



ANERA

AMERICAN NEAR EAST REFUGEE AID

2004 ANNUAL REPORT

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Cover: Dar El Tifl School, East Jerusalem—Robyn Long





Vision

ANERA envisages a Middle East where people can live in peace with secure livelihoods.

Mission

ANERA's mission is to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East.

Core Values

ANERA views **relief** – alleviating suffering – and **development** – reducing poverty – as beginning and end points on a continuum of human need. In helping people meet these fundamental necessities, ANERA contributes to achieving their freedom from want, which ANERA deems an essential component to peace in the Middle East.

Left: Dar El Tifl School, East Jerusalem–Robyn Long

Dear friends of ANERA,

The Palestinian recession is among the worst in modern history. Average personal incomes have declined by more than a third since September 2000, and nearly half of Palestinians now live below the poverty line [\$2 per day].

—The World Bank, June 23, 2004

This human condition translates into tremendous need. Need for jobs, for health and relief, for education. Need for freedom from want and freedom to pursue a life in peace.

As part of our ongoing commitment to assist people in the Middle East, ANERA is addressing these needs.

Malnutrition, now at 30% among young children in Gaza, calls for immediate intervention. Accordingly, we designed the Milk for Preschoolers project. Working with preschools in Gaza, each child receives daily a box of milk and a nutritious biscuit. Last year 2,500 children benefited from the program. In the coming year, we will reach 10,000 — or hopefully even more — impoverished youngsters. This program makes a real difference. Unaddressed malnutrition means a child will not develop normally in both mind and body. We are proud that individuals and nongovernmental organizations from around the world are working with us to make this valuable effort possible.

Education is the *sin qua non* for economic and social development. Accordingly, ANERA devotes considerable resources to this sector. *Inter alia*, we have invested in the future through projects such as: building and equipping classrooms for kindergartens and primary and secondary schools; a scholarship program for orphans, the very poor, and physically disadvantaged; an initiative to establish four Information Technology Centers of Excellence at Palestinian universities designed to serve the community, business and government; core assistance to the Edward Said National Conservatory of Music; upgrading sports facilities for youth; and building libraries.

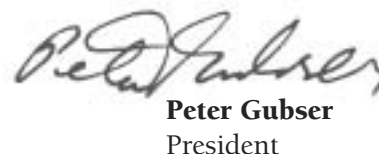
To live life fully, people need to be healthy. In pursuit of this end, ANERA is a major partner in MARAM, a USAID-funded project to upgrade public health education as well as health care for women and children in the West Bank and Gaza. To improve people's ability to obtain quality health services, ANERA supplied over \$16 million of medical supplies to clinics and hospitals, a program we will sustain in the coming year. In addition, in Beirut we are upgrading the mechanical and electrical systems of Dar al-Ajaza, a hospital for the elderly and severely physically handicapped that serves 800 inpatients and 100 outpatients daily.

ANERA also is expanding its program in Jordan. Notably, we are now implementing a project funded by the U.S. Middle East Partnership Initiative. Working with grassroots women's organizations, we are seeking to empower women through training workshops and institution building.

ANERA is a bridge between Middle Eastern people in need and concerned people in the U.S. and around the world. Together we seek to realize our vital mission: to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East. We wish to thank all of our partners in this shared effort during this tumultuous and disturbing period in the region.



Les Janka
Chair



Peter Gubser
President



For people living in the West Bank and Gaza there is no typical day. One day they can drive to work, walk to school, or go to the hospital, the next day they cannot. And for each of these challenges, they must find new ways to cope.

Events during the past twelve months have had a detrimental impact on people's lives in the Middle East. ANERA adjusted to these changing political and economic climates and continued serving people in need in the West Bank, Gaza, Lebanon, and Jordan.

The following pages describe challenges people face in the region, introduce some of those working to find stability, and define the projects that help them build a future for their families and communities.

There is still much work to be done, but great improvement is possible through teamwork, perseverance, and hope.

Challenges

- 47% live in poverty (64% in Gaza; 37% in West Bank)
- 26% unemployed (29% in Gaza; 24% in West Bank)
- 25% of Gazans in extreme poverty
- Stagnant economy due to movement restrictions

Closures, curfews, and checkpoints have made doing business in the West Bank and Gaza next to impossible. The strain on the economy has forced many businesses to layoff employees or shut down altogether.

	1999 (before intifada)	2002	2003
Unemployment	12%	31%	26%
West Bank	10%	28%	24%
Gaza	17%	38%	29%
Poverty	20%	51%	47%
West Bank	13%	41%	37%
Gaza	32%	68%	64%

Source: "Disengagement, the Palestinian Economy, and the Settlements," The World Bank, June 24, 2004

Left: Rafah, Gaza—Rika Fujiya, JVC

Response



Above: Gaza Women's Loan Fund recipient, Gaza—*Robyn Long*

As dramatic as the statistics seem, 2003 experienced an improvement in unemployment and poverty in the West Bank and Gaza over 2002. This may be due, in part, to the men and women who have changed their perception of a traditional job and adjusted to the changing situation. Having lost their jobs with Israeli and other foreign businesses, many people have taken the initiative to start their own.

The concept of micro-enterprise has become more appealing to burgeoning small businesspeople, particularly in Gaza, where poverty has become pervasive. ANERA is working with many of these entrepreneurs to build businesses for themselves and their families.

Through the Gaza Women's Loan Fund, women receive affordable credit to start or expand their small businesses. Developing their businesses with small, short-term loans of \$1,000-\$3,000, these industrious women generate income for their families, as well as stimulate the local economy.

ANERA works in partnership with a United Nations program to assist small-scale agricultural businesses in Gaza by providing loans to help Gaza fishermen keep their boats repaired and their businesses operating. The Palestinian fishing industry has been severely hit by the military-imposed closures and limited access to fishing areas. The number of fishermen has plummeted to less than half of what it was four years ago. These small loans are vital to keeping the fishermen in business.



Robyn Long

MOHAMMED

Mohammed has rehabilitated his boat and fishing equipment, including nets, pulleys, and lights, with an \$8,000 loan from ANERA's program. The survival of his business is important to other fishermen because he owns one of the main boats used to tow smaller vessels out to sea.

Mohammed and the other fishermen continue to work the sea with what limited resources they have available. From Mohammed's perspective, "The loans are important. It's the only way we can invest in our boats and equipment in order to bring in more fish and raise our incomes. We have to keep investing, it's the only way we will be able to continue"

ECONOMIC DEVELOPMENT PROGRAMS

• Direct Project Expenses:	\$ 2,211,934
• Technical Assistance & Oversight:	\$ 834,717
Total Economic Development:	\$3,046,651

Challenges

- Increasing malnutrition among children five and under
- People in need of medical care stopped at checkpoints when trying to reach emergency treatment
- Residents in rural areas increasingly isolated from medical facilities
- Shortage of basic medical supplies

Because of the collapsing economy, Palestinians struggle to feed their families. As a result, up to 25% of children age five and under suffer from malnutrition, anemia, and/or Vitamin A deficiency, particularly in Gaza. Ironically, there is no shortage of food, but people do not have money to buy the nutritious food they need.

Malnutrition can cause irreversible physical and neurological damage, especially in children between the ages of 6 and 59 months. And if children come to school hungry they are unable to concentrate and learn, laying the groundwork for a less productive society in the future.

Left: Dar Al Ajaza Hospital, Beirut Lebanon—Hussam Mshaymshi

Response

In an effort to slow the alarming rise in malnutrition, ANERA initiated the Milk for Preschoolers (MfP) project, which delivers a box of locally produced milk and fortified biscuits to Gaza preschoolers each school day. In 2003, MfP fed 2,300 children. Due to the increasing need and with support from donors, ANERA will expand MfP to feed 10,000 preschoolers at 100 schools in Gaza in the fall of 2004.

Milk for Preschoolers provides a nutritious snack, but also educates children and their mothers about long-term nutrition and health at home, including proper eating habits and personal hygiene. Families are taught how to make nutritious meals on a low budget, and healthy ways to cook available foods.

In an effort to support health care professionals, ANERA's In-kind Program delivers donated shipments of medical supplies, pharmaceuticals and nutritional supplements, and hygiene kits to health institutions throughout the West Bank and Gaza. Many patients cannot afford to pay for services, forcing health facilities to find alternative ways to pay for medical supplies and medicines. Clinics and hospitals welcome these donated supplies because they allow health care providers to deliver more care to patients at a lower cost.

“25% of Gazans live in deep poverty and are unable to feed themselves adequately, even with food aid ... and were it not for donor assistance ... malnutrition would be at levels associated with much poorer countries.”

–“Disengagement, the Palestinian Economy, and the Settlements,”

–The World Bank, June 23, 2004



Above: Bureij Refugee Camp, Gaza—Robyn Long



ILHAM

Ilham, a preschooler at Um Al Hanoon Kindergarten, is three years old and lives in Gaza's Brazil Refugee Camp. Four months ago, her family's home was demolished by the Israeli military. Ilham's parents have rented a new apartment in the camp, though this is a severe financial burden since both parents are unemployed. The family is dependent on in-kind donations and food from local charities.

HEALTH & RELIEF PROGRAMS

• Direct Project Expenses:	\$ 3,389,186
• In-kind Gifts:	\$ 16,874,265
• Technical Assistance & Oversight:	\$ 920,879
Total Health & Relief:	\$21,184,330

Challenges

- Large numbers of students and not enough classrooms or teachers
- Poorly equipped facilities
- Old, out-dated curriculum
- Many children and youth with unstructured free time
- Families' inability to afford education

In the West Bank and Gaza, schools are overcrowded and in need of repair. The overcrowding forces students to take turns attending classes, meaning one group of students attends classes in the morning, and another class of students begins in the afternoon.

Such a schedule requires students and their teachers to squeeze all their lessons into a few hours each day. This also means that, generally, both shifts of students have to fill their free time before or after school.

Left: Rafah, Gaza—Rika Fujiya, JVC

Response

ANERA has been expanding facilities at Palestinian primary and secondary schools to accommodate the growing number of students. Dozens of projects now are complete, including more than 160 new classrooms, science and computer labs, and libraries, as well as new toilet facilities and upgraded school yards. With more educational facilities, schools hope to move to single shift schedules.

Helping to extend education outside the classroom, ANERA works with several community centers to equip computer labs, libraries, art and music classes with educational materials. These centers build community support and partnership, and for children and youth living amidst the current violence, these programs open new vistas for creativity and self-confidence.

ANERA also is involved in strengthening adult education programs. The growing information technology (IT) industry throughout the Middle East presents a great opportunity for men and women to learn skills necessary for employment in high quality jobs. But most Palestinian colleges and universities lack the resources to develop adequate curricula and facilities for IT programs.

In March 2004, ANERA opened the Said Khoury IT Center of Excellence at Al Quds University, the first of four slated for the West Bank and Gaza. This Center, launched through ANERA's IT initiative in Palestine, offers a unique curriculum in software and systems development with international certification programs, and helps local businesses with IT services and continuing education classes.

Through this program, Palestinians adapt to their changing work environment by working over the Internet instead of spending hours at checkpoints. The IT centers expand individual opportunities and stimulate the local IT market — a promising combination for prompting positive change throughout the region.

Right: Edward Said National Conservatory of Music, Ramallah—Robyn Long



Susan Bertoni

REMA

One pioneer in the IT field is 23-year-old Rema, who graduated from an ANERA-sponsored computer programming course at the Palestine Polytechnic University in Hebron.

“My grandfather used to take me to Ramallah to a children’s educational center called the Young Scientist’s Club, where I played games and did computer programming... I’ve graduated from a programming course at the Palestine Polytechnic University in Hebron ... Now I have two job offers – one from Polytechnic and one from Hebron University. I haven’t decided which one to choose. Palestine needs help to develop IT, but also the people need innovation. I want to work in all these things.”

EDUCATION PROGRAMS

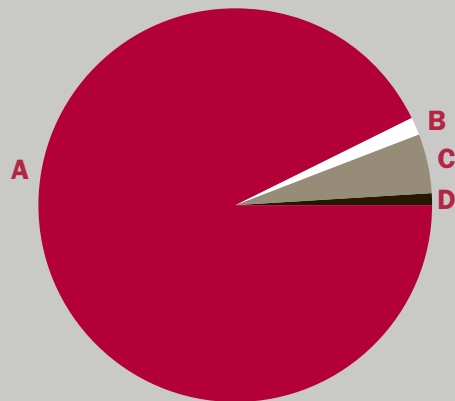
• Direct Project Expenses:	\$ 3,349,588
• Technical Assistance & Oversight:	\$ 497,335
Total Education Assistance:	\$ 3,846,923



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

Domestic Program Total **\$61,014**

In fiscal year 2004 (June 1, 2003 – May 31, 2004), ANERA's total expenses of \$29,451,320 were distributed in the following manner:



A: Middle East Projects: 95.4%
B: Fundraising: 0.8%
C: Management & General: 3.6%
D: Public Education: 0.2%

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.

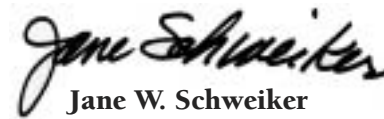
This fiscal year we increased our total program budget by 44%. This outstanding financial performance is due to the generosity of our donors, the work of our outstanding staff, and the quality of our projects and programs serving people in the Middle East.

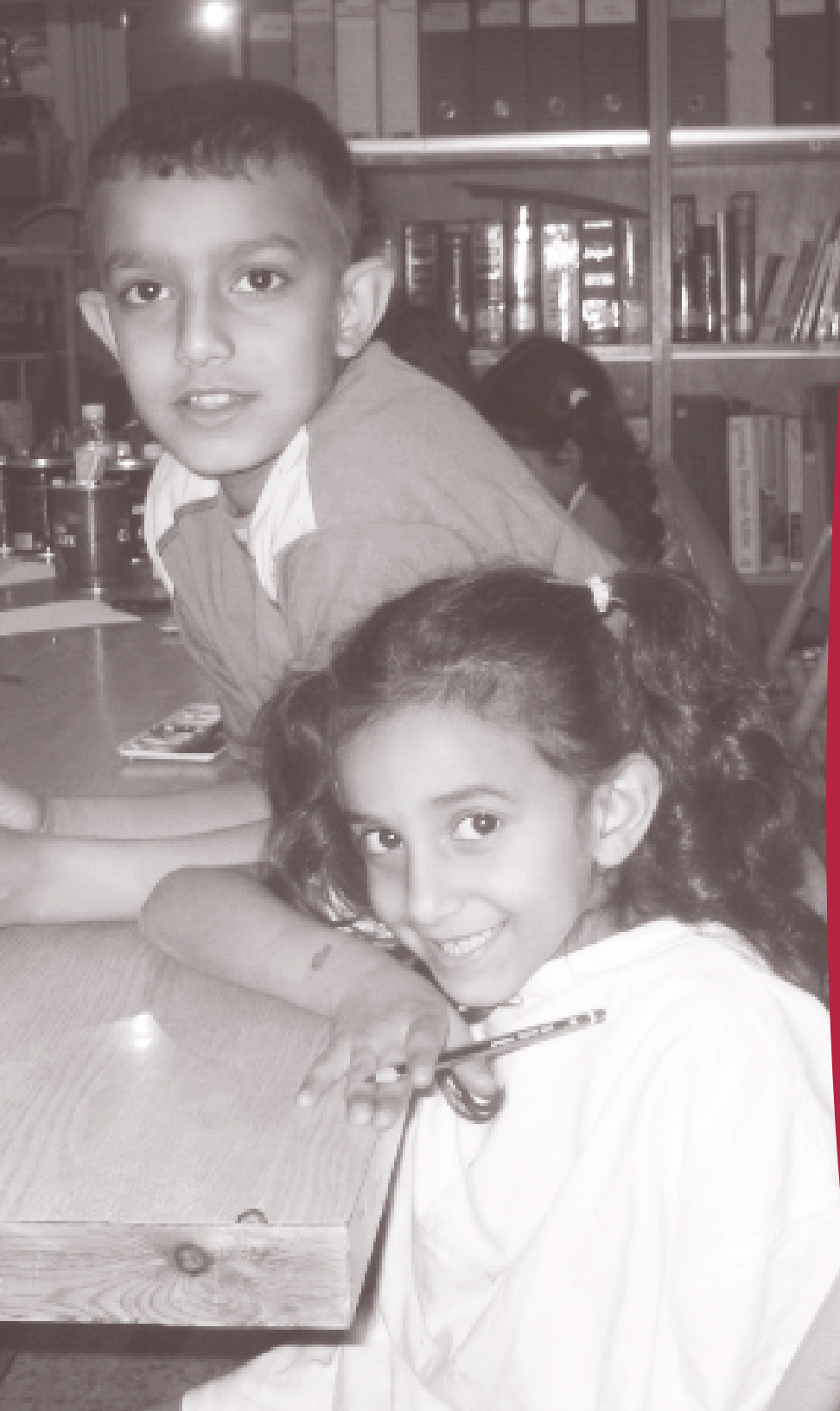
In the past year, ANERA received support from more than 23,000 Americans and other individuals from around the world, as well as small businesses, nongovernmental organizations, civic and religious groups and more than twenty private foundations and corporations. We also received grants from bilateral and multilateral government institutions. Our membership in Global Impact (formerly International Service Agencies), brought ANERA contributions from the Combined Federal Campaign and many state and local workplace giving campaigns. For a comprehensive list of our organizational support, see page 17.

ANERA consistently makes every effort to ensure that donations serve intended beneficiaries and reputable organizations. We are registered with and adhere to the standards of the Advisory Committee on Voluntary Foreign Aid of the U.S. Agency for International Development, 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.anera.org as is IRS form 990. As a registered 501(c)3 organization, contributions to ANERA are tax-deductible.

Sincerely,


Jane W. Schweiker
 Treasurer



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, 2004 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 \$644,498 as of May 31, 2004 and total expenses of \$9,810,384 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 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, 2004, 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 16, 2004

Right: Arab Resource Center for Popular Arts / AL-JANA, Beirut Lebanon—Philip Davies

STATEMENT OF FINANCIAL POSITION

MAY 31, 2004

ASSETS

CURRENT ASSETS

Cash and cash equivalents	\$ 4,642,470
Grants receivable	637,475
Accounts receivable	86,125
Prepaid expenses and other assets	<u>54,006</u>

Total Current Assets 5,420,076

Furniture and equipment, net 35,028

Total Assets \$ 5,455,104

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

Accounts payable and accrued expenses	\$ 580,359
Accrued benefits	553,289
Deferred revenue	12,072
Grant commitments	<u>10,000</u>

Total Current Liabilities 1,155,720

Net Assets, Unrestricted 1,281,713

Net Assets, Temporarily Restricted 3,017,671

Total Net Assets 4,299,384

Total Liabilities and Net Assets \$ 5,455,104

STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED MAY 31, 2004

CHANGE IN UNRESTRICTED NET ASSETS

Revenue	
Donor contributions and other grants	\$ 1,585,515
In-kind contributions	16,874,265
Interest	<u>10,446</u>
Total	<u>18,470,226</u>

NET ASSETS RELEASED FROM RESTRICTIONS

Satisfaction of program restrictions	<u>11,043,142</u>
Total unrestricted revenue	<u>29,513,368</u>

EXPENSES

Program Services	
Community and economic development	3,046,651
Education	3,846,923
Health services	<u>21,184,330</u>
Public education	61,014
Total Program Services	<u>28,138,918</u>

Supporting Services	
Fund-raising	244,226
Management and general	<u>1,068,176</u>
Total Supporting Services	<u>1,312,402</u>

Total Expenses 29,451,320

Change in unrestricted net assets 62,048

CHANGE IN TEMPORARILY RESTRICTED NET ASSETS

United States Government grants	7,518,932
United Nations grants	739,515
Private sector grants and contributions	2,967,018
Net assets released from restrictions	<u>(11,043,142)</u>

Change in temporarily restricted net assets 182,323

CHANGE IN NET ASSETS

NET ASSETS, BEGINNING OF YEAR 4,055,013

NET ASSETS, END OF YEAR \$ 4,299,384

STATEMENT OF FUNCTIONAL EXPENSES

FOR THE YEAR ENDED MAY 31, 2004

	PROGRAM SERVICES				Total Program Services	SUPPORTING SERVICES			Total Expenses
	Community and Economic Development	Education	Health Services	Public Education		Fundraising	Management and General	Total Supporting Services	
Salaries	\$ 386,929	\$ 260,893	\$ 464,535	\$ 25,227	\$ 1,137,584	\$ 26,900	\$ 495,468	\$ 522,368	\$ 1,659,952
Payroll taxes	32,447	15,484	24,481	3,224	75,636	4,792	31,785	36,577	112,213
Fringe benefits	77,353	45,473	58,941	3,315	185,082	6,865	138,779	145,644	330,726
Total salaries and fringe benefits	496,729	321,850	547,957	31,766	1,398,302	38,557	666,032	704,589	2,102,891
Professional and contract services	75,099	12,989	75,271	13,014	176,373	58,797	130,389	189,186	365,559
Occupancy	64,966	43,838	90,207	1,955	200,966	12,562	85,900	98,462	299,428
Office supplies & equipment	21,753	14,905	16,592	1,653	54,903	1,865	14,085	15,950	70,853
Telephone & telegraph	20,292	9,618	14,727	132	44,769	335	5,825	6,160	50,929
Postage & shipping	7,078	2,207	91,834	2,129	103,248	30,797	23,756	54,553	157,801
Printing & Lettershop	3,706	2,341	7,850	7,355	21,252	93,268	60,289	153,557	174,809
Travel	87,314	73,146	68,029	1,995	230,484	5,903	15,015	20,918	251,402
Memberships & meetings	17,161	4,441	8,412	1,015	31,029	2,142	51,049	53,191	84,220
Technical assistance	40,619	12,000	--	--	52,619	--	--	--	52,619
Grants	1,711,934	3,349,588	3,389,186	--	8,450,708	--	--	--	8,450,708
Grants in-kind	--	--	16,874,265	--	16,874,265	--	--	--	16,874,265
Loan guarantee	500,000	--	--	--	500,000	--	--	--	500,000
Depreciation	--	--	--	--	--	--	15,836	15,836	15,836
	<u>\$ 3,046,651</u>	<u>\$ 3,846,923</u>	<u>\$ 21,184,330</u>	<u>\$ 61,014</u>	<u>\$ 28,138,918</u>	<u>\$ 244,226</u>	<u>\$ 1,068,176</u>	<u>\$ 1,312,402</u>	<u>\$ 29,451,320</u>

Our mission is to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East.

Right: Jabalia Refugee Camp, Gaza--Rika Fujiya, JVC



2004 ANNUAL FUND DONORS

ANERA thanks each and every person who contributed to this year's Annual Fund, from June 1, 2003 through May 31, 2004, including the many generous donors who gave anonymously and through Global Impact and United Way workplace giving campaigns. We would also like to thank those who facilitated special gifts or grants, including memorial gifts, matching grants or gifts of appreciated stock, from family, friends, and affiliated institutions. These individual gifts build the foundation for ANERA's work.

Below: Yatma village, West Bank—Naser Qadous



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Left: Maghazi Community Center,
Gaza—Robyn Long



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Left: Pediatric Intensive Care Unit at Al Watani Hospital, Nablus—Ghadah Kaleel