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.
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.

Peter Gubser
President
NEW PARTNERSHIPS

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
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 Anaba (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.

TECHNICAL ASSISTANCE

Provision of training and consultants in agriculture, job creation, credit, health and education. $326,676

TOTAL TECHNICAL ASSISTANCE $326,676

EDUCATION

Child Scholarships

Scholarships for orphaned, destitute and handicapped children. Arefuna (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

**HEALTH SERVICES**

**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.

**IN-KIND PHARMACEUTICAL PRODUCTS**

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 $500,000 as of May 31, 1995 and total expenses of $3,407 for the year then ended. These 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 results of its operations and its cash flows for the year then ended in conformity with generally accepted accounting principles.

Lancioni & Company
Washington, D.C.
August 31, 1995

AMERICAN NEAR EAST REFUGEE AID
BALANCE SHEET
May 31, 1995

ASSETS

Current Assets
Cash and cash equivalents $435,118
Grants receivable 75,498
Contributions receivable 21,728
Prepaid expenses and other assets 54,002
Total Current Assets $566,356

Furniture and equipment, net
Accumulated depreciation of $326,073 6,676
Total Assets $593,242

LIABILITIES AND FUND BALANCES

Current Liabilities
Accounts payable $34,619
Unearned income 327,490
Deferred revenue 96,590
Total Current Liabilities $457,103

Fund Balance, Restricted 46,139
Fund Balance, Unrestricted
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 $596,738 $481,480 $1,078,218
Contributions-related 863,292 — 863,292
United Nations grant 311,267 311,267
United States Government grants — 1,556,241 1,556,241
Total Support 1,449,290 1,537,241 3,006,531

Interest 15,210 — 15,210
Total Support and Revenue 1,464,500 1,537,241 3,001,741

Expenses
Program Services
Community and economic development 40,264 1,783,105 1,823,369
Education 24,486 363,936 388,422
Health services 863,340 44,956 908,296
Public education 21,890 — 21,890
Total Supporting Services 1,170,990 2,128,077 3,302,927

Supporting Services
Fund-raising 110,037 — 110,037
Management and general 239,637 197,141 436,778
Total Supporting Services 349,674 197,141 546,815

Total Expenses 1,810,164 3,325,188 5,135,352

Excess of Expenses over Support and Revenue (555,655) — (555,655)
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 FUNCTIONAL EXPENSES
For the Year Ended May 31, 1993

<table>
<thead>
<tr>
<th>Program Services</th>
<th>Domestic</th>
<th>Supporting Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oceans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community &amp; Economic Development</td>
<td>$248,029</td>
<td>$30,722</td>
</tr>
<tr>
<td>Education</td>
<td>$25,355</td>
<td>$12,697</td>
</tr>
<tr>
<td>Health Services</td>
<td>$12,697</td>
<td>$38,042</td>
</tr>
<tr>
<td>Public Education</td>
<td>$32,855</td>
<td>$12,697</td>
</tr>
<tr>
<td>Total</td>
<td>$381,846</td>
<td>$55,466</td>
</tr>
<tr>
<td>Fringe benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total salaries and fringe benefits</td>
<td>$306,755</td>
<td>$31,425</td>
</tr>
<tr>
<td>Professional and contract services</td>
<td>$21,019</td>
<td>$2,045</td>
</tr>
<tr>
<td>Occupancy</td>
<td>$59,298</td>
<td>$5,054</td>
</tr>
<tr>
<td>Office supplies and equipment</td>
<td>$24,310</td>
<td>$1,958</td>
</tr>
<tr>
<td>Telephone</td>
<td>$17,564</td>
<td>$1,486</td>
</tr>
<tr>
<td>Postage, shipping and storage</td>
<td>$13,726</td>
<td>$2,129</td>
</tr>
<tr>
<td>Printing</td>
<td>$5,793</td>
<td>$819</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>$1,823,421</td>
<td>$337,222</td>
</tr>
</tbody>
</table>

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

AMERICAN NEAR EAST REFUGEE AID
NOTES TO FINANCIAL STATEMENTS

1. Organization
AMRRA 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
   - In general, all transactions are recorded on the accrual basis.
   - The financial statements do not reflect cash basis accounting practices.

   Payment Accounting
   - All cash transactions are recorded as they occur.

   Operating expenses are detailed in the accompanying financial statements.

   Operating expenses include:
   - Salaries and wages
   - Fringe benefits
   - Professional and contract services
   - Occupancy costs
   - Office supplies and equipment
   - Telephone expenses
   - Postage, shipping, and storage
   - Printing costs
   - Legal and professional fees
   - Travel expenses
   - Meetings and conferences
   - Technical assistance
   - Miscellaneous expenses
   - Depreciation
   - Grants
   - Loan guarantees
   - Grants-in-kind

   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
AMRRA considers all investments purchased with a maturity of three months or less to be a cash equivalent.

Purchases and Equipment
Purchases 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 repair expenses are expensed as incurred. Assets purchased with Agency grants for International Development projects are expensed as assets and equipment and title is held by the grantor.

Grants
Grants received represent funds to be expended in the current year. AMRRA recognizes the commitment as an expense when the grant is approved by the ANERA Board of Directors.

Functional Allocation of Expenses
AMRRA allocates salaries to non-AID programs and supporting services based upon the actual amount of time worked in each area. AMRRA allocates its overseas AID-related salaries and its Washington AID-related administrative expenses based on AID grant expenses. Overseas administrative expenses are allocated based on total overseas salaries.
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 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. All expenditures incurred in the administration of the grant 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 $8,000,000 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, $500,000 had been advanced in ANERA under the grant. Subsequent to May 31, 1995, an additional $200,000 was advanced.

ANERA has recorded a receivable of $79,668 at May 31, 1995 representing unreimbursed expenses from AID and IFAD. ANERA has paid for these expenses out of unrestricted funds.

6. 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 $20,699 for the year ended May 31, 1995 and is included in fringe benefits.

5. Accrued Benefits

ANERA operates in the West Bank and Gaza, which 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 all employees and full-time consultants. The defined termination benefit at May 31, 1995 was $19,753. The remaining balance in accrued benefits of $41,655 represents accrued leave for Washington, D.C. employees.

6. Commitments

ANERA occupies office space in Washington, D.C. under a non-cancelable 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 plus 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:

<table>
<thead>
<tr>
<th>For the Year ended May 31, 1995</th>
<th>$ 86,700</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 31, 1997</td>
<td>86,700</td>
</tr>
<tr>
<td>May 31, 1998</td>
<td>59,700</td>
</tr>
<tr>
<td>May 31, 1999</td>
<td>59,700</td>
</tr>
<tr>
<td>May 31, 2000</td>
<td>24,875</td>
</tr>
</tbody>
</table>

**Total** $317,675

Rent expense for ANERA was $113,021 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. As of May 31, 1995, no provision was made since ANERA had no unrelated business income.

Financial Review

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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AMERICAN COMMITTEE ON REFUGEE AND SETTLEMENT SERVICES 1995-1996

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† Deceased
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Mohammad Sbeih
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Jacqueline Handal
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Dr. Ahmad Annab
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Lana Khaldi
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Livestock Consultant

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Administrative Assistant/Receptionist

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IFAD Credit Consultant

Ma'moun Abu Gheit
Custodian/Messenger

Ghada Rabah
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Gaza Cooperative Consultant

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Custodian/Messenger

Wafa Abu-Sitta
Women’s Credit Consultant

Center for Engineering & Planning
Consulting Engineers
West Bank and Gaza

1995 Annual Fund

ANERA’s Annual Fund enables us to carry out our broad range of social and economic projects to meet critical needs of Palestinians and Lebanese and to build lasting peace and stability in the Middle East. We wish to thank the many donors who contributed to our 1995 Annual Fund (June 1994 - May 1995), including:

Founders
($10,000 and above)

Miss Ruth E. Adomait
Janet Rose
Anonymous

Builders
($5,000 - $9,999)

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