

**Near East Council of Churches Committee  
For Refugee Work Gaza Area**

**Middle East Council of Churches  
Department of Service for Palestine  
Refugees Central Office**

Financial Statements and  
Independent Auditors' Report

December 31, 2017

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## INDEPENDENT AUDITOR'S REPORT

**To the Chairman and Members of  
Near East Council of Churches Committee for Refugee Work (NECCCRW),  
Gaza, Palestine  
Report on the Audit of the Financial Statements**

### Opinion

We have audited the financial statements of **Near East Council of Churches Committee for Refugee Work (NECCCRW)**, which comprise the statement of financial position as of December 31, 2017 statement of activities, statement of changes in net assets, statement of functional expenses, statement of changes in loan revolving fund, and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of **Near East Council of Churches Committee for Refugee Work (NECCCRW)** as of December 31, 2017, its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS).

### Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statement section of our report. We are independent of NECCCRW in accordance with the ethical requirements that are relevant to our audit of the financial statement in areas under the jurisdiction of Palestinian Authority, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing NECCCRW's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate NECCCRW or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the NECCCRW's financial reporting process.

## INDEPENDENT AUDITOR'S REPORT (Continued)

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISA's, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also,

1. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risk, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than the one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentations, or the override of internal control.
2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
4. Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the NECCCRW's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosure are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause NECCCRW to cease to continue as a going concern.
5. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represents the underlying transactions and events in a manner that achieves fair presentation.

## INDEPENDENT AUDITOR'S REPORT (Continued)

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



**Saba & Co.**

**Palestine**

**April 26, 2018**

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

**Statement (A)**

**Statement of Financial Position  
As of December 31, 2017  
(In US Dollars)**

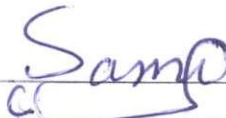
	Note	Unrestricted	Restricted & special funds	Total 2017	Total 2016
<b>Assets</b>					
Cash on hand and at banks	2.1	1,535,705	112,581	<b>1,648,286</b>	2,039,846
Deposits with Banks - Loans Revolving Fund	2.2	---	524,976	<b>524,976</b>	547,634
Deposits with Banks - for Employees'		---			
Indemnities	2.3		1,467,373	<b>1,467,373</b>	1,384,185
Pledge Receivable	3	---	97,058	<b>97,058</b>	152,219
Prepaid Rent \ FHSC Darraj and AL QARARA		---	9,782	<b>9,782</b>	7,500
Loans Receivable	4	---	382,513	<b>382,513</b>	341,592
Fixed Assets - Net of Accumulated Depreciation	5	176,533	---	<b>176,533</b>	101,458
<b>Total Assets</b>		<b>1,712,238</b>	<b>2,594,283</b>	<b>4,306,521</b>	4,574,434
<b>Trust Funds Assets</b>	9	<b>25,592</b>	---	<b>25,592</b>	25,249
<b>Liabilities and Net Assets</b>					
<b>Liabilities</b>					
Due to Staff		112,564	---	<b>112,564</b>	112,564
Due to DSPR Central Office		4,394	---	<b>4,394</b>	17,910
End of Service Liability		---	1,467,373	<b>1,467,373</b>	1,384,185
<b>Total Liabilities</b>		<b>116,958</b>	<b>1,467,373</b>	<b>1,584,331</b>	1,514,659
<b>Net Assets</b>					
General Unrestricted Fund		4,065	---	<b>4,065</b>	367,003
Temporarily Restricted Fund		---	219,421	<b>219,421</b>	225,676
Investment in Net Fixed Assets		176,533	---	<b>176,533</b>	101,458
<b>Total Net Assets</b>	Statement (C)	<b>180,598</b>	<b>219,421</b>	<b>400,019</b>	694,137
<b>Special Funds</b>					
Loans Revolving Fund	Statement (D)	---	907,489	<b>907,489</b>	889,226
Emergency fund		937,831	---	<b>937,831</b>	999,939
Board Designated Fund (Gaza Area Committee)	8	476,851	---	<b>476,851</b>	476,473
<b>Total Special Funds</b>		<b>1,414,682</b>	<b>907,489</b>	<b>2,322,171</b>	2,365,638
<b>Total Net Assets and Special Funds</b>		<b>1,595,280</b>	<b>1,126,910</b>	<b>2,722,190</b>	3,059,775
<b>Total Liabilities and Nets Assets</b>		<b>1,712,238</b>	<b>2,594,283</b>	<b>4,306,521</b>	4,574,434
<b>Trust Funds Liability</b>	9	<b>25,592</b>	---	<b>25,592</b>	25,249

- Notes 1 to 11 are an integral part of the financial statements



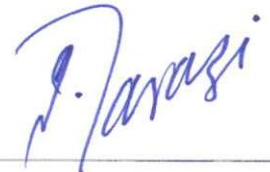
Dr. Maher Ayyad

Area Committee Chairperson



M. Samir Saleba Saba

Treasurer



Dr. Issa Tarazi

Executive Director

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

Statement (B)

**Statement of Activities in General Operating Fund  
For the year ended December 31, 2017  
(In US Dollars)**

	Note Schedule Statement	Unrestricted Fund	Temporary Restricted Fund	Total 2017	Total 2016
<b>Grants and Revenues</b>					
Grants	6 & 11	---	1,792,625	<b>1,792,625</b>	1,670,744
Local Program Revenues	7	155,374	---	<b>155,374</b>	118,229
Difference of Currency		13,577	---	<b>13,577</b>	(1,845)
<b>Total grants and revenues</b>		<b>168,951</b>	<b>1,792,625</b>	<b>1,961,576</b>	1,787,128
Net assets released from restrictions	11	1,798,880	(1,798,880)	---	---
		<b>1,967,831</b>	<b>(6,255)</b>	<b>1,961,576</b>	1,787,128
<b>Program Expenses</b>					
Health of Community		844,590	---	<b>844,590</b>	811,727
Psycho Social		53,046	---	<b>53,046</b>	74,948
Educational Opportunities		280,505	---	<b>280,505</b>	434,194
Community Development		28,861	---	<b>28,861</b>	30,675
Advocacy		3,340	---	<b>3,340</b>	8,831
Special Emergency and Projects		765,678	---	<b>765,678</b>	310,040
<b>Total program expenses</b>	Statement (F)	<b>1,976,020</b>	---	<b>1,976,020</b>	1,670,415
Administrative and General	Statement (F)	165,952	---	<b>165,952</b>	179,433
<b>Total Expenses Before Depreciation</b>	Statement (F)	<b>2,141,972</b>	---	<b>2,141,972</b>	1,849,848
Depreciation Expense	5	45,479	---	<b>45,479</b>	24,825
<b>Total Expenses</b>		<b>2,187,451</b>	---	<b>2,187,451</b>	1,874,673
<b>Change in Net Assets</b>	Statement (C)	<b>(219,620)</b>	<b>(6,255)</b>	<b>(225,875)</b>	(87,545)

- Notes 1 to 11 are an integral part of the financial statements

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

Statement (C)

**Statement of Changes in Net Assets  
For the year ended December 31, 2017  
(In US Dollars)**

	<b>General Unrestricted Fund</b>	<b>Temporary Restricted Fund</b>	<b>Investment in Fixed Assets</b>	<b>Total</b>
<b>Year 2017</b>				
<b>Balance as of January 1, 2017</b>	367,003	225,676	101,458	<b>694,137</b>
Change in net assets - Statement (B)	(219,620)	(6,255)	---	<b>(225,875)</b>
Procurement of fixed assets	(120,554)	---	120,554	---
Depreciation for the year	45,479	---	(45,479)	---
Sub Total	<b>72,308</b>	<b>219,421</b>	<b>176,533</b>	<b>468,262</b>
<b>Inter-fund Transfers</b>				
Re-allocation during the year from emergency fund	(68,243)	---	---	(68,243)
<b>Balance as of December 31, 2017</b>	<b>4,065</b>	<b>219,421</b>	<b>176,533</b>	<b>400,019</b>
<b>Year 2016</b>				
Balance as of January 1, 2016	437,748	247,477	96,457	781,682
Change in net assets - Statement (B)	(65,744)	(21,801)	---	(87,545)
Procurement of fixed assets	(29,826)	---	29,826	---
Depreciation for the year	24,825	---	(24,825)	---
Sub Total	367,003	225,676	101,458	694,137

- Notes 1 to 11 are an integral part of the financial statements



**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

Statement (D)

**Statement of Activities and Changes in Loan Revolving Fund  
For the year ended December 31, 2017  
(In US Dollars)**

	Education	Business	Staff Loans	Total
<b>Revenues</b>				
Interest Earned	1,833	---	---	<b>1,833</b>
Other Income	---	67	---	<b>67</b>
<b>Total Revenues</b>	<b>1,833</b>	<b>67</b>	---	<b>1,900</b>
<b>Expenses</b>				
	(8,018)	---	---	<b>(8,018)</b>
<b>Excess of Expenses over Revenues</b>	<b>(6,185)</b>	<b>67</b>	---	<b>(6,118)</b>
Net Assets at Beginning of Year	696,050	217,557	---	<b>913,607</b>
<b>Net Assets at End of Year - Statement (A)</b>	<b>689,865</b>	<b>217,624</b>	---	<b>907,489</b>
<b>Composition of net assets</b>				
Outstanding loans - beginning	319,199	---	42,971	362,170
Loans issued during the year	54,500	---	51,149	<b>105,649</b>
Collections	(37,960)	---	(47,346)	<b>(85,306)</b>
Net Loans - Ending	<b>335,739</b>	---	<b>46,774</b>	<b>382,513</b>
Deposits with Banks	354,126	170,850	---	<b>524,976</b>
Inter-Fund Borrowings	---	46,774	(46,774)	---
	<b>689,865</b>	<b>217,624</b>	---	<b>907,489</b>

- Notes 1 to 11 are an integral part of the financial statements

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

**Statement (E)**

**Statement of Cash Flows**

**For the year ended December 31, 2017**

**(In US Dollars)**

<b><u>Cash Flow from Operating Activities:</u></b>	<b><u>2017</u></b>	<b><u>2016</u></b>
Change in Operating Net Assets and special funds	(337,585)	(376,276)
Adjustments to Reconcile Change in Net Assets to Net Cash Provided by Operating Activities:		
Depreciation	45,479	24,825
Decrease in Pledge Receivable	55,161	63,294
Decrease in Due from DSPR - Central Office (United Church of Canada)	---	1,646
Decrease in due from DSPR - Central Office	---	86,643
(Increase) in Prepaid Rent \ FHSC Darraj	(2,282)	(4,500)
(Increase) Decrease in Loans Receivable	(40,921)	7,824
(Decrease) in Accounts Payable	---	(26,250)
(Decrease) in Deferred Income - BftW	---	(71,045)
(Decrease) in due to DSPR	(13,516)	---
Increase in End of Service Liability	83,188	62
<b>Net Cash (Used in) Operating Activities</b>	<b><u>(210,476)</u></b>	<b><u>(293,777)</u></b>
 <b><u>Cash flows from Investing Activities</u></b>		
Procurement of Fixed Assets	(120,554)	(29,826)
<b>Net Cash (Used in) Investing Activities</b>	<b><u>(120,554)</u></b>	<b><u>(29,826)</u></b>
<b>Net change in cash flows during the year</b>	<b>(331,030)</b>	<b>(323,603)</b>
<b>Cash on Hand and Deposits with Banks at Beginning of Year</b>	<b>3,971,665</b>	<b>4,295,268</b>
<b>Cash on Hand and Deposits with Banks at End of Year</b>	<b><u>3,640,635</u></b>	<b><u>3,971,665</u></b>
 <b><u>Composition of Cash on Hand and Deposits with Banks Balances:</u></b>		
Cash on Hand and Deposits with Banks	1,648,286	2,039,846
Deposits with Banks - Loans Revolving Fund	524,976	547,634
Deposits with Banks - (For Employees' Indemnities)	1,467,373	1,384,185
	<b><u>3,640,635</u></b>	<b><u>3,971,665</u></b>

- Notes 1 to 11 are an integral part of the financial statements

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

Statement (F)

**Statement of Functional Expenses - Operating Fund  
For the year ended December 31, 2017  
(In US Dollars)**

	Health of community & psycho social	Education opportunity	Community development	Advocacy	Special Emergency & Projects	Total Program	General Administration	Total 2017	Total 2016
Salaries and Benefits	461,917	196,641	---	---	---	658,558	92,007	750,565	811,783
Professional Services	17,764	13,800	---	---	---	31,564	20,144	51,708	68,361
General Expenses	62,888	40,675	28,861	---	---	132,424	25,328	157,752	226,627
Medical Expenses	318,633	---	---	---	---	318,633	66	318,699	306,956
Hospitality	6,301	1,388	---	1,952	---	9,641	5,746	15,387	14,295
Insurance	5,664	7,557	---	---	---	13,221	2,316	15,537	14,461
Transportation and Vehicle expenses	19,502	16,611	---	1,388	---	37,501	5,242	42,743	44,445
Travel Expenses	---	---	---	---	---	---	9,232	9,232	11,419
Trainees Incentives	3,566	---	---	---	---	3,566	---	3,566	1,772
Taxes	1,401	3,833	---	---	---	5,234	4,356	9,590	8,221
Other Expenses	---	---	---	---	---	---	1,515	1,515	31,468
Special Emergency & Projects	---	---	---	---	765,678	765,678	---	765,678	310,040
<b>Total Expenses</b>	<b>897,636</b>	<b>280,505</b>	<b>28,861</b>	<b>3,340</b>	<b>765,678</b>	<b>1,976,020</b>	<b>165,952</b>	<b>2,141,972</b>	<b>1,849,848</b>

- Notes 1 to 11 are an integral part of the financial statements

**Notes to Financial Statements  
Year Ended December 31, 2017  
(Amounts are expressed in U.S. Dollar)**

**1. Summary of Significant Accounting Policies**

The financial statements have been prepared in accordance with International Financial Reporting Standards. Where International Financial Reporting Standards were not applicable, Generally Accepted Accounting Standards (GAAP) were used. The presentation of the financial statements were in accordance with the provision of financial accounting board (FASB) Accounting Standards Codification (ASC) 958-205, Presentation of financial statements – Not-for-profit Entities. The accounting policies adopted are consistent with those of the previous financial year.

The significant accounting policies followed are described below:

**1.1 Basis of Accounting and Presentation:**

Under the provisions of United States of America Statements on Financial Accounting Standards, "Financial Statements of Not-for-profit Organizations", net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor-imposed restrictions. In order to ensure observance of limitations and restrictions placed on the use of the available resources, the accounts are maintained in accordance with the principles of fund accounting. Accordingly net assets of NECCCRW and changes there in are classified and reported as follows:

- **Unrestricted net assets** - Net assets whose use by NECCCRW is not subject to donor-imposed restrictions. Funding received for core activities are included in the unrestricted net assets. Unrestricted net assets also include "Investment in Net Fixed Assets"; "Board Designated Special Funds" and "Loan Revolving Funds" which are described below
- **Temporarily restricted net assets** - Net assets whose use by the Committee is limited by donor-imposed stipulations that either expire by passage of time or can be fulfilled and released by actions of NECCCRW pursuant to those donor-imposed stipulations.
- **Loans Revolving Funds** - represent restricted contributions received for on lending purposes, which are expended in terms of loans.
- **Emergency Fund** - NECC/DSPR Gaza Area Committee decided to create this fund towards NECC on-going programs sustainability, justified as follows:
  - NECC/DSPR Gaza runs long term ongoing programmes with commitments toward beneficiaries and towards providing salaries to around 100 NECC employees. The annual running costs are approximately USD 1,400,000 excluding special and emergency projects.
  - The income is derived largely from partners (Donors) which are unpredictable and not warranted towards a long term sustainability.
  - Delay in transfer of grants which hinder the implementation of the services.
  - The services of NECC have a long standing history, relationship and commitments with its beneficiaries in the vulnerable areas of Gaza Strip and it would want to mitigate as far as possible the short – term impacts on its beneficiaries of any unexpected and precipitous drop in the income of NECC/DSPR.

**Notes to Financial Statements  
Year Ended December 31, 2017  
(Amounts are expressed in U.S. Dollar)**

**1. Summary of Significant Accounting Policies (continued)**

**1.2 Contributions and Grants:**

Unconditional Grants and Grants with stipulations that are expected to be met are recognized as increases in temporarily restricted funds and are released to unrestricted funds over the periods necessary to match them with the costs for which they are intended to compensate, on a systematic basis.

Amounts received under conditional grants whose conditions are based on future events and actions are deferred and presented under current liabilities and are taken to the statement of activities when the related conditions are met.

Grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to NECCCRW with no future related costs are recognized in the statement of activities in the period in which they become receivable.

Grants whose primary condition is that NECCCRW should purchase, construct or otherwise acquire non-current assets are recognized under temporarily restricted funds and released to unrestricted funds when the assets are acquired.

Government grants are not recognized until there is reasonable assurance that NECCCRW will comply with the conditions attaching to them and that the grants will be received.

**1.3 Inter-fund Borrowings:**

Represents allocations to / from restricted special funds. These allocations represent short-term receivables or liabilities in the general fund to special funds to cover deficit or over funding in the related funds bank accounts. Settlement between funds is done within a period of less than a month.

**1.4 Loans Receivable**

Loans, which are interest free, are stated at the amount of unpaid principal. According to management estimates and Judgment, provisions for bad and doubtful debts that are taken in the books are adequate.

**1.5 Furniture and Equipment**

Fixed assets are stated at cost net of accumulated depreciation. Depreciation is computed using the straight-line method over the estimated useful lives of the assets based on the following annual percentage rates:

Equipment	20%	5 years
Furniture	10%	10 years
Vehicles, Training Equipment	25%	4 years

**Notes to Financial Statements  
Year Ended December 31, 2017  
(Amounts are expressed in U.S. Dollar)**

**1. Summary of Significant Accounting Policies (continued)**

**1.6 Deferred Grants and Tuition Fees**

These represent grants and course tuition fees received in advance of the related period.

**1.7 End of Service Liability represents:**

Represents provident fund contributions made by the employees and NECCCRW at the rate of 14% each computed on the basic monthly salaries. Provident fund liability is funded in a separate bank account. Interest earned is distributed proportionately at the end of each year.

**1.8 Foreign Currencies**

The books of accounts are maintained in U.S. Dollar. Transactions, which are denominated or expressed in local currency, are converted into U.S. Dollar as follows:

- The U.S. Dollar is the local functional currency for reports, vouchers, transactions and accounts. Until an official Palestinian currency is issued, that matches other currencies, in terms of the official exchange rate at the bank against the U.S. Dollar, at the date of implementing the transfer.
- The exchange rate at the date of the transfer is used to record the payments, until all of the transferred amount is spent.
- Exchange differences arising from the conversion of local currency balances and transactions are charged to the Statement of Activities.

**1.9 Income Taxes**

The NECCCRW is registered as a not-for-profit organization in Gaza and is exempt from income taxes.

**1.10 Provisions**

Provisions are recognized when the NECCCRW has a present obligation as a result of past events, and it's probable that the obligation will be settled, and a reliable estimate can be made in the amount of the obligation.

**1.11 Functional Allocation of Expenses**

The costs of providing the various programs and activities have been summarized on a functional basis in the Statements of Activities. Accordingly expenses that relate directly to a program or supporting service are charged to that program, or supporting service.

**Notes to Financial Statements  
Year Ended December 31, 2017  
(Amounts are expressed in U.S. Dollar)**

**1. Summary of Significant Accounting Policies (continued)**

**1.12 Critical Accounting Judgments and Key Sources of Estimation Uncertainty**

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and reported amounts of assets, liabilities, income and expenses and the disclosure of contingent liabilities at the reporting date. However, uncertainty about these assumptions and estimates could result in outcomes that could require a material adjustment to the carrying amount of the asset or liability affected in the future.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period the estimates are revised and in any future period affected. Critical judgments and estimates relate to depreciation of fixed assets and impairment of loans receivables and provisions for potential liabilities under conditional grants.

**1.13 Contingencies**

The NECCCRW receives grants from various donors. Such grants are subject to individual audits under the grant agreement terms. The ultimate determination of amounts received under these grants is based upon the allowance of costs reported to and accepted by the donor as a result of the audits. Until such audits are accepted by the donor, there exists a contingency to refund any amount received in excess of allowable costs. Management is of the opinion that no material liability will result from such audits.

**1.14 Trust Fund**

Represent resources available for use by local institutions for which NECCCRW acts as a trustee.

**1.15 Economic Dependency**

Approximately 95% of NECCCRW revenue and support for the years ended December 31, 2017 and 2016 was derived from grants awarded directly by various donor agencies. NECCCRW has no reason to believe that relationships with these agencies will be discontinued in the foreseeable future. However, any interruption of these relationships (i.e., the failure to renew grant agreements for withholding of funds) would adversely affect NECCCRW ability to finance ongoing operations.

**Near East Council of Churches Committee  
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**Notes to Financial Statements  
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**2. Cash on hand and at banks**

**2.1 Deposits with banks in the general operating fund is comprised of the following as of 31 December:**

	<u>2017</u>	<u>2016</u>
Arab Bank	862,266	955,271
Bank of Palestine	224,572	461,019
ING Bank Holland	561,448	623,556
Total deposits at banks	<u>1,648,286</u>	<u>2,039,846</u>

**2.2 Deposits with banks earmarked for Loan revolving fund are comprised of the following as of 31 December:**

	<u>2017</u>	<u>2016</u>
Deposits with Banks – Educational Loans	354,126	376,851
Deposits with Banks – Business Loans	170,850	170,783
Total	<u>524,976</u>	<u>547,634</u>

**2.3 Deposits with banks earmarked for employees end of service entitlements as a Provident fund was comprised of the following as of 31 December:**

	<u>2017</u>	<u>2016</u>
Deposit at ING Bank – Holland	1,467,373	1,384,185
Balance with bank as of 31 December	<u>1,467,373</u>	<u>1,384,185</u>

**3. Pledges receivable**

This account is comprised of the following as at 31 December:

	<u>2017</u>	<u>2016</u>
Pledge Receivable - BftW (Project No. 20090013)	55,235	55,235
Pledge Receivable - BftW (Project No. 20120041)	6,809	6,809
Pledge Receivable - Embrace the Middle East	4,839	3,037
Pledge Receivable – UPA	5,000	25,000
Pledge Receivable - NCA, Norwegian Church Aid	---	60,642
Pledge Receivable – IMC	3,992	1,496
Pledge Receivable - Secours Catholique Caritas France	13,641	---
Pledge Receivable – UNICEF	7,542	---
Total	<u>97,058</u>	<u>152,219</u>

**4. Loans Receivable**

**4.1 Activity in this account for the year ended 31 December 2017 is as follows:**

	<u>Education</u>	<u>Staff</u>	<u>Total</u>
Beginning Balance as of January 1,2017	319,199	42,971	362,170
Loans Issued	54,500	51,149	105,649
Collected	(37,960)	(47,346)	(85,306)
Ending Balance as of December 31,2017	<u>335,739</u>	<u>46,774</u>	<u>382,513</u>

**4.2 Activity in this account for the year ended 31 December 2016 is as follows:**

	<u>Education</u>	<u>Staff</u>	<u>Total</u>
Beginning Balance as of January 1,2016	327,023	22,393	349,416
Loans Issued	61,250	40,294	101,544
Collected	(69,074)	(40,294)	(109,368)
Ending Balance as of December 31,2016	<u>319,199</u>	<u>22,393</u>	<u>341,592</u>

**Loans receivables include an amount of USD 46,774, which are due from staff (2016 amount: USD 22,393).**



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**5. Fixed Assets - Net of Accumulated Depreciation**

**5.1 Movement for the year 2017 is as follows:**

	Balance January 01,2017	Additions	Balance December 31,2017
<b>Cost</b>			
Furniture and Fittings	77,086	---	77,086
Office Equipments	193,402	14,837	208,239
Medical Equipment	255,541	---	255,541
Training Equipment	162,415	---	162,415
Vehicles	277,160	---	277,160
Other Fixed Assets	28,643	105,717	134,360
<b>Total Cost</b>	<b>994,247</b>	<b>120,554</b>	<b>1,114,801</b>
<b>Accumulated depreciation</b>			
Furniture	73,205	3,881	77,086
Office Equipments	140,977	15,334	156,311
Medical Equipments	224,398	21,962	246,360
Training Equipments	161,592	823	162,415
Vehicles	277,160	---	277,160
Other Fixed Assets	15,457	3,479	18,936
<b>Total Accumulated Depreciation</b>	<b>892,789</b>	<b>45,479</b>	<b>938,268</b>
<b>Net Book value</b>	<b>101,458</b>		<b>176,533</b>

**5.2 Movement for the year 2016 is as follows:**

	Balance January 01,2016	Additions	Balance December 31,2016
<b>Cost</b>			
Furniture and Fittings	74,913	2,173	77,086
Office Equipments	189,267	4,135	193,402
Medical Equipment	241,414	14,127	255,541
Training Equipment	162,415	---	162,415
Vehicles	277,160	---	277,160
Other Fixed Assets	19,252	9,391	28,643
<b>Total Cost</b>	<b>964,421</b>	<b>29,826</b>	<b>994,247</b>
<b>Accumulated depreciation</b>			
Furniture	72,774	431	73,205
Office Equipments	127,871	13,106	140,977
Medical Equipments	216,613	7,785	224,398
Training Equipments	161,386	206	161,592
Vehicles	277,160	---	277,160
Other Fixed Assets	12,160	3,297	15,457
<b>Total Accumulated Depreciation</b>	<b>867,964</b>	<b>24,825</b>	<b>892,789</b>
<b>Net Book value</b>	<b>96,457</b>		<b>101,458</b>

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**6. Grants**

Detail of grants received or pledged by funding source during 2017 and 2016 is as follows:

	2017 Restricted	2016 Restricted
<b>6.1 Grants through DSPR</b>		
ACT Appeal PSE 151 (2015-2016)	---	20,191
ACT Appeal PSE 161 (2016-2017)	---	133,236
ACT Appeal PSE 171 (2017-2018)	<b>86,991</b>	---
ACT for peace AusAID	<b>239,810</b>	204,598
United Church of CANADA	<b>34,002</b>	---
Embrace the Middle East - Provision of ante natal care (ANC)	<b>71,621</b>	---
Embrace the Middle East - Provision of ante natal care (ANC) - Pledge Receivable	<b>4,839</b>	---
Embrace the Middle East - Well baby clinic	<b>65,692</b>	64,142
Embrace the Middle East - Well baby clinic - Pledge Receivable	---	3,037
DanChurchAid (DCA) - Norwegian Church Aid (NCA) TVET Program (1010306-24)	<b>163,706</b>	---
DanChurchAid (DCA) - Norwegian Church Aid (NCA) (1010306-31)	<b>64,096</b>	---
DanChurchAid (DCA) - Norwegian Church Aid (NCA) (1010306-22)	---	74,065
DanChurchAid (DCA) - Norwegian Church Aid (NCA) (1010306-22) - Pledge Receivable	---	60,642
<b>Total grants through DSPR</b>	<b>730,757</b>	559,911
<b>6.2 Direct Grants</b>		
DanChurchAid (DCA) - Norwegian Church Aid (NCA) (1010306-18)	---	130,346
Medical Relief International (MRI)	---	19,400
Pontifical Mission	<b>45,000</b>	45,000
Pontifical Mission \ Upgrading and Renovation the Brotherhood Park	---	45,831
Pontifical Mission \ for Al Qistas Center	<b>3,350</b>	3,500
Pontifical Mission \ AL QARARA	<b>24,000</b>	---
Pontifical Mission - Psychosocial support & protection for children & their mothers	<b>19,200</b>	---
International Medical Corps (IMC)	<b>53,785</b>	---
International Medical Corps (IMC) - Pledge Receivable	<b>3,992</b>	1,496
Secours Catholique Caritas France - PI160063	<b>170,700</b>	---
Secours Catholique Caritas France - PI160117	<b>13,641</b>	84,320
Mennonite Central Committee - MCC	<b>25,000</b>	25,000
UNICEF - Promoting the provision of quality Post Natal Health Care	<b>40,724</b>	5,697
UNICEF - Promoting the provision of quality Post Natal Health Care - Pledge Receivable	<b>7,542</b>	---
UNICEF - Promotion PNHV and Management of Malnutrition	---	169,777
UNICEF - Promotion PNHV and Management of Malnutrition (provision of medical Equipment and supplies)	---	4,939
UNICEF - Training the MOH Primary Health Care	---	72,457
Protestant Agency for Diakonia and Development, BftW (Project No. N-PSE-2015-0233)	<b>337,613</b>	318,089
United Palestinian Appeal \ UPA	<b>15,000</b>	25,000
United Palestinian Appeal \ UPA (Pledge receivables)	<b>5,000</b>	25,000
PORTICUS	<b>81,600</b>	16,868
Church In Wales	<b>19,388</b>	10,939
Church of Scotland	<b>13,179</b>	13,669
THE AMOS TRUSR	<b>10,000</b>	---
Other Donations	<b>1,256</b>	---
<b>Total direct grants</b>	<b>889,970</b>	1,017,328
<b>6.3 In-kind Donations</b>		
In kind Donations - Ministry Of Health	<b>6,458</b>	15,557
In kind Donations - Save the Children International	---	8,682
In kind Donations - GIZ	<b>77,883</b>	12,853
In kind Donations - UNICEF	<b>6,588</b>	14,743
In kind Donations - ANERA	<b>26,276</b>	41,218
In kind Donations - International Medical Corps (IMC)	<b>43,120</b>	452
In kind Donations - International Medical Corps (IMC) - Emergency	<b>11,573</b>	---
<b>Total In-kind Donations</b>	<b>171,898</b>	93,505
<b>Total Grants</b>	<b>1,792,625</b>	1,670,744

**Near East Council of Churches Committee  
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**Notes to Financial Statements  
Year Ended December 31, 2017  
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**7. Local Program Revenues**

	<u>2017</u>	<u>2016</u>
Community Health	83,965	74,135
Educational Opportunities	61,562	42,225
Administration	7,999	390
Applications fees for Educational Loans	1,848	1,479
	<u><b>155,374</b></u>	<u><b>118,229</b></u>

**8. Board designated fund**

Change in net assets in this fund is as follows:

	<u>2017</u>	<u>2016</u>
Balance at Beginning of Year	476,473	476,129
Interest Earned	378	344
<b>Balance at end of year</b>	<u><b>476,851</b></u>	<u><b>476,473</b></u>

**9. Trust Funds**

Composition of trust funds per contra is as follows:

	<u>2017</u>	<u>2016</u>
Ahli Arab Hospital	559	216
Dress Making Cooperative	6,623	6,623
VTC Box	10,515	10,515
Materials Dress Making	185	185
Canteen	7,432	7,432
Qararah VTC Box	278	278
	<u><b>25,592</b></u>	<u><b>25,249</b></u>

**Notes to Financial Statements  
Year Ended December 31, 2017  
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**10. Financial Instruments – Fair Values and Risk Management**

**(a) Fair Values of Financial Assets and Liabilities**

The carrying book value of financial assets and liabilities are not materially different from their fair values applicable at the balance sheet date

**(b) Credit Risk**

Credit risk is the risk that a counter party will not settle its obligations in accordance with the agreed terms. NECCCRW's credit risk is primarily attributable to its liquid funds and loans receivable.

The credit risk on liquid funds is limited because the counter parties are prime banks and major donors

The credit risk associated with the loan portfolio is considered high because of the nature of this program. To mitigate the risks, the area committees' managements have established procedures for loan issuance, collateral obtained (guarantees), and follow up policies on collections. Higher risks are associated with old loans that are in arrear; however adequate provisions have been made to cover uncollectible debts.

**(c) Currency Risk**

Currency risk arises from the possibility that changes in exchange rates may affect negatively the value of financial assets and liabilities in case NECCCRW does not hedge its currency exposure by means of hedging instruments. Management considers that the net effect of currency risk would not affect it materially due to the matching of donor funding with expenses of activities and due to the matching of the loan portfolio fund balances with related deposits in banks and loans receivable in U.S. Dollar.

**(d) Operational Risks**

**Dependency on donor funding:** NECCCRW as a not-for-profit Organization is dependent upon donors to fund its activities. Due to that nature, it has an operational risk if donor funding decreases or stops.

# Near East Council of Churches Committee For Refugee Work - Gaza Area (NECCCRW)

Note (11) - Net assets released from restrictions  
(in US Dollars)

Unspent Grants 31-12-2016	Amounts Received 2017	Pledge Receivable 31-12-2017	Interest earned Div. of exchange and others	Available Funds for Y 2017	Unspent Balance 31-12-2017	Releases from restrictions in 2017	Health of community	Psycho Social	Education opportunity development	Community development	Advocacy administration	General administration	Special emergency & Projects	Capital additions equipment & medicines	Total
40,342	337,613	-	-	377,955	32,947	345,008	189,188	9,700	102,700	6,350	2,670	34,400	-	-	345,008
-	34,002	-	-	34,002	-	34,002	34,002	-	-	-	-	-	-	-	34,002
-	13,179	-	-	13,179	-	13,179	13,179	-	-	-	-	-	-	-	13,179
-	10,000	-	-	10,000	-	10,000	-	-	10,000	-	-	-	-	-	10,000
-	1,256	-	-	1,256	-	1,256	1,256	-	-	-	-	-	-	-	1,256
-	45,000	-	-	45,000	-	45,000	45,000	-	-	-	-	-	-	-	45,000
-	19,388	-	-	19,388	-	19,388	19,388	-	-	-	-	-	-	-	19,388
-	71,621	4,839	-	76,460	-	76,460	76,460	-	-	-	-	-	-	-	76,460
-	65,692	-	-	65,692	-	65,692	65,692	-	-	-	-	-	-	-	65,692
-	15,000	5,000	-	20,000	-	20,000	20,000	-	-	-	-	-	-	-	20,000
20,810	239,810	-	-	260,620	859	259,761	231,620	-	21,118	-	-	7,023	-	-	259,761
25,447	-	-	-	25,447	-	25,447	25,447	-	-	-	-	2,440	-	-	25,447
-	81,600	-	-	81,600	71,207	10,393	-	-	7,953	-	-	-	-	-	10,393
-	170,700	-	-	170,700	76,707	93,993	-	-	-	-	-	-	93,993	-	93,993
79,050	-	13,641	-	92,691	-	92,691	-	-	-	-	-	-	92,691	-	92,691
-	53,785	3,992	-	57,777	-	57,777	-	-	-	-	-	-	57,777	-	57,777
7,984	-	-	-	7,984	-	7,984	-	-	-	-	-	-	7,984	-	7,984
-	25,000	-	-	25,000	12,486	12,514	-	-	-	-	-	-	12,514	-	12,514
-	24,000	-	-	24,000	-	24,000	-	-	-	-	-	-	24,000	-	24,000
-	3,350	-	-	3,350	-	3,350	-	-	-	-	-	-	3,350	-	3,350
-	19,200	-	-	19,200	13,281	5,919	-	-	-	-	-	-	5,919	-	5,919
52,043	-	7,542	-	52,043	3,416	48,627	-	-	-	-	-	-	48,627	-	48,627
-	40,724	-	-	40,724	-	40,724	-	-	-	-	-	-	40,724	-	40,724
-	86,991	-	-	86,991	-	86,991	-	-	-	-	-	-	86,991	-	86,991
-	64,096	-	-	64,096	-	64,096	-	-	-	-	-	-	64,096	-	64,096
-	163,706	-	-	163,706	-	163,706	-	-	-	-	-	-	163,706	-	163,706
-	171,898	-	-	171,898	8,518	163,380	-	-	-	-	-	-	85,380	-	163,380
225,676	1,757,611	35,014	-	2,018,301	219,421	1,798,880	721,232	9,700	141,771	6,350	2,670	43,663	765,678	107,616	1,798,880
298,760	155,374	-	13,577	467,711	4,065	463,646	123,358	43,346	138,734	22,511	670	122,089	-	12,938	463,646
298,760	155,374	-	13,577	467,711	4,065	463,646	123,358	43,346	138,734	22,511	670	122,089	-	12,938	463,646
524,436	1,912,985	35,014	13,577	2,486,012	223,486	2,262,526	844,590	53,046	280,505	28,861	3,340	165,952	765,678	120,554	2,262,526

\* The amount is presented net of USD 68,243, that was reallocated to emergency fund

**Annexes**

- Schedule (1) Projects promoting health of community expenses**
- Schedule (2) Projects promoting educational opportunities expenses**
- Schedule (3) Community development expenses**
- Schedule (4) Advocacy's expenses**
- Schedule (5) Administration's expenses**
- Schedule (6) Income from projects promoting community health**
- Schedule (7) Income from projects promoting education opportunities**
- Schedule (8) Statement of educational loans fund**
- Schedule (9) Statement of provident fund and emergency fund**
- Schedule (10) Projects**

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

**Schedule (1)  
Projects promoting health of community expenses For the year ended December 31, 2017  
(In US Dollars)**

	<b>FHSC Shija'ia</b>	<b>FHSC Darraj</b>	<b>Mobile Dental Clinic</b>	<b>FHSC South</b>	<b>Training of Community Workers</b>	<b>Psycho Social</b>	<b>Total 2017</b>	<b>Total 2016</b>
<b>Salaries and benefits</b>								
Basic salaries	135,064	112,513	19,478	46,600	-	35,300	348,955	371,574
Family allowances	8,773	13,587	1,284	5,472	-	3,519	32,635	18,543
Overtime	6	691	-	-	-	-	697	612
Training	2,108	1,543	-	1,326	2,416	-	7,393	3,972
Medical insurance	546	823	183	182	-	182	1,916	2,075
Indemnity	14,620	13,484	2,673	3,043	-	5,313	39,133	42,514
Difference rate of exchange	10,418	10,372	1,835	5,155	-	3,408	31,188	12,783
<b>Total salaries and benefits</b>	<b>171,535</b>	<b>153,013</b>	<b>25,453</b>	<b>61,778</b>	<b>2,416</b>	<b>47,722</b>	<b>461,917</b>	<b>452,073</b>
<b>Professional services</b>								
Audit Fees	3,000	3,000	-	2,000	-	-	8,000	10,000
Professional Services	3,150	2,900	-	2,900	814	-	9,764	8,933
<b>Total professional services</b>	<b>6,150</b>	<b>5,900</b>	<b>-</b>	<b>4,900</b>	<b>814</b>	<b>-</b>	<b>17,764</b>	<b>18,933</b>
<b>General expenses</b>								
Rental	2,690	9,000	1,000	4,725	-	1,200	18,615	19,425
Water	389	317	-	160	-	-	866	2,905
Electricity	1,192	1,836	-	629	-	-	3,657	4,562
Fuel for energy	3,265	3,604	-	1,852	-	-	8,721	17,217
Telephones	1,613	1,781	-	785	-	-	4,179	1,799
Internet cost	101	101	-	101	-	-	303	573
Bulk SMS cost	440	341	-	191	-	-	972	319
Printing and stationery & Adv.	793	669	-	542	60	175	2,239	1,216
Cleaning	1,733	1,676	-	1,099	-	-	4,508	3,813
Consumable supplies	972	765	-	191	89	-	2,017	3,117
Repairs and maintenance	1,388	1,269	-	1,069	-	-	3,726	5,298
Furniture and fittings	164	67	-	-	-	-	231	640
Equipment and maintenance	1,250	679	10	412	-	-	2,351	2,331
Materials and supplies	873	2,386	-	586	-	-	3,845	1,916
Computer software	-	400	-	400	-	-	800	150
Office / Other Expenses	1,712	1,293	-	1,264	43	1,546	5,858	4,047
<b>Total general expenses</b>	<b>18,575</b>	<b>26,184</b>	<b>1,010</b>	<b>14,006</b>	<b>192</b>	<b>2,921</b>	<b>62,888</b>	<b>69,328</b>
<b>Medical expenses</b>								
Medicines	133,354	103,123	-	58,111	-	-	294,588	203,078
Medicines - In kind	-	-	-	-	-	-	-	68,496
Medical Supplies	10,429	8,749	-	3,900	-	-	23,078	17,306
Medical / Others	458	337	-	172	-	-	967	18,052
<b>Total medical expenses</b>	<b>144,241</b>	<b>112,209</b>	<b>-</b>	<b>62,183</b>	<b>-</b>	<b>-</b>	<b>318,633</b>	<b>306,932</b>
<b>Hospitality</b>	<b>1,650</b>	<b>1,576</b>	<b>-</b>	<b>425</b>	<b>740</b>	<b>1,910</b>	<b>6,301</b>	<b>6,425</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

**Schedule (1) -  
(Continued)  
Projects promoting health of community expenses For the year ended December 31, 2017  
(In US Dollars)**

	<u>FHSC Shija'ia</u>	<u>FHSC Darraj</u>	<u>Mobile Dental Clinic</u>	<u>FHSC South</u>	<u>Training of Community Workers</u>	<u>Psycho Social</u>	<u>Total 2017</u>	<u>Total 2016</u>
<b>Insurance</b>								
Compulsory insurance	1,417	1,417	-	1,330	-	-	4,164	4,004
Fire Insurance	500	500	-	500	-	-	1,500	1,500
<b>Total insurance</b>	<b>1,917</b>	<b>1,917</b>	<b>-</b>	<b>1,830</b>	<b>-</b>	<b>-</b>	<b>5,664</b>	<b>5,504</b>
<b>Transportation and vehicle expenses</b>								
Transportation	3,832	4,446	-	1,701	104	-	10,083	10,315
Fuel	248	665	-	-	-	-	913	2,538
Repairs and maintenance	1,639	1,695	-	1,554	-	-	4,888	6,700
Insurance	723	562	483	320	-	-	2,088	3,450
License	478	411	331	310	-	-	1,530	1,488
Other Vehicle Expenses	-	-	-	-	-	-	-	-
<b>Total transportation and vehicle exp.</b>	<b>6,920</b>	<b>7,779</b>	<b>814</b>	<b>3,885</b>	<b>104</b>	<b>-</b>	<b>19,502</b>	<b>24,491</b>
<b>Trainees Incentives</b>	<b>620</b>	<b>444</b>	<b>-</b>	<b>661</b>	<b>1,841</b>	<b>-</b>	<b>3,566</b>	<b>1,772</b>
<b>Taxes</b>	<b>250</b>	<b>421</b>	<b>-</b>	<b>237</b>	<b>-</b>	<b>493</b>	<b>1,401</b>	<b>1,217</b>
<b>Total projects pro. heal. of comm.</b>	<b>351,858</b>	<b>309,443</b>	<b>27,277</b>	<b>149,905</b>	<b>6,107</b>	<b>53,046</b>	<b>897,636</b>	<b>886,675</b>



**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

**Schedule (2)**

**Projects promoting educational opportunities expenses For the year ended December 31, 2017**

**(In US Dollars)**

	<b>VTC Gaza</b>	<b>VTC Qararah</b>	<b>Dress Making</b>	<b>Secretarial Training and Language</b>	<b>Total 2017</b>	<b>Total 2016</b>
<b>Salaries and benefits</b>						
Basic salaries	103,982	11,872	6,518	19,879	142,251	221,776
Overtime	117	-	-	-	117	340
Family allowances	13,021	3,347	1,060	1,136	18,564	15,539
Training	57	196	-	-	253	112
Medical insurance	736	364	-	192	1,292	1,050
Indemnity	13,031	1,404	693	731	15,859	28,005
Difference rate of exchange	14,091	2,160	569	1,485	18,305	7,526
<b>Total salaries and benefits</b>	<b>145,035</b>	<b>19,343</b>	<b>8,840</b>	<b>23,423</b>	<b>196,641</b>	<b>274,348</b>
<b>Professional services</b>						
Audit Fees	3,000	3,000	2,000	2,000	10,000	8,000
Professional Services	1,300	2,500	-	-	3,800	6,148
<b>Total professional services</b>	<b>4,300</b>	<b>5,500</b>	<b>2,000</b>	<b>2,000</b>	<b>13,800</b>	<b>14,148</b>
<b>General expenses</b>						
Rental	-	140	1,500	10,000	11,640	13,993
Water	707	117	493	433	1,750	1,569
Postage	75	25	13	13	126	85
Electricity	946	589	44	160	1,739	7,265
Fuel for energy	4,273	753	226	173	5,425	12,892
Telephones	1,066	1,141	214	304	2,725	3,362
Internet Cost	101	101	-	-	202	382
Printing and stationery	156	15	29	139	339	947
Cleaning	692	276	380	351	1,699	2,057
Consumable supplies	1,149	61	64	162	1,436	1,173
Repairs and maintenance	1,634	203	716	541	3,094	28,944
Furniture and fittings	-	-	95	-	95	1,162
Equipment and maintenance	2,142	234	17	109	2,502	2,066
Materials and supplies	3,473	942	90	161	4,666	32,916
In kind	-	-	-	-	-	12,854
Computer software	-	-	-	400	400	200
Advertisement	357	257	117	215	946	-
Other Exp.	405	76	329	1,081	1,891	183
<b>Total general expenses</b>	<b>17,176</b>	<b>4,930</b>	<b>4,327</b>	<b>14,242</b>	<b>40,675</b>	<b>122,050</b>
<b>Hospitality</b>	<b>932</b>	<b>456</b>	<b>-</b>	<b>-</b>	<b>1,388</b>	<b>1,367</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

**Schedule (2) (Continued)**

**Projects promoting educational opportunities expenses For the year ended December 31, 2017  
(In US Dollars)**

	<u>VTC Gaza</u>	<u>VTC Qararah</u>	<u>Dress Making</u>	<u>Secretarial Training and Language</u>	<u>Total 2017</u>	<u>Total 2016</u>
<b>Insurance</b>						
Compulsory insurance	1,330	1,243	9	35	2,617	2,104
Fire Insurance	500	500	500	500	2,000	1,991
Student Insurance	1,505	705	344	386	2,940	3,211
<b>Total insurance</b>	<b>3,335</b>	<b>2,448</b>	<b>853</b>	<b>921</b>	<b>7,557</b>	<b>7,306</b>
<b>Transportation and vehicle expenses</b>						
Transportation	6,794	510	1,143	805	9,252	7,515
Fuel	1,860	1,228	96	181	3,365	1,778
Repairs and maintenance	1,154	406	224	223	2,007	925
Insurance	270	177	177	177	801	890
License	407	315	232	232	1,186	902
<b>Total transportation and vehicle exp.</b>	<b>10,485</b>	<b>2,636</b>	<b>1,872</b>	<b>1,618</b>	<b>16,611</b>	<b>12,010</b>
<b>Other expenses</b>						
Taxes	1,270	225	225	225	1,945	1,837
Employees Incentives	800	-	-	-	800	1,000
Trainees Incentives	-	1,088	-	-	1,088	128
<b>Total other expenses</b>	<b>2,070</b>	<b>1,313</b>	<b>225</b>	<b>225</b>	<b>3,833</b>	<b>2,965</b>
<b>Total projects pro. edu.</b>	<b>183,333</b>	<b>36,626</b>	<b>18,117</b>	<b>42,429</b>	<b>280,505</b>	<b>434,194</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

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**Schedule (3)**

**Community development expenses For the year ended December 31, 2017**

(In US Dollars)

	<u>2017</u>	<u>2016</u>
<b>Expenses</b>		
<b>Transportation</b>	-	<b>112</b>
Self help clothing - Benefits to Seamstress	24,682	21,548
Youth activities and societies	4,179	9,015
Kindergarten and schools	-	-
<b>Total community development exp.</b>	<u><b>28,861</b></u>	<u><b>30,675</b></u>

**Schedule - (4)**

**Advocacy's expenses For the year ended December 31, 2017**

(In US Dollars)

	<u>2017</u>	<u>2016</u>
<b>General expenses</b>		
Telephones	-	523
<b>Total general expenses</b>	<u>-</u>	<u><b>523</b></u>
<b>Hospitality</b>	<u><b>1,952</b></u>	<u><b>3,018</b></u>
<b>Transportation and vehicle exp.</b>		
Transportation	443	2,113
Fuel	945	2,102
Repairs and maintenance	-	530
Insurance	-	250
License	-	295
<b>Total transportation and vehicle exp.</b>	<u><b>1,388</b></u>	<u><b>5,290</b></u>
<b>Total advocacy's expenses</b>	<u><b>3,340</b></u>	<u><b>8,831</b></u>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

**Schedule (5)**

**Administration's expenses For the year ended December 31, 2017**

**(In US Dollars)**

	<b>2017</b>	<b>2016</b>
<b>Salaries and benefits</b>		
Basic salaries	72,408	73,460
Family allowances	3,740	1,440
Medical insurance	181	-
Indemnity	9,500	8,295
Difference rate of exchange	6,178	2,167
<b>Total salaries and benefits</b>	<b>92,007</b>	<b>85,362</b>
<b>Professional services</b>		
Audit Fees	4,000	4,000
Professional Services	11,409	19,020
Evaluation	-	7,260
ACT Alliance Membership	1,700	2,000
Legal Expenses	3,035	3,000
<b>Total professional services</b>	<b>20,144</b>	<b>35,280</b>
<b>General expenses</b>		
Rental	3,150	3,150
Water	274	191
Postage	234	237
Electricity	31	1,658
Fuel for energy	1,249	351
Telephones	1,429	911
Printing and stationery	1,662	1,617
Cleaning	1,047	593
Consumable supplies	1,008	818
Repairs and maintenance	2,433	3,109
Furniture and fittings	15	174
Equipment and maintenance	4,058	1,225
Materials and supplies	-	20
MIS	2,522	1,085
Internet cost	3,600	2,400
Computer software	400	50
Advertisement	-	-
Other general expenses	2,216	1,516
Central Office (DSPR)	-	15,621
<b>Total general expenses</b>	<b>25,328</b>	<b>34,726</b>
<b>Medicines / Medical Expenses</b>	<b>66</b>	<b>24</b>
<b>Hospitality</b>	<b>5,746</b>	<b>3,485</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

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**Schedule (5) (Continued)  
Administration's expenses For the year ended December 31, 2017  
(In US Dollars)**

	<u>2017</u>	<u>2016</u>
<b>Insurance</b>		
Compulsory insurance	1,816	1,631
Fire Insurance	460	-
Travel insurance	40	20
<b>Total insurance</b>	<u>2,316</u>	<u>1,651</u>
<b>Transportation and vehicle expenses</b>		
Transportation	1,463	1,088
Fuel	2,242	130
Repairs and maintenance	934	413
Insurance	470	-
License	133	164
Other vehicle expenses	-	747
<b>Total transportation and vehicle exp.</b>	<u>5,242</u>	<u>2,542</u>
<b>Travel expenses</b>	<u>9,232</u>	<u>11,419</u>
<b>Bank Charges</b>	<u>1,515</u>	<u>905</u>
<b>Taxes</b>	<u>4,356</u>	<u>4,039</u>
<b>Total administration's expenses</b>	<u>165,952</u>	<u>179,433</u>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

**Schedule (6)**

**Income from projects promoting community health For the year ended December 31, 2017  
(In US Dollars)**

	<b>FHSC Shija'ia</b>	<b>FHSC Darraj</b>	<b>FHSC South</b>	<b>Mobile Dental Clinic</b>	<b>Total Income 2017</b>	<b>Total Income 2016</b>
<b>Income - 2017</b>						
Income from medicines	16,951	15,750	13,529	5,127	<b>51,357</b>	<b>50,195</b>
Income from patients	10,480	9,021	6,970	5,428	<b>31,899</b>	<b>23,168</b>
Income from tender	319	248	142	-	<b>709</b>	<b>771</b>
<b>Total Income - 2017</b>	<b>27,750</b>	<b>25,019</b>	<b>20,641</b>	<b>10,555</b>	<b>83,965</b>	<b>74,134</b>

**Schedule (7)**

**Income from projects promoting education opportunities For the year ended December 31, 2017  
(In US Dollars)**

	<b>VTC Gaza</b>	<b>VTC Qarah</b>	<b>Dress Making</b>	<b>Secretarial Training and Language</b>	<b>Total Income 2017</b>	<b>Total Income 2016</b>
<b>Income - 2017</b>						
Income from centers	8,731	303	11	-	<b>9,045</b>	<b>17,243</b>
Income from tuition fees	23,702	9,332	5,131	14,240	<b>52,405</b>	<b>24,883</b>
Others	-	112	-	-	<b>112</b>	<b>100</b>
<b>Total Income - 2017</b>	<b>32,433</b>	<b>9,747</b>	<b>5,142</b>	<b>14,240</b>	<b>61,562</b>	<b>42,226</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

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**Schedule (8)  
Statement of educational loans fund For the year ended December 31, 2017  
(In US Dollars)**

	<b>2017</b>	<b>2016</b>
<b>Assets</b>		
Balance - January 1,	<b>319,199</b>	327,023
New Loans	<b>54,500</b>	61,250
Collections during the year	<b>(37,960)</b>	(69,074)
<b>Balance - December 31,</b>	<b>335,739</b>	<b>319,199</b>
 <b>Cash and banks balances</b>		
Bank of Palestine - December 31,	315,184	337,921
Arab Bank Rimal - December 31,	38,942	38,930
<b>Total cash and banks balances</b>	<b>354,126</b>	<b>376,851</b>
<b>Total assets</b>	<b>689,865</b>	<b>696,050</b>
 <b>Net Assets</b>		
<b>Accumulated earnings - January 1,</b>	<b>45,550</b>	54,003
 <b>Income and expenses form the year</b>		
Interest earned	<b>1,833</b>	2,144
Expenses / Legal and other expenses	<b>(8,018)</b>	(10,597)
<b>Net expense for the year</b>	<b>(6,185)</b>	<b>(8,453)</b>
<b>Net accumulated earnings - December 31,</b>	<b>39,365</b>	<b>45,550</b>
<b>Total capital amounts from budgets since inception</b>	<b>650,500</b>	<b>650,500</b>
<b>Total Net Assets December 31,</b>	<b>689,865</b>	<b>696,050</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

**Schedule (9)  
Statement of provident fund and emergency fund For the year ended December 31, 2017  
(In US Dollars)**

	2017	2016
<b>Assets</b>		
<b>Cash and bank balances</b>		
Deposit at ING Bank \ Holland	2,028,821	2,007,741
Deposit at Arab Bank	376,383	376,383
<b>Total</b>	<b>2,405,204</b>	<b>2,384,124</b>
<b>Restricted as follows:</b>		
For provident fund	1,467,373	1,384,185
For emergency fund	937,831	999,939
<b>Total</b>	<b>2,405,204</b>	<b>2,384,124</b>
<b>Liabilities</b>		
<b>Provident Fund</b>		
Employees' provident fund - January 1,	1,384,185	1,384,124
Employees' contribution during the year	101,613	100,179
NECCCRW contribution during the year	101,237	100,077
Withdrawals: terminal entitlements, advances	(134,607)	(200,195)
Interest earned - allocated to staff (*)	14,945	---
<b>Total provident fund</b>	<b>1,467,373</b>	<b>1,384,185</b>
<b>Emergency fund Net Assets</b>		
<b>Balance - beginning of the year</b>	<b>999,939</b>	<b>1,000,000</b>
Allocation during the year	(68,243)	(61)
Interest earned	6,135	---
<b>Total Net Assets - Emergency Fund</b>	<b>937,831</b>	<b>999,939</b>
<b>Total Provident Fund Liability and Emergency Fund Net Assets</b>	<b>2,405,204</b>	<b>2,384,124</b>



**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

**Schedule - (10)**

**Projects, For the year ended December 31, 2017**

**(In US Dollars)**

<b>1. Secours Catholique Caritas France - PI160063</b>			
<b>For the period from 01/07/2017 to 30/06/2020</b>			
<b>Direct Grants</b>	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
Unspent Fund - 2016		-	
Amounts Received - 2017		170,700	
<b>Available Funds for - 2017</b>		<b>170,700</b>	
<b>Disbursements</b>			
1- Local office operating costs			
1.1 Water, electricity	2,250	750	1,500
1.2 Fuel for generator	2,250	750	1,500
Sub total 1	4,500	1,500	3,000
2- Human Resourced			-
2.1. Local staff (support staff)	27,335	10,938	16,397
2.2. Project staff (supervising)	35,295	14,118	21,177
2.3. Project staff (not supervising)	24,045	8,385	15,660
Sub total 2	86,675	33,441	53,234
3- Support-monitoring and verification			
3.1 project follow-up by the Steering/advisory committee	750	-	750
3.2 SCCF field missions for technical support and project monitoring (flights + per diem)	4,807	-	4,807
Sub total 3	5,557	-	5,557
4- Investment in real assets, technology and furnishings			-
4.2.1 4PC	2,000	1,996	4
4.2.2 1 Laptop computer	600	606	(6)
Sub total 4	2,600	2,602	(2)
5- Supplies/ consumables			-
5.1. 3000 brochures (project visibility)	1,050	-	1,050
5.2. Expenses for stationary	900	617	283
5.3. Communication costs	5,250	935	4,315
Sub total 5	7,200	1,552	5,648
6- Funds / endowments			-
6.1 In-kind grants to support small-business start-up	50,000	-	50,000
6.2 Workshop rental to support small-business start-up (1year)	10,000	-	10,000
Sub total 6	60,000	-	60,000
7- Research and consultancy			-
7.1 Data base development + NECC staff training	8,000	-	8,000
7.2 Documentary film	1,556	-	1,556
Sub total 7	9,556	-	9,556
8- Activities			-
8.1.1 Small business start-up consultant for training and individual counseling	12,600	-	12,600

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

8.1.2 Training costs in small-business start-up (refreshment, meals, stationary)	10,440	-	10,440
8.2.1 On the-job-training allowances (250 trainees) and insurance for the trainees	154,800	49,508	105,292
8.2.2 Incentives for NECC vocational trainers: follow-up of the on-the-job-trainees in the fields and technical support to small business starts-up, er diem (compensations trainees and transport)	9,366	2,239	7,127
8.2.3 Small business starts-up consultant-coach (field visits to the beneficiaries)	1,875	-	1,875
8.2.4 Focus group for preparation of the on-the-job-training (with beneficiaries and employees), ceremonies, final workshop	3,975	2,551	1,424
8.2.5 Transport compensations for the social workers (for the social follow-up of the trainees in the field)	2,170	600	1,570
<b>Sub total 8</b>	<b>195,226</b>	<b>54,898</b>	<b>140,328</b>
9- Analysis of lessons learned, Evaluation, Audit			-
Project final evaluation	12,600		12,600
Audit	8,500	-	8,500
<b>Sub total 9</b>	<b>21,100</b>	<b>-</b>	<b>21,100</b>
<b>Total Disbursements</b>	<b>392,414</b>	<b>93,993</b>	<b>298,421</b>
<b>Unspent Balance - Dec 31,2017</b>		76,707	

**2. Secours Catholique Caritas France - PI160117  
For the period from 01/11/2016 to 30/06/2017**

**Direct Grants**

Unspent Fund - 2016

79,050

Pledge Receivable - 2017

13,641

**Secours Catholique Caritas France - PI160117**

**92,691**

**Disbursements**

Improvement of livel

75,000

74,366

634

Part time Senior Soc

3,750

3,750

-

Part Time Social Ass

2,343

2,343

-

Full Time Coordinato

6,197

6,197

-

Operation Costs (5%

3,521

3,491

30

Life -Skills worksho

2,500

2,544

(44)

**Total Disbursements**

**93,311**

**92,691**

**620**

**Unspent Balance - Dec 31,2017**

-

**3. International Medical Corps (IMC)  
For the period from 24/11/2016 to 23/12/2017**

**Direct Grants**

Unspent Fund - 2016

-

Pledge Receivable - 2017

3,992

Amounts Received - 2017

53,785

**Available Funds for - 2017**

**57,777**

**Disbursements**

In'am Abu Rokba / Team Leader

4,480

4,480

-

Physician / out sourcing

4,797

4,797

-

Isra Iweda / Nurse

2,942

2,942

-

Rehan Abu Khater / Nurse

3,378

3,378

-

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

Jaber Al Qrinawi / Lab Technican	3,200	3,200	-
Community Workers / out sourcing	6,692	6,692	-
Kamal Al Soury / Pharmacist	3,834	3,834	-
Aman Abu Hashem / Cleaner	2,501	2,501	-
Executive director Assistant / Issam Farah	2,994	2,994	-
Amal Tarazi / Chief Accountant	2,004	2,004	-
Lubna Sabah / Health program coordinator	1,344	1,344	-
In'am Abu Rokba / Team Leader	286	286	-
Isra Iweda / Nurse	1,014	1,014	-
Rehan Abu Khater / Nurse	483	483	-
Jaber Al Qrinawi / Lab Technican	549	549	-
Kamal Al Soury / Pharmacist	294	294	-
Aman Abu Hashem / Cleaner	185	185	-
Executive director Assistant / Issam Farah	251	251	-
Amal Tarazi / Chief Accountant	158	158	-
Lubna Sabah / Health program coordinator	332	332	-
Transportation service for the project field visits	6,654	6,654	-
Communication	528	528	-
Stationary	2,381	2,381	-
Visibility	315	315	-
Electricity	221	221	-
communication	201	201	-
Fuel For Generators	5,408	5,408	-
Bank Fees	351	351	-
<b>Total Disbursements</b>	<b>57,777</b>	<b>57,777</b>	<b>-</b>
<b>Unspent Balance - Dec 31,2017</b>			<b>-</b>

**4. Mennonite Central Committee - MCC**

**For the period from 01/04/2016 to 31/03/2017**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
<b>Direct Grants</b>			
Unspent Fund - 2016		7,984	
Amounts Received - 2017		-	
<b>Available Funds for - 2017</b>		<b>7,984</b>	
<b>Disbursements</b>			
TECHNICAL ENG.	2,104	2,104	-
TRAINING	743	1,009	(266)
PROFESSIONAL	712	312	400
CONSUMABLE	247	247	-
PRINTING AND STATION	-	-	-
MATERIALS & SUPPLIES	244	417	(173)
TRANSPORTATION	440	440	-
RENTAL	2,500	2,500	-
Motors For Training	994	955	39
<b>Total Disbursements</b>	<b>7,984</b>	<b>7,984</b>	<b>-</b>
<b>Unspent Balance - Dec 31,2017</b>			<b>-</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

**5. Mennonite Central Committee - MCC  
For the period from 01/04/2017 to 31/03/2018**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
<b>Direct Grants</b>			
Unspent Fund - 2016		-	
Amounts Received - 2017		<u>25,000</u>	
<b>Available Funds for - 2017</b>		<u><b>25,000</b></u>	
<b>Disbursements</b>			
TECHNICAL ENG.	8,415	6,311	2,104
TRAINING	3,560	917	2,643
PROFESSIONAL	1,705	1,338	367
CONSUMABLE	330	103	227
PRINTING AND STATION	550	298	252
MATERIALS & SUPPLIES	5,740	1,926	3,814
TRANSPORTATION	2,200	1,621	579
RENTAL	2,500	-	2,500
<b>Total Disbursements</b>	<u><b>25,000</b></u>	<u><b>12,514</b></u>	<u><b>12,486</b></u>
<b>Unspent Balance - Dec 31,2017</b>		12,486	

**6. Pontifical Mission \ AL QARARA  
For the period from 01/05/2017 to 15/11/2017**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
<b>Direct Grants</b>			
Unspent Fund - 2016		-	
Amounts Received - 2017		<u>24,000</u>	
<b>Available Funds for - 2017</b>		<u><b>24,000</b></u>	
<b>Disbursements</b>			
Demolish and excavat	5,000	3,413	1,587
GROUND FLOOR	11,200	11,919	(719)
FIRST FLOOR	19,800	8,668	11,132
<b>Total Disbursements</b>	<u><b>36,000</b></u>	<u><b>24,000</b></u>	<u><b>12,000</b></u>
<b>Unspent Balance - Dec 31,2017</b>		-	

**7. Pontifical Mission \ for Al Qistas Center  
For the period from 21/02/2017 to 15/04/2017**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
<b>Direct Grants</b>			
Unspent Fund - 2016		-	
Amounts Received - 2017		<u>3,350</u>	
<b>Available Funds for - 2017</b>		<u><b>3,350</b></u>	
<b>Disbursements</b>			
Photocopier	3,350	3,350	-
<b>Total Disbursements</b>	<u><b>3,350</b></u>	<u><b>3,350</b></u>	<u><b>-</b></u>
<b>Unspent Balance - Dec 31,2017</b>		-	

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

**8. Pontifical Mission - Psychosocial support & protection for children & their mothers**

**For the period from 01/11/2017 to 31/10/2018**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
<b>Direct Grants</b>			
Unspent Fund - 2016		-	
Amounts Received - 2017		19,200	
<b>Available Funds for - 2017</b>		<b>19,200</b>	
<b>Disbursements</b>			
2SENIOR SYCHOSOCIAL	7,320	1,220	6,100
5STAFF PSYCHO	19,845	3,308	16,537
PSYCHOSOCIAL	1,500	176	1,324
8-SESSIONS FOR CLINI	2,400	267	2,133
8 Psychosocial activ	2,400	211	2,189
8-PSS SESSIONS-TVET	504	-	504
PSS for sessions 100	600	137	463
6OPEN DAYS	6,000	-	6,000
TRIPS CHILDREN/ MOTH	16,250	-	16,250
TRIPS- SECRETARIAL.D	1,000	-	1,000
TRIPS -GAZA VTC STUD	1,200	-	1,200
TRIPS - AL QARARAH V	750	-	750
TRIPS FOR CLINICS ST	850	-	850
FUEL FOR	3,600	600	3,000
<b>Total Disbursements</b>	<b>64,219</b>	<b>5,919</b>	<b>58,300</b>
<b>Unspent Balance - Dec 31,2017</b>		13,281	

**9. UNICEF - Promotion PNHV and Management of Malnutrition**

**For the period from 10/04/2016 to 09/04/2017**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
<b>Direct Grants</b>			
Unspent Fund - 2016		52,043	
Amounts Received - 2017		-	
<b>Available Funds for - 2017</b>		<b>52,043</b>	
<b>Disbursements</b>			
Act. 1.2 - Provide Technical Assistance in identifying and case management and treatment in the project facilities.	29,608	29,052	556
Act. 1.5 - Performing Monitoring activities on continuous basis including reporting	3,255	3,250	5
Act 2.1 - Conducting a four day training for NECC staff involved in PNC project	1,061	413	648
Act 4.1 Conducting screening for children under 5 years living in Rafah, Darraj and Shijaia areas at the well-baby clinics by performing anthropometric measurement of children	9,056	8,908	148
Act 4.4 - Field Monitoring and Supervision activities on continuous basis	1,172	1,171	1
Act 6.1 - Conducting 2 Day- training to NECC staff members on the State-of the art techniques in managing malnutrition	1,229	1,195	34
Act 7.2 - Designing, printing and distribution of brochures/booklets featuring relevant messages to caregivers and community members	766	789	(23)

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

Act 8.1 - In-country management & support staff pro-rated to their contribution to the programme (representation, planning, coordination, logistics, admin, finance)	1,660	1,655	5
Act 8.2 - Operational costs pro-rated to their contribution to the programme (office space, equipment, office supplies, maintenance)	727	716	11
Act 8.3 - Planning, monitoring, evaluation and communication , pro-rated to their contribution to the programme (venue, travels...)	1,501	1,478	23
<b>Total Disbursements</b>	<b>50,035</b>	<b>48,627</b>	<b>1,408</b>
<b>Unspent Balance - Dec 31,2017</b>		3,416	

**10. UNICEF - Promoting the provision of quality Post Natal Health Care**

**For the period from 10/08/2017 to 10/03/2018**

**Direct Grants**

Unspent Fund - 2016

Pledge Receivable - 2017

Amounts Received - 2017

**Available Funds for - 2017**

**Disbursements**

Output 1- Increasing the national capacity to plan, coordinate, monitor and provide inclusive early childhood care practices with a focus on neonate and children with developmental delays and disabilities affected by humanitarian situation or in marginalized areas

Output 2 - Increased National capacity to develop curricula, guides and protocols on IECD, ECI, Early Essential New born Care (EENC), and neonate lifesaving interventions

Output 3- Increased capacity of health providers and home visitors from health facilities on: neonate and child health care, nutrition and development, including early detection and interventions for children with development delays and disabilities

Output 4- Support strengthening of existing postnatal home visiting programme at community level and ensure referrals

Output 5- Effective and efficient programme management

**Total Disbursements**

**Unspent Balance - Dec 31,2017**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
		-	
		7,542	
		40,724	
<b>Available Funds for - 2017</b>		<b>48,266</b>	
	2,210	548	1,662
	425	-	425
	7,198	4,197	3,001
	73,191	41,949	31,242
	2,220	1,572	648
<b>Total Disbursements</b>	<b>85,244</b>	<b>48,266</b>	<b>36,978</b>
<b>Unspent Balance - Dec 31,2017</b>		-	

**11. ACT Appeal PSE 171 (2017-2018)**

**For the period from 01/04/2017 to 31/03/2018**

**Direct Grants**

Unspent Fund - 2016

Amounts Received - 2017

**Available Funds for - 2017**

**Disbursements**

**DIRECT COST (LIST EXPENDITURE BY SECTOR)**

**DSPR Gaza**

**Cash Relief to Needy Families & Job creation**

Cash Relief to Needy Families

Job Creation for 3 months for 100 Job

**Sub-total cash relief & job creation**

**Health program**

	<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
		-	
		86,991	
<b>Available Funds for - 2017</b>		<b>86,991</b>	
	100,000	-	100,000
	105,000	-	105,000
<b>Sub-total cash relief &amp; job creation</b>	<b>205,000</b>	<b>-</b>	<b>205,000</b>

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

Medical Fees	75,000	10,000	65,000
Medications	100,000	24,960	75,040
3 Doctors 10%	3,240	1,620	1,620
3 Supervisors 30%	3,060	1,530	1,530
3 Nurses 50%	3,480	1,740	1,740
3 Lab Technician 30%	3,060	1,530	1,530
Rent 30 %	3,810	3,810	-
Fuel for energy for health Centers 20%	4,000	2,000	2,000
Electricity for health Centers 20%	1,300	400	900
Telephones and communications for health Centers 20%	900	200	700
Fuel for transport for health Centers 20%	1,700	850	850
Staff transportation 20%	3,200	1,600	1,600
<b>Sub-total health program</b>	<b>202,750</b>	<b>50,240</b>	<b>152,510</b>
<b>psycho-social program</b>			
Project coordinator 30%	5,310	-	5,310
4 Staff salaries - social worker 30%	2,412	1,206	1,206
<b>5 days Training: Cognitive Behavioral Therapy (CBT)</b>			
Refreshment for the 5 days training	250	-	250
Consultancy 9 hrs. /month	5,400	-	5,400
8 sessions for 1000 school age children	4,000	-	4,000
2 sessions for 1000 KG children	1,000	-	1,000
PSS group sessions materials, banners, stationaries and tools	1,500	-	1,500
<b>9 open days for 1000 school age children</b>			-
Hospitality for children at a recreational place	1,620	-	1,620
Meals for 1180 (children+ counselors+ clowns shows)	4,720	-	4,720
Transportation	1,800	-	1,800
Clowns shows	2,250	-	2,250
Gifts /toys	2,600	-	2,600
<b>9 open days for 1000 KG children</b>			-
Hospitality for (children+ counselors+ clowns shows) at KG	2,596	-	2,596
Clowns shows	2,250	-	2,250
Gifts /toys	1,700	-	1,700
Hospitality for 1000 mothers	1,000	-	1,000
Communications	1,200	-	1,200
<b>Sub total Psychosocial</b>	<b>41,608</b>	<b>1,206</b>	<b>40,402</b>
<b>Education program</b>			
Support towards educational fees	79,500	25,000	54,500
<b><u>VTC Gaza</u></b>			
1 Supervisor 50%	8,190	-	8,190
3 Instructors 50%	5,400	2,700	2,700
1 Store Keeper 50%	4,200	2,100	2,100
Material Supplies	14,500	-	14,500
Rent 30%	720	-	720

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCCRW)**

Staff transportation 30%	2,100	-	2,100
<b>VTC Qararah - Gaza</b>			
1 Supervisor 50%	5,580	-	5,580
2 Instructors 50%	4,680	2,340	2,340
Staff transportation 30%	600	300	300
Rent 30%	750	-	750
Fuel for energy for education Centers 30%	3,000	1,500	1,500
Electricity for education Centers 30%	1,800	900	900
Telephones and communications for education Centers 30%	750	375	375
Fuel for transport for education Centers 30%	660	330	330
<b>Sub-Total Education</b>	<b>132,430</b>	<b>35,545</b>	<b>96,885</b>
<b>NECC Premises renovations &amp; replacement</b>	<b>20,000</b>	<b>-</b>	<b>20,000</b>
<b>Total Disbursements</b>	<b>601,788</b>	<b>86,991</b>	<b>514,797</b>
<b>Unspent Balance - Dec 31,2017</b>		-	

**12. Donation in kind - Ministry of health, GIZ, UNICEF, ANERA, IMC**

**Direct Grants**

Unspent In Kind Donations - 2016

In Kind Donations Received - 2017

**Available Funds for - 2017**

**Disbursements**

In kind Donations - UNICEF

In kind Donations - International Medical Corps (IMC)

In kind Donations - Ministry Of Health

In kind Donations - ANERA

In kind Donations - GIZ

**Total Disbursements**

In kind Donations - Fixed Assets

**Total**

**Unspent Balance - Dec 31,2017 - International Medical Corps (IMC) - Emergency**

<b>Budget</b>	<b>Actual</b>	<b>Variance</b>
	-	
	171,898	
	<b>171,898</b>	
	6,589	
	43,121	
	6,458	
	26,276	
	2,936	
	<b>85,380</b>	
	78,000	
	<b>163,380</b>	
	8,518	



**Appendix I**

DanChurchAid (DCA) - Norwegian Church Aid (NCA) (1010306-31)

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**



**Project note (template)**

Year 2017

DCA Project ID 1010306-31

Local Agreement No

Partner: NECC/DSPR GAZA

Project Name : NECC/DSPR Emergency Health Care Gaza

Total DCA grant committed for the current year

Total received in DCA transferred currency

Total received in local currency(USD)according to

Confirmation of Transfer

**Annex 5**

Reporting Period from 01/7/2017 to 31/12/2017

**800,692.00** DKK  
**402,333.00** state currency denomination  
**64,096.11** state currency denomination

Accounting currency: USD	Total approved budget	Actual as per reporting period	Variance as per reporting period	Variance in %	Note
<b>Project Opening Balance (if financed)</b>	-	-	-	100%	
<b>PROJECT INCOME (specified per Donor)</b>	116,910.00	64,096.11	52,813.89		
(Including DCA bridge funding for the current year					
and NCA unused funds from previous year)					
<b>Subtotal Income</b>	<b>116,910.00</b>	<b>64,096.11</b>	<b>52,813.89</b>	<b>45%</b>	
<b>In-kind contribution (description)</b>					
			-	100%	
			-	100%	
<b>Subtotal in-kind contributions</b>	-	-	-	100%	
<b>TOTAL INCOME</b>	<b>116,910.00</b>	<b>64,096.11</b>	<b>52,813.89</b>	<b>45%</b>	
<b>Outcome1:</b> Responding to the protracted health in Gaza with focus on nutrition and psychosocial support including nutrition and psychosocial interventions have been provided at the NECC/DSPR healthcare centers in the Gaza Strip.					
<b>Activity 120:</b> Enhanced provision of antenatal care and malnutrition education, postnatal care and psychosocial support to Palestinian women & children in Gaza					
Health and Psychosocial coordinator (1)	1,649.00	824.40	824.60	50%	
Doctors (3)	3,028.00	1,513.98	1,514.02	50%	
Pediatrician (1)	2,276.00	1,138.20	1,137.80	50%	
Supervisors (3)	7,338.00	3,669.00	3,669.00	50%	
Pharmacist (1)	2,123.00	1,061.70	1,061.30	50%	
Nurses (3)	3,964.00	1,982.16	1,981.84	50%	
Lab Technician (3)	6,015.00	3,007.74	3,007.26	50%	
Assistant Pharmacists (3)	5,661.00	2,830.56	2,830.44	50%	
Data Entry (1)	1,632.00	816.00	816.00	50%	
Cleaners (3)	3,973.00	1,986.30	1,986.70	50%	
Driver (1)	1,447.00	723.60	723.40	50%	
IT Support (1)	1,562.00	780.96	781.04	50%	
Maintenance (1)	1,690.00	844.86	845.14	50%	
<b>Total Staff Costs</b>	<b>42,358.00</b>	<b>21,179.46</b>	<b>21,178.54</b>	<b>50%</b>	
Clinics Rent	1,203.00	-	1,203.00	100%	
<b>Total Activity 120</b>	<b>43,561.00</b>	<b>21,179.46</b>	<b>22,381.54</b>	<b>51%</b>	
<b>Activity 121:</b> Medicines, laboratory and fuel					
Drugs (antibiotic, analgic, antihistaminic, iron etc....)	46,600.00	24,507.19	22,092.81	47%	
Medical Disposable Supplies	5,592.00	4,542.22	1,049.78	19%	
Laboratory Reagents	5,033.00	5,491.00	458.00	-9%	
Vehicle Costs	363.50	182.59	180.91	50%	
Fuel	363.50	180.00	183.50	50%	
<b>Total Activity 121</b>	<b>57,952.00</b>	<b>34,903.00</b>	<b>23,049.00</b>	<b>40%</b>	
<b>Sub-Total output 1</b>	<b>101,513.00</b>	<b>56,082.46</b>	<b>45,430.54</b>	<b>45%</b>	

*P. Parasi*



**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

Accounting currency: USD	Total approved budget	Actual as per reporting period	Variance as per reporting period	Variance in %	Note
<b>Project operational support costs</b>					
Operational personnel costs	10,020.00	5,010.00	5,010.00	50%	
Office operational costs	3,582.00	1,823.15	1,758.85	49%	
Transportation	1,165.00	582.50	582.50	50%	
<b>Total Operational costs</b>	<b>14,767.00</b>	<b>7,415.65</b>	<b>7,351.35</b>	<b>50%</b>	
<b>Tablets</b>	<b>630.00</b>	<b>598.00</b>	<b>32.00</b>	<b>5%</b>	
<b>TOTAL Partner EXPENSES</b>	<b>116,910.00</b>	<b>64,096.11</b>	<b>52,813.89</b>	<b>45%</b>	
<b>Closing balance</b>	-	-	-		

<b>DISTRIBUTION OF CLOSING BALANCE*</b>	<b>Donor/income source</b>	<b>%</b>	<b>ACC. currency</b>
			0%
			0%
			0%
			0%
	<b>Total</b>	-	0%

Notes:

Date: 19.3.2018 *J. J. J.*  
 Signature  
 Name in block letters  
 Partner Management

Date: 19.3.2018 *Lubna*  
 Signature  
 Name in block letters  
 Partner Project Responsible Person



**Appendix II**

DanChurchAid (DCA) - Norwegian Church Aid (NCA) (1010306-24)

**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**



**Project note**

Year 2017

DCA Project ID 1010306-24

Reporting Period from 01.01.2017 -31.12.2017

Local Agreement No .....

Partner: Department of Service for Palestinian Refugees DSPR/Gaza Area

Project Name :TVET Empowerment Programmed

Total DCA grant committed for the current year 1,062,873.00 DKK

Total received in DCA transferred currency 1,062,873.00 DKK

Total received in local currency according to

Confirmation of Transfer 163,705.84 USD

Accounting currency: (USD)	Total approved budget	Actual as per prior period	Variance as per reporting period	Variance in %	Note
Project Opening Balance					
DCA-NCA/NORAD	157,862.21	163,705.84	5,843.63-	-4%	
<b>Subtotal Income</b>	<b>157,862.21</b>	<b>163,705.84</b>	<b>5,843.63-</b>	<b>-4%</b>	
In-kind contribution	-	-	-		
GIZ In Kind donation					
<b>Subtotal in-kind contributions</b>	<b>-</b>	<b>-</b>	<b>-</b>		
<b>TOTAL INCOME</b>	<b>157,862.21</b>	<b>163,705.84</b>	<b>5,843.63-</b>	<b>-4%</b>	
<b>TOTAL EXPENDITURES</b>					
<b>VTC Gaza</b>					
Salaries and Benefits	55,962.00	55,962.00	-	0%	
Consumable Supplies	1,000.00	1,001.36	1.36-	0%	
Materials & Supplies	17,038.65	22,891.63	5,852.98-	-34%	1
Rentals	2,400.00	2,400.00	-	0%	
Electricity	1,200.00	1,214.15	14.15-	-1%	
Fuel for energy	5,000.00	5,032.46	32.46-	-1%	
Cleaning	300.00	286.17	13.83	5%	
Telephones	700.00	700.70	0.70-	0%	
Repairs & Maintenance	400.00	438.06	38.06-	-10%	
Fax-photocopier machine	250.00	473.60	223.60-	-89%	2
Aluminum milling machine	1,000.00	855.92	144.08	14%	3
Stool chairs for training	500.00	-	500.00	100%	
<b>Sub-Total VTC Gaza</b>	<b>85,750.65</b>	<b>91,256.05</b>	<b>5,505.40-</b>	<b>-6%</b>	
<b>VTC Farrah</b>					
Salaries and Benefits	12,109.20	12,109.20	-	0%	
Rentals	524.93	524.93	-	0%	
Fuel for energy	1,350.62	1,350.14	0.48	0%	
Printing & Stationery	300.00	290.23	9.77	3%	
Complete construction works (finishing,	20,000.00	19,414.18	585.82	3%	
Training stands	1,500.00	1,813.69	313.69-	-21%	4
Air conditioners (2 tons)	2,400.00	3,166.90	766.90-	-32%	5
<b>Sub-Total VTC Farrah</b>	<b>38,184.75</b>	<b>38,669.27</b>	<b>484.52-</b>	<b>-1%</b>	
<b>Secretarial Training Center</b>					
Salaries and Benefits	7,704.00	7,704.00	-	0%	
Professional Services	1,560.00	1,560.00	-	0%	
Fuel for energy	1,500.00	1,502.08	2.08-	0%	
Cleaning	283.61	294.74	11.13-	-4%	
Water cooler	150.00	125.53	24.47	16%	6
<b>Sub-Total Secretarial Training Center</b>	<b>11,197.61</b>	<b>11,186.35</b>	<b>11.26</b>	<b>0%</b>	



**Near East Council of Churches Committee  
For Refugee Work - Gaza Area (NECCRW)**

Accounting currency: (USD)	Total approved budget	Actual as per prior period	Variance as per reporting period	Variance in %	Note
<b>Dress Making Center</b>					
Salaries and Benefits	3,454.20	3,454.20	-	0%	
Materials & Supplies	1,200.00	1,089.24	110.76	9%	
Fuel for energy	875.00	874.06	0.94	0%	
Cleaning	200.00	209.77	9.77-	-5%	
Sewing machine	1,600.00	1,398.00	202.00	13%	7
Air conditioner (2 ton)	1,600.00	1,768.90	168.90-	-11%	8
<b>Sub-Total Secretarial Training Center</b>	<b>8,929.20</b>	<b>8,794.17</b>	<b>135.03</b>	<b>2%</b>	
<b>Indirect Cost</b>					
Admin costs DSPR -Gaza % 10.70	13,800.00	13,800.00	-	0%	
<b>Sub-Total Indirect Cost</b>	<b>13,800.00</b>	<b>13,800.00</b>	<b>-</b>	<b>0%</b>	
<b>Subtotal expenditures</b>	<b>157,862.21</b>	<b>163,705.84</b>	<b>5,843.63-</b>	<b>-4%</b>	
In kind expenses (description)					
<b>Subtotal expenses in-kind</b>	<b>-</b>	<b>-</b>			
<b>TOTAL EXPENSES</b>	<b>157,862.21</b>	<b>163,705.84</b>	<b>5,843.63-</b>	<b>-4%</b>	
<b>Closing balance</b>	<b>-</b>	<b>-</b>	<b>0.00</b>		

Notes:

- (1) This variance was due to exchange rate Gain between DKK & USD. And NECC decided to allocate this gain to this budget line due to urgent need .
- (2) We bought two Fax-photocopier machine instead of one as presented in the additional budget
- (3) The actual price was lower than the expected cost in the budget
- (4) The variance was due to the higher cost than the planned cost .
- (5) Due to the Al Qararah center actual need, we purchased tow air conditions with capacity 3 tons instead of 2 tons. These changes affect the price.
- (6) We get lower price than the budgeted cost
- (7) We get lower price from the market than the expected budget
- (8) The variance was due to the increment in cost of Air conditions.

Date 01-02-2018

Signature  
Dr. Issa Tarazi  
Executive Director

Date 01-02-2018

Signature  
Amal Ayyad  
Chief Accountant

