

American Near East Refugee Aid and its AMER Medical Division

1522 K Street NW, Suite 202 Washington, DC 20005-1270 Tel: (202) 347-2558 Fax: (202) 682-1637 anera@anera.org www.anera.org

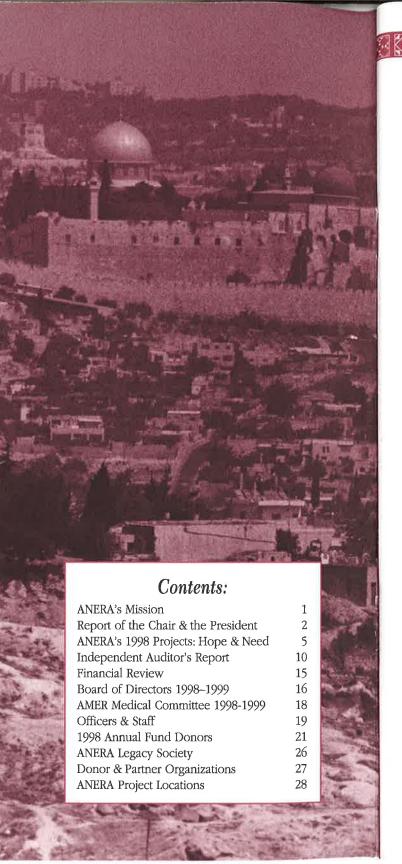
ANERA

AMERICAN NEAR EAST REFUGEE AID

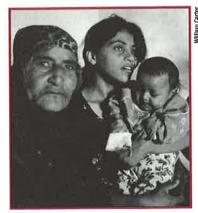
FOUNDED 1968



1998 Annual Report



ANERA's Mission



Three generations of Palestinians now live in refugee and squatters camps in southern Lebanon.

A merican Near East Refugee Aid's (ANERA) mission is to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East. We formulate and implement social and economic development projects in cooperation with indigenous institutions, and provide relief in response to emergency needs.

Founded in 1968 as a nonprofit, charitable organization, ANERA is principally concerned with the long-term development needs of Palestinians and Lebanese. ANERA assists grassroots organizations to provide their communities with crucial health and community services in addition to increasing employment and educational opportunities for deprived groups. ANERA helps provide the basic necessities of life to people adversely affected by war and conflict. Through these efforts, including increasing American understanding of the region, ANERA promotes peace.

American Middle East Rehabilitation (AMER) is ANERA's medical division. 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.

Report of the Chair & the President

 $D_{
m ear}$ Friends of ANERA,

Hope & Need. The people of the Middle East share two fundamental hopes and needs — *a true peace* which will allow them to live without fear of war and violence and the *opportunity for socio-economic development* so they can escape poverty and, in turn, improve their education, health and well-being.

ANERA's longtime focus, starting in 1968 when the organization was founded, reflects these deep-rooted desires. Our vision is for a better Middle East where people can live in peace with secure livelihoods. As we state in the preface to the annual report, our mission is to reduce poverty and relieve suffering, and thereby improve the lives of people in the Middle East.

Our geographic emphasis is on Palestine (West Bank and Gaza) where the need for development and peace is the greatest, as well as on Lebanon, a troubled nation just emerging from a fifteen year civil war. We also support regional projects. This year we again worked with EcoPeace, an association formed of nongovernmental environmental organizations from Egypt,



(Left to right) Steven Skancke (Chair), Peter Gubser (President), and Jane Schweiker (Treasurer) participated in a celebration dinner to recognize a major gift made to ANERA.

Israel, Jordan, and Palestine. Its mission is to help the various peoples of the region to work together to improve their shared environment.

In our Palestinian and Lebanese projects we retain an emphasis on the areas of community and economic development, education, and health services. All of the projects are designed to assist the needy and to reduce poverty by establishing ways for people to help themselves. Thus all projects are with local partners, usually charities, cooperatives, schools, hospitals and clinics as well as local government. By working with citizens' institutions with vested interests in the activity, it is more likely that the project will be sustained, continuing to benefit people in the future. We will maintain this mission, focus, and method of operation in the coming year.

Through ANERA's programs, individuals in the Middle East and in America are linked in what can truly be defined as people-to-people programs. Palestinians, Jordanians, Israelis, Egyptians, and Lebanese make the projects function. Equally important in this equation are ANERA's supporters and friends in the United States and other lands.

Our visits to the area, and contacts here and abroad lead us to believe that there is a growing awareness of the fragility and global significance of both the hope and need in the Middle East. ANERA is ideally placed and staffed to encourage and promote a meaningful peace among the people in the region.

Steven J. Skancke Bel)

Steven L. Skancke

Chair

Peter Gubser President



Vocational training at Lebanon's Al-Kafaat Rehabilitation Institute serves physically disabled individuals and teaches marketable skills.



ANERA provides resources to hospitals and clinics throughout the West Bank and Gaza, and promotes continuing education for Palestinian medical professionals.



A violin student at Rawdat El-Zubur in Jerusalem is given guidance by an instructor from the National Conservatory of Music.

ANERA's 1998 Projects: Hope & Need

In fiscal year 1998 (June 1, 1997 through May 31, 1998) ANERA and its AMER Medical Division gave development assistance and relief aid totaling \$3,537,413 to local institutions. In this listing, totals include only grants, loan guarantees, technical assistance, grants inkind and shipping costs. These local institutions provide economic and community development, education and health services, assistance to poor and indigent persons, and related technical assistance and training to Palestinians, Lebanese, and other civilians in the West Bank, Gaza, Lebanon, Jordan, Israel and Egypt.

As in the past, some ANERA projects were supported through grants from the U.S. Agency for International Development (USAID) and the United Nations International Fund for Agricultural Development (IFAD). We also enjoyed project partnerships with: American Jewish World Service, AmeriCares, CARE, the Episcopal Dioceses of Jerusalem and Connecticut, the Foundation for Middle East Peace, The Richard & Rhoda Goldman Fund, Habitat for Humanity International, International Monetary Fund (IMF), Islamic Relief Worldwide, the Italian Association for Women and Development (AIDOS), Kinderen in de Knel (Children at Risk), Land O'Lakes, Joyce Mertz-Gilmore Foundation, National U.S.-Arab Chamber of Commerce, the Order of St. John, the Pearl S. Buck Foundation, Philanthropic Ventures Foundation, The Small Enterprise Education Promotion Network, and U.S. Organization for Medical and Educational Needs (US OMEN).



For 30 years ANERA has helped farmers access credit and improve the productivity of their herds or crops, like the date harvest in Gaza.

During our last year, ANERA provided:



Grassroots Service & Urban Economic Projects

Partial funding to local non-governmental organizations, municipalities, and other institutions providing, among other resources: microcredit, regional environmental planning and a facility for light industry. These projects are with: Association for the Development of Palestinian Camps (Lebanon), Center for Jewish-Arab Economic Development (Galilee, Israel), EcoPeace (Jerusalem), Gaza Women's Loan Fund (Gaza), Hebron Municipality (West Bank), Israel Palestine Center for Research and Information (Jerusalem) and Workshops for the Blind (West Bank). \$ 362,500

Agricultural Credit & Irrigation

Partial funding for revolving loan funds for poor farmers for farm improvement as well as for irrigation infrastructure. These projects are with: Agricultural Credit Project (West Bank and Gaza), Beit Lahia Agricultural Cooperative (Gaza), Gaza Fisherman's Cooperative (Gaza), Jericho Agricultural Cooperative (West Bank), Jericho Municipality (West Bank), Khan Younis Agricultural Cooperative (Gaza) and Rural Women's Credit Program (Gaza). \$1,304,094



Over 1,300 girls, including 300 boarding students, are educated by the faculty at Dar El-Tifl, one of six institutions participating in ANERA's Scholarship Program.

Agricultural Extension

Partial funding for animal disease control and agricultural extension systems. These projects are with: Gaza Fisherman's Cooperative (Gaza), Palestinian Agricultural Relief Committees (West Bank and Gaza) and the Palestinian Ministry of Agriculture – Extension Department. \$ 157,100

Total Community & Economic Development

\$ 1,823,694



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

Total Technical Assistance

\$ 69,625



Child Scholarships

Scholarships for orphaned, destitute, and handicapped children at: Al-Kafaat Rehabilitation Institute (Lebanon), Atfaluna Center for Deaf Children (Gaza), Dar El-Tifl (Jerusalem), Dar El-Yateem (West Bank), Rawdat El-Zuhur (Jerusalem) and Sun Day Care Center (Gaza).

\$ 137,948





In 1968, Palestinian women living in Baqa'a Emergency Camp in eastern Jordan met at a well every morning to gather their family's water supply.

Youth Programs, Schools & Universities

Partial funding for sports programs and equipment, school equipment and libraries. These projects are with: Dar El-Yateem Orphanage (West Bank), Hebron Young Women's Center (West Bank), Institut de Reeducation Audio-Phonetique (Lebanon), Maghazi Educational Enhancement Center (Gaza), Rawdat El-Zuhur (Jerusalem) and Union of Olympic Sports' Committee (Gaza). \$89,000

Total Education

\$ 226,948



Clinics, Hospitals, & Health Training

Partial financial assistance to improve the delivery of health services in the West Bank and Lebanon. These projects are with selected hospitals and clinics, including: Health Care Society (Lebanon), Jerusalem Princess Basma Center for Disabled Children (Jerusalem), Spafford Children's Center (Jerusalem) and St. Luke's Hospital (West Bank).

Total Health Services

\$ 160,000



Today, Palestinians living in Bourj el-Barajneh in Beirut, Lebanon, fetch drinking water from a truck which comes daily to their neighborhood.



Medicines, equipment and their shipping costs for West Bank and Gaza hospitals and clinics, including: the Abu Raya Health Center (West Bank), Ahli Arabi Hospital (Gaza), Hebron Zakat Committee (West Bank) and St. Luke's Hospital (West Bank).

Total In-Kind

\$ 1,257,146

PROJECT TOTAL

\$ 3,537,413



ANERA has long supported modest activities that inform Americans about the Middle East, the need for peace, the condition of the Palestinians and Lebanese, and the value of economic and social development. We publish a quarterly newsletter, speak at civic and educational events, maintain a website at **www.anera.org**, and comment on radio and television.

Independent Auditor's Report

To the Board of Directors of American Near East Refugee Aid,

We have audited the accompanying statement of financial position of American Near East Refugee Aid (ANERA) as of May 31, 1998 and the related statements of activities, functional expenses and cash flows for the year then ended. These financial statements are the responsibility of ANERA'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 ANERA's Jerusalem office, which reflect total assets of \$228,378 as of May 31, 1998 and total expenses of \$2,272,126 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 ANERA'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, 1998, and the results of its activities and cash flows for the year then ended in conformity with generally accepted accounting principles.

> Lane & Company Washington, D.C. July 29, 1998

STATEMENT OF FINANCIAL POSITION May 31, 1998

ASSETS

Current	Assets

Cash and cash equivalents	\$1,248,103
Prepaid expenses and other assets	43,673
Grant and other receivables	170,922
Total Current Assets	1,462,698
Furniture and equipment, net	
of accumulated depreciation	
of \$146,315	14,239
Total Assets	<u>\$1,476,937</u>
LIABILITIES AND NET ASSETS	
Current Liabilities	
Accounts payable	\$ 26,182
Accrued benefits	249,632
Other accrued expenses and liabilities	211,420
Grant commitments	407,165
Total Current Liabilities	894,399
Net Assets, Unrestricted	582 <u>,538</u>
Total Liabilities and	
Net Assets	\$1,476,937

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

STATEMENT OF ACTIVITIES For the Year Ended May 31, 1998

Changes in unrestricted net assets Revenues Donor contributions and other grants In-kind contributions Interest Total unrestricted revenues Net assets released from restrictions Satisfaction of program restrictions Total unrestricted revenues	\$ 768,266 1,263,013 <u>-36,307</u> 2,067,586 <u>-3,183,932</u> <u>-5,251,518</u>
Expenses	
Program Services Community and economic development Education Health services Public education	2,542,730 235,258 1,584,386 53,435 4,415.809
Supporting Services	
Fund-raising Management and general	138,320 <u>547,603</u> <u>685,923</u>
Total Expenses	_5.101.732
Change in unrestricted net assets	<u>149.786</u>
Change in temporarily restricted net assets United States Government grants United Nations grant Other grants and contributions Net assets released from restrictions	357,945 1,901,148 924,839 (3.183,932)
Change in temporarily restricted net assets Change in net assets Net Assets, Beginning of Year	149,786 432,752
Net Assets, End of Year	<u>\$ 582,538</u>

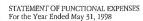
The accompanying notes are an integral part of these financial statements.

STATEMENT OF CASH FLOWS

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For	the	Year	End	ed May	31,	199

	For the Year Ended May 31, 1998	
Cash flows from operating	activities	
Change in net assets Adjustments to reconcile to net cash provided b		\$ 149,786
Depreciation		4,544
Changes in assets and Increase in grant and		(170,922)
Decrease in prepaid and other assets Decrease in accoun	l expenses ts payable	11,033 (11,475)
Decrease in accrued Increase in accrued other liabilities	expenses and	(37,941) 127,617 310,500
Increase in grant co Decrease in deferre		(146,7 <u>3</u> 3)
Net cash provided by oper Cash flows used in financing		236,409
Purchase of fixed assets		(9,165)
Net increase in cash and ca	ish equivalents	227,244
Cash and cash equivalents	beginning of year	_1.020,859
Cash and cash equivalents	end of year	<u>\$1,248,103</u>

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



	Program Services					Supportin	ng Services		
-	Overseas			Domestic					
	Community and Economic Development	Education	Health <u>Services</u>	Public Education	Total	<u>Fund-raising</u>	Management and General	Total	Total <u>Expenses</u>
Salaries	\$355,173	\$3,488	\$71,250	\$21,064	\$450,975	\$42,733	\$257,001	\$299,734	\$750,709
Fringe benefits	104,474	815	18,223	4,919	128,431	9,980	60,021	70,001	198,432
Total salaries and									
fringe benefits	459,647	4,303	89,473	25,983	579,406	52,713	317,022	369,735	949,141
Professional and contract services	42	_	2,273	35	2,350	1,710	94,924	96,634	98,984
Occupancy	65,701	588	11,876	3,551	81,716	7,204	56,902	64,106	145,823
Office supplies and equipment	12,446	_	1,960		14,406	5	10,710	10,715	25,12
Telephone	17,794	138	2,915	136	20,983	236	4,947	5,183	26,16
Postage, shipping and storage	8,495	19	3,583	4,989	17,086	27,402	11,256	38,658	55,74
Printing	1,863	653	1,156	8,390	12,062	36,029	16,034	52,063	64,12
Lettershop	<u></u>	_		3,194	3,194	9,672	99	9,771	12,96
Travel	68,136	2,558	57,408	6,977	135,079	3,091	6,113	9,204	144,28
Meetings and conferences	6,809	51	51	60	6,971	250	20,516	20,766	27,73
Engineering, Technical Assistance	69,625		_	_	69,625	_		-	69,62
Miscellaneous	8,478	_	45	120	8,643	8	4,536	4,544	13,18
Depreciation		_		_		_	4,544	4,544	4,54
Grants	773,365	226,948	160,000	_	1,160,313	_	_	-	1,160,31
Loan guarantees	1,050,329	·		_	1,050,329	_	_		1,050,32
Grants-in-kind			1,253,646		1,253,646				1,253,64
Total Expenses \$	2,542,730	\$ 235,258	\$ 1,584,386	\$ 53,435	\$ 4,415,809	\$ 138,320	\$ 547,603	\$ 685,923	\$ 5,101,732

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 Middle-East, Consistent with this purpose is the support of developmental, educational, and vocational training programs in the area.

2. Summary of Significant Accounting Policies

The preparation of financial statements in accordance with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Actual results could differ from those estimates.

Statement Presentation

The accompanying financial statements include the accounts of ANERA's headquarters, Jerusalem and Gaza 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. Cash equivalents consist of money market accounts that are available for use in current operations and certificates of deposit with maturities of 90 days or less.

Concentrations of Credit Risk

ANERA maintains accounts at a number of financial institutions in the United States and the Middle East. The United States bank accounts, consisting of checking accounts and

short-term certificates of deposit, are insured by the Federal Deposit Insurance Corporation up to \$100,000. Overseas accounts had a balance of \$230,301 at May 31, 1998. Money market accounts had a balance \$695,566 at May 31, 1998.

Furniture and Equipment

Furniture and equipment are stated at cost if purchased and at fair value if donated. Furniture and equipment 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 temporarily restricted grant funds are expensed as office supplies and equipment and title is held by the grantor.

Deferred Revenue

Operating funds restricted by the grantor or other outside party for particular operating purposes are deemed to be earned and reported as temporarily restricted revenue when ANERA has incurred expenditures in compliance with the specific grant restrictions. Such amounts received but not yet earned are reported as deferred revenue.

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, 1999. ANERA recognizes the commitment as an expense when the grant is approved by the ANERA projects committee.

Restricted and Unrestricted Revenue

Contributions received are recorded as increases in unrestricted or temporarily restricted net assets, depending on the existence and/or nature of any donor restrictions.



Functional Allocation of Expenses

The costs of providing ANERA's various programs and supporting expenes have been summarized on a functional basis, Accordingly, certain costs have been allocated among the programs and supporting services benefitted,

Grant.

ANERA was awarded a grant for \$3,190,000 in March 1998 which expires March 15, 2000 from the United States Agency for International Development (USAID), ANERA is designing and constructing a potable water system for several Palestinian villages and creating a cooperative of regional water users to operate the system.

Authorized expenditures incurred in the administration of the grant are reimbursable to ANERA. As of May 31, 1998, all funds have been fully obligated and ANERA has been advanced \$20,000 of this grant.

In June 1994, ANERA was awarded a grant from USAID which expired October 31, 1997 for \$4,700,000 from USAID. The funds have been fully obligated and the grant has been completed.

In July 1994, ANERA was awarded a grant from the International Fund for Agricultural Development (IFAD) in the amount of \$3,000,000. The grant was later increased to \$7,240,778. During fiscal 1998, the grant was extended to December 31, 1999. 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 part of the grant agreement, IFAD is providing funding for a loan guarantee program. The money is deposited in banks in Gaza and Jericho. Interest earned on the accounts is recorded as additional grant revenue. At the conclusion of the grant, the proceeds of the account balances will be turned over to IFAD. Accordingly, the balances in these accounts are not included on the Statement of Financial Position. As of May 31, 1998, \$4,992,884 has been advanced to ANERA under the grant.

Financial assistance from USAID and IFAD in the form of grants are subject to special audit. Such audits could result in claims against ANERA for disallowed costs or noncompliance with grantor restrictions. A provision of \$210,278 has been made as ANERA has overdrawn funds on the expired USAID grant, This amount is included in other accrued expenses and liabilities on the Statement of Financial Position.

4. Pension Plan

ANERA has a defined contribution pension plan that covers substantially all of its employees. Contributions are based on annual salaries. Pension plan expense amounted to \$24,795 for the year ended May 31, 1998 and is included in fringe benefits.

5. Accrued Benefits

The law operative in the West Bank and the Gaza strip dictates 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 multiplied by the number of years of service. ANERA provides this benefit to both Jerusalem employees and full-time consultants.

During the year ending May 31, 1998, benefits of \$65,844 were paid to terminated employees. The defined termination benefit at May 31, 1998 was \$173,817. The remaining balance in accrued benefits of \$75,815 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, 2000. Other office sites are rented overseas on a month to month basis.

As of May 31, 1998, the minimum future lease payments under these agreements are as follows:

For the Year ended May 31, 1999 \$101,700
May 31, 2000 58,733
May 31, 2001 16,500

Total \$176.033

Rent expense for ANERA was \$131,290 for the year ended May 31, 1998 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, 1998 no provision was made as ANERA had no unrelated business income.

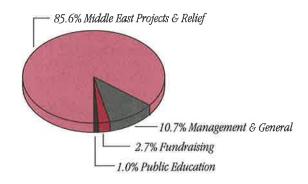
8. In-Kind Contributions

ANERA receives medical supplies from manufacturers and ships them to the Middle East. ANERA has recognized \$1,253,849 as in-kind contributions and \$1,253,646 of program expense on its statement of activities during the year ended May 31, 1998. ANERA also received in-kind contributions of computers during the year valued at \$9,165 which are included in furniture and equipment.

Financial Review

Ontributions to ANERA are tax-deductible. 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, the American Council for Voluntary International Action.

ANERA receives support from more than 25,000 Americans and other individuals from around the world, small businesses, religious groups and over 20 private foundations and corporations. In fiscal year 1998, ANERA received grants from governmental and multi-lateral institutions, including the U.S. Agency for International Development (USAID), the United Nations International Fund for Agricultural Development (IFAD) and the International Monetary Fund (IMF). Through membership in the International Service Agencies, ANERA participates in the Combined Federal Campaign and many state and local charity giving campaigns.



Total Expenditures for Fiscal Year 98

\$5,101,732

ANERA Board Of Directors 1998–1999

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Associate Visiting
Pediatric Surgeon
Massachusetts General
Hospital
Boston, MA

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Former Associate Chief of Staff Veterans Affairs Medical Center Vienna, VA



During their rooftop tour of the Old City, participants in ANERA's Board Leadership Trip were given an update on current developments in Jerusalem.

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Nina Dodge Vice President

Cyril G. Bindah Accountant

Sarah Brown *Major Gifts Program Assistant*

Luzia de la Torre Executive Assistant Shay Raugh
Director, Donor
Development

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Alfonso Wright
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John A. Whitney Storch & Brenner Legal Counsel

ANERA Staff — Jerusalem

Thomas Neu

Middle East Representative

Jamal Aref

West Bank Director & Deputy Middle East Representative

Ahmad Annab, M.D. Public Health Consultant

Mazen Dabbagh IFAD Project Manager & Credit Consultant

Adnan Obeidat

Institution Development Consultant

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