

2002 Annual Report

American Near East Refugee Aid

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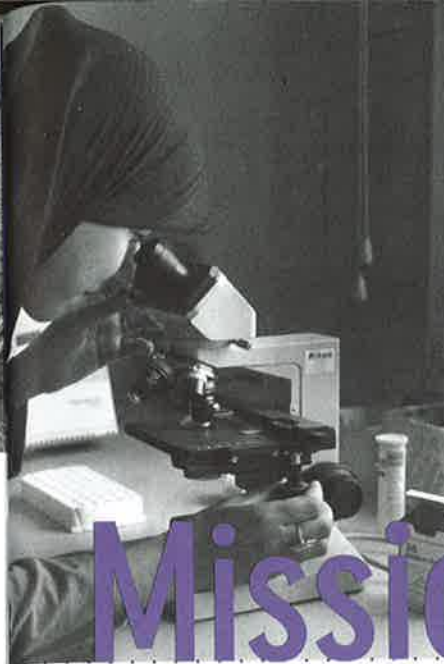
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ANERA

AMERICAN NEAR EAST REFUGEE AID

FOUNDED 1968



Mission

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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, Lebanese and Jordanians. ANERA assists grassroots organizations to provide their communities with crucial health care and community services in addition to increasing employment and educational opportunities for deprived groups of people. Through an in-kind program, ANERA assists medical clinics and hospitals in meeting their annual requirements of pharmaceuticals and medical supplies, and sends emergency shipments in times of conflict.

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



Report of

the Chair & the President

Dear Friends of ANERA,

Human need. Social and economic conditions in the West Bank and Gaza deteriorated greatly during the last twelve months. The World Bank reports that about 50% of the Palestinians lived below the poverty line, defined as less than \$2 per day per individual, as of spring 2002. A recent Johns Hopkins University study revealed that acute and chronic malnutrition among youth reached 22.5% in Palestine. In Gaza, acute malnutrition is particularly high, 13.2%, similar to children in countries such as Nigeria and Chad. These troubling statistics reflect the direct observations reported by the ANERA staff as they visit the towns and villages of the West Bank and Gaza where ANERA implements its many projects.

ANERA has responded to this human need. As the project section of this report indicates, we have delivered significant amounts of health supplies and food to the Palestinian people. Working with local Palestinian organizations, our long-term partners in many projects, we delivered \$8,117,072 of medicines and medical supplies, and \$730,000 of

Les Janka (left) and Peter Gubser (right)

food. ANERA participated in relief efforts including joining convoys to besieged and/or curfewed towns, with United Nations organizations, other American and international NGOs (nongovernmental organizations), and the International Committee of the Red Cross.

As this acute crisis of Palestinian human need continues, ANERA plans to maintain a substantial relief program. The generosity of supporters in the U.S. and overseas makes this possible as does the superb ability of our staff in the West Bank and Gaza.

During the past year, ANERA was able to sustain its economic and social development projects. We constructed school classrooms, set up rural clinics, opened farm-to-market roads, continued our substantial information technology (IT) program, supported the Gaza Women's Loan Fund, established irrigation and potable water systems, built social service centers, and provided scholarships to schools.

While the bulk of our programs were implemented in the West Bank and Gaza, we did increase our projects in Jordan and Lebanon. And we supported Friends of the Earth Middle East, an association that brings together the activities of Israeli, Jordanian, and Palestinian environmental NGOs, one of the few regional programs that is still active.

ANERA exists because of the generosity and compassion of people in the U.S. and overseas, and the determination of people in the Middle East. In essence, through ANERA, these various groups and our partners are linked in their common desire to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East.

Sincerely,



Les Janka
Chair



Peter Gubser
President

"Despite the current conflict, ANERA's projects move forward."



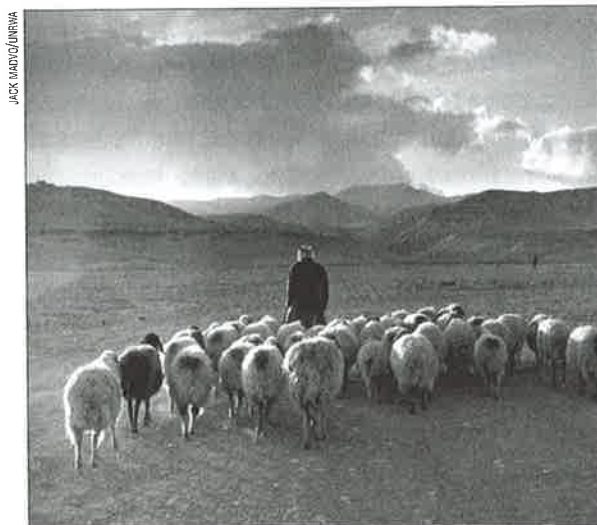
ANERA's Projects

The recent conflict in the Middle East has devastated hundreds of thousands of families – physically, emotionally, and economically. As their need for food, health services, and jobs dramatically increased, ANERA was there, distributing unprecedented amounts of in-kind and financial support. In addition, ANERA continues pushing ahead with our ongoing programs in community and economic development, education, and health, all part of our sustained effort to relieve suffering in this region.

In our 2002 fiscal year (June 1, 2001 through May 31, 2002), ANERA provided community assistance, humanitarian relief, education and health services, job training, and other assistance totaling \$13,942,177 to local organizations with whom we have maintained a long-standing partnership in the West Bank, Gaza, Lebanon, Jordan, and Israel.

All of the work accomplished by ANERA this year was made possible by the generosity and commitment of thousands of caring individuals and organizations, some of which are recognized on pages 24-36.

An electronic version of this annual report as well as a complete list of project and program partners is available at www.anera.org.



Community and Economic Development

As a cornerstone of our work, ANERA's community and economic development program contributes to the growth of almost every sector of society. Projects are most highly concentrated in Palestine, but effective work is also being done in Lebanon, Israel, and Jordan. This year ANERA implemented 50 projects totaling \$2,093,667 to help people in need develop and sustain their communities.

Gaza Women's Loan Fund

In 1995, ANERA helped establish the first micro loan program that focused on businesswomen in Gaza. The Gaza Women's Loan Fund (GWLF) offers affordable credit to female heads of households to begin or expand their small businesses. Headquartered in Khan Younis (southern Gaza), with a branch in Gaza City (northern Gaza), GWLF staff screens loan applications and evaluates them on the quality of their business plans and grants short-term loans ranging from \$1,000 to \$5,000 to those who qualify. The fund gives hundreds of women the ability to support their families with money earned from their businesses.



International Fund for Agricultural Development

Through the International Fund for Agricultural Development (IFAD) project, ANERA promotes small-scale income-generating activities such as commercial dairy and meat production. Dairy farmers, like the one in Jericho pictured on this page, are able to provide food for their families and communities because of the small business loans they receive through ANERA's agriculture project. This loan program teaches men and women how to manage their businesses and make them more productive.

Direct Project Expenses:	\$1,398,382
Technical Assistance & Project Oversight:	\$695,285
Total Community & Economic Development:	\$2,093,667

E ducation

Education is the framework on which the future of any society can grow. A high priority for ANERA is to address the tremendous education needs in Palestinian, Lebanese and Jordanian societies. Through 49 projects ranging from scholarships to classroom construction and curriculum development, ANERA distributed \$1,901,414 to assist thousands of eager minds at all levels to obtain a better education and help local teaching professionals deliver quality educational services.

Information Technology

ANERA's information technology (IT) project helps to establish and grow an IT industry in the West Bank and Gaza that will create, over time, thousands of high quality jobs. The project trains university graduates, students, and business people in state-of-the-art computer software technology, thereby creating a cadre of international-level professionals in the region. The program also helps students pay for their courses and exams. IT centers, such as this one at Al-Quds University, also will help graduates of the program locate jobs and serve as IT business incubators for local companies.



Al-Kafaat

The Al-Kafaat school provides education, rehabilitation, vocational training, job placement, and paramedical and social services to children and youth in Lebanon. Each year, the school delivers specialized education and services to over 2,000 individuals with mobility, sensory, and mental impairments. The center also trains professional orthotists and prosthetists as well as manufactures and fits patients with prostheses and braces.

Direct Project Expenses:	\$1,410,641
Technical Assistance & Project Oversight:	\$490,773
Total Education	\$1,901,414



W. LAMM/FAD

Public Education

ANERA conducts modest activities to inform the public about the Middle East, the need for peace, the conditions of poor Palestinians, Lebanese, and Jordanians, and the value of economic and social development. We publish a quarterly newsletter, speak at civic and educational events, maintain a website, www.nera.org, place public education notices and promote articles in print media, and comment on radio and television.

Domestic Program Total **\$48,014**

Total Program Services **\$13,990,191**

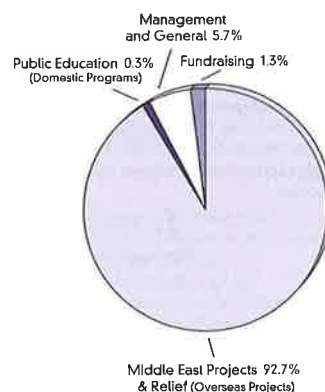
Financial Review

Dear ANERA Supporters,

I will begin with the most crucial information – your generous contributions allow us to conduct vital work benefiting hundreds of thousands of people. Thank you for your involvement and trust in ANERA.

We receive support from more than 23,000 Americans and other individuals from around the world, small businesses, religious groups and over twenty private foundations and corporations. We received grants from multi- and bi-lateral institutions. Through membership in the International Service Agencies (ISA), ANERA participates in the Combined Federal Campaign and many state and local workplace giving campaigns.

In fiscal year 2002 (June 1, 2001–May 31, 2002), ANERA's total expenses of \$15,044,508 were distributed in the following manner:



This fiscal year we increased our total program budget by 23%. This outstanding financial performance is due to the generosity of our donors, the capability and capacity of our staff, and the quality of our projects and programs serving people in the Middle East.

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, BBB Wise Giving Alliance and the New York State Office of Charities Registration. ANERA is also a member of the American Council for Voluntary International Action (InterAction).

To ensure accountability and transparency to our supporters and beneficiaries, highlights of our audited financial statements are included in this report. A full copy of Lane & Company's independent auditor's report is available at www.nera.org or upon request to ANERA. As a registered 501(c)3 organization, contributions to ANERA are tax-deductible.

Sincerely,

Jane W. Schweiker, Treasurer

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, 2002 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 \$717,878 as of May 31, 2002 and total expenses of \$4,800,755 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 audits in accordance with auditing standards generally accepted in the United States of America. 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, 2002, and the changes in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

Lane + Company
Washington, D.C., USA
July 19, 2002

American Near East Refugee Aid Statement Of Financial Position May 31, 2002

ASSETS

Current Assets	
Cash and cash equivalents	\$ 2,928,120
Grants receivable	556,137
Accounts receivable	233,320
Prepaid expenses and other assets	79,076
Total Current Assets	3,796,653
Furniture and equipment, net	44,334
Total Assets	<u>\$ 3,840,987</u>

LIABILITIES AND NET ASSETS

Current Liabilities	
Accounts payable	\$ 16,188
Accrued benefits	382,451
Other accrued expenses and liabilities	13,329
Grant commitments	71,100
Deferred revenue	219,233
Total Current Liabilities	702,301
Net Assets, Unrestricted	1,101,464
Net Assets, Temporarily Restricted	2,037,222
Total Net Assets	<u>3,138,686</u>
Total Liabilities and Net Assets	<u>\$ 3,840,987</u>

A full copy of the independent auditor's report is available at
www.amera.org or upon request to ANERA.

American Near East Refugee Aid Statement Of Activities For The Year Ended May 31, 2002

Change in unrestricted net assets	
Revenues	
Donor contributions and other grants	\$1,405,758
In-kind contributions	8,117,072
Miscellaneous	106,230
Interest	23,199
Total unrestricted revenues	9,652,259
Net assets released from restrictions	
Satisfaction of program restrictions	5,844,549
Total unrestricted support	<u>15,496,808</u>
Expenses	
Program Services	
Community and economic development	2,093,667
Education	1,901,414
Health services	9,947,096
Public education	48,014
Total Program Services	<u>13,990,191</u>
Supporting Services	
Fund-raising	199,078
Management and general	855,239
Total Supporting Services	<u>1,054,317</u>
Total Expenses	<u>15,044,508</u>
Change in unrestricted net assets	<u>452,300</u>
Change in temporarily restricted net assets	
United States Government grants	4,170,677
United Nations grants	224,967
Welfare Association grant	3,000
Other grants and contributions	3,076,739
Net assets released from restrictions	<u>(5,844,549)</u>
Change in temporarily restricted net assets	<u>1,630,834</u>
Change in net assets	2,083,134
Net assets, beginning of year	<u>1,055,552</u>
Net assets, end of year	<u>\$3,138,686</u>



**American Near
Statement of
For The Year**

**East Refugee Aid
Functional Expenses
Ended May 31, 2002**

PROGRAM SERVICES

SUPPORTING SERVICES

	Overseas		Domestic						
	Community and Economic Development	Education	Health Services	Public Education	Total Program Services	Fund- raising	Management and General	Total Supporting Services	Total Expenses
Salaries	\$ 293,012	\$ 204,451	\$ 270,705	\$25,275	\$ 793,443	\$ 34,787	\$ 372,294	\$ 407,081	\$ 1,200,524
Payroll taxes	15,765	9,418	12,402	1,907	39,492	2,587	2,557	5,144	44,636
Fringe benefits	62,890	41,860	55,863	4,881	165,494	7,122	109,116	116,238	281,732
Total salaries & fringe benefits	371,667	255,729	338,970	32,063	998,429	44,496	483,967	528,463	1,526,892
Professional & contract services	11,734	5,008	31,485	39	48,266	34,767	159,779	194,546	242,812
Occupancy	50,021	35,043	47,689	3,340	136,093	4,568	32,664	37,232	173,325
Office supplies & equipment	16,962	13,235	23,471	-	53,668	-	17,064	17,064	70,732
Telephone & telegraph	17,631	7,401	10,198	602	35,832	801	4,521	5,322	41,154
Postage & shipping	530	506	81,385	167	82,588	38,685	31,761	70,446	153,034
Printing	1,175	676	2,006	3,119	6,976	47,142	45,429	92,571	99,547
Lettershop	2	2	3	709	716	22,346	1,305	23,651	24,367
Travel	55,538	40,666	41,383	5,516	143,103	6,257	12,246	18,503	161,606
Memberships & meetings	8,461	8,999	9,829	15	27,304	12	49,308	49,320	76,624
Technical assistance	80,676	21,455	32,368	-	134,499	-	-	-	134,499
Grants	1,398,382	1,410,641	1,207,944	-	4,016,967	-	6,437	6,437	4,023,404
In-kind	-	-	8,117,072	-	8,117,072	-	-	-	8,117,072
Miscellaneous	3,432	2,053	3,293	2,444	11,222	4	1,860	1,864	13,086
Loan guarantee	77,456	100,000	-	-	177,456	-	-	-	177,456
Depreciation	-	-	-	-	-	-	8,898	8,898	8,898
	<u>\$2,093,667</u>	<u>\$1,901,414</u>	<u>\$9,947,096</u>	<u>\$48,014</u>	<u>\$13,990,191</u>	<u>\$199,078</u>	<u>\$ 855,239</u>	<u>\$1,054,317</u>	<u>\$15,044,508</u>

A full copy of the independent auditor's report is available at www.anera.org or upon request to ANERA.

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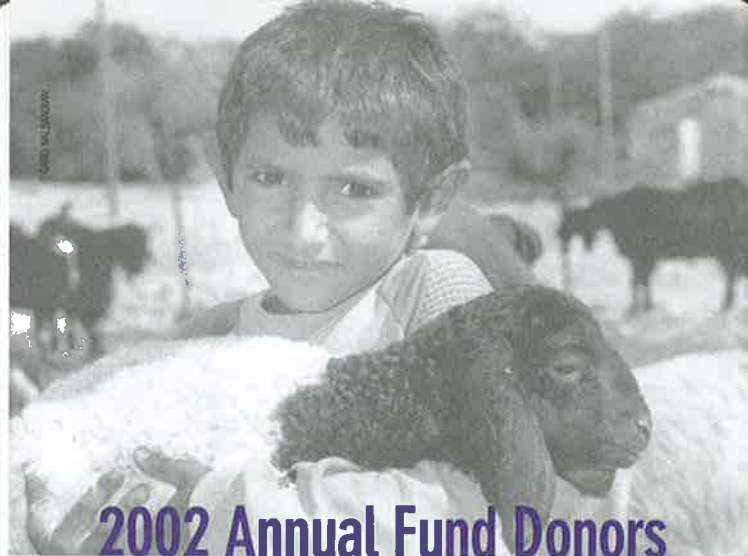
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2002 Annual Fund Donors

ANERA's Annual Fund enables us to carry out a broad range of economic and social projects to meet critical needs of Palestinians, Lebanese and Jordanians, and to provide emergency relief in times of conflict. We wish to thank the many donors who contributed to our 2002 Annual Fund (June 2001–May 2002), including:

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(\$10,000 and above)

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The ANERA Legacy Society enhances opportunities for our donors to extend beyond their lifetime their generous support for Palestinians, Lebanese, and Jordanians in need and for lasting peace in the Middle East. You can join the ANERA Legacy Society either on a named or anonymous basis by including ANERA in your will or trust, or through other deferred gifts. We would like to acknowledge the following ANERA Legacy Society members for their commitment to long-term peace, as well as those donors who have included ANERA in their wills or trusts but who wish their participation in the society to be anonymous.

Dr. and Mrs. John T. Butterwick
J. E. Chalk
Carol and John Kinghorn
Ms. Susan A. Thompson
Margaret Burnett Titus
Mr. Charles L. Werly
Anonymous (22)

Donor and Partner Organizations

In fiscal year 2002, ANERA received gifts of \$1,000 or more from the following organizations. ANERA wishes to thank these organizations for their generosity as well as those who prefer to remain anonymous.

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Dr. Imad Tabry
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ANERA would also like to recognize the following partner organizations with which we carry out key long-term economic, social projects, as well as emergency relief efforts:

Project Partners

American Friends of the Episcopal Diocese of Jerusalem
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OIKOS
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Organization for Medical
and Educational Needs)



H

uman need. Social and economic
conditions in the West Bank and
Gaza deteriorated greatly during
the last twelve months.

... ANERA has responded to this human need.

ANERA STAFF

