PALESTINIAN AMERICAN MEDICAL ASSOCIATION

PROMOTING HEALTH CARE IN GAZA AND THE WEST BANK

ANNUAL REPORT
JANUARY-DECEMBER 2019
Letter from the President

Dear PAMA Supporters,

We at PAMA are so excited to share this report with you. In 2019 we have accomplished so much through your generous and unwavering support. Not only are we able to continue providing urgent health care to Palestinians in Gaza and West Bank and support the future of health care in the region through our existing programs, we have created new programs that support our mission to promote health care and health care education in Gaza and the West Bank.

We hope that, as a supporter of PAMA, you take this moment to accept our most sincere and profound gratitude. Without you, none of PAMA’s accomplishments would be possible.

In 2019, your donations provided 124 scholarships and 18 international teleconferences for medical students, changed the lives of 35 children suffering with congenital anomalies, restored vision to 20 people who had exhausted all other avenues of hope, provided 650 children the opportunity to heal emotionally from the trauma of growing up in a conflict zone. Because you have made these accomplishments possible, PAMA is inspired to expand our efforts and introduce our Sub-specialty Training Program, Micro-invasive Surgery Training Program, Hemodialysis Project and plans for another medical mission to Gaza.

It’s so important for you to know that your support is worth so much more than its value in money. The success of our programs and the growth of our organization is demonstrable proof that people care about Palestinians living in Gaza and the West Bank and that their plight matters. PAMA’s work not only addresses the humanitarian crisis in Gaza and the West Bank, it shines a spotlight on it. As PAMA grows, so does its light. Your continued support is also evidence to other organizations and foundations that supporting PAMA, whether through partnerships or grants, is an effective way of addressing the health care needs of
Palestinians living in Gaza and the West Bank. In 2019 PAMA was able to donate $300k of equipment and supplies to Gaza as a result of those partnerships. Our dedicated board of volunteers is energized and inspired by your dedication. In addition to volunteering their time and efforts to run PAMA, they, like you, are donors. In 2019 their donations accounted for fourteen percent of donations from individuals.

It will continue to take all of our dedication and support to bring accessible, local and sustainable health care to Gaza and the West Bank. With your support, we at PAMA are confident that we can continue our mission for as long as it takes. The hope PAMA brings to Gaza and the West Bank for the future is as valuable as the help we provide right now.

From all of us at PAMA,

Thank You

Majdi Hamarshi, MD
President, PAMA
The Palestinian American Medical Association

PAMA is a 501 (c)(3) charity that promotes health care in Gaza and the West Bank. Founded in 2013, PAMA has developed and implemented a comprehensive array of programs to support and promote the development of a more functional and accessible health care system in Gaza and the West Bank.

Since its inception, PAMA has worked closely with the medical community in the West Bank and Gaza. The board maintains close ties to hospitals (both government and non-government), clinics and medical schools in the region to discern the most urgent needs of patients and doctors and to support the growth of a strong, local, accessible and sustainable medical community.

PAMA’s founding board members are all practicing US physicians that received their medical education in Gaza and the West Bank. They have maintained and built on their relationships within the medical community there to create programs that target deficiencies within the health care system using a multi-faceted approach. In 2019 PAMA welcomed two new board members, Rebecca Fadil, LSCW and Rami Ahmad, MD. The introduction of new perspectives and ideas is highly valued on our board and we are continually looking to diversify and expand the team that shapes our growing organization.

Through medical missions, scholarships, educational programs and donations of equipment and supplies PAMA is addressing the humanitarian crisis faced by over 3 million Palestinians living in the West Bank and Gaza that do not have access to critical medical care.
Corneal Transplants for Gaza Patients

Since 2017 PAMA’s Corneal Transplant Project has restored functional vision to 40 patients and has secured funds for 50 more transplant procedures. This project serves patients who face inevitable loss of vision, impacting their ability to work, study, care for family members and themselves. In this case the problem accessing treatment was two-fold; local skilled surgeons lacked access to quality tissues for transplants and patients in need of transplants lacked the financial ability to pay for this vital operation. Through this program, PAMA secures funding to cover the cost of the corneal transplant for eligible patients and coordinates with US eye banks to ship tissue to Gaza for same day surgeries. To determine eligibility, PAMA works closely with local surgeons to identify those patients who will realize the greatest benefit from the restoration of their sight; caregivers, students and household providers who have exhausted all other treatments in pursuit of restored vision.

Surgery for Children with Congenital Anomalies

Almost half the population in Gaza and the West Bank is under 15 years old. Specialized pediatric surgical care is an acute and urgent need for the children of the West Bank and Gaza. The dearth of local specialized medical training has created a shortage of pediatric surgeons in the national healthcare
system which, in turn, means that children in need of urgent surgical intervention are suffering through long delays of care that severely impact their long-term health and quality of life. PAMA’s **Congenital Surgery Project** addresses this issue by facilitating urogenital and gastrointestinal surgeries for children who would experience significant complications should they continue to await access to care. By collaborating with local NGO’s, PAMA facilitates access to and funds surgical care, at one location, by an experienced surgical team. Patients and families also have access to follow up care at the same location to ensure the patient’s well-being. To date, PAMA has funded 150 surgeries for children with congenital anomalies. In 2019, PAMA designated the participants in this program to be the recipients of your Zakat Al-Fitr contributions. The donations of food and other basic necessities were so valuable to these children and their families.

**Education Fund**

Since 2016, PAMA’s **Education Fund** has been providing scholarships for Palestinian health care students and graduates in Gaza and the West Bank. The scholarships are available to students currently enrolled in university in with demonstrable financial need. Eligible applicants must show proof of financial hardship and average to excellent academic progress. All donations to PAMA’s Education Fund are Zakat eligible meaning 100% of donations for this program go directly into the student’s university account and PAMA covers any and all associated administrative costs. PAMA has instituted a rigorous process to verify eligibility including, but not limited to, consultation with university officials, calling references and consulting with PAMA representatives in Gaza and the West Bank. So far, PAMA has awarded 320 scholarships to students who are the future of health care in Gaza and the West Bank.
Physician Sub-Specialty Training Program

Created in 2019, PAMA’s Physician Sub-Specialty Training Program addresses the need for sub-specialists and sub-specialty training programs in the region. Currently, Palestinians living in Gaza and the West Bank are dependent on medical missions to receive specialized medical and surgical care. Due to lack of local sub-specialty training programs and inability, financial or otherwise, to access programs outside of the region, board certified internists and surgeons who want to become specialists have no options. PAMA’s sub-specialty training program provides a sustainable and comprehensive solution to this challenge. PAMA has partnered with accredited sub-specialty training programs abroad to participate in this program. In the first phase, PAMA’s goal is to send ten physicians to complete an accredited sub-specialty training program. Physicians who participate in phase one will have committed to return to the region for at least three years to practice their sub-specialty and establish a training program. The success of this program would mean an increased access to sub-specialty care that is local and sustainable and a decreased reliance on medical missions for specialized medical and surgical care. We have secured funds for four sub-specialty fellowships and we are on our way to reach our fundraising goal of supporting ten physicians to bring sub-specialized care and training to Gaza and the West Bank.

Teleconferencing Program

PAMA’s Teleconferencing Program brings core curriculum lectures to residency training programs in Gaza and the West Bank from US board certified specialists. This exciting and innovative program gives Palestinian medical students access to the
wisdom and insight of experienced specialists from the US who hold an assistant professor degree or higher. The Teleconferencing Program enables Palestinian medical students to learn on a more competitive level, increasing their opportunities to be considered for international exchange programs and specialty training programs outside the region. It also introduces residents to the medical community outside of the confines of the region and opens doors for future collaboration. PAMA has held 60 teleconference lectures so far and continues to recruit US specialists to donate their time in support of the medical community in Gaza and the West Bank.

**PAMA Youth**

PAMA Youth is a subsidiary of PAMA, founded by middle and high school students, that promotes and provides health care for the youth of Gaza. Growing up in a conflict zone, children in the region have had to cope with the trauma of war their whole lives. They are dealing with poverty, hunger, loss and violence and many of them do not have access to basic resources like food, water and shelter. PAMA Youth’s goal is to bring hope to the children of Gaza. They raise money and awareness through community-based events with their peers to help children in Gaza access health care. Through this program, and in cooperation with Al-Ahli Arabi hospital in Gaza, PAMA Youth have sponsored 650 children to participate in a psycho-social rehabilitation program to address the impact loss, violence and injury has had on their developing minds. At PAMA, we recognize the comprehensive medical care must include mental health care.
PAMA Guide to US Training

Based on the experience of the founding board members, PAMA is aware that the path to US medical training for foreign students can be hard to navigate. Applying to programs abroad is a lengthy process that requires preparation, research, knowledge and resources. Without the proper guidance, the challenge can be insurmountable. However, the value of participating in a specialty training program in the US provides benefits to both the medical professional and the patients in their care. In order to assist medical students in Gaza and the West Bank apply for these competitive programs, PAMA has developed a road map for Palestinian medical students who would like to continue their post graduate medical education in the US. The talents and skill of Palestinian medical professionals can be unlocked in the US and then brought back to the West Bank and Gaza to serve patients in dire need of care. Ultimately and whenever possible, PAMA will strive to maximize the chance that candidates will get interviews at programs of interest, but the main goal is to equip candidates with the skills that will best serve the population of Gaza and the West Bank.

Medical Equipment and Supplies

Part of addressing the health care needs of Palestinians living in Gaza and the West Bank is ensuring that doctors and hospitals have the equipment and supplies to treat them. Since 2015, PAMA has donated $388k worth of equipment and supplies to Gaza hospitals and donated $25k worth of equipment to the radiation and oncology center at Augusta Victoria Hospital in Jerusalem. PAMA is currently fundraising to address the shortage of hemodialysis machines in Gaza. At one hemodialysis center there are only 15 machines, which means patients receive fewer treatments than necessary and the center works around the clock to provide patients access to the machines. Often patients must travel at night and must pay costly private transportation fees from rural areas. This puts stress on
patients already in poor health and stretches the doctors, staff and equipment to their absolute limit.

Medical Mission to Gaza

In June 2019, PAMA and MedGlobal partnered for a seven-day joint medical mission to Gaza to deliver a donation of equipment and supplies and to provide specialized medical treatment and training to the busiest hospitals in the region. Dr. Yousef Khelfa, VP of PAMA, managed the mission for PAMA and used his considerable connections within the medical communities of Gaza and the West Bank to help streamline the mission and coordinate the team for maximum impact. A team of volunteer doctors and a year of planning, along with generous donations from MedGlobal, LDS Charities and PAMA made this mission a success. PAMA is already in the planning stages for another medical mission to Gaza for summer of 2020.

Micro-invasive Surgery Training

As part of PAMA’s mission, we are always communicating with our partners in Gaza and the West Bank for ways to improve medical care for Palestinians in the region. Our latest goal is to introduce a local micro-invasive surgical training program. Micro-invasive surgeries have lower rates of complications when compared to open surgeries and physicians, mainly in Gaza, lack the necessary training to perform them. We have set a goal to train 100 surgeons in Gaza at the
cost of $400 per beneficiary. This program will have a high impact on the population in Gaza; improving surgical outcomes, providing low cost, local training with easily measurable results and strengthen the knowledge of the medical community. PAMA is currently fundraising for this project.

Zakat Donations

Zakat donations are fundamental to the Islamic faith. The third of the five pillars of Islam, Zakat donations are made as intentional acts of worship and, therefore, are very thoughtful and specific in their nature.

In receiving those donations of Zakat, we at PAMA are equally as thoughtful and specific as to how those donations are handled to ensure they are applied in accordance with the donor’s intention. Please contact us if you have any questions regarding your Zakat donation.
## PAMA Financials

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<tr>
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<th>Jan - Dec 2019</th>
<th>Jan - Dec 2018 (PY)</th>
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<tbody>
<tr>
<td><strong>Income</strong></td>
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<td>Individual donations</td>
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<td>Total</td>
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<td><strong>Expense</strong></td>
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<td><strong>Financial efficiency</strong></td>
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<tr>
<td>Cause to total expense ratio</td>
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<td>92%</td>
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<tr>
<td>Fundraising efficiency</td>
<td>6%</td>
<td>2%</td>
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</table>

PAMA is growing fast
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.
  - Goal is 3 years
  - PAMA is building its net asset. So far, we can sustain our operations for 1 year, assuming we will be spending $500,000 a year.
- **Liabilities to Assets Ratio**: total liabilities compared to total assets, goal < 5%
  - PAMA has no liabilities

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**Fundraising Efficiency**:

- $ to fundraising/$ totally revenues
- Charity navigator target is < 10%
  - Each dollar should generate $10
  - In PAMA’s case each dollar generated $25

<table>
<thead>
<tr>
<th>Fundraising expense</th>
<th>$32,589</th>
</tr>
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<tbody>
<tr>
<td>Total revenues</td>
<td>$785,341</td>
</tr>
<tr>
<td>Fundraising efficiency. Goal is &lt; 10%</td>
<td>4.15%</td>
</tr>
</tbody>
</table>
Program Expense Percentage: $ to cause/$ to total expense. Goal > 75%.

Administrative Expense Percentage: $ to Admin/$ to total expense. Goal < 15%

Fundraising Expense Percentage: $ to Fundraising/$ to total expense. Goal < 10%
P.O. Box 2955 Olathe KS, 66063
www.palestinian-ama.org
pamapalestinian@gmail.com
708-945-4868

PAMA is a 501c3 charitable organization that aims to promote health care in Gaza and the West Bank
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