

**ANNUAL  
REPORT  
1981**  
American Near East Refugee Aid

**ANERA  
ANERA  
ANERA**

American Near East Refugee Aid (ANERA)  
and its  
AMER Medical Division

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Middle East Office

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**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 victims of war in Lebanon. 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 social and economic development 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:

The Middle East continues to be the scene of tumultuous events and occasional efforts to arrive at peaceful solutions to the overriding conflict. In this context, it is widely recognized that Palestinian rights must be adequately addressed in order to attain a durable, balanced, just and comprehensive peace. ANERA, accordingly, remains convinced that only a stable and strong West Bank and Gaza Strip, the home of 1.4 million Palestinians, can make a significant contribution to the future and peace of the region.

To foster these ends, ANERA will retain its strong emphasis on community and economic development projects, education, and health programs in direct cooperation with competent, indigenous Palestinian institutions in the militarily occupied West Bank and Gaza Strip. It is our belief that these efforts serve not only humanitarian needs, but also contribute to future peace in the region.

The tragedy of Lebanon also calls for attention. Following our practice during the seven long years of this conflict, ANERA will continue to provide emergency relief as well as support for educational and welfare institutions in Lebanon.

The following pages of the Annual Report describe ANERA's programmatic and financial activity for the past fiscal year.

Peter Gubser  
President

# ***HOW DEVELOPMENT ANSWERS PALESTINIAN NEEDS***

The development issues faced by Palestinians in the West Bank and Gaza Strip are not fundamentally different from those faced by developing countries throughout the world. They need adequate manpower with diverse skills; they need to enhance their use of limited natural and financial resources; they need to increase agricultural and industrial production to improve income and job possibilities. Generally, they need to up-grade the quality of life for the majority of the population.

What distinguishes the Palestinians is their peculiar political and economic condition. As a population living under occupation they are isolated — isolated from popular government, isolated from the outside world for trade, travel or simply a sharing of ideas. Their resources are narrowed due to the absence of



their own financial institutions and their channels for change are truncated by their limited control over their lives.

**B**ecause of this isolation, regional and local organizations must take the responsibility for development in the Occupied Territories. These organizations can be roughly divided into four kinds: municipal governments, cooperatives, charitable societies, and educational institutions. ANERA's goal in working with these organizations is to support each in the development of viable programs that will complement the projects of the others. For example, ANERA helps the municipal governments to provide basic services — sewage disposal, water conservation and distribution, improving marketplaces, or the expansion of municipally run industries, such as a proposed slaughterhouse. Cooperatives are supported in



their efforts to develop natural and financial resources — the improvement of land quality for farming, more efficient processing of agricultural produce, the extension of low-interest loans to farmers to invest in improvements. Charitable societies tie together the loose ends of the society. They care for orphans and the destitute, provide basic health care, food programs, limited vocational and literacy training. Finally, educational institutions work at different levels to train a population in a wide spectrum of skills — so there will be technicians as well as engineers, nurses as well as doctors, skilled farmers as well as municipal leaders.

**T**he richest resource the Palestinians possess is themselves. Loss of land and jobs through war and military occupation has pushed Palestinians to develop the one resource that cannot be taken away — knowledge and skills.





**B**ut like people in all developing areas, Palestinians suffer from "brain drain". Highly educated personnel, after receiving training abroad, don't come home where jobs are limited and life difficult. For this reason, ANERA has supported the development of universities in the Occupied Territories, as well as mid-level training courses. College students who study engineering in the West Bank are more likely to stay in the West Bank and work as engineers. Intermediate-level educational programs in nursing or polytechnical training help to fill the serious gap in technically skilled personnel. Vocational training provides jobs for young people in a society where agriculture can no longer be the major employer. Schools for the handicapped enable these people to function normally, and in many cases to work in cottage industries and crafts.

## ***PROJECT ACTIVITY***

In FY81, ANERA and its AMER Medical Division provided assistance totalling \$1,028,501 for community and economic development projects, educational training, and health services benefitting Palestinian refugees, residents of the Occupied Territories, and victims of war in Lebanon. Of the total, \$953,809 was in cash grants and services, and \$74, 692 was in medical supplies, books, and shipping costs.

In addition, it should be reported that, as of this writing, the Israeli Military Occupation Authority in the West Bank and Gaza Strip is holding up a series of ANERA projects. First, none of the projects/grants funded by our individual and corporate donors have yet been implemented because the Israeli Military Occupation Authority has not given its permission. Here we are speaking of about \$150,000 for humanitarian actions, for example, support for community-

run mother/child health clinics, funds to complete a center for a women's benevolent society, and teachers' salaries at a school for retarded children. (For a complete list, see the ANERA grants list on the following pages. Those marked with an asterisk are being held up. Also, please note that all our donor funded projects in Lebanon have been implemented.) Second, with respect to our U.S. Agency for International Development (A.I.D.) related project funds, ANERA presently has a little under two million dollars available, which are earmarked for West Bank and Gaza Strip projects not yet approved by the Israeli Military Occupation Authority. These projects are largely focused on agricultural development; a couple are in the education and health sectors. During FY82, we are hopeful that the Authority will approve the realization of all the above projects as well as new ones in this year's cycle.

The following organizations received or are due to receive FY81 assistance:

# 1. COMMUNITY & ECONOMIC DEVELOPMENT GRANTS

\* indicates project is awaiting approval.

As of November 1981, most of the delayed projects were approved--and they are now being executed.

Institution	Purpose	Amount
* Arab Women's Society Jerusalem, West Bank	mother/child care, food for the needy, vocational training for Palestinian women	\$ 3,000
* Arab Women's Union Bethlehem, West Bank	mother/child care, food for the needy, vocational training for Palestinian women	\$ 4,000
* Arab Women's Union Jerusalem, West Bank	mother/child care, home for the elderly, food for the needy, vocational training for Palestinian women	\$ 3,000
* Arab Women's Union Nablus, West Bank	mother/child care, food for the needy, vocational training for Palestinian women	\$ 4,000
Agricultural Co-operatives Hebron & Bethlehem, West Bank: Sicca; Beit Erosh; Al Majd; Wadi Fokin; Raboud	assistance to five small co-operatives in their efforts to improve or replace agricultural machinery	\$126,000
Association for the Development of Palestinian Camps Beirut, Lebanon	daycare and community center, vocational training of refugee women	\$ 5,000
Electrification Co-operatives Hebron & Nablus, West Bank: Beit Awa; Al Shioukh; Si'ier; Deir Samit; Al Majd/Sicca; Al Fawar; Bourqin; Assira Al Shamaliya	partial support for eight individual co-operatives enabling them to extend night-time electricity through day-light hours by purchasing generators and extending electrical grids	\$385,000
Nablus Agricultural Marketing Cooperative Nablus, West Bank	partial support for the purchase of bulldozers & tractors to help reclaim unproductive land	\$250,000
* Palestine Women's Union Gaza, Gaza Strip	libraries, daycare centers, literacy programs, training of refugee women, & other special projects	\$ 6,000
* Red Crescent Society Gaza, Gaza Strip	library, training programs, health & dental care, community activities in refugee camps	\$ 6,000
* Red Crescent Society Tulkarm, West Bank	library, vocational training of refugee women, mother/child care	\$ 4,000

Services to West Bank Cooperatives	provision of a consultant to provide organizational & training services to cooperatives	\$ 5,333
* Women's Charitable Society Hebron, West Bank	mother/child care, food for the needy, literacy courses, vocational training for Palestinian women	\$ 60,000
* Y.M.C.A. Gaza, Gaza Strip	leadership, community & sports program for Palestinian youths in refugee camps in the Gaza Strip	\$ 5,000
* Y.M.C.A. Jerusalem, West Bank	diversified programs for Palestinians in community activities, leadership & sports programs, and vocational training	\$ 3,000
* Y.W.C.A. Jerusalem, West Bank	diversified programs including cultural activities, sports programs & vocational training for Palestinian women	\$ 3,000
<b>TOTAL, COMMUNITY &amp; ECONOMIC DEVELOPMENT GRANTS</b>		<b>\$872,333</b>

## 2. EDUCATIONAL GRANTS

\*indicates project is awaiting approval.

As of November 1981, most of the delayed projects were approved -- and they are now being executed.

Institution	Purpose	Amount
American University of Beirut Beirut, Lebanon	scholarships for needy students	\$ 4,000
Beirut University College Beirut, Lebanon	scholarships for needy Palestinians from South Lebanon	\$ 4,000
* Bethlehem University Bethlehem, West Bank	scholarships for needy Palestinian students	\$ 5,000
Birzeit University Birzeit, West Bank	scholarships for needy Palestinian students and general support of the University	\$ 5,575
* Dar El-Tifl Jerusalem, West Bank	elementary scholarships for orphans and destitute children	\$ 7,425
* Industrial Islamic Orphanage Jerusalem, West Bank	food, clothing, shelter, general education and vocational training in carpentry, painting, furniture-making, tailoring, and shoe making for Palestinian orphans	\$ 4,000
* Jeel al-Amal Bethany, West Bank	education, food, clothing and shelter for orphaned and destitute Palestinian children	\$ 5,000
* Rawdat El-Zuhur Jerusalem, West Bank	elementary scholarships for orphans and destitute children	\$ 8,250

* Salesian Technical School Bethlehem, West Bank	general support for vocational training	\$ 4,000
* Sun Daycare Center Gaza, Gaza Strip	educational assistance for retarded children in Gaza Strip	\$ 10,000
United Nations Relief & Works Agency (UNRWA) Occupied Territories & Karamah, Jordan	scholarships for refugees in teaching, carpentry, mechanics, welding and business education	\$ 4,226
<b>TOTAL, EDUCATIONAL GRANTS</b>		<b>\$ 61,476</b>

### 3. HEALTH SERVICES GRANTS

<b>Institution</b>	<b>Purpose</b>	<b>Amount</b>
Lebanese Red Cross Beirut, Lebanon	aid for victims of the Lebanese conflict	\$ 10,000
<b>TOTAL, HEALTH SERVICES</b>		<b>\$ 20,000</b>

### 4. IN-KIND GRANTS

<b>Institution</b>	<b>Purpose</b>	<b>Amount</b>
Palestine Red Crescent Society Beirut, Lebanon	pharmaceuticals and medical supplies for Palestinian refugees	\$ 70,979
West Bank Universities	book donations	\$ 1,860
Shipping Costs for In-Kind Grants		\$ 1,853
<b>TOTAL, IN-KIND GRANTS</b>		<b>\$ 74,692</b>

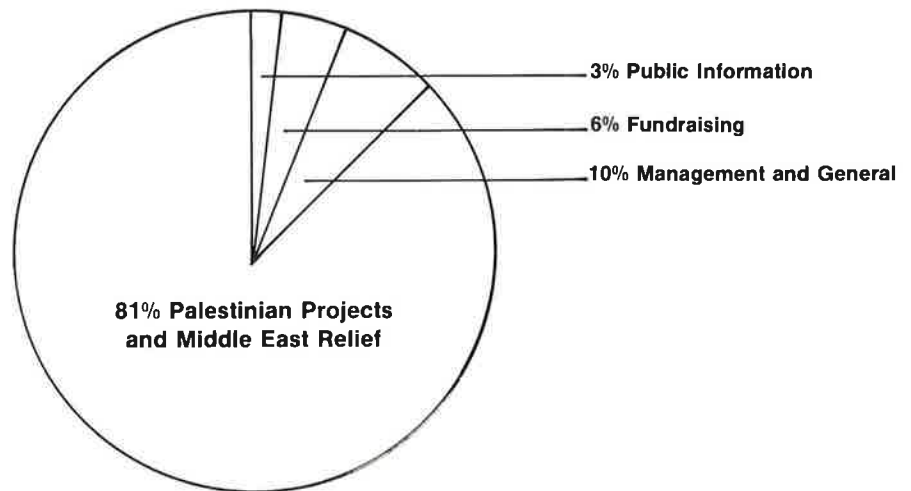


# ***FINANCIAL REVIEW***

Contributions to ANERA are tax deductible and ANERA is audited annually by the firm of Feddeman and Lesche. ANERA is registered with and adheres to the standards of the Advisory Committee on Voluntary Foreign Aid of the U.S. Agency for International Development, the National Information Bureau in New York City, and the New York State Office of Charities Registration.

Donations to ANERA come from over 40 corporations and foundations, and more than 22,000 individuals, clubs and churches. As in previous years, ANERA received a grant from the Agency for International Development in fiscal year 1981.

## ***ANERA Expenditures Fiscal Year 1981***



# Audited Financial Statement

**FEDDEMAN & LESCHE**  
CERTIFIED PUBLIC ACCOUNTANTS  
TELEPHONE (202) 468 5078

1226 SEVENTEENTH STREET N W  
WASHINGTON, D. C. 20036

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

We have examined the balance sheet of American Near East Refugee Aid as of May 31, 1981, and the related statements of support, revenue and expenses and changes in fund balances and of functional expenses, and changes in financial position for the year then ended. Our examination was 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 May 31, 1981, and the results of its operations and changes in fund balances and changes in financial position for the year then ended, in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

*Feddeman & Lesche*

Washington, D.C.  
July 25, 1981

## BALANCE SHEET

AMERICAN NEAR EAST REFUGEE AID

May 31, 1981

### ASSETS

Cash and short-term investments:	
Demand deposits	\$ 45,510
Savings deposits	394
Short-term investments	52,943
Petty cash	107
	<u>98,954</u>
Receivable from Agency for International Development—Note A	711,237
Advances and prepaid items	6,874
Furniture, equipment and automobile, net of allowances for depreciation of \$24,757—Note A	<u>19,701</u>
	<u>\$836,766</u>

### LIABILITIES AND FUND BALANCE

#### LIABILITIES

Accounts payable	\$ 5,125
Payroll taxes payable	4,455
Grant commitments—Note A	<u>696,000</u>
	<u>705,580</u>

#### FUND BALANCE—Unrestricted

131,186

#### COMMITMENTS—Note B

\$836,766

See notes to financial statements.

## STATEMENT OF SUPPORT, REVENUE AND EXPENSES

AMERICAN NEAR EAST REFUGEE AID

Year ended May 31, 1981

	Unrestricted	Restricted —Note A	Total
<b>PUBLIC SUPPORT AND REVENUE</b>			
Public support:			
Donor contributions	\$369,250	\$ 46,688	\$ 415,938
Contributions-in-kind	72,840	- 0 -	72,840
United States Government grants	- 0 -	938,300	938,300
Total Public Support	442,090	984,988	1,427,078
Revenue—Interest and dividends	17,007	- 0 -	17,007
<b>TOTAL PUBLIC SUPPORT AND REVENUE</b>	<u>459,097</u>	<u>984,988</u>	<u>1,444,085</u>

### EXPENSES

<b>Program Services:</b>			
Community and economic development	114,826	856,802	971,628
Education	24,825	42,263	67,088
Health services	72,468	26,362	99,030
Public Information	42,985	- 0 -	42,985
Total Public Services	255,204	925,427	1,180,631
<b>Supporting Services:</b>			
Fund raising	85,663	- 0 -	85,663
Management and general	82,354	59,561	141,915
Total Supporting Services	168,017	59,561	227,578
<b>TOTAL EXPENSES</b>	<u>423,221</u>	<u>984,988</u>	<u>1,408,209</u>
<b>EXCESS OF PUBLIC SUPPORT AND REVENUES OVER EXPENSES</b>	35,876	- 0 -	35,876
Fund balance, June 1, 1980	95,310	- 0 -	95,310
<b>FUND BALANCE, MAY 31, 1981</b>	<u>\$131,186</u>	<u>\$ - 0 -</u>	<u>\$ 131,186</u>

See notes to financial statements.

## STATEMENT OF FUNCTIONAL EXPENSES

AMERICAN NEAR EAST REFUGEE AID

Year ended May 31, 1981

	PROGRAM SERVICES				SUPPORT SERVICES			Total Expenses
	Community & Economic Development	Education	Health Services	Public Information	Total Program Services	Fund Raising	Management & General	
Salary	\$ 58,699	\$ 1,969	\$ 2,681	\$ 9,581	\$ 72,930	\$ 6,012	\$ 90,635	\$ 96,647
Payroll taxes	4,776	161	203	758	5,898	429	6,168	6,597
Medical insurance and retirement plan	3,802	128	179	671	4,780	431	6,458	6,889
<b>Total salary and related expense</b>	<b>67,277</b>	<b>2,258</b>	<b>3,063</b>	<b>11,010</b>	<b>83,608</b>	<b>6,872</b>	<b>103,261</b>	<b>110,133</b>
Professional and contract services	4,750	100	150	241	5,241	9,388	7,456	16,844
Occupancy	4,816	222	1,713	1,613	8,364	997	15,648	16,645
Office supplies & equipment	690	46	40	358	1,134	216	3,456	3,672
Telephone and telegraph	2,366	57	217	124	2,764	94	925	1,019
Postage, shipping and storage	114	138	1,853	5,245	7,350	23,926	5,360	29,286
Printing	- 0 -	219	8	19,673	19,900	29,518	507	30,025
Lettershop and computer services	- 0 -	- 0 -	- 0 -	2,854	2,854	13,678	- 0 -	13,678
Travel	13,567	283	422	1,199	15,471	436	935	1,371
Conferences and meetings	105	33	22	333	493	- 0 -	2,631	3,124
Development research	5,333	- 0 -	- 0 -	- 0 -	5,333	- 0 -	- 0 -	5,333
Depreciation	5,006	384	543	220	6,153	438	726	1,164
Miscellaneous	604	12	20	15	651	100	1,010	1,110
Grants	867,000	61,476	20,000	- 0 -	948,476	- 0 -	- 0 -	948,476
Grants-in-kind	- 0 -	1,860	70,379	- 0 -	72,839	- 0 -	- 0 -	72,839
<b>TOTAL EXPENSES</b>	<b>\$971,628</b>	<b>\$67,088</b>	<b>\$99,030</b>	<b>\$42,885</b>	<b>\$1,180,631</b>	<b>\$ 85,663</b>	<b>\$141,915</b>	<b>\$227,578</b>

See notes to financial statements.

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Daniel S. Sisken .....	Clerk Typist

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Ahmed Sweilem .....	Economic Development Advisor
Emily Ohan .....	Administrative Assistant

**For information on making  
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Phone: (202) 347-2558