

# A Time to Stand

2015 ANNUAL REPORT

world relief®





**At World Relief, we know the world is changing. Instead of being consumed with fear and despair, we stand as resolved as ever to face the unprecedented need as an unprecedented opportunity to serve, support, and protect the most vulnerable among us, as we have for more than 70 years.**

## A LETTER FROM THE CEO AND THE PRESIDENT

### For such a time as this...

The unfolding events of the last few years have brought into sharp focus a deep ache in our world. Poverty, terror, famine, disease, division, and despair threaten to extinguish any flicker of hope. 2015, in particular, was marked by the heartbreaking and historic crisis in the Middle East, as unprecedented persecution in and around Syria led to the exodus of millions of families.

To complicate matters further, Christians are experiencing acute suffering, and—in some countries—the Church is facing near extinction. Never has the courageous work of World Relief been more needed or more relevant. This is our defining moment. Will we rise to the challenge of compassion and justice “for such a time as this?”<sup>1</sup>

Through enduring partnerships with local churches, World Relief is focusing on the specific needs of those afflicted by the ravages of war, conflict, and poverty through programs like peacebuilding, rehabilitation, and economic recovery, with a particular focus on meeting the unique needs of mothers and children traumatized by violence. In the United States, our 26 offices are following God’s call to welcome the stranger by providing practical and emotional support for refugees resettling in their new country.

Beyond the Middle East, we continue to serve thousands of displaced individuals in South Sudan and the Democratic Republic of Congo. And we continue to support and equip churches in countries like Malawi, Rwanda, and Kenya, catalyzing economic, relational, and spiritual growth by addressing the intrinsic needs of the people denied opportunity in these regions. In Cambodia and Indonesia, we are bringing families together through training on anti-trafficking, savings, health, and disaster risk reduction, to ensure communities are better poised to face future emergencies. Also, in the aftermath of the year’s most significant disasters and crises—such as earthquakes in Nepal, the Ebola crisis in Western Africa, and floods in Myanmar—World Relief and its partners responded with courage and grit, working to stabilize disaster zones and help the people of the affected regions thrive once again.

Our mission to empower local churches to serve the most vulnerable has never been more urgent. Your commitment, partnership, and dedication is shaping history “for such a time as this.” Thank you for your outstanding commitment to our Lord and His people. It is our privilege to partner with you.

Tim Breene, CEO

Stephan Bauman, President

<sup>1</sup> Esther 4:14



# World Relief is choosing love instead of fear.

**I**t's easy for fear to suffocate our ability to love, turn kindness into suspicion, and shut the door to our otherwise open hearts. The problem with living a life ruled by fear is that fear is a liar, spitting half-truths while covering our eyes and ears to the real truth. Our human family was created for more than a life of fear. God calls us to love Himself and to love our neighbors with a ferocious love, as if our lives depend on it.

But when our neighbors trigger our fear, choosing love can feel impossible. At least that's how it felt to one very concerned neighbor from Spokane, Washington. In 2015, she noticed that a new family was moving into a house directly across the street. When she discovered the new neighbors were Muslim refugees from the Middle East, she panicked. Feeling afraid and helpless, she immediately emailed the local World Relief office, angry that nobody had asked her if she wanted refugees for neighbors. She went on to make it very clear that she wanted the family gone. Her personal fear and lack of information squelched any hope of choosing love.

Thankfully, God intervened through the patience, graciousness, and care of the local World Relief office. When this upset neighbor reached out, she was armed with anger. But she was met with the truth. In an email exchange that turned into a phone call, Mark, director of World Relief's Spokane office, gently gave the woman the larger picture. Mark reassured her that World Relief has been carefully and successfully placing and settling refugee families from all over the world for decades, and that his office was working to take care of this vulnerable family who suffered persecution and violence.

Mark explained that the woman's new neighbors had risked everything to flee their home because the activity of radical extremists had threatened their lives. They had been displaced for seven years already, had been granted refugee status, had undergone a thorough security screening, and were ultimately approved to be resettled in Spokane.

The woman was surprised to discover there was a tried and true process in place. Through her dialogue with Mark, she began to see her new neighbors as human beings who were desperate for help and a safe place to start over.

Then Mark did the truly outrageous. He invited the woman to reach out to the new family—to visit their home, introduce them to the neighborhood, learn about their story. She fell quiet as she listened, then she thanked Mark and hung up.

A few weeks later, Mark couldn't help but smile as he learned from the newly arrived refugee family that they had met a wonderful new neighbor from right across the street. She had visited their house, offered fruit from her trees and help with anything they might need, and checked up on them daily.

How had a woman gone from sending enraged emails to being a refugee family's "best neighbor?" World Relief gave her just enough courage and call to move past her personal fear so she could make a personal connection. And that changed everything.

This interaction has served as a beautiful reminder to Mark and his whole office that the longstanding work of World Relief is bringing hope to the vulnerable around the world, here at home, and even to those who didn't know they needed it.





World Relief stands with the vulnerable, partnering with local churches to end the cycle of suffering, transforming lives, and building sustainable communities.

World Relief partners with local churches in the United States and around the globe to transform communities economically, socially, and spiritually, so that the lives of the vulnerable can thrive and grow. The expertise we have gained during more than 70 years of aid and development work gives World Relief the ability to not only meet the immediate needs of the vulnerable, but to develop holistic systems and programs that lead to sustainable growth and development, transforming once-vulnerable regions into thriving communities.



Health and Child Development

Mothers and children served through health programs	951,700
Number of people served through HIV/AIDS programs	261,200
Children participating in development clubs and programs	59,100

World Relief equips local churches to help communities adopt practical methodologies, focusing on nutrition, hygiene, sanitation, child development, and disease management. These methodologies decrease child mortality and increase positive health outcomes. In many areas of the world, our efforts also address stigmas related to HIV/AIDS and negative cultural norms surrounding the value of women. Throughout 2015, over 951,700 mothers and children received health, nutrition, and disease-prevention training and services in countries including Burundi, Kenya, Malawi, Mozambique, Rwanda,

South Sudan, Sudan, Indonesia, Cambodia, and the Democratic Republic of Congo. Additionally, programs designed to strengthen families addressed HIV prevention and treatment, care of orphans and vulnerable children, sexual and gender-based violence, and gender equality. Our multi-year Innovation Child Survival Program in Rwanda concluded with impressive results: More than half of children under the age of two living in intervention areas saw improvement in their overall nutrition.

Early childhood development programs in Cambodia, Malawi, and Rwanda provided children’s and youth clubs to 59,100 children and adolescents. Children’s programs offered age-appropriate childhood development learning activities, helping with homework and teaching lessons about family and faith. In Iraq and Jordan, children participated in development activities designed specifically for refugee and displaced children.





Refugees Resettled  
in the United States

## Refugee & Immigration Services

Refugees resettled in the United States	7,800
Clients provided with legal services	8,100
Individuals educated about human trafficking	3,000 U.S. 22,200 Cambodia

Our world is experiencing the greatest refugee crisis in history. By the end of 2014, nearly 60 million people had been forcibly displaced, with nearly a third—20 million—living outside of their countries as refugees. Desperate for protection and surrounded by unfamiliar, sometimes unwelcoming faces, refugees are truly some

of the world's most vulnerable people. World Relief is committed to helping refugees and immigrants from all countries resettle and rebuild their lives. In 2015, through the work of our offices in the United States, World Relief resettled more than 7,800 people. In addition, more than 8,100 immigrants received legal services.

In the U.S., World Relief and its partners provided holistic services to more than 100 survivors of human trafficking. In the U.S. and Cambodia, World Relief trained more than 25,200 individuals in awareness of anti-trafficking, providing in-depth anti-trafficking training to more than 500 individuals and equipping them for action.



People Served Through  
Disaster Response

## Disaster Response

People served through disaster response	602,800
Beneficiaries of emergency shelter, potable water, hygiene kits, or sanitation facilities and hygiene training	45,800 Nepal and Iraq 148,200 Pakistan
Children under 5 provided with emergency health consultations	64,300 Sudan and South Sudan

Throughout our history, World Relief has responded to wars, famine, flooding, tsunamis, earthquakes, and deadly epidemics. In 2015, World Relief and its partners served more than 602,800 people through disaster response and disaster risk-reduction programs. In Sudan,

South Sudan, and Pakistan, programs focused on health, nutrition, food security, clean water, sanitation, and hygiene for displaced people and their host populations. In Iraq, Jordan, and Yemen, programs focused on the provision of shelter, non-food items, and psychosocial support. Also, following the earthquake in Nepal and floods in Malawi, World Relief came alongside churches and local partners, equipping them to meet the needs of the vulnerable in their communities.

Finally, in areas like Somaliland and Indonesia, World Relief facilitated disaster risk-reduction training to reduce these regions' vulnerability to disasters and improve community resilience.





193,000+

Savings Group Members

## Economic Development

<b>Savings groups</b> cumulative year over year	<b>8,600</b>
<b>Savings group members</b> cumulative year over year	<b>193,000</b>
<b>Clients provided with microfinance services</b>	<b>310,400</b>
<b>Farmers actively assisted through agricultural programs</b>	<b>8,800</b>

For 1.6 billion people in the world today, lack of financial resources means that men, women, and children don't have access to basic necessities like food, clean water, and adequate healthcare. To help empower the most vulnerable to realize their economic potential, World Relief and local church partners teach volunteers financial and agricultural methods that benefit not only individuals, but entire communities. Through simple savings techniques,

small loans, and successful agriculture production, vulnerable people around the world are breaking free from the chains of poverty.

Through the Savings for Life program, World Relief has established more than 8,600 savings groups with more than 193,000 members throughout Burundi, Cambodia, the Democratic Republic of Congo, Kenya, Malawi, Mozambique, Rwanda, and South Sudan. These groups have an average annualized savings rate of \$57 per member, which allows them to provide income-generating loans to fellow group members. Additionally, more than 8,800 farmers across Cambodia, Democratic Republic of Congo, Haiti, Indonesia, Kenya, Malawi, Mozambique, and Rwanda were supported with agricultural inputs, training, and access to market opportunities. As a result, more than 17,000 hectares were farmed under improved practices.



250,000+

People Served Through Peacebuilding Interventions

## Peacebuilding

<b>People served through peacebuilding interventions</b>	<b>250,000</b>
<b>Village peace committees</b>	<b>179</b>
<b>Peacebuilding volunteers trained</b>	<b>7,900</b>

In a number of regions where World Relief works, unrest and conflict are rooted in years—and often decades—of violence. World Relief and its partners are committed to training local church leaders and organizations to provide programs that help individuals and communities become aware of the violence around them and grow in their capacity to protect one another from this violence.

World Relief works at the grassroots level to train volunteer community members, sometimes called Village Peace

Agents, who lead their communities towards unity, peace, and conflict prevention. These community members help form committees and other mechanisms that work to resolve local disputes and prevent escalation to violence. In 2015, World Relief's community-level peacebuilding work focused primarily on regions in the Democratic Republic of Congo and Sudan. Through this work, more than 250,000 people accessed community-based resolution mechanisms, and World Relief trained nearly 8,000 volunteers to sustainably mediate in their communities for years to come.

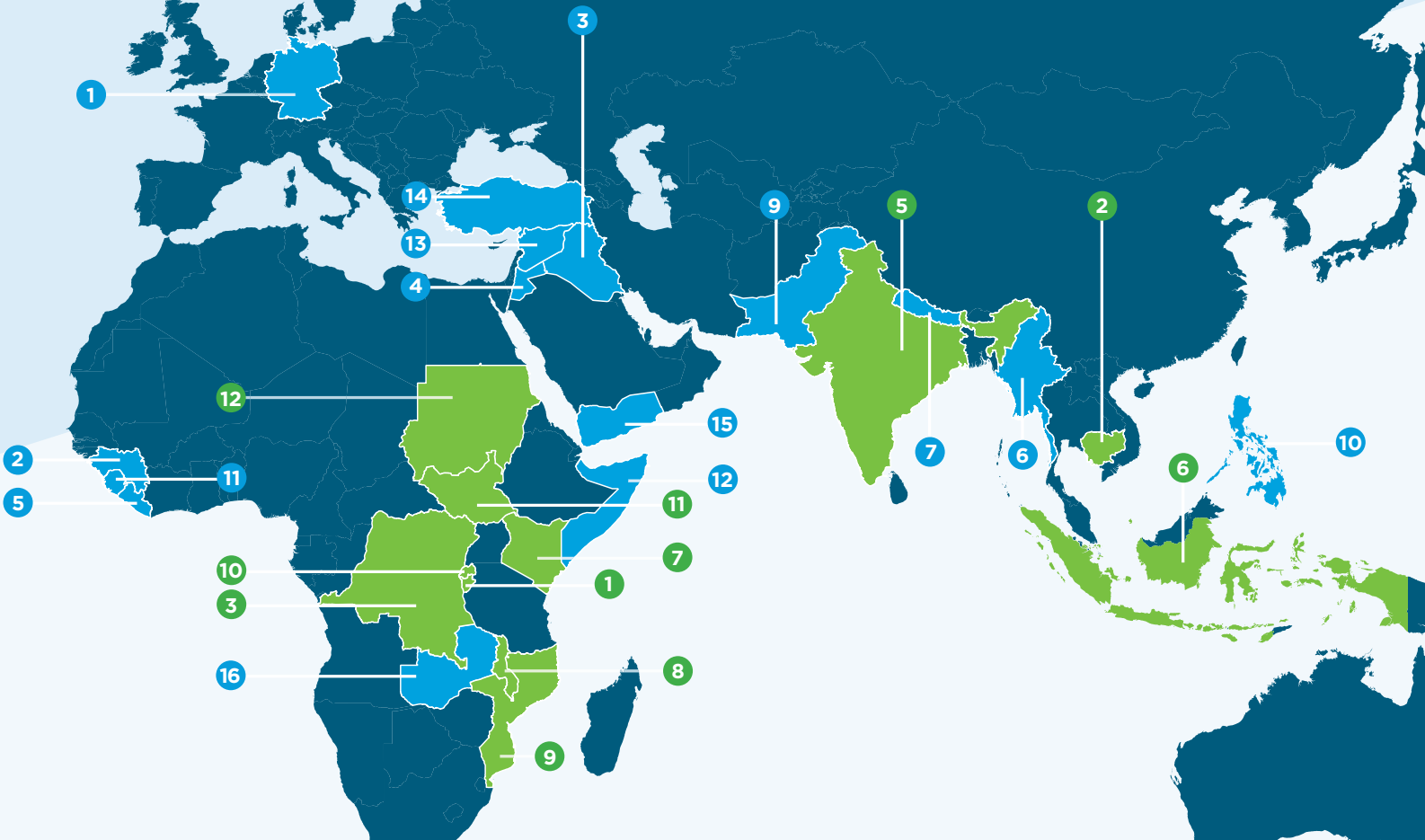
World Relief believes that a long-term solution to violence and conflict can only be found through forgiveness. While that goal may seem lofty or even unattainable, World Relief has seen how anti-violence and peacebuilding initiatives in conflict-prone regions and communities are leading to exactly that: forgiveness and reconciliation.



# Our reach— global and local

	Churches Empowered	People Trained	Direct Beneficiaries	Indirect Beneficiaries	Total Direct + Indirect
Burundi	865	11,241	293,316	704,117	997,433
Cambodia	636	27,149	110,253	52,185	162,438
DR Congo	671	22,029	344,700	252,994	597,694
Haiti	47	169	1,146	5,000	6,146
India	696	2,131	11,381	17,649	29,030
Indonesia	188	5,696	24,227	71,839	96,066
Kenya	141	6,460	36,715	118,110	154,825
Malawi	632	35,411	465,546	687,555	1,153,101
Mozambique	227	2,575	377,240	1,065,311	1,442,551
Rwanda	446	21,547	870,061	827,805	1,697,866
South Sudan	39	1,122	69,668	82,997	152,665
Sudan	—	1,564	165,187	102,111	267,298
United States	1,248	5,841	28,023	—	28,023
Other Countries <small>Iraq, Jordan, Pakistan, Somalia, Yemen</small>			203,516	52,875	256,391
Totals	5,836	142,935	3,000,979	4,040,548	7,041,527

NOTE: World Relief continues to enhance the quality of how we measure the impact of our programs. The results vary yearly based on the composition of programs, specific contexts, and occurrences, including disaster outbreaks, violence, and the beginning and ending of major grants and programs. 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 approximations.



U.S. Office Locations			Program Countries		Partner Countries	
Akron	Fort Worth	Moline	1 Burundi	8 Malawi	1 Germany	9 Pakistan
Anne Arundel	Fox Valley	Nashville	2 Cambodia	9 Mozambique	2 Guinea	10 Philippines
Atlanta	Garden Grove	Sacramento	3 DR Congo	10 Rwanda	3 Iraq	11 Sierra Leone
Baltimore	High Point	Spartanburg	4 Haiti	11 South Sudan	4 Jordan	12 Somalia
Boise	Jacksonville	Spokane	5 India	12 Sudan	5 Liberia	13 Syria
Columbus	Memphis	Seattle	6 Indonesia	13 United States	6 Myanmar	14 Turkey
Chicago	Miami	Tampa	7 Kenya		7 Nepal	15 Yemen
DuPage/Aurora	Minneapolis-St. Paul	Tri-Cities			8 Nicaragua	16 Zambia
Durham	Modesto					

7,041,527+ Total Beneficiaries Served  
63,900+ Local Volunteers  
5,836+ Churches Empowered

80% An estimated 80% of those who directly benefit from World Relief's programs are women and children—the most vulnerable individuals.





**We stand in the moment between  
what is and what is possible.**

“The church, you see, is not peripheral to the world; the world is peripheral to the church. The church is Christ’s body, in which he speaks and acts, by which he fills everything with his presence.”

EPHESIANS 1:22-23, MSG





# Our calling and resolve compel us to continue our strategic fight for the widows and orphans, for the lost and the displaced.

**T**he steadfast, day-to-day work of faithful men and women all over the world means World Relief is uniquely prepared for this moment in history.

**The end of 2015 brought the realization of the biggest humanitarian crisis of our time. Millions of people have been forced from the homes and countries they love by the hands of violent terror groups. People who were well established, well educated, hard-working members of their communities were forced to flee with only the clothes on their backs, seeking refuge in neighboring countries. These are mothers and fathers, husbands and wives, sons and daughters—who now find themselves as strangers in unknown places.**

The enormous influx of people has put immense pressure on the surrounding areas. In the middle of a problem so big, it's easy to feel powerless and do nothing. But thankfully, World Relief's partners and programs are leaning into their years of expertise and coming alongside local churches to serve and support refugees: clothing, feeding, sheltering, and loving those who need help. This is especially true when it comes to the youngest and most vulnerable refugees.

Often it is children who are most at risk during a crisis. Displaced children lose so much more than their homes. Maggie Konstanski, Disaster Response Manager for World Relief, notes, "I was struck once again by the many losses in conflict, and in this moment I was grieved by the loss of opportunity. Children suffer so profoundly in conflict with their education disrupted, and opportunities for play and normal childhood activities often get lost. I am reminded that our resolve cannot falter and our generosity must increase."

The truth is, displacement often means children are unable to continue attending school. Seeing this problem and the grim future it foreshadows, World Relief knew the time to act was now. Working with its partners in the Middle East, World Relief is helping provide Kids Clubs for all children, regardless of their religious affiliation. Sometimes meeting in church buildings, and sometimes meeting in nothing more than tents, church and community leaders are providing safe spaces for children to

have fun, learn, grow, and acquire social integration skills. The children are also taught about health and hygiene, and given the chance to develop important life skills such as peacemaking and conflict resolution. Kids Clubs offer a place for children who face the stress of a new way of life to once again find the freedom to play, sing, and dream.

One partner who has caught the vision of safe spaces for children is Rima. After retiring as a teacher, Rima started a Kids Club out of her church—the same church she has attended since she was a child—for the hundreds of Iraqi children who have been forced to flee their homes. She sees most of the children once or twice a week as they gather at the church to learn and connect.

One of the club's five leaders, Samir, is a former teacher and is, himself, a refugee. Now 76, Samir taught for more than 50 years in Iraq until war drove his family from their community. When he relocated, he began attending Rima's church. It was there he realized, like Rima had already, that the instability of war shouldn't get in the way of a child's development. "Without being productive, the children are going to be lost," Samir says. Rima, Samir, and many other dedicated people are bringing what they have to offer to fill in the gap left by conflict.







**“When the children first came to the club there was no joy, only fear...”**

—RIMA

The learning experience at Kids Clubs is informal, meaning children learn through interactive play using readily available materials. Adult and student volunteers facilitate age-appropriate activities for enrichment, including activities to promote the development of social skills, reading readiness, and a positive self-image. The leaders personally engage with each child, listening to them, encouraging them to talk, and giving them choices, all of which builds bridges of trust that last a lifetime.

“When the children first came to the club there was no joy, only fear,” Rima says. “They are coming from hardship. Now there is more joy and hope. Even hugging them in the beginning was hard—now, they run and hug.”

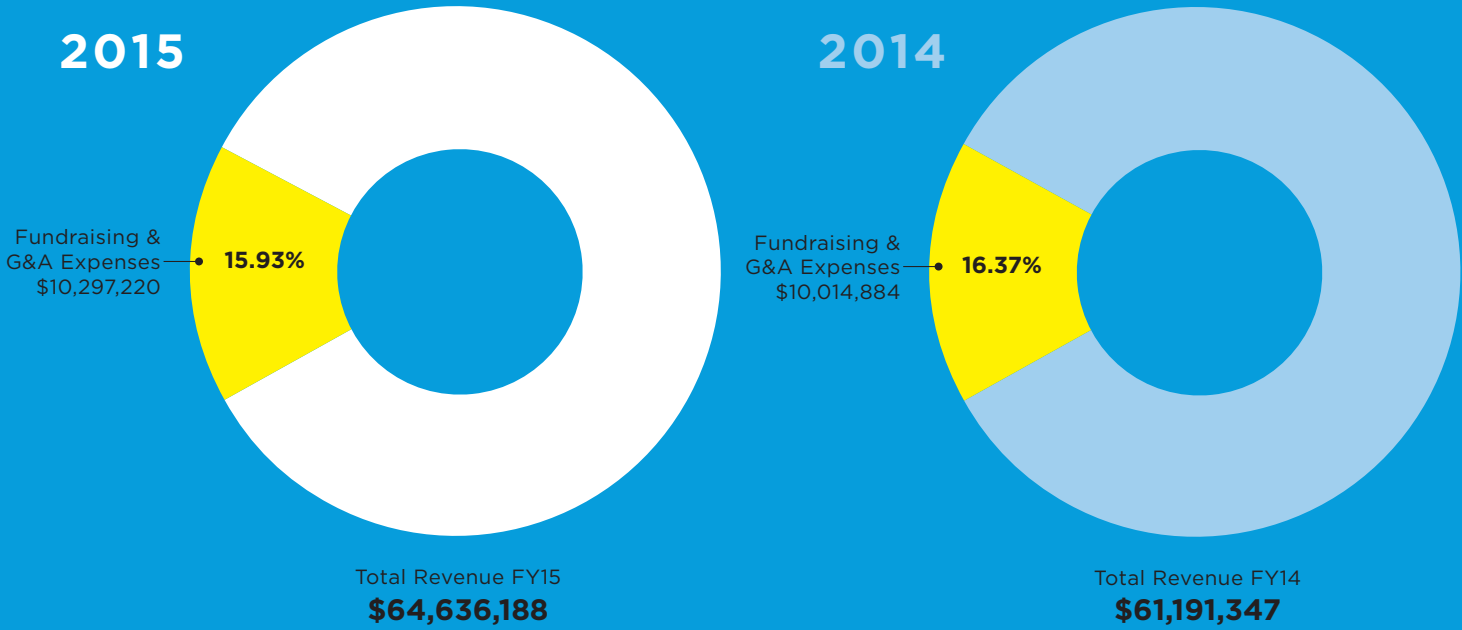
On days when the work is hard, Rima and Samir are reminded of the difference they are making. The students have grown to love the Kids Clubs.

“I like everything about the club,” says five-year-old Mourad. “Even the path that takes me there, because it takes me to the club.”

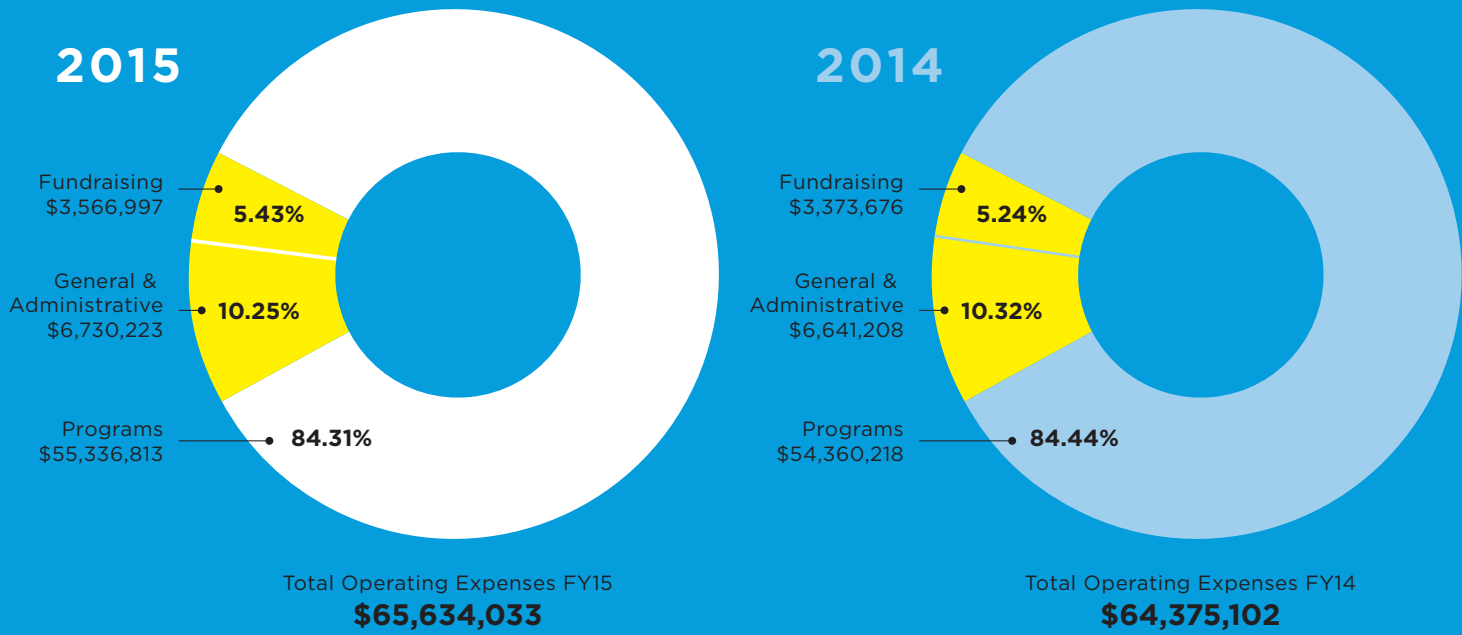
While many children of refugee families have little hope of returning home, they must be given the hope and the tools for a new future. Through Kids Clubs, World Relief and its partners dream of bringing healing to an entire generation of refugees and internally displaced persons, allowing for transformation within families, communities, and entire regions for years to come.

# Financial Summary

## Revenue



## Expenses





# Financial Position

Statement of Financial Position for the Year Ending September 30, 2015

Assets	2015	2014
Cash and Cash Equivalents	\$ 7,113,719	\$ 7,039,924
Investments, at Market	224,494	396,519
Receivables:		
Grants	4,722,217	3,660,671
Contributions	737,500	509,223
Other	125,478	68,171
Microenterprise and Agriculture Loans - Net	4,445,292	4,589,900
Prepaid Expenses and Other Assets	462,741	610,727
Minority Interest in Net Assets	5,681,726	6,153,828
Plant and Equipment - Net of Accumulated Depreciation	4,143,872	4,206,383
Assets of Discontinued Operations	-	-
Total Assets	\$ 27,657,039	\$ 27,235,346
Liabilities		
Accounts Payable and Other Accrued Liabilities	\$ 4,283,986	\$ 3,834,483
Deferred Revenue	231,496	363,661
Short-Term Debt	1,500,000	-
Long-Term Debt:		
General	1,676,443	2,182,334
Microenterprise/Agricultural Development	2,335,813	2,129,507
Other Liabilities	1,202,192	1,312,305
Liabilities of Discontinued Operations	-	-
Total Liabilities	\$ 11,229,930	\$ 9,822,290
Net Assets		
Unrestricted		
Common Stock	1,000	1,000
Non-Controlling Interest	899,667	930,074
Net Assets	12,310,569	12,717,709
Total Unrestricted Net Assets	13,211,236	13,648,783
Temporarily Restricted Net Assets	3,215,873	3,764,273
Total Net Assets	16,427,109	17,413,056
Total Liabilities and Net Assets	\$ 27,657,039	\$ 27,235,346

# Activities and Changes in Net Assets

Statement of Activities and Changes in Net Assets for the Year Ending September 30, 2015

Support and Revenue	Unrestricted	Temporarily Restricted	2015 Total	2014 Total
Private Contributions	\$ 2,950,709	\$ 12,319,381	\$ 15,270,090	\$ 12,997,956
Government and Other Public Grants	42,589,050	-	42,589,050	41,161,003
MED Banking Revenue	1,867,393	-	1,867,893	1,919,423
Other Revenue	4,909,155	-	4,909,155	5,112,965
Net Assets Released from Restrictions	12,867,781	-12,867,781	-	-
Total Support and Revenue	\$65,184,588	\$ -548,400	\$ 64,636,188	\$ 61,191,347
Expenses				
Program Ministries:				
U.S. Programs	34,773,775	-	34,773,775	33,545,440
Overseas Programs	17,778,882	-	17,778,882	17,096,391
Disaster Response	2,784,156	-	2,784,156	3,718,387
Total Program Ministries	55,336,813	-	55,336,813	54,360,218
Support Ministries:				
General and Administrative	6,730,223	-	6,730,223	6,641,208
Fundraising	3,566,997	-	3,566,997	3,373,676
Total Support Ministries	10,297,220	-	10,297,220	10,014,884
Total Expenses	65,634,033	-	65,634,033	64,375,102
Excess of Revenue over Expenses	(449,445)	(548,400)	(997,845)	(3,183,755)
Other Changes				
Gain on Minority Intersect in Net Assets - Net	11,898	-	11,898	861,658
Loss on Discontinued Operations	-	-	-	(1,174,748)
Impairment Recovery of Discontinued Operations	-	-	-	-
Change in Net Assets	(437,547)	(548,400)	(985,947)	(3,496,845)
Net Assets				
Beginning of Year	13,648,783	3,764,273	17,413,056	20,909,901
End of Year	\$ 13,211,236	\$ 3,215,873	\$ 16,427,109	\$ 17,413,056

View our complete financial statements online at [worldrelief.org](http://worldrelief.org)





# Together, World Relief and local churches partner to be the hands and feet of Jesus to the most vulnerable.

World Relief's ongoing relationships with committed churches around the United States and abroad provide the platform for true transformation, when and where it is most needed. Perhaps no church has experienced this more firsthand than Park Street Church in Boston. In 1944, as World War II drew to an end, the people of Park Street Church looked for a tangible way to help millions of refugees in a reeling, post-war Europe. They came together to devise a plan to raise money. They agreed that during Lent, they would each sacrifice one meal per week and put the money they saved into a "War Relief Fund." The goal was to help churches in Europe begin to rebuild and to provide hope to a weary world. This act of generosity by one devoted church caught on at other churches around the United States and eventually gave birth to World Relief as we know it today.

With a history so tied to compassion, it is no surprise that the people of Park Street Church are once again captivated by the plight of refugees. They are not waiting to see how the rest of the world responds before taking action. Instead, they are clinging to their roots and their longstanding partnership with World Relief to ask the daunting question, How is God inviting us to participate? A team of people from the congregation jumped at a recent chance to visit the Middle East with World Relief, to see with their own eyes and experience with their own hearts the conditions facing refugees. What they discovered on their trip was that World Relief was already engaged, invested, and making a difference. This is why, in the face of crisis and disaster, places like Park Street Church turn to World Relief first to find opportunities to partner with other churches and organizations doing the holy work of hope in a hopeless situation.

"Jesus' church was made for mission. For over 70 years, Park Street Church has joyfully partnered with World Relief to fulfill Jesus' mission to the least, the last, and the lost."

JULIAN LINNELL, PhD  
Minister of Missions, Park Street Church

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