

**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**

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**1992 ANNUAL REPORT**



## *1992: To Reduce Poverty and Relieve Suffering in The Middle East...*

ANERA's (American Near East Refugee Aid) mission is to reduce poverty and relieve suffering in the Middle East. This mission means that we formulate and implement social and economic development projects in cooperation with indigenous institutions. We also provide relief in response to civilian emergencies and dire need. ANERA, established in 1968 as a non-profit, charitable organization, is principally concerned with the long-term development needs of Palestinians and Lebanese, but also has some projects in Jordan and Israel. ANERA assists grassroots organizations to provide their communities with crucial health and welfare services in addition to increasing employment and educational opportunities. Another focus is to support local institutions needing to improve the status and opportunities for deprived groups. ANERA also helps provide the basic necessities of life to people adversely affected by war and 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 time of war.

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### **WITH DIGNITY...**

*Because ANERA works with local Palestinian and Lebanese organizations people have a say in their future. Through better education, improved health care and economic growth Palestinians and Lebanese can lift themselves out of poverty and create a positive future. ANERA is there to help.*



## President's Letter

Dear Friend of ANERA:



The Middle East — and the world — are in transition. The demise of the Cold War gives us great opportunity for positive change, but also there is much to be done to overcome the negative effects of past and current conflicts. In the geographical areas in which ANERA operates, this new opportunity is twofold. First, the Arabs and Israelis, indeed the Palestinians and Israelis, are sitting at the same table, discussing the prospects for peace. This is a momentous breakthrough and all involved in making it happen are to be commended: the Arabs, Palestinians and Israelis, the Americans, especially President Bush and former Secretary of State Baker, and our new partners, the Russians. If peace can be realized through this process, the lives of all involved will certainly change for the better. Second, Lebanon's fifteen year war appears to have ended. There has been no significant fighting for almost two years. While much must be accomplished to rebuild and heal the country, the potential for progress after a decade and a half of travail is there.

Within the context of these opportunities, there is still great need. ANERA's services which you, the American people, make possible are still very much in demand. The social and economic conditions in the West Bank, Gaza and Lebanon have suffered considerably through these sustained crises. Children, women, men, families still need improved access to health care, jobs, education, credit and other essential services.

During this past year, ANERA sustained its normal development programs and projects in the West Bank, Gaza and Lebanon. Always working with local institutions, which helps ensure that the activities are sustainable, ANERA provided a broad range of technical expertise and considerable funding to over 95 projects in the areas of community and economic development, education and health services. ANERA's friends, as may be seen from the project list found in this report, supported projects with agricultural cooperatives, clinics, hospitals, educational institutions and grassroots and women's groups seeking to better the lives of their poorer neighbors.

ANERA also continued a pattern of the last few years of supporting modest efforts at dialogue between Palestinians and Israelis at a non-political level. We undertake this activity in the hope and belief that it will contribute to the ultimate resolution of the long-standing conflict.

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.

A handwritten signature in blue ink that reads "Peter Gubser". The signature is fluid and cursive, with the first name being more prominent.

Peter Gubser  
President

## *1992: To Reduce Poverty and Relieve Suffering in The Middle East...*

In fiscal year 1992 (extending from June 1, 1991 through May 31, 1992), ANERA and its AMER Medical Division gave development assistance and relief aid totalling \$3,509,995 to local institutions providing economic and community development, education and health services, assistance for the poor and indigent, and related technical assistance and training to Palestinians, Lebanese and other civilians in the West Bank, Gaza Strip, Lebanon, Israel and Jordan.



### **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. Artas Benevolent Society (Artas, West Bank), Hamelat al-Teeb (Bethlehem, WB), Hizma Women's Cooperative (Hizma, WB), Jericho Women's Charitable Society (Jericho, WB), Surif Women's Cooperative (Surif, WB), Women's Cooperative for Sewing and Handicrafts (Gaza City, Gaza).

**\$ 48,000**

#### **Municipal Projects**

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

**\$ 872,700**

#### **Revolving Loan Funds**

Revolving loan funds to assist Palestinian and Lebanese farmers, artisans and shopkeepers to generate employment. Association for the Development of Palestinian Camps (Lebanon), Beit Lahia Agricultural Cooperative (Beit Lahia, Gaza), Bethlehem Committee for Rehabilitation (Bethlehem, West Bank), Hebron Marketing Cooperative (Hebron, WB), Ramallah Agricultural Cooperative (Ramallah, WB).

**\$250,000**

#### **Agricultural Produce Processing, Marketing and Services**

Partial funding to assist cooperatives to improve their ability to process foodstuff and market produce as well as the establishment of mobile veterinary clinics. Project locations are in Beit Lahia and Gaza City in Gaza, and Jenin, Jericho, Nassariya, and Nablus in the West Bank.

**\$138,048**

#### **Land Improvement, Irrigation and Mechanization for Agriculture**

Partial funding to establish mechanized units and irrigation systems to cultivate or reclaim land. Projects in the West Bank are located in Al-Auja, Bardala-Jericho, Beit Illu, Dura, Kufr Neimeh, Majd al-Ba'a, Al-Najah, Salam, Salfit, Al-Sammou', Sanour, Taffuh, Tubas, and Zababdeh, and in Gaza they are in Beit Hanoun and Rafah.

**\$551,000**

## Grassroots Community Organizations

Libraries, clinics, literacy programs, vocational and leadership training, assistance to handicapped and orphans, relief for the poor and employment generation. Abu-Dis Water Cooperative (Abu-Dis, West Bank), Al-Amal Society (Hebron, WB), Aqbat Jaber Camp Productive Group (Jericho, WB), Bethlehem Arab Society for the Handicapped (Bethlehem, WB), Center for Jewish-Arab Economic Development (Jerusalem, WB), Child Development Center (Gaza City, Gaza), Gaza Union of Citrus Producers (Gaza City, Gaza), Islamic Benevolent Society (Beit Sahour, WB), Jenin Charitable Society (Jenin, WB), Land and Water Establishment Center (Jerusalem, WB), Palestine Counseling Center (Jerusalem, WB), Qarawat Beni Zeid Benevolent Society, (Qarawat Beni Zeid, WB), Sheltered Workshops for the Blind (Jerusalem, WB), Tawfiq Fishing Co-operative (Gaza City, Gaza), Turbol Agricultural Cooperative (Lebanon), Union of Charitable Societies (Jerusalem, WB), YMCA - Amman (Amman, Jordan), YMCA - Beit Sahour (Beit Sahour, WB), YMCA-Gaza (Gaza City, Gaza).

**\$227,300**

**TOTAL COMMUNITY AND ECONOMIC  
DEVELOPMENT \$2,087,048**



## TECHNICAL ASSISTANCE

Provision of training and consultants in agriculture, job creation, credit, health and education.

**TOTAL TECHNICAL  
ASSISTANCE \$ 182,181**



## THROUGH EDUCATION...

*These children at Rawdat El-Zuhur school in East Jerusalem, thanks in part to the ANERA scholarship program, have reason to smile. Education is their key to developing into productive adults, and building a strong society free of despair. From elementary schools to universities, ANERA supports this effort wholeheartedly.*



## 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).

**\$108,764**

### Youth Programs, Schools and Universities

Equipment, expertise and scholarships for educational development. Arab Association for Development (Majdal Shams, Golan Heights), Bir Zeit University (Bir Zeit, West Bank), Child Care Society (Ramallah, WB), Hebron Union of University Graduates (Hebron, WB), Hebron Young Women's Society (Hebron, WB), Institut de Reeducation (Biacourt,

Lebanon), Islamic Industrial Orphanage (Abu-Dis, WB), Israeli-Palestinian Center for Research and Information (Jerusalem, WB), Jeel al-Amal (Bethany, WB), Literacy Group Society (Gaza City, Gaza), Women's Studies Center (Jerusalem, WB).

**\$158,500**

**TOTAL EDUCATION \$267,264**



### Clinics and Health Training

Partial assistance for upgrading clinics' ability to deliver basic health services. Arab Health Center (Jerusalem, West Bank), Beit Sahour Health Insurance Cooperative (Beit Sahour, WB), Blood Bank Society (Gaza City, Gaza), CCINGO, Crippled Children Center (Jerusalem, WB), The Four Homes of Mercy (Bethany, WB), Galilee Society for Health Research and Services (Rama, Galilee), al-Islah Charitable Society (Ram, WB), Jabalia Rehabilitation Committee (Gaza), Lebanese Red Cross (Lebanon), National Society for Health (Ramallah, WB), Orthodox Clinic, (Jerusalem, WB), Palestine Women's Union (Gaza), Red Crescent Society (Gaza), Red Crescent Society (Jerusalem, WB), Silwan Benevolent Society (Silwan, WB).

**\$250,000**



### PROVIDING HEALTH...

*Preventive health care keeps children healthy and happy. By sending pharmaceuticals to clinics and hospitals in Lebanon and the Occupied Territories, ANERA helps people provide for their own health care needs.*

### Hospitals

Hospital services for Palestinians. Ahli Arabi Hospital (Gaza City, Gaza), Augusta Victoria Hospital (Jerusalem, West Bank), Patients' Friends Society (Hebron, WB).

**\$615,000**

**TOTAL HEALTH SERVICES**

**\$865,000**



Medicine and health material for hospitals and clinics. Ahli Arabi Hospital (Gaza City, Gaza), American University Hospital (Beirut, Lebanon).

**\$99,502**

**Shipping Costs**

**\$9,000**

**TOTAL IN-KIND**

**\$108,502**

**TOTAL**

**\$3,509,995**



# Audited Financial Statements

AMERICAN NEAR EAST REFUGEE AID  
STATEMENT OF SUPPORT, REVENUE, EXPENSES AND CHANGES IN FUND BALANCES  
For the Year Ended May 31, 1992

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, 1992 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 \$12,293 as of May 31, 1992 and total expenses of \$3,358,083 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, 1992, 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 24, 1992

*Lane & Company*  
Lane & Company

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

AMERICAN NEAR EAST REFUGEE AID  
BALANCE SHEET  
May 31, 1992

AMERICAN NEAR EAST REFUGEE AID  
STATEMENT OF CASH FLOWS  
For the Year Ended May 31, 1992

	ASSETS		
	Unrestricted	Restricted	Total
<b>Current Assets</b>			
Cash and cash equivalents (Note 2)	\$ 70,480	\$ 1,026,677	\$ 1,097,157
Grants receivable (Note 3)	--	251,538	251,538
Contributions receivable	11,667	--	11,667
Interfund receivable (payable) (Note 3)	251,538	(251,538)	--
Inventory (Note 2)	54,159	--	54,159
Prepaid expenses and other assets	18,216	--	18,216
<b>Total Current Assets</b>	<b>406,060</b>	<b>1,026,677</b>	<b>1,432,737</b>
Furniture and equipment, net of accumulated depreciation of \$119,083 (Note 2)	16,343	--	16,343
<b>Total Assets</b>	<b>\$422,403</b>	<b>\$1,026,677</b>	<b>\$1,449,080</b>
	<b>LIABILITIES AND FUND BALANCES</b>		
<b>Current Liabilities</b>			
Accounts payable	\$ 30,414	\$ --	\$ 30,414
Accrued benefits (Note 5)	29,804	119,588	149,392
Other accrued expenses and liabilities	10,915	9,880	20,795
Grant commitments (Note 2)	136,500	161,264	297,764
Deferred revenue (Note 2)	--	735,945	735,945
<b>Total Current Liabilities</b>	<b>207,633</b>	<b>1,026,677</b>	<b>1,234,310</b>
Commitment (Note 6)	--	--	--
<b>Fund Balances</b>	<b>214,770</b>	<b>--</b>	<b>214,770</b>
<b>Total Liabilities and Fund Balances</b>	<b>\$422,403</b>	<b>\$1,026,677</b>	<b>\$1,449,080</b>

	Unrestricted	Restricted	Total
<b>Support and Revenue</b>			
Support			
Donor contributions	\$484,714	\$ 563,226	\$ 1,047,940
Contributions-in-kind (Note 2)	153,661	--	153,661
United States Government grants (Note 3)	--	3,654,587	3,654,587
<b>Total Support</b>	<b>638,375</b>	<b>4,217,813</b>	<b>4,856,188</b>
Interest	42,713	--	42,713
Loss on disposal of assets	(1,414)	--	(1,414)
<b>Total Support and Revenue</b>	<b>679,674</b>	<b>4,217,813</b>	<b>4,897,487</b>
<b>Expenses</b>			
Program Services			
Community and economic development	104,512	2,649,042	2,753,554
Education	40,962	300,202	341,164
Health services	183,821	1,087,971	1,271,792
Public information	85,930	--	85,930
	415,225	4,037,215	4,452,440
Support Services			
Fundraising	125,758	--	125,758
Management and general	183,378	180,598	363,976
	309,136	180,598	489,734
<b>Total Expenses</b>	<b>724,361</b>	<b>4,217,813</b>	<b>4,942,174</b>
Excess of Expenses over Support and Revenue	(44,687)	--	(44,687)
Fund Balances, Beginning of Year	259,457	--	259,457
Fund Balances, End of Year	\$214,770	\$ --	\$ 214,770

	Increase (Decrease) In Cash
<b>Cash Flows from Operating Activities</b>	
Excess of expenses over support and revenue	\$ (44,687)
Adjustments to reconcile excess of expenses over support and revenue to net cash used by operating activities	
Depreciation expense	10,995
Loss on disposal of assets	1,414
Changes in assets and liabilities:	
Increase in grants receivable	(108,247)
Increase in inventory	(54,159)
Decrease in contributions receivable	9,762
Decrease in prepaid expenses and other assets	1,737
Increase in accounts payable	9,856
Increase in accrued benefits	35,106
Decrease in accrued expenses and other liabilities	(9,091)
Increase in grant commitments	135,787
Decrease in deferred revenue	(46,765)
<b>Net Cash Used by Operating Activities</b>	<b>(58,292)</b>
<b>Cash Flows from Investing Activities</b>	
Purchase of fixed assets	(8,323)
<b>Net Decrease in Cash and Cash Equivalents</b>	<b>(66,615)</b>
Cash and Cash Equivalents, Beginning of Year	1,163,772
Cash and Cash Equivalents, End of Year	\$1,097,157

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

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AMERICAN NEAR EAST REFUGEE AID  
STATEMENT OF FUNCTIONAL EXPENSES  
For the Year Ended May 31, 1992

	Program Services				
	Community & Economic Develop.	Education	Health Services	Public Information	Total
Salaries	\$ 269,395	\$ 35,009	\$ 136,798	\$ 30,724	\$ 471,926
Fringe benefits (Note 4)	33,879	4,519	18,965	8,211	65,574
<b>Total salaries and fringe benefits</b>	<b>303,274</b>	<b>39,528</b>	<b>155,763</b>	<b>38,935</b>	<b>537,500</b>
Professional and contract services	46,345	5,885	21,337	--	73,567
Occupancy (Note 6)	55,366	7,205	28,265	6,696	97,532
Office supplies and equipment	27,879	3,376	12,251	35	43,541
Telephone and telegraph	12,137	1,539	5,679	178	19,533
Postage, shipping and storage	1,016	140	10,558	13,115	24,829
Printing	2,485	316	1,313	17,377	21,491
Lettership and computer services	--	--	--	2,168	2,168
Travel	63,216	8,571	29,031	5,058	105,876
Meetings and memberships	2,866	363	1,001	695	4,925
Technical assistance	140,498	5,428	36,255	--	182,181
Depreciation (Note 2)	1,309	330	1,429	880	4,948
Miscellaneous	9,115	1,219	4,408	793	15,535
Grants	2,087,048	267,264	865,000	--	3,219,312
Grants-in-kind (Note 2)	--	--	99,502	--	99,502
<b>Total Expenses</b>	<b>\$2,753,554</b>	<b>\$ 341,164</b>	<b>\$1,271,792</b>	<b>\$ 85,930</b>	<b>\$4,452,440</b>

	Supporting Services			Total Expenses
	Fundraising	Management & General	Total	
\$	14,639	\$ 188,084	\$ 202,723	\$ 674,649
	3,928	50,736	54,664	120,238
<b>Total</b>	<b>18,567</b>	<b>238,820</b>	<b>257,387</b>	<b>794,887</b>
15,739	26,024	42,763	115,330	
3,193	42,718	45,911	143,443	
17	10,409	10,426	53,967	
173	4,294	4,467	24,000	
31,975	12,883	44,858	69,687	
51,098	4,267	55,365	76,856	
2,991	--	2,991	5,159	
358	3,427	3,785	109,661	
59	12,436	12,495	17,420	
--	--	--	182,181	
440	5,607	6,047	10,995	
148	3,091	3,239	18,774	
--	--	--	3,219,312	
--	--	--	99,502	
<b>\$ 125,758</b>	<b>\$ 363,976</b>	<b>\$ 489,734</b>	<b>\$4,942,174</b>	

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.

During the year, ANERA deposited \$100,000 in a bank in Jerusalem as collateral for industrial and agribusiness loans to local businesses. As of May 31, 1992 there have been no loan defaults and the \$100,000 has been included in 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 a cash equivalent.

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 hospitals 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, 1992. 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 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 \$11,043,766 which expires September 29, 1994 from the United States Department of State, Agency for International Development (AID). The purpose of the grant is 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, 1992, \$7,312,476 has been spent for the above noted purposes. At May 31, 1992, \$3,249,234 of the remaining grant is unobligated and is not reflected in ANERA's financial statements.

ANERA has recorded a receivable of \$251,538 at May 31, 1992 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 \$23,680 for the year ended May 31, 1992 and is included in fringe benefits.

5. Accrued Benefits

West Bank and Gaza law dictate that upon retirement an employee shall receive a defined termination benefit. The benefit is calculated as one months salary at the employee's salary rate at termination times the number of years of service. ANERA provides this benefit to both Jerusalem employees and full-time consultants. The defined termination benefit at May 31, 1992 was \$119,588. The remaining balance in accrued benefits of \$29,804 represents accrued leave for Washington, D.C. employees.



## 6. 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.

ANERA also occupies office space in Jerusalem under an operating lease which expires September 30, 1994. The annual lease amount is \$18,000 per year with an increase based on the Jerusalem Consumer Price Index beginning October, 1992.

As of May 31, 1992, the minimum future lease payments under these agreements, are as follows:

Year Ended May 31.	Amount
1993	\$ 97,500
1994	97,500
Thereafter	<u>39,065</u>
Total minimum lease payments	<u>\$234,065</u>

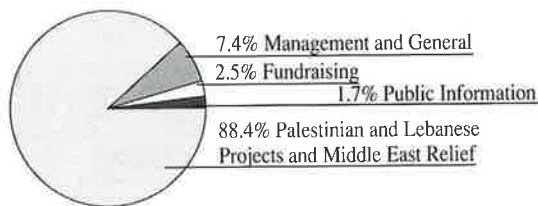
Rent expense for the Washington, D.C. office and the Jerusalem office was \$96,313 for the year ended May 31, 1992 and has been included in occupancy expense.

## 7. 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, 1992, 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 92: \$4,942,172**

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 and many state and local charity giving campaigns.

## ANERA Board of Directors 1992-93

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