

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

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ANERA

AMERICAN NEAR EAST REFUGEE AID

FOUNDED 1968



1999 Annual Report

Contents:

ANERA's Mission	1
Report of the Chair & the President	2
ANERA's 1999 Projects: Change	5
Financial Review	11
Auditor's Report	12
ANERA Board of Directors 1999-2000	17
AMER Medical Committee 1999-2000	19
ANERA Advisory Council 1999-2000	20
Officers & Staff	21
1999 Annual Fund Donors	23
ANERA Legacy Society	29
Donor & Partner Organizations	30
ANERA Project Locations	32

ANERA's Mission



UNRWA

Today all Arab and Israeli parents are laying the foundations of peace for their children.

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

A nonprofit, charitable organization, ANERA is 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. Since 1968, ANERA has helped provide the basic necessities of life to people adversely affected by war and conflict. Through these efforts and by increasing American understanding of the region, ANERA promotes peace.

American Middle East Rehabilitation (AMER) became ANERA's medical division in 1971. AMER, founded in 1948, was the oldest non-sectarian American voluntary agency providing assistance to Palestinian refugees and other needy individuals in the Arab world. AMER assists medical clinics and hospitals in meeting their annual requirements of pharmaceutical and other drugs and medical supplies, and by sending emergency shipments in time of war.

Report of the Chair & the President

Dear Friends of ANERA,

Change. This past year witnessed considerable leadership change in our area of operations. Upon his death in January 1999, longtime King Hussein of Jordan was replaced by his eldest son, Abdullah. In Israel, Ehud Barak won a strong victory in the spring elections and became prime minister in the summer. In the fall of 1998, the Lebanese elected a new president, Emile Lahoud. Palestinian President Arafat and Syrian President Assad are still with us. The election of Barak has re-energized the peace process. While all expect the coming rounds of negotiations to be difficult and arduous, in many circles there is hope for progress.

In light of these developments, ANERA's long-term vision and mission become even more important. Our vision is for a better Middle East where people can live in peace with secure livelihoods. As stated 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.

In this overall context, we would like to highlight two sets of projects. As is well known, the Middle East is acutely short of water. Accordingly, ANERA implements projects designed to utilize this limited resource more efficiently. Over the years, we have helped villages improve wells, cisterns and irrigation systems. Currently, we are helping fourteen villages in the Jenin area of the West Bank build a potable water delivery system and establish a water users' association to manage it. In Jericho, we are embarking on a project in cooperation with another water users' association to modernize the oasis' antiquated irrigation system. The project will help the farmers save water from leakage, thus creating a greater supply, and deliver water to farmers at lower cost. Working with the local municipality and agricultural cooperative in Salfet, West Bank, we are building a system to deliver properly

treated sewage water to farmers' fields, thus saving what used to be a wasted resource.

Education is always key to socioeconomic development. ANERA is responding in four ways. First, in partnership with local institutions, ANERA's Scholarship Program helps educate needy students in the West Bank, Gaza, and Lebanon. The assistance provides students with an environment essential for learning: well trained teachers, school supplies, meals, medical care, and manageable class sizes. Second, working with community groups, mostly in refugee camps, ANERA supports Educational Enhancement Centers that provide safe and stimulating learning environments during nonschool hours. Three have been established to date and we plan on twenty more in the next three years. Third, working with institutions of higher education in the West Bank/Gaza, ANERA seeks to upgrade significantly information technology (IT) instruction so that trained Palestinian youth will be able to find high quality jobs and move the economy into the 21st century. Fourth, through a variety of local youth organizations, ANERA assists sports and music programs that help the young realize their potential.

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.

Steven L. Skancke

Steven L. Skancke
Chair

Peter Gubser

Peter Gubser
President



William Carter

Loans provided by the Gaza Women's Loan Fund help women expand or start businesses whose profits typically cover family members' education, medical and other living expenses.



Bill Foley

Donors' support of education helps students, like those at Rawdat El-Zubur in Jerusalem, receive a quality education.



William Carter

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

Change: ANERA's 1999 Projects

In fiscal year 1999 (June 1, 1998 through May 31, 1999) ANERA and its AMER Medical Division gave development assistance and relief aid totaling \$10,870,282 to local institutions. In this listing, totals include grants, loan guarantees, technical assistance and project oversight expenses, grants in-kind 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: ACIDI-VOCA, American Jewish World Service, AmeriCares, CARE, Netherlands Development Cooperation Programme, 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).

Water access and conservation, such as promoting the use of drip irrigation, are at the heart of many of ANERA's agricultural and community development projects.



Bob Norberg

During our last year, ANERA provided:



Grassroots Service & Urban Economic Projects

Partial funding to local non-governmental organizations, municipalities, and other institutions providing community, microcredit, and environmental services. These projects are with: Association for the Development of Palestinian Camps (Lebanon), Friends of the Earth-Middle East (Egypt, Israel, Jordan, Palestine), Gaza Women's Loan Fund (Gaza), Jenin Villages Water Users Association (West Bank), Peace Center for the Blind (Jerusalem), Salfeet Municipality and Agricultural Cooperative (West Bank), and SARAYA (Jerusalem).

\$709,041

Agricultural Credit, Extension, and Irrigation

Partial funding for revolving loans to poor farmers for farm improvement, animal disease control, agricultural extension and irrigation systems for farms. These projects are with: Beit Lahia Agricultural Cooperative (West Bank), Gaza Fishermen's Cooperative (Gaza), Palestinian Agricultural Relief Committees (West Bank and Gaza), Jericho Agricultural Cooperative (West Bank), Jericho Municipality (West Bank), and Khan Younis Agricultural Cooperative (Gaza).

\$610,466

Doris Warrell



Nebad (left) received a loan from the Gaza Women's Loan Fund, purchased twenty wedding and formal gowns, and now has a solid business tailoring and renting dresses.

Technical Assistance & Project Oversight

Provision of training and consultants as well as project development, implementation and evaluation.

\$871,806

Total Community & Economic Development

\$2,191,313



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), Palestinian Women's Union's Rafah and Khan Younis Kindergartens (Gaza), and Rawdat El-Zuhur (Jerusalem).

\$106,000

Youth Programs, Schools & Universities

Partial funding for sports programs and equipment, musical instruments and instruction, school equipment and libraries. These projects are with: Atfaluna Center for Deaf Children (Gaza), Birzeit University (West Bank), Dar El-Yateem Orphanage (West Bank), Educational Enhancement Centers in Gaza, Information Technology Project (West Bank, Gaza and Israel), Institut de Reeducation Audio-Phonetique (Lebanon),

Students at the Palestinian Women's Union's kindergarten in Khan Younis, like these two children, are being given financial assistance through ANERA's Scholarship Program.



Doris Warrell

Kalandia Youth Center (West Bank), Rawdat El-Zuhur (Jerusalem), Silwan Club (West Bank), sports clubs in Gaza, Tamer Institute (Jerusalem), and YWCA (Jerusalem). **\$103,637**

Technical Assistance & Project Oversight

Provision of training and consultants as well as project development, implementation and evaluation.

\$19,572

Total Education

\$229,209



Clinics & Hospitals

Partial financial assistance to improve the delivery of health services in the West Bank and Lebanon. These projects are with: Four Homes of Mercy (West Bank), Health Care Society (Lebanon), and Orthodox Society Clinic (Jerusalem). **\$12,060**

In-Kind Pharmaceutical Program

Medicines, food supplements, and equipment for hospitals, clinics, and charitable societies for: Al-Ahli Arabi Hospital (Gaza), Aqraba Clinic (West Bank), Ard Al-Insan Centers (West Bank and Gaza), Augusta Victoria Hospital (Jerusalem), Al-Awda Hospital (Gaza), Al-



William Carter

Injuries, like this boy's broken leg, require medical treatment which ANERA helps provide by delivering donated medical and pharmaceutical supplies to Palestinian health care centers.

Bireh Arab Women's Union (West Bank), Al-Bireh Red Crescent Society (West Bank), Dar Al-Salam Hospital (Gaza), Dar El-Tifl School and Orphanage (West Bank), Gaza Patient's Friends Society, Gaza Red Crescent Society, Hebron Ahli Arab Hospital (West Bank), Hebron Patient's Friends Society (West Bank), Hebron Red Crescent Society (West Bank), Islamic University Medical Center (Gaza), Juabeh Geriatric Clinic (West Bank), Maqassid Hospital (Jerusalem), Ministry of Health of the Palestine National Authority, Nablus Patient's Friends Society (West Bank), Qalqilya Zakat Society Clinic (West Bank), Al-Salah Clinic (Gaza), Salvatorian Sisters Clinic (West Bank), Al-Shifa Hospital (Gaza), Souba Clinic (West Bank), St. Luke's Hospital (West Bank), St. John's Ophthalmic Hospital (Jerusalem), St. Joseph's Hospital (Jerusalem), Tulkarem Red Crescent Society (West Bank), United Nations Relief and Works Agency, and Al-Wafa Rehabilitation and Health Center (Gaza). **\$8,364,471**

Technical Assistance & Project Oversight

Provision of training and consultants as well as project development, implementation and evaluation.

\$73,229

Total Health Services

\$8,449,760

OVERSEAS PROGRAM TOTAL

\$10,870,282

With a loan from an ANERA-funded program for West Bank farmers, Aisheb and her partners acquired two acres of land near Jericho and harvested a successful first crop of thyme.



Helen Grant



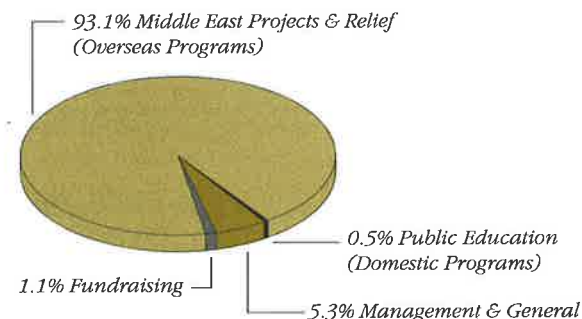
ANERA conducts modest activities to inform Americans about the Middle East, the need for peace, the conditions of Palestinians and Lebanese, and the value of economic and social development. We publish a quarterly newsletter, speak at civic and educational events, maintain a website (www.anera.org), and comment on radio and television.

DOMESTIC PROGRAM TOTAL **\$63,279**

TOTAL PROGRAM SERVICES **\$10,933,561**

Financial Review

Contributions 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 the American Council for Voluntary International Action (InterAction).



**Total Expenditures
for Fiscal Year 1999** **\$11,672,138**

ANERA receives support from more than 25,000 Americans and other individuals from around the world, small businesses, religious groups and over twenty private foundations and corporations. In fiscal year 1999, ANERA received grants from governmental and multilateral institutions, including the U.S. Agency for International Development (USAID), Netherlands Development Cooperation Programme, 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.

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, 1999 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 \$283,116 as of May 31, 1999 and total expenses of \$1,818,192 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, 1999, and the results of its activities and cash flows for the year then ended in conformity with generally accepted accounting principles.

Lane + Company

Washington, DC
July 30, 1999

STATEMENT OF FINANCIAL POSITION May 31, 1999

ASSETS

Current Assets

Cash and cash equivalents	\$1,124,374
Prepaid expenses and other assets	50,680
Grants receivable	<u>344,590</u>

Total Current Assets	1,519,644
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Furniture and equipment, net of accumulated depreciation of \$153,065	<u>16,255</u>
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Total Assets	<u>\$1,535,899</u>
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LIABILITIES AND NET ASSETS

Current Liabilities

Accounts payable	\$ 30,516
Accrued benefits	212,815
Other accrued expenses and liabilities	169,507
Grant commitments	123,290
Deferred revenue	<u>319,206</u>

Total Current Liabilities	<u>855,334</u>
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Net Assets, Unrestricted	451,279
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Net Assets, Temporarily Restricted	<u>229,286</u>
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Total Net Assets	<u>680,565</u>
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Total Liabilities and Net Assets

\$1,535,899

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

STATEMENT OF ACTIVITIES For the Year Ended May 31, 1999

Changes in unrestricted net assets

Revenues	
Donor contributions and other grants	\$ 876,345
In-kind contributions	8,364,471
Interest	<u>32,868</u>
Total unrestricted revenues	9,273,684

Net assets released from restrictions

Satisfaction of program restrictions	<u>2,267,195</u>
Total unrestricted revenues	<u>11,540,879</u>

Expenses

Program Services	
Community and economic development	2,191,313
Education	229,209
Health services	8,449,760
Public education	<u>63,279</u>
	<u>10,933,561</u>

Supporting Services

Fund-raising	123,852
Management and general	<u>614,725</u>
	<u>738,577</u>

Total Expenses	<u>11,672,138</u>
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Change in unrestricted net assets	<u>(131,259)</u>
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Change in temporarily restricted net assets

United States Government grants	957,378
United Nations grants	1,011,021
Other grants and contributions	528,082
Net assets released from restrictions	<u>(2,267,195)</u>

Change in temporarily restricted net assets	<u>229,286</u>
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Change in net assets	98,027
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Net Assets, Beginning of Year	<u>582,538</u>
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Net Assets, End of Year	<u>\$ 680,565</u>
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STATEMENT OF CASH FLOWS For the Year Ended May 31, 1999

Cash flows from operating activities

Change in net assets	\$ 98,027
Adjustments to reconcile change in net assets to net cash used in operating activities	

Depreciation	6,750
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Changes in assets and liabilities

Increase in grants receivable	(183,282)
Decrease in prepaid expenses and other assets	2,607
Increase in accounts payable	4,334
Decrease in accrued benefits	(36,817)
Decrease in other accrued expenses and liabilities	(41,913)
Increase in deferred revenue	319,206
Decrease in grant commitments	<u>(283,875)</u>

Net cash used in operating activities	(114,963)
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Cash flows used in financing activities

Purchase of fixed assets	<u>(8,766)</u>
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Net decrease in cash and cash equivalents	(123,729)
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Cash and cash equivalents, beginning of year	<u>1,248,103</u>
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Cash and cash equivalents, end of year	<u>\$1,124,374</u>
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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, 1999

	Program Services			Supporting Services					
	Overseas		Domestic						Total Expenses
	Community and Economic Development	Education	Health Services	Public Education	Total	Fund-raising	Management and General	Total	
Salaries	\$397,639	\$7,808	\$32,115	\$32,038	\$469,600	\$34,255	\$266,096	\$300,351	\$769,951
Fringe benefits	102,588	2,069	8,135	9,056	121,848	9,613	79,310	88,923	210,771
Total salaries and fringe benefits	500,227	9,877	40,250	41,094	591,448	43,868	345,406	389,274	980,722
Professional and contract services	15,241	—	—	—	15,241	1,665	120,237	121,902	137,143
Occupancy	92,164	843	6,213	3,688	102,908	3,915	32,504	36,419	139,327
Office supplies and equipment	47,539	—	2,203	—	49,742	—	11,775	11,775	61,517
Telephone	18,357	138	854	0	19,349	—	10,443	10,443	29,792
"Postage, shipping and storage"	6,155	—	15,608	4,766	26,529	18,918	16,239	35,157	61,686
Printing	1,188	—	—	8,020	9,208	39,156	27,025	66,181	75,389
Lettershop	—	—	—	1,113	1,113	12,855	785	13,640	14,753
Travel	132,227	3,714	7,918	4,092	147,951	2,936	4,301	7,237	155,188
Meetings and conferences	19,377	—	—	60	19,437	415	23,758	24,173	43,610
"Engineering, Technical Assistance"	32,461	5,000	—	—	37,461	—	—	—	37,461
Miscellaneous	6,870	—	183	446	7,499	124	15,501	15,625	23,124
Depreciation	—	—	—	—	0	—	6,751	6,751	6,751
Grants	776,041	209,637	12,060	—	997,738	—	—	—	997,738
Loan guarantees	543,466	—	—	—	543,466	—	—	—	543,466
Grants-in-kind	—	—	8,364,471	—	8,364,471	—	—	—	8,364,471
Total Expenses	\$2,191,313	\$229,209	\$8,449,760	\$63,279	\$10,933,561	\$123,852	\$614,725	\$738,577	\$11,672,138

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

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

Estimates

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. Deposits in the United States in excess of Federally insured limits were \$565,888 at May 31, 1999. Overseas accounts had a balance of \$291,752 at May 31, 1999.

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, 2000. 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 services have been summarized on a functional basis. Accordingly, certain costs have been allocated among the programs and supporting services benefited.

3. Grants

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, 1999, all funds have been fully obligated and ANERA has been advanced \$673,000 of this grant.

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 account 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, 1999, \$5,507,580 has been advanced to ANERA under the grant. ANERA has incurred \$344,590 of expenses in excess of receipts under this grant. This amount is shown as grants receivable on the statement of financial position.

ANERA was awarded a grant in 1999 from the Netherlands Development Cooperation in the amount of \$850,000. The purpose of the grant is for work connected with a waste water recycling project in Salfet, Palestine. As of May 31, 1999, \$400,000 has been advanced to ANERA under this grant. ANERA has collected \$319,206 in excess of expenses incurred on this grant and has recorded this amount as deferred revenue on the statement of financial position.

Financial assistance from certain grantors including USAID and IFAD are subject to special audit. Such audits could result in claims against ANERA for disallowed costs or non-compliance with grantor restrictions. Until final settlement is reached, there exists a contingency to refund any amounts received in excess of allowable costs. Management believes that no material liability will result from such audits.

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 \$23,136 for the year ended May 31, 1999 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 month's 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, 1999, benefits of \$27,475 were paid to terminated employees. The defined termination benefit at May 31, 1999 was \$153,257. The remaining balance in accrued benefits of \$59,558 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 May 31, 2006. 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 the Middle East under operating leases which expire at various times through November 30, 2000.

As of May 31, 1999, the minimum future lease payments under these agreements are as follows:

For the Year ended	May 31, 2000	\$109,428
	May 31, 2001	88,846
	May 31, 2002	73,793
	May 31, 2003	75,269
	May 31, 2004	76,744
		424,080
	Thereafter	169,881
	Total	<u>\$593,961</u>

Rent expense for ANERA was \$139,327 for the year ended May 31, 1999 and has been classified as occupancy expense on the statement of functional expenses.

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, 1999 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 \$8,364,471 as in-kind contributions and program expense on its statement of activities during the year ended May 31, 1999. Of the total received during the year ended May 31, 1999, ANERA received \$7,902,964 of the in-kind contributions from AmeriCares.

ANERA Board of Directors 1999-2000

Mona Aboelnaga

*Board Member
Arab Bankers
Association
New York, NY*

Michael M. Ameen, Jr.

*Business Consultant on
Middle East Affairs
Board Member,
Harken Oil
Kingwood, TX*

D. Joseph Asfour

*Vice President
HRH Insurance Services
Member
National US-Arab
Chamber of Commerce
San Rafael, CA*

Kamel Ayoub

*Honorary Consul of the
Hashemite Kingdom
of Jordan
President
Califashions
San Francisco, CA*

Diana Dajani

*International
Development
Consultant
London, UK*

Hasan M. Elkhatib

*President
DENA Corporation
META International
Elk Grove Village, IL*

Nancy S. Finnie

*Education Consultant
Active in Volunteer
Projects
New Canaan, CT*

Abdel-Kader Fustok, M.D.

*Plastic and
Reconstructive
Surgeon
Houston, TX*

Doris Halaby

*Active in Civic Affairs
New York, NY*

Lawrence A. Hamdan

*Managing Director
Investment Banking
Credit Suisse First
Boston
New York, NY*

David A. Hamod

*President
Intercom International
Consultants
Washington, DC*

Frederic Herter, M.D.

*Former President
American University
of Beirut
New York, NY*

Ahmad M. Hijazi

*Consultant, Middle East
Oil and Gas
Austin, TX*

Richard P. Holmes

*President
National US-Arab
Chamber of Commerce
Washington, DC*

Arthur A. Houghton

*President
Arthur Houghton
Associates
Washington, DC*

Aref J. Jabr

*Retired Manager
Editorial Department
West Legal Publishers
St. Paul, MN*

Khalil Jahshan

*President
National Association
of Arab-Americans
Washington, DC*

Alfred Khoury, M.D.
President
Perinatal Associates
of Northern Virginia
Fairfax, VA

Kendall Landis
Former Vice President
Swarthmore College
Media, PA

Brett D. Mayer
Senior Vice
President/Partner
Heitman Financial Ltd.
Beverly Hills, CA

Jean C. Newsom
Executive Director
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Peter Gubser (left) and Steven Skancke (right) during a break at the annual meeting of ANERA's Board of Directors.



Ken Landis

During a respite from visiting projects and people in the West Bank and Gaza, members of ANERA's 1999 Leadership Tour enjoy the many benefits of Palestinian hospitality.

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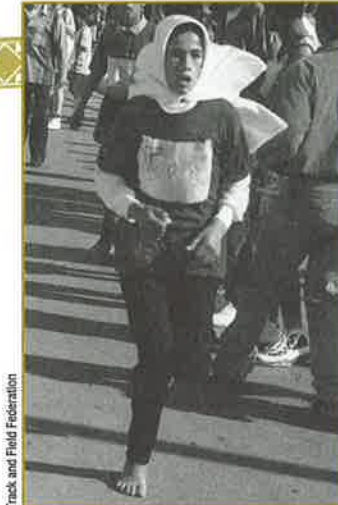
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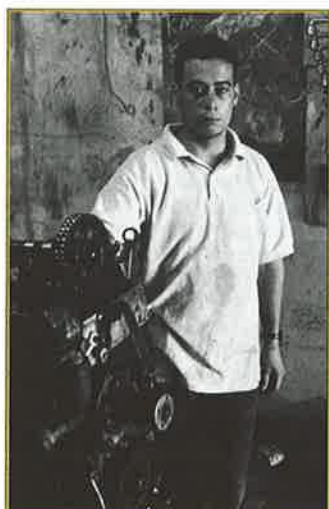


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With training and a loan provided by ANERA's financial support, Ibrahim (above), a Palestinian living in Lebanon, has opened his own tire repair shop and created his own job.



William Carter

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Prior to distribution to over a dozen Palestinian hospitals and clinics, staff members Helen Grant (left) and Dr. Ahmad Annab (right) inspect donated medical supplies.



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