

world relief®

THE POWER OF

Yes

2018 Annual Report

A LETTER FROM THE CEO & PRESIDENT

It's been a turbulent and chaotic year for many of us. Political winds swirl, economic conditions shift like sand on the shore, and the tone of our national discourse is increasingly harsh — dividing us at a time when we desperately need unity.

This year, too many people have heard the word “no.” For some, it is new, a result of this year's turmoil and divisive rhetoric. But for many others, the word “no” is ingrained in the very fabric of their lives. It is the relentless and crushing “no” of poverty, oppression and injustice. And it is the “no” that we vow to fight everyday with the power of “yes!”

For nearly 75 years, World Relief has been accepting the calling to say “yes.” Each day, we offer our “yes” to millions across the U.S. and in 22 countries around the world. Every story of a life changed, of a family finding hope and of a community breaking the cycle of despair arises out of this powerful “yes,” offered in faith and driven by love.

But the truth is, it is your “yes” that makes ours possible. Your response to the grace of God and his calling in your life is the real power behind the impact you will read about in this year's report. Because of you, in 2018, World Relief has been able to say “yes” to approximately five million of the world's impoverished, marginalized and forgotten. And it is through this beautiful partnership with World Relief, local churches and communities, that you are changing the world.

**But the truth is, it is your “yes”
that makes ours possible.**

This year, your “yes” was expressed in meeting critical needs for the homeless and hungry enduring natural disasters both at home and abroad.

Across the United States, it rose up to offer a warm welcome to refugees fleeing persecution and war in the Middle East, Africa, Ukraine and Myanmar.

Your “yes” was found in our expanding ministry to immigrants in need of language skills, work training or legal counsel as they sought to become new Americans and rebuild their homes as contributing citizens of the United States.

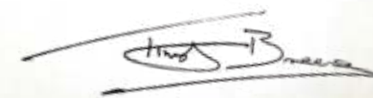
Joined with the creativity, courage and commitment of local leaders, your “yes” brought restoration and transformation to entire communities across sub-Saharan Africa, Cambodia and Haiti. Whether in community savings programs, health and nutrition, peacebuilding, disaster response or through battling the ravages of gender-based violence, 2018 saw your “yes” impact lives in truly transformational and sustainable ways.

As you settle into the stories that follow, you will see your “yes” in the distinctive impact of World Relief across the globe. This year, we have sought to be an extension not only of your heart, but also of your voice, as we've called the church to recover her prophetic calling on behalf of the poor and marginalized. Whether in the church, the public square, the digital world or the corridors of power — we have boldly and passionately advocated for the vulnerable, declaring the truth of God's call for justice.

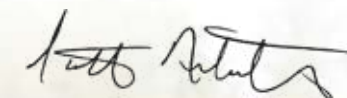
Despite its challenges, 2018 was a year marked by determination, faithfulness and the power of “yes”— gathering strength and dispelling hopelessness and fear wherever they took root. Through your “yes,” God is confronting darkness and chaos with peace and love.

Thank you for your courage and compassion, expressed in prayers, volunteer efforts, words of support, advocacy and radical generosity. We can't wait to see all we do together in the year ahead.

Blessings,



Tim Breene
CEO, World Relief



Scott Arbeiter
President, World Relief





Yes

AN EXTRAORDINARY

Extraordinary. It's not a word many of us use often. We reserve it for people, times and places that are so exquisite, so set apart, that no other descriptor can carry their weight. As people, there's nothing we love more than an extraordinary story. Ordinary people who rise up to become champions, superheroes or world leaders. Stories of strength, courage, hope and perseverance. Stories that allow us to dream about the possibilities of the seemingly impossible. Television, theater and books are full of these stories. But what does extraordinary look like in real life? And is it only reserved for the special few — the born-to-be-leaders, the trailblazers, the uniquely gifted?

Perhaps nowhere are these questions better answered than in Bugesera, Rwanda, where a small group of ordinary people are leading extraordinary lives. And where the power of their "yes" is transforming their community.

Three years ago, 25 men and women from local churches in Bugesera said "yes" to becoming outreach volunteers as part of World Relief's new Outreach Group Initiative. Their mission? To take messages they'd learned at church out to the most vulnerable families in their community by visiting 10 households a week with lessons on health, nutrition and savings. These selfless men and women dedicated their

Through mass mobilization, Outreach Groups have become inexpensive, self-sustaining vehicles for transformation, catalyzing a multiplication effect that costs just \$40–50 USD per life transformed.

time to visiting suffering community members and broken families with messages of love, healing and hope. Little did they know that their example would transform the way World Relief works across much of sub-Saharan Africa and Haiti, paving the way for our programmatic impact to multiply in ways we never dreamed possible.

Today, the power and potential of our Outreach Group Initiative is unlike anything we’ve seen in nearly 75 years of our work around the world. Made up of almost 4,500 volunteers, reaching over 23,000 households and 125,000 people across five countries, their impact is unmatched and their sustainability incomparable. Through mass mobilization, Outreach Groups have become inexpensive, self-sustaining vehicles for transformation, catalyzing a multiplication effect that costs just \$40–50 USD per life transformed.

In 2018 alone, we have seen our outreach volunteer force increase by thousands, catalyzing holistic transformation across entire villages. What makes these groups, and these people, truly extraordinary is that they are not highly specialized social workers or health professionals — they are simply people saying “yes” to God and reaching out in love to their neighbors. Because of their faith in Christ, they commit their lives daily to a love, patience and perseverance that astounds and transforms. They say “yes” to acting as teachers, but more importantly as friends, entering into a deep relational commitment with the lonely, most vulnerable and least loved in their communities. They don’t do this for a paycheck or for reputation, but because of their conviction and deep sense of calling. Some do it because they themselves were transformed by an outreach volunteer — and because they know it’s through love and in relationship that lives are saved.

**OUTREACH VOLUNTEERS ARE ORDINARY PEOPLE,
DOING EXTRAORDINARY THINGS IN THE NAME OF JESUS.**

Over the last few years, we have seen church volunteers say “yes” to walking hours each week alongside families as they repair broken relationships. We have seen beneficiaries say “yes” to opening their homes and hearts to church volunteers, witnessing change in the lives of their friends and neighbors and yearning to

experience that same transformation. We have seen churches say “yes” to joining together in unity to expand their ministry of volunteers, reclaiming their roles as true agents of change and renewing their engagement with their communities. And in response to their faith, we have seen God move in extraordinary ways.

In Bugesera, Rwanda, **84% of households** reported they had made changes in their spousal relationships as a result of the church volunteer visits; **96% reported changes** in their relationships with their children; **91% purchased health insurance**; **90% planted kitchen gardens**; **100% adopted regular (4x weekly) washing and bathing practices** for their children. Extraordinary, indeed.

Extraordinary stories begin with ordinary people. They begin with a leap of faith, a journey into the unknown, a deep resolve and quiet courage. They begin when we open ourselves up to God’s leading and ask him to reveal a path. They begin with “yes.”





STRANGERS TO *Neighbors*

Imagine that you and your family have spent the last six years fleeing danger with little more than the clothes on your back. You've lost friends; you've lost family; perhaps you've even lost hope. Imagine you're finally given the opportunity to rebuild your life, yet upon arrival, as you try to read the airport signs in a foreign language, the realization dawns on you: this is only the beginning of the next struggle. You had always imagined that once you found refuge, the pain, the loss, the hopelessness would be behind you. Yet suddenly the questions begin running through your mind. How will you learn a new language? How will you find a job and support your family? How will you get around?

Now, with this all running through your head, imagine a smile as you exit customs. Imagine a sign of welcome in your own language. Imagine an embrace and the promise of friendship and community. Imagine the relief you feel upon realizing that you won't have to do this alone — that from English classes to job placement, from bus route training to child care, from DMV lines to hospital appointments, someone will be with you. And that someone will show you love, compassion and friendship at every step along the way.

Fortunately, this kind of support isn't imaginary — it's real. It's what we say "yes" to every single day at World Relief. And it's perhaps nowhere better expressed than in the phrase "from social security cards to birthday cards," a favorite of Emily Gray's, World Relief SVP of U.S. Ministries. Beyond the truth of this phrase, it's a beautiful way of describing how we try to say "yes" to going beyond both what's required and expected, in small (and often big) acts of love.

Since 1979, we've welcomed and provided support to hundreds of thousands of refugees and immigrants. With a deep expertise and understanding of the refugee and immigrant experience, World Relief loves and serves this vulnerable population wholeheartedly and often against the odds.

In 2018, we expanded across the country to serve more than 77,000 beneficiaries, providing them with the resources and services to navigate daily life in the U.S. Our multi-level Job Readiness class — organized around foundational understandings of the American workplace culture, such as how to clock-in, arrive on time and communicate with coworkers — succeeded in placing over 92% of participants in employment. And through our national network of Immigration Legal Services sites, we were able to reach more than 20,000 clients, making us one of the largest providers of such services in the country.

Whether it's partnering with local businesses and churches to offer classes at worksites and churches, or empowering and supporting local churches to become

We say "yes" to loving these strangers as neighbors because Jesus calls us to love. But we also do it because we know that's what we'd all want for our own families.

immigration resource centers for their communities, we come alongside refugees and immigrants as they journey toward belonging. From social security cards to birthday cards.

We say "yes" to loving these strangers as neighbors because Jesus calls us to love. But we also do it because we know that's what we'd all want for our own families. And we believe that every family deserves the opportunity to build a safe and secure life.

There is much we cannot control in the chaos and politics of this time. But we can continue to say "yes." Yes to loving our neighbors, yes to welcoming and yes to speaking out on behalf of vulnerable refugees and immigrants around the world. And we trust that in this simple yet faithful response, there is a power and an impact that surpasses understanding — and that God will do immeasurably more with it than we could ever ask or imagine.



Where WE WORK



U.S. OFFICE LOCATIONS

CALIFORNIA
Modesto
Sacramento
Southern California

FLORIDA
Jacksonville

GEORGIA
Atlanta

ILLINOIS
Chicago
DuPage/Aurora
Moline

MARYLAND
Baltimore

MINNESOTA
Minneapolis-St. Paul

NORTH CAROLINA
Triad
Durham

OHIO
Akron

SOUTH CAROLINA
Upstate SC

TENNESSEE
Memphis

TEXAS
Fort Worth

WASHINGTON
Tri-Cities
Seattle
Spokane

WISCONSIN
Fox Valley

PROGRAM & PARTNER COUNTRIES

Bangladesh
Burundi
Cambodia
DR Congo
Germany
Haiti
Indonesia
Iraq
Jordan
Kenya
Malawi
Mexico
Nepal
Nicaragua
Pakistan
Philippines
Rwanda
Somalia
South Sudan
Sudan
Syria
Turkey
Yemen
Zambia



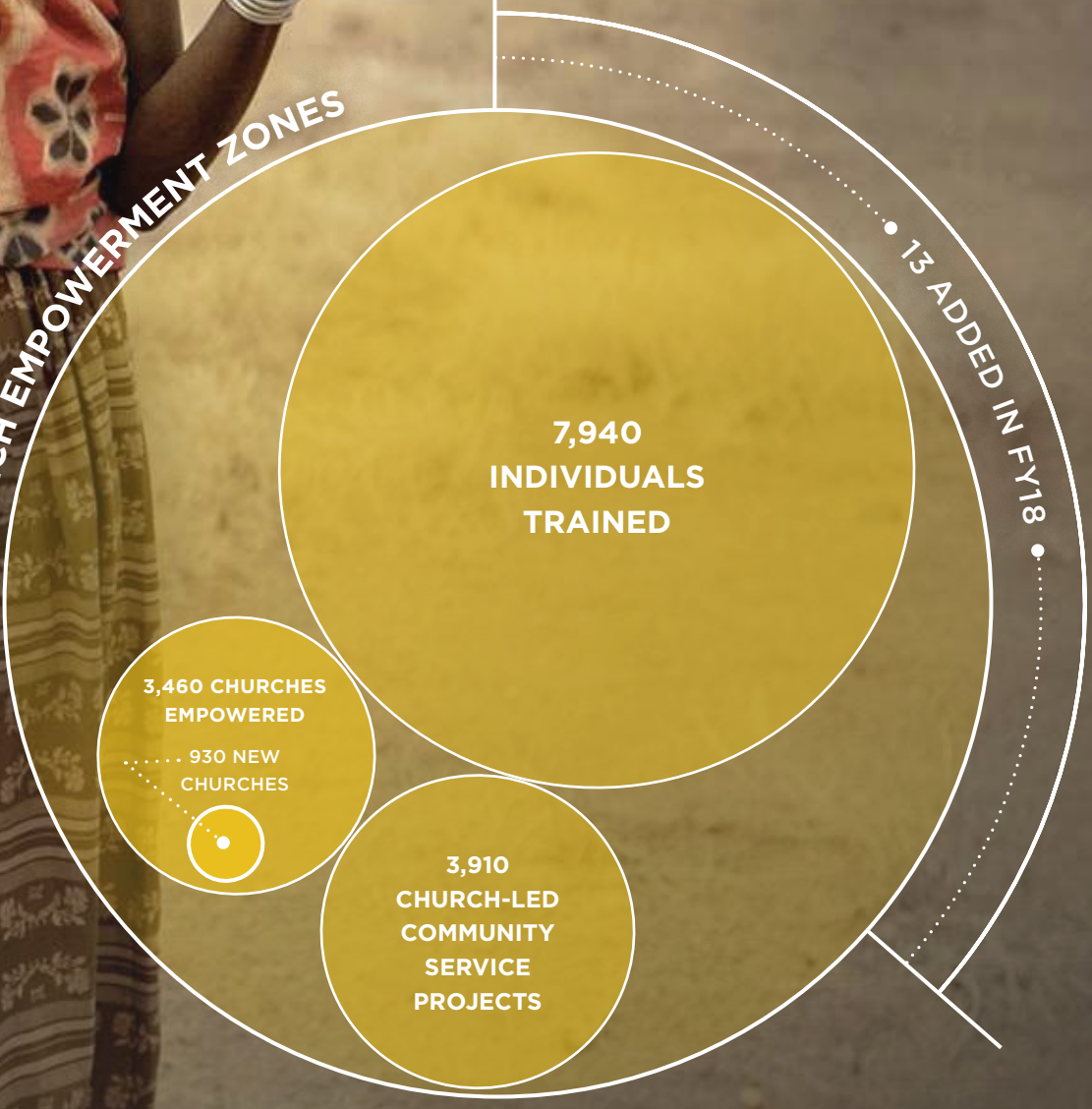
Impact

AROUND THE WORLD

CHURCH EMPOWERMENT ZONES

World Relief partners with local churches to catalyze a movement of change, resulting in thriving families, flourishing communities and strengthened churches.

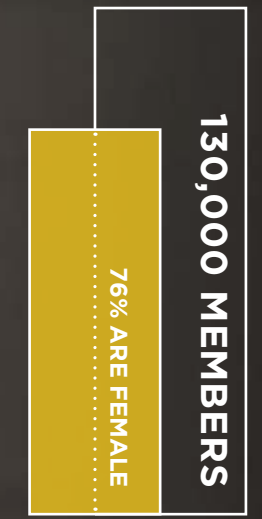
36 CHURCH EMPOWERMENT ZONES



5,000,000
BENEFICIARIES SERVED

5,000
CHURCHES
ENGAGED

95,000
LOCAL
VOLUNTEERS



Savings group members participating in FY18



An estimated **80%** of those who directly benefit from World Relief's programs are women and children.

77,000

Refugees and immigrants served in the U.S.

21,000

Immigrants resourced with legal options, citizenship classes and detention ministry

1,900,000

People served through humanitarian aid, disaster response and risk reduction

ACROSS 8 SECTORS

- Health and Nutrition
- Family Strengthening
- Disaster Response
- Economic Development
- Peacebuilding
- Child Development
- Refugee and Immigration Services
- Advocacy and Mobilization



A POWERFUL *Partnership*

“Speak up for those who cannot speak for themselves; defend the rights of all those who have nothing. Speak up and judge fairly, and defend the rights of the poor and needy.” — Proverbs 31:8-9

At World Relief, we take the concept of partnership seriously. Nothing we do would be possible without the support of our partners, whether they are individuals, foundations or churches. No matter who they are or what our partnership might look like, there is one unquestionable commonality: God uses these partnerships to transform lives.

Fifteen years ago, Fellowship Missionary Church (FMC) in Ft. Wayne, Indiana was spending time reflecting on the ways they could live as everyday missionaries in their communities, looking for an opportunity to say “yes” to something bigger than their imaginations. They felt God leading them to engage in international missions, but they didn’t know what that would be — until they met World Relief.

At the time, that small three letter word
was just that — small and unknown.
And yet God grew the power of that
“yes” from mustard seed to mountain.

In a meeting that only God could orchestrate, World Relief’s Church Mobilization Director from the Democratic Republic of Congo, Pastor Marcel, met the now Senior Pastor of FMC, Joe Johns. As Joe heard about the struggles facing those living in Congo, his heart broke for this fragile nation and the intensity of its suffering. Sadly, the instability of the region and scale of suffering had made the DRC a high-risk choice for a sustainable partnership. But this didn’t scare Pastor Johns. In the familiar stirring of his heart, he recognized his church’s calling to say “yes.”

At the time, that small three letter word was just that — small and unknown. And yet God grew the power of that “yes” from mustard seed to mountain. Through 24-hour prayer vigils, an annual “Race for Peace: Congo” and a cross-country bike ride (see photo on previous page), FMC transformed its congregation, engaging and mobilizing their church family in passionate, sacrificial acts of generosity year after year after year. As our partnership with FMC grew, we were able to launch a unique peacebuilding program in 2009, which led to the creation of more than 200 village peace committees, made up of nearly 2,000 peace volunteers across the DRC.

BUT THIS WAS JUST THE BEGINNING.

As the relationship between World Relief and FMC flourished, so did the church’s desire to do more. In October 2017, a small team traveled to Congo alongside Pastor Marcel to learn about World Relief’s work with victims of sexual and gender-based violence and our trauma healing program. Deeply moved by what they saw, the team began to wrestle with how God might be calling them to respond. Four months later, Steps4Healing was born out of an incredible \$80,000 Christmas offering.

Steps4Healing, a 14-week summer campaign for trauma healing in Congo, launched the following summer on June 4, 2018. The goal? To take a cumulative 100 million steps between June and September as a congregation. Each participant was given a t-shirt, step counters and instructions to log their steps online. They were also given toolkits with sample fundraising letters and ideas to help them raise money for Congo and the trauma healing program. FMC published a prayer guide that asked God to restore communities suffering from trauma, with an emphasis on Congo and Ft. Wayne itself, as well as a weekly devotional with stories from Congo. More than 400 members of the congregation signed up.

On Sunday, September 9, the campaign culminated in a 5K prayer walk with a police escort through downtown Ft. Wayne. Despite the cold, rainy day, hundreds of people walked through the streets, raising awareness of the suffering in Congo and inviting others in the community to learn more and be part of the solution.

When FMC said “yes” to partnering with Congo, they said “yes” to seeing God move. And though the call to sacrifice came before their passion, it wasn’t long before God grew them — both as a church and as individuals — in deeper faith, discipleship and love.

“When we said ‘yes,’ we issued an invitation for the supernatural to be seen — and boy did we see it. In Congo, we witnessed the fall of the M23 rebel group. And here in Ft. Wayne, we had congregants who discovered life-threatening health issues just because they started running. God has moved in this partnership in such powerful ways. Ways we never could have expected.”
— Becky Baker, Director of Care and Social Services at FMC





Love

GROWS GREATER

"The world is indeed full of peril, and in it there are many dark places; but still there is much that is fair, and though in all lands love is now mingled with grief, it grows perhaps the greater." — J.R.R. Tolkien

The world is indeed full of peril and there are many dark places. This is especially true of our work this past year in disaster areas, where we have witnessed staggering devastation and loss. This year alone, we provided nearly two million people with emergency assistance in the wake of natural and humanitarian disasters.

Earthquakes and tsunamis ravaged Indonesia, killing thousands. Hurricanes battered North Carolina, destroying homes and livelihoods. Ongoing conflict in South Sudan caused millions to seek protection in camps encircled by barbed wire, where they had little hope of returning home. Yemen has become the world's worst humanitarian crisis according to the U.N., with three-quarters of the population requiring basic assistance and protection. And hundreds of thousands of the Rohingya people fled violence in Myanmar to nearby Bangladesh, where they are still living in tent cities under leaking tarps and battling rampant disease.

The magnitude of this darkness, pain and loss can feel overwhelming. And we weep at the suffering, injustice and pain felt by so many — the hatred, the dehumanization and the abuses of power that keep so many from achieving their God-given potential.

Yet, we still have hope — because there is still much that is fair. It is one of the many miracles of this life. What seem to be mutually exclusive states of being actually mingle together: joy and sorrow, light and darkness, hope and despair. Out of the greatest tragedies, there are stories of hope and love that defy all hatred. Despite all odds, love still flourishes; it endures, and it overcomes.

**TOGETHER, WE ARE BRINGING THE LOVE OF CHRIST TO SUFFERING FAMILIES.
AND WE ARE WITNESSING LOVE GROW GREATER THROUGH THE JOY AND HOPE
YOU ARE PROVIDING TO PEOPLE EVERY SINGLE DAY.**

This year, your faithful support has changed lives. In South Sudan, tens of thousands of displaced children have received medical care, education and relief from malnutrition.

In the Democratic Republic of Congo, volunteer trainings on health and hygiene have helped prevent the spread of disease in areas affected by Ebola.

In Turkana, Kenya, where one of the most hostile climates in the world exposes people to repeated droughts and famine, lessons in raising drought-resistant livestock and crops have enabled families to break the cycle of devastation in their community.

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stories of hope and love that defy all hatred.
Despite all odds, love still flourishes;
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In Yemen, millions of people are at risk of famine and disease due to ongoing conflict. Thousands of vulnerable families have received lifesaving emergency provisions of clean drinking water and have learned about cholera prevention, sanitation and hygiene promotion.

And in North Carolina, local churches are rebuilding the homes of their neighbors and bringing their communities back from the life-altering consequences of Hurricane Florence.

This year, your “yes” has made a difference. Because of your response to God’s leading, we’re able to share stories of faith, endurance and sacrifice. Stories of God doing impossible things. These stories are a constant source of joy to us. Every day we get to witness the love, courage and faith that continue to grow in dark places. Indeed, how can love not grow in the presence of so much beauty, hope and light? It is God’s tender mercy at work — dispelling the darkness with light. In the midst of disasters, injustice and conflict, he still reigns.



EXECUTIVE COMMITTEE

- Tim Breene**, CEO
- Scott Arbeiter**, President
- Rene Ordogne**, CFO
- Kathleen Leslie**, General Counsel / SVP of Human Capital
- Emily Gray**, SVP of U.S. Ministries
- James Misner**, SVP of Strategic Engagement
- Dr. Gil Odendaal**, SVP of Integral Mission Division
- Mark Reddy**, SVP of Brand
- Kevin Sanderson**, SVP of International Programs & IT
- Jenny Yang**, SVP of Advocacy & Policy

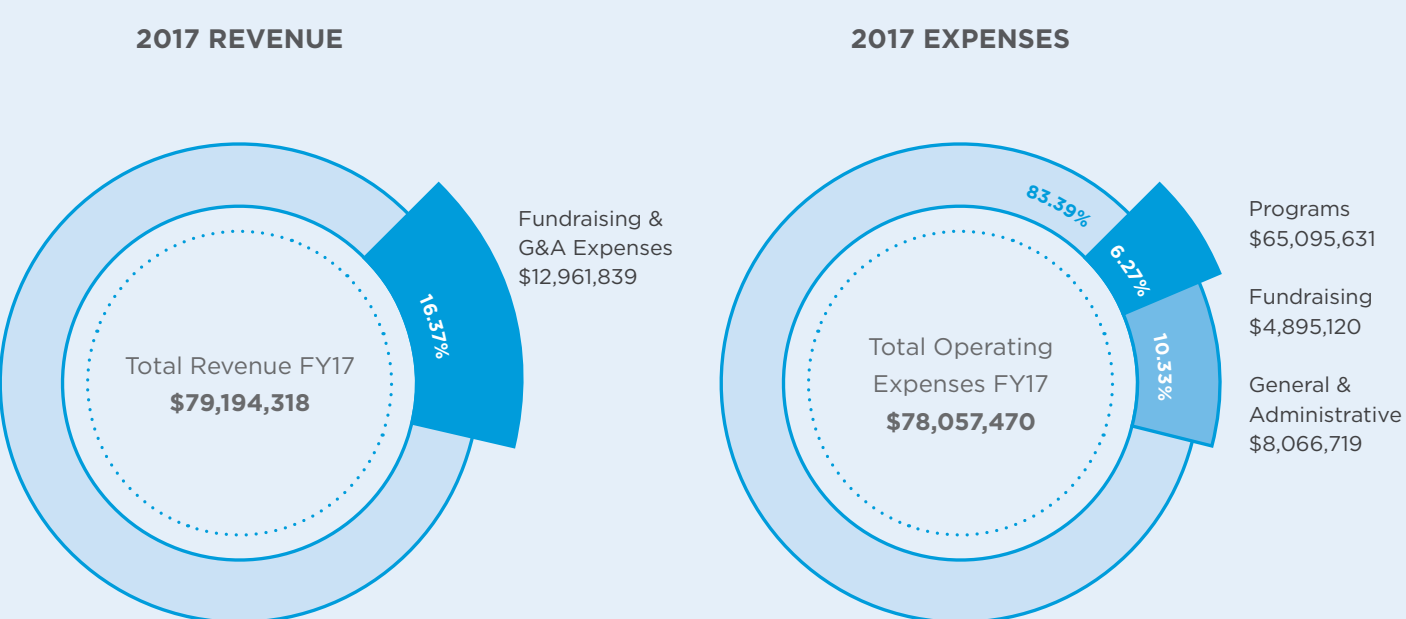
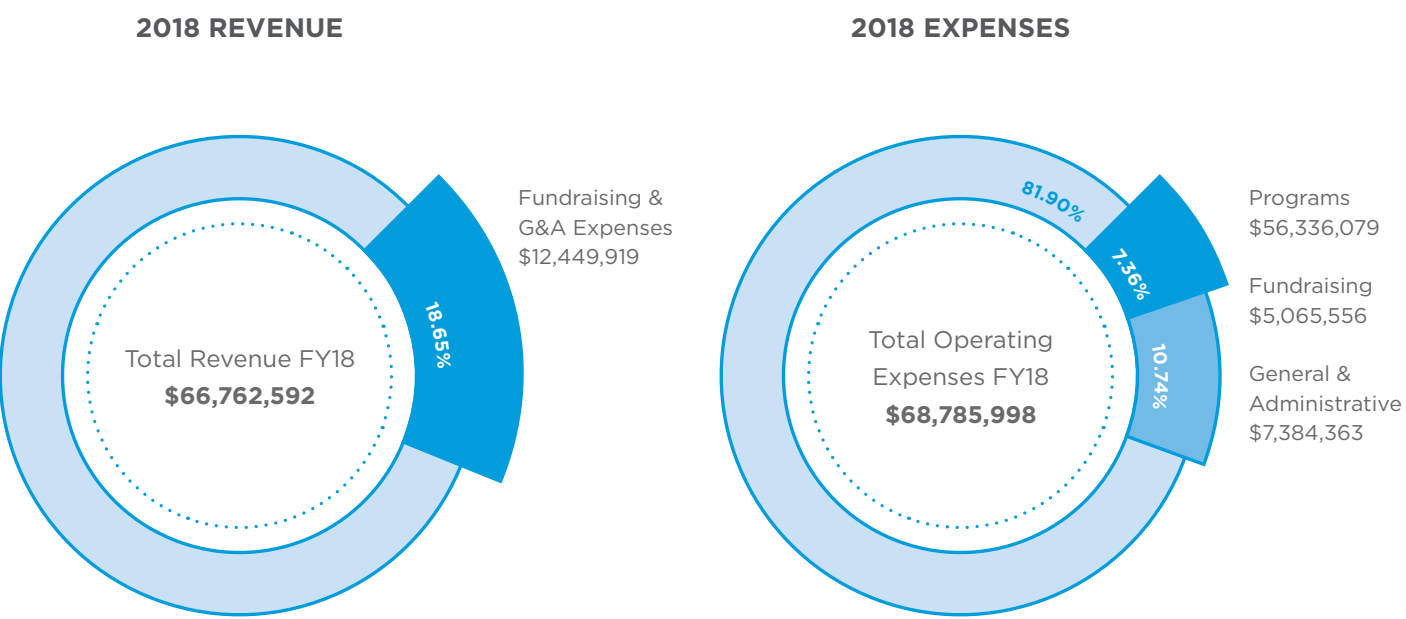
BOARD OF DIRECTORS

- Steve Moore**, Chairperson
Nexleader
- Kathy Vaselkiv**, Vice Chairperson
- Bill Westrate**, Treasurer
Westrate and Associates
- Rev. Dr. Casely Essamuah**, Secretary
Bay Area Community Church
- Rev. Leith Anderson**
National Association of Evangelicals
- Dr. Timothy Ek**
- Pat Mazorol**
Erickson & Wessman, P.A.
- Dr. Roy Taylor**
General Assembly of Presbyterian Church in America
- Tim Traudt**
Wells Fargo

OUR MISSION

World Relief empowers the local church to serve the most vulnerable.

FINANCIAL SUMMARY



STATEMENT OF FINANCIAL POSITION

For the year ending September 30, 2018

Current Assets	2018	2017
Cash and Cash Equivalents	\$10,346,915	8,594,680
Investments, at Market	694,328	663,537
Receivables		
Grants	4,617,505	4,463,775
Contributions	815,368	1,200,000
Other	592,424	555,226
Microenterprise and Agriculture Loans — Net	2,439,141	2,857,070
Prepaid Expenses and Other Assets	914,781	913,698
Minority Interest in Net Assets	667,976	7,353,244
Plant and Equipment — Net of Accumulated Depreciation	4,410,921	4,403,228
Total Assets	25,499,359	31,004,458

Liabilities		
Accounts Payable and Accrued Liabilities	4,702,054	5,905,702
Deferred Revenue	52,824	480,282
Long-Term Debt		
General	1,215,733	3,388,325
Microenterprise/Agricultural Development	1,847,510	1,475,428
Other Liabilities	678,552	614,678
Total Liabilities	8,496,673	11,864,415

Net Assets		
Common Stock	1,000	1,000
Non-Controlling Interest	644,000	761,214
Net Assets	11,446,348	13,989,325
<i>Total Unrestricted Net Assets</i>	<i>12,091,348</i>	<i>14,751,539</i>
Temporarily Restricted Net Assets	4,911,338	4,388,504
Total Net Assets	17,002,686	19,140,043
Total Liabilities and Net Assets	25,499,359	31,004,458

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

For the year ending September 30, 2018

Support & Revenue	Unrestricted	Temporarily Restricted	2018	2017
Private Contributions	\$4,782,017	14,740,341	19,522,358	21,339,642
Government and Other Public Grants	41,313,062	-	41,313,062	51,063,380
MED Banking Revenue	990,013	-	990,013	988,818
Other Revenue	4,937,159	-	4,937,159	5,802,478
Net Assets Released from Restrictions	14,217,507	(14,217,507)	-	-
Total Support and Revenue	66,239,758	522,834	66,762,592	79,194,318
Expenses				
Program Ministries				
USA Programs	29,110,351	-	29,110,351	39,350,399
Overseas Programs	22,737,250	-	22,737,250	21,490,955
Disaster Response	4,488,478	-	4,488,478	4,254,277
Total Program Ministries	56,336,079	-	56,336,079	65,095,631
Support Ministries				
General and Administrative	7,384,363	-	7,384,363	8,066,719
Fundraising	5,065,556	-	5,065,556	4,895,120
Total Support Ministries	12,449,919	-	12,449,919	12,961,839
Total Expenses	68,785,998	-	68,785,998	78,057,470
Excess of Revenue Over Expenses	(2,546,240)	522,834	(2,023,406)	1,136,848
Other Changes				
Loss on minority interest in net assets, net	(50,817)	-	(50,817)	(24,388)
Gain on sale of fixed assets	49,517	-	49,517	321,222
Issuance of capital in consolidated MFI	(112,651)	-	(112,651)	-
Gain (loss) on discontinued operations	-	-	-	509,200
Change in Net Assets	(2,660,191)	522,834	(2,137,357)	1,942,882
Net Assets				
Beginning of Year	14,751,539	4,388,504	19,140,043	17,197,161
End of Year	12,091,348	4,911,338	17,002,686	19,140,043

A Note from the CFO: Proceeds from the sale of our minority interest in the net assets of a foreign microfinance institution were used to fund the operating shortfall in FY18 and are also being used to invest in enhancing program capabilities and impact, as well as developing essential capabilities which will fuel future growth.

View our complete financial statements online at worldrelief.org.



Year
IN REVIEW

In 2018, your support allowed World Relief to say “yes.” Yes to empowering the church to live into the fullness of its calling. Yes to disciplining pastors to lead their congregations in acts of radical love and outreach. And yes to challenging people to step out of their comfort zones and into the unknown adventure of God’s leading.

“Yes” opens the door to an entirely new way of life. Fear gives way to courage; self-love bows to a new master; the tentacles of greed are severed, and the vine of radical generosity flowers in our lives. In “yes,” we discover that darkness and chaos — the ever-present enemies of our world — can in fact be defeated. Here are just some of the ways your “yes” changed lives and brought transformation to communities in 2018:

Nearly **5,000 children and youth in Cambodia** attended church-led trainings to learn how to protect themselves from human trafficking.

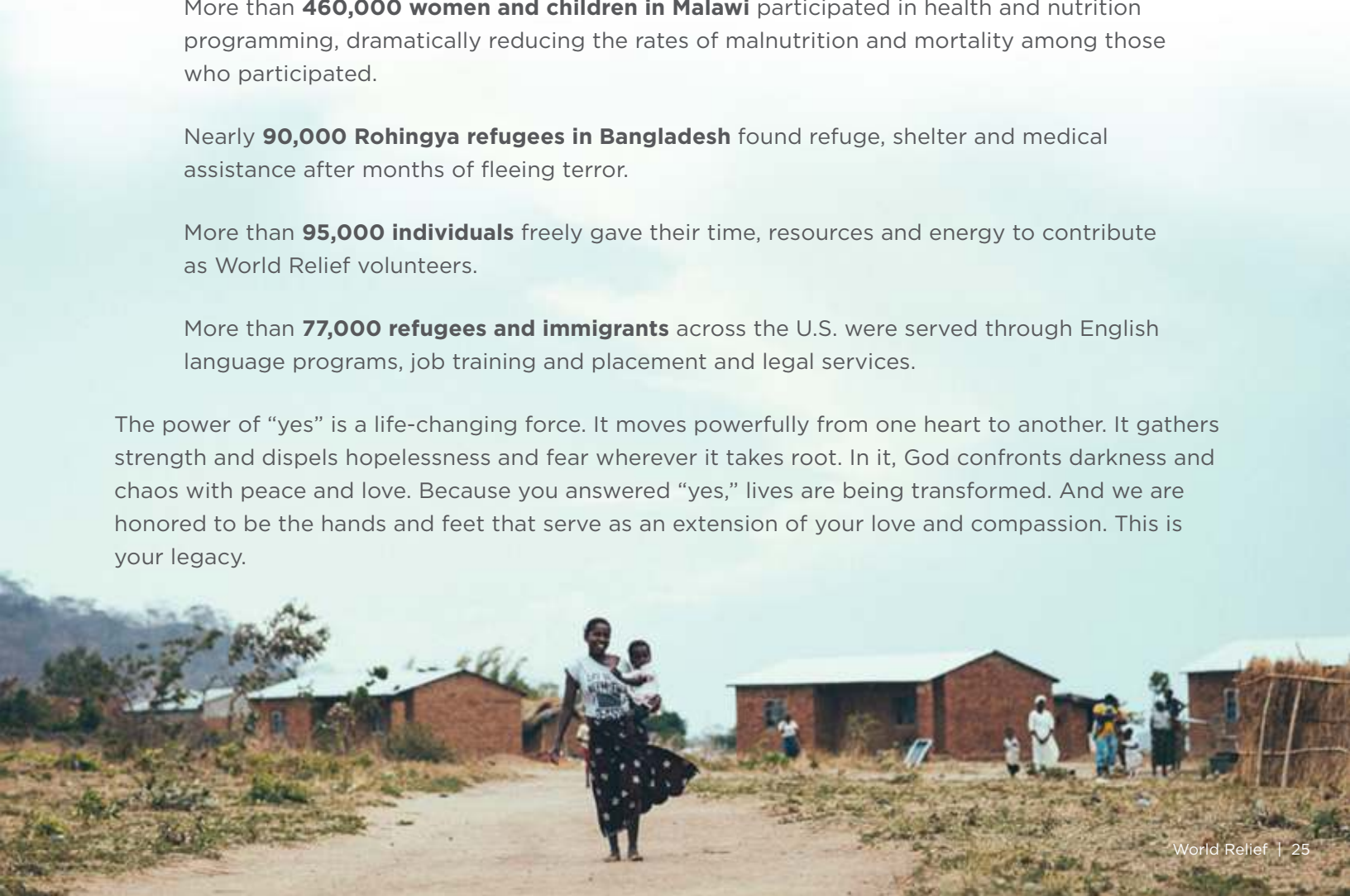
More than **460,000 women and children in Malawi** participated in health and nutrition programming, dramatically reducing the rates of malnutrition and mortality among those who participated.

Nearly **90,000 Rohingya refugees in Bangladesh** found refuge, shelter and medical assistance after months of fleeing terror.

More than **95,000 individuals** freely gave their time, resources and energy to contribute as World Relief volunteers.

More than **77,000 refugees and immigrants** across the U.S. were served through English language programs, job training and placement and legal services.

The power of “yes” is a life-changing force. It moves powerfully from one heart to another. It gathers strength and dispels hopelessness and fear wherever it takes root. In it, God confronts darkness and chaos with peace and love. Because you answered “yes,” lives are being transformed. And we are honored to be the hands and feet that serve as an extension of your love and compassion. This is your legacy.



world relief®

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Tel. 443.451.1900 | worldrelief@wr.org | worldrelief.org

Overcoming poverty, violence and
injustice through love in action.

