

A close-up photograph of a young girl with dark skin and curly hair, smiling broadly and leaning her head against a thick, vertical wooden post. She is wearing a green patterned top and a beaded necklace. The background is bright and out of focus, suggesting an outdoor setting. The word "CELEBRATE!" is overlaid in large, bold, white capital letters on the left side of the image.

CELEBRATE!

Dear Friend,

OUR STORY BEGAN 70 YEARS AGO IN THE MIDST OF THE RUBBLE AND CRUMBLING RUINS OF WAR-TORN EUROPE. LOCAL CHURCHES BOLDLY STEPPED IN TO MEET THE PRESSING NEEDS OF THE SURVIVORS OF WORLD WAR II. AND TODAY, THOUGH THE PEOPLE AND PLACES ARE DIFFERENT, THE HEART OF OUR WORK IS STILL BOUND UP IN THE HEART OF CHRIST. IT'S SET ON THE RESTORATION AND EMPOWERMENT OF THE MOST VULNERABLE PEOPLE WORLDWIDE. I AM SO THANKFUL THAT YOU TOO HAVE BECOME AN IMPORTANT PART OF OUR STORY OF HOPE.

Over the last 70 years, local churches, countless volunteers, and faithful donors like you have stood with the most vulnerable of God's people. Today, we stand to celebrate His faithful works of justice among the nations. We rejoice together at the transformation God is continuing to accomplish through His hands and feet, the church.

In 2014, we served more than 8 million people who were hungry, displaced, sick, enslaved, and marginalized in some of the most broken places in our world. But their stories don't end in the midst of suffering. In Asia, Africa, and the United States, many of these brothers and sisters have been empowered to become heroes for change in their own communities.

Today, they are peacemakers who resolve conflicts at the community level. Others are health volunteers who protect their neighbors' children from deadly disease. Some are farmers who grow nutritious food to strengthen their families and send their sons and daughters to school. Around the world and

in the United States, pastors are equipping their congregations to proclaim the gospel of Jesus in word and deed—defiantly standing against disaster, persecution, and war.

This year—as you supported and prayed for these brave men and women—you became a hero, too. It is my prayer that as you read the stories on these pages, you'll be inspired by the resilience, faith, courage, and leadership of those we serve and stand with around the world. Thank you for joining us as we celebrate our past 70 years and fix our eyes on the horizon. Together, we press on for a better tomorrow alongside the most vulnerable.



STEPHAN BAUMAN
President and Chief Executive Officer



HEALTH AND CHILD DEVELOPMENT

World Relief equips local churches around the world with tools to implement practical methodologies in nutrition, hygiene, sanitation, child development and disease care. These approaches have reduced child mortality, increased maternal care and broken stigmas often associated with diseases like HIV/AIDS.

CHILD DEVELOPMENT IN CAMBODIA

Leam, a young boy in Cambodia, was suffering with an unknown illness. Because of his health problems, he had difficulty concentrating in school and was teased by his classmates because of his decreasing size.

A friend of Leam's had attended a World Relief children's group where he learned valuable hygiene and health lessons, including the common problem of parasites. He told Leam that parasites could be making him sick, and invited Leam to join the children's group to learn for himself.

Leam continues to use the health lessons he learned in the children's group, like washing his hands, wearing shoes and sleeping under a mosquito net. Because of these changes, Leam is no longer sick and his family's medical costs have decreased. "I realized that my health is much better than before, and my mental health is also improved. I am now a great student in my class," says Leam.



"After seeing this sight, my heart began to fill with joy. I was encouraged by a teacher who came to me while I was standing on the pebble road. He smiled at me right away and invited me to see the puppet show. He gently spoke to me. I could learn a lot about disease, morality and forgiveness."

LEAM



**Let my teaching fall like rain and
my words descend like dew, like
showers on new grass, like abundant
rain on tender plants.**

DEUTERONOMY 32:2 (NIV)

HIV/AIDS WORK IN MALAWI

When the Deeper Life Bible Church in Malawi joined World Relief in the fight against HIV/AIDS, the country had one of the highest HIV rates in the world. But the church didn't aim to develop a cure. Instead, the ministry team was encouraged to make a plan based on what they had available—they gave their time and resources to care for neighbors isolated by HIV. That's where they met Consolata, a woman suffering from both the social and physical side effects of the disease.

Then, her neighbors began to serve through word and deed. They fed her. They clothed her. They visited her and introduced her to an HIV support group.

“No one was concerned with my life and my condition until the ministry team heard my story.”

CONSOLATA

Over time, Consolata's physical condition improved and she put her faith in Jesus Christ.

Consolata was so impressed by what she experienced that she joined the same ministry team who first cared for her. Now, she's reaching out to others who are sick and neglected—passing on the gifts she received.

ECONOMIC DEVELOPMENT

Empowering local churches to serve the poorest in their communities, World Relief's financial and agricultural programs provide individuals, families and entire communities the chance to achieve their own success.

SAVINGS FOR LIFE IN RWANDA



“I believe that this house was built by the savings group my wife belongs to.”

SAMUEL, A HUSBAND AND FATHER FROM RWANDA

When his wife Germaine joined Savings for Life, she built up their home and the health of their entire family.

In the places where the most vulnerable are denied access to formal financial services, Savings for Life groups function like community banks. At weekly meetings, neighbors pool their existing resources—a few dollars at a time—into a group fund.

Then they add to their savings, broker small loans and often study God's word in community.

Several months after Germaine joined Savings for Life, Samuel became very ill. Because Germaine had been diligently saving money and learning new financial skills along with her neighbors, she was able to afford the treatment Samuel needed. With the leftover money, she bought a new roof to shelter her home and her two young children.

Then, Germaine took a few small loans from her savings group. The first was used to buy a bicycle for transportation. Another improved her family's nutrition. “I bought a piece of land where I cultivate my own crops, and now we have enough food in my house,” Germaine says.

Finally, with the support of the savings group, Samuel and Germaine were able to afford an official wedding ceremony to celebrate their marriage commitment. The impact of Savings for Life went far beyond finance for Germaine and her family—today, they're empowered, unified and healthy.



**But they who wait for the Lord
shall renew their strength; they shall
mount up with wings like eagles;
they shall run and not be weary;
they shall walk and not faint.**

ISAIAH 40:31 (ESV)

EMPOWERMENT IN HAITI

Agriculture has long been the backbone of the Haitian economy. For centuries, Haiti was widely known for its coffee production—the mountainous land and tropical climate lent itself to delicious coffee crops. But this country is also prone to natural disasters, like the massive earthquake of 2010. Five years later, World Relief continues to partner with local churches to serve the Haitian people as they rebuild their homes, their hopes and their economy.

Today, plantations across Haiti are springing back to life. As farmers learn in community the latest techniques for pruning, pest management and environmental preservation, their efforts are yielding better-tasting beans and stronger coffee plants.

In partnership with local organizations and churches, farmers receive high-quality technical training in production, harvesting and marketing of their crops. Not only does this financially strengthen the farmer families, but the increased trade also boosts the local economy.

World Relief's farmers are passing on their knowledge to other farmers and from one generation to the next. The hope for Haiti lies within its own people—and farmers are leading the growth of their nation.

REFUGEE AND IMMIGRATION SERVICES

Partnering with U.S. churches, World Relief follows God's call to welcome the stranger. Providing practical and emotional support, World Relief and church volunteers help refugees settle in their new country, offer legal services to immigrants and serve survivors of human trafficking.

Human trafficking is a complex, covert crime—so it takes a village to fight it. World Relief coordinates with local organizations, churches and law enforcement officials to stand with trafficking survivors and raise awareness in cities across the U.S.

ANTI-TRAFFICKING

As a teenager, Sophie* was trafficked into prostitution by her own family and forced to work under the control of a pimp. When she was rescued by local police, she was sent to a detox facility to recover from drug addiction, a result of her exploitation. Soon World Relief staff were called in to support Sophie, and they began meeting and praying with her regularly. As Sophie opened up and shared her story, World Relief prioritized her needs and connected her with a Christian trauma counselor.

At the same time, a local women's Bible study decided to stand against human trafficking after seeing a presentation from World Relief. Their efforts and prayers focused on one woman—Sophie.

When Sophie completed her addiction treatment, World Relief arranged for her to live at a residential



center for survivors of sexual exploitation. Because of the care of so many neighbors, Sophie is no longer enslaved, no longer addicted and no longer in danger. Today, Sophie is passionately following Jesus. She's pursuing a career in Christian ministry to serve other women who have escaped exploitation.

**The young woman's name has been changed to protect her identity.*



Whoever is kind to the poor lends to the LORD, and He will reward them for what they have done.

PROVERBS 19:17 (NIV)

REFUGEE RESETTLEMENT

When violent conflict erupted in the Democratic Republic of Congo (DR Congo), Daniel fled on foot to Uganda with his wife and young daughter. Because of the pressing threat of torture and death, they had to quickly leave their home—and everything they knew—behind. “You can be killed in an instant with no cause, so there is no hope. Here in America, you have peace,” Daniel explains.

Since they faced targeted violence in the DR Congo, Daniel’s family was invited to take refuge in the U.S. When they arrived, they were warmly welcomed by World Relief. Staff, volunteers and churches walked with them through the difficult transition to American life.

During their first three to six months in the U.S., World Relief empowers refugees to become thriving

members of their new communities. Teams of caring neighbors from local churches prepare apartments for refugees, conduct English classes, provide employment assistance, and orient them to American education and health systems.

Today Daniel’s daughter is thriving in her new elementary school, and he and his wife are pursuing new careers. In Uganda, Daniel stood for the most vulnerable as a human rights activist, and he hopes to continue this type of work in the U.S.

“I appreciate World Relief for everything they’re doing for refugees. It’s hard work to take someone who has been traumatized and give them new life.”

DANIEL

PEACE BUILDING

World Relief wages peace by training dedicated community leaders in conflict resolution techniques used to mediate local disputes. In conflict-ridden parts of the world, men, women and children are learning to work together to find sustainable solutions at the grassroots level—a strategy that creates unity in villages and prevents conflict from spreading to the national and regional levels.

PEACEFUL MARRIAGE IN DR CONGO

In DR Congo, where more than 5 million people have died as a result of ongoing war spanning nearly two decades, committed volunteers learn what it means to stop conflict before it escalates to large-scale fighting.

In the midst of conflict in her own family, Sarafine Baseke attended a World Relief Conflict Transformation training in her village in eastern Congo. Because her son-in-law was from a different tribe, many in her family had been pressuring her daughter to divorce him and instead find a husband from her own tribe. In a region where ethnic tension has caused major conflict, this was no small dispute.

After participating in our peace-building workshop, Sarafine realized the meaning of a Godly marriage—that genuine love was at the core, not the tribe. She began working as a mediator to improve the relationship between the two families.

Since then, relationships within and between the two families have become more peaceful and understanding. The community now considers her daughter's union a model of interethnic marriage.



**Gather to me this consecrated people,
who made a covenant with me by sacrifice.**

PSALM 50:5 (NIV)



...whoever drinks the water I give them will never thirst. Indeed, the water I give them will become in them a spring of water welling up to eternal life.

JOHN 4:14 (NIV)

PEACE AND WATER IN SUDAN

Mohamed Hasaballa Osman is a community leader and chairman of the Peace and Reconciliation Committee (PRC) for UmTagouk in Darfur, Sudan. Many who live in this region are nomads and farmers. Water—which is used for cleaning, cooking, drinking and tending crops and livestock—is scarce and difficult to access due to the arid climate. In situations like this, it is easy for underlying ethnic and tribal tensions to turn quickly into violent conflict. To help maintain peace within the community, Mr. Osman and his PRC are tasked with mediating conflicts over this life-sustaining resource and the use of the water pumps provided by World Relief.

One afternoon, members of two opposing groups were waiting in line to use the water pump when an altercation escalated between two women. There were severe injuries on both sides. Threats mounted

and weapons were assembled. A deadly fight nearly ensued. Thankfully, Mr. Osman and the members of his PRC had been trained by World Relief in mediation and conflict resolution techniques, and were informed of the conflict before it spiraled out of control.

Mr. Osman and other PRC leaders were able to help facilitate dialogue and mediation between the two groups. Compensation was made to the victims, and the groups came to an agreement that allowed them to coexist while ensuring each group had fair access to the water pump by adhering to the guidelines established. Through several hearings, both groups came to a better understanding of the cultural differences that originally led to the conflict. Because of the peace-building expertise of people like Mr. Osman and the other members of the UmTagouk PRC, lives were saved and peace came to the area.

DISASTER RESPONSE

Responding to complex humanitarian emergencies, man-made and natural disasters around the world, World Relief collaborates with local churches and partners to make sure urgent needs—like rescue, relief and trauma support—are met. World Relief also teaches techniques to communities in disaster-prone areas of the world so they can better protect themselves from floods, droughts, fires and earthquakes.

FROM THE IRAQ REPORT

Fleeing ISIS brutality, more than one million people have been internally displaced by the fighting in Iraq and over 9 million Syrians have been forced from their homes. Partnering with local churches and other humanitarian organizations, World Relief provided urgent relief and care for internally displaced Iraqis and Syrian refugees.

Serving the most vulnerable in their greatest time of need, World Relief provided 6,900 people with important items—improved shelter materials, winter clothing and carpets—needed to endure the bitter winter of northern Iraq. Increasing the local churches' capacity to provide emotional and trauma support for internally displaced persons (IDPs), World Relief continued to provide holistic care for the most vulnerable.

Standing with Syrian refugees, World Relief equipped local churches to host “child-friendly spaces” for



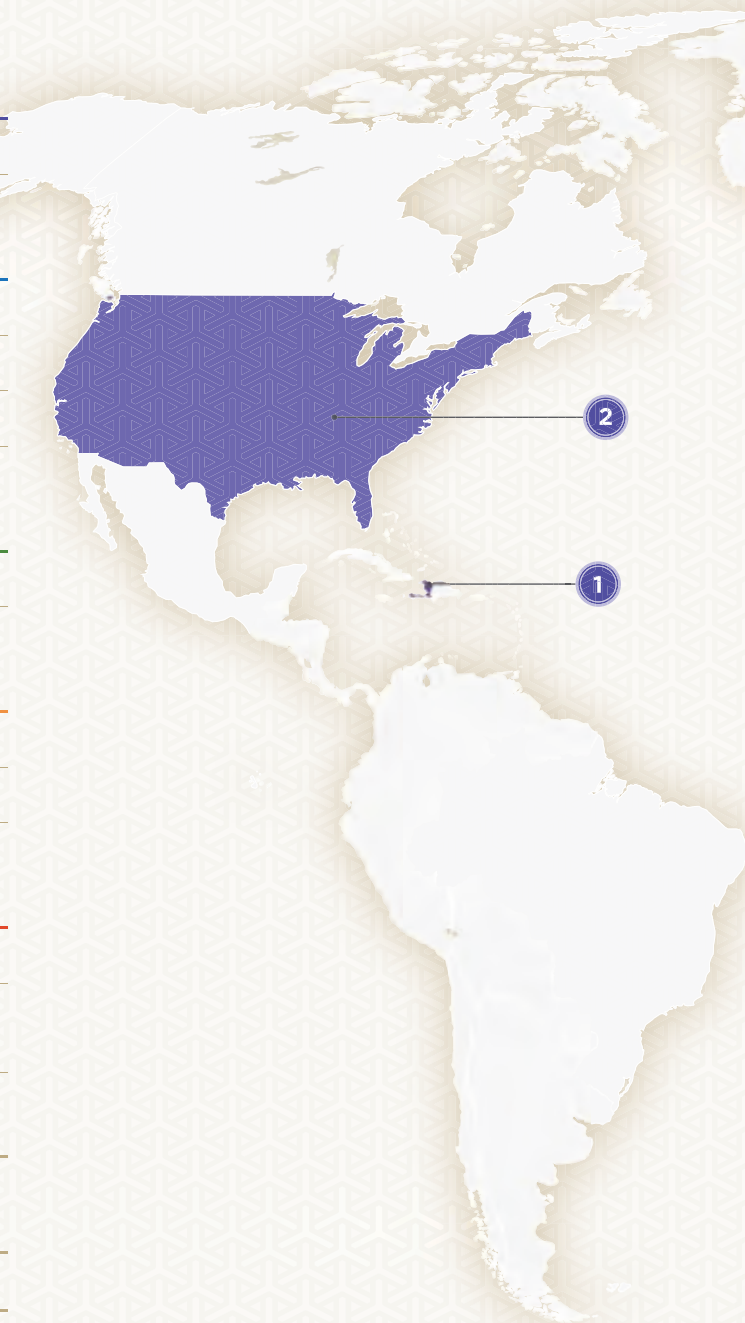
So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with my righteous right hand.

ISAIAH 41:10 (NIV)

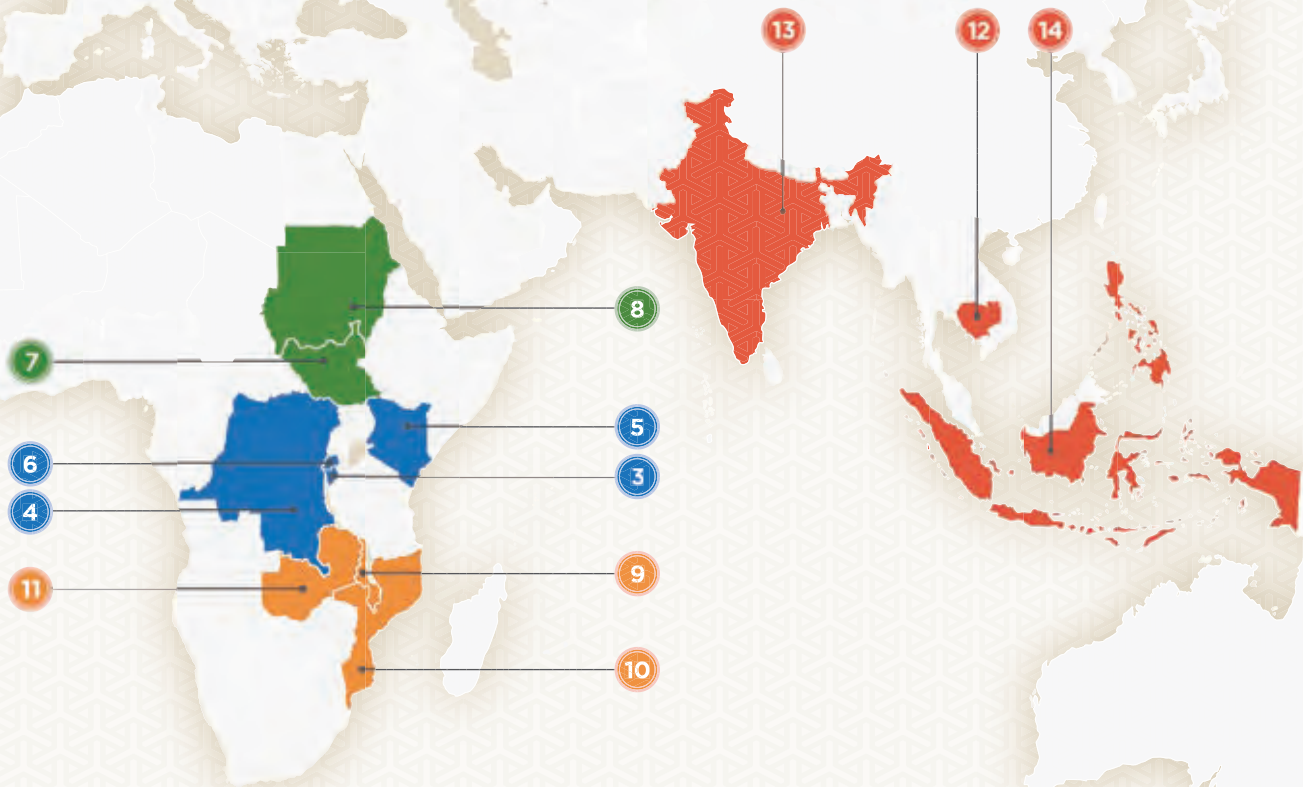
children overwhelmed with the traumatic, emotional scars of war. These programs empower children with the skills needed to thrive in school and recover from their trauma. Syrian mothers were also encouraged with child care training and emotional support.

GLOBAL REACH

	People Directly Served	People Indirectly Served	Churches/ Partners Involved	Volunteers
AMERICAS				
1 Haiti	7,004	5,712	66	114
2 U.S.	24,560	15,000	600	4,000
EAST AFRICA				
3 Burundi	200,184	360,724	364	11,467
4 DR Congo	454,627	358,676	2,043	2,023
5 Kenya	23,262	47,448	328	576
6 Rwanda	932,449	1,020,993	2,788	6,815
NORTH AFRICA				
7 South Sudan	86,306	11,964	0	167
8 Sudan	677,907	1,269,473	0	3,819
SOUTHERN AFRICA				
9 Malawi	134,128	434,420	2,065	19,199
10 Mozambique	319,422	1,027,812	820	45,279
11 Zambia	1,360	5,440	0	0
ASIA				
12 Cambodia	274,331	543,750	4,787	10,985
13 India (Includes disaster response from Cyclone Phailin)	13,287	39,861	102	302
14 Indonesia	1,002	4,008	70	790
Sudden Onset Disaster	160,242	18,132	—	—
Crescent Countries	191,465	—	—	—
TOTAL FY2014	3,501,536	5,163,413	14,033	105,536
BENEFICIARIES AND INDIRECT BENEFICIARIES	8,664,949			



This year, **105,536 volunteers** helped give **8,664,949 people** a chance for a better future.



NOTE: Due to the complex circumstances in which World Relief operates, counting beneficiaries and volunteers is an incredibly difficult task. Though we employ best practices and meet professional standards, all numbers included in the annual report are to be taken as an approximation.

ACHIEVEMENTS 2014



HEALTH AND CHILD DEVELOPMENT

Volunteers (Health Education)	54,365
Total Number of Beneficiaries	1,814,328
People Educated on Health	1,198,197
Engaged Children	201,748
Impacted Women	1,082,689
Community Members Trained	72,042
Number of Churches Engaged with Health Activities	5,961
Households Visited by Care Group Volunteers, Providing Health Messages, Training and Support	316,992

ECONOMIC DEVELOPMENT

Number of Savings Groups	6,889
Number of Savings Group Members	155,379
Total Amount Saved	5,283,080
Clients Provided with Microfinance Services	396,743
Clients Equipped to Invest in Savings for Life	155,379
Families Assisted with Ag Training	4,706
Number of Farmer Groups 6,401 FARMERS	211
Number of Farmers Provided with Technical Training	7,725





PEACE BUILDING

Number of Peace Committees	44
Number of Local Church Leaders, Village Elders and Community Members Trained in Conflict Resolution	5,789
Number of Church Partners	148
Number of Active Peace Agents	5,789
Number of People Served by Active Peace Agents	354,802



DISASTER RESPONSE

Number of People Served	703,575
Number of Church and Community Members Trained to Reduce Damage and Loss of Life	189
New Beneficiaries of Sudden-Onset Disaster Program	160,242
New Beneficiaries of Sudan Program	543,333
Volunteers	1,251
People Provided with Emergency Food in Iraq, Syria, Jordan, India (Cyclone Phailin), and South Sudan	75,812

REFUGEE AND IMMIGRATION SERVICES

Number of Volunteers Serving Refugees, Immigrants and Survivors of Human Trafficking	4,000
Number of Refugees, Immigrants and Survivors of Trafficking Served 24,560 SERVED IN U.S. 3,393 SERVED INTERNATIONALLY	27,953
Number of Immigrants Assisted on the Path to Citizenship or Obtaining Legal Status to Remain in the U.S.	11,000
Number of Churches and Community Members Educated on Trafficking 6,397 EDUCATED IN U.S. 3,421 EDUCATED INTERNATIONALLY	9,818
Number of Refugees Welcomed to a New Life in the U.S.	8,148
Beneficiaries 24,560 IN U.S. 39,534 CHILDREN, YOUNG TEENS AND FAMILIES EDUCATED IN HUMAN TRAFFICKING INTERNATIONALLY	64,094



WORLD RELIEF LEADERSHIP

WORLD RELIEF LEADERSHIP

Stephan Bauman
PRESIDENT AND CEO

Barry Howard
**CFO/SVP FINANCE, HUMAN
RESOURCES AND ADMINISTRATION**

Kevin Sanderson
**SVP INTERNATIONAL PROGRAMS
AND CIO**

Dan Kosten
SVP US PROGRAMS

Connie Fairchild
VP OF STRATEGIC PARTNERSHIP

John Gichinga
DIRECTOR OF SPIRITUAL FORMATION

Gill Odendaal
VP OF INTEGRAL MISSION

Jenny Yang
VP OF ADVOCACY AND POLICY

Lilian Samaan
VP OF STRATEGIC PARTNERSHIP

Eeva Sallinen Simard
CHIEF OF STAFF

WORLD RELIEF BOARD OF DIRECTORS

Mr. Steve Moore
CHAIRMAN

Rev. Sanders “Sandy” Wilson
VICE CHAIRMAN

Mrs. Kathryn Vasselkiv
TREASURER

Rev. Casely Essamuah
SECRETARY OF THE BOARD

Rev. Leith Anderson
National Association of Evangelicals

Katherine Barnhart

Rev. Paul Borthwick
Development Associates International

Tim Breene

Dr. Judith Dean
Brandeis University

Dr. Timothy Ek

John Griffin
AARP

David Husby
Covenant World Relief

J. Stephen Simms
Simms Showers LLP

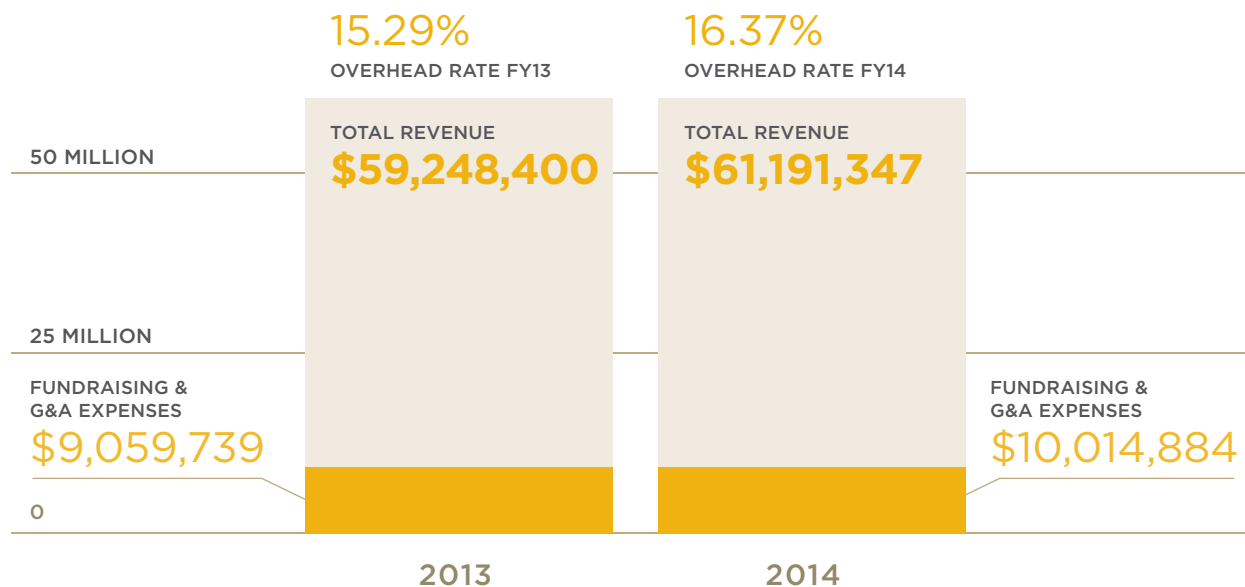
Dr. Roy Taylor
National Association of Evangelicals

Tim Traudt
Wells Fargo

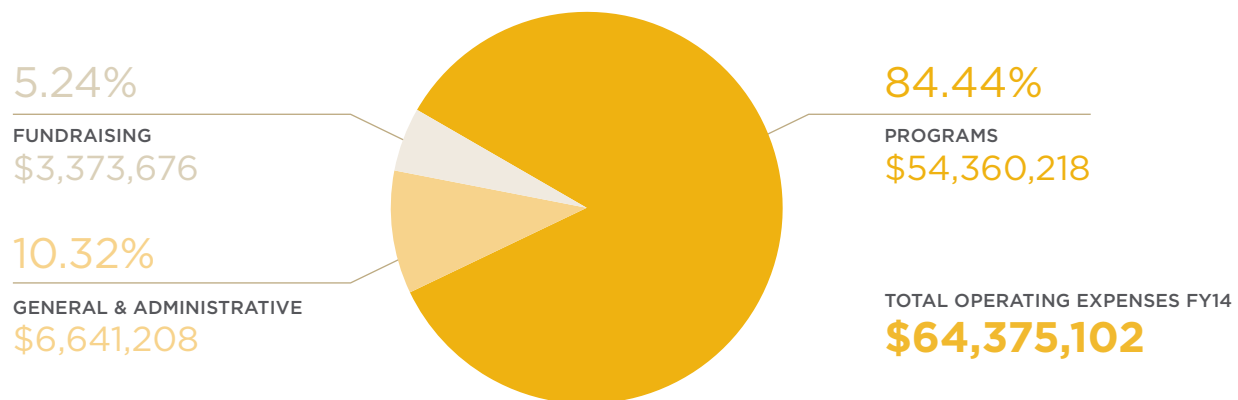
Bill Westrate
Veolia Environmental Services

FINANCIAL SUMMARY

REVENUE



EXPENSES



FINANCIAL POSITION

Statement of Financial Position for the Year Ending September 30, 2014

ASSETS	2014	2013
Cash and Cash Equivalents	\$ 7,039,924	\$ 9,022,103
Investments, at Market	\$ 396,519	\$ 239,128
Receivables:		
Grants	\$ 3,660,671	\$ 3,271,086
Contributions	\$ 509,223	\$ 2,448,299
Other	\$ 68,171	\$ 297,510
Microenterprise and Agricultural Loans — Net	\$ 4,589,900	\$ 3,843,671
Prepaid Expenses and Other Assets	\$ 610,727	\$ 555,298
Minority Interest in Net Assets	\$ 6,153,828	\$ 5,292,170
Plant and Equipment — Net of Accumulated Depreciation	\$ 4,206,383	\$ 3,491,231
Assets of Discontinued Operations	—	\$ 1,235,671
TOTAL ASSETS	\$ 27,235,346	\$ 29,696,167

LIABILITIES

	2014	2013
Accounts Payable and Other Accrued Liabilities	\$ 3,834,483	\$ 2,968,866
Deferred Revenue	\$ 363,661	\$ 281,602
Long-Term Debt		
General	\$ 2,182,334	\$ 2,004,001
Microenterprise/Agricultural Development	\$ 2,129,507	\$ 2,413,285
Other Liabilities	\$ 1,312,305	\$ 1,102,505
Liabilities of Discontinued Operations	—	\$ 16,007
TOTAL LIABILITIES	\$ 9,822,290	\$ 8,786,266

NET ASSETS

	2014	2013
Unrestricted		
Common Stock (\$100 par value; 500 shares authorized; 10 shares issued and outstanding)	\$ 1,000	\$ 1,000
Non-Controlling Interest	\$ 930,074	\$ 727,941
Net Assets	\$ 12,717,709	\$ 15,917,460
TOTAL UNRESTRICTED NET ASSETS	\$ 13,648,783	\$ 16,646,401
Temporarily Restricted Net Assets	\$ 3,764,273	\$ 4,263,500
TOTAL NET ASSETS	\$ 17,413,056	\$ 20,909,901
TOTAL LIABILITIES AND NET ASSETS	\$ 27,235,346	\$ 29,696,167

ACTIVITIES AND CHANGES IN NET ASSETS

Statement of Activities and Changes in Net Assets
for the Year Ending September 30, 2014

SUPPORT AND REVENUE	UNRESTRICTED	TEMPORARILY RESTRICTED	2014 TOTAL	2013 TOTAL
Private Contributions	\$ 2,884,397	\$ 10,113,559	\$ 12,997,956	\$ 16,714,814
Government and Other Public Grants	\$ 41,161,003	—	\$ 41,161,003	\$ 36,451,299
MED Banking Revenue	\$ 1,919,423	—	\$ 1,919,423	\$ 1,726,993
Other Revenue	\$ 5,112,965	—	\$ 5,112,965	\$ 4,355,294
Net Assets Released from Restrictions	\$ 10,612,786	(\$ 10,612,786)	—	—
TOTAL SUPPORT AND REVENUE	\$ 61,690,574	(\$ 499,227)	\$ 61,191,347	\$ 59,248,400

EXPENSES	UNRESTRICTED	TEMPORARILY RESTRICTED	2014 TOTAL	2013 TOTAL
Program Ministries				
U.S. Programs	\$ 33,545,440	—	\$ 33,545,440	\$ 31,305,864
Overseas Programs	\$ 17,096,391	—	\$ 17,096,391	\$ 13,274,525
Disaster Response	\$ 3,718,387	—	\$ 3,718,387	\$ 5,060,709
TOTAL PROGRAM MINISTRIES	\$ 54,360,218	—	\$ 54,360,218	\$ 49,641,098
Support Ministries				
General and Administrative	\$ 6,641,208	—	\$ 6,641,208	\$ 5,961,321
Fundraising	\$ 3,373,676	—	\$ 3,373,676	\$ 3,098,418
TOTAL SUPPORT MINISTRIES	\$ 10,014,884	—	\$ 10,014,884	\$ 9,059,739
TOTAL EXPENSES	\$ 64,375,102	—	\$ 64,375,102	\$ 58,700,837
EXCESS OF REVENUE OVER EXPENSES	\$ (2,684,528)	(\$ 499,227)	(\$ 3,183,755)	\$ 547,563

OTHER CHANGES

	UNRESTRICTED	TEMPORARILY RESTRICTED	2014 TOTAL	2013 TOTAL
Gain on Minority Interest in Net Assets — Net	\$ 861,658	—	\$ 861,658	\$ 872,471
Loss on Discontinued Operations	(\$ 1,174,748)	—	(\$ 1,174,748)	(\$ 1,218,772)
Impairment Recovery of Discontinued Operations	—	—	—	\$ 1,208,477
CHANGE IN NET ASSETS	(\$ 2,997,618)	(\$ 499,227)	(\$ 3,496,845)	\$ 1,409,739

NET ASSETS

	UNRESTRICTED	TEMPORARILY RESTRICTED	2014 TOTAL	2013 TOTAL
BEGINNING OF YEAR	\$ 16,646,401	\$ 4,263,500	\$ 20,909,901	\$ 19,500,162
END OF YEAR	\$ 13,648,783	\$ 3,764,273	\$ 17,413,056	\$ 20,909,901

Please note that this statement is abbreviated.

The complete audited financial statements with auditor's opinion and notes are available from our website, www.worldrelief.org, or by writing to:

World Relief
Attn: Donor Services
7 E Baltimore St
Baltimore, MD 21202



Enhancing Trust