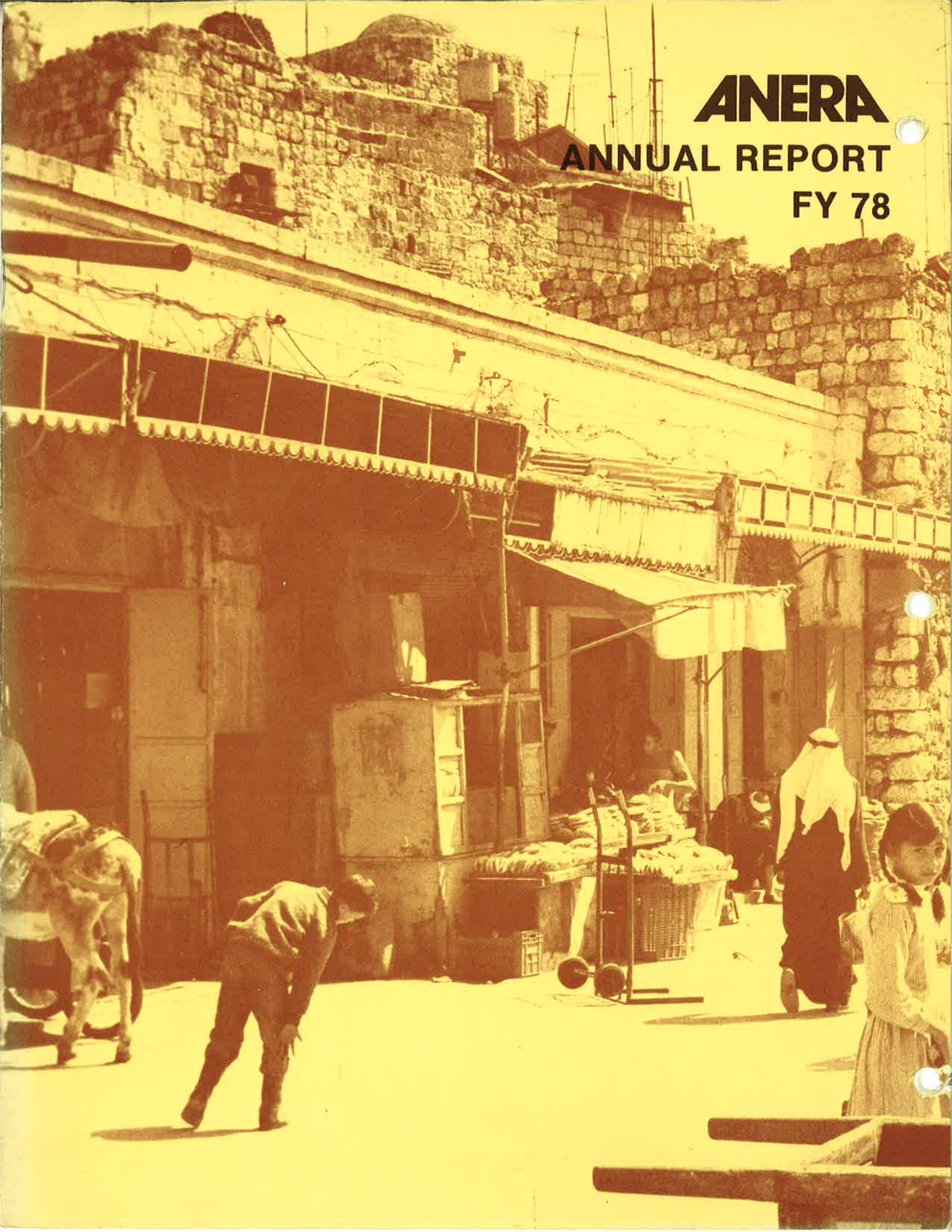


# **ANERA**

## **ANNUAL REPORT**

### **FY 78**



# ANERA

## American Near East Refugee Aid

### TENTH

### ANNIVERSARY

### REPORT

**American Near East Refugee Aid (ANERA)** is a non-profit, charitable organization working to increase total assistance in cash and kind from Americans to Palestinian refugees and other needy individuals in the Arab World. ANERA also responds to civilian emergencies, usually the result of conflict in the area, and seeks to increase American understanding of the plight of the Palestinians. Most of ANERA's efforts are currently directed toward community and economic development, educational training and health services in the occupied West Bank and Gaza Strip.

**American Middle East Rehabilitation (AMER)** is the medical division of ANERA. Before becoming part of ANERA in 1971, AMER was the oldest, non-sectarian American voluntary agency providing assistance to Palestinian refugees and other needy individuals in the Arab World. AMER assists medical programs in meeting their annual requirements of drugs and medical supplies.



**Dear Friends of ANERA:**

Some charitable organizations take pride in their tenth anniversary. Some wish that they no longer existed for their original purposes. ANERA falls into both categories. We can report with pride that ANERA is now a prospering institution. We started with a tiny budget, but a hope to serve peoples in great need: the Palestinians who were displaced a second time by the 1967 Arab-Israeli War, many becoming subject to military occupation, and other individuals in the Arab Middle East who suffer as a result of violent conflict. And ANERA's record shows that it has served these people well, rendering aid in the amount of around \$5,500,000 in cash and kind. ANERA projects, in addition, are recognized by internal evaluation and outside observers to be qualitatively high and of considerable benefit to the participants.

On the other hand, ANERA wishes it did not still exist for its founding purposes. Military occupation of the West Bank and Gaza, the dispersal of the Palestinians, the refugee status of many have all lasted too many years. These conditions which sparked the creation of ANERA and are essential to its ten years of activity, should have been eliminated long ago. It is in such a spirit, the desire for the elimination of unfortunate conditions, that ANERA would rather see its original objectives disappear. Nevertheless, we shall pursue our aims until a just and lasting peace in the Middle East which

necessarily includes the realization of the legitimate rights of the Palestinians, is achieved.

The thrust of ANERA's program activity is among the Palestinians in the militarily occupied West Bank and Gaza Strip. As in recent years, ANERA will vigorously emphasize economic and social development in cooperation with competent indigenous Palestinian institutions in these regions. Due to general political instability, the uncertain socio-economic future, and the constraints on the movement of capital and people, local investment in such development is seriously curtailed in the Occupied Territories, thus opening up a vital role for ANERA in the provision of capital and expertise for development. Despite the prevailing constraints, ANERA is convinced that progress and stability of the West Bank/Gaza can be aided by its efforts and that only a strong and stable West Bank/Gaza can make a significant contribution to the future of the region.

Anticipating that military occupation will persist in Palestinian West Bank/Gaza for the coming year, ANERA plans to continue operating as in the past and maintain an essentially correct relationship with the occupying authorities.

Evan M. Wilson  
Chairman of the Board

Peter A. Gubser  
President

# 3.5 MILLION PALESTINIANS SPREAD THROUGHOUT THE MIDDLE EAST

## HISTORICAL BACKGROUND

The Palestinian refugee problem is the result of political military conflict in Palestine and includes those Palestinian Arabs (and their offspring) who fled or were driven from their homes at the time of the 1948 and 1967 Arab-Israeli wars. Unlike most civilians who leave their homes in wartime, the Palestinians have not been permitted to return to their towns and farms. There are today some 3.5 million Palestinians in all; 1.7 million are registered as refugees with the United Nations Relief and Works Agency (UNRWA). Since the June 1967 war, about 1.2 million Palestinians have lived under military occupation in the Gaza Strip and West Bank, an occupation which has now lasted 11 years.

Long respected among the peoples of the Middle East, the Palestinians are intelligent and hard-working. They are a Semitic people of predominantly two faiths: Islam and Christianity. Understanding the plight of the Palestinians is the key to understanding the present-day crisis in the Middle East.





# THE PALESTINIAN PLIGHT:

The Reason Americans Formed ANERA Ten Years Ago



**The First Flight, 1948:** These Palestinians find temporary shelter in a cave. UNRWA photo.



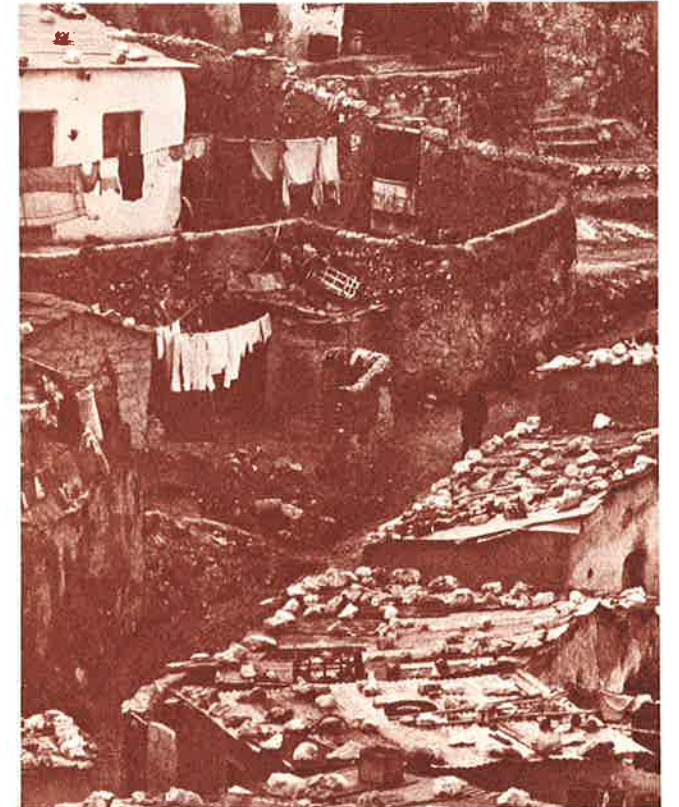
**The Second Flight, 1967:** Former ANERA President John P. Richardson aids Palestinians crossing the Jordan River.



**Waiting to find shelter** in a tent camp, this little Palestinian girl leans on a bundle of her family's belongings. UNRWA photo.



**Living in tents.** Palestinians took refuge in such shelter in 1948 and again in 1967. UNRWA photo.



**The camps remain.** Shelters like these gradually replaced the tents. UNRWA photo.



**Civilian victims of war** — Children of the Middle East must rebuild their lives amidst destruction of their homes. UNRWA photo.



# ANERA FOUNDERS AND PERSONALITIES



**Left to right:** Mr. James F. Sams, Dr. Laurence V. Michelmore, and Dr. Harry N. Howard, all former long-time Board Members. Mr. Sams and Dr. Howard were signers with Rev. Dr. Edward L. R. Elson of ANERA's Articles of Incorporation.



**Standing left to right:** Nestor C. Ortiz, former Board Member and Vice Chairman; Mr. John P. Richardson, former President and current Board Member; Mr. Bertram C. Cooper, Board Member; Mr. Laurence V. Michelmore, former Board Member and Vice Chairman.  
**Seated left to right:** Ms. Sara C. Gentry, Vice President; Dr. John H. Davis, Chairman Emeritus and former Chairman; Ms. Joyce M. Stewart, Assistant Treasurer.



**Left to right:** Dr. Rosa Lee Nemir and Dr. Gerald R. Dorman, Co-Chairpersons, AMER Medical Committee; Mr. Madison S. Jones III, Board Member.



**Left to right:** Mr. Harold D. Snell, Treasurer and Board Member; Dr. John H. Davis, Chairman Emeritus and former Chairman; Hon. Evan M. Wilson, Chairman; Dr. Peter A. Gubser, President; Ms. Rose Anne Foster, Secretary.



**Left to right:** Mr. Donald L. Snook, Board Member; Col. Floyd M. Johnson (USMC Ret.), Board Member; Mr. Michael Gannam, Board Member; Mr. Henry O. Selz, ANERA Middle East Representative; Mrs. Wafiya Shafey, former Board Member.

## PROJECT ACTIVITY TEN YEARS OF PROGRESS

Over ANERA's ten-year history, grants of around five and one half million dollars have been made for the Middle East, mostly focused on the Palestinians. Historically the grants most easily fall into the following categories: community development, health services, education, relief and reconstruction. This is not to say ANERA scatters its grants broadly at all times. Rather our ten-year pattern is characterized by a continuing evolution in ANERA's project activity policy which is reflected in the types of grants made. Equally, ANERA has often taken up the challenge of emergency situations and provided aid for the civilian victims of war and conflict in the region.



Palestinian elementary school children like these receive scholarships from ANERA.



Vocational training programs such as this develop job skills for Palestinian youths.

Taking the latter first, ANERA was founded in the aftermath of the ruinous 1967 Arab-Israeli War which witnessed a second displacement of hundreds of thousands of Palestinians. Emergency assistance in the form of grants for relief and health services was ANERA's response at its birth. During and after subsequent violent periods, namely the 1970 conflict in Jordan, the 1973 October Arab-Israeli War, and the 1975 to present Lebanese Civil War, ANERA has continued to respond in a similar manner. In addition, after the extremely destructive 1973 October War, ANERA provided around two million dollars for reconstruction, the monies being employed in Syria, Egypt and the West Bank and Gaza.

During the calmer periods, the emphasis of ANERA's grants, most of which went to the militarily occupied Palestinian West Bank and Gaza, has shifted from middle level education and technical training, basically relief oriented health services, and aid for the displaced young and needy to economic and community development, a mixture of health services and higher level education. Thus in the earlier days, ANERA provided grants and scholarship funds for primary, secondary and vocational schools; funds for institutions which housed and schooled the indigent and orphaned; and grants-in-kind (primarily pharmaceutical products) for refugees, the poor, and children. Most of these grants were in the form of budgetary support or scholarship funds administered by local institutions.



Palestinian students at Birzeit University on the West Bank take a break between classes.



During the current period, while not totally forsaking the kinds of grants ANERA made in the past, we have changed our focus to grants which are designed to help local institutions expand and, in an overlapping sense, to increase employment opportunities or income levels. In a normal situation, much of our work would be performed by the relevant government. However, under military occupation, this service is not forthcoming in any significant quantity and, due to the situation, adequate local capital cannot be generated. Thus, ANERA is able to step in and supply part, not all, of the capital development costs of projects, and the local institutions through their own resources supply the balance plus the operating costs.

What kind of projects are these? A chicken and egg co-operative plans to establish a feed-processing unit; ANERA provides partial funding. Hospitals need added equipment and/or space; ANERA shares the capital costs. Women's Unions wish to expand their sewing, knitting, typing and other vocational training programs; ANERA donates funds for equipment. Hospitals and charitable societies want to fill the great gap in desperately needed nursing personnel; ANERA grants enhance their capacity of doing so. Municipalities wish to expand services to their citizens—sewers, libraries, markets; ANERA contributes half or more of the needed capital. Vocational training schools or polytechnics need added equipment



**Strengthening municipalities** helps them to provide much needed services to their communities



**Nurses training programs** play a major role in developing good health care for Palestinians, Lebanese and others in the region. UNRWA photo.

to improve or expand educational programs; ANERA participates in the purchasing of the equipment.

As noted, the above represents the emphasis but not the totality of ANERA's project activity. Grants for operating costs of schools serving orphans and the poor are made; scholarships and other funds are donated to UNRWA-run schools, Birzeit University, American University of Beirut, Beirut University College and West Bank co-operatives providing loans for higher education. ANERA also actively supports various Women's Unions and Societies which provide not only vocational training opportunities, but also mother/child care clinics, literacy courses, daycare centers and other special services. And our donations-in-kind, mostly pharmaceutical supplies, continue to grow, primarily in co-operation with UNRWA.

Now that ten years have passed, what will our projects policy be in the future? Initially, we should say that we would like to see a just and lasting peace in the area, a development which would significantly affect our nature and activities. Assuming this desired goal will not be

reached in the very near term, our emphasis will be increasingly to aid indigenous institutions to embark on economically productive projects which increase income levels and employment opportunities in an equitable manner and with a strong emphasis on the poorer elements of society. Universities and schools and/or colleges providing high level polytechnic and nurses training will also be a focus. This not only will improve many individuals' capability to earn incomes, but also will provide qualified personnel for the very institutions ANERA is helping to expand. As such, we will be working



**Small businesses** such as this man's artisan shop are set up with the help of a revolving loan fund operated by the Bethlehem Charitable Societies.



**The Ramallah Poultry Co-operative** sets up new feed plant to increase productivity.

on both the supply and demand side of development. ANERA's aid to the fine programs conducted by Women's Unions will continue as will the donations-in-kind program which is primarily relief in nature.

It is worth noting again that much of this activity is required because of the unique situation in the West Bank and Gaza: military occupation. The Palestinians are very much living under an abnormal situation; hopefully, ANERA's sustained efforts make a difference for them. And the Lebanese Civil War coupled with the destructive Israeli military invasion of South Lebanon will also continue to call for war relief efforts on our part.



**Training courses** such as these provided by Arab Women's Unions and Red Crescent Societies give Palestinian women the opportunity to earn income for their families.



# PROJECT ACTIVITY —

## FISCAL YEAR 1978

In comparison to ANERA's previous fiscal year, grants in cash and kind increased by 66% in FY 78. ANERA and its AMER Medical Division gave assistance totalling \$1,063,450 to organizations and institutions providing Palestinians primarily in the West Bank and Gaza Strip, and civilian victims of war in Lebanon with a broad range of economic and community development, educational training, and health services projects. Of the total, \$898,880 was in cash grants and \$164,570 was in medical supplies, powdered milk and shipping costs.

The following organizations received ANERA assistance during the past fiscal year.

### 1. COMMUNITY AND ECONOMIC DEVELOPMENT GRANTS

Institution	Purpose	Amount
Association for the Resurgence of Palestinian Camps Beirut, Lebanon	daycare and community center, training of refugee women, programs to relieve suffering during civil war	\$ 4,000
Gaza Municipality Gaza, Gaza Strip	support for expansion of sewer system to poor neighborhoods via self-help scheme	\$ 50,000
Hebron City Government Hebron, West Bank	completion of a new municipal library serving Palestinians in the district of Hebron	\$ 50,000
Palestine Women's Union Gaza, Gaza Strip	libraries, daycare centers, literacy programs, training of refugee women, & other special projects	\$ 4,000
Poultry and Egg Co-operative Ramallah-Bireh, West Bank	partial aid for the establishment of a feed processing unit within the co-operative	\$ 35,000
Red Crescent Society Gaza, Gaza Strip	libraries, training programs, health and dental care, community activities in refugee camps	\$ 4,000
Women's Charitable Society Hebron, West Bank	construction of the Society's new center; its programs include mother/child care, food for the needy, literacy courses, sewing and knitting courses for Palestinian women	\$100,000
YMCA Gaza, Gaza Strip	leadership, community & sports programs for Palestinian youths in Gaza and Gaza Strip refugee camps	\$ 4,000
YMCA Jerusalem, West Bank	diversified programs for Palestinians in community activities, leadership & sports programs, & a major vocational training school	\$ 4,000
YWCA Jerusalem, West Bank	diversified programs including cultural activities, sports programs, & a major vocational training school	\$ 4,000

TOTAL, COMMUNITY AND ECONOMIC DEVELOPMENT GRANTS ..... \$259,000

### 2. EDUCATIONAL GRANTS

Institution	Purpose	Amount
American University of Beirut Beirut, Lebanon	scholarships for needy students	\$ 3,500
Arab Women's Union Bethlehem, West Bank	support for the only school of fine arts in the Occupied Territories	\$ 13,000
Arab Women's Union Jerusalem, West Bank	equipment & training for Palestinian women in sewing & knitting	\$ 37,000
Beirut University College Beirut, Lebanon	scholarships for needy Palestinians & students from South Lebanon	\$ 2,500
Bethlehem Societies' Committee for Rehabilitation & Development Bethlehem, West Bank	establishment of a factory-workshop to train young men & women in the design & metal production of religious articles & contemporary jewelry	\$ 64,000
Al-Bir Society Jericho, West Bank	equipment for tractor repair unit to train the Society's students in maintenance	\$ 50,000
Birzeit University Birzeit, West Bank	scholarships for needy Palestinian students & general support of the University	\$ 10,780
Co-operative Society for Higher Education Dura, West Bank	support of scholarship loan fund for Co-operative members	\$ 2,500
Co-operative Society for Higher Education Halhul, West Bank	support of scholarship loan fund for Co-operative members	\$ 2,500
Gaza College Gaza, Gaza Strip	support of the College's secondary school	\$ 4,000
Industrial Islamic Orphanage Jerusalem, West Bank	food, clothing, shelter, general education & vocational training in carpentry, painting, furniture making, tailoring and shoemaking for Palestinian orphans	\$ 2,000
Jeel al-Amal Bethany, West Bank	education, food, clothing & shelter for orphaned & destitute Palestinian children	\$ 3,000
Rawdat El-Zuhur Jerusalem, West Bank	elementary education & health care for destitute Palestinian children	\$ 2,500
Salesian Technical School Bethlehem, West Bank	equipment & training for Palestinian refugees as mechanics, electricians, tailors & carpenters	\$ 20,000
Sisters of Mercy Bethlehem, West Bank	equipment & training for Palestinian women in sewing, knitting & tailoring	\$ 5,200
Sun Daycare Center Gaza, Gaza Strip	towards purchase of a bus; the Center is the only school for retarded children in the Gaza Strip	\$ 2,000
United Nations Relief & Works Agency Occupied Territories & Karameh, Jordan	scholarships for Palestinian refugee children in elementary schools; scholarships for refugees in teaching, carpentry, mechanics, welding & business education; books	\$ 22,400

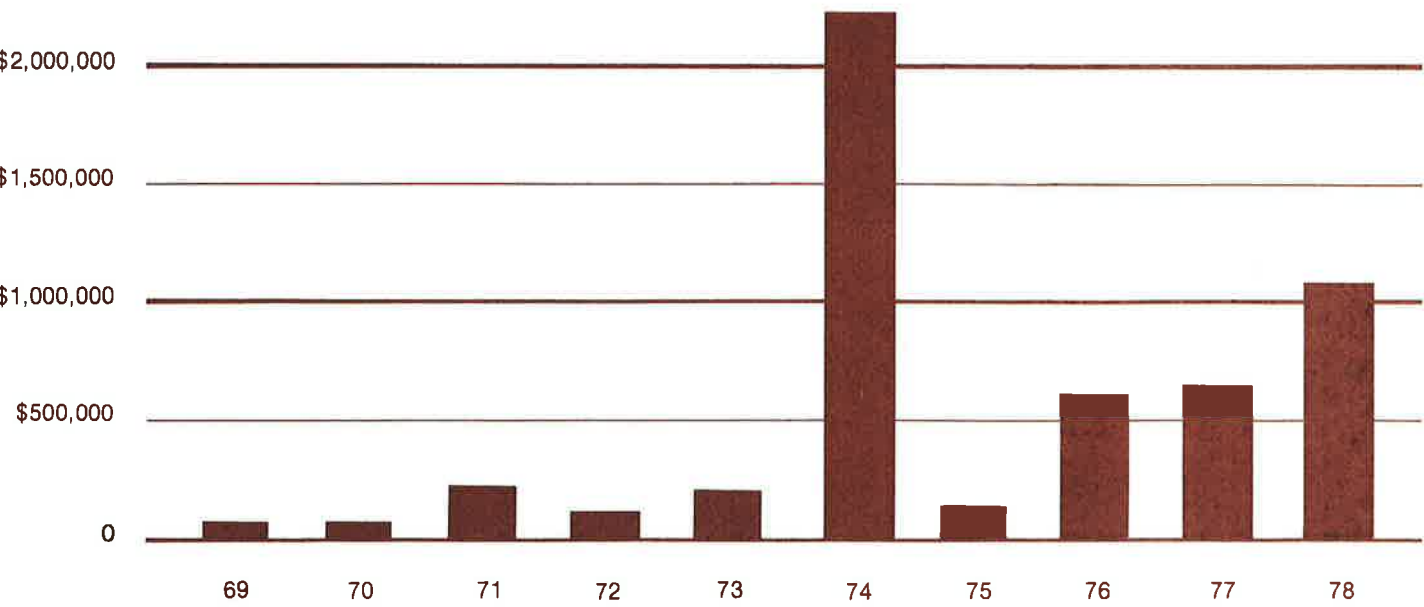
TOTAL, EDUCATIONAL GRANTS ..... \$246,880

3. HEALTH SERVICES GRANTS

Institution	Purpose	Amount
American University Hospital Beirut, Lebanon	powdered milk for infants & children in orphanages & for others displaced during the Israeli invasion of South Lebanon	\$ 56,700* \$ 7,061**
Arab Women's Union Nablus, West Bank	equipment for the Union's Ittehad Hospital in Nablus which serves Palestinians for nominal fees	\$100,000
Four Homes of Mercy Jerusalem, West Bank	equipment & training for Palestinian women & men in practical nursing	\$ 75,000
Lebanese Red Cross Beirut, Lebanon	aid for victims of the Israeli military invasion of South Lebanon	\$ 5,000
Palestine Red Crescent Society Beirut, Lebanon	aid for victims of the Israeli military invasion of South Lebanon	\$ 5,000
Red Crescent Society Jenin, West Bank	construction of a maternity hospital to serve the district of Jenin	\$100,000
Red Crescent Maternity Jerusalem, West Bank	equipment for the operating room and ancillary facilities; the Hospital serves Palestinian women	\$ 31,000
St. Luke's Evangelical Hospital Nablus, West Bank	equipment & training for Palestinian men & women in practical nursing	\$ 77,000
United Nations Relief and Works Agency Jordan, Lebanon, Syria & the Occupied Territories	pharmaceutical & medical supplies for Palestinian refugees	\$100,809*
TOTAL, HEALTH SERVICES GRANTS .....		\$557,570

\* These figures are the value of gifts given in kind  
\*\* This figure represents the cost of shipping the powdered milk

TEN YEARS OF PROGRESS—ANERA Grants By Fiscal Year



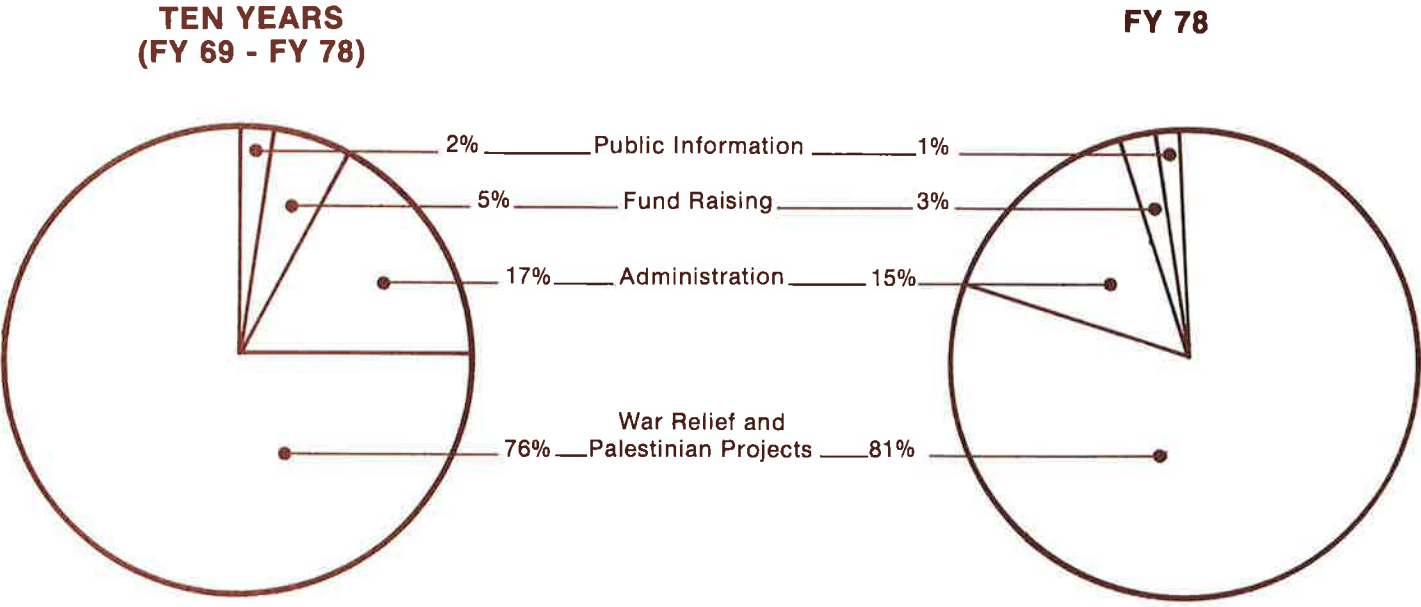
FINANCIAL REVIEW

Contributions to ANERA are tax-deductible and ANERA is annually audited by the firm of Ernst and Ernst. ANERA is registered with the Advisory Committee on Voluntary Foreign Aid of the Agency for International Development, with the National Information Bureau in New York City, and with the Philanthropic Department. Council of Better Business Bureaus, Washington, D.C. ANERA adheres to standards of these organizations for the operation of charitable organizations in the United States.

Donations to ANERA come from corporations, individuals, clubs, churches, and foundations; again in fiscal year 1978, ANERA received a generous grant in the amount of \$895,863 from the Agency for International Development.

During ANERA's ten year history, expenditures totaled \$7,241,776 of which 78% was used for programs: war relief and Palestinian projects and public information. The figures for fiscal year 1978 reflect another good year for ANERA. Of total expenditures, \$1,296,821, only 18% were used for administration and fund raising, the balance of 82% being expended for programs.

ANERA EXPENDITURES





# REPORT OF ERNST & ERNST, INDEPENDENT AUDITORS

## BALANCE SHEETS

### AMERICAN NEAR EAST REFUGEE AID

	June 30	
	1978	1977
<b>ASSETS</b>		
CASH, including \$15,304 restricted for deferred compensation--Note B		
Demand deposits	\$ 47,751	\$ 30,526
Savings deposits	78,740	104,277
Petty cash	100	100
	<u>126,591</u>	<u>134,903</u>
<b>OTHER ASSETS</b>		
Accounts receivable	50	114
Prepaid postage	729	-0-
Drugs and medical supplies on hand--Note A	55,322	16,070
Furniture and equipment, net of allowance for depreciation of \$8,863 in 1978 and \$7,693 in 1977--Note A	<u>2,831</u>	<u>4,001</u>
	<u>58,932</u>	<u>20,185</u>
	<u>\$185,523</u>	<u>\$155,088</u>
<b>LIABILITIES AND FUND BALANCE</b>		
<b>LIABILITIES</b>		
Accounts payable	\$ 9,825	\$ 3,603
Deferred compensation--Note B	15,304	24,002
Grant commitments	4,000	26,850
Payroll taxes payable	<u>3,641</u>	<u>4,529</u>
	<u>32,770</u>	<u>58,984</u>
<b>FUND BALANCE</b>	152,753	96,104
<b>COMMITMENTS--Note C</b>		
	<u>\$185,523</u>	<u>\$155,088</u>

See notes to financial statements

## STATEMENTS OF OPERATIONS AND FUND BALANCE

### AMERICAN NEAR EAST REFUGEE AID

	Year Ended June 30	
	1978	1977
<b>REVENUE</b>		
AID Grant--Note E	\$ 895,863	\$576,419
Cash contributions	256,654	223,852
Contributions of drugs and medical supplies--Note A	196,761	60,057
Investment income	3,163	2,481
Membership dues	<u>2,200</u>	<u>2,430</u>
	<u>1,354,641</u>	<u>865,239</u>
<b>EXPENSES</b>		
Services and activities:		
Grants to Middle East projects--Note E	\$898,880	\$554,515
Donations of drugs and medical supplies--Note A	157,509	85,256
Warehousing and shipping	8,184	1,048
Fund raising	39,716	37,036
Public information	<u>11,405</u>	<u>8,371</u>
Administration	33,869	40,707
Overseas office	17,486	27,286
Personnel	<u>130,943</u>	<u>125,470</u>
	<u>1,297,992</u>	<u>879,687</u>
<b>EXCESS OF REVENUE OVER EXPENSES (EXPENSES OVER REVENUE)</b>	56,649	(14,448)
Fund balance, beginning of year	<u>96,104</u>	<u>110,532</u>
<b>FUND BALANCE, END OF YEAR</b>	<u>\$ 152,753</u>	<u>\$ 96,104</u>

Certain 1977 amounts have been reclassified for comparative purposes.

See notes to financial statements

## STATEMENTS OF CHANGES IN FINANCIAL POSITION

### AMERICAN NEAR EAST REFUGEE AID

	Year Ended June 30	
	1978	1977
<b>SOURCES OF FUNDS</b>		
From operations:		
Excess of revenue over expenses (expenses over revenue)	\$ 56,649	\$(14,448)
Add expenses (deduct revenue) not requiring funds in the current period:		
Inventory spoilage	-0-	281
Depreciation expense	1,169	1,169
Contributions of drugs and medical supplies to ANERA	(196,761)	(60,057)
Donations of drugs and medical supplies to Middle East projects	157,509	85,256
Decrease in accounts receivable	64	12,192
(Increase) in prepaid postage	(729)	-0-
Increase (decrease) in accounts payable	6,222	(4,669)
Increase (decrease) in payroll taxes payable	(888)	855
Increase (decrease) in grant commitments	<u>(22,850)</u>	<u>26,850</u>
<b>TOTAL FROM OPERATIONS AND TOTAL SOURCES OF FUNDS</b>	385	47,429
<b>APPLICATIONS OF FUNDS</b>		
Payment of deferred compensation, net	8,697	8,253
<b>TOTAL APPLICATIONS OF FUNDS (DECREASE) INCREASE IN CASH</b>	<u>(8,312)</u>	<u>39,176</u>
Cash, beginning of year	<u>134,903</u>	<u>95,727</u>
<b>CASH, END OF YEAR</b>	<u>\$126,591</u>	<u>\$134,903</u>

See notes to financial statements

## NOTES TO FINANCIAL STATEMENTS

### AMERICAN NEAR EAST REFUGEE AID

#### NOTE A--SIGNIFICANT ACCOUNTING PRINCIPLES

**Organizational Data:** American Near East Refugee Aid (ANERA), is a nonprofit corporation organized for the purpose of extending direct financial assistance and/or gifts in kind to Palestinian Arab refugees and other needy individuals in the Arab world. Consistent with this purpose is the support of developmental, educational, and vocational training programs in that area.

**Method of Accounting:** ANERA maintains its records on an accrual basis. Accordingly, revenue is recorded as earned and expenses as incurred.

**Furniture and Equipment:** Furniture and equipment are carried on the balance sheet at cost. Depreciation on furniture and equipment is computed on a straight-line basis over the useful lives of the assets (10 years).

**Drugs and Medical Supplies:** Drugs and medical supplies are received by the American Middle East Rehabilitation (AMER) division of ANERA as a result of appeals made to manufacturers and doctors. These items are in turn donated to hospitals and relief agencies in the Middle East. The amount indicated in the balance sheet represents items which have been received but not yet donated by ANERA at year end. Receipts and contributions of drugs and medical supplies are recorded at the value as established by the donors.

#### NOTE B--DEFERRED COMPENSATION

ANERA established a deferred compensation plan for the then Chairman of the Board on July 1, 1973. The plan, which terminated on September 30, 1975, provided for the accumulation of per diem earnings for special consulting work of the Chairman. Distribution of the accumulated earnings and interest began on December 31, 1976.

#### NOTE C--COMMITMENTS

ANERA occupies office space in Washington, D. C., under a lease agreement expiring August 31, 1978, for a monthly rental of approximately \$855. The AMER division of ANERA, which was consolidated with the Washington, D. C., office occupied space in New York under a lease that expires May 31, 1979, for approximately \$3,400 per year. ANERA terminated the lease and agreed to pay rent through December 1977.

#### NOTE D--PENSION PLAN

ANERA has a defined contribution pension plan that became effective July 1, 1974, and covers substantially all of its employees. The plan is fully funded through the purchase of annuity contracts. Contributions under the plan were \$2,996 for the year ended June 30, 1978 and \$4,914 for 1977.

#### NOTE E--AGENCY FOR INTERNATIONAL DEVELOPMENT (AID) GRANTS

During 1978 ANERA received \$895,863 (\$576,419 in 1977) from AID to assist economic development, health, and educational programs in the West Bank and Gaza Strip. Subsequent to June 30, 1978, it is anticipated that ANERA will be awarded an AID grant of \$1,383,640 for similar purposes.

## Ernst & Ernst

1225 Connecticut Avenue N.W. • Washington, D.C. 20036 • Phone 202/296-8300

Board of Directors  
American Near East Refugee Aid  
Washington, D. C.

We have examined the balance sheets of American Near East Refugee Aid as of June 30, 1978 and 1977, and the related statements of operations and fund balance, and changes in financial position for the years then ended. Our examinations were made in accordance with generally accepted auditing standards and, accordingly, included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the financial statements referred to above present fairly the financial position of American Near East Refugee Aid at June 30, 1978 and 1977, and the results of its operations and changes in financial position for the years then ended, in conformity with generally accepted accounting principles applied on a consistent basis.

Washington, D. C.  
July 21, 1978

*Ernst & Ernst*

# ANERA BOARD

## 1978-1979

### Karim F. Ajluni

Attorney, Honorary Consul of Jordan  
Detroit

### John Duke Anthony+

Associate Professor, School of  
Advanced International Studies  
Johns Hopkins University  
Washington, D.C.

### Mansour Armaly, M.D.+

Chairman, Department of  
Ophthalmology,  
George Washington University  
Washington, D.C.

### D. Joseph Asfour

Insurance Executive. Executive  
Director, U.S.-Arab Chamber of  
Commerce (Pacific), Inc.  
San Francisco, California

### William C. Ballin

Middle East Business Consultant  
New York, New York

### Joseph Baroody

Vice President, Wagner & Baroody  
Public Affairs, Consultants  
Washington, D.C.

### Roy E. Brakeman, Jr.

Foreign Affairs Advisor,  
Standard Oil of California  
San Francisco

### L. Dean Brown

President, Middle East Institute.  
Former Ambassador to Jordan,  
Senegal and Gambia  
Washington, D.C.

### J. Richard Butler

Director, Middle East and Europe,  
National Council of Churches  
New York, New York

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Writer/Editor  
Fairfax, Virginia

### Gerald D. Dorman, M.D.

Medical Consultant. Former President,  
American Medical Association  
Orient, New York

### Dr. George A. Doumani\*

President, Technotran. Former Earth  
Sciences Advisor to Congress  
Washington, D.C.

### Elizabeth W. Fernea

Research Associate, Center for Middle  
Eastern Studies, University of Texas  
Austin, Texas

### Michael Gannam

Attorney  
Savannah, Georgia

### Herbert E. Hansen

Vice President, Gulf Oil Exploration  
and Production Company  
Houston, Texas

### Dr. Harry N. Howard

Middle East Historian and Author  
Bethesda, Maryland

### William N. Hubbard, M.D.

President, The Upjohn Company  
Kalamazoo, Michigan

### Leslie Janka

Consultant, DGA International.  
Former Deputy Assistant Secretary,  
Department of Defense, Former Staff  
Member of the National Security  
Council  
Washington, D.C.

### Madison S. Jones III

Insurance Executive. Former USAID  
and Peace Corps Official  
Wilton, Connecticut

### Dayton S. Mak\* +

Middle East Economic Consultant,  
Retired Diplomat  
Washington, D.C.

### Joseph P. Metelski

Middle East Area Advisor,  
Mobil Oil Corporation  
New York, New York

### Rosa Lee Nemir, M.D.

Professor of Pediatrics, N.Y.  
University School of Medicine,  
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