

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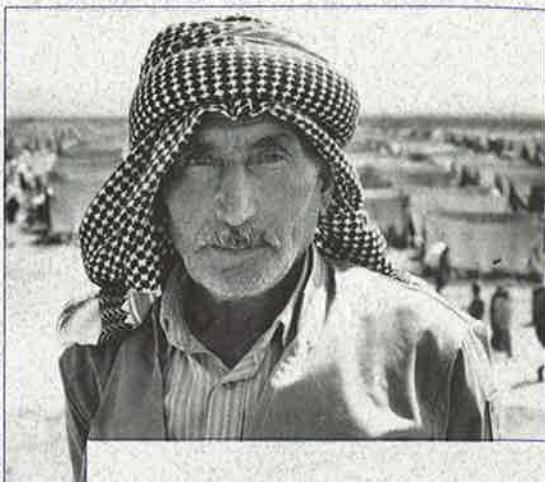
Middle East Offices in Jerusalem and Gaza

ANERA



**AMERICAN NEAR EAST
REFUGEE AID**

1991 ANNUAL REPORT



INTRODUCTION

American Near East Refugee Aid (ANERA) is a non-profit, charitable organization working to provide assistance from Americans to Palestinians and Lebanese. Concerned Americans founded ANERA in 1968 in response to the needs of Palestinian refugees after the 1967 war. Over the years ANERA has evolved into an organization principally concerned with the long-term development needs of Palestinians and Lebanese. ANERA assists grassroots organizations to provide their communities with crucial health and welfare services in addition to increasing employment and educational opportunities. ANERA also provides relief assistance in response to civilian emergencies, usually the result of conflict. Through these efforts and through increasing American understanding of the region, ANERA promotes peace.

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.

HELPING VICTIMS OF WAR

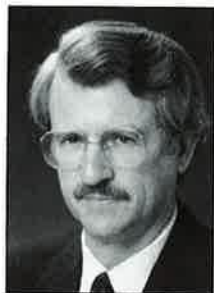
Asian and Arab workers fleeing Kuwait. Iraqi and Kurdish refugees overwhelming transit camps in Jordan, Turkey, and Iran. Kuwaiti and Palestinian families needing medical aid in Kuwait City. Palestinian families suffering extended curfews and severe hardship in the West Bank and Gaza Strip. ANERA funded emergency food and medical shipments to help the many victims of war in the Middle East in 1990-1991.

PRESIDENT'S LETTER

Dear Friends of ANERA:

The past twelve months have indeed proved to be a challenging year. The Iraqi invasion of Kuwait initiated a broad and deep regional crisis with numerable humanitarian consequences. In August after the invasion around one million third-country nationals—mostly South Asians and Egyptians—suddenly left Kuwait and Iraq. By far the largest portion of these evacuees fled to Jordan which took them in and then helped them reach their home countries. The violence of invasion and war also resulted in large scale death, destruction, and hunger in Kuwait and Iraq. In places, the consequences of the conflict are still acutely felt as of this writing. Aside from the evacuees, the aftermath of the war in early 1991 resulted in an additional million refugees and displaced people—primarily Kurds, Shi'ites and Assyrians—in and around the borders of Iraq. Lastly, the crisis starting in August 1990 resulted in the broad collapse of local economies, especially in the West Bank, Gaza, and Jordan. This collapse in turn caused true hunger in camps, villages, and urban neighborhoods which had not yet been overcome as of mid-1991.

ANERA responded to this challenge of overriding human needs in three basic ways. First, we sent considerable in-kind materials (medicine and health supplies) and funding to Jordanian institutions to assist Jordan's admirable efforts to aid the evacuees streaming into the country. The Jordanian people and institutions rose to the formidable task and successfully helped upwards of 800,000 people regain their homes. Second, working with various Jordanian and international relief groups, ANERA provided in-kind materials and funding for relief of civilians, displaced people,



and refugees in Kuwait, Iraq, and along the Iraqi borders. Third, ANERA provided emergency relief assistance to the Palestinians in the West Bank and Gaza deeply affected by the collapsed economy. Working with local institutions, ANERA provided in-kind materials and funding so that poor families could receive food and essential health services.

Despite the all-pervasive crisis, ANERA sustained its normal development programs and projects in the West Bank, Gaza, Israel, and Lebanon. Working with local institutions, ANERA provided a broad range of technical expertise and considerable funding to over fifty projects in the areas of community and economic development, education, and health services. From the project list, please note that the health component of our



AMER DELIVERS

American Middle East Rehabilitation (AMER), ANERA's medical division, shipped over \$700,000 worth of medicine to the Middle East in response to the war and refugee crisis. By working in partnership with organizations in the West Bank and Gaza Strip, with the International Committee for the Red Cross, the Jordanian Red Crescent Society, the Jordanian Evacuee Relief Committee, and other humanitarian agencies, AMER was able to share information, resources and transportation costs, and thus help suffering people more effectively.

overall program has significantly increased. This is in response to the needs in this area, and to the requests and abilities of local institutions.

Continuing a pattern initiated a few years ago, ANERA has continued to support modest efforts at dialogue between Palestinians and Israelis at a non-political level. We undertake this type of activity in the hope and belief that it will contribute to the ultimate resolution of the long standing conflict.

ANERA has a long tradition of working in Lebanon. We provided humanitarian relief throughout the years of the conflict. As of this writing, it has been relatively quiet for about one year. Consequently, we are focusing our efforts on reconstruction, development and support of vital Lebanese institutions.

For the coming year, ANERA will continue to emphasize its development program and essential relief projects in the West Bank, Gaza, Lebanon, and Israel. As in the past, all projects will be with local institutions. We insist upon this pattern because it is through local institutions that people can sustain their own development and gain greater control over their lives.

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



Peter Gubser
President



WAR AND THE OCCUPIED TERRITORIES

The war and its aftermath have taken a terrible toll on Palestinians in the West Bank and Gaza Strip. Families are under tremendous strain from prolonged curfews, loss of jobs and income, and feel deeply stressed and uncertain about the future. ANERA provided food, medicine, and funds for emergency needs, and expanded basic economic development programs in the areas of health, agriculture, urban infrastructure, and water conservation.

1991: WAR, RELIEF AND DEVELOPMENT

In fiscal year 1991 (extending from June 1, 1990 through May 31, 1991), ANERA and its AMER Medical Division gave development assistance and relief aid totalling \$4,679,793 to local institutions providing war and refugee relief, economic and community development, education and health services, and related technical assistance and training to Palestinians, Lebanese and other civilians in the West Bank, Gaza Strip, Lebanon, Israel, Jordan, Kuwait, and Iraq who were affected by war.



COMMUNITY AND ECONOMIC DEVELOPMENT

Women's Service Organizations

Mother/child health care, food for the needy, literacy programs, vocational training for women, and job creation. Jericho Women's Society (Jericho, West Bank), Murabitat Society (Qalqilia, WB), Qarawat Bani Zeid Society (QBZ, WB), Young Women's Muslim Association (Jerusalem, WB).

\$114,000

Municipal Projects

Construction of slaughter houses, wholesale and retail fruit and vegetable markets, light industrial complexes, and a stormwater conservation system as well as creating the management capability to construct a sewage system. The projects are with the municipalities of Beit Jala, Bethlehem, Halhul, Nablus, Ramallah, Tulkarem in the West Bank, and Gaza City in Gaza.

\$1,329,516



LOANS PAY OFF

ANERA-supported revolving loan programs had great success in 1991. Palestinian cooperatives make loans to their members for supplies and equipment; credit programs fund hothouses, drip irrigation, livestock, and dairy projects. Farmers continued to repay their loans at rates of up to 90%, both during and after the war.

Revolving Loan Funds

Revolving loan funds to assist Palestinian farmers, artisans and shop keepers to generate employment. Beit Lahia Agriculture Cooperative (Beit Lahia, Gaza), Nablus Agricultural Cooperative (Nablus, West Bank), Ramallah Agricultural Cooperative (Ramallah, WB).

\$213,000

Agricultural Produce Processing and Marketing

Partial funding to assist cooperatives to improve their ability to process foodstuff and market produce. Project locations are in Gaza City, Gaza, as well as in Beit Nuba, Beit Sahour, Jericho, Kufr Naimeh, Nablus, al-Nahda, Nassariya, and Sawahreh Sharqiya in the West Bank.

\$527,049



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 al-Auja, Nahlin, Deir Ghassaneh, Hebron, al-Jeib, Silwan, and Salfit.

\$202,000

Grassroots Community Organizations

Libraries, clinics, literacy programs, vocational and leadership training, assistance to handicapped and orphans, and employment generation. A portion of the assistance was used for war relief aid. Al-Amal Society (Hebron, West Bank), Bethlehem Arab Society (Bethlehem, WB), Child Development Center (Gaza City, Gaza), the Galilee Society (Rama, Galilee, Israel), Israel-Palestine Center for Research and Information (Jerusalem), Sheltered Workshops for the Blind (Jerusalem, WB), YMCA (Beit Sahour, WB).

\$143,000

Total Community and Economic Development **\$2,528,565**



TECHNICAL ASSISTANCE

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

Total Technical Assistance
\$ 301,785



LEBANON: LIFE IMPROVES

A cease-fire, truce and political agreement gave welcome pause to the beleaguered people of Lebanon. In Beirut, ANERA works with Al-Kafa'at, a school for over 1,000 handicapped children. They receive academic and vocational training for the day when they, like Lebanese society, will become more productive.

EDUCATION



Child Scholarships

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

\$123,147

Youth Programs, Schools and Universities

Equipment, expertise, and scholarships for educational development. Bir Zeit University (Bir Zeit, West Bank), Institut de Reeducation (Biacourt, Lebanon), Legacy International (Jerusalem), Union of Charitable Societies (Jerusalem, WB).

\$93,000

Total Education **\$216,147**



HEALTH AND RELIEF SERVICES

Relief Operations

Providing assistance to the victims of conflict: food, shelter, clothing, blankets, clinics. American Red Cross (Kuwait), Arab Health Center (Jerusalem, West Bank), Augusta Victoria Hospital (Jerusalem, WB), Direct Relief International (Iraqi Border), Jordan National Red Crescent Society (Amman, Jordan), Jordan Society, Lebanese Red Cross (Lebanon), Old Age Home (Beit Jala, WB), Orthodox Clinic (Jerusalem, WB), Patient's Friends Society (Jerusalem, WB), Red Crescent Society (Jerusalem, WB), Silwan Benevolent Society (Silwan, WB), Union of Medical Relief Societies (Jerusalem, WB), YMCA (Jerusalem, WB).

\$89,200

Hospitals and Clinics

Hospital and clinic services for Palestinians and Lebanese. Ahli Arabi Hospital (Gaza City, Gaza), Arab Colleges for Medical Training (El-Bireh, West Bank), Arab Health Center (Jerusalem, WB), Augusta Victoria Hospital (Jerusalem, WB), Ittihad Hospital (Nablus, WB), Jifna Women's Society (Jifna, WB), Maqassad Hospital (Jerusalem, WB), Nazareth Hospital (Nazareth, Galilee, Israel), Orthodox Clinic (Jerusalem, WB), Patient's Friends Society (Hebron, WB), Qarawat Bani Zeid Society (QBZ, WB), Red Crescent Society (Jerusalem, WB).

\$757,000

Total Health Services \$846,200



1991: INCREASED FOCUS ON HEALTH

The village of Beit Sahour near Bethlehem needed low cost, high quality care for its residents. With technical and financial assistance from ANERA, the village opened a health insurance cooperative and primary health care clinic. The clinic, similar to an HMO, serves several hundred families.



IN-KIND MATERIALS

Pharmaceutical Products and Health Supplies

Medicine and health materials for hospitals and clinics. American University Hospital (Beirut, Lebanon), Jordan Evacuee Relief Committee (Amman, Jordan), Lebanese Permanent Coordinating Committee (Beirut, Lebanon), UNRWA (Occupied Territories).

\$739,096

Shipping Costs \$48,000

Total In-Kind \$787,096

TOTAL \$4,679,793

AUDITED FINANCIAL STATEMENTS

LANE & COMPANY
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 American Near East Refugee Aid as of May 31, 1991 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 \$ 40,123 as of May 31, 1991 and total expenses of \$ 3,257,757 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 misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our 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, 1991, and the result of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

Lane & Company
Lane & Company

Washington, D.C.
August 27, 1991

AMERICAN NEAR EAST REFUGEE AID BALANCE SHEET May 31, 1991

ASSETS			
	Unrestricted	Restricted	Total
Current Assets			
Cash and cash equivalents (Note 2)	\$ 223,222	\$ 940,550	\$ 1,163,772
Grants receivable (Note 3)	--	143,291	143,291
Contributions receivable	21,429	--	21,429
Interfund receivable (payable) (Note 3)	143,291	(143,291)	--
Prepaid expenses and other assets	19,953	--	19,953
Total Current Assets	407,895	940,550	1,348,445
Furniture & equipment, net of accumulated depreciation of \$111,284 (Note 2)	20,429	--	20,429
Total Assets	\$ 428,324	\$ 940,550	\$ 1,368,874
LIABILITIES AND FUND BALANCES			
Current Liabilities			
Accounts payable	\$ 20,558	\$ --	\$ 20,558
Accrued leave	114,286	--	114,286
Accrued expenses and other liabilities	9,023	20,863	29,886
Grant commitments (Note 2)	25,000	136,977	161,977
Deferred revenue (Note 2)	--	782,710	782,710
Total Current Liabilities	168,867	940,550	1,109,417
Commitment (Note 5)			
Fund Balances	259,457	--	259,457
Total Liabilities and Fund Balances	\$ 428,324	\$ 940,550	\$ 1,368,874

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

AMERICAN NEAR EAST REFUGEE AID STATEMENT OF SUPPORT, REVENUE, EXPENSES AND CHANGES IN FUND BALANCES For the Year Ended May 31, 1991

	Unrestricted	Restricted	Total
Support and Revenue			
Support			
Donor contributions	\$ 643,360	\$ 636,477	\$ 1,279,837
Contributions-in-kind	737,914	--	737,914
United States Government grants (Note 3)	--	3,809,548	3,809,548
Total Support	1,381,274	4,446,025	5,827,299
Interest	60,682	--	60,682
Other income	2,876	--	2,876
Total Support and Revenue	1,444,832	4,446,025	5,890,857
Expenses			
Program Services			
Community and economic development	48,038	3,108,523	3,156,561
Education	21,393	241,851	263,244
Health services	894,704	947,121	1,841,825
Public information	108,186	--	108,186
	1,072,321	4,297,495	5,369,816
Support Services			
Fundraising	108,334	--	108,334
Management and general	182,903	148,530	331,433
	291,237	148,530	439,767
Total Expenses	1,363,558	4,446,025	5,809,583
Excess of Support and Revenue over Expenses	81,274	--	81,274
Fund Balance, Beginning of Year	178,183	--	178,183
Fund Balance, End of Year	\$ 259,457	\$ --	\$ 259,457

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, 1991

	Increase (Decrease) In Cash
Cash Flows from Operating Activities	
Excess of support and revenue over expenses	\$ 81,274
Adjustments to reconcile excess of support and revenue over expenses to net cash provided by operating activities	
Depreciation expense	14,715
Changes in assets and liabilities:	
Decrease in grants receivable	12,930
Decrease in inventory	4,999
Increase in contributions receivable	(13,336)
Increase in prepaid expenses and other assets	(1,109)
Decrease in accounts payable	(3,895)
Increase in accrued leave	18,798
Increase in accrued expenses and other liabilities	15,165
Increase in grant commitments	12,900
Decrease in deferred revenue	(27,290)
Net Cash Provided by Operating Activities	115,151
Cash Flows from Investing Activities	
Purchase of fixed assets	(3,602)
Net Increase in Cash and Cash Equivalents	111,549
Cash and Cash Equivalents, Beginning of Year	1,052,223
Cash and Cash Equivalents, End of Year	\$ 1,163,772

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, 1991**

Program Services

	Community & Economic Development	Education	Health Services	Public Information
Salaries	\$ 160,693	\$ 14,755	\$ 68,155	\$ 39,610
Fringe benefits (Note 4)	32,705	2,988	14,855	8,710
Total salaries and fringe benefits	193,398	17,743	83,010	48,320
Professional and contract services	16,551	1,415	5,537	--
Occupancy (Note 5)	59,119	5,270	22,846	8,407
Office supplies and equipment	19,643	1,689	6,831	519
Telephone and telegraph	12,858	1,223	4,774	398
Postage, shipping and storage	2,569	389	49,156	10,576
Printing	9,969	1,156	4,168	29,042
Letterhead and computer services	--	--	--	1,888
Travel	64,284	6,149	21,591	6,550
Meetings and memberships	2,059	244	1,052	321
Technical assistance	237,309	10,751	53,725	--
Depreciation (Note 2)	4,863	678	1,292	1,292
Miscellaneous	4,574	390	2,547	883
Grants	2,528,565	216,147	846,200	--
Grants-in-kind	--	--	739,096	--
Total Expenses	\$ 3,156,561	\$ 263,244	\$ 1,841,825	\$ 108,186

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.

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.

Supporting Services

Total	Fundraising	Management & General	Total	Total Expenses
\$ 283,213	\$ 12,740	\$ 174,695	\$ 187,435	\$ 470,648
59,258	3,419	46,116	49,535	108,793
342,471	16,159	220,811	236,970	579,441
23,503	6,560	26,823	33,383	56,886
95,642	2,704	37,079	39,783	135,425
28,682	119	11,095	11,214	39,896
19,243	175	2,836	3,011	22,254
62,690	32,504	7,566	40,070	102,760
44,335	41,629	2,151	43,780	88,115
1,888	6,533	25	6,558	8,446
98,574	1,211	611	1,822	100,396
4,476	278	11,167	11,445	15,921
301,785	--	--	--	301,785
8,125	439	6,151	6,590	14,715
8,394	23	5,118	5,141	13,535
3,590,912	--	--	--	3,590,912
739,096	--	--	--	739,096
\$ 5,369,816	\$ 108,334	\$ 331,433	\$ 439,767	\$ 5,809,583

Functional Allocation of Expenses

ANERA allocates salaries to non-AID programs and supporting services based upon the actual amount of time worked in each area. Salaries to AID programs are allocated based on grant expenditures. Fringe benefits and indirect costs are allocated to various programs and supporting services based on salaries.

3. Agency for International Development (AID) Grant

ANERA was awarded a grant for \$ 12,739,813 which expired August 28, 1990, and a grant for \$ 6,576,766 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 the community and economic development, health and educational programs in the West Bank and Gaza Strip. Authorized expenditures incurred in the administration of the grants are reimbursable to ANERA. As of May 31, 1991, \$ 12,739,813 and \$ 3,786,507 respectively, of these grants have been spent for the above noted purposes. At May 31, 1991, \$ 7,716,234 of the remaining grant is unobligated and is not reflected in ANERA's financial statements.

ANERA has recorded a receivable of \$ 143,291 at May 31, 1991 representing unreimbursed expenses from the remaining grant. ANERA has paid for these expenses out of unrestricted funds. Therefore, when the funds are reimbursed by AID they will be transferred back to the unrestricted fund.

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 \$ 21,230 for the year ended May 31, 1991 and is included in fringe benefits.

5. Commitment

ANERA occupies office space in Washington, D.C. under a noncancellable operating lease which expires October 31, 1994. The lease payments are subject to increases based on the Consumer Price Index, operating expenses and real estate taxes.

As of May 31, 1991, the minimum future lease payments under this agreement, are as follows:

<u>Year Ended May 31,</u>	<u>Amount</u>
1992	\$ 77,834
1993	77,834
1994	77,834
Thereafter	<u>25,945</u>
Total minimum lease payments	\$259,447

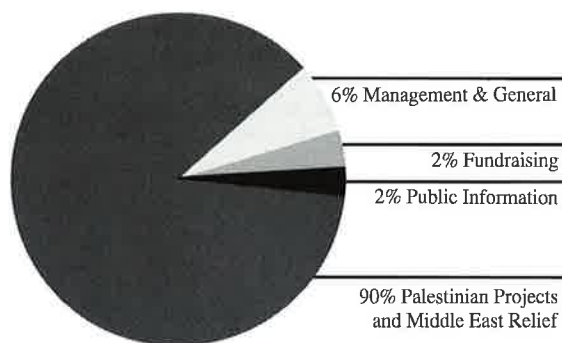
Rent expense for the Washington, D.C. office was \$76,800 for the year ended May 31, 1991 and has been included in occupancy expense.

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. At May 31, 1991, no provision was made since ANERA had no net unrelated business income.

FINANCIAL REVIEW

Contributions to ANERA are tax-deductible and ANERA is audited annually by the firm of Lane & Company. 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 91

\$5,809,583

ANERA receives support from more than 25,000 individual Americans, small businesses, 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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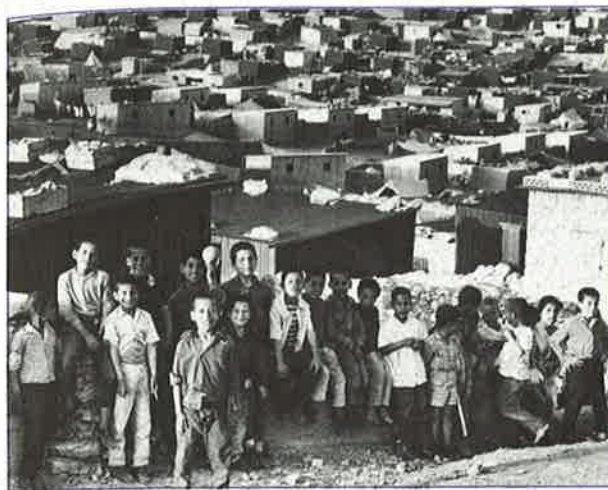
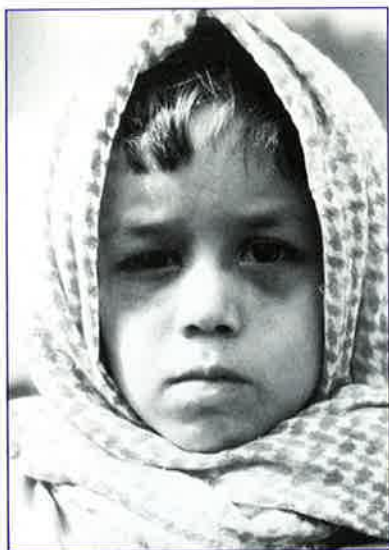
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