

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

**Gaza Area**

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Financial Statements  
and  
Auditors' Report  
31 December 2005 and 2004

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

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The Chairman and Members,  
Near East Council of Churches Committee for Refugee Work,  
Gaza.

Auditor's Report

We have audited the balance sheet of **The Near East Council of Churches Committee for Refugee Work – Gaza Area** as of 31 December, 2005 and 2004 and the related statements of activities and changes in net assets, cash flows and functional expenses for the years then ended. These financial statements are the responsibility of NECCCRW management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with International Standards on Auditing. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of The Near East Council of Churches Committee for Refugee Work – Gaza Area as of 31 December 2005 and 2004 the results of its operations and its cash flows for the years then ended in conformity with the accounting standards as described in note 2.

Our audit was made for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplementary information included in schedules 1 through 11 is presented for purposes of additional analysis and is not a required part of the basic financial statements. Such information has been subjected to the auditing procedures applied in the audit of the basic financial statements and in our opinion such information is fairly stated in all material respects in relation to the basic financial statements as a whole.



Yacoub El Yousef  
Certified Public Accountant

Jerusalem  
14 February 2006



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

**Balance Sheet**

As of 31 December 2005 and 2004

	Note	Unrestricted	Restricted/ Special Funds	Total	
		USD	USD	2005 USD	2004 USD
<b>Assets</b>					
Deposits with Banks	2.a	398,171.51	207,724.53	605,896.04	820,991.85
Deposits with Banks - Loans Revolving Fund	2.b	-	448,052.53	448,052.53	440,673.11
Deposits with Banks - (End of Service)	2.c	-	1,704,094.76	1,704,094.76	1,748,262.40
Inter-Fund Borrowing (Statement - D)		(14,157.69)	14,157.69	-	-
Due from DSPR Central Office		6,398.68	-	6,398.68	15,380.68
Due from Trust Fund		-	109,540.09	109,540.09	83,266.60
Loans Receivable	3	-	487,387.83	487,387.83	489,467.42
Fixed Assets - Net (Per Contra)	1.4	181,974.00	-	181,974.00	164,007.00
Prepaid Rent/FHSC South		-	-	-	375.00
<b>Total Assets</b>		<b>572,386.50</b>	<b>2,970,957.43</b>	<b>3,543,343.93</b>	<b>3,762,424.06</b>
Trust Fund Assets	7	82,362.91	-	82,362.91	122,543.15
<b>Liabilities and Net Assets</b>					
<b>Liabilities:</b>					
Due to Employees		10,088.89	-	10,088.89	4,495.71
Prepaid Income		17,371.50	-	17,371.50	10,945.94
End of Service Liability (Schedule - 10)		-	1,704,094.76	1,704,094.76	1,748,262.40
Accounts Payable		7,577.82	-	7,577.82	44,600.00
<b>Total Liabilities</b>		<b>35,038.21</b>	<b>1,704,094.76</b>	<b>1,739,132.97</b>	<b>1,808,304.05</b>
<b>Net Assets</b>		<b>537,348.29</b>	<b>1,266,862.67</b>	<b>1,804,210.96</b>	<b>1,954,120.01</b>
<b>Total Liabilities and Net Assets</b>		<b>572,386.50</b>	<b>2,970,957.43</b>	<b>3,543,343.93</b>	<b>3,762,424.06</b>
Trust Fund Liability	7	82,362.91	-	82,362.91	122,543.15
<b>Composition of Net Assets:</b>					
<b>Operating:</b>					
Unrestricted		270,080.78	-	270,080.78	247,767.89
Designated fund / for a new car		-	-	-	26,121.74
Temporarily Restricted	1.1	-	317,264.62	317,264.62	507,311.96
Investment in fixed assets - net	1.4	181,974.00	-	181,974.00	164,007.00
<b>Total Operating (Statement - B)</b>		<b>452,054.78</b>	<b>317,264.62</b>	<b>769,319.40</b>	<b>945,208.59</b>
<b>Special Funds:</b>					
Loans Revolving Fund (Statement - D)		-	949,598.05	949,598.05	944,106.92
Board (Central Committee) Designated Fund	6	85,293.51	-	85,293.51	64,804.50
<b>Total Special Funds</b>		<b>85,293.51</b>	<b>949,598.05</b>	<b>1,034,891.56</b>	<b>1,008,911.42</b>
<b>Total Net Assets</b>		<b>537,348.29</b>	<b>1,266,862.67</b>	<b>1,804,210.96</b>	<b>1,954,120.01</b>

See Notes to Financial Statements

**Near East Council of Churches Committee for Refugee Work**  
**Gaza Area**  
**Statement of Activities**  
**General Operating Fund**

Years Ended 31 December 2005 and 2004

	Note	Unrestricted	Temporarily	Total	
		Fund	Restricted	2005	2004
		USD	USD	USD	USD
<b>Grants and Revenues :</b>					
Grants	4	364,672.45	481,314.69	845,987.14	1,320,074.35
ACT - Emergency Appeal	4	-	146,128.00	146,128.00	77,870.00
ACT - Christian Aid	4	-	27,135.87	27,135.87	22,398.79
NCA, Norway Church	4	-	15,380.00	15,380.00	-
ACT - Emergency Appeal-Rafah		-	-	-	164,276.00
Other Emergency Appeal		-	-	-	16,554.00
		<u>364,672.45</u>	<u>669,958.56</u>	<u>1,034,631.01</u>	<u>1,601,173.14</u>
Local Program Revenues	5.a	101,064.08	-	101,064.08	116,301.66
Interest Revenues		1,205.34	504.40	1,709.74	1,708.99
Difference of Currency		(1,751.58)	-	(1,751.58)	1,521.65
<b>Total Grants and Revenues</b>		<u>465,190.29</u>	<u>670,462.96</u>	<u>1,135,653.25</u>	<u>1,720,705.44</u>
Net assets released from restrictions	9	860,510.30	(860,510.30)	-	-
		<u>1,325,700.59</u>	<u>(190,047.34)</u>	<u>1,135,653.25</u>	<u>1,720,705.44</u>
<b>Program Expenses :</b>					
Health of Community	(schedule-1)	545,373.40	-	545,373.40	540,724.87
Educational Opportunities	(schedule-2)	309,377.31	-	309,377.31	358,911.32
Employment Opportunities	(schedule-3)	24,152.19	-	24,152.19	22,391.88
Community Development	(schedule-4)	10,181.30	-	10,181.30	8,299.81
Individuals Rehabilitation	(schedule-4)	836.44	-	836.44	5,131.56
Advocacy	(schedule-5)	4,334.81	-	4,334.81	7,861.54
ACT - Emergency Appeal	(schedule-11)	200,167.74	-	200,167.74	273,073.75
NCA, Norway Church / Domestic Water Filters		15,380.00	-	15,380.00	-
Others		-	-	-	16,554.00
<b>Total Program Expenses (Statement -F)</b>		<u>1,109,803.19</u>	<u>-</u>	<u>1,109,803.19</u>	<u>1,232,948.73</u>
Administrative and general Exp. (Statement - F)		130,956.25	-	130,956.25	129,920.60
<b>Total Expenses before depreciation</b>		<u>1,240,759.44</u>	<u>-</u>	<u>1,240,759.44</u>	<u>1,362,869.33</u>
Depreciation expense		89,033.00	-	89,033.00	83,950.00
<b>Total Expenses</b>		<u>1,329,792.44</u>	<u>-</u>	<u>1,329,792.44</u>	<u>1,446,819.33</u>
<b>Net Decrease (Increase) in Net Assets during the Year (Statement C)</b>		<u>(4,091.85)</u>	<u>(190,047.34)</u>	<u>(194,139.19)</u>	<u>273,886.11</u>

See Notes to Financial Statements

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

**Statement of Changes in Net Assets**

General Operating Fund

Years Ended 31 December 2005 and 2004

	Unrestricted Fund USD	Temporary Restricted Fund USD	Investment in Fixed Assets USD	Designated Fund - New Car USD	Total USD
<b>Balance 31 December 2004</b>	247,767.89	507,311.96	164,007.00	26,121.74	945,208.59
Net decrease (increase) for the year - Statement - B	(4,091.85)	(190,047.34)	0.00	0.00	(194,139.19)
Released from Accrual to unrestricted Assets	18,250.00	0.00	0.00	0.00	18,250.00
Interfund Transfers:					
Procurement of fixed assets	(107,000.00)		107,000.00	0.00	0.00
Depreciation for the year	89,033.00		(89,033.00)	0.00	0.00
Designated Fund - New Car	26,121.74	0.00	-	(26,121.74)	0.00
<b>Balance 31 December 2005</b>	<u>270,080.78</u>	<u>317,264.62</u>	<u>181,974.00</u>	<u>0.00</u>	<u>769,319.40</u>

See Notes to Financial Statements

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

Statement of Activities and Changes in Loan Revolving Fund  
Year Ended 31 December 2005

	Education USD	Business USD	WCC USD	Total USD
<b>Revenues:</b>				
Interest Earned	5,338.78	2,944.44	191.30	8,474.52
Various Income	1,495.00	-	-	1,495.00
<b>Sub-Total</b>	<b>6,833.78</b>	<b>2,944.44</b>	<b>191.30</b>	<b>9,969.52</b>
Expenses	(4,478.39)	-	-	(4,478.39)
<b>Excess (Surplus) of Revenues Over Expenses</b>	<b>2,355.39</b>	<b>2,944.44</b>	<b>191.30</b>	<b>5,491.13</b>
Net Assets at Beginning of Year	751,463.95	178,676.58	13,966.39	944,106.92
<b>Net Assets at End of Year (Statement - A)</b>	<b>753,819.34</b>	<b>181,621.02</b>	<b>14,157.69</b>	<b>949,598.05</b>
<b>Composition of net assets:</b>				
Outstanding loans - beginning	472,462.00	25,842.42	-	498,304.42
Loans issued during the year	128,750.00	20,442.01	-	149,192.01
Collections	(127,030.00)	(24,241.60)	-	(151,271.60)
Outstanding loans	474,182.00	22,042.83	-	496,224.83
Reserve for Doubtful Debts	(8,837.00)	-	-	(8,837.00)
Balance - Ending	465,345.00	22,042.83	-	487,387.83
Deposits with Banks	288,474.34	159,578.19	-	448,052.53
Inter-Fund Borrowings	-	-	14,157.69	14,157.69
	<b>753,819.34</b>	<b>181,621.02</b>	<b>14,157.69</b>	<b>949,598.05</b>

See Notes to Financial Statements



**Near East Council of Churches Committee for Refugee Work  
Gaza Area  
Statement of Cash Flows**

**Years Ended 31 December 2005 and 2004**

	2005 USD	2004 USD
<b>Cash Flow from Operating Activities:</b>		
Change in Net Assets	(149,909.05)	269,081.30
Adjustments to Reconcile Change in Net Assets to Net Cash Provided by Operating Activities:		
Depreciation expenses	89,033.00	83,950.00
Decrease in End of Service Liabilities	(44,167.64)	(330,436.90)
Decrease (Increase) in Due from DSPR	8,982.00	(19,716.68)
Decrease (Increase) in Loans Receivable	2,079.59	(33,874.75)
Increase in Due from Trust Fund	(26,273.49)	(13,313.47)
Decrease in Prepaid Rent	375.00	1,500.00
Increase in Due to Employees	5,593.18	2,756.57
Increase (Decrease) in Prepaid Income	6,425.56	(103,764.51)
Decrease (Increase) in accounts payable	(37,022.18)	10,900.00
<b>Net Cash Provided by Operating Activities</b>	<b>(144,884.03)</b>	<b>(132,918.44)</b>
<b>Cash flows from Investing Activities</b>		
Procurement of fixed assets	(107,000.00)	(54,350.00)
Cash on Hand and Deposits with Banks at Beginning of Year	3,009,927.36	3,197,195.80
<b>Cash on Hand and Deposits with Banks at End of Year</b>	<b>2,758,043.33</b>	<b>3,009,927.36</b>

See Notes to Financial Statements



**Near East Council of Churches Committee**  
Gaza Area

**Statement of Functional Expenses - Operating Fund**  
Year Ended 31 December 2005

	Health of	Educational	Employment	Community	Individual's	Special	Admin-	Total	Total
	Community	Opportunities	Opportunities	Development	Rehabilitation	Emergency			
	USD	USD	USD	USD	USD	Relief	General	2005	2004
	USD	USD	USD	USD	USD	& Others	USD	USD	USD
Salaries and Benefits	359,758.48	178,121.63	-	-	-	-	112,218.47	650,088.58	677,204.32
Fees and Professional Services	17,256.50	12,738.37	-	-	-	-	500.00	30,484.87	38,442.09
General Expenses	43,374.72	91,858.65	3,003.37	-	-	-	8,208.91	148,190.95	154,957.98
Medical Expenses	91,513.95	9.30	-	-	-	1,745.30	-	91,523.25	99,232.93
Hospitality	3,568.19	639.50	-	-	-	-	2,366.04	7,275.24	6,496.28
Insurance	4,066.00	6,916.00	310.00	-	-	701.51	1,583.00	12,875.00	9,331.00
Transportation and Vehicle Expense	17,219.69	12,483.89	540.82	-	-	1,888.00	3,192.43	35,334.83	35,873.07
Travel Expenses	780.50	128.35	-	-	-	-	996.57	1,905.42	3,784.91
Taxes	4,238.86	2,756.62	-	-	-	-	1,071.72	8,068.20	5,875.03
Bank Charges	-	-	-	-	-	-	819.11	819.11	1,306.54
Other Expenses	3,595.51	3,715.00	20,288.00	10,181.30	836.44	200,167.74	-	238,793.99	330,365.18
Domestic Water Filters	-	-	-	-	-	15,380.00	-	15,380.00	-
<b>Total Expenses (Statement - B)</b>	<b>545,373.40</b>	<b>309,377.31</b>	<b>24,152.19</b>	<b>10,181.30</b>	<b>836.44</b>	<b>215,647.74</b>	<b>130,956.25</b>	<b>1,240,759.44</b>	<b>1,362,869.33</b>
	Schedule - 1	Schedule - 2	Schedule - 3	Schedule - 4	Schedule - 4	Schedule - 5	Schedule - 6		
<b>Budget for 2005</b>	<b>598,000.00</b>	<b>376,000.00</b>	<b>26,000.00</b>	<b>12,000.00</b>	<b>1,000.00</b>	<b>240,335.37</b>	<b>132,000.00</b>	<b>1,390,335.37</b>	<b>1,648,319.25</b>

See Notes to Financial Statements

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

Notes to Financial Statements

Year Ended 31 December 2005

(Amounts are expressed in U.S. Dollar)

**1 Summary of Significant Accounting Policies**

The significant accounting policies followed are described below:

**1.1 Basis of Accounting and Presentation:**

The financial statements have been prepared on the accrual basis of accounting and in conformity with International Accounting Standards.

The net assets of NECCCRW and changes therein are classified and reported in accordance with Statements of Financial Accounting Standards No. 117, "Financial Statements of Not-for-profit Organizations", which establishes standards for external financial reporting by not-for-profit organizations. SFAS No. 117 is issued by the Financial Accounting Standards Board of the U.S. Financial Accounting Foundation.

Under the provision of these standards, 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 therein 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.
- **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.
- **Board Designated Fund** represents resources currently available restricted by the board. Balance at the end of year represents resources available for purchase of new vehicles.
- **Loans Revolving Funds** - represent restricted contributions received for on lending purposes, which are expended in terms of loans.
- **Revenues** are reported as increases in unrestricted net assets unless their use is limited by donor-imposed restrictions. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, temporarily restricted net assets are classified as unrestricted net assets and reported as net assets released from restrictions.

**1.2 Reporting of Financial Statements:**

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:



- Transactions, which are expressed or denominated in local currency, are converted into U.S. Dollar at the actual exchange rate prevailing at the date of each transaction.
- Balances of assets and liabilities in local currency are converted into U.S. Dollar at the exchange rate prevailing at the balance sheet date.
- Exchange differences arising from the conversion of local currency balances and transactions are charged to the Statement of Activities.

### 1.3 Inter-fund Borrowings:

Represents allocations to / from 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 Fixed Assets - Net:

Starting with the year 2004, the accounting policy of accounting for fixed assets was changed from expensing costs on date of acquisition to conform to international accounting standards of capitalizing these costs and depreciate them over their estimated useful lives. The prior period presented was restated for the change. 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:

Vehicles	25%
Furniture	10%
Equipments	20%

The Net Fixed Assets break down as of 31/12/2005 was as follows:

Cost	Balance 1/1/2005	Additions	Disposals	Balance 31/12/2005
Furniture	71,413.00	-	-	71,413.00
Office Equipment	26,415.00	-	-	26,415.00
Medical Equipment	97,890.00	-	-	97,890.00
Training Equipment	110,465.00	-	-	110,465.00
Cars	135,160.00	107,000.00	-	242,160.00
Other Fixed Assets	5,740.00	-	-	5,740.00
<b>Total Cost</b>	<b>447,083.00</b>	<b>107,000.00</b>	<b>-</b>	<b>554,083.00</b>
<b>Accumulated depreciation</b>				
Furniture	46,128.00	7,141.00	-	53,269.00
Equipment	9,277.00	5,283.00	-	14,560.00
Medical Equipment	45,664.00	19,578.00	-	65,242.00
Training Equipment	84,847.00	22,093.00	-	106,940.00
Cars	93,590.00	33,790.00	-	127,380.00
Other Fixed Assets	3,570.00	1,148.00	-	4,718.00
<b>Total Accumulated Depreciation</b>	<b>283,076.00</b>	<b>89,033.00</b>	<b>-</b>	<b>372,109.00</b>
		<b>17,967.00</b>		
<b>Net Book value</b>	<b>164,007.00</b>			<b>181,974.00</b>

Net Book Value as at 31 December 2005

	<u>US\$</u>
Furniture and fittings	18,144.00
Office Equipments	11,855.00
Medical Equipments	32,648.00
Training Equipments	3,525.00
Cars	114,780.00
Other Fixed Assets	<u>1,022.00</u>
	<b><u>181,974.00</u></b>

**1.5 Trust Fund**

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

**1.6 End of Service Liability:**

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. There are ten deposits in the total amount of **USD 13,823.88** set aside to guarantee the repayment of loans received by staff members from the banks.

End of service also includes reserve for severance pay for the executive secretary calculated by accruing for one-month compensation for each year of service based on the last salary paid.

**1.7 Loans Receivable:**

Loans, which are interest free, are stated at the amount of unpaid principal. No provision for bad and doubtful debts is taken.

**2 Cash and Cash Equivalents:**

- a. Deposits with Banks in the General Operating Fund was comprised of the following as of 31 December:

	<u>2005</u>	<u>2004</u>
Arab Bank – NIS	15,538.47	24,309.45
Arab Bank - USD	548,669.21	764,630.81
Arab Bank – UDS / EED Germany	18,083.28	11,172.07
Bank of Palestine – NIS	11,145.48	11,925.40
Bank of Palestine – USD	8,951.62	8,954.12
Arab Bank - EUR	3,507.98	0.00
<i>Balance with Banks as of 31 Dec.</i>	<b><u>605,896.04</u></b>	<b><u>820,991.85</u></b>

- b. *Loan Revolving Fund:*

	<u>2005</u>	<u>2004</u>
Deposits with Banks -Educational Loans	288,474.34	287,838.95
Deposits with Banks -Business Loans	159,578.19	152,834.16
<i>Balance with Banks as of 31 December</i>	<b><u>448,052.53</u></b>	<b><u>440,673.11</u></b>

- c. *Provident Fund:*

Deposit at ING Bank - Holland	<b><u>1,704,094.76</u></b>	<b><u>1,748,262.40</u></b>
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### 3 Loans Receivable

Activities in these accounts during 2005 were as follows:

	<u>Education</u>	<u>Business</u>	<u>Total</u>
Balance - Beginning	472,462.00	25,842.42	498,304.42
Loans Issued	128,750.00	20,442.01	149,192.01
Collected	(127,030.00)	(24,241.60)	(151,271.60)
Write off	0.00	0.00	0.00
Outstanding Loans	474,182.00	22,042.83	496,224.83
Reserve for Doubtful Debts	(8,837.00)	0.00	(8,837.00)
Balance - Ending	<u>465,345.00</u>	<u>22,042.83</u>	<u>487,387.83</u>

### 4 Grants:

Composition:

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
<i>Through DSPR:</i>			
ICCO – Holland	100,000.00	0.00	100,000.00
Lutheran World Relief	50,000.00	0.00	50,000.00
KAIROS, Canada	0.00	26,857.00	26,857.00
Church of Sweden	100,536.00	0.00	100,536.00
NCCA/AUSAID	0.00	57,761.00	57,761.00
Christian Aid	104,980.00	0.00	104,980.00
WCC/ACT MEPL51 – Emergency Appeal	0.00	146,128.00	146,128.00
NCA, Norway Church	0.00	15,380.00	15,380.00
	<u>355,516.00</u>	<u>246,126.00</u>	<u>601,642.00</u>

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total</u>
<i>Direct Grants:</i>			
DCA / Danida	0.00	179,097.34	179,097.34
Pontifical Mission	0.00	50,000.00	50,000.00
Church of Scotland	9,156.45	0.00	9,156.45
EED-Germany	0.00	162,642.36	162,642.36
ACT-Christian Aid	0.00	27,135.87	27,135.87
EU/Christian Aid	0.00	3,556.80	3,556.80
	<u>9,156.45</u>	<u>422,432.37</u>	<u>431,588.82</u>

<i>Other Donations</i>			
Ministry of Health / Donations in kind	0.00	1,400.19	1,400.19
<b>Total Grants</b>	<u>364,672.45</u>	<u>669,958.56</u>	<u>1,034,631.01</u>

### 5 Local Revenues

#### a. Local Program Revenues:

Composition:

	<u>2005</u>	<u>2004</u>
Community Health	59,375.11	61,756.61
Educational Opportunities	39,287.22	52,727.76
Self Help Clothing Center	2,401.75	1,817.29
	<u>101,064.08</u>	<u>116,301.66</u>

**6 Board Designated Fund**

Composition:

	<u>2005</u>	<u>2004</u>
Balance at Beginning of Year	64,804.50	54,308.79
Add: General Donations	19,510.33	8,323.45
Church of Scotland	0.00	1,944.71
Interest Earned	978.68	227.55
<b>Balance at End of Year</b>	<b><u>85,293.51</u></b>	<b><u>64,804.50</u></b>

**7 Trust Fund**

Composition:

	<u>2005</u>	<u>2004</u>
Ahli Arab Hospital	39.57	102.23
Dress Making Co-Operative	11,001.45	10,075.99
VTC Box	8,269.98	7,553.97
Materials Dress Making	176.66	176.66
Canteen	6,930.58	6,717.03
Macedonia Centre / Greek Consulate	21.26	4,356.05
Qararah VTC Box	266.24	262.64
Robin Oberlander	815.73	815.73
MECC/DSPR	2,685.87	0.00
Youth Rehabilitation Centre	<u>52,155.57</u>	<u>92,482.85</u>
	<b><u>82,362.91</u></b>	<b><u>122,543.15</u></b>

Composition:

	<u>2005</u>	<u>2004</u>
Deposit at Arab Bank	139,747.43	113,326.90
Deposits for youth Reh. Center	52,155.57	92,482.85
Due to NECCCRW – Gaza Restricted Fund	<u>(109,540.09)</u>	<u>(83,266.60)</u>
	<b><u>82,362.91</u></b>	<b><u>122,543.15</u></b>

**8 Actual Versus Budget**

	<u>Actual</u>	<u>Budget</u>
Core Budget		
Health of the Community	545,373.40	598,000.00
Educational Opportunities	309,377.31	376,000.00
Employment Opportunities	24,152.19	26,000.00
Community Development	10,181.30	12,000.00
Individual Rehabilitation	836.44	1,000.00
Advocacy	4,334.81	5,000.00
Administration	<u>130,956.25</u>	<u>132,000.00</u>
	<b><u>1,025,211.70</u></b>	<b><u>1,150,000.00</u></b>
Less: Local Revenues	<u>(101,064.08)</u>	<u>(110,000.00)</u>
Net Budget	<b><u>924,147.62</u></b>	<b><u>1,040,000.00</u></b>
<b>Additional Budget</b>		
Special Emergency Relief & others	<u>215,547.74</u>	<u>240,335.37</u>
	<b><u>1,139,695.36</u></b>	<b><u>1,280,335.37</u></b>

9. Net assets released from restrictions:

DISPOSITION OF GRANTS																								
Unspent Grants as of 3/12/2004 U.S.\$	Amount Received in 2005 U.S.\$	Interest & Other Revenue & Diff. of Currency U.S.\$	Available Funds for 2005 U.S.\$	Unspent Balance as of 3/12/2005 U.S.\$	Releases from restrictions 2005 U.S.\$	Health of Community		Education		Employment Opportunities		Community Development		Individuals Rehabilitation		Advocacy		Special Emergency Relief & Others		General Administration		Capital Additions		
						U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$	U.S.\$
<i>Restricted:</i>																								
22,787.41	-	25.15	22,812.76	22,812.76	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
51,691.50	146,128.00	-	197,819.50	24,787.63	173,031.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	27,135.87	-	27,135.87	-	27,135.87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
151,182.39	-	168.18	151,350.57	151,350.57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21,257.60	-	25.87	21,283.47	21,283.47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3,880.61	-	4.32	3,884.93	3,884.93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
70,726.16	-	78.07	70,804.83	70,804.83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2,254.64	-	2.51	2,257.15	2,257.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
244.58	179,497.34	199.50	179,541.42	-	179,541.42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50,000.00	50,000.00	-	100,000.00	-	100,000.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11,172.07	162,642.16	-	173,814.63	18,083.28	155,731.35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
120,115.00	-	-	120,115.00	-	120,115.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	26,857.00	-	26,857.00	-	26,857.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	57,261.00	-	57,261.00	-	57,261.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	15,380.00	-	15,380.00	-	15,380.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	1,400.19	-	1,400.19	-	1,400.19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	3,556.80	-	3,556.80	-	3,556.80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
507,511.96	669,958.56	504.40	1,177,774.92	317,264.62	860,510.30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<i>Unrestricted:</i>																								
233,889.63	364,672.45	1,205.34	639,767.42	251,582.36	388,185.06	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	102,064.08	-	102,064.08	-	102,064.08	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	18,250.00	-	18,250.00	-	18,250.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	(1,753.58)	(1,753.58)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
273,889.63	483,986.53	(546.24)	757,329.92	270,080.78	487,249.14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
781,201.59	1,153,945.09	(41.84)	1,935,104.84	587,345.40	1,347,759.44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>																								



Schedule No. ( 1 )

Near East Council of Churches Committee for Refugee Work - Gaza Area

Projects Promoting Health of Community Expenditure

During the period 1/1/2005 - 31/12/2005

Page 1 of 3

Description	FHSC Shijala US \$	FHSC Darrai US \$	FHSC South US \$	Mobile Dental Clinic US \$	Training of comm. Workers US \$	Total Exp. US \$
<b>Salaries &amp; Benefits</b>						
Salaries	118,671.43	131,769.86	40,989.97	15,030.76	0.00	306,462.02
Benefits (Family Allowances)	2,124.00	4,644.00	1,200.00	600.00	0.00	8,568.00
Training	797.54	810.94	536.00	305.30	0.00	2,449.78
Medical Insurance	1,098.84	1,151.16	313.94	261.62	0.00	2,825.56
Indemnity	15,198.96	17,013.36	5,325.60	1,915.20	0.00	39,453.12
<b>Total Salaries &amp; Benefits</b>	<b>137,890.77</b>	<b>155,389.32</b>	<b>48,365.51</b>	<b>18,112.88</b>	<b>0.00</b>	<b>359,758.48</b>
<b>Fees &amp; Professional Services</b>						
Audit fees	4,728.00	4,728.00	2,702.00	846.00	405.38	13,409.38
Professional Services	1,704.90	1,637.99	74.00	0.00	430.23	3,847.12
Evaluation	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Fees &amp; Professional Services</b>	<b>6,432.90</b>	<b>6,365.99</b>	<b>2,776.00</b>	<b>846.00</b>	<b>835.61</b>	<b>17,256.50</b>
<b>General Expenses:</b>						
Rental	2,760.00	3,600.00	1,800.00	0.00	0.00	8,160.00
Water	145.13	49.01	127.63	0.00	81.91	403.68
Postage	127.00	126.02	0.00	0.00	0.00	253.02
Electricity	1,858.50	1,923.73	843.56	0.00	332.58	4,958.37
Telephones	1,196.21	1,196.21	932.38	480.74	673.43	4,478.97
Printing & Stationery	1,698.68	2,664.16	857.02	544.01	804.27	6,568.14
Books, Mag. & Subscription	170.13	164.30	32.00	17.00	0.00	383.43
Cleaning	446.28	529.23	635.34	17.16	0.00	1,628.01
Consumable Supplies	549.29	385.93	240.80	92.87	838.62	2,107.51
Repairs & Maintenance	1,111.82	1,026.16	679.17	445.84	0.00	3,262.99
Furniture & Fittings	2,115.40	2,705.37	13.87	132.38	0.00	4,967.02
Equipment & Maintenance	1,804.14	724.59	326.73	373.92	0.00	3,229.38
Materials & Supplies	1,120.25	1,106.32	480.11	63.95	0.00	2,770.63
Other Expenses	74.36	57.86	47.40	23.95	0.00	203.57
<b>Total General Expenses</b>	<b>15,177.19</b>	<b>16,258.89</b>	<b>7,016.01</b>	<b>2,191.82</b>	<b>2,730.81</b>	<b>43,374.72</b>



Near East Council of Churches Committee for Refugee Work - Gaza Area

Projects Promoting Health of Community Expenditure

During the period 1/1/2005 - 31/12/2005

Page 2 of 3

Description	FHSC Shijata	FHSC Darraj	FHSC South	Mobile Dental Clinic	Training of comm. Workers	Total Exp.
	US \$	US \$	US \$	US \$	US \$	US \$
<b>Medical Expenses</b>						
Medicines	30,787.09	30,815.75	15,314.82	436.94	0.00	77,354.60
Supplies	5,549.72	5,703.59	2,232.04	200.00	0.00	13,685.35
Equipments	0.00	0.00	0.00	0.00	0.00	0.00
Others	237.00	237.00	0.00	0.00	0.00	474.00
<b>Total Medical Expenses</b>	<b>36,573.81</b>	<b>36,756.34</b>	<b>17,546.86</b>	<b>636.94</b>	<b>0.00</b>	<b>91,513.95</b>
<b>Hospitality</b>						
Hospitality	1,275.82	1,082.00	557.28	190.00	463.09	3,568.19
<b>Total Hospitality</b>	<b>1,275.82</b>	<b>1,082.00</b>	<b>557.28</b>	<b>190.00</b>	<b>463.09</b>	<b>3,568.19</b>
<b>Insurance</b>						
Compulsory Insurance	1,180.00	1,413.00	483.00	240.00	150.00	3,466.00
Buildings Insurance	300.00	300.00	0.00	0.00	0.00	600.00
<b>Total Insurance</b>	<b>1,480.00</b>	<b>1,713.00</b>	<b>483.00</b>	<b>240.00</b>	<b>150.00</b>	<b>4,066.00</b>
<b>Transportation &amp; Vehicle Exp.</b>						
Transportation	706.55	1,320.07	1,667.82	0.00	0.00	3,694.44
Fuel	1,486.54	1,517.82	1,120.05	218.41	886.05	5,228.87
Repairs & Maintenance	692.88	808.30	303.00	433.01	0.00	2,237.19
Insurance	1,239.38	1,400.00	1,600.00	1,104.94	0.00	5,344.32
Lisence	205.91	105.00	141.57	239.13	0.00	691.61
Other Vehicle Exp.	23.26	0.00	0.00	0.00	0.00	23.26
<b>Total Transp. &amp; Vehicle Exp.</b>	<b>4,354.52</b>	<b>5,151.19</b>	<b>4,832.44</b>	<b>1,995.49</b>	<b>886.05</b>	<b>17,219.69</b>

Near East Council of Churches Committee for Refugee Work - Gaza Area

Projects Promoting Health of Community Expenditure

During the period 1/1/2005 - 31/12/2005

Page 3 of 3

Description	FHSC Shijaia US \$	FHSC Darraj US \$	FHSC South US \$	Mobile Dental Clinic US \$	Training of comm. Workers US \$	Total Exp. US \$
<u>Travel Expenses</u>						
Travel Exp.	628.25	152.25	0.00	0.00	0.00	780.50
<b>Total Travel Expenses</b>	<b>628.25</b>	<b>152.25</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>780.50</b>
<u>Taxes</u>						
Taxes	1,792.69	1,241.94	795.69	409.54	0.00	4,239.86
<b>Total Taxes</b>	<b>1,792.69</b>	<b>1,241.94</b>	<b>795.69</b>	<b>409.54</b>	<b>0.00</b>	<b>4,239.86</b>
<u>Other Expenses</u>						
Trainees Incentives	0.00	0.00	0.00	0.00	3,595.51	3,595.51
<b>Total Other Expenses</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,595.51</b>	<b>3,595.51</b>
<b>Total Expenses 2005</b>	<b>205,605.95</b>	<b>224,110.92</b>	<b>82,372.79</b>	<b>24,622.67</b>	<b>8,661.07</b>	<b>545,373.40</b>
<b>Budget 2005</b>	<b>225,000.00</b>	<b>234,000.00</b>	<b>90,000.00</b>	<b>33,000.00</b>	<b>16,000.00</b>	<b>598,000.00</b>
<b>Total Expenses 2004</b>	<b>210,424.45</b>	<b>210,445.58</b>	<b>78,323.70</b>	<b>33,152.80</b>	<b>8,378.34</b>	<b>540,724.87</b>

**Schedule No. ( 2 )**  
**Near East Council of Churches Committee for Refugee Work - Gaza Area**  
**Projects Promoting Educational Opportunities Expenditure**  
**During the period 1/1/2005 - 31/12/2005**

Description	VTC Gaza US \$	VTC Qarrarah US \$	Dress- Making US \$	Secretarial Training US \$	Computer Centre US \$	Total Expenses US \$
<b>Salaries &amp; Benefits</b>						
Salaries	87,771.10	38,691.83	0.00	21,828.82	0.00	148,291.75
Benefits (Family Allowances)	5,392.00	3,360.00	0.00	260.97	0.00	9,012.97
Training	760.98	300.00	0.00	156.97	0.00	1,217.95
Medical Insurance	1,297.67	758.73	0.00	0.00	0.00	2,056.40
Indemnity	10,931.76	4,653.60	0.00	1,957.20	0.00	17,542.56
<b>Total Salaries &amp; Benefits</b>	<b>106,153.51</b>	<b>47,764.16</b>	<b>0.00</b>	<b>24,203.96</b>	<b>0.00</b>	<b>178,121.63</b>
<b>Fees &amp; Professional Services</b>						
Audit fees	3,000.00	1,000.00	0.00	600.00	0.00	4,600.00
Professional Services	3,616.30	1,598.81	0.00	2,487.67	435.59	8,138.37
Evaluation	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Fees &amp; Prof. Services</b>	<b>6,616.30</b>	<b>2,598.81</b>	<b>0.00</b>	<b>3,087.67</b>	<b>435.59</b>	<b>12,738.37</b>
<b>General Expenses</b>						
Rental	2,400.00	1,052.33	0.00	7,000.00	550.00	11,002.33
Water	347.64	88.49	0.00	200.76	38.33	675.22
Postage	5.12	0.00	0.00	5.00	0.00	10.12
Electricity	5,231.92	337.88	0.00	2,366.96	925.28	8,862.04
Telephones	1,369.55	842.05	0.00	1,210.67	87.44	3,509.71
Printing & Stationery	1,669.05	567.47	0.00	721.32	445.31	3,403.15
Books, Mag. & Subscription	823.13	331.05	0.00	1,791.83	4.49	2,950.50
Cleaning	238.64	93.53	0.00	67.52	18.09	417.78
Consumable Supplies	2,049.60	212.15	0.00	109.82	67.19	2,438.76
Repairs & Maintenance	3,969.79	526.06	0.00	2,796.66	602.67	7,895.18
Furnitures & Fittings	2,440.11	188.94	0.00	960.83	200.00	3,789.88
Equipment & Maintenance	2,477.35	392.86	0.00	1,393.05	790.62	5,053.88
Materials & Supplies	37,639.24	3,001.99	0.00	650.66	453.56	41,745.45
Other Expenses	72.09	0.00	0.00	32.56	0.00	104.65
<b>Total General Expenses</b>	<b>60,733.23</b>	<b>7,634.80</b>	<b>0.00</b>	<b>19,307.64</b>	<b>4,182.98</b>	<b>91,858.65</b>
<b>Medical Exp.</b>						
Supplies	0.00	0.00	0.00	9.30	0.00	9.30
<b>Total Supplies</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9.30</b>	<b>0.00</b>	<b>9.30</b>
<b>Hospitality</b>						
Hospitality	529.93	70.61	0.00	38.96	0.00	639.50
<b>Total Hospitality</b>	<b>529.93</b>	<b>70.61</b>	<b>0.00</b>	<b>38.96</b>	<b>0.00</b>	<b>639.50</b>



**Near East Council of Churches Committee for Refugee Work - Gaza Area**  
**Projects Promoting Educational Opportunities Expenditure**  
**During the period 1/1/2005 - 31/12/2005**

Description	VTC Gaza US \$	VTC Qarrarah US \$	Dress- Making US \$	Secretarial Training US \$	Computer Centre US \$	Total Expenses US \$
<b>Insurance</b>						
Compulsory Insurance	2,727.00	1,266.00	0.00	615.00	0.00	4,608.00
Building Insurance	1,000.00	500.00	0.00	550.00	200.00	2,250.00
Travel Insurance	58.00	0.00	0.00	0.00	0.00	58.00
<b>Total Insurance</b>	<b>3,785.00</b>	<b>1,766.00</b>	<b>0.00</b>	<b>1,165.00</b>	<b>200.00</b>	<b>6,916.00</b>
<b>Transportation &amp; Vehicle Exp.</b>						
Transportation	1,070.05	1,503.24	0.00	891.72	0.00	3,465.01
Fuel	2,047.88	556.98	0.00	450.00	50.00	3,104.86
Repairs & Maintenance	612.24	428.55	0.00	116.28	0.00	1,157.07
Insurance	2,035.87	1,200.00	0.00	931.54	195.35	4,362.76
License	284.62	119.57	0.00	0.00	0.00	404.19
Other Vehicle Expenses	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Transp. &amp; Vehicle Exp.</b>	<b>6,050.66</b>	<b>3,808.34</b>	<b>0.00</b>	<b>2,389.54</b>	<b>245.35</b>	<b>12,493.89</b>
<b>Travel Expenses</b>						
Travel Expenses	128.35	0.00	0.00	0.00	0.00	128.35
<b>Total Travel Expenses</b>	<b>128.35</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>128.35</b>
<b>Taxes</b>						
Taxes	1,936.64	543.28	0.00	276.70	0.00	2,756.62
<b>Total Taxes</b>	<b>1,936.64</b>	<b>543.28</b>	<b>0.00</b>	<b>276.70</b>	<b>0.00</b>	<b>2,756.62</b>
<b>Other Expenses</b>						
Trainees Incentives	3,715.00	0.00	0.00	0.00	0.00	3,715.00
<b>Total Other Expenses</b>	<b>3,715.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,715.00</b>
<b>Total Expenses 2005</b>	<b>189,648.62</b>	<b>64,186.00</b>	<b>0.00</b>	<b>50,478.77</b>	<b>5,063.92</b>	<b>309,377.31</b>
<b>Budget 2005</b>						
<b>Total Expenses 2004</b>	<b>230,000.00</b>	<b>76,000.00</b>	<b>2,000.00</b>	<b>59,000.00</b>	<b>9,000.00</b>	<b>376,000.00</b>
<b>Total Expenses 2004</b>	<b>215,287.20</b>	<b>65,877.46</b>	<b>23,353.93</b>	<b>48,211.59</b>	<b>6,181.14</b>	<b>358,911.32</b>



Schedule No ( 3 )

Near East Council of Churches Committee for Refugee Work - Gaza Area

Projects Promoting Employment Opportunities

Self Help Clothing Centre Expenditure

During the period from 1/1/2005 to 31/12/2005

<u>Description</u>	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>	<u>Budget</u> <u>2005</u> <u>US\$</u>
<b><u>General Expenses</u></b>			
Rental	1,000.00	1,000.00	1,000.00
Water	25.68	7.35	100.00
Postage	0.00	18.60	100.00
Electricity	862.09	475.19	600.00
Telephones	193.24	209.13	400.00
Printing & Stationery	133.80	150.00	200.00
Cleaning	13.94	3.91	100.00
Consumable Supplies	107.92	77.85	200.00
Repairs & Maintenance	376.75	324.30	300.00
Furniture & Fittings	0.00	143.83	500.00
Equipment & Maintenance	35.98	0.00	1,100.00
Materials & Supplies	253.97	296.63	300.00
Other General Expenses	0.00	0.00	100.00
<b>Total General Expenses</b>	<b>3,003.37</b>	<b>2,706.79</b>	<b>5,000.00</b>
<b><u>Insurance</u></b>			
Compulsory Insurance	210.00	94.00	200.00
Buildings Insurance	100.00	100.00	100.00
Equipment Insurance	0.00	0.00	100.00
<b>Total Insurance</b>	<b>310.00</b>	<b>194.00</b>	<b>400.00</b>
<b><u>Transportation &amp; Vehicle Exp.</u></b>			
Transportation	0.00	0.00	100.00
Fuel	164.31	155.00	400.00
Repairs & Maintenance	176.51	0.00	100.00
Insurance	200.00	200.00	200.00
Lisence	0.00	0.00	100.00
Other Vehicle Expenses	0.00	0.00	100.00
<b>Total Transp. &amp; Vehicle Expenses</b>	<b>540.82</b>	<b>355.00</b>	<b>1,000.00</b>
<b><u>Other Expenses</u></b>			
Other Exenses	0.00	0.00	100.00
Self Help Clothing / Benefits	20,298.00	19,136.09	19,500.00
<b>Total Other Expenses</b>	<b>20,298.00</b>	<b>19,136.09</b>	<b>19,600.00</b>
<b>Total Expenses</b>	<b>24,152.19</b>	<b>22,391.88</b>	<b>26,000.00</b>

Schedule No (4)

Near East Council of Churches Committee for Refugee Work

Gaza Area

Community Development and Individual's Rehabilitation  
Expenses during the period from 1.1.2005 to 31.12.2005

<u>Description</u>	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>	<u>Budget 2005</u> <u>US\$</u>
Self Help Projects	0.00	898.88	0.00
Youth Activities and Societies	8,174.58	5,708.07	10,000.00
Kindergartens and Schools	2,006.72	1,692.86	2,000.00
	<hr/>	<hr/>	<hr/>
<b>Total Community Development</b> <b>(Statement - B)</b>	<b><u>10,181.30</u></b>	<b><u>8,299.81</u></b>	<b><u>12,000.00</u></b>
Rehabilitation Artificial Limbs, Hearing Aids and Others	0.00	4,173.57	1,000.00
Schools Campaign	0.00	0.00	0.00
Others	836.44	957.99	0.00
	<hr/>	<hr/>	<hr/>
<b>Total Individual's Rehabilitation</b> <b>(Statement - B)</b>	<b><u>836.44</u></b>	<b><u>5,131.56</u></b>	<b><u>1,000.00</u></b>
	<hr/>	<hr/>	<hr/>
<b>Grand Total</b>	<b><u>11,017.74</u></b>	<b><u>13,431.37</u></b>	<b><u>13,000.00</u></b>

Schedule No ( 5 )  
Near East Council of Churches Committee for Refugee Work  
Gaza Area  
Advocacy's Expenses during the period from 1/1/2005 to 31/12/2005

<u>Description</u>	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>	<u>Budget 2005</u> <u>US\$</u>
<b><u>Salaries &amp; Benefits</u></b>			
Salaries	0.00	0.00	0.00
Benefits (Family Allowances)	0.00	0.00	0.00
Medical Insurance	0.00	0.00	0.00
Indemnity	0.00	0.00	0.00
Training	0.00	0.00	0.00
<b>Total Salaries &amp; Benefits</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>General Expenses</u></b>			
Rental	1,000.00	1,000.00	0.00
Water	0.00	0.00	100.00
Postage	0.00	29.89	100.00
Electricity	0.00	0.00	100.00
Telephones	370.68	1,290.30	500.00
Printing & Stationery	200.00	979.79	500.00
Books, Magazines & Subs.	0.00	0.00	300.00
Cleaning	0.00	0.00	0.00
Consumable supplies	0.00	58.79	100.00
Repairs & Maintenance	0.00	300.00	500.00
Furniture & Fittings	0.00	332.68	0.00
Equipment & Maintenance	0.00	0.00	0.00
Materials & Supplies	174.62	0.00	100.00
Other General Expenses	0.00	2,500.00	100.00
<b>Total General Expenses</b>	<b>1,745.30</b>	<b>6,491.45</b>	<b>2,400.00</b>
<b><u>Hospitality</u></b>			
Hospitality	701.51	862.01	700.00
<b>Total Hospitality</b>	<b>701.51</b>	<b>862.01</b>	<b>700.00</b>



Cont'd / Schedule No. (5)  
Near East Council of Churches Committee for Refugee Work  
Gaza Area  
Advocacy's Expenses during the period from 1/1/2005 to 31/12/2005

<u>Description</u>	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>	<u>Budget 2004</u> <u>US\$</u>
<u>Insurance</u>			
Compulsory Insurance	0.00	0.00	0.00
Total Insurance	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<u>Transportation &amp; Vehicle Exp.</u>			
Transportation	0.00	48.73	500.00
Fuel	1,888.00	161.49	500.00
Repairs & Maintenance	0.00	0.00	200.00
Insurance	0.00	284.00	200.00
Lisence	0.00	0.00	200.00
Other Vehicle Expenses	0.00	13.86	300.00
Total Transp. & Vehicle Exp.	<u>1,888.00</u>	<u>508.08</u>	<u>1,900.00</u>
<u>Travel Expenses</u>			
Travel Exp.	0.00	0.00	0.00
Total Travel Exp.	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<u>Taxes</u>			
Taxes	0.00	0.00	0.00
Total Taxes	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Expenses	<u>4,334.81</u>	<u>7,861.54</u>	<u>5,000.00</u>

Schedule No. (6)Near East Council of Churches Committee for Refugee Work - Gaza AreaAdministration's Expenses during the period from 1.1.2005 to 31.12.2005

<u>Description</u>	<u>2005 US\$</u>	<u>2004 US\$</u>	<u>Budget 2005 US\$</u>
<b><u>Salaries &amp; Benefits</u></b>			
Salaries	88,829.60	85,309.92	88,200.00
Benefits (Family Allowances)	823.80	924.92	900.00
Training	27.39	1,196.32	500.00
Medical Insurance	313.95	362.07	400.00
Indemnity	22,223.73	21,060.10	19,000.00
<b>Total Salaries &amp; Benefits</b>	<b>112,218.47</b>	<b>108,853.33</b>	<b>109,000.00</b>
<b><u>Fees &amp; Professional Services</u></b>			
Audit Fees	500.00	500.00	1,000.00
<b>Total Fees &amp; Prof. Services</b>	<b>500.00</b>	<b>500.00</b>	<b>1,000.00</b>
<b><u>General Expenses</u></b>			
Rental	1,400.00	1,250.00	1,500.00
Water	58.31	79.22	200.00
Postage	533.92	672.02	400.00
Electricity	1,388.10	950.25	1,200.00
Telephones	1,392.70	1,552.25	1,500.00
Printing & Stationery	385.35	870.59	1,000.00
Books, Magazines & Subs.	150.00	121.36	300.00
Cleaning	914.59	713.17	800.00
Consumable Supplies	256.46	1,061.09	1,100.00
Repairs & Maintenance	552.98	890.01	500.00
Furniture & Fittings	11.71	586.86	500.00
Equipment & Maintenance	291.46	203.20	500.00
Materials & Supplies	584.25	136.37	300.00
Other General Expenses	289.08	411.87	400.00
<b>Total General Expenses</b>	<b>8,208.91</b>	<b>9,498.26</b>	<b>10,200.00</b>
<b><u>Hospitality</u></b>			
Hospitality	2,366.04	1,642.34	2,000.00
<b>Total Hospitality</b>	<b>2,366.04</b>	<b>1,642.34</b>	<b>2,000.00</b>

Near East Council of Churches Committee for Refugee WorkGaza AreaAdministration's Expenses during the period from 1.1.2005 to 31.12.2005

<u>Description</u>	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>	<u>Budget 2005</u> <u>US\$</u>
<b><u>Insurance</u></b>			
Compulsory Insurance	700.00	173.00	800.00
Buildings Insurance	550.00	550.00	600.00
Travel Insurance	333.00	0.00	400.00
Equipment Insurance	0.00	0.00	200.00
<b>Total Insurance</b>	<b>1,583.00</b>	<b>723.00</b>	<b>2,000.00</b>
<b><u>Transportation &amp; Vehicle Exp.</u></b>			
Transportation	94.98	361.26	500.00
Fuel	814.43	1,911.86	1,100.00
Repairs & Maintenance	253.78	360.00	400.00
Insurance	1,168.54	1,056.18	1,100.00
Lisence	860.70	210.89	400.00
Other Vehicle Expenses	0.00	693.40	400.00
<b>Total Transp. &amp; Vehicle Exp.</b>	<b>3,192.43</b>	<b>4,593.59</b>	<b>3,900.00</b>
<b><u>Travel Expenses</u></b>			
Lodging & Meals	945.00	925.07	1,000.00
Travel Expenses	51.57	847.35	1,000.00
<b>Total Travel Expenses</b>	<b>996.57</b>	<b>1,772.42</b>	<b>2,000.00</b>
<b><u>Taxes</u></b>			
Taxes	1,071.72	1,031.12	1,400.00
<b>Total Taxes</b>	<b>1,071.72</b>	<b>1,031.12</b>	<b>1,400.00</b>
<b><u>Bank Charges</u></b>			
Bank Charges	819.11	1,306.54	500.00
<b>Total Bank Charges</b>	<b>819.11</b>	<b>1,306.54</b>	<b>500.00</b>
<b>Total Expenses</b>	<b>130,956.25</b>	<b>129,920.60</b>	<b>132,000.00</b>



Schedule No ( 7 )

Near East Council of Churches Committee for Refugee Work  
Gaza Area

Income from Projects Promoting Community Health  
During the Period from 1/1/2005 to 31/12/2005

<u>Description</u>	<u>FHSC</u> <u>Shija'ia</u> <u>US \$</u>	<u>FHSC</u> <u>Darraj</u> <u>US\$</u>	<u>FHSC</u> <u>South</u> <u>US\$</u>	<u>Mobile</u> <u>Dental Clininc</u> <u>US\$</u>	<u>Total</u> <u>Income</u> <u>US\$</u>
Income from Medicines	5,819.06	4,912.59	941.91	479.81	12,153.37
Income from Patients	20,385.61	20,687.08	2,339.11	3,700.94	47,112.74
Income from Tenders	109.00	0.00	0.00	0.00	109.00
<b>Total Income 2005</b>	<b>26,313.67</b>	<b>25,599.67</b>	<b>3,281.02</b>	<b>4,180.75</b>	<b>59,375.11</b>
<b>Budget 2005</b>	<b>26,000.00</b>	<b>26,000.00</b>	<b>6,000.00</b>	<b>5,000.00</b>	<b>63,000.00</b>
<b>Total Income 2004</b>	<b>27,075.18</b>	<b>24,555.53</b>	<b>5,316.93</b>	<b>4,808.97</b>	<b>61,756.61</b>

Schedule No ( 8 )

Near East Council of Churches Committee for Refugee Work

Gaza Area

Income from Projects Promoting Educational Opportunities

During the Period from 1/1/2005 to 31/12/2005

<u>Description</u>	<u>VTC</u>		<u>VTC</u>		<u>Dress</u>		<u>Secretarial</u>		<u>Computer</u>	<u>Total</u>
	<u>Gaza</u>	<u>21</u>	<u>Qarah</u>	<u>22</u>	<u>Making</u>	<u>23</u>	<u>Training &amp;</u>	<u>Language</u>		
	<u>US \$</u>	<u>US\$</u>	<u>US\$</u>	<u>US\$</u>	<u>US\$</u>	<u>US\$</u>	<u>25</u>	<u>25</u>	<u>26</u>	<u>Income</u>
							<u>US\$</u>	<u>US\$</u>	<u>US\$</u>	<u>US\$</u>
Income from centres	22,006.82		383.79		0.00		0.00		0.00	22,390.61
Income from Tuition fees	5,275.11		4,160.60		0.00		6,886.65		574.25	16,896.61
<b>Total Income 2005</b>	<b>27,281.93</b>	<b>4,544.39</b>	<b>4,544.39</b>	<b>0.00</b>	<b>6,886.65</b>	<b>574.25</b>	<b>6,886.65</b>	<b>574.25</b>	<b>574.25</b>	<b>39,287.22</b>
<b>Budget 2005</b>	<b>32,000.00</b>	<b>5,000.00</b>	<b>5,000.00</b>	<b>0.00</b>	<b>7,000.00</b>	<b>1,000.00</b>	<b>7,000.00</b>	<b>1,000.00</b>	<b>1,000.00</b>	<b>45,000.00</b>
<b>Total Income 2004</b>	<b>39,893.30</b>	<b>5,157.97</b>	<b>5,157.97</b>	<b>0.00</b>	<b>6,585.40</b>	<b>1,091.09</b>	<b>6,585.40</b>	<b>1,091.09</b>	<b>1,091.09</b>	<b>52,727.76</b>

Schedule No. ( 9 )

Near East Council of Churches Committee for Refugee Work

Gaza Area

Educational Loans Fund

Year ended 31 December 2005

<u>Assets</u>	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>
Balance as at 1st January 2005	472,462.00	431,212.00
New Loans	128,750.00	126,250.00
<b>Total</b>	601,212.00	557,462.00
Collections during the year	(127,030.00)	(82,750.00)
Write off	0.00	(2,250.00)
Balance as at 31/12/2005	474,182.00	472,462.00
Reserve for doubtful debts	(8,837.00)	(8,837.00)
Balance	465,345.00	463,625.00
Cash at Arab Bank Rimal as at 31/12/2005	36,517.82	35,899.35
Cash at Bank of Palestine as at 31/12/2005	251,956.52	251,939.60
<b>Total Assets</b>	<u>753,819.34</u>	<u>751,463.95</u>
<u>Capital</u>		
Total amount from budgets all over the years	650,500.00	650,500.00
Accumulated fund at 1/1/2005	100,963.95	117,275.54
Interest received	5,338.78	2,643.49
Various Income	1,495.00	1,699.00
Expenses/ Salaries & benefits, Legal and other expenses	(4,478.39)	(9,567.08)
Bad Debts	0.00	(11,087.00)
<b>Net surplus</b>	<u>103,319.34</u>	<u>100,963.95</u>
<b>Total Capital</b>	<u>753,819.34</u>	<u>751,463.95</u>



Schedule No (10 )

Near East Council of Churches Committee for Refugee Work

Gaza Area

Provident Fund Account

Year ended 31 December 2005

<u>Assets</u>	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>
Cash at ING Bank - Holland	1,704,094.76	1,748,262.40
	<hr/>	<hr/>
<b>Total Assets</b>	<b><u>1,704,094.76</u></b>	<b><u>1,748,262.40</u></b>
<u>Liabilities</u>		
Employees' Fund at 1/1/2005	1,748,262.40	2,078,699.30
Employees' contribution	96,854.88	103,697.82
NECC contribution	79,219.41	81,199.20
	<hr/>	<hr/>
<b>Total Fund</b>	<b>1,924,336.69</b>	<b>2,263,596.32</b>
Withdrawals: terminal entitlements and advances	<hr/> (259,541.41) <hr/>	<hr/> (520,532.46) <hr/>
<b>Total</b>	<b>1,664,795.28</b>	<b>1,743,063.86</b>
Interest earned allocated to staff at the end of the year	<hr/> 39,299.48 <hr/>	<hr/> 5,198.54 <hr/>
<b>Total Liabilities (Schedule - 13)</b>	<b><u>1,704,094.76</u></b>	<b><u>1,748,262.40</u></b>

Schedule No. (11)

Near East Council of Churches Committee for Refugee Work - Gaza Area

Emergency Appeal 2005  
Statement of Cash Receipts and Disbursements  
for the year ended 31st December 2005

	<u>2005</u> <u>US\$</u>	<u>2004</u> <u>US\$</u>
<b><u>Receipts</u></b>		
Balance as at 01/01/2005	51,691.50	60,220.46
WCC/ACT through MECC/DSPR	146,128.00	77,870.00
ACT Directly from Christian Aid	27,135.87	22,398.79
WCC/ACT Rafah Through MECC/DSPR	0.00	164,276.00
	<hr/>	<hr/>
<b>Total Receipts</b>	<b><u>224,955.37</u></b>	<b><u>324,765.25</u></b>
<b><u>Disbursements</u></b>		
Relief	76,310.68	110,426.67
Job Creation	77,165.56	45,062.58
Relief - Rafah	46,691.50	117,584.50
	<hr/>	<hr/>
<b>Total Disbursements</b>	<b><u>200,167.74</u></b>	<b><u>273,073.75</u></b>
Balance as at 31/12/2005	<hr/> <u>24,787.63</u>	<hr/> <u>51,691.50</u>
<b>Total</b>	<b><u>224,955.37</u></b>	<b><u>324,765.25</u></b>