Achieving Freedom from Want

2006 Annual Report
# TABLE OF CONTENTS

1. ANERA's Mission Statement
2. Report from the Chair and President
4. Year in Review
5. Health & Relief
   5. ANERA’s In-Kind Program
   6. Milk for Preschoolers
   7. Dar al-Ajaza Renovation
8. Economic Development
   8. IT Centers
   10. Jericho Public Library
   10. BALKIS—Women in Jordan
   11. Al Kafa’at
12. Education
   12. Music Tour
   13. Gaza Preschool Teachers
   14. World Economic Forum’s PEI
   14. Scholarship Program
15. ANERA’s Financial Review
   15. Letter from the Treasurer
   15. Distribution of ANERA’s Expenses
   16. Independent Auditor’s Report
   17. Statement of Financial Position
   17. Statement of Activities
18. The People at ANERA
   18. ANERA’s 2006 Annual Fund Donors
   22. ANERA’s Donor and Partner Organizations
   23. ANERA’s Officers
   23. ANERA’s Board of Directors
   24. ANERA’s Advisory Council
   24. ANERA’s Medical Committee
   25. ANERA’s Staff
Relief and development are the beginning and end points in the continuum of human need.

OUR MISSION
ANERA creates opportunity and hope for people in the Middle East by improving health care and education and stimulating job creation.

OUR VISION
A Middle East where people can live in peace with secure livelihoods.

OUR 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.

WHO WE HELP
We help Fadwa learn to read again after a devastating car accident left her blind. We help brother and sister, Tamer and Lana, get a life-saving medicine, Cerezyme, which treats their rare metabolic disease. We help villages like Al-Nasriyah, Beit Hassan and Aqrabaniyah, which all sit in a beautiful valley near Nablus, build a bridge so villagers can cross safely during the winter when rainfall collects in the valley. We help 15,000 preschoolers in Gaza combat malnutrition by giving them fortified milk and fortified biscuits every day at school. We help rural communities in Lebanon increase their economic opportunities by helping them improve the quality of their cottage inns and teaching them how better to attract tourists to their businesses. We help Elizabeth in Dearborn, Samer in New York and the Taylor family in L.A., who all want to help make a difference in the lives of Fadwa, Tamer, Lana, the villagers, the preschoolers and the rural communities.

In other words, we help individuals, families and communities. We help them improve and expand their opportunities so they can have a better life.

WHAT WE DO
ANERA provides opportunities for social and economic development. Our program areas are:
- Economic Development
- Education
- Health & Relief
- Public Education
Dear Friends of ANERA,

During the summer of 2006, two wars were raging in our area of operations, one in Lebanon and another in Gaza. ANERA responded to both humanitarian crises.

In Lebanon during the height of the war, we delivered $5 million of medicines and medical supplies to about 500 charity and government clinics and hospitals. In addition we provided infant hygiene kits to thousands of displaced families living temporarily in schools, churches and mosques. We also completed a major program of providing thousands of displaced people with one hot meal per day. Together, they were valued at $800,000.

In Gaza, again we were able to provide medicines and medical supplies, valued at more than $10 million, to clinics and hospitals. We also provided food packets to hundreds of families who have fallen into extreme poverty. As noted below, we are expanding the Milk for Preschoolers program in Gaza.

In this overall crisis context, despite the difficult conditions and restrictions on movement in Lebanon and Gaza, ANERA’s experienced staff continues to work, and with dedication and creativity, they have even expanded our relief program. ANERA’s projects in the health, education and community development sectors also are being sustained.

In the West Bank and Gaza, there are new U.S. Government restrictions on assistance to the Palestinian Authority. ANERA is very aware of the details of the law and policy, and has, does and will conform to those requirements. Let us make it very clear, however, that it is still permitted—and we are officially encouraged— to provide assistance to the Palestinian people. Working with Palestinian charities, non-governmental organizations (NGOs), ANERA maintains a vibrant program in Palestine with an emphasis on the poorest areas such as Gaza, and the most vulnerable population groups.

Specifically, we are focused on two very effective humanitarian projects. Our Milk for Preschoolers program in Gaza, in cooperation with partners, delivered fortified milk and fortified biscuits to 15,000 preschoolers at 150 preschools every school day during the 2005-2006 academic year. In the 2006-2007 academic year, we will sustain and expand this program.

Second, our medical in-kind program has grown in quality, quantity and impact. Of the $20 million in medicines and supplies delivered to clinics and hospitals during ANERA’s Fiscal Year 2006
(June 1, 2005-May 31, 2006), about three quarters were distributed to the West Bank and Gaza. The balance was donated to medical institutions that serve vulnerable populations in Lebanon and Jordan. During ANERA’s Fiscal Year 2007 we will continue this very important program. Just in June and July 2006, during a major health crisis in the West Bank and Gaza, we were able to distribute $13 million in medicines and supplies to NGO health facilities.

Despite the acute crises, ANERA has been able to deliver major development projects. Our Information Technology Initiative realized two more successes. We completed the construction of the Hasib Sabbagh Information Technology Center of Excellence at the Arab-American University of Jenin and the Friends of Fawzi Kawash Information Technology Center of Excellence at the Palestine Polytechnic University in Hebron. Opened in fall 2005, they have already trained hundreds of young men and women to write software, create web pages, network computers together and master multimedia technologies. Currently, we are completing plans for the Intel IT Center of Excellence at the Islamic University of Gaza and the Najjad Zeenni IT Center of Excellence at Birzeit University.

In a series of projects designed to serve communities and create jobs in the Palestinian territories, we built complete schools and added classrooms to others, and finished the construction of a municipal library in Jericho. After three years of work, we are very close to completing a major refurbishment and reconstruction of a large and important Lebanese Hospital, Dar al-Ajaza. In addition, we continued our strong support for schools and orphanages through the ANERA Scholarship Program in Palestine, Lebanon and Jordan. And we were able to provide core support to Palestinian NGOs that serve the disabled, blind, deaf and orphans.

ANERA serves as a bridge between Middle Eastern people who seek opportunity and hope and concerned people in the U.S. and around the world. Together we design and implement projects in health, education and job creation in the West Bank and Gaza, Lebanon and Jordan. We also support projects and programs that bring together Arab and Israeli NGOs—especially in the area of environmental concerns. We thank all of our partners in this shared effort during this tumultuous and uncertain era in the region.

Les Janka
Chair

Peter Gubser
President
GAZA, MAY 2006 — “Reflecting on the last letter I sent to you, I remember describing the withdrawal of settlers from Gaza Strip. We were hopeful at that time, as the presence of settlements in the area had been a source of fear, especially for the children of our kindergartens in Khan Younis. Unfortunately, however, this situation has worsened, and Gaza is still under attack.

“The circumstances are horrible. People are unable to find work. Checkpoints are always closed. People are unable to pay for basic groceries. The children are very perceptive to what is going on. This is obvious when we see them acting like soldiers, carrying around toy guns and pretending to shoot like them. It seems as if our children's childhood has been killed.

“Despite all this, we thank God and a very special thank you to ANERA who takes care of our children. Our children's favorite time of day is when they are enjoying the morning meal of milk and biscuits. Their health has improved considerably, as their faces clearly demonstrate. The mothers are also very thankful for the meal. On March 21 when we celebrated Mother's Day, the mothers came especially to thank us and ANERA.”

—Afaf Idreesi, Khan Younis Kindergarten
Palestine Women’s Union (PWU)
ANERA’S IN-KIND PROGRAM EXPANDS IN FY2006

During ANERA’s Fiscal Year 2006, the in-kind program grew in size and impact. Throughout the year, ANERA delivered more than $20 million in pharmaceuticals and medical supplies to hospitals and clinics in Gaza and the West Bank as well as in Lebanon and Jordan. The most significant single shipment was a $10 million delivery at the end of the fiscal year. The gathering of supplies was coordinated through ANERA’s long-time partner AmeriCares, and included antibiotics, vitamins, anti-diarrheal medicine, pain relievers and ophthalmic preparations as well as sutures and iodine solution.

Throughout the year, ANERA’s in-kind program has delivered baby milk powder, cholesterol medicine, bandages, audiology devices, wheelchairs—even wigs for cancer patients—to clinics and hospitals throughout the Palestinian territories. This assistance, made possible through generous donations from ANERA’s corporate partners, foundations, other humanitarian organizations and individual donors, keeps clinics and hospitals operational—and relieves a huge financial burden on many poor families.

Afaf Idressi’s words are graphic—they clearly tell the story of what life is like for the people living in Gaza and the West Bank. In her end-of-year wrap up, this school director at one of ANERA’s Scholarship Program schools, shares her experience living in the humanitarian crisis the Palestinians face daily. As much as her reflections give us a glimpse of life on the Gaza Strip, they greatly illustrate the importance of ANERA’s work in the region.

He who has health has hope; and he who has hope has everything.

—Arabic Proverb
PARENTS AND TEACHERS WANT MILK FOR PRESCHOOLERS

GAZA, ACADEMIC YEAR 2005-06—During the 2005-06 school year, thanks to ANERA’s donors, more than 15,000 children at 150 preschools in Gaza enjoyed a morning snack of fortified milk and a fortified biscuit—for many, it was their only source of balanced nutrition for the day.

In Gaza where the rate of acute and chronic malnutrition among children is rampant, ANERA is combating the epidemic. Children under the age of five are the most likely to go without food when poverty levels are high because their survival skills are not yet as developed as they are in most older children and adults. As a result, an alarming number of children ages six months to five years are suffering from malnutrition, anemia and micro-nutrient and vitamin A deficiencies. These deprivations put these children at risk of irreversible physical and neurological damage.

The Milk for Preschoolers program, managed by ANERA, costs $100 per child per academic year (9 months)—that’s only $11 each month. The money covers the cost of the milk and biscuits, the distribution, training programs on good nutrition for the teachers and mothers, as well as monitoring the health impact on the children.

Demand is increasing as more preschools hear about the program. During 2005-2006, ANERA increased its Milk for Preschoolers program 25 percent.

“If you can’t feed a hundred people, then feed just one.”
— MOTHER TERESE
ANERA MODERNIZES AND RENOVATES BEIRUT HOSPITAL

LEBANON, OCTOBER 2005—“To mark its 50-year Golden jubilee, Dar al-Ajaza al-Islamiyya Hospital (DAIH) has spent more than $2 million on an extensive renovation and modernization process to improve its services and furnish the compound with more sophisticated medical equipment and facilities,” according to a report in Beirut’s Daily Star.

DAIH is a highly specialized charity hospital that provides health care and psychiatric treatment for the elderly; it is the first of its kind in Lebanon. The hospital also serves severely handicapped youth and about 150 outpatients each day. In 2004, ANERA initiated a project to upgrade the hospital’s mechanical and electrical infrastructure. Renovations were completed in 2006.

“We felt the DAIH deserves to treat itself after spending 50 years serving the community, so we decided to introduce up-to-date modernization,” Azzam Houri, the hospital’s director told an interviewer.

For the first time, the hospital has sufficient hot water for bathing, laundry and heating around the clock; special industrial-type filters provide drinking water at all times, and a new reserve power generator with a capacity to provide electricity to the whole compound in times of power outage.

“The DAIH could not have accomplished this big undertaking without the additional funds provided by charitable donors who sought to help us realize the project,” Houri told the Daily Star. “Every donor [including ANERA and other individual donors] should be proud and happy to have contributed to renovating the compound,” said Houri.
ANERA’S IT CENTERS OF EXCELLENCE EXPAND EDUCATIONAL AND EMPLOYMENT OPPORTUNITIES IN PALESTINE

GAZA STRIP, FEBRUARY 2006—ANERA and Intel Corporation initiated the design stage of the Intel Information Technology Center of Excellence at the Islamic University of Gaza in the Gaza Strip. Once the IT Center opens, it will expand educational and employment opportunities, provide critical IT support for local businesses and organizations, and help stimulate the IT market in Gaza.

In addition, ANERA has just embarked on the first step to establish the Najjad Zeenni IT Center of Excellence at Birzeit University. It will open its doors in late 2007.

“The best way to sustain peace in the region is to give people a sense of hope in the future, which means offering dignity, freedom and an opportunity to improve one’s life. This Center is fulfilling those needs with professional IT jobs in the difficult Gaza environment. It signals progress and fosters hope,” said ANERA’s President, Peter Gubser, of the new Intel IT Center.

And while the Intel and Najjad Zeenni IT Centers offered great promise to the region, they were not the only shining stars in ANERA’s IT initiative. On November 16, 2005, ANERA celebrated the opening of the Friends of Fawzi Kawash IT Center of Excellence at the Palestine Polytechnic University in Hebron.

Just two days before, on November 14, 2005, ANERA officially opened doors to the Hasib Sabbagh IT Center of Excellence at the Arab-American University in Jenin.

These Centers follow two successful years of training for nearly 1,000 men and women at the Said Khoury IT Center of Excellence at Al Quds University in Jerusalem. These students are learning how to write software, network, create web designs and other relevant IT skills.

These IT Centers of Excellence bring many benefits to the region.

❖ Broader training in software programming such as Java, Oracle, Cisco and MCSD, as well as web development and networking solutions.
❖ Support for local businesses with IT services and continuing education classes.
❖ New local and regional business opportunities for students finishing their degrees or certificates.
❖ Structured professional training necessary to develop and expand the capabilities and talents needed to become highly-trained IT professionals.
❖ Bridging the gender gap in the IT sector by providing training and skills for women.
“Sometimes the lack of substantive freedom relates directly to economic poverty, which robs people of the freedom to satisfy hunger, or to achieve sufficient nutrition, or to obtain remedies for treatable illnesses, or the opportunity to be adequately clothed or sheltered, or to enjoy clean water or sanitary facilities.”

—Amartya Sen,
Development as Freedom
**NEW PUBLIC LIBRARY FOR JERICHO OPENS**

**JERICHO, WEST BANK, NOVEMBER 2005**—The Jericho Public Library opened its doors to the public for the first time in November 2005, and is proving to be an important and vibrant center of learning for the 18,000 people who live in the city and surrounding villages. At the new modern facility, residents can enjoy literature, find information and take advantage of opportunities for continued education.

“I like to read Palestinian stories when I’m at the library,” said Noor, an aspiring writer who is in the 11th grade. “This library helps me with my school work because the one we have at school is really small,” she said.

In addition to housing 12,000 books, the library has become a center for many activities geared for the spectrum of library patrons.

“We are always trying to expand our activities,” said Miss May, the library’s director. “We have both cultural and educational programs. We carry out contests for kids to encourage them to read.” What’s more, the library has held workshops for first-aid training in cooperation with the Red Cross/Red Crescent, and road safety workshops in cooperation with the police. Coming soon, they plan to offer an English training program with the assistance of AMIDEAST.

With a grant from the United States Agency for International Development (USAID) and in coordination with the Municipality of Jericho, ANERA began construction of the library in 2003 creating more than 5,000 work days for local residents.

The state-of-the-art library is equipped with the most up-to-date computers and a digital scanner. Lighting and air conditioning were specially designed to enhance reading conditions. The building was designed by a young Ramallah-based firm to resemble features of a book, with a spine and open pages.

**JORDANIAN WOMEN EDUCATE WOMEN ON WOMEN’S RIGHTS**

**JORDAN, 2005-06**—Discrimination against women. Violence and sexual abuse against women. Women’s empowerment. Human rights for women. These workshop titles indicate a change for Jordanian women, thanks to the BALKIS program and its focus on finding ways to reduce the barriers—cultural, legal, regulatory, economic and political—to women’s full participation in a male-dominated society.

ANERA initiated the program, funded by the Middle East Partnership Initiative (MEPI), in cooperation with the General Union of Voluntary Societies (GUVS), the Jordanian umbrella organization responsible for many community-based organizations in the Kingdom.
BALKIS, named in memory of the ancient Queen of Sheba who is a champion of women in all three monotheistic faiths, empowers women in civil society through local grassroots organizations. Its goal is to invigorate and transform the role of women’s community based organizations (CBO), enabling them to participate effectively in the process of women’s empowerment, political dialogue and democratic reform in Jordan. BALKIS worked with 50 small to medium-sized CBOs.

In 2005-06 ANERA supported The Working Women Society’s implementation of a series of workshops for 14 to 16 year olds in 15 schools that included trainings and discussions on issues relating to women’s rights. More than 100 young men and women participated in the trainings.

At press time, the cease fire between Lebanon and Israel was a week old, and the DHIAFEE program remained in place. Events permitting, ANERA will continue to implement the project.

DHIAFEE BRINGS HOSPITALITY TO RURAL LEBANON

RURAL LEBANON, DECEMBER 2005—In Arabic, Dhiafee means “hospitality.” In the world of economic development, it stands for Developing the Hospitality Industry’s Abilities—Fostering Economic Expansion. And it’s a new USAID-funded program for ANERA’s Lebanon efforts.

ANERA and its Lebanese partner, Al-Kafa’at Foundation, have initiated the two-year DHIAFEE program to increase economic opportunities in rural communities through an innovative set of activities in the tourism sector. Among those activities, ANERA and Al-Kafa’at will increase and improve the quality of cottage inns and guest houses in the areas outside Beirut. The people running these establishments will receive training in hotel management and will learn how to better market and promote their cottage inns so they can attract more tourists. It is believed that strengthening knowledge of these business owners will help them generate additional income not only for themselves, but other local businesses.
ORIENTAL MUSIC ENSEMBLE FROM JERUSALEM WOWS AMERICAN AUDIENCES


For many Americans, it’s hard to imagine a group of Palestinian virtuoso musicians—much less that there might be a Palestinian conservatory providing professional training in Arab and Western music to hundreds of Palestinian children annually.

The ANERA benefit concert tour helped expand awareness to a broad American public. With help from ANERA’s donors and in partnership with American cultural and educational institutions, this musical encounter with Palestine was possible. Through the generosity of these supporters and audiences on the tour, funds were raised to support the formation of the Palestine Youth Orchestra, a new initiative of the Conservatory.

The orchestra will bring together young Palestinian musicians, ages 14-24, from all over the world. Membership in the orchestra is currently around 60. It is expected to increase to 100 by recruiting students through audition from within the Palestinian territories and worldwide, about half of whom will be Conservatory students.

As evidenced by the support of this concert tour, ANERA sees development aid as sustenance for the whole human being—food for the body as well as the soul—for the life of individuals and for the life of the community.

“People will forget what you said, people will forget what you did, but people will never forget how you made them feel.”
—BONNIE JEAN WASMUND
You cannot teach a man anything; you can only help him find it within himself.

—Galileo

ANERA DEVELOPS CHILD-CENTERED PRESCHOOL TEACHER TRAINING

GAZA STRIP, AUGUST 2005—ANERA began a program to improve the quality of preschool education in the Gaza Strip, with a focus on introducing and encouraging the implementation of the child-centered philosophy of education.

Through its Milk for Preschoolers Program, ANERA staff established working relationships with more than 150 preschools in Gaza. Multiple problems were identified including a shortage of supplies and materials for the children, inadequate training for the teachers and a standard of education—especially with regard to interactive learning—that was inadequate.

The first step of the Preschool Education Initiative was to commission a study carried out by a team of university professionals and local educators in Gaza. The study documented inadequate educational materials, limited parent participation, behavioral problems with the children and low teacher salaries for educators who were insufficiently experienced in the field of early childhood education.

In spring 2006, ANERA launched a pilot training program that consists of 150 training and on-the-job working hours for 24 preschool teachers from the central region of the Gaza Strip. The Professional Kindergarten Teachers Preparation Program is organized into eight different training sessions during a five month period. Collectively the training is designed by the Canaan Institute of New Pedagogy, which respects the child as a human being and considers him/her as one individual at the center of the learning process, responding positively on his/her needs and respecting his/her rights. The principles of this curriculum include non-violence, responsible freedom, the right of choice, participation and active learning.

With transportation for trainees arranged by ANERA, attendance at the training was high, according to reports. “Trainees were all anxious to attend the training workshops as they felt they were getting the support they needed,” reported Dr. Sanaa Abou-Dagga, an ANERA consultant for project evaluation.

In the coming year, this program will be extended to teachers and administrators in preschools throughout the Gaza Strip.
RETURN ON INVESTMENT: HUDA GIVES WHAT SHE GOT

GAZA, MAY 2006—Huda came to Atfaluna with her younger brother when she was six years old. Together they struggled to make sense of why they were both born deaf in a hearing world. When she graduated in 2003 from Atfaluna Society for Deaf Children, a school that participates in ANERA’s Scholarship Program, she was at the top of her class. Today, Huda is still at Atfaluna. But now she’s working as a teaching assistant for kids just like her and her brother.

Through the recently established Deaf Teaching Assistants Training program (DTAT), Huda is learning to prepare interesting lesson plans, set individual goals for the children, manage classrooms, make teaching aids, learn the importance of positive reinforcement and keep classroom records.

The five-year program enables the school’s deaf graduates to become qualified teaching assistants while working on academic and communications skills so they can pass the official government high school matriculation exam. The DTAT Program includes practical and theoretical teacher training, communications skills building and academic skills development that includes 16 hours of weekly advanced Arabic, English, Science and Math.

“The DTAT Program has been enormously successful for both trainees and the Atfaluna School,” said Geraldine Shawa, Executive Director at the school.

“Outstanding role models for the younger deaf children, the trainees are energetic and creative classroom assistants whose inborn sensitivity of the needs and problems of deaf children makes for a calmer and more positive learning environment. And being native Palestinian Sign Language users, the trainees can effectively explain lessons in a way that sometimes leaves the hearing teachers in awe,” Shawa said.

Huda is grateful to ANERA and those who supported her through the Scholarship Program. According to Shawa, “Your help throughout the years has allowed young deaf women like Huda see a brighter future through employment, and to be able to give back to her school and community while helping other deaf children have a chance in life through education.”

Since 1979 ANERA has provided scholarships to students in the Middle East, thanks to generous gifts from our donors. Every child in the Scholarship Program needs special assistance. Almost all come from very poor homes. Some are orphans. Many live in refugee camps. A substantial number of them have severe physical impairments requiring special educational and rehabilitative services.

ANERA’s Scholarship Program provides donors with an opportunity to help these kids.
Dear ANERA Supporters,

I am very pleased to once again report that your generous contributions allow us to conduct very important work benefiting millions of people. Thank you for your involvement and trust in ANERA.

This fiscal year, our program budget totaled $29,695,352. This excellent 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 thousands of 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 multilateral and bilateral government institutions. Our membership in Global Impact 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 22.

ANERA ensures that donations serve intended beneficiaries and reputable organizations. We are registered with and adhere to the standards of the Advisory Committee on Foreign Aid of the U.S. Agency for International Development, and the New York State Office of Charities Registration. ANERA also is 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
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, 2006 and 2005 and the related statements of activities, functional expenses and cash flows for the years 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 audits. We did not audit the financial statements of ANERA’s Jerusalem, Beirut and Amman offices, which reflect total assets of $1,330,792 and $1,341,147 as of May 31, 2006 and 2005, respectively, and total expenses of $6,794,080 and $8,320,099 for the years then ended. Those statements were audited by other auditors whose reports 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 reports 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 audits 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 audits and the reports of the other auditors provide a reasonable basis for our opinion.

In our opinion, based on our audits and the reports 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, 2006 and 2005, and the changes in its net assets and it cash flows for the years then ended in conformity with accounting principles generally accepted in the United States of America.

Washington, D.C., USA
July 26, 2006
### STATEMENT OF FINANCIAL POSITION

**May 31, 2006 and 2005**

#### ASSETS

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<th>2006</th>
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<td>Cash and cash equivalents</td>
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<td>Grants receivable</td>
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<td>Accounts receivable</td>
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<td>Prepaid expenses and other assets</td>
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<td><strong>Total Current Assets</strong></td>
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<td>$6,770,886</td>
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<td>Furniture and equipment, net</td>
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<td>18,106</td>
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<td><strong>Total Assets</strong></td>
<td>$6,632,863</td>
<td>$6,788,992</td>
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#### LIABILITIES AND NET ASSETS

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<th>2006</th>
<th>2005</th>
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<td>Current Liabilities</td>
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<tr>
<td>Accounts payable and accrued expenses</td>
<td>$422,964</td>
<td>$375,470</td>
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<tr>
<td>Accrued benefits</td>
<td>609,862</td>
<td>546,936</td>
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<td>Deferred revenue</td>
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<td>$27,272</td>
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<td>Grant commitments</td>
<td>334,700</td>
<td>90,125</td>
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<td><strong>Total Current Liabilities</strong></td>
<td>1,394,798</td>
<td>1,039,803</td>
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#### Net Assets

<table>
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<tr>
<td>Unrestricted</td>
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<tr>
<td>Undesignated</td>
<td>1,311,194</td>
<td>1,206,921</td>
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<td>Board Designated Endowment</td>
<td>485,917</td>
<td>422,181</td>
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<td><strong>Total Unrestricted Net Assets</strong></td>
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<td>Temporarily Restricted</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
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<td>5,749,189</td>
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<th></th>
<th>2006</th>
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<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$6,632,863</td>
<td>$6,788,992</td>
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### STATEMENT OF ACTIVITIES

**For the Years Ended May 31, 2006 and 2005**

#### Change in unrestricted net assets

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<th></th>
<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donor contributions and other grants</td>
<td>$2,138,168</td>
<td>$1,547,715</td>
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<tr>
<td>In-kind contributions</td>
<td>20,073,015</td>
<td>13,075,282</td>
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<td>Interest</td>
<td>41,456</td>
<td>18,685</td>
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<tr>
<td><strong>Total</strong></td>
<td>22,252,639</td>
<td>14,642,882</td>
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<tr>
<td>Net assets released from restrictions</td>
<td>9,106,936</td>
<td>9,904,596</td>
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<tr>
<td><strong>Total unrestricted revenue</strong></td>
<td>31,359,574</td>
<td>24,547,278</td>
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<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2005</th>
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<tbody>
<tr>
<td>Expenses</td>
<td></td>
<td></td>
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<tr>
<td>Program Services</td>
<td></td>
<td></td>
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<tr>
<td>Community and Economic Development</td>
<td>2,556,197</td>
<td>2,917,437</td>
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<td>Education</td>
<td>4,564,740</td>
<td>2,149,605</td>
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<tr>
<td>Health Services</td>
<td>22,504,566</td>
<td>17,746,807</td>
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<tr>
<td>Public Education</td>
<td>69,849</td>
<td>67,896</td>
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<tr>
<td><strong>Total Program Services</strong></td>
<td>29,695,352</td>
<td>22,881,545</td>
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<tr>
<td>Supporting Services</td>
<td></td>
<td></td>
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<tr>
<td>Fund-raising</td>
<td>283,513</td>
<td>242,410</td>
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<tr>
<td>Management and General</td>
<td>1,212,700</td>
<td>1,075,934</td>
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<tr>
<td><strong>Total Supporting Services</strong></td>
<td>1,496,213</td>
<td>1,318,344</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td>31,191,565</td>
<td>24,199,889</td>
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<tr>
<td>Change in unrestricted net assets</td>
<td>168,009</td>
<td>347,389</td>
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#### Change in temporarily restricted net assets

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2005</th>
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<tbody>
<tr>
<td>United States Government grants</td>
<td>4,682,098</td>
<td>5,624,071</td>
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<tr>
<td>United Nations grants</td>
<td>570,405</td>
<td>1,014,972</td>
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<tr>
<td>Private sector grants and contributions</td>
<td>3,175,299</td>
<td>4,367,969</td>
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<tr>
<td>Net assets released from restrictions</td>
<td>(9,106,935)</td>
<td>(9,904,596)</td>
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<tr>
<td><strong>Change in temporarily restricted net assets</strong></td>
<td>(679,133)</td>
<td>1,102,416</td>
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#### Change in net assets

<table>
<thead>
<tr>
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<tr>
<td>(511,124)</td>
<td>1,449,805</td>
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#### Net assets, beginning of year

<table>
<thead>
<tr>
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<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>5,749,189</td>
<td>4,299,384</td>
<td></td>
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#### Net assets, end of year

<table>
<thead>
<tr>
<th></th>
<th>2006</th>
<th>2005</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,238,065</td>
<td>$5,749,189</td>
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John J. Sparacio
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Mr. and Mrs. C. Webb Williams
Ms. Enid Wilson
Fouad Zacharia
George Zahr
Anonymous (51)

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We wish to thank families and friends who designated ANERA to receive gifts in memory of:

- Manuel George Dudum
- Margaret S. Pendleton
- James F. Sams

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- Estate and Trust of Mildred H. Banville
- Jean M. Cluett Trust
- Estate of Litia Coxon
- Margaret Ross Diederich Revocable Trust
- Elizabeth E. Fosbinder Estate and Revocable Trust
- Estate of George Jeffrey Pancza
- Estate of Margaret S. Pendleton
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### ANERA’S OFFICERS
**2006 - 2007**

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Company/Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Curtis W. Brand*</td>
<td>Chair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Edward Gnehm*</td>
<td>Vice Chair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fawzi A. Kawash*</td>
<td>Vice Chair</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peter Gubser**</td>
<td>President</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Philip E. Davies</td>
<td>Vice President</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jane W. Schweiker</td>
<td>Treasurer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alfonso Wright</td>
<td>Assistant Treasurer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taichi Yamamoto</td>
<td>Secretary of the Corporation</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Board Members  ** Ex Officio Board Member

### ANERA’S BOARD OF DIRECTORS 2006 - 2007

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Company/Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mona Aboelnaga</td>
<td>President</td>
<td>Proctor Investment Managers, LLC</td>
<td>New York, NY</td>
</tr>
<tr>
<td>Curtis W. Brand*</td>
<td>Former Chairman and CEO</td>
<td>Mobil Saudi Arabia</td>
<td>Washington, DC</td>
</tr>
<tr>
<td>Thomas D. Cabot</td>
<td>Architect</td>
<td></td>
<td>Shelburne, VT</td>
</tr>
<tr>
<td>Diana D. Dajani</td>
<td>International Development Consultant</td>
<td></td>
<td>London, United Kingdom</td>
</tr>
<tr>
<td>Mike de Graffenried</td>
<td>Retired Managing Director</td>
<td>CitiGroup</td>
<td>New York, NY</td>
</tr>
<tr>
<td>James P. Gallagher</td>
<td>President</td>
<td>The Gallagher Group, LLC</td>
<td>Arlington, VA</td>
</tr>
<tr>
<td>Curtis G. Giesen</td>
<td>President</td>
<td>Dashboard Ventures, LLC</td>
<td>New York, NY</td>
</tr>
<tr>
<td>Edward Gnehm</td>
<td>Kuwait Professor of Gulf &amp; Arabian Peninsula Affairs</td>
<td>Ambassador (Ret.) to Jordan, Kuwait, Australia</td>
<td>Deputy Head (Ret.), U.S. Mission to the U.N.</td>
</tr>
<tr>
<td>Doris C. Halaby</td>
<td>Active in Civic Affairs</td>
<td></td>
<td>New York, NY</td>
</tr>
<tr>
<td>Richard C. Hall</td>
<td>Director</td>
<td>Corporate Government Affairs Intel</td>
<td>Folsom, CA</td>
</tr>
<tr>
<td>Lawrence A. Hamdan</td>
<td>Managing Director</td>
<td>Credit Suisse First Boston</td>
<td>New York, NY</td>
</tr>
<tr>
<td>Stephen D. Hayes</td>
<td>Independent Consultant</td>
<td></td>
<td>Alexandria, VA</td>
</tr>
<tr>
<td>Richard P. Holmes</td>
<td>Retired and Active in Middle East Business Affairs</td>
<td>Farnandina Beach, FL</td>
<td></td>
</tr>
<tr>
<td>Arthur A. Houghton</td>
<td>Former Foreign Service Officer</td>
<td></td>
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</tr>
<tr>
<td>Randa Fahmy Hudome</td>
<td>President</td>
<td>Fahmy Hudome International, LLC</td>
<td>Washington, DC</td>
</tr>
<tr>
<td>Alfred N. Khoury, M.D.</td>
<td>President</td>
<td>Perinatal Associates of Northern Virginia</td>
<td>Fairfax, VA</td>
</tr>
<tr>
<td>Kendall Landis</td>
<td>Former Vice President</td>
<td>Swarthmore College</td>
<td>Media, PA</td>
</tr>
<tr>
<td>Christie McGue</td>
<td>Consultant</td>
<td></td>
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<tr>
<td>James K. Sams</td>
<td>Principal, KPMG LLP</td>
<td></td>
<td>London, United Kingdom</td>
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<tr>
<td>Jane W. Schweiker</td>
<td>President</td>
<td>Jane W. Schweiker &amp; Associates</td>
<td>Bethesda, MD</td>
</tr>
<tr>
<td>Nabil F. Shawwa</td>
<td>Board Member</td>
<td>Consolidated Contractors Company (CCC)</td>
<td>London, United Kingdom</td>
</tr>
<tr>
<td>Shereen Soghrer</td>
<td>Managing Director</td>
<td>Qorvis</td>
<td>Washington, DC</td>
</tr>
<tr>
<td>Muneer A. Tarazi</td>
<td>Architect</td>
<td></td>
<td>New York, NY</td>
</tr>
<tr>
<td>Timothy A. Taylor</td>
<td>Attorney at Law</td>
<td>Managing Trustee</td>
<td>Clark Charitable Trust</td>
</tr>
<tr>
<td>Nicholas Veliotes</td>
<td>Former Ambassador to Egypt</td>
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<tr>
<td>Ira T. Wender</td>
<td>Former Partner</td>
<td>Patterson, Belknap, Webb &amp; Tyler LLP</td>
<td>New York, NY</td>
</tr>
<tr>
<td>Margy W. Werling</td>
<td>Management Consultant</td>
<td></td>
<td>Falls Church, VA</td>
</tr>
<tr>
<td>Philip C. Wilcox, Jr.</td>
<td>President, Foundation for Middle East Peace</td>
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<tr>
<td>James Walker</td>
<td>Managing Partner</td>
<td>Walker Investments, LLC</td>
<td>Kastonah, NY</td>
</tr>
<tr>
<td>Samir I. Toubassy</td>
<td>President</td>
<td>Olayan Development Corporation, Ltd.</td>
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<tr>
<td>Kendall Landis</td>
<td>Former Vice President</td>
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<td>Managing Director</td>
<td>Credit Suisse First Boston</td>
<td>New York, NY</td>
</tr>
<tr>
<td>Fawzi A. Kawash</td>
<td>Advisor to the Shareholders</td>
<td>Consolidated Contractors Company (CCC)</td>
<td>Beirut, Lebanon</td>
</tr>
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<td>Consultant</td>
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<tr>
<td>Usama R. Mikdashi</td>
<td>Managing Director</td>
<td>Citigroup Risk Management</td>
<td>London, United Kingdom</td>
</tr>
<tr>
<td>Jane W. Schweiker</td>
<td>President</td>
<td>Jane W. Schweiker &amp; Associates</td>
<td>Bethesda, MD</td>
</tr>
</tbody>
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**23**
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Kingwood, TX

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Retired Executive Director
U.S.-Arab Chamber of Commerce
Vallejo, CA

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President, Califashions
San Francisco, CA

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Former Assistant Secretary of State
Former President
Foundation for Middle East Peace
Washington, DC

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Editor
Princeton Middle East Society Newsletter
Princeton, NJ

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Business Consultant on Middle East Affairs
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Former Assistant Secretary of State
Former President
Foundation for Middle East Peace
Washington, DC

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Princeton Middle East Society Newsletter
Princeton, NJ

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Irvine, CA

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Author
New York, NY

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Emeritus, Phillips Academy Andover
Great Barrington, MA

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Wheeling Heart Institute
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Wichita Falls, TX

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HIV Services
Fairfax Hospital
Washington, DC

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Hollywood Presbyterian Medical Tower
Los Angeles, CA

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Harvard Medical School
Associate Visiting Pediatric Surgeon
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Farcasas El Amal
San Juan, PR

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New Canaan, CT

David S. Brown, M.D.
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New Canaan, CT

F. Joseph Dagher, M.D.
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Baltimore, MD

Shukri David, M.D.
Cardiologist
Providence Hospital and Medical Centers
Southfield, MI

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Austin, TX

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Sweet Briar College
Sweet Briar, VA

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West Publishing Company
St. Paul, MN

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Pepperdine University
Executive Director
Seaver College’s Washington, DC Internship Program
Washington, DC

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Palm Springs, FL

Walter C. Reichert
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International Trade, Inc., Palo Alto, CA

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Senior Research Scholar
Center for Middle Eastern Studies
Harvard University
Cambridge, MA

Maggie Mitchell Salem
Business Development
Washington, DC & Beirut, Lebanon

Irfan A. Shahid
The Oman Professor of Arabic and Islamic Literature
Georgetown University
Washington, DC

Murai Siam
Managing Director
Investment Development Services Los Angeles, CA

Frances C. Stickles
Civic Leader
Cherry Chase, MD
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Philip E. Davies
Vice President
Nina Dodge
Vice President
Mary Kate Chaath
Director, Donor Development
Kathryn Habib
Associate, Development & Communications
Nancy Nye
Director, Donor Programs
Hebah Saddique
Assistant Accountant
Nicholas Steedman
Director, Information Services
Alfonso Wright
Senior Accountant
Taichi Yamamoto
Executive Assistant
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Director, Communications
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Jennifer Ibrahim
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Volunteers
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Doumar Law Group

JERUSALEM/ WEST BANK
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Middle East Representative
Jamal Al-Aref
Deputy Middle East Representative
Diane Abraham
Health Team Leader
Mamoun Abu-Gheith
Custodian/Messenger
Mohammed Abu-Rajab
Hebron Area Director
Barihan Al-Khatib
Administrative Assistant
Doris Anfous
Executive Secretary
Basem Awad
Public Relations Officer

ANERA
❖ An American Institute of Philanthropy Top-Rated Charity
❖ A Charity Navigator Four Star Charity
❖ 2004 recipient of the Arab-American Institute’s Kahlil Gibran Spirit of Humanity Award
❖ Registered with the United States Agency for International Development (USAID)
❖ Registered member of InterAction (American Council for Voluntary International Action)
❖ Member of Global Impact
❖ Participant in the Combined Federal Campaign (#0307), state and local campaigns, and United Way campaigns
❖ Member of the Small Enterprise Education and Promotion Network
❖ Member of the Association of International Development Agencies (AIDA), Jerusalem
❖ An Alternative Gifts International approved organization
❖ ANERA’s complete 2006 audit and IRS form 990 are available on our web site at www.anera.org
❖ ANERA’s tax ID # is 52-08822260

Charlotte Ashley
Regional Program Associate
Mazen Dabbagh
Project Manager & Credit Specialist
Hassna Dajani
Director of Administration
Amjad Ebeid
IT Systems Coordinator
Tamara Handal
Accountant
Lana Khalidi
Manager of Finance & Administration
Hani Khleif
In-Kind Program Coordinator
Emile Makhlof
Senior Accountant
Samar Naser
Senior Administrative Assistant
Rabab Odeh
Nablus Area Director
Naser Qados
Agriculture Specialist
Jubran Said
Project Management Specialist
Rand Salman, M.D.
Health Program Director
Badie Sartawi
Information Technology Consultant
Rimah Jabbar
Administrative Assistant
Samar Sharif
Administrative Assistant
Nadera Shiby
Procurement/Contracting Specialist
Abed el-Nasser Soboh
Health Team Leader
Mohammad Tuffaha
Site Engineer
Raji’ Zyou
Health Team Leader
Interns
Mary Ryan Brennan
Katie Hesketh
Leila Hall
Jamie Mandel
Jenny Nyman

GAZA
Salah Sakka
Gaza Area Director
Bassam Abu Hamad
Health Director

Mona Abu-Ramadan
Program Coordinator
Sahar Abu Samra
Health Team Leader
Amer Al-Aff
Custodian/Messenger
Mustafa Al-Ghosain
Warehouse Manager
Khalida Al-Hammami
Field Monitor
Aida Al-Masri
Field Monitor
Dema Al-Tabba’
Administrative Assistant
Nahed Al-Wehaidi
Project Management Specialist
Sahar Mukhaimar
Health Outreach Specialist
Rasha Atwa
Field Monitor
Sabah Moghrabi
Gaza Office Manager
Mona Zakout
Preschool Education Coordinator

AMMAN
Hanane Sha’Sha’a
Jordan Program Director
Tasneem Al-Hamouze
Secretary

BEIRUT
Robert Mosrie
Lebanon Country Director
George Abi Abdallah
Manager of Finance & Administration
Martine Btaich
Project Manager
Carla Sawaya
Administrative Assistant

ANERA'S STAFF...
For more information about our programs and how you can help, please contact us at:

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Washington, D.C. 20005-1270
Tel: (202) 842-2766
Fax: (202) 682-1637
www.ANERA.org