



## **BOX (2): The Old City of Jerusalem Revitalization Program (OCJRP)**

*A CBR Special Education Center Classroom Activity, Nahr El Bared Camp- Tripoli*

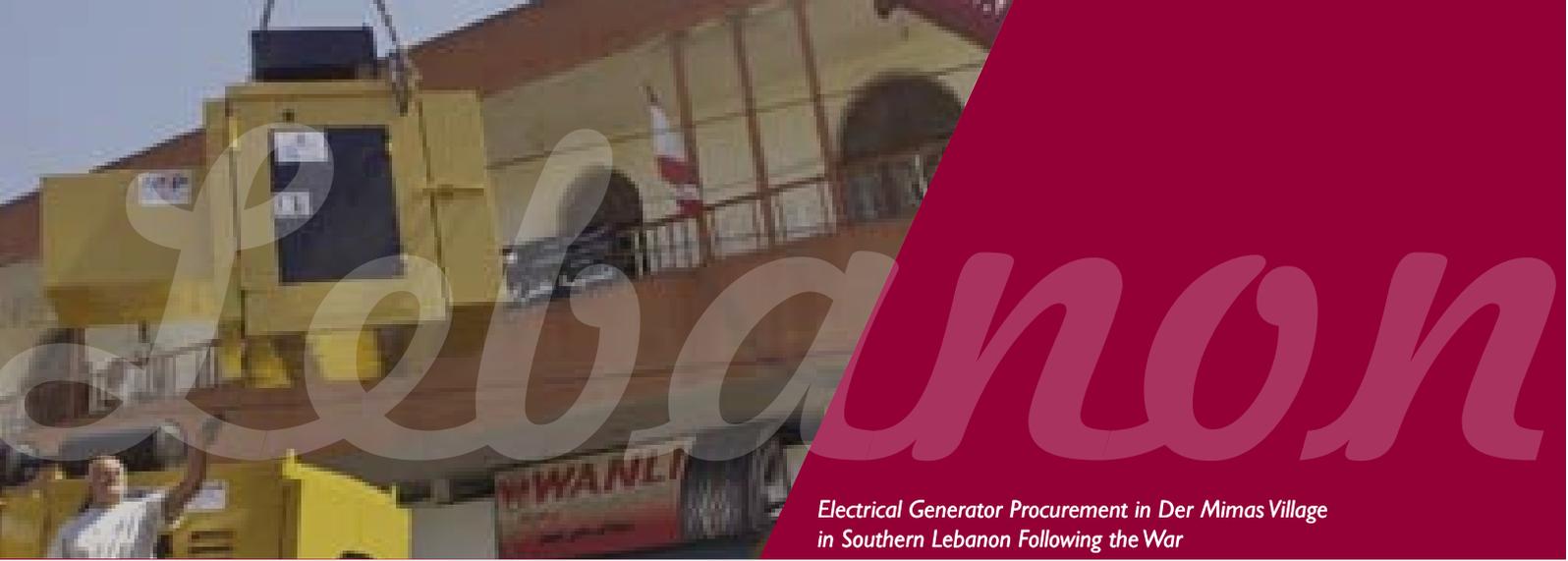
In the year 2006, Welfare Association disbursed more than \$1.9 million in Lebanon, benefiting more than 30,000 persons, 22 non-governmental organizations, and 12 KGs through 60 projects in the Relief, Health and Nutrition, and Education sectors. Projects were located in the Palestinian camps and gatherings in Lebanon. Detailed achievements include: City, and (d) cultural heritage community training and education program.

### **Emergency Projects:**

- Distribution of almost 11,000 food packages, cleaning materials and milk powder for children to 9 unofficial gatherings in Southern Lebanon, and other villages, and in the Palestinian refugee camps.
- Procuring and installing of 10 electrical generators in eight villages in Southern Lebanon, in addition to purchasing a waste disposal truck for another village.
- Distribution of medications for 1,074 patients with chronic diseases.
- Distribution of 2,170 school uniforms and 3,750 school bags.
- Supporting operating costs and budget deficits of 4 women's associations (126 employees and 500 working women benefited).

### **Library Projects:**

- Distribution of achievement awards to 378 children in refugee camps.
- Utilization of internet in 5 libraries by 450 children monthly.
- Implementation of 9 educational and cultural activities where 3,800 children benefited monthly.
- A number of annual discussion group meetings.



*Electrical Generator Procurement in Der Mimas Village  
in Southern Lebanon Following the War*

### **Sectoral Needs Identification Workshops:**

With the participation of 48 NGOs in total, 4 workshops were conducted to identify the needs of the following sectors:

- Vocational training
- Early childhood
- Disability
- Health

### **Developmental & Sectoral Projects:**

- **Preschool project:** Holding 42 workshops for 56 school KG teachers and supervisors. In addition, an assessment of the needs in schools was carried out in order to be addressed, and 5 schools were renovated.
- **Inclusion project:** Implementing II activities in which 971 children benefited to change policies regarding inclusion; Holding of TOT programs, advocacy training, teacher training workshops.
- **Health projects:** Supporting 425 patients through health support programs, and 55 kidney dialysis patients. Providing medical and counseling services for 6,750 women and children.
- **Vocational Training projects:** Supporting vocational training programs for 438 students.



# Financial Report

FY 2006 has clearly been a landmark year for Welfare Association. Welfare Association's fiscal year 2006 financial results show our increased work in all areas of our operations. The most notable increase was due to our fundraising efforts and responses to needs due to the emergencies in Lebanon and Gaza. Revenues increased by 35% in 2006, while expenditures rose by more than 6%.

## **Revenues**

For this fiscal year total revenues amounted to \$54,127,508 categorized into: \$49,231,417 restricted donations, \$156,339 unrestricted donations and \$4,739,752 other income. Revenues represented a 35% increase over fiscal year 2005 total revenues.

## **Expenses**

Incurred expenses for the fiscal year 2006 amounted to \$40,677,416 classified into programmatic disbursements of \$38,438,739 representing 95% of incurred expenses, while the remaining 5%, equivalent to \$2,238,677, represents the Welfare Association administrative expenses. Incurred expenses represented a 6% increase over FY 2005.

## **Net Assets**

Revenues and gains are reported as increases in unrestricted net assets unless their use is limited by donor-imposed restriction. Expenses and losses are reported as decreases in unrestricted net assets.

Expirations of temporary restrictions on net assets (i.e., the donor-stipulated purpose has been fulfilled) are reclassified and reported as net assets released from restriction. Accordingly, the net assets of the Welfare Association and changes therein are classified and reported as follows:

- Unrestricted net assets: net assets that are not subject to donor-imposed stipulations.
- Temporarily restricted net assets: net assets subject to donor-imposed stipulations that will be met by actions of the Welfare Association through future programmatic disbursements cycle.

As of December 31, 2006, total net assets amounted to \$87,373,922 representing a 29% increase over FY 2005 net assets. The breakdown of the total net assets as of the end of FY 2006 includes:

Restricted (externally financed) net assets	\$23,532,974
Unrestricted net assets	\$ 349,153
Internally designated funds for projects	\$ 3,252,725
Endowment accounts (invested in securities)	\$ 47,697,095
Unrealized gains (on investments)	\$12,541,975
<b>Total</b>	<b>\$ 87,373,922</b>

The full financial statements, audited by Deloitte and Touche, are available upon request and on our website at [www.welfareassociation.org](http://www.welfareassociation.org)

## Welfare Association Pre-Final Statement of Financial Position for the Year Ended Dec 31, 2006

	December 31, 2006	2005
	US\$	US\$
<b>Assets</b>		
Cash and Cash Equivalents	10,417,651	2,625,027
Time Deposits	19,052,933	17,845,078
Account Receivable	1,712,054	1,635,978
Interest Receivable and Dividends Receivable	6,866	71,078
Prepaid Expenses and Other Current Assets	910,813	55,339
<b>Total Current Assets:</b>	<b>32,100,317</b>	<b>22,232,500</b>
<b>Revolving Funds Receivable</b>	<b>1,410,000</b>	<b>1,410,000</b>
<b>Total Investments</b>	<b>56,284,508</b>	<b>45,930,333</b>
<b>Fixed Assets, Net</b>	<b>1,549,811</b>	<b>1,641,702</b>
<b>Total Assets</b>	<b>91,344,636</b>	<b>71,214,536</b>
<b>Liabilities and Net Assets</b>		
Liabilities		
Due To AFI	1,893,368	1,893,368
Accounts Payable	251,441	139,308
Accrued Liabilities and Other Credit Balances	663,993	298,270
<b>Total Current Liabilities:</b>	<b>2,808,801</b>	<b>2,330,946</b>
<b>Reserve For STB and PF:</b>	<b>1,161,914</b>	<b>1,147,575</b>
<b>Net Assets</b>		
Endowment	46,701,055	40,821,039
Endowment - Tabari	996,040	996,040
<b>Net Assets</b>	<b>47,697,095</b>	<b>41,817,079</b>
<b>Temporarily Restricted Net Assets</b>	<b>23,532,974</b>	<b>15,681,097</b>
<b>Unrestricted Net Assets</b>	<b>3,601,877</b>	<b>3,862,821</b>
<b>Unrealized Holding Gains (Loss)</b>	<b>12,541,975</b>	<b>6,375,018</b>
<b>Total Net Assets</b>	<b>87,373,922</b>	<b>67,736,015</b>
<b>Total Liabilities and Net Assets</b>	<b>91,344,636</b>	<b>71,214,536</b>

## Welfare Association Pre-Final Statement of Activities for the Year Ended Dec 31, 2006

Revenues and Gains	Unrestricted in US \$	Temporarily Restricted in US \$	Endowment P Restricted in US \$	Total 2006 in US \$	Total 2005 in US \$
Contributions For Endowment			5,880,016.26	5,880,016.26	2,053,000.00
Annual Dues From Members	451,142.69			451,142.69	574,772.87
Donations From Individuals	156,339.35			156,339.35	198,283.92
Temporarily Restricted Donations		6,856,793.93	0.00	6,856,793.93	5,671,463.72
External Donations		38,494,606.71		38,494,606.71	26,569,870.22
Interest earned	764,213.32	0.00	33,464.51	797,677.83	667,986.16
Project Cancellations	10,238.70	350,253.40		360,492.10	1,235,154.07
Other Income	18,900.22			18,900.22	40,656.09
Prior Year Adjustments	0.00	20,857.73		20,857.73	(25,199.03)
Realized Gain From Investment	0.00		1,425,756.64	1,425,756.64	3,493,753.47
Exchange Gain (Loss)	46,274.09		0.00	46,274.09	(131,625.29)
Net Assets Released from Restrictions	38,979,603.13	(37,520,381.98)	(1,459,221.15)	0.00	0.00
<b>Total Revenues / Gains and Other Sup.</b>	<b>40,426,711.50</b>	<b>8,202,129.79</b>	<b>5,880,016.26</b>	<b>54,508,857.55</b>	<b>40,348,116.20</b>
<b>Expenditures and Losses</b>					
Programs Disbursements:	38,438,739.06			38,438,739.06	35,914,743.11
General and Administrative Exp.					
Salaries and Related Expenses	1,263,582			1,263,581.55	1,256,973.81
Part Time Salaries	17,910			17,910.15	16,058.73
Employees External Travel	57,130			57,129.74	44,664.25
Employees Internal Travel	31,755			31,754.71	30,924.52
General Office Expenses	123,349			123,349.19	124,118.92
Utilities Expenses	44,576			44,576.40	33,842.11
Office Stationary and Supplies	30,470			30,469.99	25,675.10
Newspaper and Advertisements	7,522			7,522.00	7,476.22
Postal Delivery and Courier	5,763			5,762.57	10,371.62
Office Telecommunications	61,252			61,252.48	63,176.49
Publications and Media	19,764			19,764.21	24,876.41
Professional Fees and Charges	180,363			180,363.16	142,714.11
Institutional Development Expenses	27,868			27,868.27	37,513.23
Financial Charges and Fees	16,776			16,775.64	5,737.53
Meeting and Conferences	83,315			83,314.75	32,612.90
Miscellaneous Expenses	0			0.00	5,561.00
SNGF Expenses	1,552			1,551.54	36,574.82
Special Administrative Expenses	144,971			144,970.58	236,461.34
Management Reimbursement Fees	(355,268)			(355,267.78)	(303,990.93)
Portfolio Manag. & Financial Expenses	67,166			67,165.51	142,167.70
Depreciation and Amortization	158,940			158,940.48	156,091.86
OCJRP Unallocated Administrative Exp.	249,922			249,922.01	340,364.44
Total Administration Expenses ( Net )	2,238,677.15			2,238,677.15	2,469,966.18
<b>Total Expenditures and Losses</b>	<b>40,677,416.21</b>	<b>0.00</b>	<b>0.00</b>	<b>40,677,416.21</b>	<b>38,384,709.29</b>
<b>Changes In Net Assets</b>	<b>(250,704.71)</b>	<b>8,202,129.79</b>	<b>5,880,016.26</b>	<b>13,831,441.34</b>	<b>1,963,406.91</b>
<b>Net Assets At Beginning Of Year</b>	<b>3,862,820.84</b>	<b>15,681,096.18</b>	<b>41,817,078.75</b>	<b>61,360,995.77</b>	<b>60,632,743.64</b>
<b>Project Cancellation</b>	<b>(10,238.70)</b>	<b>(350,253.40)</b>	<b>0.00</b>	<b>(360,492.10)</b>	<b>(1,235,154.07)</b>
<b>Net Assets At Ending Of Year</b>	<b>3,601,877.43</b>	<b>23,532,972.57</b>	<b>47,697,095.01</b>	<b>74,831,945.01</b>	<b>61,360,996.48</b>

## Grateful for Your Partnership

The Welfare Association's work is made possible by those who generously share their resources and expertise. Listed here are a few of the many individuals, corporations, institutions, and government agencies that are partnering with us to support sustainable Palestinian development.

### 2006 Partners List

**Program Partners** ■ Abu-Jihad Al-Wazir Institute for Rehabilitation of Handicapped – Lebanon ■ Acre Reparation Association - Akka ■ Adalah - Legal Center for Arab Minority Rights in Israel ■ Agriculture Development Society ■ Ahali Center for Community Development ■ Al-Ibrahimiyyeh Community College ■ Al-Najdeh Association - Lebanon ■ Al-Quds University ■ Al-Zakah Committees – Nablus and Qalqilya ■ Al-Amal Rehabilitation Society - Rafah ■ Al-Aqsa University ■ Al-Ata Benevolent Society - Biet Hanon ■ Al-Azhar University ■ Al-Bait Assamed Society ■ Al-Karameh Association ■ Al-Makassed Islamic Charitable Society ■ Al-Muntada - Young Scientists' Club ■ Al-Najah Community College ■ Al-Najah University ■ AL-Quds Open University ■ Al-Quds Society for Social Services ■ Al-Rawdah Technical Community College ■ Al-Rihyiyeh Social Development Society ■ Al-Sadiq Al-Taieb Association ■ Al-Taiba Sport Club ■ Al-Wafa Rehabilitation Society - Gaza ■ American Near East Refugee Aid (ANERA) ■ A'ndalib Al-A'mad Pilgrim College for Midwifery & Nursing ■ Annahda Women Association ■ Arab American University ■ Arab Association for Human Rights - 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**Contributing Foundations** ■ Ford Foundation ■ Foundation of Open Society Institute (FOSI) ■ Al Nour Foundation.

**Contributing Arab Funds, Banks, Financial Institutions, and Support Committees** ■ Arab Gulf Program for United Nations Development Organizations (AGFUND) ■ Arab Bank for Economic Development in Africa (BADEA) ■ Arab Fund for Economic and Social Development ■ Arab Monetary Fund ■ Committee for the Support of the Palestinian People (Bahrain Chamber of Commerce & Industry) ■ Islamic Development Bank ■ Kuwait Fund ■ OPEC Fund.

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 Khalil Othman  
 Lina Dweik  
 Maen Sane'a  
 Marwan Al-Hayek  
 Mazen Dajani  
 Mohamed Abu Issa  
 Mohammed Mulhim  
 Munther Nabulsi  
 Mustafa Barghothi  
 Nabil Kassis  
 Raja Khalidi  
 Rami Malhas  
 Rawya Ash-Shawwa  
 Sahar Huniedi  
 Salman Abbasi  
 Samih Zaben  
 Samir Abdullah  
 Taysir Nabulsi  
 Tiama Khoury Kawar  
 Wafa' Abdul Samad  
 Wahbe Tamari  
 Walid Kayali  
 Yazid Sayigh  
 Zuhair Asfour

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 Rana Sadik Riad Kamal,  
 Yousef Abu Khadra

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 Mamdouh Aker, Munir R. Kaloti,  
 Munzer Khalidi Nabil H. Qaddumi,  
 Salman Abu Sitta, Victor Kashkoush,  
 Yousef As'ad

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 Ismail El-Zabri, Nabil H. Qaddumi,  
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 Adel Afifi, Munir R. Kaloti,  
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 Said Khoury, Reference Person  
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 Munir Khoury, Wael Farsakh

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 Abeda Al- Sayeh, Ashraf Al-Azeh,  
 Firyal Al-Muhtadi, Hani Farah,  
 Nadim Kawar, Randa Nabulsi,  
 Reem Abu-Loughod, Saleh Ihmaid,  
 Salwa Bamieh, Samia Huniedi,  
 Taisir Wahbeh

### Resource Dev. Committee, Kuwait

Amaar Melhim, Jawdat Shawaa,  
 Mona Bseiso, Nabil Qaddumi,  
 Rana Sadik (Secretary), Tariq Zuaiteer,  
 Tayeb Dajani,  
 Taysir Barakat (Coordinator)

### Country Coordinators for Resource Dev. Activities

Oman: Abdul Kader Askalan  
 Saudi Arabia: Azmi Abdul Hadi  
 Egypt: Ghada El Sarraf  
 Switzerland: Hani Al-Kalouti  
 Bahrain: Marwan Al-Sayeh  
 Abu Dhabi- UAE: Sa-ed Jarallah  
 Qatar: Samer Jaghoub  
 Athens- Greece: Samer Khoury

### Advisors and Consultants

Adnan Soghaier - Senior Advisor, RD  
 Ismail El-Zabri - Senior Advisor,  
 Arab Development Funds  
**Consultants - (AFESD)**  
 Amal Abu-Alhawam, Hazem Quneibi,  
 Ishaq Rashid, Maha El-Shawwa,  
 Mohammed Abu Khater,  
 Neremeen Badarneh, Nijad Ghannam,  
 Osama Saleh, Samer Rantisi,  
 Sami Barbarawi

### WA- UK (Sister Organization)

Caroline Qutteneh  
 Development Director

### Certified Public Accountants

Deloitte & Touche

## Executive Staff

### Senior Management

**Atallah Kuttab** - Director General

**Ghassan Kasabreh** - Director of NGOs Development Center, **Mazen Hashweh** - Director of Resource Development, Communication & Media, **Monther Jubran** - Director of Finance & Administration, **Shadia Touqan** - Director of Technical Office (OCJRP), **Sufian Mushasha** - Director of Program Operations, **Suha Eid** - Director of Corporate Affairs / Manager of Amman Office, **Tafeeda Jarbawi** - Director of Research and Planning, **Leila Zakharia** - Lebanon Program Coordinator, **Maha El-Shawwa** - Gaza Program Coordinator, **Suhail Miari** - 1948 Areas Program Coordinator

### Other Staff

Abdulrahim Shawahneh, Abdelrahman Abu Nada, Abdulla Abu Kishk, Adel Sa'id, Ahmad Hmeidan, Alaa' Ghalayini, Alaa' Shorafa, Amal Abu-Alhawam, Amjad Al-Ayidi, Ammar Ammar, Ammar Arouri, Anita Vitullo, Anwar Abu Ammashe, Atef Al-Ghusein, Bashar Azzeh, Bashar Houseini, Dalal Salameh, Dima Al Jubeh, Ehab Zuhaika, Fadi Hindo, Fayez Daoud, Freih El Najjar, Hanan Mahfouz, Hasan Hamarsheh, Hazem Quneibi, Hurria El Haj, Ilona Kassesieh, Khalid Halabi, Khalid Khatib, Khalid Muhanna, Lina Tutunji, Maher Bandak, Mahmoud Al-Lulu, Majed Abdul Fattah, Manal Kortam, Manar Rabie, Mirvette Abed Rabbo, Mohamed Al Hourani, Mohammed Musleh, Mohammed Abu Khater, Munther Abdel Hadi, Murad Salah, Musa Zahra, Mustafa Obeidi, Nadia Ghattas, Nakhleh Al-Qare, Neremeen Badarneh, Nihad Hasan, Nijad Ghannam, Nisreen Dissi, Nisreen Tabanja, Nisreen Yassin, Orwa Abu Baker, Qadri Shiha, Rana Madia, Rana Bishara, Randa Mikki, Rasha Salah Eddin, Rawan Al-Amad, Rizek Taha, Ruba Abu Saud, Rudaina Abu Arafah, Rula Koro, Rulla Sarras, Saher Ghazal, Saida Abu-Leil, Saliba Shehadeh, Samar Al-Batroukh, Samar Ammouri, Samer Rantisi, Sami Barbarawi, Sirine Fattoum, Suheil Dweik, Thaera Akrabawi, Wafa El-Der, Yousef Mashel, Zakaria Odeh, Zuheir Bustany.

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## **Report Credits**

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