

**American Near East Refugee Aid  
(ANERA) and its AMER Medical Division**  
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*Middle East Offices in Jerusalem and Gaza*

**ANERA**



**AMERICAN NEAR EAST  
REFUGEE AID**

**1990 ANNUAL REPORT**

## President's Letter

September 1990

Dear Friends of ANERA:

Middle East crises come and go. ANERA remains to serve, to serve Middle East people and humanitarian interests of America. We were founded in the aftermath of the 1967 Arab-Israeli war to assist the new wave of Palestinian refugees who were displaced or harmed by the conflict. During and after the 1973 Arab-Israeli war and the 1978 and 1982 Israeli invasions of Lebanon, we again provided assistance to the victims of war as we have throughout the still continuing Lebanese civil war. 1990 has witnessed one more conflict: The Iraqi invasion of Kuwait. Once more there are victims—as of this writing, the South Asian refugees who fled Kuwait and Iraq to Jordan—and ANERA is once again there to serve.



Despite these intermittent crises, we have sustained our long-term development program in our ordinary areas of operation: West Bank, Gaza, Lebanon, and Israel. Via the many projects, all of which are listed in this report, we are attempting to help the Palestinians and Lebanese sustain and nurture their own development process. The projects are designed to increase income, to create jobs, to improve the delivery of health and welfare services, and equally as important, to help the people gain greater control over their own lives and institutions. All of this contributes to the Palestinian and Lebanese development process.

But also ANERA's efforts contribute to the search for peace. If people have more control over jobs, income, needed services, and their institutions and lives, they are in turn more capable of contributing to the search for peace and of participating in it once it has been realized.

In the coming year, ANERA intends to maintain its policy of emphasizing development projects while sustaining the relief arm of ANERA. Equally, we will continue and strengthen the policy of working with Palestinian and Lebanese *institutions* so as to strengthen the societies and make possible sustainable development. But also we will respond to crises: the refugees in Jordan, the victims of war in Lebanon, and other needs which may arise.

All of ANERA's activities focus on people: people in the Middle East and people in America. Our programs are truly people-to-people programs. It is the Lebanese and Palestinians who make the projects function. Equally important are ANERA's friends in the United States and other lands. With your support and help, our work—our service—is possible. We and our friends in the Middle East express our thanks to you.

Peter Gubser  
President



### LONG TERM COMMITMENT

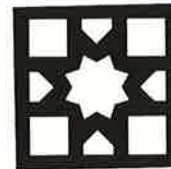
*After eight year of arduous negotiations and work, the first phase of the Gaza storm water project was completed and began operating in 1990. The result: 40% of Gaza City was drained of excess water, which was collected and is now available for recycling.*





## 1990: ANERA's Most Productive Year

In fiscal year 1990, extending from June 1, 1989 through May 31, 1990, ANERA and its AMER Medical Division gave assistance totalling \$3,096,195 to institutions providing economic and community development, education and health services to Palestinians and Lebanese in the West Bank, Gaza Strip, Lebanon and Israel. Of the total, \$2,664,341 was in grants and services, and \$431,854 was in medical supplies and shipping.



**COMMUNITY AND  
ECONOMIC  
DEVELOPMENT**

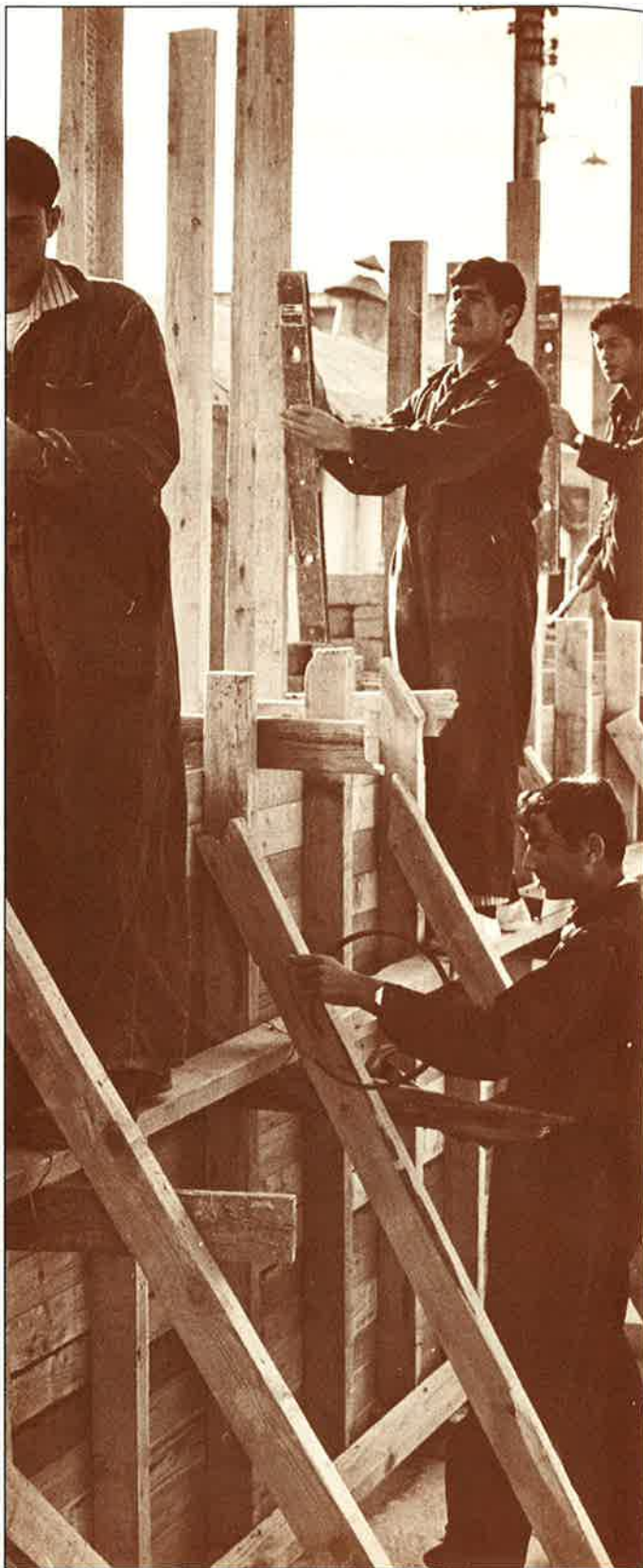
### Women's Service Organizations

mother/child health care, food for the needy, literacy programs and vocational training for women. Arab Women's Unions (Bethlehem, Jerusalem, Ramallah, West Bank), Kalandia Refugee Camp Cooperative (Kalandia, WB), Young Women's Christian Association (Jerusalem, WB), Young Women's Muslim Association (Jerusalem, WB).

**\$48,000**

### WOMEN BENEFIT

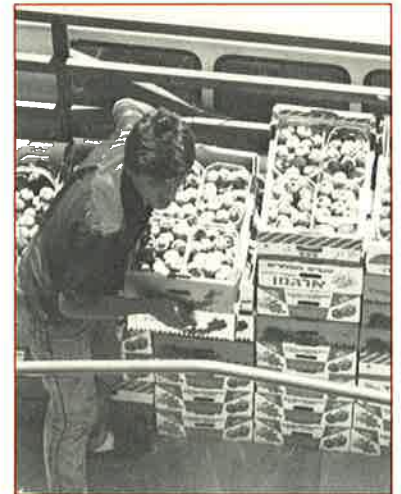
*Investing in service organizations helps women organize themselves to take care of their families' needs: food, shelter, income. Strong Palestinian institutions provide a framework of self-sufficiency for the future.*



## Municipal Projects

construction of slaughter houses, wholesale and retail fruit and vegetable markets, light industrial complexes. The projects are with the municipalities of Beit Jala, El-Bireh, Halhul, Nablus, Ramallah, Tulkarem in the West Bank and Gaza City and Khan Younis in Gaza.

**\$750,260**



## STRENGTHENING SOCIETY

*The Halhul wholesale fruit and vegetable market, ten years in the making, is now a bustling commercial center where farmers and buyers meet.*



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## Revolving Loan Funds

revolving loan funds to assist Palestinian farmers, artisans and shop keepers to generate employment. Association for the Development of Palestinian Camps (Beirut, Lebanon), Bethlehem Societies Committee for Rehabilitation and Development (Bethlehem, West Bank), Beit Lahia Agricultural Cooperative (Beit Lahia, Gaza), Center for Jewish Arab Economic Development (Jerusalem), Nablus Agricultural Marketing Cooperative (Nablus, WB), Ramallah Agricultural Cooperative (Ramallah, WB).

**\$82,000**

## Irrigation

establishment of irrigation infrastructures and networks in the West Bank. Agricultural Engineers Cooperative (Jericho, West Bank), Irtas Irrigation Cooperative (Irtas, WB), Kufr Malik Agricultural Cooperative (Kufr Malik, WB), Nazlah Sharqiya Agricultural Cooperative (Nazlah Sharqiya, WB), Zbeidat Branch Jericho Agricultural Cooperative (Zbeidat, WB).

**\$138,106**

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## LIFELINES - WATER AND CREDIT

*Credit, like water, is the lifeblood of agriculture. Farmers require funds, at reasonable interest, to finance the development of their farms and businesses, just as they need water to increase their production. ANERA assists by supporting cooperatives—the produce vendor in Nablus can borrow from a revolving loan fund (above); the farmer in Kufr Malik has access to modern irrigation equipment (below).*



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### Agricultural Produce Marketing

partial funding to assist cooperatives to improve their ability to process food stuffs and market produce. Project locations in the West Bank are Beit Nuba, Hebron, Jericho, Nablus, Nassariya, Sawahreh Sharqiya, and Tulkarem as well as Khan Younis in Gaza.

**\$553,721**

### Land Improvement and Mechanization for Agriculture

partial funding to establish mechanized units to cultivate or reclaim land. Projects in the West Bank are located in Beit Jala, Beit Ur al-Tahta, Deir Nitham, Ein Yabroud, al-Jieb, Kufr Neimeh, Qalqiliya, Ramallah, Tarqumiya, and Tulkarem.

**\$306,377**



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### BUILDING AN AGRICULTURAL INDUSTRY

*This farmer-owned chicken feed cooperative in Ramallah, assisted by ANERA, helps support a successful poultry industry.*



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### EXPANDING SALES AND PROFITS

*Efficient processing and marketing of agricultural products expands sales opportunities and increases farmer income. Over the last three years, West Bank and Gaza cooperatives have collectively reached new markets in the Arab World and Western Europe.*





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### Grassroots Community Organizations

libraries, clinics, literacy programs, vocational and leadership training, assistance to handicapped and orphans and employment generation. Aqbat Jaber Refugee Camp Cooperative (Jericho, West Bank), Arab Center for Rehabilitation of the Handicapped (Bethlehem, WB), Galilee Society for Health and Services (Rama, Galilee, Israel), Hakawati (Jerusalem, WB), House of Hope (Shefa-Amr, Galilee, Israel), Islamic Industrial Orphanage (Jerusalem, WB), Institut de Re-Education Audio-Phonetique (Lebanon), Princess Basma Crippled Children Center (Jerusalem, WB), Red Crescent Society (Gaza), Sair Electrical Cooperative (Sair, WB), Sheltered Workshop for the Blind (Jerusalem, WB), YMCA (Gaza), YMCA (Amman, Jordan).

**\$143,373**

***Total Community and Economic  
Development*** **\$2,021,837**



### TECHNICAL ASSISTANCE

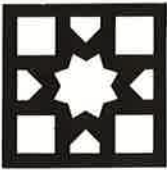
provision of training and consultants in agriculture, urban economic development, credit, health, and education.

***Total Technical Assistance*** **\$137,620**



*Despite violence and turmoil in the Middle East, ANERA helps people gain control over their own jobs, incomes, organizations and lives. This in turn helps people become more capable of contributing to the search for peace and participating in stable, productive societies once peace has been realized.*





## EDUCATION

### Child Scholarships

scholarships for orphaned, destitute and handicapped children. Dar El-Tifl (Jerusalem, West Bank), al-Kafaat Rehabilitation Institute (Beirut, Lebanon), Rawdat El-Zuhur (Jerusalem, WB), Society for the Care of Handicapped Children (Gaza).

**\$113,884**

### Youth Programs, Schools and Universities

equipment, expertise and scholarships for educational development. Birzeit University (Birzeit, West Bank), Jeel al-Amal (Bethany, WB), Legacy International Youth Program, al-Najah University (Nablus, WB).

**\$121,000**

***Total Education*      \$234,884**



### SCHOOLS - A HAVEN FOR CHILDREN IN CRISIS

*ANERA donors support over 1000 children at schools in East Jerusalem, Gaza and Beirut. These children's lives are shaped by poverty, violence and despair. School offers more than an education, it gives them continuity, stability, job skills and hope for their future.*







## HEALTH SERVICES

### Relief Organizations

providing assistance to the victims of conflict: food, shelter, clothing, blankets, clinics. Amel - Council for Lebanese Development (Lebanon), Lebanese Red Cross (Lebanon), Orthodox Society for the Relief of the Sick (Jerusalem, West Bank).

**\$25,000**

### Hospitals and Clinics

hospital and clinic services for Palestinians and Lebanese. Al-Ahli Arabi Hospital (Gaza), Beit Jala Dental Clinic (Beit Jala, West Bank), Patient's Friends Society in Hebron and Jenin, West Bank.

**\$245,000**

**Total Health Services \$270,000**



## IN-KIND MATERIALS

### Pharmaceuticals and Books

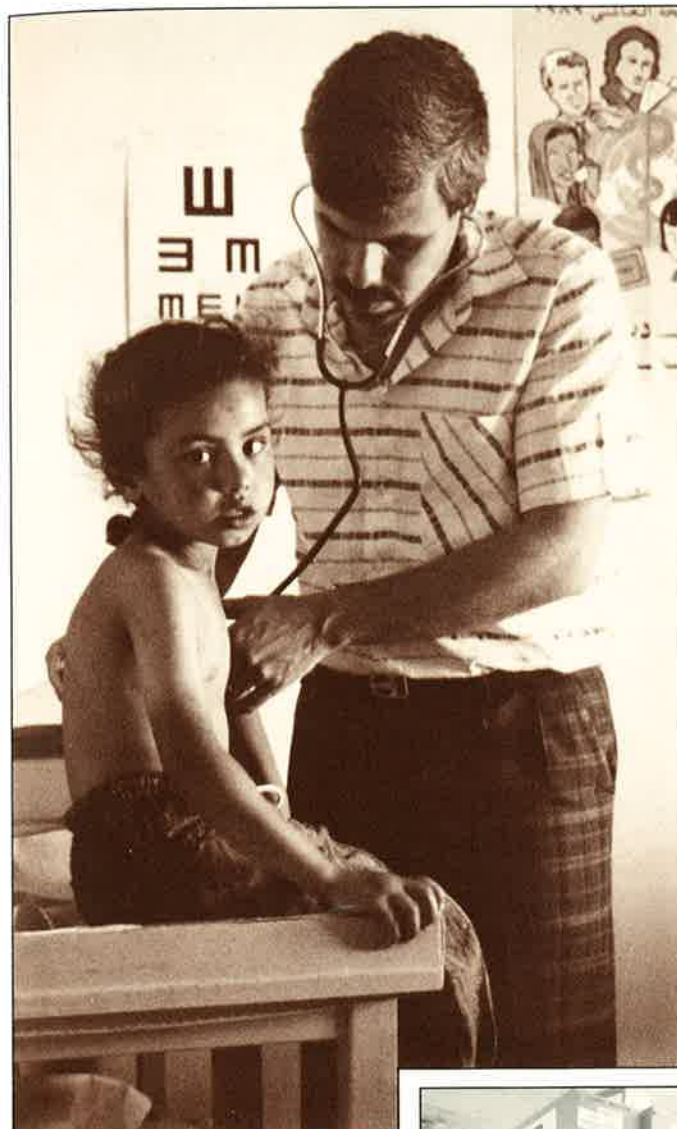
medicines and health materials for hospitals and clinics. American University of Beirut Hospital (Lebanon), Middle East Council of Churches (Lebanon), United Nations Relief and Welfare Agency (Middle East), Lebanese Red Cross (Lebanon), Lebanese Permanent Coordinating Committee (Lebanon), Jerusalem Hospitals.

**\$424,854**

**Shipping Costs \$7,000**

**Total In-Kind \$431,854**

**TOTAL \$3,096,195**



### LONG TERM HEALTH SHORT TERM RELIEF

*ANERA helps people provide for their own health needs. The Galilee Society, a Palestinian group in Israel, brings health services to neglected Bedouin villages (above). AMER, ANERA's medical division, shipped over \$400,000 worth of life-saving drugs to war-torn Lebanon (right).*



# RAFFA & ASSOCIATES, P.C.

## CERTIFIED PUBLIC ACCOUNTANTS

### Independent Auditor's Report

To the Board of Directors of  
American Near East Refugee Aid

We have audited the accompanying balance sheet of the American Near East Refugee Aid as of May 31, 1990 and the related statements of support, revenue, expenses and changes in fund balances, functional expenses and cash flows for the year then ended. These financial statements are the responsibility of the Organization's management. Our responsibility is to express an opinion on these financial statements based on our audit. We did not audit the financial statements of the Organization's Jerusalem office, which statements reflect total assets of \$9,897 as of May 31, 1990 and total expenses of \$345,202 for the year then ended. Those statements were audited by other auditors whose report has been furnished to us, and our opinion, insofar as it relates to the amounts included for the Organization's Jerusalem office, is based solely on the report of the other auditors.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. 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 audit and the report of other auditors provide a reasonable basis for our opinion.

In our opinion, based on our audit and the report 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, 1990, and the result of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

Washington, D.C.  
August 9, 1990

Raffa & Associates, P.C.

### AMERICAN NEAR EAST REFUGEE AID BALANCE SHEET May 31, 1990

#### ASSETS

	Unrestricted	Restricted	Total
<b>Current Assets</b>			
Cash and cash equivalents (Note 2)	\$ 186,146	\$ 866,077	\$1,052,223
Grants receivable (Note 3)	--	156,221	156,221
Contributions receivable	8,093	--	8,093
Interfund receivable (payable)	156,221	(156,221)	--
Inventory (Note 2)	4,999	--	4,999
Prepaid expenses and other assets	<u>18,844</u>	<u>--</u>	<u>18,844</u>
Total Current Assets	374,303	866,077	1,240,380
Furniture & equipment, net of accumulated depreciation of \$96,569 (Note 2)	<u>31,542</u>	<u>--</u>	<u>31,542</u>
Total Assets	<u>\$ 405,845</u>	<u>\$ 866,077</u>	<u>\$1,271,922</u>

#### LIABILITIES AND FUND BALANCES

<b>Current Liabilities</b>			
Accounts payable	\$ 24,453	\$ --	\$ 24,453
Accrued leave	95,488	--	95,488
Accrued expenses and other liabilities	14,721	--	14,721
Grant commitments (Note 2)	93,000	56,077	149,077
Deferred revenue (Note 2)	<u>--</u>	<u>810,000</u>	<u>810,000</u>
Total Current Liabilities	227,662	866,077	1,093,739
Commitment (Note 5)			
Fund Balances, as annexed (Note 7)	<u>178,183</u>	<u>--</u>	<u>178,183</u>
Total Liabilities and Fund Balances	<u>\$ 405,845</u>	<u>\$ 866,077</u>	<u>\$1,271,922</u>

The accompanying notes are an integral  
part of these financial statements.

# Audited Financial Statements

### AMERICAN NEAR EAST REFUGEE AID STATEMENT OF SUPPORT, REVENUE, EXPENSES AND CHANGES IN FUND BALANCES For the Year Ended May 31, 1990

	Unrestricted	Restricted	Total
<b>SUPPORT AND REVENUE</b>			
Support			
Donor contributions	\$ 541,331	\$ 356,397	\$ 897,728
Contributions-in-kind	380,295	--	380,295
United States Government grants (Note 3)	<u>--</u>	<u>2,893,881</u>	<u>2,893,881</u>
Total Support	921,626	3,250,278	4,171,904
Interest	<u>44,899</u>	<u>--</u>	<u>44,899</u>
TOTAL SUPPORT AND REVENUE	<u>966,525</u>	<u>3,250,278</u>	<u>4,216,803</u>
<b>EXPENSES</b>			
Program Services			
Community and economic development	144,938	2,503,691	2,648,630
Education	27,710	288,750	312,459
Health services	497,956	312,608	810,564
Public information	<u>89,253</u>	<u>--</u>	<u>89,253</u>
	<u>759,857</u>	<u>3,105,049</u>	<u>3,860,906</u>
Support Services			
Fundraising	108,628	--	108,628
Management and general	<u>151,761</u>	<u>145,229</u>	<u>296,990</u>
	<u>260,389</u>	<u>145,229</u>	<u>405,618</u>
TOTAL EXPENSES	<u>1,016,246</u>	<u>3,250,278</u>	<u>4,266,524</u>
EXCESS OF EXPENSES OVER SUPPORT AND REVENUE	(49,721)	--	(49,721)
Fund Balance, Beginning of Year as Restated (Note 7)	<u>227,904</u>	<u>--</u>	<u>227,904</u>
Fund Balance, End of Year	<u>\$ 178,183</u>	<u>\$ --</u>	<u>\$ 178,183</u>

The accompanying notes are an integral  
part of these financial statements.

### AMERICAN NEAR EAST REFUGEE AID STATEMENT OF CASH FLOWS For the Year Ended May 31, 1990

	Increase (Decrease) In Cash
<b>Cash Flows from Operating Activities</b>	
Excess of expenses over support and revenue	\$ (49,721)
Adjustments to reconcile excess of expenses over support and revenue to net cash provided by operating activities	
Depreciation expense	15,112
Changes in assets and liabilities:	
Increase in grants receivable	(12,393)
Decrease in contributions receivable	14,771
Decrease in inventory	44,975
Increase in prepaid expenses and other assets	(9,557)
Decrease in accounts payable	(32,955)
Increase in accrued leave	55,387
Increase in accrued expenses and other liabilities	7,606
Increase in grants commitments	41,257
Increase in deferred revenue	<u>510,000</u>
Net Cash Provided by Operating Activities	<u>584,482</u>
<b>Cash Flows from Investing Activities</b>	
Purchase of fixed assets	<u>(11,047)</u>
Net Increase in Cash and Cash Equivalents	573,435
Cash and Cash Equivalents, Beginning of Year	<u>478,788</u>
Cash and Cash Equivalents, End of Year	<u>\$1,052,223</u>

The accompanying notes are an integral  
part of these financial statements.



AMERICAN NEAR EAST REFUGEE AID  
STATEMENT OF FUNCTIONAL EXPENSES  
For the Year Ended May 31, 1990

	Program Services			
	Community & Economic Development	Education	Health Services	Public Information
Salaries	\$ 210,823	\$ 27,152	\$ 43,395	\$ 30,632
Fringe benefits (Note 4)	21,898	3,029	6,660	6,735
Total salaries and fringe benefits	232,721	30,181	50,055	37,367
Professional and contract services	20,467	2,378	2,733	3,053
Occupancy (Note 5)	86,668	10,591	15,686	5,994
Office supplies and equipment	56,010	6,584	8,079	948
Telephone and telegraph	11,274	1,340	1,760	359
Postage, shipping and storage	2,971	512	7,257	12,535
Printing	3,656	425	488	23,504
Lettershop and computer services	--	--	--	1,398
Travel	90,032	11,243	12,416	1,161
Meetings and memberships	3,330	621	507	1,082
Technical assistance	110,667	12,539	14,414	--
Depreciation (Note 2)	4,994	696	1,328	1,327
Miscellaneous	4,003	465	987	525
Grants	2,021,837	234,884	270,000	--
Grants-in-kind	--	--	424,854	--
Total Expenses	\$2,648,630	\$ 312,459	\$ 810,564	\$ 89,253

The accompanying notes are an integral part of these financial statements.

AMERICAN NEAR EAST REFUGEE AID  
NOTES TO FINANCIAL STATEMENTS

1. Organization

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 the area.

2. Summary of Significant Accounting Policies

**Fund Accounting:** To ensure observation of the limitations and restrictions placed on the use of resources available to ANERA, the accounts of ANERA are maintained in accordance with the principles of fund accounting. This is the procedure by which resources for various purposes are classified into funds established according to their nature and purpose. ANERA segregates its operating resources into unrestricted and restricted funds.

**Deferred Revenue:** Operating funds restricted by the donor, grantor or other outside party for particular operating purposes are deemed to be earned and reported as revenue of the restricted fund when ANERA has incurred expenditures in compliance with the specific restriction. Such amounts received but not yet earned are reported as deferred revenue.

**Statement Presentation:** The accompanying financial statements include the accounts of ANERA's headquarters and Jerusalem offices. All significant transactions between these offices have been eliminated in the accompanying financial statements.

**Cash and Cash Equivalents:** ANERA considers all investments purchased with a maturity of three months or less to be cash equivalents.

**Inventory:** ANERA's inventory consists of drugs and medical supplies received as a result of appeals made to manufacturers and doctors. These items are then donated to hospital and relief agencies in the Middle East. Contributions of drugs and medical supplies are valued at amounts established by the donors which approximate the fair value at the time of the donation.

**Furniture and Equipment:** Furniture and equipment are stated at cost and are depreciated using the straight line method over estimated useful lives of five to ten years with no salvage value.

Major additions and improvements purchased with unrestricted funds are capitalized as furniture and equipment while maintenance and repairs are expensed in the year incurred. Assets purchased with Agency for International Development grant funds are expensed as office supplies and equipment and title is held by the grantor.

**Grant Commitments:** Grant commitments represent funds to be expended in the Middle East for community development, educational and health training programs during the year ended May 31, 1991. ANERA recognizes the commitment as an expense when the grant is approved by the ANERA Projects Committee.

**Functional Allocation of Expenses:** ANERA allocates salaries to various programs and supporting services based upon the actual amount of time worked in each area. Fringe benefits and indirect costs are allocated to various programs and supporting services based on salaries.

	Supporting Services				
		Management and General			Total Expenses
	Total	Fundraising	General	Total	
\$	312,002	\$ 10,387	\$ 145,754	\$156,141	\$ 468,143
	38,322	2,617	34,684	37,301	75,623
	350,324	13,004	180,438	193,442	543,766
	28,631	14,877	41,953	56,830	85,461
	118,939	2,039	28,472	30,511	149,450
	71,621	302	9,571	9,873	81,494
	14,733	193	2,688	2,881	17,614
	23,275	37,065	9,705	46,770	70,045
	28,073	32,803	1,345	36,148	64,221
	1,398	6,767	--	6,767	8,165
	114,852	290	1,617	1,907	116,759
	5,540	637	9,717	10,354	15,894
	137,620	--	--	--	137,620
	8,345	450	6,317	6,767	15,112
	5,980	201	3,167	3,368	9,348
	2,526,721	--	--	--	2,526,721
	424,854	--	--	--	424,854
\$3,860,906	\$ 108,628	\$ 296,990	\$405,618	\$4,266,524	

AMERICAN NEAR EAST REFUGEE AID  
NOTES TO FINANCIAL STATEMENTS

3. Agency for International Development (AID) Grant

ANERA has been awarded a grant for \$12,739,813 which expires August 28, 1990, and a grant for \$4,176,766 which expires September 29, 1994 from the United States Department of State, Agency for International Development (AID). These grants are to assist in the administration of community and economic development, health and educational programs in the West Bank and Gaza Strip. All authorized expenditures incurred in the administration of the grants are reimbursable to ANERA. As of May 31, 1990, \$11,931,114 and \$785,658, respectively, of these grants has been expended for the above noted purposes. At May 31, 1990, \$808,699 and \$1,391,108, respectively, of the total grants is unobligated and is not reflected in ANERA's financial statements. ANERA has recorded a receivable of \$156,221 at May 31, 1990 representing unreimbursed expenses from both grants.

4. Pension Plan

ANERA has a defined contribution pension plan that covers substantially all of its employees. Contributions are based on annual salaries. The plan is fully funded through the purchase of annuity contracts. Pension plan expense amounted to \$15,783 for the year ended May 31, 1990.

5. Commitment

ANERA occupies office space under a noncancellable operating lease which expires October 31, 1994. The lease payments are subject to increases based on the Consumer Price Index and operating cost passthroughs. As of May 31, 1990, the minimum future lease payments under this agreement, excluding the above noted increases are as follows:

Year Ended May 31	Amount
1991	\$ 56,930
1992	56,930
1993	56,930
1994	56,930
Thereafter	231,721
Total minimum lease payments	\$251,441

Rent expense amounted to \$47,465 for the year ended May 31, 1990 and has been included in occupancy expense.

6. Taxes

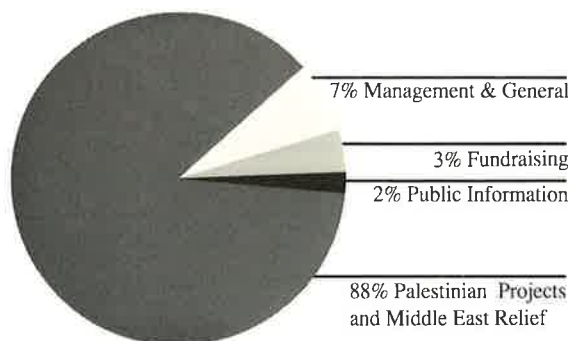
Under Section 501(c)(3) of the Internal Revenue Code, ANERA is exempt from Federal taxes on income other than unrelated business income. As of May 31, 1990, no provision was made since ANERA had no net unrelated business income.

7. Prior Period Adjustments

On prior year financial statements, ANERA erroneously accounted for accrued and deferred revenue. The effect of the adjustment is to decrease the excess of support and revenue over expenses by \$300,000 at May 31, 1987, increase the excess of support and revenue over expenses by \$13,994 at May 31, 1989, and increase unrestricted fund balance by \$44,491 and decrease restricted fund balance by \$330,497 at May 31, 1989.

## Financial Review

Contributions to ANERA are tax-deductible and ANERA is audited annually by the firm of Raffa & Associates, P.C. 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 Charities Information Bureau, and the New York State Office of Charities Registration. ANERA is also a member of InterAction and the American Council for Voluntary International Action.



**Total Expenditures for FY 90**  
**\$4,266,524**

ANERA receives support from more than 25,000 individual Americans, small businesses and churches, and from over 20 private foundations and corporations. As in previous years, ANERA received a grant from the U.S. Agency for International Development. Through its membership in the International Service Agencies, ANERA continued its participation in the Combined Federal Campaign.

## ANERA Board

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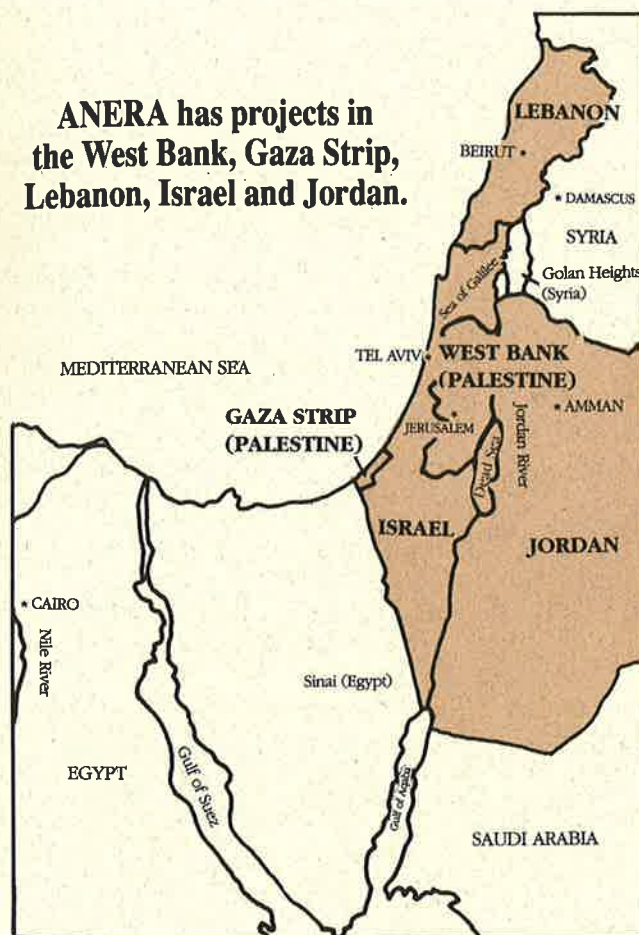
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