

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

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**ANERA
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**American Near East Refugee Aid
(ANERA) — Middle East Office**

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Tel. 285766

**AMERICAN
NEAR EAST
REFUGEE AID
ANNUAL REPORT
1984**

**ANERA
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ANERA**



American Near East Refugee Aid (ANERA) is a non-profit, charitable organization working to increase assistance in cash and kind from Americans to Palestinians and Lebanese. Most of ANERA's efforts are currently directed toward social and economic development in the occupied West Bank and Gaza Strip. ANERA also responds to civilian emergencies, usually the result of conflict, and promotes peace by increasing American understanding of the region.

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 and with emergency shipments in times of war.



Sign outside the Ramallah Poultry Cooperative.

PRESIDENT'S LETTER

Dear Friends of ANERA,

The need for peace and justice in the Middle East continues to be great. Disruption and violence still prevail in Lebanon, West Bank, and Gaza, while war is a fact of life in Iraq, Iran and the Arabian Gulf. While it is not the only issue at hand, it is broadly recognized that Palestinian rights must be adequately and justly addressed. In pursuit of these rights and a just peace, we urge the United States' Government and all relevant parties in the Middle East to undertake a serious dialogue and put forward a meaningful initiative for a comprehensive peace — and to take tangible steps in support of this direly needed initiative.

ANERA has long supported these peaceful goals. Our past and future efforts in this vein are directed through 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 assisting the welfare of Palestinians and helping to strengthen their institutions serves not only humanitarian needs, but also contributes to the much needed peace in the region.

During the past year, ANERA sustained its relief program in Lebanon and plans to continue it in the coming months. In providing assistance, ANERA consciously attempts to make certain that all sects and groups in the country are served. We should remember that Lebanon is not just a disaster, but also a country. It will need long-term help for reconstruction; ANERA will participate as this process starts.



Peter Gubser
President



The New Building of the Hebron Women's Charitable Society

Since 1975 ANERA has helped this association provide education, vocational training, and health care to low-income women.



Jane Schweiker

A father daughter team work at a Bethlehem silver factory which provides vocational training in metal working. The factory was set up by the Bethlehem Societies for Rehabilitation, a committee of Muslim, Christian, and secular organizations.



Jane Schweiker

The Sun Day Care Center, in Gaza City, Gaza, educates and cares for retarded children throughout the Gaza Strip. Established in 1976 the Center cares for 90 mild to moderately retarded children between the ages of 6 and 14.

PROJECT ACTIVITY

In fiscal year 1984, extending from June 1, 1983 through May 31, 1984, ANERA and its AMER Medical Division gave assistance totalling \$1,518,522 to institutions providing economic and community development, education, and health services to Palestinians and Lebanese in the West Bank, Gaza Strip and Lebanon. Of the total, \$1,013,990 was in grants and services, and \$504,532 was in medical supplies, books and shipping.

ANERA experienced again serious delays in receiving grant approvals from the Israeli Military Occupation Authority for the expenditure of project funds. In addition to the projects marked with an asterisk on the following pages, ANERA has \$1,000,000 in grant funds from the U.S. Agency for International Development which have not received approval of the Israeli authorities.

ANERA has a long standing commitment to assisting in the long term development needs of Palestinians and Lebanese. Two projects undertaken in fiscal year 1984 on the West Bank illustrate this commitment. The first is the construction of a fruit and vegetable marketing center. The second is the construction of a light industry building with 36 to 40 shops for carpentry, mechanics and other crafts. By providing partial funding for such projects, ANERA helps to increase employment and improve the general economy. We plan to continue support of these projects in the future.

In Lebanon, ANERA continued support for the organizations providing health care, vocational training, and other services in war damaged areas. The assistance is made available to Lebanese of all sects as well as Palestinians. ANERA was particularly successful in its AMER program, which secured an unprecedented amount of donated pharmaceuticals and medical supplies. These were sent to Lebanon through a number of health care organizations which could safely see them to their destination. The total cash grants and in-kind donations sent to Lebanon were valued at \$550,884.

PROJECT LIST

COMMUNITY & ECONOMIC DEVELOPMENT GRANTS

*These projects are pending Israeli Military Government approval. U.S.A.I.D.-funded projects not yet approved are not listed here.

| Institution | Purpose | Amount |
|---|--|-----------|
| Arab Women's Society Jerusalem, West Bank | mother/child care, food for the needy, vocational training for Palestinian women | \$ 5,000 |
| Arab Women's Union Bethlehem, West Bank | mother/child care, food for the needy, vocational training for Palestinian women, and cultural programs | \$ 10,000 |
| Arab Women's Union Jerusalem, West Bank | mother/child care, home for the elderly, food for the needy, vocational training for Palestinian women | \$ 5,000 |
| Association for the Development of Palestinian Camps Beirut, Lebanon | revolving loan fund to assist Palestinian artisans and shopkeepers generate employment | \$ 10,000 |
| Beit Jala Municipality Beit Jala, West Bank | partial assistance in the construction of a municipal industrial building. The municipality will in future rent out industrial shops | \$250,000 |
| Bethlehem Societies Committee for Rehabilitation and Development Bethlehem, West Bank | funding for revolving loan fund for small businesses | \$ 5,000 |
| Gaza Municipality Rainwater Conservation Gaza City, Gaza | storm water sewers and lagoon to conserve rainwater heretofore drained into sea, now to be used for irrigation and drinking | \$200,000 |
| Halhul Municipality West Bank | construction of a wholesale fruit and vegetable market to assist farmers and generate funds for municipal services | \$250,000 |
| *Palestine Women's Union Gaza, Gaza Strip | library, training programs, health and dental care community activities in refugee camps | \$ 7,000 |
| *Red Crescent Society Gaza, Gaza Strip | libraries, daycare centers, literacy programs, training of refugee women, and other special projects | \$ 7,000 |
| Services to West Bank Cooperatives | provision of a consultant to provide organizational and training services to cooperatives in a joint program with the Near East Foundation | \$ 29,450 |
| Women's Charitable Society Hebron, West Bank | mother/child care, food for the needy, literacy courses, vocational training for Palestinian women | \$ 5,000 |
| Y.M.C.A. Amman, Jordan | summer camp expenses for orphaned refugees | \$ 2,000 |
| Y.M.C.A. Gaza, Gaza Strip | leadership, community and sports programs for Palestinian youth in refugee camps in Gaza Strip | \$ 5,000 |
| Y.M.C.A. Jerusalem, West Bank | diversified programs for Palestinians, in community activities, leadership and sports programs, and vocational training | \$ 5,000 |

Y.W.C.A.
Jerusalem, West Bank

diversified programs including cultural activities, sports programs and vocational training for Palestinian women \$ 5,000

TOTAL, COMMUNITY & ECONOMIC DEVELOPMENT GRANTS: \$800,450

EDUCATIONAL GRANTS

*These projects are pending Israeli Military Government approval. U.S.A.I.D.-funded projects not approved are not listed here.

Institution

Purpose

Amount

American University of Beirut
Lebanon

scholarships for needy students \$ 10,000

Beirut University College
Beirut, Lebanon

scholarships for needy students in Lebanon \$ 10,000

Benevolent Cultural Association of the
Supreme Shi'a Council
Beirut, Lebanon

equipment for the group's heavily damaged vocational training center in south Beirut \$ 10,000

*Bethlehem University
Bethlehem, West Bank

scholarships for needy Palestinian students \$ 10,000

Bir wa al-Ahsan
Tyre, Lebanon

equipment for the group's vocational training center in south Lebanon \$ 10,000

*Birzeit University
Birzeit, West Bank

scholarships for needy Palestinian students and general support of the University \$ 15,015

Dar El-Tifl
Jerusalem, West Bank

elementary scholarships for orphans and destitute children \$ 15,600

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 \$ 5,000

Jeel al-Amal
Bethany, West Bank

education, food, clothing and shelter for orphaned and destitute Palestinian children \$ 10,000

Kafa'at Rehabilitation Institute
Beirut, Lebanon

diversified programs and extensive training for physically and mentally handicapped children \$ 10,000

Legacy International Youth Program

scholarships for the participation of Palestinian and Lebanese youth in the program \$ 10,000

Marjoyoun National College
Marjoyoun, Lebanon

education for the people of south Lebanon \$ 15,000

Rawdat El-Zuhur
Jerusalem, West Bank

elementary scholarships for orphans and destitute children \$ 15,725

Salesian Technical School
Bethlehem, West Bank

general support for vocational training \$ 5,000

Sun Daycare Center
Gaza City, Gaza

educational assistance for retarded children in the Gaza Strip \$ 10,000

United Nations Relief & Works Agency
(UNRWA)
Occupied Territories

scholarships for refugees in teaching, carpentry, mechanics, welding and business education \$ 2,200

TOTAL, EDUCATION GRANTS: \$163,540

HEALTH SERVICES GRANTS

| Institution | Purpose | Amount |
|--|--|------------------|
| Amel — Lebanese Association for Popular Action Khiam, Lebanon | clinic serving the town and region of south Lebanon now being repopulated | \$ 10,000 |
| Druze Foundation for Social Welfare Lebanon | clinics, food, shelter for displaced people | \$ 10,000 |
| Lebanese Red Cross Beirut, Lebanon | aid for victims of the Lebanese conflict | \$ 10,000 |
| Middle East Council of Churches (Regional) | services to Palestinian refugees in the Middle East | \$ 10,000 |
| Secours Populaire Lebanon | clinics and relief activities in Lebanon to assist victims of war | \$ 10,000 |
| | TOTAL, HEALTH SERVICES: | \$ 50,000 |

IN-KIND GRANTS

| Institution | Purpose | Amount |
|---|---|------------------|
| American University of Beirut Hospital Beirut, Lebanon | Pharmaceutical and medical supplies to relieve suffering during the summer 1982 siege of Beirut and subsequent fighting. AMER program | \$ 40,626 |
| Arab Colleges of Medical Sciences El-Bireh, West Bank | medical books and tapes for the colleges | \$ 1,413 |
| Iraqi Ministry of Health | pharmaceuticals to assist civilian victims of war | \$ 15,845 |
| Middle East Council of Churches Lebanon | pharmaceuticals and medical supplies to assist civilian victims of war | \$ 69,257 |
| Palestine Red Crescent Society Beirut, Lebanon | pharmaceuticals for refugee relief | \$ 41,756 |
| United Nations Relief & Works Agency (UNRWA) | pharmaceuticals for refugee relief | \$203,304 |
| World Health Organization Lebanon | pharmaceuticals to assist civilian victims of war in Lebanon | \$ 70,945 |
| | + shipping costs | \$ 24,089 |
| | TOTAL, IN-KIND GRANTS: | \$503,235 |

HOW ANERA OPERATES

ANERA stresses, as much as possible, community and economic development projects. Below are listed some of the components of development work along with examples to illustrate how we go about promoting it.

- ANERA supports projects which have long term benefits for the community. Example: In Nazle Sharqia, an isolated West Bank village, ANERA helped provide a submersible pump for a crooked well. The new pump not only prevented the drought-inducing breakdowns of the past, but doubled the productivity of the land through better irrigation.

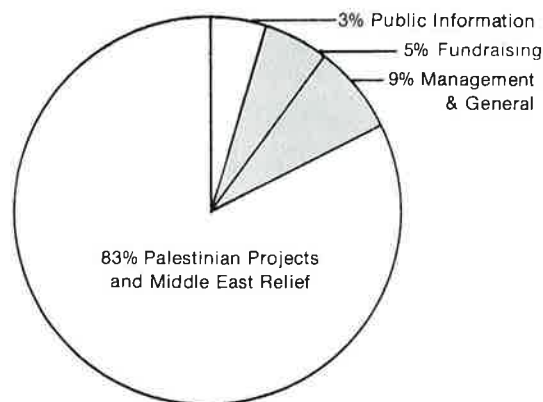
- ANERA seeks to enhance job availability and improve the overall income of subsistence level economies. Example: In Lebanon, we assist a YMCA in maintaining a revolving loan program available to artisans and shopkeepers for the repair of their war damaged businesses. Thus, people without capital, but with skills to earn a living, can get back to work.

- ANERA works with existing indigenous institutions. Through our support we hope to encourage their work. Example: In Bethlehem, we work with a community organization composed of the major religious and civic leaders of the community in support of a revolving loan program.

- Some of the funds needed for a project must come from the project group itself. An organization or committee which can draw on other sources of funding demonstrates community support and an ability to financially continue its work without ANERA. ANERA's support provides the critical difference; without it, a project could not be undertaken. Example: The Jieb Agricultural Cooperative undertook a land reclamation project using funds from ANERA and a low interest loan from their cooperative organization.

ANERA also maintains its commitment to the poorest of the communities in the area it serves—helping to provide health care and education to the needy. ANERA has consistently been able to quickly provide relief assistance in times of upheaval.

FINANCIAL REVIEW



Contributions to ANERA are tax deductible and ANERA is audited annually by the firm of Fedde-man 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. ANERA is also a member of Private Agencies in International Development.

ANERA receives support from more than 27,000 individual Americans, small businesses and churches, and from over 60 private foundations and corporations. As in previous years, ANERA received a grant from the U.S. Agency for International Development and continued participation in the Combined Federal Campaign through its membership in the International Service Agencies.

AUDITED FINANCIAL STATEMENT

FEDDEMAN & LESCHE CERTIFIED PUBLIC ACCOUNTANTS

2021 K STREET NW, SUITE 401, WASHINGTON, D.C. 20006 (202) 456-1816

W. KEVIN FEDDEMAN, CPA
ROBERT F. LESCHE, CPA
CHARLES F. TATE, CPA
KATHLEEN L. BARKSDALE

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, 1984, 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, 1984, 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.
August 15, 1984

BALANCE SHEET

AMERICAN NEAR EAST REFUGEE AID

May 31, 1984

ASSETS

Cash and short-term investments:

| | |
|------------------------|----------------|
| Demand deposits | \$ 9,914 |
| Savings deposits | 465 |
| Short-term investments | 141,860 |
| Petty cash | 121 |
| | <u>152,360</u> |

Receivable from Agency for International

| | |
|---|---------------|
| Development--Note A | 701,475 |
| Pledges receivable--Note E | 10,000 |
| Inventory of drugs and medical supplies | 10,975 |
| Advances and prepaid items | 3,764 |
| Furniture, equipment and automobile, net of allowances for depreciation of \$48,915--Note A | <u>28,553</u> |

\$907,127

LIABILITIES AND FUND BALANCE

LIABILITIES

| | |
|---------------------------------|----------------|
| Accounts payable | \$ 6,435 |
| Payroll taxes payable | 4,683 |
| Deferred public support revenue | 70,150 |
| Grant commitments--Note A | <u>681,225</u> |
| | <u>712,593</u> |

FUND BALANCE

| | |
|--------------|----------------|
| Unrestricted | 186,192 |
| Restricted | <u>8,342</u> |
| | <u>194,534</u> |

COMMITMENTS--Note B

\$907,127

See notes to financial statements.

STATEMENT OF SUPPORT, REVENUE AND EXPENSES

AMERICAN NEAR EAST REFUGEE AID

Year ended May 31, 1984

| | Unrestricted | Restricted --Note A | Total |
|--|-------------------|------------------------|-------------------|
| PUBLIC SUPPORT AND REVENUE | | | |
| Public support: | | | |
| Donor contributions | \$ 474,396 | \$ 81,095 | \$ 555,491 |
| Contributions-in-kind | 500,278 | - 0 - | 500,278 |
| United States Government grants | - 0 - | 938,379 | 938,379 |
| Total Public Support | <u>974,674</u> | <u>1,019,474</u> | <u>1,994,148</u> |
| Revenue--interest and dividends | 29,721 | - 0 - | 29,721 |
| TOTAL PUBLIC SUPPORT AND REVENUE | 1,004,395 | 1,019,474 | 2,023,869 |
| EXPENSES | | | |
| Program Services: | | | |
| Community and economic development | 71,648 | 857,775 | 929,423 |
| Education | 102,767 | 64,155 | 166,922 |
| Health services | 563,173 | 1,650 | 564,823 |
| Public Information | 53,299 | - 0 - | 53,299 |
| Total Public Services | <u>790,887</u> | <u>923,580</u> | <u>1,714,467</u> |
| Supporting Services: | | | |
| Fund raising | 94,927 | - 0 - | 94,927 |
| Management and general | 64,536 | 115,569 | 180,105 |
| Total Supporting Services | <u>159,463</u> | <u>115,569</u> | <u>275,032</u> |
| TOTAL EXPENSES | 950,350 | 1,039,149 | 1,989,499 |
| EXCESS (DEFICIT) OF PUBLIC SUPPORT AND REVENUES OVER EXPENSES | 54,045 | (19,675) | 34,370 |
| Fund balance, June 1, 1983 | <u>132,147</u> | <u>28,017</u> | <u>160,164</u> |
| FUND BALANCE, MAY 31, 1984 | \$ 186,192 | \$ 8,342 | \$ 194,534 |

See notes to financial statements.

STATEMENT OF CHANGES IN FINANCIAL POSITION

AMERICAN NEAR EAST REFUGEE AID

Year ended May 31, 1984

SOURCES OF FUNDS

From operations:

| | |
|---|---------------|
| Excess of public support and revenue over expenses | \$ 34,370 |
| Add expenses (deduct revenue) not requiring funds in the current period: | |
| Depreciation expense | 7,442 |
| Contribution of drugs, medical supplies and services to ANERA | (500,278) |
| Donations of drugs, medical supplies and services to Middle East Projects | 489,303 |
| (Increase) in accounts receivable | (199,379) |
| Decrease in pledges receivable | 9,900 |
| Decrease in prepaid items | 8,152 |
| (Decrease) in accounts payable | (331) |
| Increase in payroll taxes payable | 76 |
| Increase in grant commitments | 230,685 |
| Increase in deferred revenue | <u>20,150</u> |

Total from Operations and Total Sources of Funds 100,090

APPLICATIONS OF FUNDS

| | |
|--|------------------|
| Purchases of fixed assets, net | 13,401 |
| Total Applications of Funds | <u>13,401</u> |
| INCREASE IN CASH | 86,689 |
| Cash and short-term investments, June 1, 1983 | <u>65,671</u> |
| CASH AND SHORT-TERM INVESTMENTS, MAY 31, 1984 | \$152,360 |

See notes to financial statements.

STATEMENT OF FUNCTIONAL EXPENSES

AMERICAN NEAR EAST REFUGEE AID

Year ended May 31, 1984

| | PROGRAM SERVICES | | | SUPPORT SERVICES | | | | | Total Expenses |
|---------------------------------------|----------------------------------|------------------|------------------|--------------------|------------------------|-----------------|------------------------|------------------------|--------------------|
| | Community & Economic Development | Education | Health Services | Public Information | Total Program Services | Fund Raising | Management and General | Total Support Services | |
| Salaries | \$ 84,182 | \$ 1,230 | \$ 3,462 | \$15,465 | \$ 104,339 | \$ 6,624 | \$106,332 | \$112,956 | \$ 217,295 |
| Payroll taxes | 6,322 | 72 | 252 | 1,020 | 7,666 | 451 | 6,656 | 7,107 | 14,773 |
| Medical insurance and retirement plan | 7,418 | 107 | 328 | 1,369 | 9,222 | 587 | 9,396 | 9,983 | 19,205 |
| Total salary and related expense | 97,922 | 1,409 | 4,042 | 17,854 | 121,227 | 7,662 | 122,384 | 130,046 | 251,273 |
| Professional and contract services | 5,000 | - 0 - | - 0 - | 169 | 5,169 | 1,756 | 9,080 | 10,836 | 16,005 |
| Occupancy | 4,781 | 206 | 2,522 | 2,879 | 10,388 | 1,236 | 19,570 | 20,806 | 31,194 |
| Office supplies and equipment | 972 | 64 | 238 | 974 | 2,248 | 408 | 6,892 | 7,300 | 9,548 |
| Telephone and telegraph | 2,535 | 29 | 673 | 269 | 3,506 | 415 | 1,575 | 1,990 | 5,496 |
| Postage, shipping and storage | 48 | 164 | 15,229 | 8,156 | 23,597 | 36,752 | 8,897 | 45,649 | 69,246 |
| Printing | - 0 - | 640 | 188 | 20,083 | 20,911 | 36,109 | 4,701 | 40,810 | 61,721 |
| Lettershop and computer services | - 0 - | - 0 - | - 0 - | 1,390 | 1,390 | 9,627 | - 0 - | 9,627 | 11,017 |
| Travel | 13,239 | 167 | 402 | 358 | 14,166 | 597 | 376 | 973 | 15,139 |
| Conferences and meetings | 41 | 69 | 40 | 818 | 968 | - 0 - | 3,549 | 3,549 | 4,517 |
| Cooperative and engineering services | 26,450 | - 0 - | - 0 - | - 0 - | 26,450 | - 0 - | - 0 - | - 0 - | 26,450 |
| Depreciation | 3,480 | 624 | 2,110 | 199 | 6,413 | 355 | 674 | 1,029 | 7,442 |
| Miscellaneous | 955 | 10 | 76 | 150 | 1,191 | 10 | 2,407 | 2,417 | 3,608 |
| Grants | 774,000 | 163,540 | 50,000 | - 0 - | 987,540 | - 0 - | - 0 - | - 0 - | 987,540 |
| Grants-in-kind | - 0 - | - 0 - | 489,303 | - 0 - | 489,303 | - 0 - | - 0 - | - 0 - | 489,303 |
| TOTAL EXPENSES | \$929,423 | \$166,922 | \$564,823 | \$53,299 | \$1,714,467 | \$94,927 | \$180,105 | \$275,032 | \$1,989,499 |

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 non-profit 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 the accrual basis. Accordingly, revenue is recorded as earned and expenses as incurred.

Functional Allocations of Expenses : ANERA allocates salaries to various program and supporting services based on time worked on those services. Other expenses are allocated to the services on the basis of salary allocations.

Restricted Revenue and Expense : ANERA receives restricted grant funding from the Agency for International Development (AID) and also receives contributions restricted for specific projects. Income from the AID grant is recognized only to the extent of allowable expenditures.

The receivable from AID represents unreimbursed grant commitments plus unreimbursed administrative expenses.

Grant commitments represent the liability for grant contracts open at May 31, 1984.

Furniture, Equipment and Automobile : Furniture, equipment and automobile are carried on the balance sheet at cost. Depreciation on furniture, equipment and automobile is computed on a straight-line basis over the useful lives of the assets (3-10 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. Receipts and contributions of drugs and medical supplies are recorded at the value as established by the donors.

NOTES TO FINANCIAL STATEMENTS - CONTINUED

AMERICAN NEAR EAST REFUGEE AID

NOTE B--COMMITMENTS

ANERA occupies office space in Washington, D.C., under a lease agreement effective September 1, 1980 through August 31, 1984 for a monthly rental of approximately \$2,000.

NOTE C--PENSION PLAN

ANERA has a defined contribution pension plan that covers substantially all of its employees. The plan is fully funded through the purchase of annuity contracts. Contributions under the plan were approximately \$8,100 for the year ended May 31, 1984.

NOTE D--AGENCY FOR INTERNATIONAL DEVELOPMENT (AID) GRANTS

At May 31, 1984, ANERA has awards from AID totalling \$3,532,116 to assist economic development, health and educational programs in the West Bank and Gaza Strip. At May 31, 1984, \$1,430,346 of this total is not obligated and is not recorded in ANERA's financial statements.

NOTE E--PLEDGES RECEIVABLE

Pledges receivable at May 31, 1984 include \$10,000 which represents expense advances under The International Service Agencies Contribution Warranty Program. ANERA participates in the combined Federal Campaign through its membership in The International Service Agencies.



Henry Selz, Middle East Representative and Peter Gubser, President, visiting a West Bank olive oil press.



Michael O'Loughlin

An olive seedling nursery run by the Tarqumiya Agricultural Cooperative.



An example of a modern irrigation system, such as the one at Nazle Sharqia, which ANERA helps to establish.

ANERA BOARD 1984-1985

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