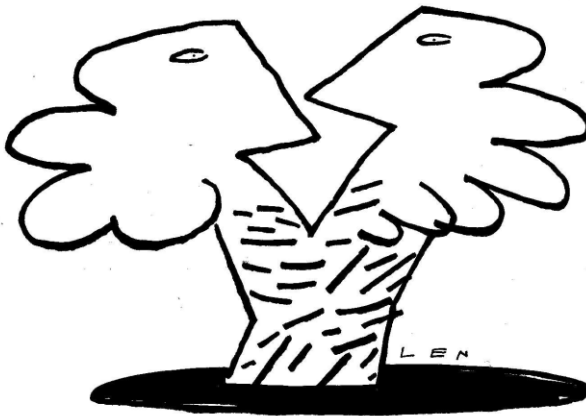


WERKGROEP KEERPUNT

DOSSIER 20
Februari 2010

**Betrokkenheid Pensioenfonds Zorg en Welzijn bij
Ondernemingen die profiteren van de Israëlische
bezetting**



**Werkgroep Keerpunt
voor een rechtvaardige vrede
in Israël en Palestina**

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Inleiding

Brieven zijn gericht aan Pensioenfonds ABP en aan PFZW (Pensioenfonds Zorg en Welzijn, voormalig PGGM); Werkgroep Keerpunt, 21 februari 2010

Stand van zaken:

Bij de brieven behoren analyses van de beleggingsportefeuilles van ABP en van PFZW die korthedshalve niet zijn bijgevoegd, maar als dossiers 19 en 20 beschikbaar zijn.

In dit dossier 19 treft u hierna een overzicht van de bedrijven die profiteren van de bezetting en voorkomen in de beleggingsportefeuille van het ABP Pensioenfonds.

De analyses zijn gemaakt door de Israëlische organisatie Who Profits, www.whoprofits.org.

Na een eerste ronde brieven is een eerste netwerk gevormd met mensen uit diverse andere organisaties die de correspondentie in afschrift ontvangen via een cc-lijst (NPK, ICCO, EAJG, UPC, Haella Stichting, Netwerk Plant een Olijfboom en Haags Vredesplatform)

In eerste instantie is een redelijke duidelijkheid bereikt:

PFZW meldt in een antwoord op 16 november 2009:

Dat zij in 2008 begonnen zijn met het aanspreken van Veolia en Alstom op hun rol in Israël en daarmee in dialoog zijn.

Zij melden dat zij voor de overige ondernemingen structureel beleid willen ontwikkelen en het onderwerp van bespreking is met de ethische adviseurs van Pensioenfonds Zorg en Welzijn.”

Ook PFZW wil overigens geen tijdschema geven en meldt op 11-12-2009 met schriftelijke herhaling op 18 februari dat de ontwikkelingen gevolgd kunnen worden via http://www.pggm.nl/Over_PGGM/Investments/Verantwoord_Beleggen/Stemmen_en_Engagement/Stemmen_en_Engagement.asp#0 ”

Hoe nu verder:

- Stand van zaken t.a.v. ABP en PFZW met feit dat zij actief gesprekken aan zullen gaan, resp. beleid ontwikkelen wordt in volgende Nieuwsbrief naar buiten gebracht = openbaarheid.
- In volgende Nieuwsbrief worden de voorbeeldbrieven vermeld en de lezers opgeroepen ook zelf brieven te gaan schrijven.
- Bezien wordt hoe het Netwerk kan worden uitgebreid; suggesties zijn welkom.
- Brieven vanuit BDS-groepen uit diverse plaatsen kunnen de druk aanzienlijk verhogen
- Brieven aan banken en vakbonden worden voorbereid.

November 2009

The PFZW/PGGM Pension Fund

Below is detailed information about the involvement in the Israeli occupation of Israeli and international companies which appear on the 2008 PFZW/PGGM Pension Fund holding list. This information is based on data collected by the Who Profits from the Occupation Project of the Coalition of Women for Peace: www.whoprofits.org.

For more information you can contact us at

Phone: +972-50-8575728

Email: whoprofits@yahoo.com.

Dexia (Belgium)

Boulevard Pacheco 44

B – 1000 Brussels

Tel: 32 -2-2221111

website: www.dexia.be

Dexia is the major shareholder of [Dexia Israel](#) (60%). [Dexia Israel](#) has been giving long-term loans to municipalities of Israeli settlements in the occupied territories.

According to statements made by the CEO of the bank, since 2005 the bank has given long-term loans and other financial services to more than ten different Israeli municipalities in the occupied West Bank, including: Ariel, Elkana, Alfei Menashe, Har Hebron, Kdumim and Giv'at Zeev.

Alstom (France)

3 avenue André Malraux

92300 Levallois-Perret

Tel: 33 (0)1 41 49 20 00

website: www.alstom.com

A multinational corporation in the power generation and transport markets. Through its subsidiary Citadis Israel it is one of the companies

building the light rail project in Jerusalem (the Citipass consortium), which is designed to connect the city of Jerusalem with settlements around it.

Veolia Environnement (France)

36-38 avenue Kléber
75116 Paris
France

A multinational French company operating in the fields of water, waste management, energy and transport services.

Through its subsidiary Connex Israel it is one of the companies in the CityPass consortium, contracted to operate the light rail project in Jerusalem, which is under construction. The light rail is designed to connect the city of Jerusalem with the illegal settlements around it.

Through its subsidiary Veolia Environmental Services Israel (which has bought T.M.M. Integrated Recycling Services), it owns and operates the Tovlan Landfill in the occupied Jordan Valley, using captured Palestinian natural and land resources for the needs of Israeli settlements.

The subsidiary Connex also operates regular bus services to Israeli settlements in the West Bank, including Beit Horon and Givat Ze'ev along road 443, which is an apartheid road.

HeidelbergCement (Germany)

Berliner Strasse 6
69120 Heidelberg
Germany
Tel: 49-6221-481-0
website: www.heidelbergcement.com

Own [Hanson Israel](#). [Hanson Israel](#) owns an aggregates quarry in the occupied West Bank. The aggregates the company quarries are used in the Israeli construction industry, thus Hanson Israel extracts non-renewable natural resources for the benefit of the occupying power.

Additionally, [Hanson Israel](#) has plants in Modiin Illit, Atarot industrial zone and in the vicinity of Elqana, all of which are West Bank settlements.

Cement Roadstone Holdings (CRH) (Ireland)

Belgard Castle
Clondalkin 22
Dublin
Ireland
Tel: 353 (1) 404-1000
website: www.crh.ie

CRH holds 25% of the shares of Neshet Israel Cement Enterprises. Neshet has the monopoly over the supply of cement for the construction industry in Israel. As such, Neshet provides cement for the construction of the separation wall, housing in Israeli settlements and for settlement infrastructure in the West Bank.

Africa Israel (Israel)

4 Derech Hachoshesh St.
Yahud
Israel
Tel: 972-3-5393535
Website: www.africa-israel.com

Africa Israel builds in multiple settlements through its subsidiary construction firm, [Danya Cebus](#). As executing contractors, Danya Cebus built Green Park project in Matityahu East in the West Bank settlement of Modi'in Illit. Built a housing project for Ya'asour in the West Bank settlement of Ma'ale Edomim. Built projects for Heftziba in the Har Homa, Ma'ale Edomim and Adam settlements next to Jerusalem, and mentioned as a candidate to complete uncompleted Heftziba projects (after the developer company Heftziba had gone out of business) in some of these projects.

Additionally, Danya Cebus is building the segment of the Tel Aviv-Jerusalem railway line between the airport and Jerusalem, some of which is in the occupied West Bank.

The company also owns the Israeli franchise of the real-estate agency [Anglo Saxon](#), which has branches in the settlements of Ma'ale Edomim and Efrat. Anglo Saxon offers apartments and houses in different settlements in the occupied territories.

Additionally, Africa Israel owns 26% of [Alon Group](#). Alon Group is a holding company which owns Dor Alon, a petrol company. Dor Alon has a monopoly over the supply of petroleum to the Gaza Strip and complied with Israel's rationing of petroleum to the Gaza Strip as a means for exercising political pressure. [Dor Alon](#) also has several gas stations and convenience stores in different Israeli settlements in the West Bank through their subsidiary Blue Square retail chain.

[Bank Hapoalim \(Israel\)](#)

50 Rothschild Ave. Tel Aviv 66883
Israel
Tel: 972-3-5673697
website: www.bankhapoalim.co.il

The bank provides mortgage loans for individuals for the construction of housing in West Bank settlements. The bank has branches in the West Bank settlements of Gilo and Pisgat Ze'ev.

Additionally, the bank provides loans for construction projects in West Bank settlements. For instance, the bank provided loans for the construction of 189 housing units in the settlement of Ma'ale Edomim and for 60 housing units in the settlement neighborhood of Har Homa in East Jerusalem.

The bank also provides mortgage loans for Israeli home buyers for buying and constructing houses in settlements.

[Bank Leumi \(Israel\)](#)

34 Yehuda Halevi St.
POB 2
Tel Aviv 65136
Israel
Tel: 972-3-5148111
website: www.bankleumi.co.il

The bank provides mortgage loans for individuals for the construction of housing in West Bank settlements. The bank has branches in the following West Bank settlements: Ma'ale Edomim, Oranit, Pisgat Ze'ev, Gilo, Kiryat Arba.

Additionally, the bank provides loans for construction projects in West Bank settlements. For instance, the bank provided loans for the

construction of 78 housing units in the settlement neighborhood of Har Homa in East Jerusalem.

The bank also provides mortgage loans for Israeli home buyers for buying and constructing houses in settlements.

The bank also holds 15% of the shares of [Paz Oil](#). [Paz Oil](#) has a monopoly over selling petroleum to the Palestinian Authority in the West Bank. [Paz Oil](#) also has gas stations in West Bank settlements including Ma'ale Edomim, Kiryat Arba, Pisgat Ze'ev, Gilo, Karnei Shomron and Ofra.

[Bezeq Israeli Telecommunication \(Israel\)](#)

132 Menachem Begin St.

Tel Aviv 67011

Israel

Tel: 972-3-6262600

website: www.bezeq.co.il

A major Israeli telecommunication company. [Bezeq](#) provides telecommunication services to all of the Israeli settlements, army bases and checkpoints in the West Bank. The company built telecommunication infrastructure throughout the West Bank.

Additionally, a full subsidiary of [Bezeq](#), [Pelephone Communications](#), is an Israeli provider of cellular phone services, which erected close to a hundred antennas and telecommunication infrastructure facilities on occupied land in the West Bank and provides cellular communication services to the settlers and Israeli soldiers in the occupied territory. For a full report about the involvement of the Israeli cellular companies in the occupation [click here](#).

[Cellcom \(Israel\)](#)

10 Hagavish St.

Natanya 42507

Tel: 972-52-9989595

An Israeli provider of cellular phone services. The company erected close to two hundred antennas and telecommunication infrastructure facilities on occupied land in the West Bank. The company provides cellular communication services to the settlers and Israeli soldiers in the occupied territory. Additionally, the company enjoys the structural

advantages of Israeli cellular services providers over Palestinian competitors in the Palestinian market.

For a full report about the involvement of the Israeli cellular companies in the occupation [click here](#).

Clal Group (Israel)

3 Azrieli Center

Tel-Aviv 67023

Israel

Tel: 972-3-6075777

website: www.cii.co.il

The Clal Group holds 75% of the shares of [Nesher Israel Cement Enterprises](#). Nesher has the monopoly over the supply of cement for the construction industry in Israel. As such, Nesher provides cement for the construction of the separation wall, Israeli settlements and infrastructure in the West Bank.

The Clal Group also owns Golf&Co, a retail store which has a branch in the settlement of Pisgat Ze'ev in the occupied West Bank.

Delek Group (Israel)

7 Giboray Israel St.

Poleg Industrial Zone

Natanya

Tel: 972-800-36-35-35

website: www.delek.co.il

Own the Delek Israel Fuel company, which is a fuel distributor. The company owns and operates a chain of Delek gas stations and Menta convenience stores near and in West Bank settlements.

Gilat Satellite Networks (Israel)

21 Yegia Kapayim St.

Kiryat Arye,

Petah Tikva 49130

Tel: 972-39252000

website: www.gilat.com

Provider of satellite communication services. Antennas of the company are installed in Israeli checkpoint in the West Bank.

Israel Discount Bank (Israel)

34 Kibbutz Galuyot St.

Tel Aviv 66550.

Tel: 972-3-9439191

website: www.discountbank.co.il

The bank has a branch in the settlements of Beitar Illit, and Ma'ale Edomim in the West Bank. The bank provides mortgage loans for individuals for the construction of housing in West Bank settlements. The bank also financed the construction of some of the building projects in the settlements of Har Homa, Beitar Illit and Ma'ale Edomim.

The bank also provides mortgage loans for Israeli home buyers for buying and constructing houses in settlements.

The bank also receives computing services from Matrix IT. It is a call center located in the settlement of Modi'in Illit. The services the bank receives from Matrix IT include the operation of the trading room of the bank from Modi'in Illit.

Elbit Systems (Israel)

7 Hayotzrim St.

Karmiel 21652

Tel: 972-4-9901111

website: www.elbitsystems.com

One of two main providers of the electronic detection fence to the seam-line and separation wall project in the occupied West Bank. Specifically, received the contract to the Jerusalem Envelope section of the Wall (Masu'a system) with Detekion (USA).

Subsidiaries Elbit Electro-Optics (El-Op) and Elbit Security Systems (Ortek) supplied and incorporated LORROS surveillance cameras in the Ariel section and for the A-ram wall.

The company supplied UAVs (Unmanned Aerial Vehicles) to the Israeli army, which are in operational use during combat in the West Bank and Gaza, including during the Dec 2008 attacks in Gaza.

Koor Industries (Israel) –

Azrieli Center
Triangle Tower, 43rd Floor
Tel Aviv 67023
Israel
Tel: 972 3 6075111
website: www.koor.co.il

Through its subsidiary Makhteshim-Agan Industries partially owns (25%) [Fibertech](#), a fiberglass pipes' plant which is located in Karnei Shomron, which is an Israeli settlement in the occupied West Bank. According to company statements, Fibertech also took part in various infrastructure projects in the West Bank.

Makhteshim-Agan Industries (Israel)

Golan Street
Airport City, 70151 Israel
Tel: 972-73-2321000
website: www.ma-industries.com

The company partially own (25%) [Fibertech](#), a fiberglass pipes' plant which is located in Karnei Shomron, which is an Israeli settlement in the occupied West Bank. According to company statements, [Fibertech](#) also took part in various infrastructure projects in the West Bank.

Mizrahi Tefahot Bank (Israel)

7 Jabotinsky St.
13th floor
POB 3450
Ramat Gan
Tel: 972-3-7559207
website: www.mizrahi-tefahot.co.il

The bank provides mortgage loans for individuals for the construction of housing in West Bank settlements. The bank has branches in the West Bank settlements of Alon Shvut, Karnei Shomron and Kedumim.

The bank also provides mortgage loans for Israeli home buyers for buying and constructing houses in settlements.

Partner Communications (Israel)

8 Amal Street
Afeq Industrial Park
Rosh Ha'ayin 48103
Tel: 972-74-7054054
website: www.orange.co.il

An Israeli provider of cellular phone services. Partner Communications erected more than eighty antennas and telecommunication infrastructure facilities on occupied land in the West Bank, some of which on confiscated privately owned Palestinian land.

The company provides cellular communication services to the settlers and Israeli soldiers in the occupied territory. Additionally, the company enjoys the structural advantages of Israeli cellular services providers over Palestinian competitors in the Palestinian market.

For a full report about the involvement of the Israeli cellular companies in the occupation [click here](#).

Cemex (Mexico)

Av. Ricardo Margain Zozaya,
C.P. 66265
San Pedro Garza Garcia
N.L. Mexico
Tel: 5281-8888-8888
website: www.cemex.com

[Cemex](#) is the owner of [Readymix Industries](#) (Israel). [Readymix Industries](#) is partner in [Yatir Quarry](#) (50%). [Yatir Quarry](#) is an aggregates' quarry in the occupied West Bank (next to the Israeli settlement of Teneh Omarim). The company exploits Palestinian natural resources for the needs of the Israeli construction industry.

Additionally, [Readymix Industries](#) has plants in Mevo Khoron, Atarot industrial zone and Mishor Edomim industrial zone, all in the occupied West Bank.

Concrete elements of [Readymix Industries](#) are used for the construction of military checkpoints in the West Bank.

Concrete elements of the company are also used for the construction of the light rail project in Jerusalem (the Citipass consortium), which is designed to connect the city of Jerusalem with settlements around it.

[Readymix Industries](#) also provided concrete elements for the construction of the Gilo bridge in the occupied West Bank, which is part of an apartheid road, on which only Israelis are allowed to travel.

[Unilever \(Netherlands\)](#)

455 Weena PO Box 760
3000 DK Rotterdam
Netherlands
Tel: 31 (0)10 217 4000

Unilever holds 51% of the shares of [Beigel and Beigel](#), a baked goods' factory in the industrial zone of Barkan in the occupied West Bank. Following appeals from United Civilians for Peace (UCP) [Unilever](#) announced that it will sell its shares in [Beigel and Beigel](#) in November 2008. As of now, [Unilever](#) still holds its [Beigel and Beigel](#) shares.

[Assa Abloy \(Sweden\)](#)

POB 70340
SE-107 23 Stockholm
Sweden
Tel: 46-8-50648500
website: www.assaabloy.com

Manufacture and distribute locks worldwide. The group holds [Mul-T-Lock](#), which has a factory at the Barkan Industrial Zone, an Israeli settlement in the occupied West Bank.

[A report](#) regarding the company's ownership of the [Mul-T-Lock](#) factory in a settlement was published jointly by Diakonia, Church of Sweden and SwedWatch in October of 2008. Consequently the company announced that it would move the factory from the West Bank, and termed it "an inappropriateness". Currently the factory is still in the Barkan settlement.

[Group4securicor \(G4S\) \(UK\)](#)

G4S plc
The Manor

Manor Royal
Crawley
West Sussex
RH10 9UN
UK
Tel: 44 (0) 20 8770 7000
website: www.g4s.com

Provider of security services. The company owns 70% of [Hashmira](#), an Israeli security company. [Hashmira](#) provides equipment for Israeli checkpoints in the West Bank and Gaza including luggage scanning machines by [Rapiscan](#) and full body scanners by [L-3's](#) Safeview.

[Caterpillar \(USA\)](#)

100 North East Adams Street
Peoria, Illinois 61629
USA
Tel: 1 (309) 675-1000
website: www.cat.com

Manufacture and provide bulldozers and civil engineering tools. The company's tools have been used in demolitions of Palestinians' houses in the occupied territory, in the construction of the separation wall and settlements on Palestinian land, in military incursions and as weapons.

The Israeli army has used unmanned D9 bulldozers (Black Thunder) in the Dec 2008 attacks in Gaza, and has been using an unmanned version of the company's smaller tools (Front Runner) specially developed for urban warfare.

The company's sole representative in Israel, ITE of [Zoko Enterprises](#), is responsible for retrofitting the tools, as well as for ongoing maintenance and operations, including during military operations.

[General Mills \(USA\)](#)

P.O. Box 9452 Minneapolis, MN 55440
Tel: 1-800-248-7310
website: www.generalmills.com

Products of the company are manufactured in the [Shalgal](#) factory in the Atarot industrial zone, which is an Israeli settlement in the occupied West Bank.

[Hewlett Packard \(USA\)](#)

3000 Hanover Street

Palo Alto

CA 94304-1185

USA

Tel: 1-650-8571501

Website: www.hp.com

The company owns [EDS](#), whose Israeli subsidiary [EDS Israel](#) is the prime contractor in the Basel Project: to develop, install and continuously support an automatic biometric access control system in major checkpoints. The Basel biometric system is a dedicated system aimed at monitoring the entrance and exit of Palestinian workers into Israel. It is installed in major checkpoints such as the Erez checkpoint (Gaza), Sha'ar Ephraim and Bethlehem checkpoints (West Bank).

[Motorola \(USA\)](#)

1303 East Algonquin Road

Schaumburg, Illinois 60196 USA

Tel: 1 847 576 5000

website: www.motorola.com

[Motorola Israel](#) is a full subsidiary of the giant electronics and telecommunication corporation Motorola Inc. The company developed and provided the "Mountain Rose" communication system for the Israeli army, which is a specifically designed mobile system for field conditions, and it is being used by soldiers in the occupied West Bank.

Together with Aeronautics Defense Systems [Motorola Israel](#) developed a radar perimeter defense system (the Stronghold). Since 2005, a Motorola radar detectors' system (WASS) has been installed in some 20-47 Israeli settlements in the occupied West Bank, including in Hebron, Karmeit Zur and Har Bracha. In some cases, the radar stations were erected on private Palestinian land, preventing Palestinian movement near the Israeli settlements. A similar system, called MotoEagle Surveillance, is still being offered to Israeli installations in the occupied territories, and it is currently in operation in some 16 settlements, mostly in the occupied Jordan Valley.

A subsidiary of the company, [MIRS Communications](#), is the exclusive provider of cellular phone services to the Israeli army (since 2005 and at least until 2011), this includes the infrastructure set for use throughout the occupied territories. There are reports of the company having at least 200 antennae set inside military bases, and it has about 70 more in Israeli civilian settlements in the occupied territories. For a full report about the involvement of the Israeli cellular companies in the occupation [click here](#).

Samenstelling Werkgroep en Comité van Aanbeveling

Op 31 december 2009 bestaat de **werkgroep** uit:

Jeannette de Boer (corr. Lid)	Amsterdam
Guus Hoelen (vrzt./secr.)	Leusden
Kees Bons (penningm)	Delft
Meindert Dijkstra	Ede
Jan den Hertog	Culemborg
Pim Ockeloen	Overveen
Peter Roos	Haarlem

Het **Comité van Aanbeveling** bestaat uit:

Prof. Dr. M. Bons- Storm	Loppersum
Prof. Dr. K. A. Deurloo	Amsterdam
Mr. E. Korthals Altes	Den Haag
Mr.P. C. Lodders- Elffrich	Mook
Prof. Dr. D. C. Mulder	Amsterdam
Prof. Dr. P. J. I. M. de Waart	Leidschendam

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Website:

www.werkgroepkeerpunt.nl