

ANERA

**American Near East Refugee Aid
and its AMER Medical Division**

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25 years of service
ANERA

AMERICAN NEAR EAST REFUGEE AID



1995 Annual Report



ANERA's Mission

1968-1995: Over 25 Years of Service in the Middle East



American Near East Refugee Aid (ANERA): Our mission is to reduce poverty and relieve suffering in the Middle East. This 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.

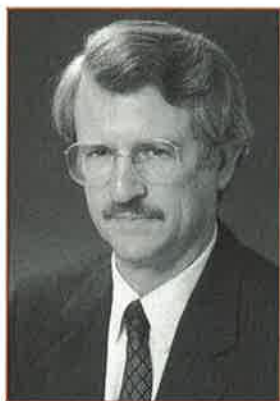
Established in 1968 as a non-profit, charitable organization, ANERA is principally concerned with the long-term development needs of Palestinians and Lebanese, but also has some projects in Jordan and Israel. ANERA assists grassroots organizations to provide their communities with crucial health and welfare services in addition to increasing employment and educational opportunities. Another focus is to support local institutions working to improve the status and opportunities for deprived groups. Finally, ANERA 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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President's Letter



Dear Friends of ANERA:

Hope and Need. The people of the Middle East want peace. They work for peace every day. In the last couple of years, they finally have had reason to hope as well - to hope for cessation of the Arab-Israeli conflict and a return to normalcy in their long-disrupted lives. But the needs persist.

In the late 1970s, Egypt and Israel initiated peaceful relations. In 1993, Israel and the Palestine Liberation Organization (PLO) signed the Declaration of Principles, an agreement to negotiate a peace accord. And in 1994, Israel and Jordan signed a peace treaty. The leaders who boldly envisioned peace - and acted upon this vision - are to be lauded. But so too are the ordinary Palestinians, Israelis, Jordanians, Egyptians and other Middle Easterners who implement the peace, making it real on the ground, every day.

Sadly though we have lost some of those who worked for peace. In 1981, Egyptian President Anwar Sadat was assassinated by religious fanatics. And in early November 1995 we lost another "warrior for peace", Israeli Prime Minister Yitzhak Rabin. Eerily, he too was assassinated by religious fanatics. Let us honor those who gave all to end this long conflict, but more importantly let us work to put the violence and strife to rest so that all the people of the Middle East can live a new life as peaceful neighbors.

Because of the work of the leaders and people alike, there is reason for hope, but also there is dire need. Many say that the future of the peace process depends on the improvement of people's lives. To date this has not occurred. In fact, living standards in Gaza and the West Bank have declined. Unemployment is around

50%. The ordinary family is having trouble putting food on the table, keeping children in decent clothing, providing adequate shelter, and securing essential services such as health care and education.

The new Palestine National Authority with help from others is attempting to address some of these needs, but there are many gaps left to be filled. This means that ANERA and others must strengthen our efforts to help meet some of these needs and foster the peace process. We must continue to strive to meet our mission to reduce poverty and relieve suffering in the Middle East. Jobs are required. Food, clothing, and shelter must be obtainable. The social safety net must be strengthened.

The following report gives you details of what we have accomplished during the past year in the West Bank, Gaza, Lebanon, and Israel. During the coming year we plan to persist in these areas with the aim of creating jobs, increasing incomes, improving the capacity of local NGOs (Non Governmental Organizations) to provide essential services for their communities, and promote understanding among all peoples of the region. We, and those with whom we cooperate, consider these efforts to be a true investment in peace.

ANERA's programs can truly be defined as people-to-people programs, linking people both in the Middle East and in America. It is the Palestinians, Jordanians and Israelis themselves who make the projects function. Equally important are ANERA's friends and contributors in the United States and other lands. It is with your support that our work - our service - is possible.

A handwritten signature in red ink that reads "Peter Gubser".

Peter Gubser
President

NEW PARTNERSHIPS



Lance Matteson, ANERA's Middle East Representative from 1986 to 1994, and the director of the Jericho Livestock Cooperative jointly overseeing projects in the field.

After more than a quarter century of violence and distrust among the peoples and leaders of the Middle East, a hopeful spirit of partnership is emerging. ANERA also began several exciting and innovative partnerships in 1995, both on the funding and on the recipient ends of our operations. These partnerships have allowed us to broaden the scope of our economic and social development projects, while retaining a steadfast commitment to the fundamental health and prosperity of the people we serve.

On the funding side, ANERA's valued partners remain the individual contributors from across the United States and around the world. We are also proud to cooperate with the following organizations: the United States Agency for International Development (USAID), the United Nations International Fund for Agricultural Development (IFAD), AMERICARES, the Pearl Buck Foundation/Audrey Hepburn Center, American Jewish World Service, the Japanese Volunteer Committee, the Society for Austro-Arab Relations, the Foundation for Middle East Peace, and others. In addition, ANERA is pleased to coordinate much of its work with the new Palestinian National Authority and its recently-formed ministries.

ANERA's other important partners are the Palestinian and Lebanese organizations from all over the West Bank, Gaza Strip and Lebanon with whom we work. The list is extensive and includes joint projects in the

fields of community and economic development, agriculture, education, health services and in-kind pharmaceutical donations. These organizations which received financial and technical assistance during 1995 are listed on the following pages.

PEACE WORKS ANERA Projects 1995

In fiscal year 1995, (extending from June 1, 1994 through May 31, 1995), ANERA and its AMER Medical Division gave development assistance and relief aid totalling \$2,230,242 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 the Palestinians, Lebanese, and other civilians in the West Bank, Gaza Strip, Lebanon, and Israel.

ANERA's projects have relied heavily in past years on funding provided by the United States Agency for International Development (USAID). We are pleased that the new USAID grant, signed in 1995, will be complemented by several new partnerships in the following areas.



COMMUNITY AND ECONOMIC DEVELOPMENT

Grassroots Service Projects and Agricultural Projects: Irrigation, Mechanization, Credit, and Produce Processing and Marketing

Partial funding to establish mechanized units and irrigation systems, revolving loan funds to assist



ANERA provides financial and technical assistance to farmers and fisherman through local cooperatives

in the West Bank and Gaza Strip, making this one of the region's most extensive agricultural credit programs.

Palestinian farmers to generate employment and improve their farms, facilities to process and market produce, mother/child health care, food for the needy, literacy programs, vocational training for women, and job creation. These projects are with Al-Azhar University (Gaza), the Association for the Development of Palestinian Camps (Beirut, Lebanon), Beekeepers' Association (Gaza), Beit-Lahia Agricultural Cooperative (West Bank), Hebron Agricultural Cooperative (WB), Jericho Agricultural Cooperative (WB), Khan Younis Agricultural Cooperative (Gaza), Jericho Livestock Cooperative (WB), Tulkarem Agricultural Cooperative (WB), the Agricultural Department of the Palestine National Authority (Gaza), Women's Revolving Loan Fund (Gaza), and the Workshops for the Blind (WB).

\$410,500

Urban Economic Projects

Construction of wholesale and retail fruit and vegetable markets, light industrial complexes and slaughterhouses as well as creating the management capabilities for the facilities. The projects are with the municipalities of Anabta (West Bank), Gaza City (Gaza), Jericho (WB) and Ramallah (WB), as well as the Gaza Chamber of Commerce (Gaza).

\$552,440

TOTAL COMMUNITY AND ECONOMIC DEVELOPMENT

\$962,938



Since 1979, ANERA's Scholarship Program has offered educational assistance to thousands of handicapped, orphaned and needy children. The program now reaches six schools located in East Jerusalem, Tulkarem, the Gaza Strip and in Beirut, Lebanon.



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

\$326,676

TOTAL TECHNICAL ASSISTANCE \$326,676



Child Scholarships

Scholarships for orphaned, destitute and handicapped children. Atfaluna (Gaza), Dar El-Tifl (Jerusalem), Al-Kafa'at Rehabilitation Institute (Beirut, Lebanon), Rawdat El-Zuhur (Jerusalem), Society for the Care of the Handicapped, (Gaza).

\$122,090



Vocational training programs provide the necessary skills for young people to acquire scarce jobs in competitive fields such as business, health care and agriculture.

Youth Programs, Schools and Universities

Equipment, expertise, and books for educational institutions. Bir Zeit University (West Bank), Seventy-two Gaza Schools (Gaza), Hebron University (WB), Israel Palestine Center for Research and Information (Jerusalem), Mercy Association for Children (Gaza), and Palestinian Youth Union (WB).

\$142,390

TOTAL EDUCATION

\$264,480



Clinics and Health Training

Partial assistance for upgrading clinics' ability to deliver health services. Jerusalem Princess Basma Center for Disabled Children (Jerusalem, West Bank), Department of Health of the Palestine National Authority (Gaza), Society of Physically Handicapped People (Gaza), Spafford Children's Center (Jerusalem, WB), and Tulkarem Red Crescent Society (WB).

\$32,500

TOTAL HEALTH SERVICES

\$32,500



In fiscal year 1995, ANERA provided over \$600,000 in financial and in-kind donations to many of the area's overburdened clinics and hospitals.



Medicines and health material for hospitals and clinics. American University Hospital (Beirut, Lebanon), Anglican Hospitals (St. Johns in Jerusalem, Ahli Arabi in Gaza, St. Luke's in Nablus), and Hebron Patient's Friends Hospital (WB).

\$643,648

TOTAL IN-KIND

\$643,648

TOTAL

\$2,230,242

Audited Financial Statements

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, 1995 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 reflect total assets of \$58,604 as of May 31, 1995 and total expenses of \$1,467,483 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, 1995, 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 28, 1995

AMERICAN NEAR EAST REFUGEE AID BALANCE SHEET May 31, 1995

ASSETS

Current Assets	
Cash and cash equivalents	\$435,118
Grants receivable	75,468
Contributions receivable	21,738
Prepaid expenses and other assets	54,002
Total Current Assets	586,326

Furniture and equipment, net of accumulated depreciation of \$134,071	6,916
Total Assets	\$593,242

LIABILITIES AND FUND BALANCES

Current Liabilities	
Accounts payable	\$ 36,619
Accrued benefits	227,440
Other accrued expenses and liabilities	7,474
Grant commitments	178,580
Deferred revenue	96,990
Total Current Liabilities	\$47,103

Fund Balance, Restricted	—
Fund Balance, Unrestricted	46,139
Total Liabilities and Fund Balances	\$593,242

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, 1995

	Unrestricted	Restricted	Total
Support and Revenue			
Support			
Donor contributions	\$506,158	\$488,480	\$994,638
Contributions-in-kind	643,692	—	643,692
United Nations grant	—	311,497	311,497
United States Government grants	—	1,538,241	1,538,241
Total Support	1,149,850	2,338,218	3,488,068
Interest	15,750	—	15,750
Total Support and Revenue	1,165,600	2,338,218	3,503,818
Expenses			
Program Services			
Community and economic development	40,256	1,783,165	1,823,421
Education	24,166	313,056	337,222
Health services	665,340	44,856	710,196
Public education	91,690	—	91,690
	821,452	2,141,077	2,962,529
Supporting Services			
Fund-raising	190,927	—	190,927
Management and general	239,627	197,141	436,768
	430,554	197,141	627,695
Total Expenses	1,252,006	2,338,218	3,590,224
Excess of Expenses over Support and Revenue	(86,406)	—	(86,406)
Fund Balances, Beginning of Year	132,545	—	132,545
Fund Balances, End of Year	\$46,139	\$ —	\$46,139

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, 1995

	Increase (Decrease) In Cash
Cash flows from operating activities	
Excess of expenses over support and revenue	\$(86,406)
Adjustments to reconcile excess of expenses over support and revenue to net cash used by operating activities	
Depreciation	8,496
Changes in assets and liabilities	
Decrease in grants receivable	99,059
Decrease in contributions receivable	2,626
Increase in prepaid expenses and other assets	(34,777)
Increase in accounts payable	18,392
Decrease in accrued benefits	(17,156)
Increase in accrued expenses and other liabilities	3,107
Increase in grant commitments	6,182
Decrease in deferred revenue	(282,623)
Net cash used by operating activities	(283,100)
Net decrease in cash and cash equivalents	(283,100)
Cash and cash equivalents, beginning of year	718,218
Cash and cash equivalents, end of year	\$435,118

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, 1995

	Program Services Overseas			Domestic	Supporting Services				Total Expenses
	Community & Economic Development	Education	Health Services		Public Education	Total	Fundraising	Management & General	Total
Salaries	\$248,029	\$25,355	\$12,697	\$32,835	\$318,916	\$39,722	\$241,654	\$281,376	\$600,292
Fringe benefits	58,726	6,070	3,021	7,735	75,552	9,295	58,120	67,415	142,967
Total salaries and fringe benefits	306,755	31,425	15,718	40,570	394,468	49,017	299,774	348,791	743,259
Professional and contract services	21,019	2,045	796	3,755	27,615	18,063	44,241	62,304	89,919
Occupancy	59,298	5,004	2,337	4,521	71,160	5,463	36,997	42,460	113,620
Office supplies and equipment	24,310	1,968	762	115	27,155	52	12,143	12,195	39,350
Telephone	17,564	1,486	569	205	19,824	169	4,439	4,608	24,432
Postage, shipping and storage	13,726	2,129	773	10,888	27,516	45,365	5,855	51,220	78,736
Printing	5,793	819	116	29,498	36,226	66,967	5,928	72,895	109,121
Lettershop	--	--	--	--	--	1,958	120	2,078	2,078
Travel	97,834	6,755	2,780	492	107,861	2,052	688	2,740	110,601
Meetings and conferences	5,324	449	175	681	6,629	380	13,615	13,995	20,624
Technical Assistance	297,443	19,654	9,579	--	326,676	--	--	--	326,676
Miscellaneous	9,453	753	289	325	10,820	666	8,260	8,926	19,746
Depreciation	1,964	255	154	640	3,013	775	4,708	5,483	8,496
Grants	763,203	264,480	32,500	--	1,060,183	--	--	--	1,060,183
Loan Guarantees	199,735	--	--	--	199,735	--	--	--	199,735
Grants-in-kind	--	--	643,648	--	643,648	--	--	--	643,648
Total Expenses	<u>\$1,823,421</u>	<u>\$337,222</u>	<u>\$710,196</u>	<u>\$91,690</u>	<u>\$2,962,529</u>	<u>\$190,927</u>	<u>\$436,768</u>	<u>\$627,695</u>	<u>\$3,590,224</u>

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 a cash equivalent.

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, 1996. 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. ANERA allocates its overseas AID related salaries and its Washington AID related administrative expenses based on AID grant expenses. Overseas administrative expenditures are allocated based upon total overseas salaries.



Financial Review

3. Grants

ANERA was awarded a grant for \$6,000,000 which expires June 1, 1997 from the United States Department of State, Agency for International Development (AID). The purposes 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, 1995, \$1,500,000 had been obligated. Subsequent to May 31, 1995, an additional \$1,500,000 was obligated. The remainder of the funds remain unobligated.

ANERA was awarded an additional grant for the year ended May 31, 1995 for \$130,000 from AID. The funds have been fully obligated and the grant has been completed.

ANERA was also awarded a grant for \$3,000,000 which expires December 31, 1997 from the International Fund for Agricultural Development (IFAD). The purpose of the grant is to address the needs of the poor farmers in the rural area of the Gaza strip and Jericho. As of May 31, 1995, \$300,000 had been advanced to ANERA under the grant. Subsequent to May 31, 1995, an additional \$202,000 was advanced.

ANERA has recorded a receivable of \$75,468 at May 31, 1995 representing unreimbursed expenses from AID and IFAD. ANERA has paid for these expenses out of unrestricted funds.

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 \$20,099 for the year ended May 31, 1995 and is included in fringe benefits.

5. Accrued Benefits

Law operative in the West Bank and Gaza dictates that upon retirement an employee shall receive a defined termination benefit. The benefit is calculated as one month's 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, 1995 was \$179,785. The remaining balance in accrued benefits of \$47,655 represents accrued leave for Washington, D.C. employees.

6. Commitments

ANERA occupies office space in Washington, D.C. under a noncancellable operating lease which expires October 31, 1999. 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, 1997. The annual lease amount is \$27,000 per year with an increase based on the Jerusalem Consumer Price Index. Other office sites are rented overseas on month to month leases.

ANERA also has a residential apartment in Jerusalem. The lease expires March 31, 1997 and has been paid in advance.

As of May 31, 1995, the minimum future lease payments under these agreements are as follows:

For the Year ended May 31, 1996	\$ 86,700
May 31, 1997	86,700
May 31, 1998	59,700
May 31, 1999	59,700
May 31, 2000	<u>24,875</u>

Total **\$317,675**

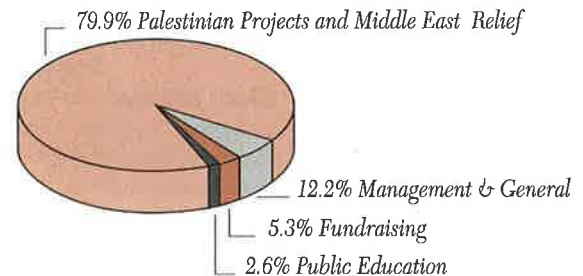
Rent expense for ANERA was \$113,621 for the year ended May 31, 1995 and has been included in occupancy expense. Rent expense of \$42,000 was prepaid in Jerusalem and is included in prepaid and other assets on the balance sheet. Revenue of \$42,000 has been deferred for financial statement purposes pending the expense of the prepaid asset.

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, 1995, no provision was made since ANERA had no net unrelated business income.

Contributions to ANERA are tax-deductible and ANERA is audited annually by the Certified Public Accounting 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, National Charities Information Bureau, and the New York State Office of Charities Registration. ANERA is also a member of InterAction, the American Council for Voluntary International Action.



Total Expenditures for FY 95:

\$3,590,224

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 and from the United Nations agency, International Fund for Agricultural Development. Through its membership in the International Service Agencies, ANERA continued its participation in the Combined Federal Campaign and in many state and local charity giving campaigns.

ANERA Board Of Directors 1995-1996

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Chief of Staff
Veterans Affairs
Medical Center
Washington, DC*

Ellen Siegel, R.N.

*Health Care Consultant
Washington, DC*



In addition to direct financial support, ANERA's professional staff in Jerusalem and Gaza offer computer training and marketing advice to ensure the success of small businesses.

Officers 1995-1996

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Chairman

Dr. Peter Gubser

President

Jane W. Schweiker

Treasurer

Nicholas Steedman

Secretary

Doris Halaby

Vice Chairman

Paula Stinson

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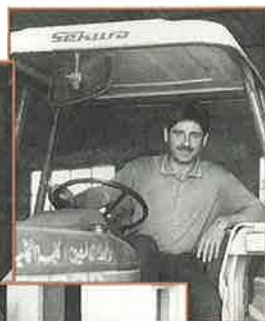
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