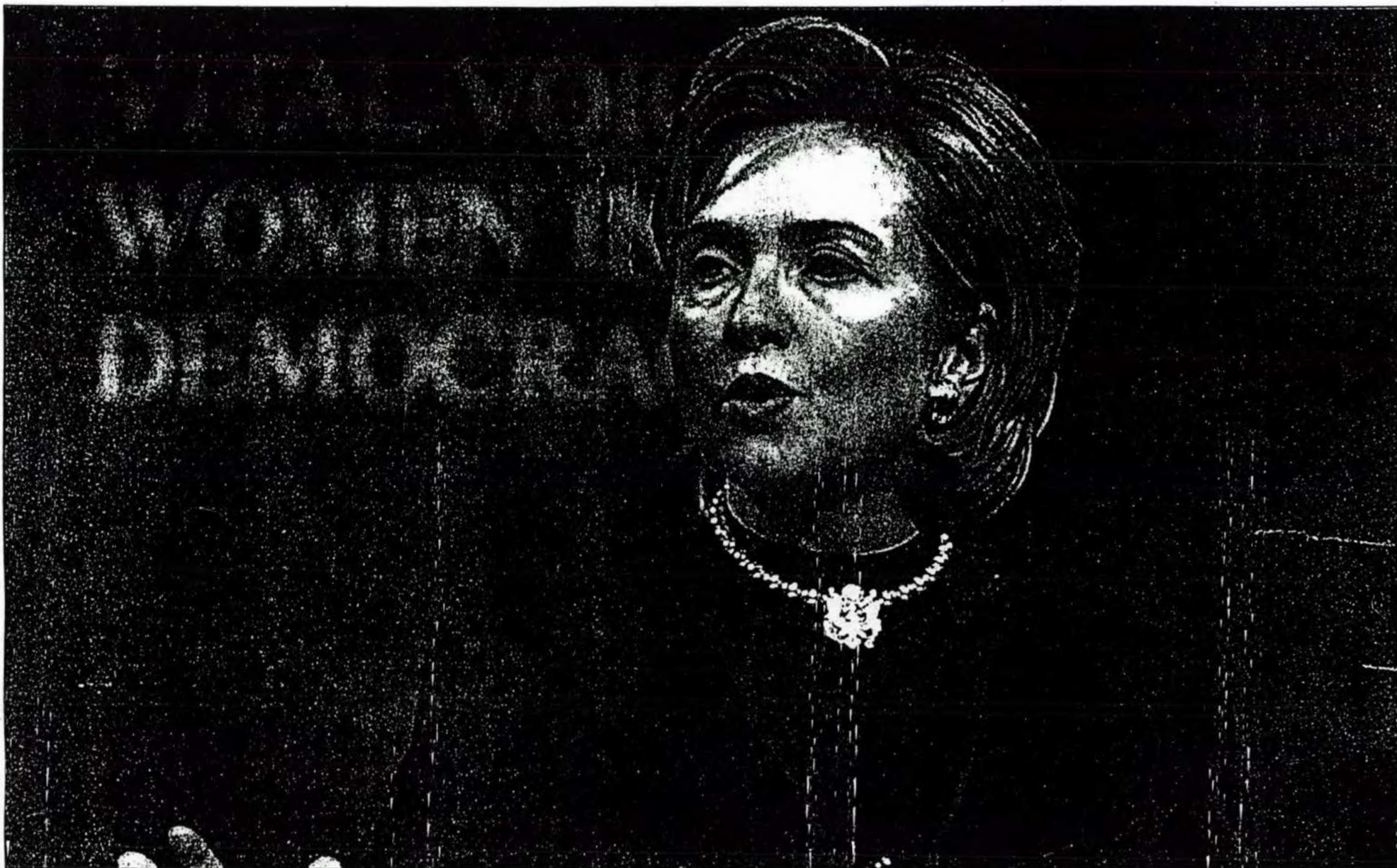
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RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

- b(1) National security classified information [(b)(1) of the FOIA]
- b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
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- b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
- b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
- b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

First Lady visits Ulster



POISED: Hillary Clinton speaking at the Women In Democracy Conference at the Waterfront Hall yesterday

First Lady Draws Cheers at Women's Conference in Belfast

By WARREN HOGE

BELFAST, Northern Ireland, Sept. 2 — Introduced by a 16-year-old student as "a role model for young women around the world," Hillary Rodham Clinton told a cheering gathering of women in Belfast tonight that it was their "courage and strength" that had secured the new Northern Ireland peace settlement.

"Wives. Mothers. Sisters. Daughters," she told the 450 delegates to the "Vital Voices: Women in Democracy" conference. "Few were household names. But having seen their lives and communities torn apart by violence, women came together as women have always done — around kitchen tables, at the market, in gatherings like this. It was women

whose whispers of 'Enough' became a torrent of voices that could no longer be ignored."

Mrs. Clinton arrived here today from Moscow a day ahead of President Clinton. The speech was her first since his televised admission on Aug. 17 of an "inappropriate relationship" with a White House intern. She strode onto the stage of Waterfront Hall to a burst of applause.

With only two fleeting mentions of the President's pending arrival, Mrs. Clinton talked for 40 minutes of the rights and achievements of women and the duty toward the next generation.

"Ultimately, our children are why we are here," she said.

It was Mrs. Clinton's third trip to

Northern Ireland in four years, and she is a known and appreciated figure here, particularly among women. Her defense of her husband, which has raised some questions among women elsewhere, has not diminished enthusiasm for her here.

"My God, where have those women in America been?" said Monica McWilliams, 44, a professor at the University of Ulster who is a founder of the Women's Coalition political party and a member of the new Northern Ireland Assembly.

"Women have to have survival skills, and people have to put things back in place when mistakes get made, and we know about that only too well in Northern Ireland," Ms. McWilliams said in an interview.

Ms. McWilliams and her fellow negotiators in the 26-month-long peace talks were called "silly women," "dogs" and "scum" by their male counterparts from other parties. Some mooded like cows when the women took their seats.

Ms. McWilliams said that the President's behavior and Mrs. Clinton's response to it had come up in a meeting before the conference and that the women present had agreed that the most important thing for a woman is to have "an independent project" to turn to at such times.

"This is a very traditional male-dominated society and they don't know how to handle a Hillary Clinton," she said, adding, "Oh, do we need this woman here now."

Washington Post
Sept 3, 1998

Hillary Clinton Reaps Praise at Two Stops

By T.R. REID
Washington Post Foreign Service

BELFAST, Sept. 2—A cool and polished Hillary Rodham Clinton barnstormed through two European cities today, meeting cheering crowds that hailed her as a role model for the women of the world.

If the first lady was bothered by the fact that her husband's infidelity has been reported, and ridiculed, around the planet, there was nary a sign of it as she answered questions with Naina Yeltsin, wife of Russian President Boris Yeltsin, in Moscow and received boisterous support at two speeches here in Northern Ireland.

In both locales she talked easily about working and traveling with the man she called "my husband." In Moscow she described her marriage with President Clinton as a working partnership, the Associated Press reported.

"My husband and I have worked together, I guess, for about 27 years, ever since we met in law school. So we have spent a lot of time on common projects and issues that we both are very concerned about," she said.

In her first solo appearance since the president admitted to an improper relationship with a White House intern, Hillary Clinton left Moscow a day ahead of her husband to participate in a conference she initiated here, "Vital Voices—Women in Democracy." She was introduced by Fiona Hughes, a high school junior, who called her "a role model to me and to young women around the world."

The president is to join his wife in Northern Ireland on Thursday.

Among the 300 women from Northern Ireland participating in the three-day event, there seemed to be almost universal admiration for Hillary Clinton, and a willingness to ignore her problems with her husband.

"It's sad that Americans are so focused on my namesake, the younger Monica," said Monica McWilliams, a key female political leader here and one of 14 women elected in June to Northern Ireland's new assembly. "If that were the only problem our media had to report on, we'd consider ourselves lucky."

Clinton was poised, crisp and flawless in a lengthy keynote address to the women's conference here and a seemingly off-the-cuff greeting to political leaders beneath the ornate vaulted dome of Belfast's city hall. She praised this year's peace agreement in the troubled British-ruled province and said that women deserve much of the credit for demanding an end to 30 years of civil war.

"Women came together, as they have always done," she said. "It was the women whose whispering became a torrent that could no longer be ignored."

In Moscow, at a women's forum, the two first ladies agreed women should command more respect. But Mrs. Clinton left the audience's curiosity unsatisfied about the state of her marriage.

Asked what the Yeltsins will do when her husband is no longer president, the Russian first lady said, "I think that we will live like all people do. Like normal people. Finally."

Mrs. Clinton said only, "We have no plans yet."

Correspondent Sharon LaFraniere in Moscow contributed to this report.

FIRST LADY

Hillary's 'Vital Voices'

HER HUSBAND'S LEGACY IN doubt, Hillary Clinton is quietly building a separate portfolio that should keep her in the public eye long past his presidency. "She's never deviated from her goal, which is creating a post-presidency platform," says a White House adviser. With her international celebrity as an advocate for women, one promising vehicle is a series of "Vital Voices" conferences begun by Secretary of State Madeleine Albright. While visiting Belfast next month, Mrs. Clinton will keynote a Vital Voices conference attended by Protestant and Catholic women, including 14 who won seats in

Northern Ireland's new legislature. In October, she'll go to Uruguay for a Vital Voices conference on economic issues. One White House aide calls the meetings "sort of a Renaissance Weekend of the world."



Hillary on the Vineyard

PRESS
CLIPS
Vital Voices -
Belfast

First Lady flies into Belfast

Hillary leads the advance party for President's visit

BELFAST TELEGRAPH
Sept 21 '98

By Janet Devlin

HILLARY Clinton was due to fly into Northern Ireland today for the first leg of a whirlwind Presidential visit.

And the First Lady, who has made her first public appearance since the Monica Lewinsky scandal broke, says she feels "just fine".

Mrs Clinton was due to speak at a major conference in Belfast this afternoon on the advancement of women.

Before leaving Russia, where she and her husband were lending support to beleaguered leader Boris Yeltsin, she told a reporter who asked her how she had been doing in recent weeks: "I've been doing just fine".

Appearing jet-lagged, but otherwise happy, she deftly parried the first reference to the scandal, which is bound to cast a shadow over the Presidential tour.

Today's engagement will be first of a number by Mrs Clinton before she is joined by her husband tomorrow.

The President is returning to the city to urge all sides to make political progress. He will also lay a wreath at

the site of the Omagh bombing atrocity.

This is Mrs Clinton's third visit to Northern Ireland.

A spokesman for the US administration said: "She has been keeping her eye on the situation here because it's an area where she has a keen interest and, for personal reasons, looks on it with a warm heart."

The President's wife was due to deliver a keynote address at the Women in Democracy conference at Belfast's Waterfront Hall this afternoon.

The event, attended

BELFAST
TELEGRAPH
Sept 2, '98



Hillary Clinton: Making her third trip to Belfast today.

by up to 500 women from all over the British Isles as well as a group of 75 from the US, will discuss the role of women in public life and how relationships on both sides of the Irish border can be developed and strengthened.

Mo Mowlam, the Northern Ireland Secretary, David Trimble, First Minister of the new Northern Ireland

Assembly and his deputy at Stormont, Seamus Mallon, have already spoken at the conference, which was initiated by President Clinton.

Mrs Clinton will spend the night at Hillsborough Castle.

Tomorrow she is due to open a playground for Protestant and Catholic children in the greater Belfast area before meeting up with her husband back at the

city's Waterfront Hall where he will deliver his own speech to the people of Northern Ireland.

Prime Minister Tony Blair is expected in Belfast later tonight and he will personally greet the President when he disembarks from Air Force One tomorrow morning.

The outgoing US ambassador to Ireland, Jean Kennedy-Smith, and Senator George

Mitchell, who chaired the Northern Ireland peace talks, will be among the US delegation. Mrs Clinton will be accompanied by her chief-of-staff Melanne Verveer.

Tomorrow the President's address will be transmitted live on big screen television in the grounds of the Waterfront Hall at 11am.

● See Pages 6, 10 and 11: Viewpoint, Page 12

Eloquent First Lady makes her hall mark

By Gail Walker

AM. said a strident First Lady, not shy.

The comments were not, however, a invitation to any public discussion of errant husband Bill's marital misdemeanours.

Instead, they were a reference to the fact that she would seize any excuse "I can find to come back to Northern Ireland."

But what a difference a few years makes . . .

November 1995. Oh what a night. The President and Hillary outside Belfast's City Hall amid massive security; tens of thousands of well-wishers stretched out on a cold, starry night as far as the eye could see to welcome them.

Last night, roughly same time, same place, yet a radically different atmosphere surrounding a reception for the First Lady to mark the end of the Vital Voices conference.

There was no tangible buzz of excitement; no discernible sense of expectation or anticipation.

Only a couple of members of the public

Hillary says it's great to be back

had bothered to ring the City Hall to find out details of the visit, said the public relations officer handing out press passes.

Only a few wilting bouquets left in memory of the 28 people murdered in the Omagh atrocity and, more recently, to mark the first anniversary of the death of Diana, Princess of Wales, hung languidly on the ornate gates to greet that visitor.

Still, the First Lady, her neat blonde bob immaculately coiffured as ever and dressed in an elegant navy suit, was — the low-key reception notwithstanding — delighted to be back.

"I feel uplifted and energised by the courageous men and women with whom I have met," she said, her strident tones filling the Great Hall.

"We know how diffi-

cult the journey is.

"I bring a message not only of support and encouragement but also of admiration for what you are doing puts you on the right side of history."

Her words won rapturous applause.

The other big burst of clapping of the evening came when Lord Mayor David Alderdice, introducing the First Lady, reiterated Sinn Féin leader Gerry Adams' comments of the previous evening that violence must be "over, done with and gone."

Sadly, as the media were shepherded onto a balcony at the rear of the hall to overlook proceedings, it was impossible to accurately gauge the reaction of Mr Adams to this reference to his soundbite.

Speaking afterwards, the Sinn Féin leader was in fine fettle.

He had found the conference on the advancement of women "very, very important."

Pausing briefly, he told me with great conviction: "Women are the majority on the island of Ireland and yet are massively discriminated against."

Hillary gives a helping hand to women in the business world

By Jim Fitzpatrick
Business Editor

AMERICAN First Lady Hillary Clinton's visit to Northern Ireland yesterday spurred the launch of the first all-Ireland organisation for women in business.

Network Ireland, which is currently a major organisation for female entrepreneurs and executives in the Republic, is launching a recruitment drive in Northern Ireland later this month.

Network Northern Ireland will be headed by Sharon O'Connor, who is director of the Learning Centre in Belfast. She said the organisation would be aimed at women who own their own firms, or work in companies.

Speaking at the Waterfront Hall where she was attending the Vital Voices conference, Ms O'Connor said: "The visit of Hillary Clinton to Northern Ireland highlights the need for Northern Ireland women to make their voices heard nationally and internationally."

The launch of Network Northern Ireland, the organisation for women in business, is about "creating opportunities for women to build these essential networks."

In support of the new initiative the *Irish News* is sending two readers, nominated by their respective business colleagues, to this year's Network Ireland conference in Dublin next month.

The package includes two nights accommodation in the Burlington Hotel, pre-conference dinner on Friday October 9, the conference itself on Saturday October 10, gala dinner attended by the Taniste Mary Harney on Saturday night, and Sunday morning brunch in the Burlington.

The conference is entitled "Do we Want an Economy or a Society?" with the sub-heading "Bringing a feminine intelligence to our working and living".

But the organisers are keen to stress that they expect many men to attend

the event, and the *Irish News* welcomes nominations from both sexes in equal numbers.

According to conference organiser Paula Downey, who is keynote speaker for the afternoon session, the conference examines issues from the global to the personal perspective.

First speaker at the conference is Sabina Spencer, a consultant to multinational companies in the area of strategic leadership. She opens the event with a look at the truly global issues pushing change in the world of business.

"Not just environmental issues, but sustainability in every sense," according to Paula Downey.

The second speaker is Irish "futurist" Gerard O'Neill, who will look at national issues facing Ireland: the impact of the Internet, the Euro, and the realities of the Celtic tiger economy.

The conference then takes a sideways look at the role of business organisations, through the eyes of a man who has turned the concept on its head.

Andy Law bought out the London advertising agency which he ran for 11 years from the parent company and turned it into a trust owned equally by all the

redundant, yet runs one of the most successful agencies in London - he explains the apparent paradoxes.

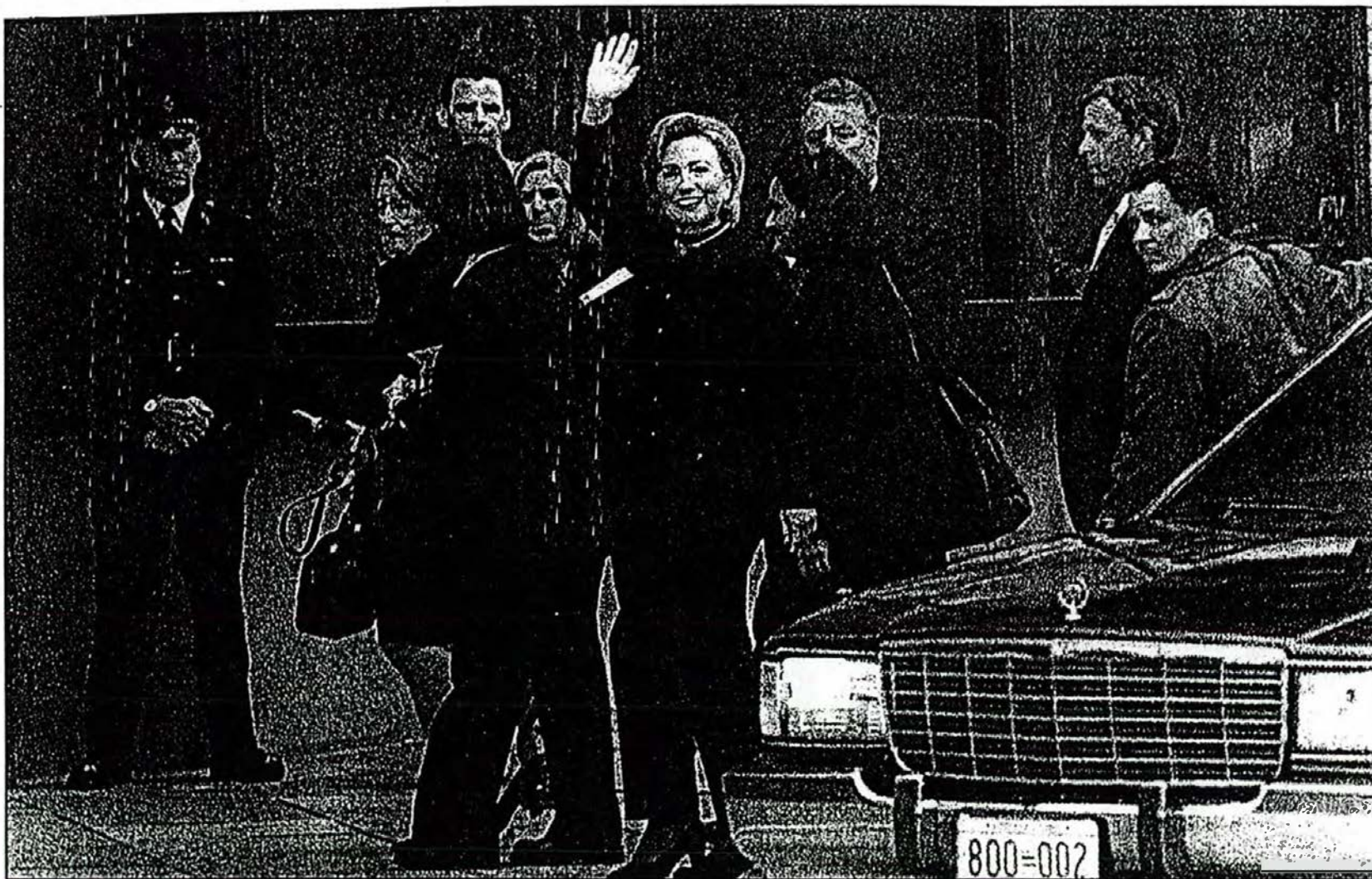
Next up are two women who wrote a book which was the 90's antidote to 80's yuppyism entitled "Getting a Life - the Downshifter's Guide to Happier, Simpler Living".

In the afternoon the conference explores personal themes, led by Paula Downey who focuses on the importance of communication in organisations.

According to the organisers the conference sub-heading does not imply that only women have the necessary intelligence to address the issues of today, but rather that the "feminine" side in everyone needs to be nurtured.



● America's first lady Hillary Clinton arriving at the Waterfront Hall in Belfast yesterday. Picture: Hugh Russe



The First Lady arrives at the Waterfront Hall for the Vital Voices Conference.

Pictures by Brian Thompson

BELFAST
PHEGICAPH
Sep + 31 '98

BELFAST
TELEGRAPH
Sept 3, 1998

By Dan McGinn

FIRST Lady Hillary Clinton has praised the crucial role played by courageous women in holding Northern Ireland together during the darkest days of the troubles.

She was speaking after a warm reception at the Vital Voices conference at the Waterfront Hall yesterday.

An audience of politicians, civil servants and women and children from a wide spectrum of society heard Mrs Clinton speak of the courage of women in the face of almost 30 years of violence.

She also told an audience — which included Sinn Féin's Gerry Adams and Martin McGuinness and the UDP's Gary McMichael — there was an onus on everyone in society to translate the hopes for peace into practical economic and social action.

"The hopes for peace will have to be translated into the hard work of practical action and political compromise, not only in the Assembly, but in every corner of society.

"So the real challenge of this conference starts as we leave. How will each of us work to fulfill the promise of peace?

"That, of course, will be up to the men and women of Northern Ireland to decide. But, based on what we know about the conditions that promote peace and prosperity, we, I think, can agree on basic goals," she said.

Mrs Clinton added: "All people must have access to the tools of

opportunity — good education, quality healthcare, good jobs, loans and credit.

"The kind of opportunities that will give responsible people of whatever backgrounds the chance to move forward into the 21st century with confidence."

Issues from creating an effective education system to dealing with the problem of domestic violence would have to be addressed as the new political system took root, she said.

But she also acknowledged the difficulties the province was facing in creating a climate of peace.

"When my husband and I go to Omagh tomorrow, we will pay tribute to those who were murdered by the enemies of peace.

"They were mostly women and children. They were Catholic and Protestant, unionist and nationalist, young and old.

"They were people simply living their lives, working at a drapery store, hanging out with friends, buying school uniforms for their children.

"The terrorists targeted the people of Northern Ireland and in response, it was the people — all the people — who bravely stood side by side to say: Hatred and violence will no longer have a place here."

During the province's grimmest hours women held their families together, Mrs Clinton acknowledged.

Seven days a week, she said, they "carried on with hope and prayer that the future would be brighter, free of troubles and heart-break".

But drawing a parallel with a new green space for children planned by PlayBoard with an American group called KaBOOM, she urged men and women to work together to create a new political environment.

"You are ultimately those who will determine whether the children of Northern Ireland can play like children should ... without respect to religion or politics, without stereotyping or name calling, without fear or violence."



America's First Lady Hillary Clinton arrives at Belfast International Airport to begin her visit to the province.

Picture by Mervyn Dowling

IT was a drizzly St Patrick's Day in Washington when Monica McWilliams and Pearl Sagar arrived at the White House.

A telephone call that morning had confirmed First Lady Hillary Clinton would meet the two Women's Coalition negotiators for 15 minutes at 4pm sharp.

The meeting was a sign of the fledgling Coalition's growing influence in politics — and a powerful network of women at work.

Mrs Clinton was already aware of the

First Lady Hillary Clinton was keeping a promise to Belfast women when she visited today. **MARTINA PURDY and EILEEN FLEMING report**

Women's Coalition when she received a telephone from Rosemary O'Neill asking if she would meet the two Women's Coalition representatives.

Ms O'Neill, a State Department official, carried considerable clout in Washington, as the daughter of Tip O'Neill, the legendary

speaker of the House of Representatives.

She came to know the Coalition through mutual acquaintances, and made it her business to help out.

"A force to be reckoned with," was how Ms Sagar described her.

Mrs Clinton readily agreed to the meeting.

A lifelong feminist, she had refused the traditional role reserved for the First Lady — hosting teas, redecorating the White House and promoting safe issues.

Like her husband, she was keenly interested in the ongoing political talks at Stormont and was kept informed via the National Security Council (which often had the minutes of the talks even before the delegates.)

Mrs Clinton had already travelled to Belfast twice since 1995, once with her husband and a second time to deliver the Joyce McCartan memorial lecture at the University of Jordanstown.

In her speech, she had singled out the Coalition for special mention.

Afterwards she had been introduced to Ms McWilliams, who along with Ms Sagar had raced to the White House that day in between meetings with Washington power-brokers, congressman Peter King, Richard Neal, and Senator Edward Kennedy.

Ms McWilliams, a university lecturer, and Ms Sagar, a community worker, had little time to reflect on their growing political clout as they entered the heart of one of the world's most famous buildings.

They stood by a photocopier making small talk with the British Ambassador to



US officials Alyse Nelson and Joanne Wagner listen intently at the Vital Voice conference. Hillary Clinton was set to make the keynote address today.

Washington when Mrs Clinton emerged from her office with the Secretary of State Mo Mowlam.

They exchanged pleasantries before Mrs Clinton welcomed them to her office.

They sat on a patterned sofa while the First Lady took the armchair. Her assistant, Melanne Verveer recorded the conversation.

Ms Sagar was immediately struck by how warm and friendly Mrs Clinton was.

"You expect these people to be like cardboard cutouts and speak a certain way — but now and again it's nice when a human being comes through."

The conversation soon moved from smalltalk towards the wider political scene. Mrs Clinton, who was clearly well-briefed, wanted to know the Coalition's views on the current political stalemate.

Ms Sagar recalled: "She seemed to have a very clear understanding about Northern Ire-

land and didn't see everything as a black and white issue."

Mrs Clinton was even aware of the abuse the Coalition had endured during the lifespan of the Northern Ireland Forum, where the women were told to sit down and shut up — and stick to knitting.

Ms McWilliams spoke about the Coalition's efforts to overcome the abuse.

"We explained to her how they hunt in packs, that this was a kind of pack mentality, a male boding exercise."

As the First Lady quizzed them further on the abuse, Ms Sagar was unsure Mrs Clinton understood how robust the Coalition could be. She added: "I put it in a way I would normally put it and said 'we've actually got more balls than they have' — she understood that very clearly."

The First Lady laughed heartily.

Their 15 minute session extended into an hour as Mrs Clinton asked if the Coalition

involved their children in politics. Both explained they had been reluctant to do this.

"As a feminist," said Ms McWilliams, "I was concerned not to fall into this trap that the only thing women could talk about was kids."

But the reference stayed with them and when it came to the referendum and elections a few weeks later, their children were at the forefront of the successful campaigns.

Ms McWilliams also stressed the women's growing impatience with having women's rights put on hold while the historic conflict between nationalism and unionism was resolved.

Only a fraction of the 90 Forum members were women even though females make up over half the population.

And just 9% of the senior jobs in the Civil Service are held by women who do not even

have a voice on 20-plus influential government-backed boards in Northern Ireland.

Ms McWilliams told the First Lady:

"We are saying 'no'. The two — political development and women's rights — have to walk hand in hand."

Mrs Clinton nodded her approval and inquired as to how she could help forward equality for women. The Coalition invited her to Belfast.

She agreed.

Mrs Clinton kept her promise with State Department officials setting to work on a Vital Voices conference. Ms McWilliams, Ms Sagar and Ms O'Neill were among 400 British, Irish and American women who have spent three days at the conference in Belfast.

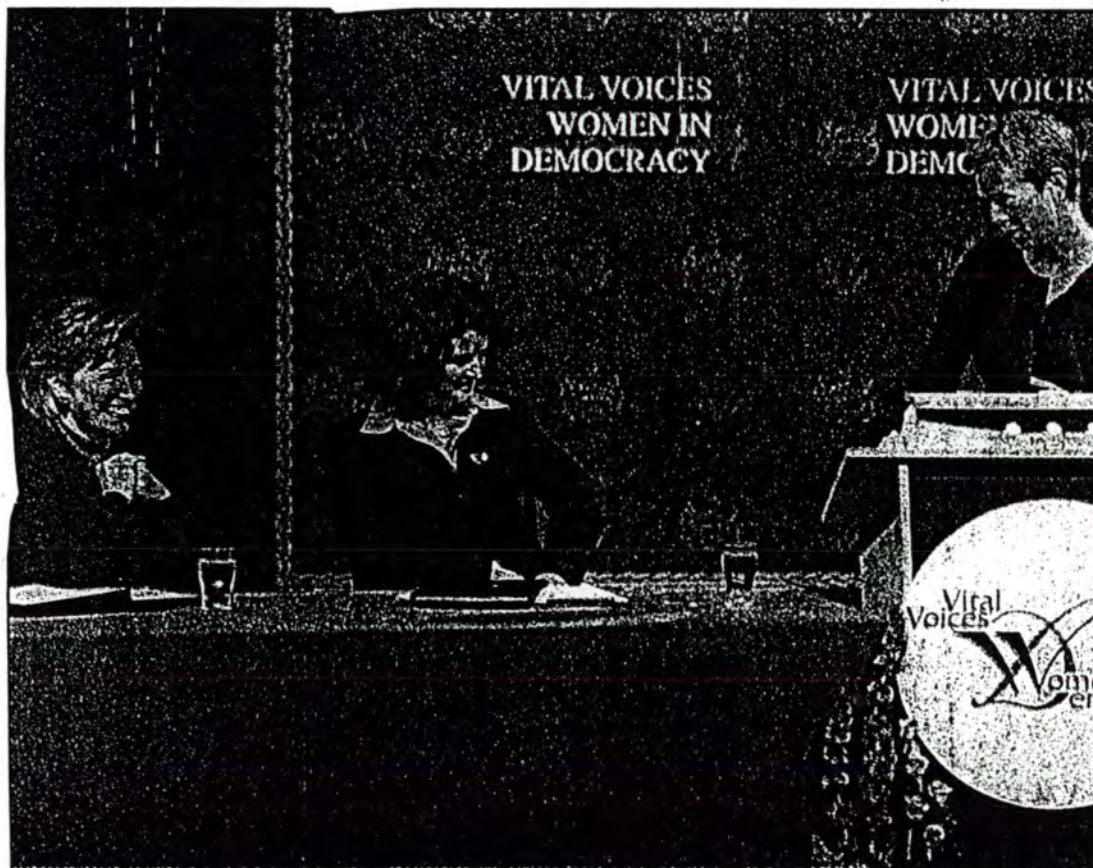
Mrs Clinton was due to add her voice to the call for equality today when she made the keynote address.



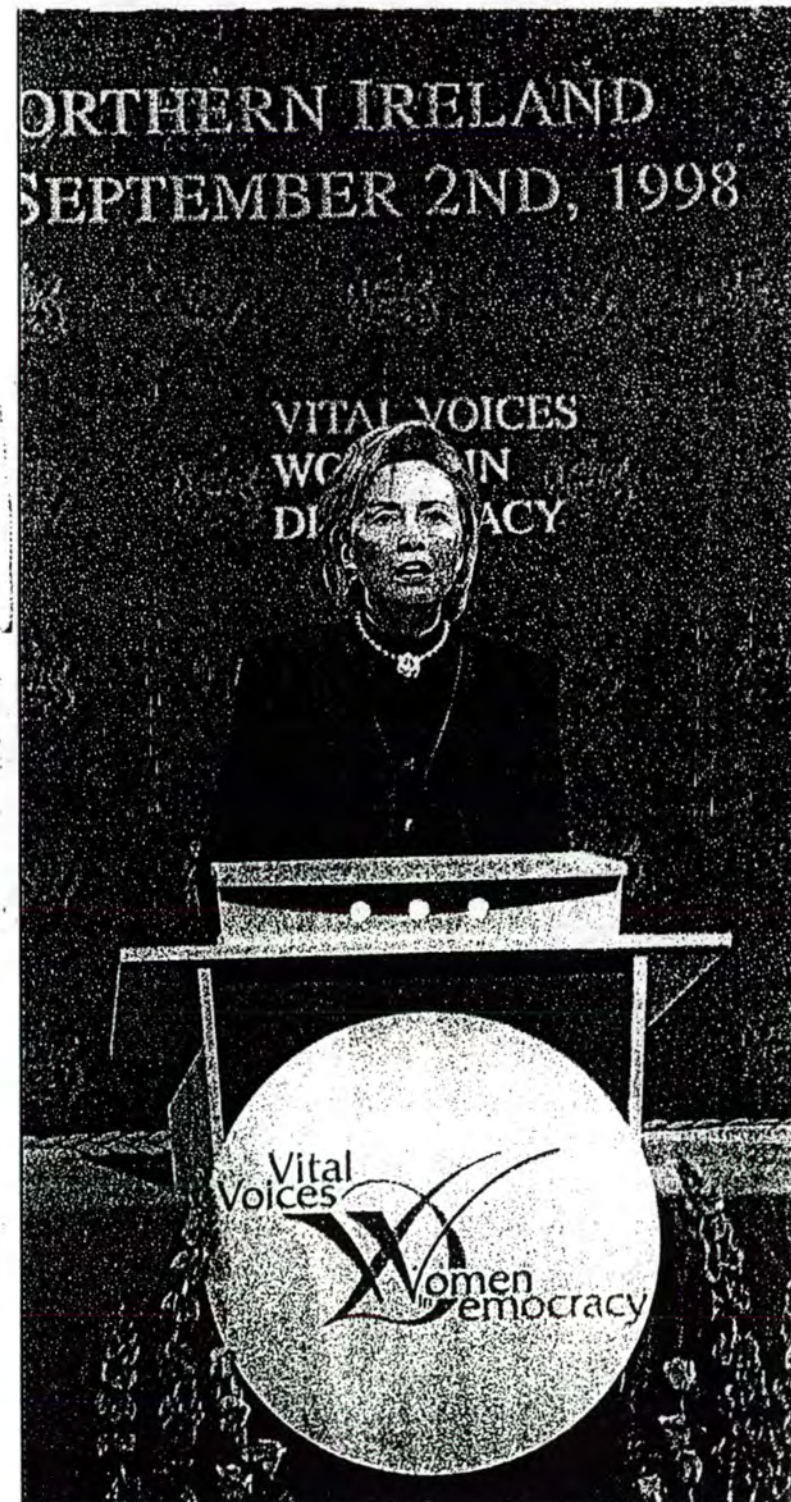
Making a point: US State Department official Theresa Loar, director of the Vital Voices Initiative, addresses the conference.

Pictures by Robert Ingram

BELFAST
TELEGRAPH
9/12/98



Welcoming smiles as one of the speakers addresses Mrs Clinton.



Mrs Clinton pays tribute to the courage of Ulster's women.

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Clinton flies in with a brave message of hope

THE President of the United States Bill Clinton is due to arrive today with a brave message of hope for the future – that the Good Friday agreement is taking root and that the enemies of peace will be defeated.

British Prime Minister Tony Blair was expected at Belfast International Airport to meet Mr Clinton who was travelling on board Air Force One – First Lady Hillary Clinton had journeyed to Belfast a day earlier on Air Force Two.

This presidential visit will add impetus to the Irish peace process which has already picked up pace as a result of Gerry Adams's signal that violence must be a thing of the past, over, done with and gone.

A huge security operation co-ordinated by the American secret service and the RUC was ready to swing into place and a motorcade prepared to speed Mr Clinton to Parliament Buildings, Stormont.

On the steps of Stormont – a place once described as a Protestant parliament for a Protestant people – Mr Clinton is due to receive a joint greeting by the unionist and nationalist leaders of Northern Ireland's new power-sharing assembly, David Trimble and Seamus Mallon.

The symbolic significance of Mr Clinton first going to meet the 108 assembly members underlines the American president's firm conviction that the Good Friday agreement is the touchstone for political progress into the future.

After the Stormont meetings with all the political parties, Mr Clinton's schedule includes a keynote speech at the Waterfront Hall. He also goes to the site of the new Springvale campus of the University of Ulster in west Belfast, visits Omagh and the site of the bombing which killed 28 people and injured 220 and then in the evening he travels to Armagh for talks with church leaders and to take part in a peace and reconciliation event.

Undoubtedly, the most sombre and moving part of President Clinton's visit will be in Omagh where he will hear from survivors and relatives of the dead.

He will convey to them the condolences of the American people who, along with people throughout the world, were shocked by this terrible bombing which led to the largest loss of life of any single incident in Northern Ireland.

Mr Clinton will also reflect on another terrible act of violence – the burning to death of three children in their Ballymoney home at the height of the Drumcree crisis.

These will be moments of deep reflection for President Clinton but again his message will be a powerful one in that the people of Ireland have the courage to face the future and will not allow the ship of peace – the Good Friday agreement – to sink.

Instead Mr Clinton will advise that the political leaders, while not facing an easy road ahead, have demonstrated that they are risk-takers and the prize must be a peaceful future.

Yesterday, ahead of the president's arrival from Moscow, Hillary Clinton was in Belfast to speak at the Women in Democracy conference.

She said that "when my husband and I go to Omagh we will pay tribute to those who were murdered by the enemies of peace. They were mostly women and children, Catholic and Protestant, unionist and nationalist, young and old. They were people simply living their lives."

Mrs Clinton praised the role of women in the search for peace and spoke about the courage and strength of generations of women.

She added that the United States would continue to do all it could to support Northern Ireland.

"You will only move forward and, as you do, please know that America will stand with you."

Prime Minister Tony Blair said yesterday that things were now moving in the right direction in Northern Ireland and that the best response to the Omagh bombing was not to abandon the peace accord but to carry it forward vigorously and deny those opposed to the democratic process.

The Dail and the Commons rushed through tough new legislation to deal with dissidents, although there have been strong questions posed about the dangers of human rights abuses.

Taoiseach Bertie Ahern has said that the message to those who carried out the Omagh bombing was that "you cannot hope to take on the people of Ireland and win."

Clearly directing his remarks towards the Real IRA, Mr Ahern said: "These people are about to learn a lesson that will teach them to respect the strength of Irish democracy."

By William Graham
Political Correspondent

First Lady visits Ulster

Hillary takes the stage to win women's hearts

A RELAXED and smiling Hillary Clinton delivered a keynote speech to hundreds of women in Belfast last night and showed no sign of any strain.

Mrs Clinton spoke for 40 minutes about the rights and achievements of women and afterwards received a standing ovation from the 450-strong audience in the Waterfront Hall.

It was Mrs Clinton's first speech since her husband admitted his "inappropriate" relationship with Monica Lewinsky and it was delivered in a strong, unfaltering style.

Poised and relaxed in a smart blue trouser suit, she told the Women in Democracy Conference that it was women's voices which could not be ignored.

"If you listen you can hear the voices of women who withstood jeers and threats to make themselves heard in a political world once reserved primarily for men."

With intense interest focused on the scandal surrounding her husband the First Lady's every gesture was being scrutinised.

But she referred to her husband only fleetingly. "When my husband and I go to Omagh tomorrow we will pay tribute to those who were murdered by the enemies of peace."

"They were mostly women and children, Catholic and Protestant, unionist and nationalist, young and old. They were people simply living their lives."

Mrs Clinton paid lengthy tribute to the role of women in the search for peace. "None of this would have been possible were it not for the courage and strength of generations of women."

She said the United States would continue to do all it could to support Northern Ireland: "You will only move forward and as you do please know that America will stand with you."

Mrs Clinton smiled broadly when she was paid a glowing tribute by Londonderry student Fiona Hughes who introduced her as a "role model to me and to young women around the world".

If people were looking for signs of strain, the First Lady showed none and seemed to relish her appearance.

Arriving at the conference she turned and waved to the dozens of photographers and reporters and called out "hello".

She also attended a reception at Belfast City Hall last night where she was given another rapturous reception.

She told a gathering of politicians and community leaders: "I'm not shy, but I take any excuse I can find to come back to Northern Ireland."

"I feel uplifted and energised by the courageous men and women with whom I have met."

"We know how difficult the journey is. This is not only about the future of Northern Ireland, there are people all over the world who are watching and hoping and praying that what we have set in motion will be something realised."



WELL DONE: Mrs Clinton congratulates Fiona Hughes, 17, after the schoolgirl's welcoming speech yesterday

She came, she saw, and she conquered

By Martina Purdy

"I'D chuck him out," said the freshfaced teenager when asked what she would do if she were Bill Clinton's wife.

While views on her husband were mixed, there seemed to be nothing but sympathy for Hillary Clinton from the 2000-strong guests who packed the Waterfront Hall.

As she stepped onto the stage, Mrs Clinton, wearing a sleek navy suit, chunky gold jewellery, won the first of three standing ovations.

One delegate mused that Hillary was now more powerful than ever following the painful episode with Monica Lewinsky.

"Bill owes her a lot and she's got him over a barrel," said the woman. "He needs her now more than ever — she can crack the whip now!"

Hillary was all charm and smiles however for the Belfast audience. They lapped up her response to 17-year-old Fiona Hughes from Bell-

Rapturous welcome for First Lady

aghy who introduced the First Lady.

Ms Hughes, a sixthformer turned to the First Lady, and announced to a delighted audience: "I had to use your name to advantage as well, Mrs Clinton, because I had to be at school today."

The First Lady assured Fiona that there were around a "a thousand of us" who would be glad to provide her with a note.

Ms Hughes was among the speakers who were only given a few hours notice. One Belfast woman declined at the thought of it.

Inez McCormack, vice-president of the ICTU, braved the audience and got a wry chuckle out of Mrs Clinton when she expressed relief she hadn't been given the task of the previous speaker.

"I wasn't asked to talk about my past — thank God!"

Secretary of State Mo Mowlam was supposed to introduce the First Lady — but was delayed at Westminster.

Mrs Clinton paid tribute to the first woman Secretary of State, who was her host at Hillsborough. Referring to a reception Dr Mowlam had held the previous night for the delegates, she said she had reports of Dr Mowlam's "skills as a party hostess and dancer par excellence."

The lighthearted mood turned sombre at times — particularly as Mrs Clinton spoke of Janette Rooney, an Omagh teenager who was taking part in a cross-community project in Washington and watched the television coverage of the bomb in horror when she saw her friends injured.

One of her best friends was killed in the blast.

Mrs Clinton closed with a message of support. "May God bless you . . . and the future you build together."



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134

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Hillary Clinton Reaps Praise at Two Stops

By T.R. Reid
Washington Post Foreign Service
Thursday, September 3, 1998; Page A43

BELFAST, Sept. 2—A cool and polished Hillary Rodham Clinton barnstormed through two European cities today, meeting cheering crowds that hailed her as a role model for the women of the world.

If the first lady was bothered by the fact that her husband's infidelity has been reported, and ridiculed, around the planet, there was nary a sign of it as she answered questions with Naina Yeltsin, wife of Russian President Boris Yeltsin, in Moscow and received boisterous support at two speeches here in Northern Ireland.

In both locales she talked easily about working and traveling with the man she called "my husband." In Moscow she described her marriage with President Clinton as a working partnership, the Associated Press reported.

"My husband and I have worked together, I guess, for about 27 years, ever since we met in law school. So we have spent a lot of time on common projects and issues that we both are very concerned about," she said.

In her first solo appearance since the president admitted to an improper relationship with a White House intern, Hillary Clinton left Moscow a day ahead of her husband to participate in a conference she initiated here, "Vital Voices -- Women in Democracy." She was introduced by Fiona Hughes, a high school junior, who called her "a role model to me and to young women around the world."

The president is to join his wife in Northern Ireland on Thursday.

Among the 300 women from Northern Ireland participating in the three-day event, there seemed to be almost universal admiration for Hillary Clinton, and a willingness to ignore her problems with her husband.

"It's sad that Americans are so focused on my namesake, the younger Monica," said Monica McWilliams, a key female political leader here and one of 14 women elected in June to Northern Ireland's new assembly. "If that were the only problem our media had to report on, we'd consider ourselves lucky."

Clinton was poised, crisp and flawless in a lengthy keynote address to the women's conference here and a seemingly off-the-cuff greeting to political leaders beneath the ornate vaulted dome of Belfast's city hall. She praised this year's peace agreement in the troubled British-ruled province and said that women deserve much of the credit for demanding an end to 30 years of civil war.

"Women came together, as they have always done," she said. "It was the women whose whispering became a torrent that could no longer be ignored."

In Moscow, at a women's forum, the two first ladies agreed women should command more respect. But Mrs. Clinton left the 200 women's curiosity unsatisfied about the state of her marriage.

Asked what the Yeltsins will do when her husband is no longer president, the Russian first lady said, "I think that we will live like all people do. Like normal people. Finally."

Mrs. Clinton said only, "We have no plans yet."

133

specifically goods produced in the surrounding region.

Meat containers. Barbed wire. Boots. Souvenirs. Jewelry boxes. Concrete blocks. Water barrels. Furniture. Ironing boards. Outhouses.

"For God's sakes, whatever," laughed Orlova, covering her eyes for a second. "Of course it would be much easier to work if we could use real money, but, well, we have to use what we have."

The factory paid down its telephone bill with a load of pay phones. Its local tax bill with military guard shacks. The water bill was a tough one: The water department insisted on a light blue truck -- the color of water, they explained -- and the fabric factory could only track down a white one.

Alexei Usanov, head of Electrosyet, the electricity provider, isn't very happy about Narfomsholk paying with utility poles instead of money. Almost all of his customers now pay in "mutual settlements," he said. "It's when papers move from place to place, and then people say that they do not owe each other anything."

"Nothing good comes out of this system," he said.

At closing time, the fabric factory workers hurry past a four-story, brightly colored mosaic from the Soviet era. It depicts laborers marching down a path as Soviet state founder Vladimir Lenin looks on from a balcony. "We shall build our own new world," it reads.

In a wholly unexpected way.

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When you give someone happiness and serenity, it is the same as giving it to yourself.

September 3, 1998

Women Give Hillary Clinton Warm Welcome in Belfast

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By WARREN HOGE

BELFAST, Northern Ireland — Introduced by a 16-year-old student as "a role model for young women around the world," Hillary Rodham Clinton told a cheering gathering of women in Belfast Wednesday night that it was their "courage and strength" that had secured the new Northern Ireland peace settlement.

"Wives. Mothers. Sisters. Daughters," she told the 450 delegates to the "Vital Voices: Women in Democracy" conference. "Few were household names," she said. "But having seen their lives and communities torn apart by violence, women came together as women have always done -- around kitchen tables, at the market, in gatherings like this. It was women whose whispers of 'enough' became a torrent of voices that could no longer be ignored."

Mrs. Clinton arrived here Wednesday from Moscow a day ahead of President Clinton. The speech was her first since his televised admission on Aug. 17 of an "inappropriate relationship" with a White House intern. She strode onto the stage of Waterfront Hall to a burst of applause.

With only two fleeting mentions of the president's pending arrival, Mrs. Clinton talked for 40 minutes about the rights and achievements of women and duty toward the next generation.

"Ultimately, our children are why we are here," she said.

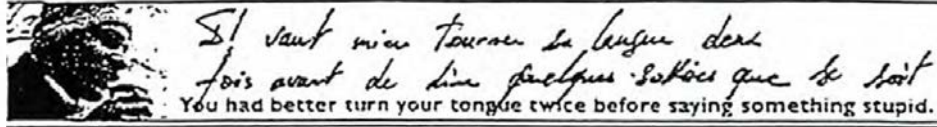
It was Mrs. Clinton's third trip to Northern Ireland in four years, and she is a known and appreciated figure here, particularly among women. Her defense of her husband, which has raised some questions among women elsewhere, has not diminished enthusiasm for her here.

"My God, where have those women in America been," said Monica McWilliams, 44, a professor at the University of Ulster who is a founder of the Women's Coalition political party and a member of the new Northern Ireland Assembly. "Women have to have survival skills, and people have to put things back in place when mistakes get made, and we know about that only too well in Northern Ireland," she said in an interview.

Ms. McWilliams and her fellow negotiators in the 26-month-long peace talks were called "silly women," "dogs" and "scum" by their male counterparts from other parties. Some mooded like cows when the women took their seats.

Ms. McWilliams said that the president's behavior and Mrs. Clinton's response to it had come up in a meeting before the conference and that the women present had agreed that the most important thing for a woman is to have "an independent project" to turn to at such times.

"This is a very traditional male-dominated society and they don't know how to handle a Hillary Clinton," she said, adding, "Oh, do we need this woman here now."

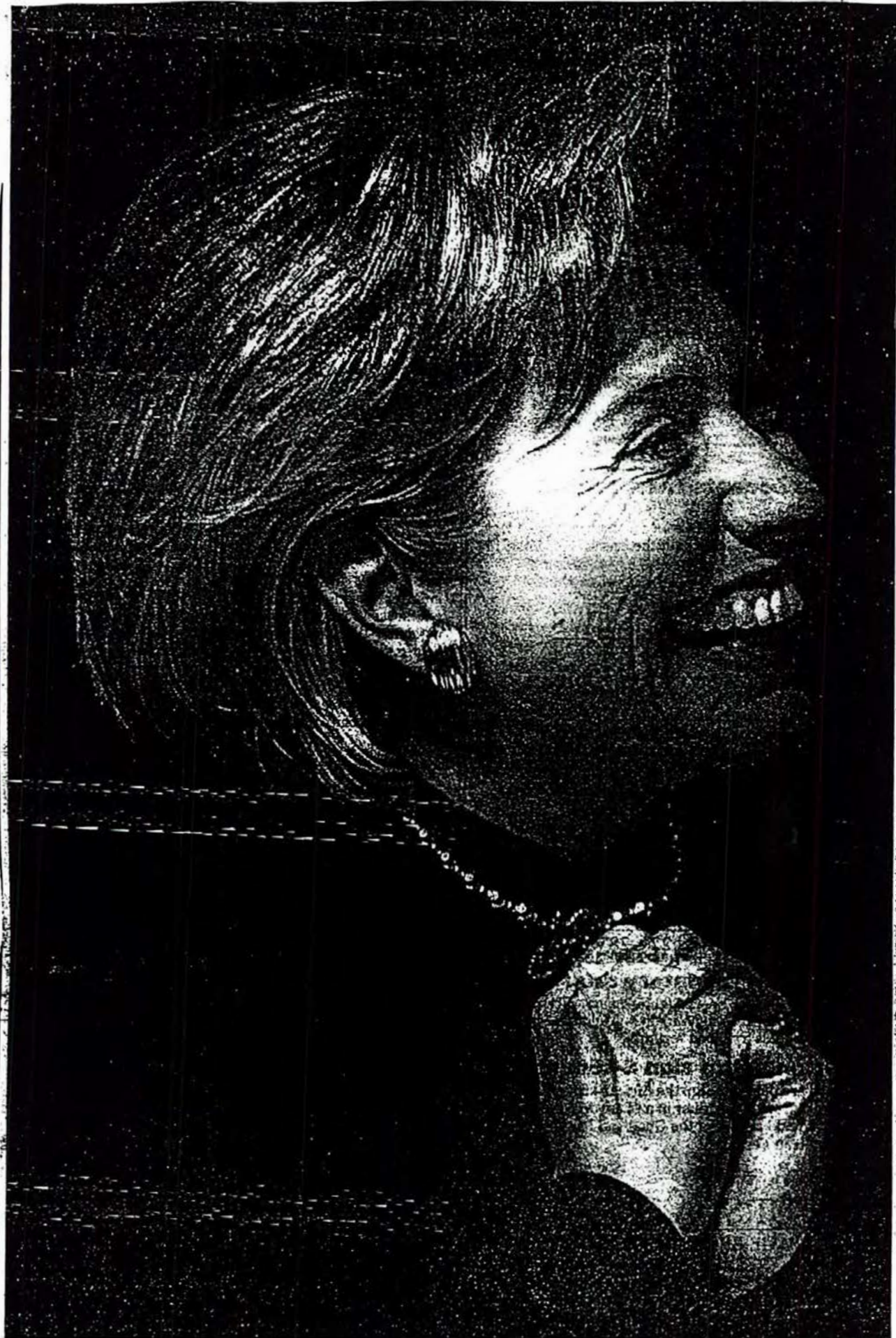


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Hillary Clinton paying tribute to the 'courage and strength of generations of women' who had helped in the Irish peace process. Speaking yesterday in Belfast to nearly 600 delegates at the Vital Voices - Women in Democracy conference, she reiterated the United States' firm stance on terrorism

Dan Chang/Reuters

EMOTIONAL VISIT: President Bill Clinton

PRESIDENT Bill Clinton will pay his own personal tribute to the people of Omagh when he visits the shattered town this afternoon.

On what is certain to be an emotional occasion, the President and his wife Hillary will meet survivors of the blast and the families of those murdered when the 500lb bomb tore through the centre of the town nearly three weeks ago.

It is understood Mr Clinton will unveil a plaque to the bomb victims and meet members of the emergency services who battled to rescue survivors.

The visit is scheduled to take place after the couple perform a number of engagements, including a visit to the proposed University of Ulster site at

**By RICHARD
SHERRIFF**

Springvale. They will be accompanied throughout the day by Prime Minister Tony Blair and his wife Cherie.

Mr Blair will greet the President on his arrival in the Province a day behind Mrs Clinton, who yesterday said she and her husband would be paying tribute to those who were "murdered by the enemies of peace".

Speaking at a Women in Democracy conference in Belfast's Waterfront Hall, she paid tribute to the work done by women in the search for a lasting peace, claiming: "You will only move forward and as you do please know that America will stand with you."

See Pages 10, 11, 12 and 13

WEATHER Page 2 STARS, CROSSWORD



WOMEN'S VOICE: Hillary Clinton applauds one of the speakers at the Waterfront Hall.



REGAL WAVE: Hillary Clinton arriving at the Europa Hotel at the start of her two-day visit ..

Our ref:

IMcC/OK/C7-L3.mainpol.women.ws&h"mverveer"

Your ref:

When telephoning
please ask for:



UNISON Centre
Unit 4, Fortwilliam
Business Park
Dargan Road
Belfast BT3 9JZ

Tel: 01232 770813
Fax: 01232 779772
Text tel: 01232 770803

Regional Secretary
Inez McCormack

23 September 1998

Melanne Verveer
Chief of Staff to the First Lady
The White House
1600 Pennsylvania Avenue
WASHINGTON DC
USA

Dear Melanne

It was nice to meet you at the Vital Voices Conference. I know how much pressure there must be on your office at the moment. This is just to thank you and the First Lady for taking the time and space in the midst of all your own pressures to give women on this island an opportunity to listen and talk to each other. Developing relationships with women in other countries who have ideas on how to link equality and participation to a democratic dynamic is challenging and exciting.

Best wishes to you all.

Yours sincerely

Inez McCormack
NI REGIONAL SECRETARY

General Secretary,
Rodney Bickerstaffe
Associate General Secretary
Hector MacKenzie
Deputy General Secretary
Dave Prentis

No. Ireland



United States Department of State

Special Advisor to the President
and the Secretary of State for
Economic Initiatives in Ireland
April 16, 1998

MEMORANDUM

TO: Melanne Verveer
Chief of Staff to the First Lady
OEOB Room 100
Washington D.C. 20500

FAX: (202) 456-6244

FROM: James M. Lyons *[Signature]*

SUBJECT: Suggested Participants in a NI Women's Conference

Following is a list of Northern Ireland women this office knows and who could usefully take part in a conference to promote women's involvement in politics and business development. They include key representatives from both communities. You may already know a number of them.

Included also is a copy of a list of names Rosemary O'Neill provided us. She said it is similar to one she provided to The First Lady's Office prior to the 1995 visit to NI.

I look forward to talking with you further about this when you like.

Ms. Avila Kilmurray
Director, Northern Ireland Voluntary Trust
22 Mount Charles
Belfast BT7 1NZ
Tel. 011-44-1232-245927
Fax 011-44-1232-329839

Cross-communal administrator of UK government funding of community projects. Has useful networks to identify women for political roles.

Geraldine McAteer
Upper Springfield Development Trust
796 Springfield Rd.
Belfast BT12 7JD
Tel. 011-44-1232-238026
Fax 011-44-1232-434268

Ms. Mari Ward
Manager, Northern Bank
P.O. Box 183, Causeway House
14 Howard St.
Belfast BT2 7EB
Tel. 011-44-1232-332334
Fax 011-44-1232-893413

Successful Protestant professional woman, mid-40's, who liaises between NI's largest bank and community programs.

Mrs. Carmel Hanna
Ms. Catherine Molloy
Belfast City Council (SDLP) councillors
Tel. 011-44-1232-667577

Lady Moyra Quigley
Prince's Youth Trust
c/o Sir George Quigley
(Sir George: Chairman, NI Economic Council
47 Donegall Place, Belfast BT1 6AU
Tel. 011-44-1232-244744
Fax 011-44-1232-898507)

A leading member of the Protestant community and spouse of the chair of the NI Economic Council (and former head of the NI civil service). Engaged in her own right in support of small enterprise development for young people throughout NI. Well respected and could influence Protestant women.

Vivienne Anderson
Director, North Belfast Community Development Centre
22 Cliftonville Road
Belfast BT14 6JX
Tel. 011-44-1232-284400
Fax 011-44-1232-284401

Eileen Howell
Falls Community Council Enterprise and Development Centre
275-277 Falls Road
Belfast BT12 6FD
Tel. 011-44-1232-202030
Fax 011-44-1232-202031

Ms. Una Gillespie
Foundry Regeneration Trust
16-18 Clonard Gardens
Belfast BT13 2RH
Tel. 011-44-1232-332784

Former Sinn Fein councillor; community leader in Catholic West Belfast.

Ms. Deirdre McBride
Belfast European Partnership Board
17-19 Linenhall Street
Belfast BT2 8AA
Tel. 011-44-1232-328532
Fax 011-44-1232-327306

Mrs. Joan Smyth
Chairperson
Equal Opportunities Commission

Ms. Nora Quigley
Business Development Manager
Ashton Community Centre
5 Churchill Street
Belfast BT15 2BP
Tel. 011-44-1232-742255
Fax 011-44-1232-351326

Ashton Community Centre Economic Development Officer (Catholic North Belfast)
Took part in community development program at Harvard's JFK School.

Ms. Celine McStravick
The District Partnership
Derry City Council Area
Partnership Facilitator
Council Offices
98 Strand Road
Derry BT48 7NN
Tel. 011-44-1504-376505
Fax 011-44-1504-264858

Marie Abbott
Projects Officer with the Northern Ireland Voluntary Trust
9 Rosetta Avenue
Belfast BT9 IN2
Tel. 0232-648807 (H)
0232-329839 (office and fax)

DUPLICATE
Vivienne Anderson
Director of the North Belfast Community Development Centre
283 Cavehill Road
Belfast BT15 5EY (home)
22 Cliftonville Road
Belfast BT14 6JT (office)
0232-711310 (home)
0232-754513 (office)
0232-352682 (office)

Susan Black
Youth leader in North Belfast church youth group
The Columbanus Community of Reconciliation
683 Antrim Road
Belfast BT 15 4EG
0232-778009

May Blood
Trade Union Leader
Founder Member and Treasurer of the Blackmountain Action Group
7 Blackmountain Place
Belfast BT 13 3YY
0232-326514

Kate Campbell
Neighborhood community worker in Belfast
43 Ashley Avenue
Belfast BT9 7BT
Tel. 232-6644195
232-76899 (fax)

Pat Campbell
Lost youngest son through the Troubles in January 1992
Twenty year member of Women Together for Peace
Ponderosa
29 Killeaton Crescent
Killeaton, Derriaghy
Belfast BT17 9HB, County Antrim
Tel. 232-603324
Fax. 232-665355

- 2 -

Leslie Carroll
Assistant Minister of the Rosemary Presbyterian Church in North
Belfast
Works with Widows Against Violence Empower (WAVE)
63 Kilcoole Gardens
Belfast, BT14 8LF
Tel. 232-716331

Kate Cochran
Founder Member of the Women's Group of Brownlow Craigavon and
Member Brownlow Victims Support Scheme
108 Drumgor Park
Brownlow Carigavon BT65 4AH
Tel. 762-321133 (home)
232-232587 (office)
232-312216 (fax)

Cherry Dickson
Women's Officer with the Magherafelt Women's Group
Treasurer of the Presbyterian Women's Association
23 Dunlogan Road
Draperstown, Magherafelt
648-28310 (home)
648-31032 ext. 214 (office)
648-31033 (fax)

Jacqueline Dorrity
Women's Outreach worker
33 Bards Hill
Waterside, Derry
080504-312223

Tracie Dougherty
Windsor Women's Centre
12 Euterpe Street
Belfast BT12 5PS
232-235451 (office and Fax)

Rosemary Dunlop
Founder Member of the Corrymeela Community
17 Innisfayle Park
Belfast BT15 5HS
232-778164 (office and fax)

Kathleen Feenan
Committee Member, Women's Information Group
(networks women's groups)
37 Juniper Rise
Dunmurry, Belfast BT17 0BG
Tel. 232-628342 (home)
Tel. 232-244119 (office)

- 3 -

Mary Halsey
Development Officer at the Dungiven Resource Centre
245 Finuola Park
Dungiven
County Derry
Tel. 5047-41890 (home)
5047-42350 (office)

Pauline Hegney
Widowed in 1991 by the violence
Member of Widows Against Violence Empower
11 Friendly Way
Belfast BT7 29U
Tel. 232-242053

Isobel Holmes,
Former Chair of the Women's Forum of Northern Ireland
The Standing Conference of Women's Organizations
"Holmridge"
8 Moy Road
Dungannon, County Tyrone BT7 6BS
Tel. 86-87-22955

Hazel Holmlund
Executive Officer in the Northern Ireland Civil Service
37 Deramore Crescent
Ballymena, County Antrim BT43 7EG
2666-40287 (home)
232-744152 (fax, c/o Rocket Design Partnership)

Kate Kelley
Consultant, International Fund for Ireland
8 Windsor Avenue North
Belfast BT9 6FR
Tel. 232-669906 (home)

Marianne Kelly-Lyth
Armagh Travellers Support Group
Post Office Box 13
Armagh
Tel. 861-523963

Teresa Kelly
extensive trade union experience
Administrator of a Women's Centre
3 Baronet Street
Derry, BT48 7NT
0504-263263 (home)
0504-267672 (office)
0504-263263 (fax)

- 4 -

Shila Jane Malley
BBC Children in Need
6 Park Avenue
Holywood BT18 9LS
232-338-219 (office)
232-338-801 (fax)

Una Ni Mheavain
Falls Road Women's Centre
265 Falls Road
Belfast

Elizabeth McClenaghan
New Mossley Community Action Group
5 Manse Rise
New Mossley
Newtownabbey BT3 8UL
232-849-768

Sally McErlean
West Belfast Concerned Parents
2 Ardmoulin Street
Belfast
Tel. 232-311-835 (evening)
232-235-564 (fax)

Karen Maeghan
Well Women's Centre - Derry
17 Queen Street
Derry
Tel. 0504-360-777

Pat Mosgrove
Refuge Worker/Team Leader
Women's Aid, Drumquin
Drumquin, County Tyrone
0662-898-118 (home)
0662-245-998 (office)

Irene Murphy
Community Development Work
Shankill Area of Belfast
2 Linden Gardens
Belfast
Tel. 232-748-309 (home)
232-236-839 (office)
232-333-864 (fax)

Rabbi Julia Neuberger
Academic Chancellor
University of Ulster
Coleraine, Northern Ireland
and

- 5 -

36 Orlando Road
London SW4 04F
071-622-2995 (home)
071-380-0717 ext. 2275 (office)
071-498-5712 (fax)

Hilary Sidwell
38 Great James Street
Derry
Tel. 0504-365-151 (office)
0504-265-304 (home)
Fax. 0504-370-080

Helen Sweeney
All Ireland Secretary of the Methodist Women's Association
Member of the Friends of Corrymeela
16 Jordanstown Road
Newtownabbey, County Antrim
232-863327

Joanne Vance
Member, Management Committee of the Downtown Women's Center
25 Wandsworth Gardens
Belfast BT4 3NL
232-650-097

No ~~Ellen Howell~~
~~Director~~
~~Falls Community College~~

DUPLICATE

Mary P. McAleese
Pro-Vice Chancellor
Queen's University of Belfast

Inez McCormack
Regional Secretary
UNISON

Edina McCoy
Chairwoman
Regeneration of South Armaugh

Deidre McManis
West Belfast Community Festival

Geraldine Rice
Councillor, Alliance Party

Bronagh Hinds
Director
Ulster People's College
30 Adelaide Park
Belfast BT9 6FY
Tel. 44-1232-665-161
Fax. 443-1232-668-111

- 6 -

Sister Mary Turley
The Flax Trust
Brookfield Business Center
Flax Street
Crumlin Road
Belfast BT 14 FEA
Tel. 232-745-241
Fax. 232-748-025

Mary Lyons
Springvale Training Limited
Unit 9 Curran House Twin Spires
155 Northumberland Street
Belfast BT 13 2JF
Tel. 232-242-362
Fax. 232-242-364

Mrs. Ray Davey
Corrymeela

Ann McCann
Peace People

Mairaid Corrigan Maguire
Recipient, the Noble Peace Prize
The Peace People

Felicity McCartney
Limavady Community Development Initiative

Maurina Crozier
Community Relations Council

Suzanne Breen
Belfast Bureau
Irish Times

Jean McDade
Operations Officer
Waterside Churches Committee
91 Spencer Road
Waterside
Derry BT 47 1AE
Tel. 504-42536
Fax. 504-45312

Marlene Jefferson
Unionist and former Lord Mayor of Derry

Dodie McGuinness
Member Sinn Fein
Member, Derry City Council

- 7 -

Eileen Doherty
Wife of Paddy Doherty
Active in Citizens Action Committee (now defunct)
Son, Brendon, was imprisoned in Long Kesh for being a member of
the IRA
Son-in-law, Kevin Doyle, was shot dead by IRA because he was
thought to be a police informer

Lucy Faulkner
wife of Brian Faulkner
Last Prime Minister of Northern Ireland

Berna McIvor
Derry
Campaign Manager for John Hume

Angela Hegarty
Head, Women's Group
SDLF

Annita Curry
Wife of Austin Curry
Former SDLF member of parliament

Ethel Smith
Unionist Councillor in County Down

Mary Sandford
Former Member of the
Alliance Party

Ethel Smith
Unionist Councillor aligned with the DUP
Ballywillmill

Lady Kinahan
Castle Upton

Mary McMahon
Workers Party

Maeve McGuckian
Poet in Residence
Queens College

Sister Genevieve
Former Headmistress
St. Louisa's Comprehensive School

Siobhan McLaughlin
Chief Executive
Derry Boston Ventures

Facsimile Cover Sheet

To: Melanne Verveer,
Chief of Staff
Office of the First Lady

Company: The White House
Phone: 001 202 456 6266
Fax: 001 202 456 6244

From: Kathleen Stephens
Company: Consulate General, Belfast
Phone: 01232 328239
Fax: 01232 239016

Date: 04/24/98

**Pages including this
cover page:** Three

Comments:

Attached is program for May 18 conference now printed and posted. I have spoken to the conference organizer, Evelyn Collins, tel: 44 1232 269302, and will meet with her on Tuesday. She is very excited about a possible U.S. voice and would welcome it.

Cc: Theresa Loar, DOS
Ashley Profaizer, AMB, AEL
Blair Hall, POL, AEL
Randy Bell, EUR, DOS

Fair Play
CONFERENCE

FUTURE VISION : VALUING WOMEN IN POLITICS

13 MAY 1998

GROSVENOR HOUSE
GREENGALL STREET, BELFAST


Fair Play
for Women

Industrial Relations and Equality Division
Department of Economic Development, Netherleigh, Massey Avenue,
Belfast BT4 2JP


Fair Play
for Women

FUTURE VISION : VALUING WOMEN IN POLITICS

This conference aims to promote discussion of the contribution that women make to political life and to identify ways to increase women's participation in politics at every level for the future. The experience of women in politics in Northern Ireland and elsewhere will be explored, with speakers from the European Parliament, Westminster, Dáil Éireann and local groups involved with promoting greater involvement of women in public life.

Women are significantly under-represented in political life in Northern Ireland. All the Westminster members of Parliament are men as are all three of the Members of the European Parliament. Only 12.4% of local councillors are female.

This conference aims to identify the barriers which contribute to the low representation of women in political life and also to identify strategies which can improve the situation.

Fair Play is an initiative aiming to encourage women to realise their full potential and to contribute fully to the public and economic life of Northern Ireland. It is a unique model of working together in partnerships and the group which steers the work in Northern Ireland draws members from the public, private, trade union and voluntary sectors and the business community. In organising this conference, Fair Play has also worked in partnership with key local groups such as Women into Politics and the Northern Ireland Women's European Platform.

CONFERENCE PROGRAMME

Date : Monday 18 May 1998
Venue : Grosvenor House, Glengall Street, Belfast

- 9.30 Coffee and Registration
- 10.00 Introduction : May Blood
Chair, Fair Play Steering Group
- 10.15 Women and the European Parliament:
Arlene McCarthy, MEP
- 10.45 Women and Westminster : Anne McGuire, MP
Women and Dáil Éireann : Monica Barnes, TD
- 11.15 COFFEE
- 11.45 The Local Dimension - Initiatives for Women
Joanne Vance, Women into Politics
Kate Fearon, NI Women's European Platform
Marie Mulholland, Women's Support Network
Pauline Buchanan, NIC/ICTU
- 12.45 Increasing Women's Participation in Politics:
Elizabeth Meehan, QUB
- 13.00 LUNCH
- 14.00 Workshops
 - 1. Political life : the need for women-friendly arrangements
 - 2. Community politics : influencing the political agenda
 - 3. Increasing the influence of women in public life
 - 4. Access to political parties : negotiating change
- 15.00 TEA
- 15.30 Report Back
- 16.00 Close

FUTURE VISION : VALUING WOMEN IN POLITICS

I will be attending the Conference on
Monday 18 May 1998.

Name:

Address:

Telephone Number:

Organisation:

Workshop preference:

Please indicate if lunch is required (free of charge)

☐ Yes ☐ No ☐ Vegetarian

Please indicate any special requirements:
(Childcare - Ages, Names etc.)

Special Dietary Needs:

Please return to:
WOMEN INTO POLITICS PROJECT
Downtown Women's Building
30 Donegall Street
BELFAST BT1 2GQ

No later than Friday 8 May 1998.

file No Ireland

Facsimile Cover Sheet

To: Melanne Verveer, Chief of
Staff Office of the First
Lady, The White House/
Teresa Loar, Department of
State

Fax: 001 202 456 6244/202 647 5337

From: Kathleen Stephens
Company: Consulate General, Belfast
Phone: 01232 328239
Fax: 01232 239016

Date: 04/20/98

**Pages including this
cover page:** Seven

Comments:

Melanne and Teresa,

Following our recent telephone conversations, I've been in touch with various people here in relation to the venue/timing/sponsorship/participation issues relating to a Vital Voices initiative here. I've discovered there are a number of conferences on related topics already scheduled for Belfast in the May/June time frame. They include:

- May 5-6: EU ministerial. This will bring together EU ministers responsible for women's issues to look at employment and child care issues. Little local involvement.
- May 8-9: Women's National Commission, Northern Ireland Regional Conference. Details to follow.
- May 18: Conference sponsored by Fair Play (govt-funded group set up by former Minister Jean Denton to increase women's participation in politics, etc.), entitled

Future Vision: Valuing Women in Politics. Program attached. I only learned of this conference today; its timing and venue were confirmed last week. The speakers listed are confirmed.

- June 17-19: Conference on sustainable women's grassroots development. Details attached.

My recommendation is that we look for a way to get involved in the May 18 conference, which is already well-advanced in planning and is precisely the right group of women involved -- I can fill you in on who's who. This would then set the stage for a full Vital Voices conference later on -- perhaps in the second half of 1998?

cc: Randy Bell, EUR/UBI, DOS
Dick Norland, POL, AED
Blair Hall, POL, AEL

Future Vision : Valuing Women in Politics**PROGRAMME**

Date : Monday 18 May 1998

Venue : Grosvenor House, Glengall Street, Belfast

- 9.30** **Coffee and Registration**
- 10.00** **Introduction : May Blood, Chair, Fair Play Steering Group**
- 10.15** **Women and the European Parliament : Arlene McCarthy, MEP**
- 10.45** **Women and Westminster : Anne McGuire, MP**
Women and Dail Eireann : Monica Barnes, TD
- 11.15** **COFFEE**
- 11.45** **The Local Dimension : initiatives for women**
Joanne Vance, Women into Politics
Kate Fearon, NIWEP
Marie Mulholland, Women's Support Network
Pauline Buchanan, NIC/ICTU
- 12.45** **Increasing Women's Participation in Politics : Elizabeth Meehan**
- 13.00** **LUNCH**
- 14.00** **Workshops**
1. Political life : the need for women-friendly arrangements
2. Community politics : influencing the political agenda
3. Increasing the influence of women in public life
4. Access to political parties - negotiating change
- 15.00** **TEA**
- 15.30** **Report Back**
- 16.00** **Close**

FUTURE VISION : VALUING WOMEN IN POLITICS

This conference aims to promote discussion of the contribution that women make to political life and to identify ways to increase women's participation in politics at every level for the future. The experience of women in politics in Northern Ireland and elsewhere will be explored, with speakers from the European Parliament, Westminster, Dail Eireann and local groups involved with promoting greater involvement of women in public life.

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Women's RESOURCE & DEVELOPMENT AGENCY

6 Mount Charles, Belfast BT7 1NZ

Tel: (01232) 230212 Fax: (01232) 244363 E-mail: wrda@iol.ie

Kathleen Stephens
American Consul General
Queens House
14 Queen Street
Belfast

*RB -
your rights -
any USIS angle here?*

February 17

Dear Kathleen,

I enclose for your information a proposal which aims to address the question of the sustainability for work with women in the medium to long term. This is in the context of the gains which have been made through the Special Support Programme for Peace and Reconciliation, and the concerns which are presently being voiced across Northern Ireland by women's groups and key agencies about what will happen to this work once the Peace and Reconciliation Programme is concluded.

The proposal under discussion is the result of collaboration between the WRDA and Ruth McCambridge of the Massachusetts Health Research Institute. We are now actively working to bring Ruth and her colleague, Deborah Linnell across to Northern Ireland to facilitate a major conference/future-planning event on June 17, 18 and 19.

We are working closely with funding agencies, government departments and women's groups and networks to ensure this event maximises all of our strengths and experience to secure the future of development work with women. I wonder Kathleen, if there is any way in which you would be able to support this programme of work, or like to be involved with it?

We are in the very earliest stages of developing the programme, and I would welcome the opportunity to talk this through with you, to hear your response and explore ideas.

With best wishes

Judy Seymour
Director

Proposal to Develop a Strategy for Grassroots Women's Development Organisations in Northern Ireland.

Aim: to ensure that the women of Northern Ireland do not unnecessarily lose their organisations as vehicles for their voices and actions, so vital to Northern Ireland's future.

Rationale: much of the funding that has acted as the base for the development of these organisations will almost surely be drastically reduced or disappear over the next few years. The question is: what can be done to ensure the future of women's development efforts in Northern Ireland? What are the creative solutions to this situation?

Proposed outcome: A realistic strategy for survival, development and growth of grassroots women's development organisations in Northern Ireland; the support of influential parties towards the accomplishment of the strategy, and a learning plan to help participants develop the skills to carry out the plan.

Proposal: To hold a large scale conference/event (about 70 people) at which participants will:

- review their history
- establish a common understanding of the forces affecting their work currently and in the near future
- review and select action options for addressing those forces and
- lay the first steps for a common strategy for moving forward.

For the event to succeed, it will be necessary to ensure that participants are drawn from every level of the system. ('the whole system must be in the room'). This ensures that solutions are realistic to implement and that planning representatives exist everywhere to motivate action.

The process is intended to:

- allow participants to recognise their own accomplishment as a movement
- establish a shared analysis of the situation so that everyone is capable of taking responsible action wherever they sit
- direct the efforts of support agencies so that support mechanisms are developed which resonate with need and are adequate and accurate to the situation.

Time-scale

Phase 1: Three months, March-May. Convening a group representative of the stakeholders (women's groups, women's networks, support agencies, funders, policy makers) whose task is to decide on

- a purpose statement
- classifications of invitees and final list
- site and other logistical questions

Phase 2: The conference /event takes two and a half days and all participants should be there throughout. We propose the conference should take place in June.

Phase 3: Post conference, co-ordinated by the WRDA. A learning plan will be developed to draw out and enhance the skills of participants and others in the movement in order that they can implement the strategies that emerge from the conference. The learning plan will be implemented September onwards.

Facilitation: We propose to invite two consultants: Ruth McCambridge and Deborah Linnell whose role will be to:

- inform, advise and encourage the organising team and be available by phone to walk through conference processes and answer questions
- facilitate the conference
- work with the WRDA and others to help to develop a learning plan based on the outcomes of the conference, providing for example, training on strategic alliances, fund development and other topics as appropriate.

The Consultants:

Ruth McCambridge has spent the last decade co-ordinating capacity building programmes for not for profit organisations around the Greater Boston area. She is the author of a number of publications about non profit management.

Deborah Linnell is particularly well known for her deep understanding of very small grassroots efforts and has provided management assistance and evaluation services to a number of networks and coalitions.

Both women are seasoned consultants and trainers with more than twenty years experience with women's organisations, grassroots organising efforts and coalitions in the United States. In terms of practical experience both women have as staff, developed successful survival plans for individual women's organisations and they worked together to build the long term capacity of the Massachusetts Coalition of Battered Women Service Groups. McCambridge has formally trained in Future Search and Real Time Strategic Change, two large scale planning methodologies. Both McCambridge and Linnell have provided training in among other things, grassroots fundraising and grant writing, planning and organisational assessment.

Cost: At this stage a detailed budget is not available. However, the consultants' fee for the work is estimated at \$8,000 plus expenses. This includes telephone support during the planning stage, conference facilitation in June and follow up visit in September for a skills training component.

An additional amount will of course be necessary for conference facilities. The WRDA is prepared to act as an administrative base and to provide co-ordination to the planning group once it is established.



file No Ireland

C.C. Merdane

Newtownabbey

County Antrim

BT37 0QB

Northern Ireland

Telephone: Belfast (01232) 365131

Department of Occupational Therapy
School of Health Sciences

4 November 1997

Mrs Hillary Clinton, First Lady
The White House
WASHINGTON D.C.

Dear Mrs Clinton

I would like to thank you for coming to visit us here at the university and also for delivering the lecture in memory of Joyce. It is a coincidence that on both occasions you have visited my place of work. Once we closed down the Women's Information Drop-In Centre, I came to work here at the University and it has been a great honour for me to meet you on both occasions. I am sure that Joyce would also be very happy to know that her work has made such an impact on people worldwide and I hope that the hard grounding she gave me will carry on into the future.

Joyce's main concerns were with young people because she felt that, as a mother and a community worker, we need to invest in our youth. All she wanted was for someone to come into the Ormeau area and provide much needed jobs. Personally, I feel that this is the only way to give people in that area something to live for as the fabric of their society has been completely destroyed by unemployment, the troubles, crime, terrorism and drugs. Children of thirteen years old are having babies to escape school and at sixteen they get a furnished home of their own. There are no work incentives and no aims for higher stature, as the area now moves into fifth generation unemployment.

Our group was the only one in the area which was working on a cross- and inter-community basis, which no longer seemed to attract funding in the wake of the peace initiative. The government were then beginning to move along new lines of partnership developments between the private and community sectors which caused immense problems - the two just do not gel. Although they were prepared to fund us for our Two Acorns project - the restaurant and hostel, they refused to re-employ our staff, which meant that I was the only one left to carry on the work of the Centre. If Joyce was alive at that time, I'm sure we would have carried on regardless, but I felt that immense financial problems and a lack of staffing support would have reduced the impetus of my own work.

I felt that it was important to write this letter as I know that Joyce would want me to. She had developed the philosophy that nothing is impossible and after working with her for seven years, I have also learned the same. I would like to ask you if you would attempt to attract private investment into the Ormeau area. I would suggest that this initiative does not require community involvement, as the work ethic develops easier where there is private enterprise and control of the labour force. In my experience, I have found that community enterprise does not work successfully in business terms as employees need discipline and a guiding force.

The investment would need to be centrally placed to provide a common ground for both sides of the community to work together, without placing emphasis on this fact. Despite media reports of extremist views in the area, people do mix together and respect each other. People from both communities want peace and they are not represented by those outspoken enough to cause all the trouble - it can only take one person to start a whole outcry.

When we first wrote to you all those years ago, we never thought that you would come to the Ormeau Road. Joyce had always said that she would get an OBE from the Queen, a degree from Queen's University and that she would meet the President in the White House. These were her exact words and it was almost like a prophecy, as the three things all happened even if they were construed in a different way. She also said that one day a big business would come into the Ormeau Road and give people jobs. I hope this comes true as well. With best wishes.

Yours sincerely

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

Janice Archibald

file Northern Ireland
Uthel Jones

Northern Ireland Schedule for Melanne Verveer
12/2 to 12/4

Thursday, 12/2

- 1420 Melanne Verveer and Theresa Loar arrive Belfast International Airport on BA 1418; Met by Consul Eric Green; Party departs for Europa Hotel (CG's car).
- 1530 Party arrives Europa Hotel.
- 1530-1730 TBD
- 1730 Verveer and Loar depart from Europa Hotel for Queen's University; accompanied by Ki Fort (CG's car).
- 1745 Arrive Queen's University; proceed to Old Staff Common Room (Main Building) Meet/Greet: Chairman, Viridian Group, Dr. Patrick Haren; Pro-Vice-Chancellor of Queen's University Professor Bob McCormack; Daphne Trimble
- 1800 Escorted to New Physics Theatre (lecture venue)
- 1805-1930 Introductions/Belfast Presidential Lecture (see separate programme for details)
- 1930-2100 Reception, Canada Room (Main Building), Queen's University
- 2100 Return to Europa Hotel

Friday, 12/3

- 0815 Melanne Verveer, Theresa Loar, Virginia Manuel and Ki Fort depart from Europa Hotel for Elmfield, Moyallan, Portadown (mini-van)
- 0900-0945 Breakfast with Ann Shaw at her residence
- 0945 Verveer, Loar, Manuel and Fort depart for Newry
- 1030 Arrive Altnaveigh House, 51 Downshire Road, Newry
- 1030-1130 Official Opening of Altnaveigh House by Theresa Loar
Local Coordinator: Elaine McClure, (M: 07803 474 883)
- 1130 Verveer and Fort depart from Newry for Belfast (CG's car)
- 1230 Arrive Interpoint Training Facility, York Street
- 1230-1400 Lunch Briefing on Shorts/Bombardier Aerospace (see attached information); tour of Interpoint facility (Interpoint is a cross-community training center run by Shorts).

- 1430 Verveer and Fort depart Interpoint for Castle Buildings (will be met at Castle
Buildings by Theresa Loar) (CG's car)
- 1430-1500 Meeting with Bairbre de Brun, Minister for Health, Social Services and Public
Safety (met at reception)
- 1515-1600 TBC: Informal meeting with women Assembly Members at Stormont
- 1600 Verveer, Fort and Loar depart for Europa Hotel (CG's car); drop-off Verveer and
Loar; Fort returns Consulate
- 1630 Verveer meeting with Inez McCormack at Europa Hotel
- 1845 Loar and Verveer depart Europa Hotel for CG's residence (mini-van or
designated car)
- 1900 Supper IHO of Melanne Verveer at CG's residence (guest list attached; not final)

Saturday, 12/4

- 1130 Melanne Verveer and Theresa Loar depart Europa for Belfast International
Airport (designated car)
- 1200 Arrive Airport
- 1320 Depart Belfast on BD 4897

Katy-

More addresses for MV

Inez McCormack
UNISON
4 Fort William Business Park
Dargan Road
Belfast BT3 9JZ
Northern Ireland
Tel: 011-44-1232-770-813
Fax: 011-44-1232-779-772

Avila Kilmurray
Northern Ireland Voluntary Trust
22-24 Mount Charles
Belfast BT7 1NZ
Northern Ireland

Tel: 011-44-1232-245-927
Fax: 011-44-1232-329-839

- I will give you Ann Shaw's first thing tomorrow-

Thanks,
Bridget ☺

Jackson, Helen
House of Commons
London SW1A 0AA
Bus: 0171 219 4387/6895
Bus Fax: 0171 219 2442

McClure, Elaine
171 Alexandra Park Avenue
Belfast BT15 3GB

Trimble, Daphne
32 Richmond Court
Lisburn
Co. Antrim
BT27 4EQ

Professor Bob McCormack
Lanyon Building
Queen's University
Belfast
BT7 1NN

Mr. Mervyn Farrell
Communications Office
13 Stranmillis
Belfast
BT7 1NN

Haren, Patrick
Viridian Group PLC
Danesfort House
120 Malone Road
Belfast BT9 5HT
Bus: 02890 668 416
Bus Fax: 02890 689 263
E-mail: patrick.haren@viridian.co.uk

Quigley, Sir George & Lady
22 Knockmore Park
Bangor
Co. Down
BT20 3SL

Denton, Jean
Baroness Denton of Wakefield OBE, CBE
House of Lords
London
SW1A 0PW

(No contact name - school was closed)
Newry High School
23 Ashgrove Road
Newry
Co. Down
BT34 1QN

Ann Shaw

Elmfield

23 Moyallan Road

Portodown, BT63 5JX

Northern Ireland

Tel: 011-44-1762-831-253

LONDON/BELFAST SCHEDULE

London Phone Numbers

Melanne Cell: 44-831-666-441
Theresa Cell: 44-467-405-015
Embassy: 44-171-499-9000
Winfield House: 44-171-262-5594
Sara Rosenberry Cell: 44-7801-670-690
(Control Officer)

Belfast Phone Numbers

Bridget Cell: 011-44-403-441-440
Europa Hotel: 011-44-1232-327-000

Wednesday, December 1, 1999

6:20 a.m. Arrive London/Heathrow
United Airlines Flight #918

11:00 a.m. LSE meeting with Mary Kaldor
London School of Economics
50 Portsmouth Street WC2 – Room 207
(Little street on SW corner of Lincoln's Inn Fields Park – off of Alwych/Strand
WC2)

Contact: Lizzy Bacon 011-44-171-955-6628

2:00 p.m. Peter Mendelson
11 Millbank

Contact: Joanne 011-44-171-210-6460

4:00 p.m. Fiona Millar
10 Downing Street

Contact: 011-44-171-930-4433

Overnight: Ambassador Lader's Residence

Thursday, December 2, 1999

10:00 a.m. Baroness Blackstone
Department for Education and Employment
Sanctuary Buildings
Great Smith Street

Contact: Sam Stoakes 011-44-171-925-6355

1:00 p.m. Depart London
British Airways Flight #1418

2:20 p.m. Arrive Belfast

5:45 p.m. Meet and Greet – Queen's University
6:00 p.m. Belfast Presidential Lecture
Queens University

7:30 p.m. Reception
Queen's University – Canada Room

Overnight: Europa Hotel

Friday, December 3, 1999

9:00 a.m. Depart for Newry

10:30 a.m. Theresa opens Women's Center in Newry
51 Downshire Road

12:00 p.m. Meeting with Vital Voices Advisory Committee
Newry

4:30 p.m. Meeting with Inez McCormack
Europa Hotel

8:00 p.m. Dinner at Ki's House

Saturday, December 4, 1999

1:20 p.m. Depart Belfast
(Other option to depart at 9:00 a.m. and arrive DC at 4:30 p.m.)

8:00 p.m. Arrive DC



file No Ireland

The President's Interagency Council on Women

First Lady Hillary Rodham Clinton
Honorary Chair

Secretary of State Madeleine K. Albright
Chair

Secretary of Health and Human Services
Donna Shalala, Immediate Past Chair

TO: The Vital Voices Northern Ireland Team:

Office of the First Lady:

Melanne Verveer 202-456-6244
Katy Button 202-456-6244

Mo Mowlam's Representative:

Helen Jackson, MP 011-44-171-219-2442

National Security Council:

Larry Butler 202-456-9150

Embassy London:

Bob Bradtke 011-44-171-493-3425
JoAnne Wagner 011-44-171-408-8117

Consulate Belfast:

Jane Fort 011-44-1232-248-482

Embassy Dublin:

Ambassador Sullivan 011-353-1-660-3217
Earle Scarlett 011-353-1-660-3217
Barbara Scarlett 011-353-1-668-9184
Lisa Washburn 011-353-1-668-0056

Vital Voices Advisory Committee:

Pearl Sagar 011-44-1232-438-230 (for distribution to Committee)

U.S. Department of State

Ambassador Wendy Sherman 202-647-0247
Jim Lyons 303-623-9222
Katharine Koch 202-647-1835
Tony Wayne 202-647-5575
Pat Nelson 202-647-3463
Rosemary O'Neill 202-647-4296
Gonzalo Gallegos 202-647-3614

U.S. Department of Labor

Kitty Higgins/ Liz Toohey 202-219-1048
Delores Crockett 202-219-0173
Dianne Faulkner 202-219-0173

U.S. Department of Commerce

Virginia Manuel 202-482-5444

Private Sector:

Marylouise Oates 202-518-8432
Michelle Sullivan 202-467-0790
Mary Yerrick 301-320-6886

FROM: Theresa Loar— Director, Vital Voices Initiative

PAGES: 4



The President's Interagency Council on Women

First Lady Hillary Rodham Clinton
Honorary Chair

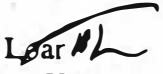
Secretary of State Madeleine K. Albright
Chair

Secretary of Health and Human Services
Donna Shalala, Immediate Past Chair

March 24, 1999

MEMORANDUM

TO: *Vital Voices* Northern Ireland Team

FROM: Theresa A. Lear 
Director, *Vital Voices* Initiative

SUBJECT: Weekly Update

I hope you all had a wonderful St. Patrick's Day. I enjoyed seeing many of you throughout the course of the week's festivities. We had several meetings with *Vital Voices* supporters here in Washington. The First Lady met with Lord Mayor Alderdice, Lady Mayoress Fiona Alderdice, Inez McCormack, and Monica McWilliams prior to the White House St. Patrick's Day celebration. They had an animated discussion about the future of Northern Ireland and the role of *Vital Voices*. She also mentioned that she would be returning to Belfast in May. At the larger celebration, the First Lady gave the opening address, praising the success of the *Vital Voices* Initiative in Northern Ireland and calling for cooperation and continued support.

Both Mo Mowlam and Lord Mayor Alderdice called me yesterday, to follow up on our conversations in Washington last week. We discussed possible *Vital Voices* events in for the First Lady's visit in May.

Funding for the *Vital Voices* Advisory Committee:

We have identified \$50,000 for the committee, however the money will not be available until May. In the interim, a private U.S. citizen has generously donated \$5,000 which is already on its way to the Women's Information Group in Belfast. Additionally, with the Belfast City Council as a member of the Advisory Committee, Lord Mayor Alderdice is looking into donated funds from the private sector in Belfast for the committee's operation.

Maintaining Contact Among *Vital Voices* Participants:

Pearl Sagar had a positive meeting with NIE today, following up on their offer to maintain a database of *Vital Voices* participants and partners and provide the necessary

Committee, and NIE expects to come back with the board's approval in the next few weeks.

Facilitating Communication Among Community Groups and Women Centers:

Pearl will meet on April 7 with NTL CableTel and Stream International to discuss their offer to partner with *Vital Voices* in reaching out and connecting community organizations and women's centers throughout Northern Ireland. She is going to bring along with her a consultant from the Women's Research and Development Agency in order to best strategize their outreach to women in the community. In connection with the First Lady's trip in May, she will propose a pilot program, linking 20 women's centers throughout Northern Ireland together via the Internet as a deliverable of the *Vital Voices* Initiative. We will look into the possibility of the First Lady's participation in some kind of event where she herself can link-up with other women in the region.

Here in Washington, Rosemary O'Neill, Pat Nelson, Alyse Nelson, and Bridget Fogarty met with Sandra Peake of WAVE Trauma Centre, an organization which helps the bereaved and traumatized as a result of the Troubles. Sandra was a presenter at the *Vital Voices* conference and is very interested in incorporating WAVE into follow-up activity. Pat Nelson discussed the possibility of some members of WAVE benefiting from the Walsh Bill. Sandra and her team from WAVE also had several other meetings here in Washington, including Michelle Sullivan at the Aspen Institute, one of our private sector partners for the *Vital Voices* Initiative.

Child Care:

Pearl has scheduled a meeting for April 9 to develop the cross-community core group on Child Care. Participants will include organizations such as the Northern Ireland Voluntary Trust, the Irish Congress of Trade Unions, The National Council of Women in Ireland, British Telecom, Northern Ireland Electric, the Training and Employment Agency, Nortel, Phoenix Gas, Desmond and Sons, Hastings Hotels and more. She will be in contact with Virginia Manuel of Commerce this week to discuss other potential business partners. The goal of the first meeting is to explore the possibility of business to business mentoring for child care, and also to discuss the prospect of forming a consortium of businesses in Northern Ireland. Pearl met with Mary Donnelley of BT last week who is on board and enthusiastic about the formation of this group.

On the Washington side, the Department of Labor is pulling together a similar group, including other U.S. agencies such as the Small Business Administration, the Department of Commerce, and the Department of Agriculture. Labor is also working with the Training and Employment Agency on the possibility of a "study tour," of best practices in Child Care.

Providing Assistance to Women in Business:

On April 12, Pearl is pulling together two important events in conjunction with Helen Southworth, MP to encourage economic opportunity in Northern Ireland. The morning's event will be a discussion with Sir Reg Empey, Chris Buckland of LEDU, Sir George Quigley, and representatives from local businesses. In the afternoon, Pearl is putting together a business women's roundtable. She is approaching the women members of the Northern Ireland Assembly to host the event. Helen Southworth is planning a trade conference on April 27-28, which Pearl will be attending, in Warrington, England. Helen has arranged for the Warrington City Council to sponsor women from Northern Ireland to attend. This roundtable will be a good opportunity for Helen to identify some dynamic participants.

Fran Close, chair person of the Alliance of Business Women International (ABWI) was here in Washington last week and met with Virginia Manuel and I to discuss her upcoming trade mission to Northern Ireland, the border counties, and northern England next month. She expressed great interest in becoming a partner in the *Vital Voices* initiative. The trade mission will be April 21-30, and incorporate 10 companies interested in investing in women owned businesses. They will hold a round table with Helen Southworth, MP about expanding economic possibilities for women. Pearl will be in touch with Fran this week and work to coordinate events with her. We also put Fran in touch with Chamberlink in Dundalk, hoping the women on the trade mission will have the opportunity to link with the same group the U.S. delegation met with last month.

Last week's interagency working group with Jim Lyons was very encouraging. We learned about the possibilities of new links with other agencies such as the Department of Education's Project Citizen, and the Department of Agriculture's efforts in Northern Ireland. Additionally, Jim Lyons announced that women are key targets of the new MicroEnterprise program.

Strengthening Leadership and Advocacy Skills:

I met last week with the women members of the Northern Ireland Assembly who were here for Mary Boergers' leadership training seminar. They were intrigued with the possibility of linking with the women members of parliament from the Republic of Ireland, and expressed an additional interest in meeting with the women who are to be elected in Scotland and Wales as they set up their own Assemblies.

The group then attended a reception where they were linked with the participants from Leadership America, a training seminar for women in business in the United States. Ambassador Wendy Sherman attended the reception and addressed the group, advocating the *Vital Voices* Initiative and encouraging the formation of more partnerships as follow-up to the conference.

Clinton, in Role Reversal, Helps His Wife as Fund-Raiser

By KATHARINE Q. SEELYE

EDGARTOWN, Mass., Aug. 20 — For the first time in the strange odyssey of a sitting President whose wife is seeking public office, President Clinton stepped into the role of supportive spouse tonight to help Hillary Rodham Clinton build up a war chest for her likely Senate campaign.

At a Nantucket dinner that cost \$1,000 a ticket, Mrs. Clinton pulled in more than \$100,000. The dinner was the first of many fund-raising events that she plans to attend in the next two weeks during the Clintons' summer vacation. Those events are expected to raise about \$600,000 toward more than \$20 million she needs for her all-but-declared candidacy for the Senate from New York.

On Aug. 7, President Clinton started stumping for his Vice President, Al Gore, introducing him to small clutches of fund-raisers and crowds of others. Tonight he began the same supportive duty for his wife.

The President regaled his audience with reminiscences of meeting Hillary Rodham in the early 1970's at Yale Law School, where she introduced herself to him after they had caught each other's eye.

"This woman has initiative," Mr. Clinton said tonight, adding that this was the first reason Mrs. Clinton would be a good senator. He also said he was grateful that she had put her career on hold for him.

Mrs. Clinton was the star of the show as 140 people gathered at the Nantucket home of Smith and Elizabeth Bagley, longtime Democratic donors. Mr. Bagley is an heir to the R. J. Reynolds tobacco fortune, and Mrs. Bagley is a former Ambassador to Portugal.

"She's the draw," Mrs. Bagley said in an interview before serving her guests a buffet dinner of chicken, Portuguese sausage, mussels and clams at the Bagleys' spacious, weathered cedar-shingle home. "There are people calling like crazy. We promised we'd help in any way we could."

The guests included Senator John Kerry of Massachusetts, as well as several longtime island residents of lower profile, like Chuck Lenhart, an



Agence France-Presse

President Clinton and Hillary Rodham Clinton helped raise money for the American Ireland Fund yesterday. The event was at the Nantucket home of Bob Matthews, left, and his wife, Mia, right with their baby, Miranda.

architect; Martin McGowan, a gardener, and Paula Gonfrader, who owns a hairdressing salon. But most, Mrs. Bagley said, are longtime Democratic donors.

The buffet, from which the press was barred, was a highlight of the first full day of the Clintons' vacation and followed their flight to Nantucket from Martha's Vineyard, where they are based for the next two weeks. After they landed on Nantucket in the smaller, DC-9 version of Air Force One, Mrs. Clinton's four-vehicle motorcade broke off from the President's, and they pursued separate schedules.

Mr. Clinton spent a secluded day golfing at the Nantucket Golf Club with Senator Kerry and two major

Democratic contributors, Wayne Rogers and Jack Manning.

Mrs. Clinton spent the morning helping to raise money to rebuild the 176-year-old United Methodist Church as part of her program to help preserve national historical sites. She received a standing ovation from the 80 people inside the church and cheers and applause from the 250 people outside. She then went on a tour of Nantucket's historic, cobblestoned downtown, trailed by many of those who had gathered outside the church.

At the end of the afternoon, the Clintons reunited at the Bagley house before a brief outing to help raise money for the American Ireland Fund, which promotes peace in

Northern Ireland, at the Nantucket home of Bob Matthews, a New England real estate developer. The event honored Tim Russert, the NBC newsman, and raised more than \$90,000 for a program called Vital Voices, which brings Catholic and Protestant women together. The money is being contributed in Mrs. Clinton's name. Both Clintons spoke, and afterward the crowd of more than 100 people, which included the actor Ben Stiller, sang "Happy Birthday" in honor of Mr. Clinton's 53d birthday, which was on Thursday.

The Clintons then returned to the Bagley's oceanfront house for the fund-raising dinner for the First Lady.

Former Director of C.I.A. Is Stripped of Access to Secret Data

Continued From Page A1

be at risk or intended to violate security procedures," Mr. Deutch said. "But good intentions are simply not good enough. Strict compliance is the

decision to discipline Mr. Deutch had nothing to do with the uproar over Mr. Lee and China's espionage. But an associate of Mr. Deutch suggested that the furor over security lapses at Los Alamos had created a climate that made it difficult for the agency

China's espionage surfaced, Energy Secretary Bill Richardson appointed Mr. Deutch to review security at weapons laboratories, but Mr. Deutch withdrew shortly after.

The suspension of Mr. Deutch's security clearance precludes him

Mr. Deutch said in his statement that he had erred by using his personal computer "to compose classified documents and memoranda."

"While it was absolutely necessary for me to work at home and while on travel," he said, "in his

Butler, Lawrence E. (EUR)

file No. Ireland

From: WHSR
Sent: Wednesday, July 07, 1999 8:05 PM
To: Blinken, Antony J. (EUR); Butler, Lawrence E. (EUR)
Subject: POTUS LETTER TO INEZ MCCORMACK, PRESIDENT-ELECT OF THE ICTU

CLASS: UNCLASSIFIED
DTG: 072316Z JUL 99
MSGTO: AMEMBASSY DUBLIN IMMEDIATE 6267
ORIG: SECSTATE WASHDC
PREC: IMMEDIATE
SSN: 7295
TOR: 990707194338 M3948560

*FILE -
this is
letter to
want Inez*

UNCLAS STATE 127295

E.O. 12958: N/A

TAGS: EI, OPDC

SUBJECT: POTUS LETTER TO INEZ MCCORMACK, PRESIDENT-ELECT OF THE ICTU

1. THIS IS AN ACTION REQUEST. SEE PARAGRAPH 2.

2. THE FOLLOWING IS THE TEXT OF A LETTER FROM PRESIDENT CLINTON TO MS. INEZ MCCORMACK, PRESIDENT-ELECT OF THE IRISH CONGRESS OF TRADE UNIONS. MS. MCCORMACK WILL BE SWORN IN ON THURSDAY MORNING, JULY 8. EMBASSY SHOULD DELIVER THE TEXT TO MCCORMACK AS SOON AS POSSIBLE IN ADVANCE OF THAT EVENT. DEPARTMENT APPRECIATES MISSION'S EFFORTS IN THIS MATTER.

BEGIN TEXT OF LETTER:

MS. INEZ MCCORMACK
PRESIDENT-ELECT
THE IRISH CONGRESS OF TRADE UNIONS
GREAT SOUTHERN HOTEL
KILLARNEY, IRELAND

DEAR INEZ,

HILLARY JOINS ME IN SENDING OUR WARMEST CONGRATULATIONS TO YOU AND ALL THOSE GATHERED TODAY IN KILLARNEY FOR YOUR INAUGURATION AS THE LAST PRESIDENT OF THE IRISH CONGRESS OF TRADE UNIONS OF THIS CENTURY -- AND THE FIRST OF THE NEW MILLENNIUM. YOUR ELECTION RECOGNIZES BOTH YOUR PERSONAL ACCOMPLISHMENTS AND THE ICTU'S COMMITMENT TO PROTECT WORKERS' RIGHTS, ADVANCE SOCIAL INCLUSION AND SPREAD RESPECT FOR FUNDAMENTAL HUMAN RIGHTS THROUGHOUT THE ISLAND OF IRELAND. WITH YOUR INAUGURATION TODAY, THESE ISSUES ARE FIRMLY AT THE CENTER OF IRISH TRADE UNIONISM AND POLITICAL DEBATE.

YOU ASSUME THE LEADERSHIP OF THE ICTU AT A HISTORIC TIME FOR THE IRISH REPUBLIC AND NORTHERN IRELAND. NORTH AND SOUTH, IRELAND IS ENJOYING UNPRECEDENTED ECONOMIC GROWTH. IN THE GOOD FRIDAY ACCORD, THE PEOPLE OF NORTHERN IRELAND HAVE THE FIRST CHANCE IN A GENERATION TO RELEGATE VIOLENCE TO THE PAST AND BUILD AN INCLUSIVE POLITICAL SYSTEM TO MATCH YOUR ISLAND'S ECONOMIC DYNAMISM. THE JULY 1 "WAY FORWARD" PROPOSAL CAN NOW COMPLETE THE BREAKTHROUGH ACHIEVED LAST YEAR, AND, IN TURN, UNLOCK THE FLOW OF ECONOMIC BENEFITS FROM PRIVATE INVESTORS WHO SEEK TO SHARE IN IRELAND'S NEW PROSPERITY.

THE ICTU, THROUGH ITS COORDINATION OF TRADE UNION ACTIVITIES THE BREADTH AND LENGTH OF THE ISLAND, IS POISED TO CONTINUE PLAYING A CRUCIAL ROLE IN CEMENTING THIS ECONOMIC AND POLITICAL TRANSFORMATION AND TACKLING THE SHARED CHALLENGES OF THE EW GLOBAL ECONOMY FOR THE BENEFIT OF ALL OF YOUR EOPL.

FEW ARE AS WELL PREPARED AS YOU ARE O ADDRESS THESE CHALLENGES. YOU CHAMPIONED THEINTERESTS OF THE "NEW LABOR FORCE," PART-TME WORKERS AND WOMEN ENTERING THE WORKPLACE FOR HE FIRST TIME, LONG BEFORE THESE WERE RECOGNIZED S GLOBAL ECONOMY ISSUES AND IRELAND HAD BECOME AKEY PLAYER. YOUR COMMITMENT TO CROSS-COMMUNIY INCLUSION THROUGHOUT IRELAND, NORTH AND SOUT, AND THE CAUSE OF PEACE HAS BEEN EVIDENT NOT UST WITHIN ICTU BUT IN THE "MAKING WOMEN SEEN AD HEARD" PROJECT, IN ADDITION TO YOUR RECENTCONTRIBUTIONS TO THE EQUALITY AND HUMAN RIGHTS SECIONS OF THE GOOD FRIDAY ACCORD.

THIS IS A EXCITING TIME FOR IRELAND AND THE ICTU. WE TAKE PRIDE IN YOUR ACHIEVEMENTS AND HAVE CONFIDENCE IN YOUR ABILITY TO HANDLE THE OPPORTUNITIES YOU NOWFACE. WE OFFER OUR BEST WISHES FOR THE COMING EAR AND MILLENNIUM.

SINCERELY,

WILLIM J. CLINTON

END TEXT
TALBOTT