

Where there
is hope,
there are voices
for peace

ANERA

AMERICAN NEAR EAST REFUGEE AID

2005 Annual Report

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On the cover: Street boys in Gaza.
Photo by Robyn Long.



Two girls in Gaza.



VISION

ANERA envisages a Middle East where people can live in peace with secure livelihoods.

MISSION

ANERA creates opportunity and hope for people in the Middle East by improving health care and education and stimulating job creation.

CORE VALUES

ANERA views *relief* – alleviating suffering – and *development* – reducing poverty – as beginning and end points on a continuum of human need. In helping people meet these fundamental necessities, ANERA contributes to achieving their freedom from want, which ANERA deems an essential component to peace in the Middle East.

Dear Friends of ANERA,

Simply put, ANERA's mission is to create opportunity and hope. ANERA's special challenge is to do this in an environment of great uncertainty, namely, where the economic, social, and political future is extremely difficult to predict. In addition, as we have observed over the years, there is great need. The Palestinians suffer from lack of employment, continued occupation, constraints on physical movement within and between the West Bank and Gaza, and malnutrition and anemia among children, especially in Gaza. There is still a need for freedom from want and freedom to live in peace.

Accordingly, to help realize our mission, ANERA supports projects that improve health care and education and stimulate job creation. In each sector and activity, ANERA works with local partners – charities, universities, cooperatives, municipalities and village councils, and government ministries – helping them build their institutions by increasing their capacities and capabilities.

Malnutrition and anemia among young children in Gaza call for intervention. In response, ANERA designed the Milk for Preschoolers project. Last year more than 13,000 children received a box of fortified milk and an enriched wafer each school day. In the coming year, we will reach 15,000. This program makes a real difference. Unaddressed, malnutrition and anemia mean a child will not develop normally in both mind and body. We thank individuals and nongovernmental organizations from around the world who are working with us to save a generation of children.

ANERA devotes considerable resources to education, a sector which is exceptionally important for economic and social development. We have implemented projects such as: building and equipping classrooms for kindergartens and primary and secondary schools; a scholarship program for orphans, the very poor, and physically disadvantaged; an initiative to establish four Information Technology Centers of Excellence at Palestinian universities, designed to serve the community, business and government; core assistance to the Edward Said National Conservatory of Music; and upgrading pedagogy and teacher training.

Health is also a requirement for social and economic development. Accordingly, ANERA is a major partner in "MARAM" and its successor, "HANAN", both USAID-funded projects to upgrade public health education as well as health care for women and children in the West Bank and Gaza. To ensure people can obtain quality health services, ANERA supplied over \$13 million in medical supplies to clinics and hospitals, a program we will expand in the coming year. In addition, in Beirut we are upgrading the mechanical and electrical systems of Dar al-Ajaza, a hospital for the elderly and severely physically handicapped that serves 800 inpatients and 100 outpatients daily.

ANERA notably expanded its program in Jordan through a project funded by the U.S. Department of State's Middle East Partnership Initiative. Working with grassroots women's organizations, we are empowering women through training workshops and institution building.

ANERA also continues to support major projects that bring Palestinians, Israelis and Jordanians together in common activities, especially with Friends of the Earth Middle East and the Israel Palestine Center for Research and Information.

ANERA serves as a bridge between Middle Eastern people who seek opportunity and hope and concerned people in the U.S. and around the world. Together we design and implement our projects in health, education and job creation in the West Bank and Gaza, Lebanon and Jordan. We wish to thank all of our partners in this shared effort during this tumultuous and uncertain period in the region.



Les Janka
Chair



Peter Gubser
President

A photograph showing a teacher and several young students in white school uniforms working together to plant a small tree in a garden. They are kneeling on the ground, which is covered with soil and some other plants. The background features a wall with a large, stylized floral mural. The entire image is overlaid with a semi-transparent white box containing text.

ANERA CREATES OPPORTUNITY... AND FOSTERS HOPE

Decades of work in the Middle East have enabled ANERA to navigate obstacles that invariably occur in the process of helping people in this troubled region. Much of our success in carrying out this work is due to the strong partnerships we have developed with reputable, local charities and institutions dedicated to helping people.

These partners know the needs of people in their communities and help develop projects that are relevant to them. They know that amidst the violence and political negotiations are regular people doing what we all are trying to do – go to work, go to school, support our families. ANERA works to help those in need and open the way to self-sufficiency. People want a better life. They just need the opportunity.

The following pages will introduce you to some of the people building better lives for themselves and their communities through projects supported by ANERA's donors – projects that create opportunity and hope. We hope you will enjoy learning more about them.

A teacher and students plant a tree at the Primary School of Silwan, near East Jerusalem.

EDUCATION

Once earned, an education is something that cannot be taken away. But finding opportunities for education can be difficult in impoverished and conflict-ridden areas.



Students at Nur Al Barah Rehabilitation Society in Bethlehem.

For many people in Palestine, Lebanon, and Jordan, poverty and conflict preclude the opportunity for getting an education. Sometimes children must work to help put food on the table instead of going to school. Other children, who are disabled or orphaned, face additional difficulties finding a school that can address their special needs. Adults wanting jobs need affordable opportunities for additional training.

From kindergarten to post-graduate studies, ANERA is opening doors for people in the Middle East to access opportunities for learning. Through innovative projects that build new schools and classrooms, promote after-school programs, teach information technology, and help disadvantaged children go to school, ANERA is helping people of all ages uncover their potential.

We'd like you to meet...

HEBA

Heba went to high school in the West Bank town of Bethany, where she still resides. Initially her school did not offer computer courses. Heba, who wished to learn more about computer technology, begged her administrator to establish a class. She was so insistent that the administrator convinced her computer-savvy brother to visit Palestine from California, just to teach a class at the school. But Heba wanted to learn more and found it difficult to break into the male-dominated world of IT.

A new program, funded by the Mosaic Foundation through ANERA at the Said Khoury Information Technology Center of Excellence, is bridging the gender gap in the IT sector. By training young women in networking and computer maintenance, two IT fields in the highest demand, the Mosaic Foundation's program seeks to place them in well paid positions typically reserved for men. This program is just one of the many services offered at the Center, established by ANERA on the Al-Quds University Campus near Jerusalem to provide the local community access to IT tools, training, and career guidance.

When asked if her customers were skeptical of her abilities because she is a woman technician, she responds "Yes, sometimes, but when I fix their problems they are happy." In



Photo by Noelle Janka.

addition to her studies and tech job, Heba has gone back to the school that got her started. Now she is a teacher there and maintains all their computers.

Heba is very grateful for the opportunities that the Mosaic Foundation and ANERA have given her and is ecstatic about her future: "It is a great field because technology is always changing and opening new opportunities."



AHMED

Sixteen-year-old Ahmed has been working as an electrical assistant in Lebanon for three years. “I was in school until I was thirteen, but I failed two times so I started working. These classes help me remember some of the stuff from school.” Ahmed works six days a week, but from 5-6 p.m. he comes to class.

Ahmed attends classes at the René Moawad Foundation’s Working Children Literacy

Center, where working children get a basic education. ANERA has been supporting the program since 2000. The center is located in Bab El Tabbaneh, one of the poorest areas in the northern city of Tripoli.

According to Marie, the Center’s director, many children start working in industrial trades because they have problems in school or their family desperately needs the money. “[It’s the] influence of this region – this kind of [industrial] work,” she explains. The Center’s program allows students to work at their own pace in an encouraging environment.

The center teaches 34 boys and 12 girls, with more girls scheduled to attend. Marie said it is difficult to get the children to come to the classes at first, because they don’t see the advantage. They believe they are already making money, so why go to school? “We explain to them the benefits of knowing how to read and write, that they can further their vocational training and have better opportunities and make more money later,” explains Marie. Now Ahmed likes to come to class, he says, because “I know I am learning and will have a better future.”

SASHA

Sasha is a stellar piano student at the Edward Said National Conservatory of Music. An animated third grader, Sasha becomes very serious when she sits at the piano. Hearing her play, it is easy to forget that she is only nine years old, until one notices her feet do not reach the floor.

The Conservatory trains more than 500 students in its Ramallah, Jerusalem, and Bethlehem branches. It also hosts an annual community concert series, develops music curricula for Palestinian schools, and has produced four major CDs. Recently, a children’s musical and the first and only Palestinian youth orchestra were added to its repertoire. Music studies play an important role in protecting and advancing a society’s cultural identity, and offer a creative alternative activity for children to spend their after-school hours.

Sasha dreams of being a famous pianist and musician when she grows up. A very well-rounded individual, Sasha performs well at school too, especially in her favorite subjects, Mathematics and English. She loves sports and enjoys all forms of art and has been taking dabke (Middle Eastern folkloric dance) lessons for a year. Not content to play only one instrument, she plays a little on the nay (ancient oriental flute) and is interested in taking formal lessons.

When asked what she thought of taking piano lessons, Sasha, making an expression like it should be obvious, exclaimed “Because it is fun!” She confided that her friends feel sorry for her, having to take classes and practice so much, but she simply responds “if they knew what it is like to play the piano, they would love it.”



Photo by Ghadah Kaleel.



EDUCATION PROGRAMS

Direct Project Expenses	\$1,785,312
Technical Assistance & Oversight	\$ 364,293
Total Education.....	\$2,149,605

I really want to thank ANERA for our new school. I know all of the students will say the same to you if they had a chance.

*Ghadeer, ninth grade
Student at Odessa Girls School*

HEALTH & RELIEF

Access to health care is a basic human right. But even in industrialized nations delivering quality, affordable health care for everyone is a challenge.

In areas where poverty and conflict affect every day life, it can seem completely out of reach. The result is that otherwise preventable diseases and malnutrition rates begin to climb.



Conflict in Palestine, and poverty in Lebanon and Jordan threaten the basic infrastructure of health care in these countries. Health care professionals strain to maintain supplies and keep current with ever-advancing medical practices. Parents struggle to keep their children well fed and healthy. Clinics bulge with patients needing care.

ANERA began its work in the Middle East by providing emergency relief immediately after the 1967 Arab-Israeli War. Today, ANERA continues its legacy of assisting local health care providers to deliver quality services to their communities. ANERA is building health clinics, training health care workers, and combating malnutrition among Gaza's preschool students. At all levels of health, ANERA is ensuring that people increasingly have access to quality health care and a healthier life.

We'd like you to meet...

HAYA

Five-year-old Haya is the youngest of five children. According to her mother Samira, she refused to drink milk before she began attending Atfal Rafah, a preschool participating in the Milk for Preschoolers (MfP) program. "I think it is the flavoring she likes and, of course, her peers encourage her to drink milk too. Now she looks healthier than her brothers and sisters." Haya emphatically proclaims that the fortified chocolate milk tastes better than Coke, and the fortified Kanz wafers are better than potato chips.

The Milk for Preschoolers program, initiated in 2003 by ANERA and Islamic Relief, provides more than 13,000 children in more than 120 preschools in the Gaza Strip with a daily snack of fortified milk and wafers each school day, and provides nutrition and health training programs to teachers and mothers. The program was established in response to growing rates of malnutrition and anemia in Gaza. Since the program began, these rates have dropped significantly among the preschools participating.

Like all preschools in the MfP program, Atfal Rafah held an informational session for the mothers of their students. Taught by a trained health worker from Ard el Insaan, the sessions educate parents about the benefits of the MfP program, and



Photo by Noelle Janka.

cover topics relating to health, nutrition, and hygiene. Ard el Insaan, responsible for designing and conducting sessions for mothers and teachers, is a Palestinian charity committed to fighting malnutrition.

Haya's preschool is located in Rafah's Brazil Refugee Camp, in the southern Gaza Strip, where the vast majority lives in poverty and depends on donated food to survive. Haya is one of the more fortunate children in Gaza.

MOHAMMED

Mohammed was diagnosed with cerebral palsy at the age of one, when his mother, Ruseila, took him for a routine doctor visit. When the nurse tried to weigh him, he was not able to sit on the scale.

The doctors said the likely cause of Mohammed's palsy was a lack of oxygen to his brain during his premature birth. His cerebral palsy primarily affected him physically. While his development is moderately delayed, Mohammed can communicate with his family and health care providers.

With therapy and guidance from the Al Ihsan Charitable Society in Hebron, Mohammed has grown into a cheerful, giggling eight-year-old. Founded in 1983, Al Ihsan currently houses 120 in-patients who are mentally and physically disabled. Al Ihsan treats those with less serious mental and/or physical disabilities in its outpatient physiotherapy department.

Mohammed was one of the recipients of new wheelchairs donated by the Palestine Children's Relief Fund (PCRF), one of ANERA's partners. ANERA and the PCRF plan to provide wheelchairs to every Palestinian who needs one. ANERA's experience in shipping and customs clearance has proven invaluable to their successful distribution. This year ANERA distributed 1,200 wheelchairs in Palestine.

Previously, Mohammed's parents borrowed money to purchase a wheelchair. But it was too big and heavy and proved difficult for him to maneuver. Ruseila describes his new wheelchair as "so much easier for him to handle, and he is able to sit in

it without sliding all around. It will allow him to learn some independence. I want him to be able to get around by himself and to be able to depend on himself."



Photo by Ghadah Kaleel.

Photo by Adrian Loucks.



NINA

Nina Shemali is a former teacher and recipient of two intraocular lenses donated by ANERA and the Catholic Medical Mission Board. The lenses were shipped to the YMCA in Lebanon as part of ANERA's Medical In-kind program, which distributes donated medical

supplies, equipment, and medicines to health facilities in the West Bank, Gaza, and Lebanon.

Nina lives in Aish'out, a village about 45 km from Beirut. She took the long trip to meet ANERA's visiting staff because, she explains, "It is worth it to meet the people who helped me see again. I wanted to thank you."

Nina described her vision prior to surgery as very painful. "My eyes had a lot of pressure." Already very near-sighted, Nina had developed cataracts. "I used to have a vision of three degrees, then it changed [to 22 degrees] in one year because of the cataracts," she remarked.

Dr. Sharbil Fahid, Nina's physician, is part of a network of physicians and health care providers that receive donated medical supplies, equipment, and medicines. He explained to her she that was a good candidate for intraocular lenses and recommended she have the surgery. Surgery for a cataract involves removing the natural lens of the eye, responsible for allowing the eye to focus, and replacing it with an artificial lens called an intraocular lens implant.

When asked what her life is like now that she has had the surgery, she described the difference as amazing. "I have almost perfect vision now. And the pain is gone."



HEALTH & RELIEF PROGRAMS

Direct Project Expenses	\$ 3,665,989
In-kind Gifts	\$13,075,282
Technical Assistance & Oversight	\$ 1,005,536
Total Health & Relief	\$17,746,807

As a nonprofit hospital, donations — particularly medications — are a central source in our ability to provide people with services. Especially during the last four years of increased poverty, these donations have helped our operations significantly.

*Bassem Al Natsheh, Public Relations Manager
Al Ahli Hospital, Hebron
Regarding its partnership in ANERA's In-kind program*

Pharmacist at Al Wafa Rehabilitation Hospital in Gaza.

ECONOMIC DEVELOPMENT

Less than \$2 a day. That is the definition of what people living in poverty survive on. For less than the cost of a cappuccino, those in poverty must find a way to feed and care for their family. Overcoming poverty is not just a matter of finding a job, but also having a reliable way of getting to work.

Fouad, who is blind, earns an income by making brooms at the Arab Blind Society in Jerusalem.



In Lebanon and Jordan, the economies have been struggling under the weight of conflict in and around their borders, plunging much of their already strained populations deeper into poverty. In Palestine, the ongoing conflict has taken its toll on both Israeli and Palestinian economies. Curfews and closures further prevent many Palestinians from working at all.

Despite these obstacles, ANERA is helping men and women in the Middle East persevere through difficult economic times. ANERA is creating jobs that rebuild essential infrastructure, such as schools, health clinics, and water wells. It is designing job training programs and helping entrepreneurs set up small, local businesses. With projects such as these, people are finding opportunities to become more self-sufficient and support their families and communities.

We'd like you to meet...

THE AYSIA FAMILY

Three years ago, Ayisha Abu Aysia and her family gathered water from a neighbor's agricultural well five times a day. "My daughter and I went with our neighbors to bring the water. We carried it in small containers that we balanced on our heads," she says with a smile. "What else were we to do?"

Then one day, Ayisha no longer had to schedule time to fetch water each day; she and the other 6,700 residents in Wadi Gaza began receiving fresh water piped into their homes through a local network. The change was made possible when the town's municipality, in cooperation with ANERA, built a new domestic well and water reservoir as part of ANERA's Village Services Program. The project addressed the basic needs of people in rural areas by improving community infrastructure.

"Now there is always water since we keep the reservoir full. We only pump the well for six hours a day and that provides the entire community with clean water-piped directly into their homes," explains Salem Abu Ayada, Wadi Gaza's mayor. "The people are able to fill storage tanks on top of their homes, which usually last two days per family."



Photo by Robyn Long.

Families in Wadi Gaza use the water mainly for domestic purposes, such as drinking, cleaning, washing, and laundry. Some utilize the water for small home gardens and care for animal herds. Ayisha's family, for example, has two sheep and a donkey as well as 1/4 of an acre of land with olive, fig, and pomegranate trees. "Now we have more time for working on our home and land," explains Ayisha. "We do not have to worry about when we will take breaks to bring the water."

We wanted to make the situation easier for people and bring them clean water, so we approached ANERA to support this project.

*Salem Abu Ayada, Mayor of Wadi Gaza
Regarding a new domestic water well and reservoir built through ANERA's Village Service Program (VSP)*



SAMIA

The Sayadat Al Ingerra (Ladies of Ingerra), led by Samia Jabbour, represent the epitome of what women can accomplish when given the opportunity.

“I was 25 years old [in 1994] and working as a secretary

when I decided to set up a kindergarten with 24 other women,” recalls Samia. “Later we transformed the kindergarten into a children’s club. Now we also have awareness workshops for women about things like health, women’s rights, and family violence.”

Samia’s organization, now numbering 200 employees, participates in a women’s empowerment training program in Jordan entitled Balkis, offered by ANERA and the Middle East Partnership Initiative. Balkis is helping hundreds of women improve the capacity of their grassroots organizations to serve their communities. The program offers a series of training courses in which participants learn basic skills for running a nonprofit organization, including women’s rights, project planning, and fundraising.

The organization’s success also has brought about a remarkable shift: men have begun working for Samia as well, an unusual development for a Beduin community. Men work for her because she has proven herself a successful leader for the village, gaining her respect throughout the community. Indeed, over 15% of Ingerra’s population works for the organization.

Currently, the Ladies of Ingerra operate a small shop that sells cheese, yogurt, as well as other food items, such as butter, pickled vegetables, and bread. The quality of their products has spread by word of mouth, and people from all over the area come to buy their cheese. With their training from Balkis they hope to expand their dairy business further.

But Samia is not stopping with the dairy. She points to a small structure and declares “that will be a mushroom stand. And over here,” she points to a small building nearby, “this will be a new kindergarten.” It seems Samia and the Ladies (and Gentlemen) of Ingerra have only just begun.

HUDA

“Our old home was very simple. It was like an animal shed – shabby and not good for my family,” Huda explains, while feeding her pigeons at her home in the Rafah Refugee Camp. Pigeons are among the many birds Huda, who chose not to be photographed, raises in her home poultry business, which she has expanded with a loan from the Gaza Women’s Loan Fund (GWLF). “Since my business has grown I have a regular income for my family. I have earned enough money to contribute to building a new home,” she continues more excitedly. “I’ve never lived in a home that I was a part of constructing.”

Hundreds of women like Huda are participating in the GWLF’s microcredit program in the southern Gaza Strip. ANERA and the Culture and Free Thought Association jointly established the GWLF in 1995 to offer loans ranging from \$1,000-\$3,000, to women starting or expanding local small businesses. For women like Huda, the program is one of the few opportunities to help her business grow.

Huda had a small poultry business prior to participating in the program, but struggled to keep it running due to continuous closures. “It is difficult to purchase feed for the birds. Closures prevent regular shipments of feed from coming into the market. I knew that I needed to buy in bulk, but this is a costly investment,” Huda explains. She applied and was approved for a \$1,200 GWLF loan, which enabled her to purchase feed in bulk and keep her business operating. Huda now raises pigeons, ducks, and chickens.

Huda continues, “The program is especially good for women during the current situation. The unemployment is frustrating for us. We always ask ourselves ‘What more can we do?’ I am concerned for my family and having an income is necessary.” Since joining the GWLF, Huda feels she has “a stronger role in my family and community.”





ECONOMIC DEVELOPMENT PROGRAMS:

Direct Project Expenses	\$1,794,267
Technical Assistance & Oversight	\$1,123,170
Total Economic Development	\$2,917,437

Before, I had no income of my own, I was waiting for others' help year to year. Now I have a stronger outlook—now I am thinking about how I can help others rather than waiting for others to help me.

*Sabra Shaqaley
Gaza Women's Loan Fund Recipient*

PUBLIC EDUCATION

To inform the American public about the conditions of Palestinians, Lebanese, and Jordanians, and the value of economic and social development in the Middle East, ANERA publishes a quarterly newsletter, speaks at civic and educational events, maintains a web site at www.anera.org, places public education notices and promotes articles in print media, and comments on radio and television.

Public Education Total..... \$65,478

Workers, under an ANERA grant, repair the ventilation system at Dar Al Ajaza Hospital in Beirut, Lebanon.

FINANCIAL REVIEW



Photo by Mona Abu Ramadan.

Break time at the Aifal Shate Rahman preschool in Gaza, a participant in the Milk for Preschoolers Program.

Dear ANERA Supporters,

I will begin with the most crucial information – your generous contributions allow us to conduct vital work benefiting hundreds of thousands of people. Thank you for your involvement and trust in ANERA.

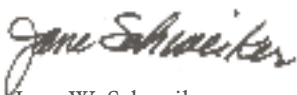
This fiscal year our program budget totaled \$24,199,889. This outstanding financial performance is due to the generosity of our donors, the work of our outstanding staff, and the quality of our projects and programs serving people in the Middle East.

In the past year, ANERA received support from thousands of Americans and other individuals from around the world, as well as small businesses, nongovernmental organizations, civic and religious groups and more than twenty private foundations and corporations. We also received grants from multilateral and bilateral government institutions. Our membership in Global Impact brought ANERA contributions from the Combined Federal Campaign and many state and local workplace giving campaigns. For a comprehensive list of our organizational support, see page 29.

ANERA ensures that donations serve intended beneficiaries and reputable organizations. We are registered with and adhere to the standards of the Advisory Committee on Voluntary Foreign Aid of the U.S. Agency for International Development, and the New York State Office of Charities Registration. ANERA is also a member of the American Council for Voluntary International Action (InterAction).

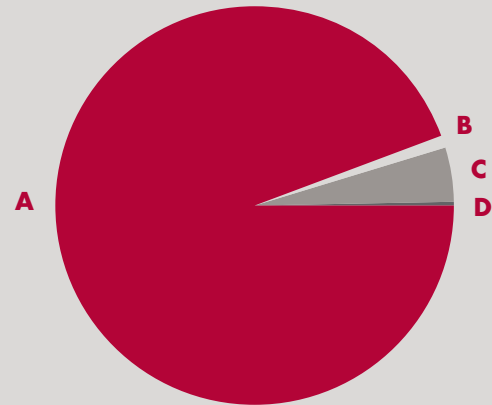
To ensure accountability and transparency to our supporters and beneficiaries, highlights of our audited financial statements are included in this report. A full copy of Lane & Company's independent auditor's report is available at www.anera.org as is IRS Form 990. As a registered 501(c)3 organization, contributions to ANERA are tax-deductible.

Sincerely,



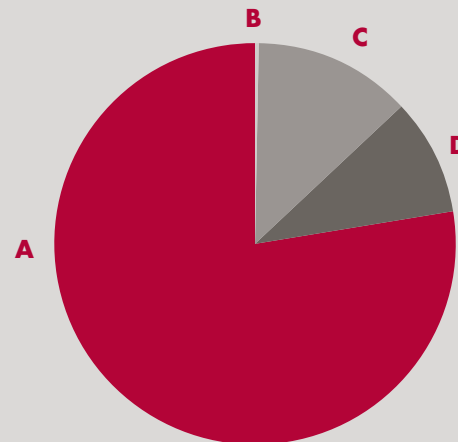
Jane W. Schweiker
Treasurer

IN FISCAL YEAR 2005
(June 1, 2004 - May 31, 2005),
ANERA'S TOTAL EXPENSES OF \$24,199,889
WERE DISTRIBUTED IN THE FOLLOWING MANNER:



A: Middle East Projects:	94.3%
B: Fundraising:	1.0%
C: Management & General:	4.4%
D: Public Education:	0.3%

Program Expenses



A: Health & Relief:	77.6%
B: Public Education:	0.3%
C: Economic Development:	12.7%
D: Education:	9.4%

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
American Near East Refugee Aid

We have audited the accompanying statement of financial position of American Near East Refugee Aid (ANERA) as of May 31, 2005 and 2004 and the related statements of activities, functional expenses and cash flows for the years then ended. These financial statements are the responsibility of ANERA's management. Our responsibility is to express an opinion on these financial statements based on our audits. We did not audit the financial statements of ANERA's Jerusalem office, which reflect total assets of \$1,341,147 and \$644,498 as of May 31, 2005 and 2004, respectively, and total expenses of \$8,320,099 and \$9,810,384 for the years then ended. Those statements were audited by other auditors whose reports have been furnished to us, and our opinion, insofar as it relates to the amounts included for ANERA's Jerusalem office, is based solely on the reports of the other auditors.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits and the reports of the other auditors provide a reasonable basis for our opinion.

In our opinion, based on our audits and the reports of the other auditors, the financial statements referred to above present fairly, in all material respects, the financial position of American Near East Refugee Aid as of May 31, 2005 and 2004, and the changes in its net assets and its cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Lane + Company

Washington, D.C., USA
July 15, 2004

Children attending Al Jana's Mobile Carnival in Tyre, Lebanon, enjoyed face painting, clowns, and magicians.

STATEMENT OF FINANCIAL POSITION

May 31, 2005 and 2004

	ASSETS	
	2005	2004
Current Assets		
Cash and cash equivalents	\$5,435,226	\$4,642,470
Grants receivable	1,244,535	637,475
Accounts receivable	3,945	86,125
Prepaid expenses and other assets	87,180	54,006
Total Current Assets	6,770,886	5,420,076
Furniture and equipment, net	18,106	35,028
Total Assets	\$6,788,992	\$5,455,104
LIABILITIES AND NET ASSETS		
Current Liabilities		
Accounts payable and accrued expenses	\$375,470	\$580,359
Accrued benefits	546,936	553,289
Deferred revenue	27,272	12,072
Grant commitments	90,125	10,000
Total Current Liabilities	1,039,803	1,155,720
Net Assets		
Unrestricted		
Undesignated	1,206,921	1,281,713
Board Designated Endowment	422,181	—
Total Unrestricted Net Assets	1,629,102	1,281,713
Temporarily Restricted	4,120,087	3,017,671
Total Net Assets	5,749,189	4,299,384
Total Liabilities and Net Assets	\$6,788,992	\$5,455,104

STATEMENT OF ACTIVITIES

For the Years Ended May 31, 2005 and 2004

	2005	2004
Change in unrestricted net assets		
Revenue		
Donor contributions and other grants	\$1,547,715	\$1,585,515
In-kind contributions	13,075,282	16,874,265
Interest	19,685	10,446
Total	14,642,682	18,470,226
Net assets released from restrictions		
Satisfaction of program restrictions	9,904,596	11,043,142
Total unrestricted revenue	24,547,278	29,513,368
Expenses		
Program Services		
Community and economic development	2,917,437	3,046,651
Education	2,149,605	3,846,923
Health services	17,746,807	21,184,330
Public education	65,478	61,014
Total Program Services	22,879,327	28,138,918
Supporting Services		
Fund-raising	242,410	244,226
Management and general	1,078,152	1,068,176
Total Supporting Services	1,320,562	1,312,402
Total Expenses	24,199,889	29,451,320
Change in unrestricted net assets	347,389	62,048
Change in temporarily restricted net assets		
United States Government grants	5,624,071	7,518,932
United Nations grants	1,014,972	739,515
Private sector grants and contributions	4,367,969	2,967,018
Net assets released from restrictions	(9,904,596)	(11,043,142)
Change in temporarily restricted net assets	1,102,416	182,323
Change in net assets	1,449,805	244,371
Net assets, beginning of year	4,299,384	4,055,013
Net assets, end of year	\$5,749,189	\$4,299,384

Photo by Adrian Loucks.

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ANERA thanks each and every person who contributed to this year's Annual Fund from June 1, 2004 through May 31, 2005, including the many generous donors who gave anonymously or through Global Impact and United Way workplace giving campaigns. We would also like to thank those who facilitated special gifts or grants, including memorial gifts, matching grants or gifts of appreciated stock, from family, friends, and affiliated institutions. These individual gifts build the foundation for ANERA's work.



As part of the Milk for Preschoolers Program, fortified wafers are distributed at this school in Rafah.

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**I thank ANERA so much for giving me the opportunity, I am
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*Sameera, Widow, Farmer
 ANERA's Home Gardens project helped women like Sameera
 learn how to grow their own food.*

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Sameera tends her home garden in the West Bank.

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**Before, we could only do special events in the summer because
so many people came and we didn't have space for them.
Now we look forward to having children's plays and
other events throughout the year.**

*Nahla Qouratz, Director of the Cultural Department
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ANERA buys vegetable seedlings from nurseries such as this one to help families begin growing their own home gardens.

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Students at Rawdat El Zuhur in East Jerusalem perform a "debke" (a Middle Eastern dance).

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 United Way
 United Nations World Food Programme
 U.S. OMEN (U.S. Organization for Medical and Educational Needs)

If ANERA did not come with this project, I would have thought that the job was too big for me, and would not have done it.

Thank you to ANERA's engineers and workers for bringing good to this village. You have helped all people in the village with this project.

*Abu Salah
 Regarding a land rehabilitation project undertaken by ANERA and ACDI/VOCA to make land suitable for farming*

ANERA

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People often tell me they are happy with the program. They say the information is useful. More than anything, they are glad to see that there are people who care about their children's health.

Families with little or no income are particularly grateful. Many cannot provide their children with a warm breakfast. They say they are more relaxed knowing that their children will receive a nutritious snack at school.

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ANERA president, Peter Gubser, visits a school in Gaza.

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Photo by Mona Abu Ramadan.

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Mazen Dabbagh
Project Manager & Credit Specialist

The project is not just about giving women economic empowerment. We ask them to create programs that build women's empowerment in other issues such as women's health and family violence. Income is not the only thing necessary for women's empowerment.

Alia Bushnaq, ANERA's Capacity Building Specialist for Balkis Balkis trains women-run nongovernmental organizations how to increase their ability to offer services while building women's empowerment.

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Custodian/Messenger

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Warehouse Manager

Nahed Al-Wehaidi

Construction Management Specialist

Rasha Atwa

Project Monitor

Hana'e Bseiso

Project Monitor

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Sana Owadalla

Project Monitor

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Secretary

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Capacity Building Specialist

Ahmad Samouh

Accountant

ANERA

AMERICAN NEAR EAST REFUGEE AID

- ◆ An American Institute of Philanthropy Top-Rated Charity
- ◆ A Charity Navigator Four Star Charity
- ◆ 2004 recipient of the Arab-American Institute's Kahlil Gibran Spirit of Humanity Award



- ◆ Registered with the United States Agency for International Development (USAID)
- ◆ Registered member of InterAction (American Council for Voluntary International Action)
- ◆ Member of Global Impact (formerly International Services Agency)
- ◆ Participant in the Combined Federal Campaign (#0307), state and local campaigns, and United Way campaigns
- ◆ Member of the Small Enterprise Education and Promotion Network
- ◆ Member of the Association of International Development Agencies (AIDA), Jerusalem
- ◆ ANERA's complete 2005 audit and IRS form 990 are available on our web site at www.anera.org
- ◆ ANERA's tax ID # is 52-0882226

Photo by Rika Fujiya.

Gaza preschoolers taking a "milk" break.





Photo by Mona Abu Ramadan.

مفاهيم حسابية

ANERA

AMERICAN NEAR EAST REFUGEE AID

For more information about our programs and how you can help, please contact us at

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TEL: (202) 347-2558

FAX: (202) 682-1637

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ANERA vice chair, Fawzi Kawash, helps a Gaza student with her lesson.