

PALESTINIAN
AMERICAN



MEDICAL
ASSOCIATION



Annual Report
January-December 2020

Letter from the President

Dear Friends,

2020 has been a year like no other. COVID-19 has changed the world and continues to test the limits of the world's top health care systems. As COVID-19 moved into Palestine, PAMA reached out to our community to help the Palestinian health care system face its biggest challenge yet. Thanks to the support of our donors and the dedication of our community, PAMA has been able to provide the Palestinian medical community with equipment, supplies and webinars to help Palestine combat COVID-19.

With each shipment of supplies and equipment, and with every webinar, PAMA also delivered hope. Although we are all still mired in the challenges that this virus has presented, it is the support of our community that we rely on when we feel overwhelmed. After seven years of growing support from PAMA, the Palestinian medical community knows it can rely on the PAMA community for support, no matter what the challenge. I would like to take this opportunity to recognize all of our donors and supporters for their unwavering loyalty and dedication to PAMA's mission to bring sustainable and accessible health care to our beloved Palestinians. Thank you for your generous support.

While COVID-19 did put a hold on some of our programs, it did not eclipse all of them. PAMA's scholarship program continues to grow each year. Your support of PAMA's scholarship program over the years has shown us that you share our unwavering dedication to the future of health care in Palestine and the growth of the Palestinian health care community. PAMA was also able to make great progress on our Hemodialysis Program, delivering dialysis machines and chairs to clinics in dire need of new equipment. Our relationship with the Palestinian medical community enables PAMA to meet the needs of the patients and doctors in Palestine along many avenues. If one avenue is temporarily blocked, PAMA will find another way to bring hope and help to Palestinians, no matter what the challenge.

PAMA sends love and gratitude to the frontline health care providers and patients in Palestine who continue to endure in the face of overwhelming challenges. Their resilience and dedication, despite the lack of access to the most simple and basic standards of healthcare, is an inspiration to us. Our supporters in the US and all over the world, and our colleagues and staff in Palestine continue to help us make our mission a reality. On behalf of PAMA, I offer our sincere gratitude. Together, we have faced a most challenging year and, despite everything, delivered more help to doctors and patients in Palestine than ever before.

Sincerely,

Dr. Yousef Khelfa, MD, FACP PAMA Co-founder & President



Palestinian American Medical Association

PAMA is a 501 (c)(3) charity that promotes health care and health care education in Gaza and the West Bank. For seven years, PAMA has supported the Palestinian health care system through a comprehensive array of programs that aid and promote the development of a more functional and accessible health care system in Gaza and the West Bank.

PAMA works closely with the medical community in the West Bank and Gaza, ensuring that their programs address the most urgent needs of patients, doctors and hospitals. In addition to their clinical programs, PAMA also funds scholarship programs to support the education of local health care providers to promote the growth of a strong, local, accessible and sustainable medical community.

PAMA's board members are all practicing US physicians that are committed to PAMA's mission. All of PAMA's board members volunteer their time to serve on the board and all administrative costs are covered through donations made by board members. PAMA's commitment to transparency and service is the foundation upon which the organization is built.

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.



Dr. Yousef Khelfa, PAMA President & Co-founder

Dr. Majdi Hamarshi, Chairman of the Board & Co-founder

Rebecca Fadil LCSW, Board Member

Dr. Rami Ahmad, Education Committee Chair

Dr. Mustafa Musleh, PAMA Vice President & Co-founder

Dr. Fadi Safi, Board Member & Co-founder

Dr. Muataad Kittaneh, Board Member & Co-founder

Dr. Ahmad Daraghme, Board Member & Co-founder

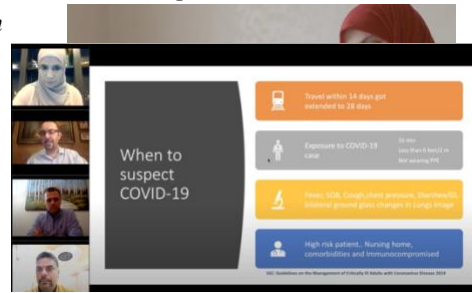
Dr. Nezam Altorok, Treasurer & Co-founder

Dr. Najib Albina, Board Member

COVID-19

In the spring of 2020, when it was evident that COVID-19 was indeed a pandemic, PAMA immediately began monitoring the situation as it unfolded in Gaza and the West Bank. PAMA connected with the Palestinian medical community to share information regarding the latest developments in the treatment and management of COVID-19 through a series of webinars. Since March, PAMA has hosted 14 webinars and continues to provide the latest in COVID-19 treatment protocols and information to health care providers in Palestine. In addition, PAMA raised \$250,000 to purchase personal protective equipment (PPE) for frontline health care providers in Palestine, masks and hand sanitizer for school children and 28 high flow nasal canula oxygen machines for the treatment of COVID-19 patients in Gaza and the West Bank.

During Ramadan, PAMA partnered with On Call Halal, a US organization that provides meals to fasting frontline health care professionals in Kansas City. Through On Call Halal, PAMA provided 500 meals to the health care workers battling COVID-19.



Corneal Transplant Program



addresses the ongoing need to provide corneal transplants to Gaza area patients. PAMA



works with local surgeons and NGO's to identify patients in danger of losing their vision due to corneal damage or disease. Although Gaza hospitals have the equipment and the surgeons to perform these transplants, financial hardships and lack of access quality tissues make this procedure difficult for many Gaza residents to access. In just three years PAMA's Corneal Transplant Program has secured funding to provide 100 corneal transplants to Gaza area patients. PAMA coordinates the delivery of quality corneas from US eye banks to Gaza where local surgeons help identify recipients in danger of losing their



sight. Timing is a critical component of this program. From procurement to transplant, each surgery must be carefully planned to ensure the viability of the tissue. To date, PAMA has completed 40 corneal transplant surgeries. The impact of COVID-19 has made it necessary for PAMA to place a hold on scheduling surgeries for this program for 2020.



Surgeries for Children with Congenital Anomalies

PAMA's Congenital Surgery Program facilitates corrective surgeries for Palestinian children in urgent need. Access to pediatric surgeons is limited in the Palestinian health care system. Long wait times mean undue suffering for families and their children who are in dire need of surgical intervention to correct congenital anomalies. Through PAMA's Congenital Surgery Program, families can access corrective, life changing surgery for their child, with follow up care, in one location. Collaborating with a local NGO, PAMA covers all the costs associated with each procedure, ensuring that patients and their families do not needlessly suffer due to the financial hardship the cost of these surgeries impose. In 2020, PAMA completed 53 corrective congenital surgeries.



PAMA Education Fund

PAMA's goal to support and build a comprehensive medical system in Palestine begins with PAMA's Education Fund. Offering financial assistance to Palestinian medical students since 2016, PAMA's Education Fund offers full and partial scholarships to qualifying students. Applicants must demonstrate proof of financial hardship and consistent average to excellent academic progress to be considered. Scholarships are awarded after a thorough vetting of the applicants' financial situation and academic progress that involves consultations with university officials, references and interviews with PAMA representatives in Gaza and the West Bank. In 2020, PAMA received 1,700 applications for scholarship. Through PAMA's annual fundraiser, the Education Fund raised \$399,656 and was able to provide 146 scholarships to Palestinian medical students. This year, donors could elect to sponsor individual students for full scholarship through this program. 20 students received full scholarships.

PAMA Communities

*PAMA's vision to create accessible, comprehensive health care for Palestinians in Gaza and the West Bank is represented through the formation of PAMA communities. Through each branch of the PAMA communities: **PAMA Youth, PAMA Scholars, PAMA Residents and PAMA Nurses**, PAMA connects to the various aspects of the healthcare establishment in Palestine. Each community works to connect to its counterparts in Palestine, to identify critical areas of need, provide professional support and increase awareness regarding the challenges each group faces as they navigate the Palestinian healthcare system. This network of connection and support strengthens the Palestinian medical community and PAMA's ability to continue to find ways to fulfill its mission with maximum impact and effectiveness.*



Sub-specialty Training Program

*A critical component to comprehensive health care is the ability to access sub-specialists. Created in 2019, PAMA's **Physician Sub-Specialty Training Program** addresses the need for sub-specialists and sub-specialty training programs in the region. 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 cannot pursue their goals. In order to close this gap in health care accessibility, PAMA's sub-specialty training program provides a sustainable and comprehensive solution. PAMA has partnered with accredited sub-specialty training programs abroad to participate in this program. Program participants would agree to return to Palestine after certification and practice their subspecialty for at least 3 years during which time they would, with PAMA's support, establish a training program in their subspecialty. In 2020, PAMA raised \$10,779 towards this program which is on hold due to COVID-19 restrictions.*

Teleconferencing Program

PAMA's Teleconferencing program has created a virtual bridge that connects Palestinian medical students to core curriculum lectures from US board certified specialists who hold an assistant professors' degree or higher. This innovative program utilizes PAMA's extensive network of support to enhance the educational resources of medical students in Palestine and prepares them to apply for the highly competitive international exchange programs and specialty training programs outside of Palestine. Through the Teleconferencing Program, PAMA has brought the knowledge and expertise of the US medical community to Palestinian students every week in a range of disciplines. These lectures are organized by board members in communication with the medical universities in Gaza and the West Bank. Lecturers participate on a volunteer basis and often include board members themselves. In 2020, PAMA provided more than 20 teleconferencing lectures.

Hemodialysis Program

At the close of 2019 PAMA launched its Hemodialysis Program. Dialysis centers in Gaza and the West Bank are working night and day to accommodate patient's needs as problems compound. Without the resources to replace outdated and suboptimal equipment, some centers have to stay open afterhours to ensure that patients can access essential treatment. Patients who have to travel at night cannot use public transportation and face costly travel expenses in order to access this vital procedure. PAMA quickly recognized that this was an issue that needed immediate attention and the community responded. In 2020, PAMA completed phase I of this program, delivering 13 dialysis machines to centers in Gaza and the



West Bank. Funding for another 13 machines has been secured for phase II. Those machines are scheduled to be delivered to Gaza and the West Bank in early 2021 to complete phase II of this program.

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Psycho-Social Rehab for

Children in Gaza

PAMA Youth



PAMA Youth, a subsidiary division of PAMA, was founded by students in the US to bring awareness and aid to the children of Gaza. Raised under the shadow of violence and poverty, the children of Gaza are dealing with an internal trauma that they must contend with every day. Intervention is critical for their wellbeing, but often overlooked due to lack of resources and knowledge of the lasting effects of mental trauma. Through the fundraising efforts of PAMA and PAMA Youth and in cooperation with Al-Ahli Arabi hospital in Gaza, PAMA sponsors children and caregivers to participate in a psycho-social rehabilitation program that addresses the impact that war and occupation has on them as individuals and on their

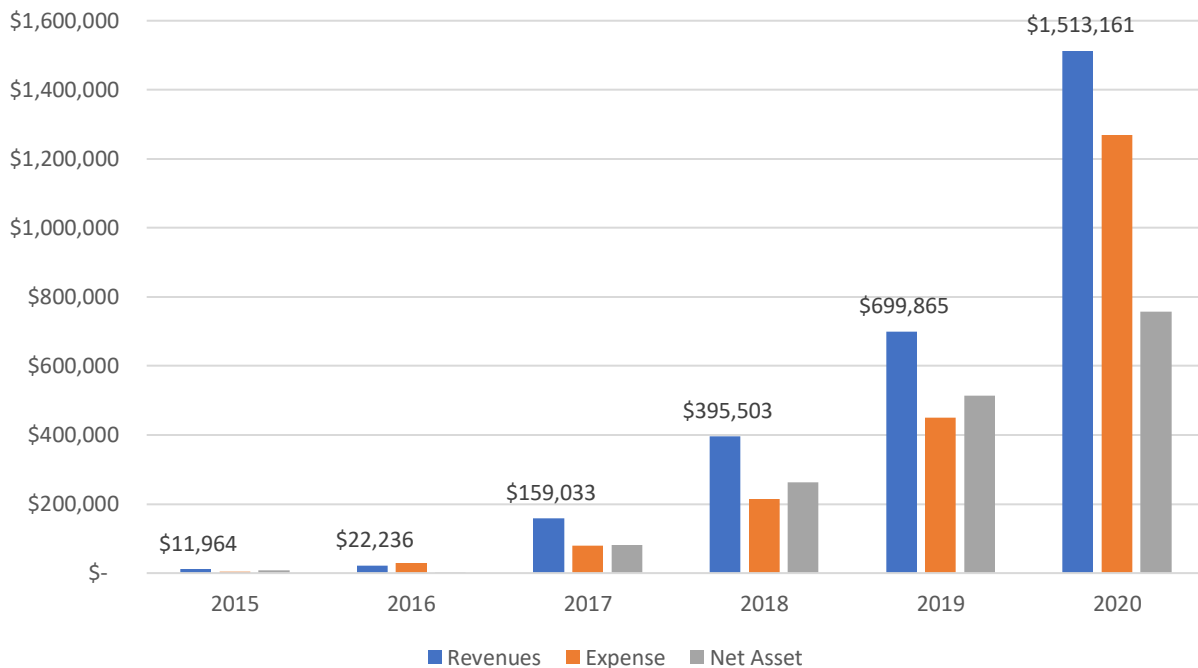


family dynamic. These children are Gaza's future, and PAMA recognizes that supporting comprehensive medical care in Palestine includes supporting mental health. In 2020, PAMA was able to continue to support the participation of the 650 children that began the program in 2019.

Zakat Donations

Zakat donations are an integral component of the Muslim faith and as such they are a fundamental part of PAMA's work. Through Zakat donations, PAMA's donors can set specific intentions for beneficiaries with the confidence that their Zakat will be administered according to the donors wishes. PAMA also coordinates Zakat El-fitr for donors who wish to make their donation to PAMA program beneficiaries. In 2020, PAMA delivered 211 food baskets to PAMA beneficiaries for Zakat-Elfitr. If you have any questions regarding your Zakat donation, please contact PAMA.

PAMA's growth



Financials



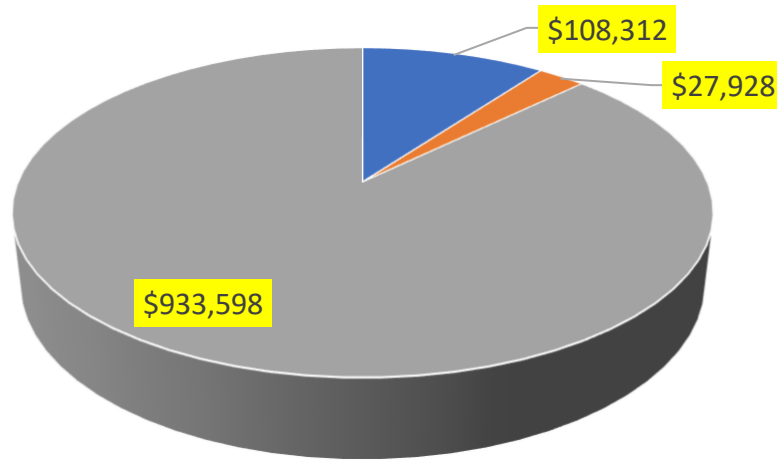
Profit and Loss

	Jan - Dec 2020	Jan - Dec 2019 (PY)	% Change
Total Income	\$ 1,571,828	\$ 610,452	157%
Total Admin Expense	\$ 108,312	\$ 23,767	356%
Total Advertising Expense	\$ 27,928	\$ 36,163	-23%
Total Program Expense	\$ 933,598	\$ 333,349	180%
Total Expenses	\$ 1,069,839	\$ 393,279	172%
Net Operating Income	\$ 501,989	\$ 217,172	131%

Financial Efficiency

	Jan - Dec 2020	Jan - Dec 2019 (PY)	% Change
Program Expense Ratio, goal > 80%	87%	85%	3%
Admin and Advertising Expense Ratio, goal < 20%	13%	15%	-16%
Fundraising efficiency, goal < 10%	1.8%	5.9%	-70%

Financial Efficiency



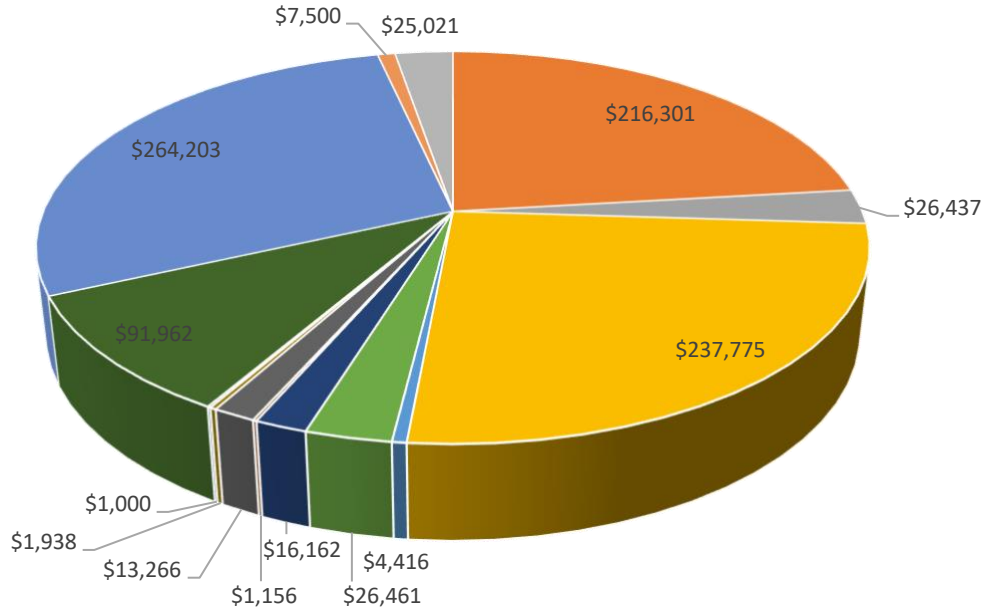
■ Total Admin Exp ■ Total Advertising Exp ■ Total Program Exp

Our Admin expense increased in 2020 for the following reasons:

- *We hired a fundraising and communication associate*
- *We opened an office in Gaza*
- *We opened an office in West Bank*
- *We hired an audit company to do our audit and tax filing*

This increase in Admin expense allowed to generate 157% more income and we improved our financial efficiency metrics.

2020 Expense per program



- Program Expense
- PAMA education fund
- Congenital surgery project
- COVID 19
- Physician subspecialty
- Augusta Victoria Hospital
- Psychosocial rehab of children
- PAMA Youth
- Zakat Elfitr
- PAMA Teleconference program
- US charities
- AlShifa Hospital Supplies"MedGlobal Grant"
- Hemodialysis machines/chairs
- On call Halal Project
- Rotablator to AIMakkassid

PALESTINIAN AMERICAN MEDICAL ASSOCIATION

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P.O. Box 4132 Manteca, CA 95337

PAMA is a 501c3 charitable organization that aims to promote health care in Gaza and the West Bank EIN 47-2227058