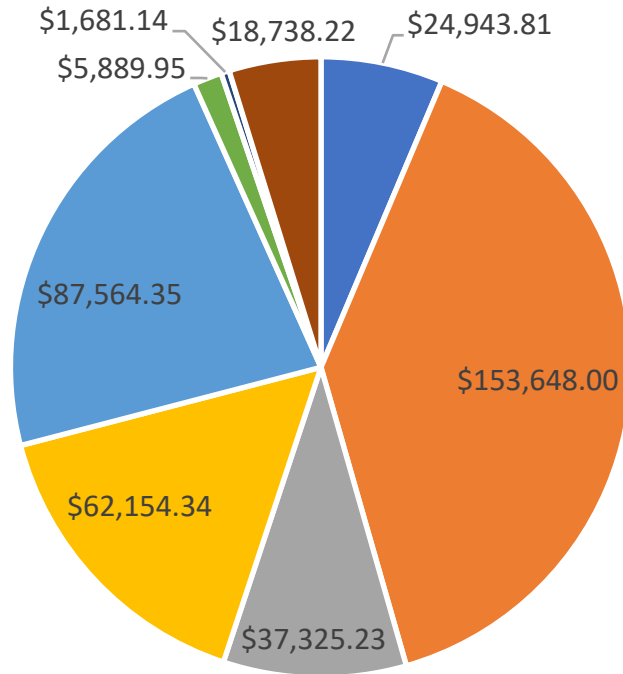




PAMA

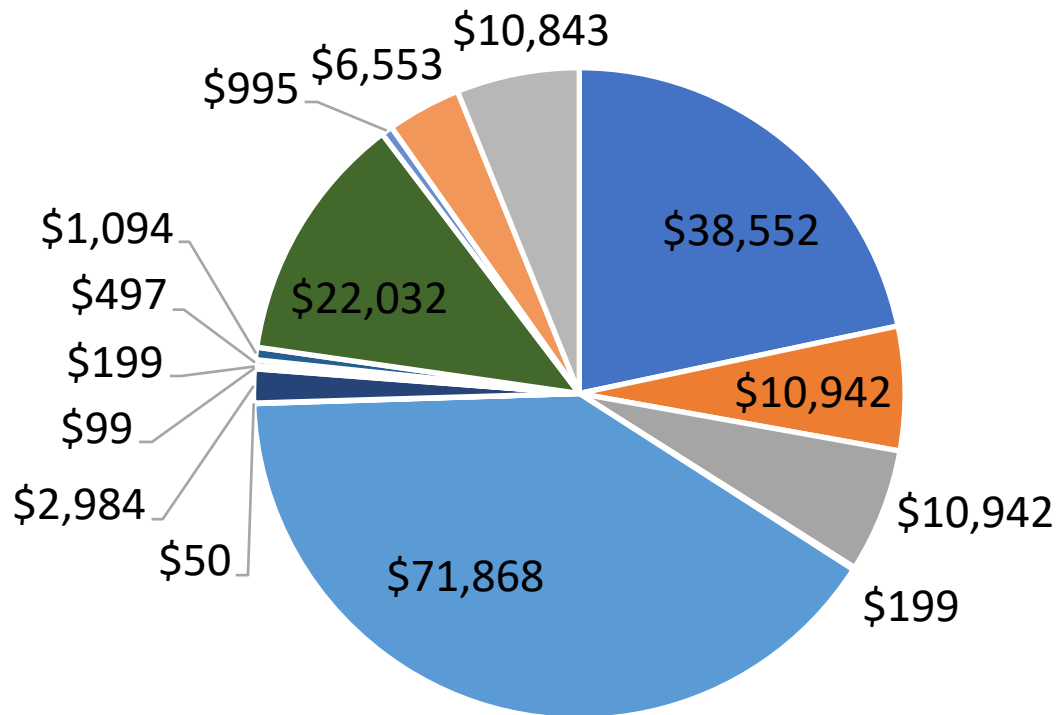
Palestinian American Medical Association
Financial report Jan-Dec 2018

Donations per cause, total of \$ 391,944.83



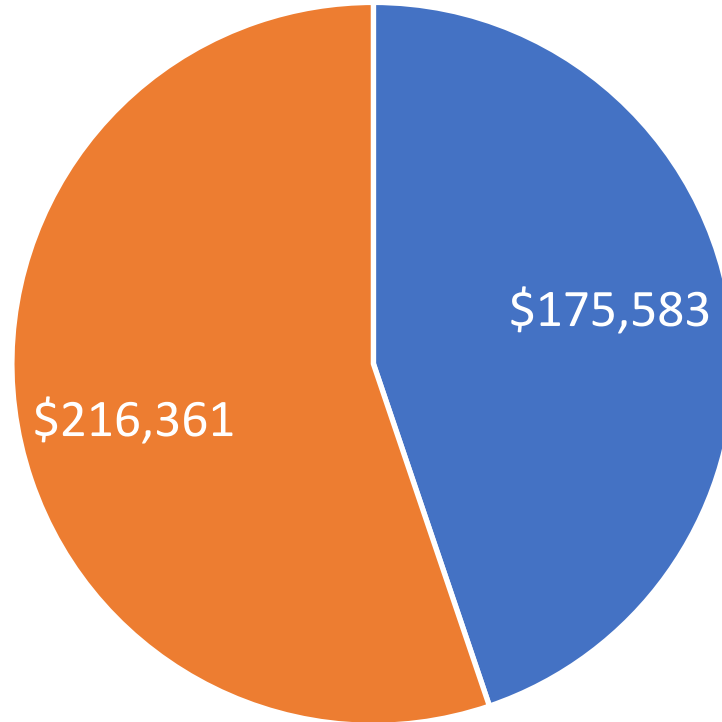
- Augusta Vicotoria Hospital
- PAMA Education Fund
- Cornea Transplant
- Urgan Gaza hospitals Fund
- Pediatric Congenital Surgeries
- PAMA youth
- Teleconference Program
- General

Donations per state



- CA
- FL
- GA
- IA
- KS
- MA
- MI
- MO
- NE
- NJ
- NY
- OH
- RI
- TX
- WV

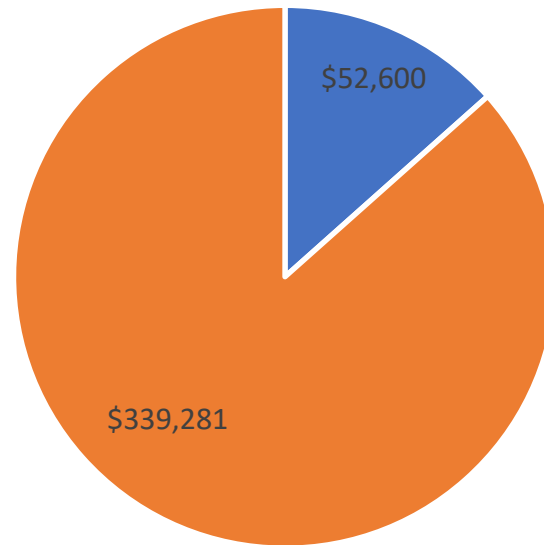
Crowd funding



■ Crowd funding/Social media

■ Community funding

PAMA board of directors
contributed more than
triple the operative costs.



■ Board ■ Donors

Financial Efficiency Performance Metrics

- The following slides will compare PAMA to its peers according to Charity navigator rating
 - <https://www.charitynavigator.org/index.cfm?bay=content.view&cpid=35>

**Palestinian American Medical Association
Statement of Activity
January - December 2018**

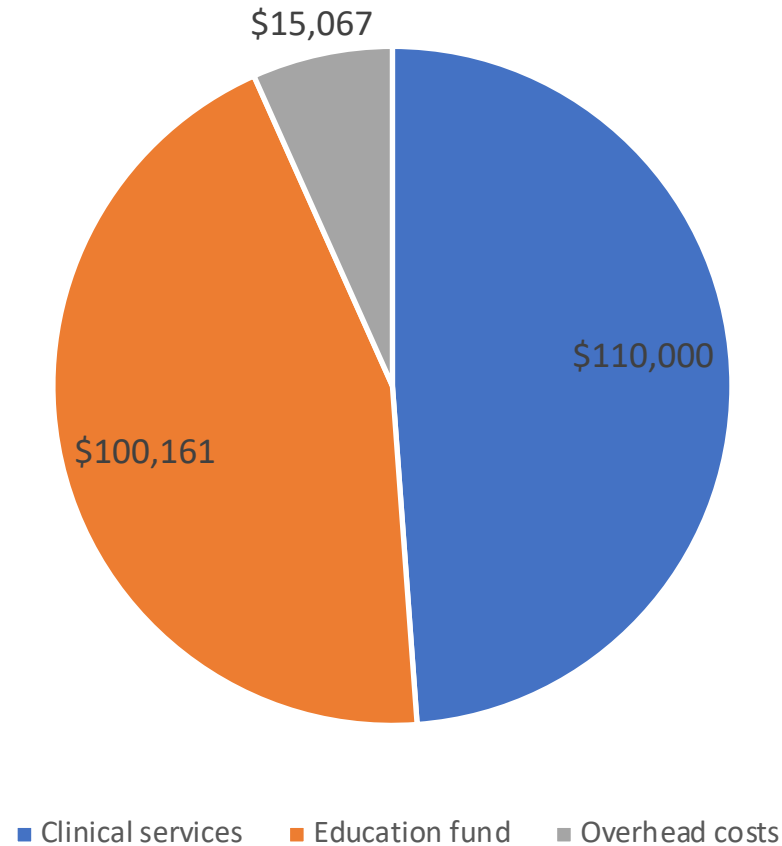
	2018	2017
Revenue		
Grant	\$20,000.00	\$0.00
Contributions	\$314,131.83	\$126,211.00
Board contribution	\$52,663.00	\$28,676.00
Events Tickets	\$5,150.00	\$4,000.00
Total Revenue	\$391,944.83	\$158,887.00
Gross Profit	\$391,944.83	\$158,887.00
Expenditures		
Program services	\$195,093.85	\$69,229.00
Running cost	\$15,067.85	\$4,467.00
Legal & Professional Services	\$3,438.78	
Transaction Fees	\$2,363.84	
Office Supplies & Software	\$1,307.52	
Fundraising	\$7,957.71	
Total Expenditures	\$210,161.70	\$73,696.00
Net Operating Revenue	\$181,783.13	\$85,191.00
Net Revenue	\$181,783.13	\$85,191.00

Program Expense

Percentage: \$ to cause/\$ to total expense is 195,000/15,000= 92.8 %, charity navigator target is \geq 85%

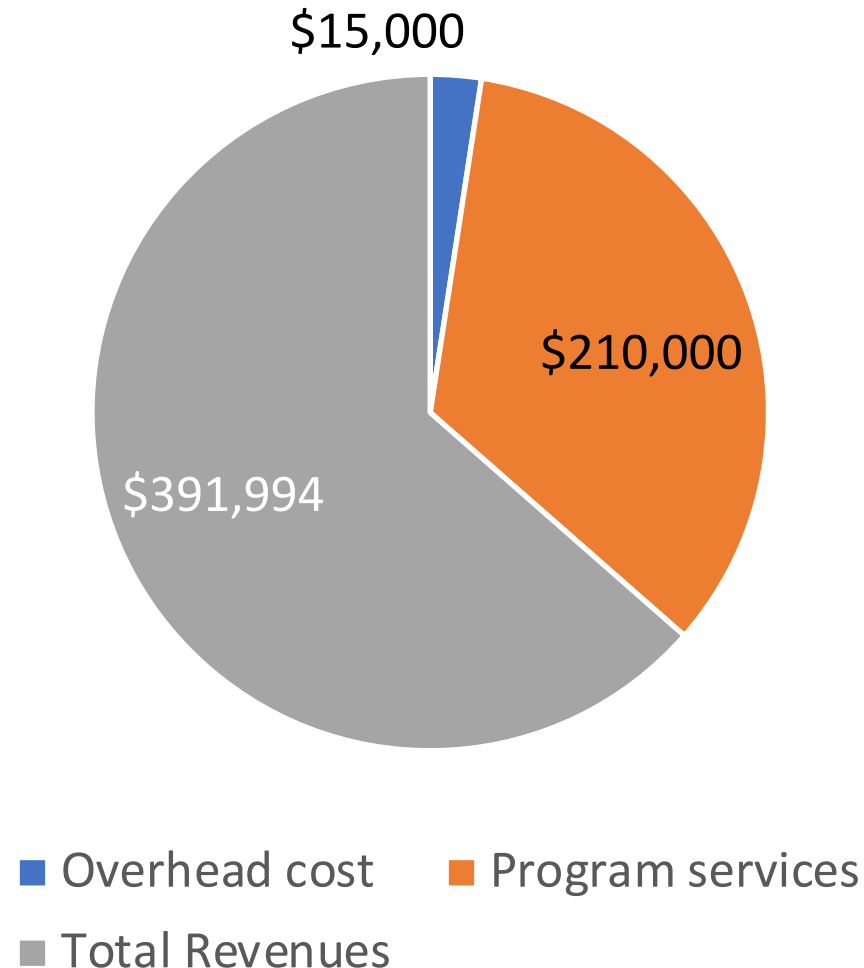
Administrative Expense

Percentage: \$ to Admin/\$ to cause is 0%, charity navigator target is $<$ 15%. We have operative costs but no admin costs



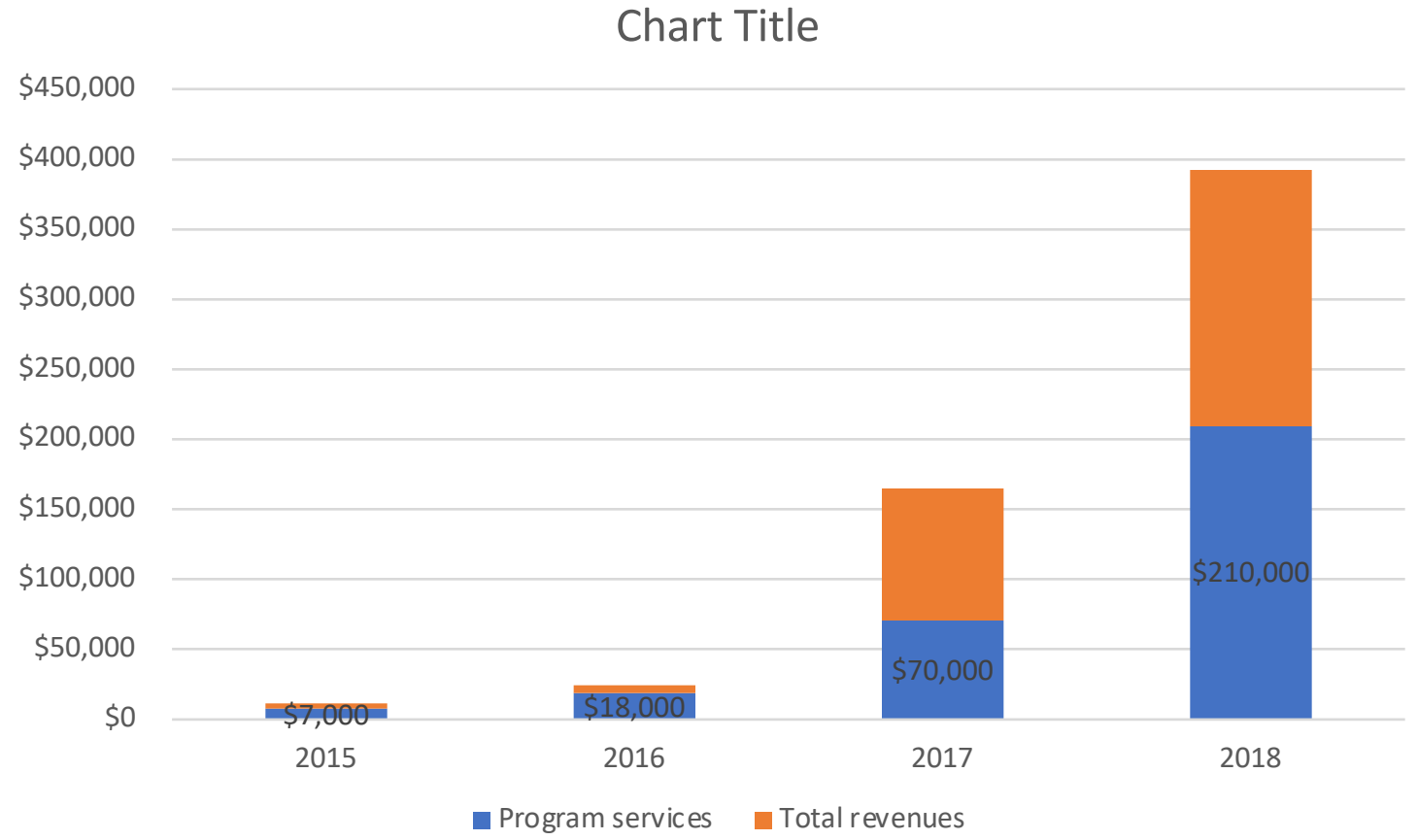
Fundraising Expense Percentage: \$ to fundraising/\$ to cause is 3.8 % , charity navigator target is < 10%

Fundraising Efficiency: \$ to fundraising/\$ totally collected is 2.0 % , charity navigator target is < 10% “each dollar should generate 10\$, in PAMA’s case each dollar generated \$50”



Program Expenses Growth:

PAMA operations are growing way faster than charity navigator target of 3 % growth



Financial Capacity Performance Metrics

- **Working Capital Ratio**: Determines how long (**in years**) a charity could sustain its level of spending using only its net available assets.
 - PAMA is very lean and has no administrative financial obligation, we fundraise to our causes year by year and commit ourselves accordingly. PAMA can sustain itself for many years to come.
- **Liabilities to Assets Ratio**: total liabilities compared to total assets, goal < 5%
 - PAMA has no liabilities

Thank you

Majdi Hamarshi, MD

President, PAMA