

from Trinity College, Dublin and from the Massachusetts Institute of Technology. He now lives in Bucranna, County Donegal.

**Mr. John E. Craig, OBE** is a retired merchant banker with extensive experience in London. He is Chairman of Powerscreen International a very successful exporting firm based in County Tyrone. Mr. Craig was born in Dublin.

**Mr. Paddy Duffy** is a prominent lawyer with offices in a number of rural towns in Northern Ireland. He is active in the local credit union movement and Chairman of Dungannon and District Cooperative Society. Mr. Duffy is a former Social Democratic Labor Party councillor and Senator in the Northern Ireland Assembly.

**Mr. Pat Kenny** is an accountant by profession and a partner in the firm Deloitte, Touche in Dublin.

**Ms. Joan McCrum** until recently was the Chief Executive of the Housing Rights Association, a voluntary housing advice organization. Ms. McCrum now works for the Simon Community, a voluntary charity body, and acts as an independent consultant.

**Ms. Caitriona Murphy** is a former senior public official in government service in Dublin and is now a managing director for the Allied Irish Bank in Dublin.

**Mr. Brian A. Slowey** was, until his recent retirement, a managing director of Guinness Ireland, and the Chairman of Aer Lingus.

As in the past, the present Board is noted for its professionalism and integrity in setting policy and approving projects. The Board has taken an active role in promoting the Fund throughout Northern Ireland and Republic of Ireland as well as internationally.

*B. Disbursements From the International Fund*

The Fund's structure and policy framework ensure that resources are distributed in accordance with the principle of equality of opportunity and non-discrimination in employment, without regard to religious affiliation, and that these resources address the needs of both communities in Northern Ireland and the six border counties of the Republic of Ireland.

The Board has developed its policies for disbursement of resources taking into account the terms of the Agreement under which it was established, the wishes of the donor countries, and the need to supplement the economic and social policies of the two governments. The Board structure and policy framework is manifested in the internal checks and balances in the Fund's appraisal, approval, and management systems. Also, the wide geographical distribution of approved projects enhances the Fund's efforts to meet the needs of both communities. The Fund's programs have created jobs, leveraged private investments, and fostered reconciliation. In addition, the Fund has made concerted efforts to target the most disadvantaged areas through CRISP and other special programs as well as the through the work of development consultants.

1. *Distribution of disbursements in accordance with the principle of equality of opportunity and nondiscrimination in employment, without regard to religious affiliation.*

a. *Structure of the Fund.* The Republic of Ireland and Northern Ireland are equally represented by members of the Fund's Board of Directors, Advisory Committee, Secretariat, and Program Teams. These individuals are highly respected for their professional competence, integrity, and commitment to the Fund's objectives. The Advisory Committee, as mentioned above, is composed of senior officials of both the British and Irish governments and provides guidance and support for the Board. The Secretariat staff maintains the day-to-day operations of the Fund and has been carefully selected for their administrative skills and judgement. The Program Teams are staffed with technical and administrative professionals who are committed to the Fund's operating principles of non-discrimination. Review of the IFI portfolio of projects and visits to selected sites by Agency for Inter-