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Cover: Dar El Tiff 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.
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.
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.

<table>
<thead>
<tr>
<th></th>
<th>1999 (before intifada)</th>
<th>2002</th>
<th>2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Bank</td>
<td>12%</td>
<td>31%</td>
<td>26%</td>
</tr>
<tr>
<td>Gaza</td>
<td>10%</td>
<td>28%</td>
<td>24%</td>
</tr>
<tr>
<td>Poverty</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Bank</td>
<td>20%</td>
<td>51%</td>
<td>47%</td>
</tr>
<tr>
<td>Gaza</td>
<td>13%</td>
<td>41%</td>
<td>37%</td>
</tr>
</tbody>
</table>

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

Left: Rafah, Gaza—Rika Fujiya, JVC
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.

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**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Project Expenses</td>
<td>$2,211,934</td>
</tr>
<tr>
<td>Technical Assistance &amp; Oversight</td>
<td>$834,717</td>
</tr>
<tr>
<td><strong>Total Economic Development</strong></td>
<td><strong>$3,046,651</strong></td>
</tr>
</tbody>
</table>
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.
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

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: $902,879

Total Health & Relief: $21,184,330

Robyn Long
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.
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.”

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.

EDUCATION PROGRAMS

- Direct Project Expenses: $3,349,588
- Technical Assistance & Oversight: $497,335

Total Education Assistance: $3,846,923

Response
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.

Washington, D.C., USA
July 16, 2004
## STATEMENT OF ACTIVITIES

FOR THE YEAR ENDED 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: 54,006

**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: 10,000

**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

### CHANGE IN UNRESTRICTED NET ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>$1,585,515</td>
</tr>
<tr>
<td>Donor contributions and other grants</td>
<td>16,874,265</td>
</tr>
<tr>
<td>In-kind contributions</td>
<td>1,044,46</td>
</tr>
<tr>
<td>Interest</td>
<td>18,470,226</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>29,513,368</strong></td>
</tr>
</tbody>
</table>

### NET ASSETS RELEASED FROM RESTRICTIONS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfaction of program restrictions</td>
<td>11,043,142</td>
</tr>
<tr>
<td><strong>Total unrestricted revenue</strong></td>
<td><strong>29,513,368</strong></td>
</tr>
</tbody>
</table>

### EXPENSES

**Program Services**
- Community and economic development: 3,046,651
- Education: 3,846,923
- Health services: 21,184,330
- Public education: 61,014

**Total Program Services**: 28,138,918

**Supporting Services**
- Fund-raising: 244,226
- Management and general: 1,068,176

**Total Supporting Services**: 1,312,402

**Total Expenses**: 29,451,320

**Change in unrestricted net assets**: 62,048

### CHANGE IN TEMPORARILY RESTRICTED NET ASSETS

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States Government grants</td>
<td>7,518,932</td>
</tr>
<tr>
<td>United Nations grants</td>
<td>739,515</td>
</tr>
<tr>
<td>Private sector grants and contributions</td>
<td>2,967,018</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>(11,043,142)</td>
</tr>
<tr>
<td><strong>Change in temporarily restricted net assets</strong></td>
<td><strong>182,323</strong></td>
</tr>
</tbody>
</table>

### CHANGE IN NET ASSETS

**Net Assets, Beginning of Year**: 4,055,013

**Net Assets, End of Year**: $4,299,384
Our mission is to reduce poverty and relieve suffering, thereby improving the lives of people in the Middle East.
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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Ms. Aida Fahoum
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