DEAR FRIENDS,

As you read over the stories and successes highlighted in this Annual Report, you may feel like the people crowded around Jesus when he healed the paralytic in Luke 5. It’s our hope that as you learn about all that World Relief has been able to accomplish in the past year thanks to your support, you will be filled with awe and say, “We have seen remarkable things today.”

Despite a global pandemic that caused lockdowns, closures and the shifting of entire programs, World Relief still served more people, empowered more churches and trained more volunteers than we did last year. This is a stunning testament to the power of our approach, the courage of the churches we empower and the greatness of the God we serve.

As we’ve shared with you before, World Relief has weathered many literal and figurative storms over the past several years. Yes, we have responded to earthquakes, cyclones, hurricanes and floods. But we have also responded to figurative storms like the rapidly declining refugee admissions numbers that caused us to close some of our offices and downsize our staff.

As we reflect back on the struggles of the past few years, we see how God was pruning and strengthening World Relief through those storms; helping us to innovate and come up with new ways of solving ongoing development problems; inspiring us as we created more agile and efficient teams within our organization; and guiding us as we innovated and reimagined our U.S. programs during a time of decreased funding.

When the COVID-19 pandemic hit in 2020, World Relief was ready. We were able to expand our global health work in the midst of a worldwide pandemic. Instead of decreasing the reach of our programs, we expanded them to better include women, the elderly and those with disabilities. We saw a major increase in our reach and influence among U.S. churches and continued to speak out as a trusted voice for the vulnerable.

World Relief has flourished in the midst of, or perhaps as a result of, adversity. We have been tested and have risen to the occasion. We didn’t just survive FY20, by God’s grace we thrived.

In FY20, we attracted new donors, saw a significant increase in our private fundraising and received multiple public grants due to our excellence in community development. We quickly adjusted programs, moving them online, using technology to communicate with leaders in remote areas and weaving COVID-19 prevention strategies and responses throughout all of our programs.

The innovation and dedication of our staff and volunteers was breathtaking to behold. And while we were responsible for our faithfulness, God was responsible for our fruitfulness.

Thank you for the ways in which you stood with us and supported us this year. Like you, we know that when disasters strike it’s the most vulnerable that feel it the deepest, hardest and longest. And it’s because of you that we were able to reach some of these most uniquely vulnerable people.

It has been a privilege to serve alongside you these last five years and to have a front-row seat to the amazing ways God has moved in and through his church. As you may already know, we are planning to jointly retire at the end of this summer. We have labored together on behalf of the vulnerable and are leaving with an immense sense of gratitude for the privilege of leading World Relief through turbulent times.

You can learn more about World Relief’s plans for the future from Steve Moore, Chairperson of the Board of Directors, at the conclusion of this annual report. As we hand over this amazing organization to a new leader, we do so knowing that World Relief is poised for continued growth, deepening impact and an increased witness.

Like the crowd in Luke 5:26, we are amazed and praise God for all that has been accomplished in 2020, and during our tenure at World Relief. We pray that the same is true for you.

In Him,

Tim Breene
CEO, World Relief

Scott Arbeiter
President, World Relief

Everyone was amazed and gave praise to God. They were filled with awe and said, “We have seen remarkable things today.”
— Luke 5:26
COVID RESPONSE

GLOBAL DISRUPTION

It was three o’clock on a Tuesday afternoon when Laura Fontaine, Director of World Relief Quad Cities, got the call. A woman in the Congolese community had contracted COVID-19. Shutdowns had already begun across much of the U.S., and World Relief followed suit, closing our offices and suspending all in-person programming.

Laura and her team talked with the woman about the things her doctor had told her. They tried to ease some of her fears regarding the virus and hoped this would be an isolated incident. But unfortunately, the virus had already started to spread, and over the next several weeks, 60% of the Congolese community in the Quad Cities would contract COVID-19.

Halfway across the globe, nearly 8,000 miles away, Moses Ndahiro and his team faced a similar situation in Rwanda when, in mid-March, the country went into total lockdown. As the team began working remotely, they turned to rapid communication tools through mobile platforms like WhatsApp to begin communicating with partners and disseminating COVID-19 prevention messages to churches and communities.

The sudden change and continued uncertainty were destabilizing, and it didn’t take long for the dramatic impact that COVID-19 could have on the world’s most vulnerable to become apparent.

Local currencies across the world began losing their value. Staples like bread became a scarce commodity. Markets shut down, removing a source of income for many. Oxfam predicted that the pandemic “could push half a billion more people into poverty, [setting] back the fight against poverty by a decade,” and the World Food Program forecasted a famine of biblical proportion.

In the U.S., newly arrived immigrants who were still learning a new language and culture were at risk of missing out on critical health messages related to COVID-19. The restaurant and hospitality industries, which employ many new immigrants, were some of the hardest hit by the coronavirus, and many of our clients experienced devastating lay-offs.

And yet, during what was a very dark time, when we took a step back, we saw creativity, strength and persistence shine through. Fierce courage and bold love grew amidst our upturned world. Beneath the chaos, resilience bloomed.

OUR GLOBAL COVID RESPONSE
SCARECROWS IN CAMBODIA

Brandon Prichard remembers what it was like to walk the streets of the Stoung District in Kampong Thom Province, Cambodia, in the early days of April. As the Country Director for World Relief Cambodia, he was used to gathering with local staff, checking in on savings groups or meeting up with home-church leaders.

But as virus cases began to rise across the country, Brandon noticed something eerie popping up outside of homes, on street corners and in front of local businesses — scarecrows.

These scarecrows had been set up by residents to protect their homes and businesses against COVID-19. The belief that scarecrows can ward off illness and disease is rooted in animist belief in Cambodia and would present a challenge for our staff as they worked to provide accurate prevention messaging about COVID-19.

Thankfully, our team adapted quickly. Donning masks, they made individual household visits to share awareness and prevention lessons and ensure everyone in their communities had correct information.

Lessons included a poster that illustrated prevention methods, specific handwashing instructions and symptoms of COVID-19. Every household visited was given a copy of the poster to display in their homes, and residents were encouraged to share the information with their friends and neighbors.

Made for Change

Responses like this one from our team in Cambodia reminded us that this is exactly what World Relief was created for — to respond in times of chaos and crisis and to equip communities to thrive on the other side.

We, like many other organizations, were really tested by COVID-19, but our commitment to the most vulnerable, combined with our standing in local communities, our cascade messaging model and our partnership with local churches across the globe allowed us to respond quickly and powerfully.

When our technical staff couldn’t travel due to shutdowns, the churches and volunteers that we had spent years training through our Church Empowerment Zone (CEZ) model were well-equipped to share messages and carry out our programs on their own. All that was needed was a communication platform like WhatsApp for us to coordinate with local networks.

This model allowed for rapid messaging dissemination throughout communities as information cascaded down through over 3,000 of these local churches across Africa, saturating communities with accurate public health information through public awareness campaigns and leveraging trusted community voices such as religious leaders to help overcome rumors and stigma like the ones we saw in Cambodia. Just as we did with the onset of the AIDS crisis in Africa and the more recent Ebola outbreak, we worked extensively with churches to help break stigmas associated with the virus. These leaders played a critical role in dispelling rumors, locating and protecting the most vulnerable and educating the community.

Many of our staff who serve in Rwanda experienced an extended total lockdown due to the high number of COVID-19 cases. But in the midst of this hardship, local pastors from our Church Empowerment Zones (CEZ) came together to continue serving the vulnerable in their communities.

From March to September, churches from across all six CEZs in Rwanda provided food and basic necessities to 4,056 families. In addition to these families, World Relief provided support to 1,346 families throughout the country, as well as support for 350 pastors and their families.

“We are going to do the best we can with the resources God has given us to really care for the vulnerable,” said one local pastor.
CREATIVE RESPONSES

More specific responses varied by country and community, but all showcased a beautiful creativity and innovation that ultimately helped save lives around the globe.

In Kenya, our volunteers went above and beyond to reach the most remote villages in their area, strapping loudspeakers to their cars and driving through the streets to spread information and prevention messaging.

In Haiti, one of our church networks in Laurent learned how to produce hand sanitizer to supply to local markets at a time when the product wasn’t easily found.

In South Sudan, our team distributed UNICEF locally made face masks to teachers and PTA members at Liech Primary School in the Bentiu Internally Displaced People Camp, a high-density camp housing almost 100,000 people.

In Sudan, we conducted weekly radio talk shows that included prevention messages and allowed listeners to call in with questions. The show included 72 drama stories about COVID-19, 42 Public Service Announcements and 4 live shows.

And in DRC, where we learned a great deal from our Ebola response, we pivoted the educational messages in our existing health programs to include COVID-19 prevention lessons.

By the end of FY20, we reached over 650,000 individuals with direct COVID-19 preventative messaging and nearly 12 million individuals through radio or community messaging initiated by World Relief.

CRISIS IN THE U.S.

Closer to home, here in the U.S., staff, volunteers, church partners and donors alike stepped up with ingenuity and generosity to serve immigrants impacted by COVID-19.

Among our offices, innovation flourished as staff and community partners found new ways to serve. In-person programs such as ESL classes, job training seminars and summer camps all moved online. Volunteer trainings became virtual, opening up new pathways for people across the whole country to volunteer.

In the Quad Cities, our team converted their food pantry into a drive-thru facility. Twice a month, from March-September, around 300 clients pulled up outside their office and were handed a bag of food through their car door. For clients without cars, food was delivered directly to their homes.

In North Texas, we saw local churches, businesses, food banks and other non-profits donate nearly $1 million dollars worth of food to our pantry, enabling us to serve over 26,800 families across the North Texas area.

In Seattle, World Relief staff used their drive-thru food distribution to also identify clients who owned small businesses. Many of these clients were not aware that they could qualify for government assistance due to the pandemic. Together, staff worked with these clients to fill out paperwork and apply for PPP loans, enabling their businesses to survive the pandemic and beyond.

Across our U.S. office network, more than $4 million in food was donated and distributed, allowing us to serve over 624,000 people!
COMMUNITY AMBASSADORS

Recognizing that some immigrant communities were finding it particularly difficult to trust instruction from government officials and even caseworkers from outside their ethnic communities, World Relief launched a national Community Ambassador Initiative, hiring temporary support staff from the different communities we serve to rapidly organize and provide support.

The Community Ambassadors (CAs) provided culturally and linguistically appropriate COVID-19 outreach and education to their fellow refugee, asylee and new immigrant communities. CAs were equipped with safety gear and instructed on best practices for “front porch” client training and online group education.

This much-needed initiative helped disseminate vital health messages to many who otherwise would have remained uninformed. Not only this, but it also empowered our clients to build healthier and stronger communities at the grassroots level and provided employment, field experience and resume-building for the Community Ambassadors themselves.

Together, World Relief hired Community Ambassadors from more than 14 language groups and reached more than 1,500 individuals with health and digital literacy information in cities across the U.S.

GIVING BACK

Even as we sought to support vulnerable immigrants throughout the crisis, many immigrants in the communities where we serve noticed needs and used what they had to give back as well.

Across our U.S. networks, refugees and other immigrants came together to make masks for others in their community. One such refugee was Sei Paw, a Karenni Burmese refugee who lives in Winston Salem, North Carolina. Through an initiative called Project Mask, Sei Paw and several of her friends made over 3,000 masks for frontline workers.

Brenda’s heart sank when she logged on to her bank’s mobile app. She’d been working at a laundromat, diligently saving money when the COVID-19 pandemic swept into Illinois. Her work hours were cut in half, and her housing arrangement became unstable when her housemates decided to move away.

Thankfully, Brenda had been connected to World Relief Chicagoland since October 2019 when she was granted asylum in the U.S. When the pandemic hit, she reached out to her caseworker. Together, they found a new apartment for Brenda to live in. And thanks to a financial gift from Renewal Church plus World Relief’s emergency rent assistance, Brenda was able to pay her security deposit plus two months of rent.

Inspired by this generosity, Brenda took to social media to raise money for a man in her home country of Nicaragua who was struggling to find work amidst the pandemic. Within three days, she raised $450 — nearly the same amount she’d been given by World Relief — and used it to send money and supplies to the man in need.

“"My first year in America I heard President Obama quote President Kennedy saying, ‘Ask not what your country can do for you, but what you can do for your country.’” Sei Paw said. “That quote has guided me and led me to encourage more of my friends to get involved.”

And then there were the two brothers who were resettled by World Relief in Chicago seven years ago. They dreamed of opening up a tailor shop together, and that dream finally became a reality — in January, mere months ahead of the COVID-19 shutdown.

Faced with this new reality, the brothers wondered if their business would survive. But then, local residents started appearing at their shop — many of whom were immigrants themselves — in desperate search of masks. Most stores were already sold out, and online shops were selling the masks at prices much higher than what these residents could afford. Soon, the brothers knew what they had to do. They pivoted their business and began making masks, finding success and even fulfilling orders from other cities and states.

HOPE IN DISRUPTION

COVID-19 disrupted our world this year, but in that disruption we have seen new doors open, and we have found incredible hope, resilience, innovation and, above all, overwhelming love.

The generosity we’ve experienced throughout this pandemic has been nothing short of a miracle, and it was made possible by people and partners like you — who sacrificed your time and resources during a year of great uncertainty, who trusted us to be the hands and feet of Jesus and to extend your compassion to those hardest hit by the pandemic. We could not have done this work without you, and we are eternally grateful for your support.

As we look to the year ahead, we see new strength in the communities we serve; in church volunteers who fought back against harmful beliefs and stigma in their villages; in immigrants who learned to use technology to help them stay connected; in staff who felt renewed confidence that they could, with God’s help, move mountains; and in a growing diversity of people from all walks of life stepping up to serve.

Thank you for being a part of lasting change in 2020.
WHERE WE WORK

U.S. OFFICE LOCATIONS

CALIFORNIA
- Modesto
- Sacramento
- Southern California
- Southern California

GEORGIA
- Atlanta

ILLINOIS
- Chicagoland (Chicago, Aurora, DuPage, Fox Valley)

MARYLAND
- Baltimore

MINNESOTA
- Minneapolis-St. Paul

NORTH CAROLINA
- Durham
- Triad (High Point, Winston-Salem)

SOUTH CAROLINA
- Upstate SC

TENNESSEE
- Memphis

TEXAS
- North Texas

WASHINGTON
- Seattle (Kent)
- Spokane
- Tri-Cities

WISCONSIN
- Fox Valley

PROGRAM & PARTNER COUNTRIES

Bahamas
- Burundi
- Cambodia
- DR Congo
- Germany
- Haiti
- Kenya
- Lebanon
- Malawi
- Nicaragua
- Philippines
- Rwanda
- Somalia
- South Sudan
- Sudan
- Syria
- Turkey
- Zambia

Location closed in 2020
HERE'S A GLANCE AT JUST SOME OF WHAT WE DID TOGETHER IN 2020

$4M+
worth of food distributed for COVID-relief across the U.S.

$4.5M
was awarded to us by USAID for our HIV prevention work in Malawi

279,998
vulnerable homes visited by outreach and care group volunteers

Women who now participate in decision making jointly with their husbands after completing our Farmer Field School training in Rwanda increased by 74%

209
churches in Rwanda started Child Protection ministries

2,946
parents completed Positive Parenting trainings in Malawi

507K+
health consultations conducted across Sudan & South Sudan

56,272
World Relief savings group members

4,192,738
BENEFICIARIES SERVED

209
churches in Rwanda started Child Protection ministries

422
computers and tablets provided to refugees and other vulnerable immigrants in the U.S.

673
students enrolled in virtual English language classes across Chicagoland

5,375
VOLUNTEERS

32,028
MILES DRIVEN

40,342
HOURS SERVED

VOLUNTEER COMMUNITY
Across the U.S.

Our Incredible
VOLUNTEER COMMUNITY
Across the U.S.

67K+
VOLUNTEERS
ACROSS THE GLOBE

4,265
CHURCHES MOBILIZED

OVER 80%
OF THOSE WHO DIRECTLY BENEFIT FROM WORLD RELIEF’S PROGRAMS ARE WOMEN & CHILDREN.

NOTE: World Relief employs best practices and measures technical indicators for evaluating the impact of our programs. Due to the complex nature of refugee and world relief work, we are unable to track every activity as an impact metric. World Relief 2020 Annual Report, 13.
When Aziza noticed that her young son had grown sick, she instinctively left him at home with another family member and went to a clinic to get some antibiotics. After all, that’s what she would have done back in Afghanistan.

But when she arrived at the U.S. clinic, she was told she couldn’t receive any antibiotics without first bringing her son in for an appointment. Aziza returned home, feeling shaken in her ability to care for her child in this new country.

For women like Aziza, this experience is all-too-familiar. After fleeing their homes and resettling in the U.S., many find it difficult to access the services they need to integrate into their new communities.

And yet, thanks to your generosity, women like Aziza are finding connection and support through World Relief Sacramento’s Refugee Integration Groups.

Launched in October 2019, this program empowers isolated, often pre-literate Afghan women to build the skills they need to achieve independence. Each week, women gather to practice their English and learn about topics such as navigating the healthcare system, coping with culture shock and how to use a car seat.

After Aziza’s experience at the clinic, World Relief coordinated a field trip to the pharmacy where the women learned about common over-the-counter products and how to fill a prescription. They later took a trip to the library where each woman got a library card and learned how to check out books — a huge moment of pride for those once denied access to education in Afghanistan.

In the safety of their group, the women are also fostering community, opening up and discussing topics often labeled as taboo in their cultures: family, disability and mental and reproductive health, to name a few.

These groups have been transformative for Afghan women. And while COVID-19 has presented its challenges, it also created the unexpected benefit of rapidly increasing the women’s digital literacy as they’ve learned to navigate technology and access their classes on Zoom.

In the new year, our goal is to reach 100 new women, launch an Arabic speaking group and offer children’s programming for moms in the group. Thank you for creating a place for women to find hope, friendship and welcome in Sacramento!

“When I came here, I felt like I was blind and deaf. With this class, we don’t feel like we are refugees. With you, we feel like we have our family with us to help us anytime we need it … When we see your faces we have hope, and you give us wings to fly.”

— Bahira
INTERNATIONAL PROGRAMS

HOPE WITHOUT A HOME

Micheline and her seven children were hopeful. After fleeing repetitive attacks on their village and spending two years in a displacement camp, they had finally been told it was safe to return home. What they returned to, however, was not the home they once left. “We had lost everything,” Micheline recollects. “Even our house had been destroyed. Some weeks we went without food for two days at a time.”

Micheline’s experience is a common one for the millions of Internally Displaced People (IDPs) and returnees (IDPs returning home) around the world today. Recent estimates from UNHCR suggest that global forced displacement surpassed 80 million in mid-2020, at least 45.7 million of whom were classified as IDPs.

In addition to losing their homes and land, IDPs face a host of life-threatening challenges, including psychological trauma, ongoing conflict, sexual and gender-based violence, food insecurity and disease, to name just a few.

This year, IDPs and returnees remained a high priority for World Relief. In Democratic Republic of the Congo, we conducted two large-scale agriculture and food security responses to serve returnees like Micheline. In Ituri and Tanganyika Provinces, we worked with local churches to serve over 308,500 people by providing seeds and agricultural tools, agricultural training and technical follow-up.

Incredibly, we saw the percentage of households with a Hunger Index score of serious, alarming or extremely alarming drop from 79% to 0%. And we witnessed the number of households eating an average of three meals a day increase from 10% to 62%.

In Sudan, we worked as agents of peace to resolve land disputes, secure rights and strengthen protections for over 545,880 IDPs and refugees in Central and West Darfur. And we responded robustly to severe malnutrition through emergency feeding, school meal provision and health and nutrition education, serving 660,944 IDPs, returnees and host community members.

Thanks to you, IDPs and returnees like Micheline are rebuilding their lives and finding hope once again.

“I am now able to laugh with joy once again after a long time of suffering,” she smiles.

INNOVATING FOR EXCELLENCE

Naomi is a widow with three young daughters. She is also partially blind. Supporting herself and her daughters was a constant struggle that often pushed her to her physical and emotional limits. That was, until Naomi joined Savings for Life (SFL).

“This program has turned my life around. I now have the opportunity to improve my life. I am using my savings to buy more crops and pay school fees for my oldest daughter.”

We found that community members participating in both AFL and SFL saved on average $3.67 USD more than those only in SFL. And those in AFL and SFL saved $7.10 USD more than those participants in AFL only. Findings also proved that participation in AFL and SFL together was associated with higher odds of increased household food security.

Lastly, in Democratic Republic of Congo, we used a technology platform called ‘TextIt’ to get regular data from our ‘graduated’ groups. We were overjoyed to learn that 100% of groups continued to operate independently, year after year, increasing their savings by more than 310% over four years.

COVID-19 could have devastated savings groups across Africa. And yet, as an essential part of their lives and sense of security, the program has continued to grow, flourish and evolve in ways we could never have imagined. Thank you for joining us on this incredible journey!
FOR SUCH A TIME AS THIS

Throughout Scripture, God moves for justice. Time and again, through ordinary people, God brings his vision of justice to a broken world, taking action on behalf of the most vulnerable.

This year, as the very soul of our nation and the integrity of our faith seemed to be increasingly at stake, we continued to raise our voice in the public square for the cause of justice. Time and time again, we looked for opportunities to remind both ourselves and our brothers and sisters in Christ of our responsibility to be salt and light to a world prone to darkness and decay. We championed truth-telling as central to the prophetic biblical tradition, speaking truth to power even through our own fear and discomfort. And we rallied our partners to defend the biblical quartet of the vulnerable — the orphan, the widow, the immigrant and the poor — when we saw these lives subjugated, mistreated or put at risk.

In July, as news broke that religious persecution of Christians had increased to some of the highest levels ever reported, we worked with Open Doors USA to release the “Closed Doors” report on religious freedom, which revealed the impact of recent changes to U.S. immigration and asylum policy. The report shed light on the 90% reduction in the number of Christians resettled from countries where the church faces persecution and argued that we must not close our nation’s doors to those who have no choice but to flee.

Later, we joined The National Association of Evangelicals (NAE) to pen an open letter on the health of our nation, calling Christians to engage with humility, civility, intellectual rigor and honesty in the complex and contentious social issues that face the nation. We invited all followers of Jesus — whether Democrats, Republicans or Independents — to join us in championing a biblically balanced agenda, embodying God’s love for all and affirming our commitment to resist being co-opted by political agendas.

We were also encouraged to see an increase in church mobilization funding this year from multiple foundations acknowledging our capability to change the narrative regarding immigration in the U.S., particularly among white evangelicals. As a result, we expanded our engagement with churches across the country, reaching over 36,000 people through church-led events.

Thank you for joining us as we continue to boldly speak out on behalf of the vulnerable and to bring light, healing and shalom to our world.

He defends the cause of the fatherless and the widow, and loves the foreigner residing among you, giving them food and clothing.
— Deuteronomy 10:18

IN 2020, WE CONTINUED TO USE OUR VOICE IN THE MEDIA:

— Earning more than —

447 print interviews and mentions
95 TV and radio interviews
40 op-eds and mentions
20 press releases

We continue to help lead the Evangelical Immigration Table, a broad coalition seeking to ensure that biblical principles inform both the responses of individual Christians to their immigrant neighbors and the public policies advanced by our elected officials.

And, at year’s end, World Relief’s Jenny Yang testified before the U.S. Senate on the urgency of restoring the U.S. refugee resettlement program.
While so much of 2020 was disruptive and unknown, our calling to love and serve the most vulnerable came into sharp focus as our partners around the world faced a global pandemic.

In the midst of this disruption, our commitment to our calling set us on a mission to engage the broader World Relief community in creating a space where bold, compassionate women and men of faith could make a significant difference in the world alongside one another. From guest bedroom offices, back porch desks and converted kitchen counters, The Path was born.

The Path is World Relief’s new monthly giving community, which launched this past summer. As together we witnessed new levels of suffering all around us, we asked our community to commit to walking toward those who felt like the rest of the world was walking away. And our community responded in big ways.

Today, our thriving community of pathmakers is committed to going the distance to create change that lasts. They are faithful, consistent and committed to the journey of transformation — no matter what it takes.

Since launching, The Path has grown World Relief’s monthly giving community by more than 50%, with donors across 579 cities, 44 states and 4 countries.

Amidst all the uncertainty of 2020, this group prayed over how to best use their stimulus checks, gave from hard-hit portfolios and continued in their promise to give even in the face of unemployment.

We were truly humbled by the hundreds of women, men and families that took a step toward ending the cycle of suffering, even as they themselves experienced the pain of 2020. Paul and Christie are one such couple.

“Without a doubt, all of our lives have been affected by COVID-19, but we (in the USA at least) often forget that this pandemic is affecting the world — and like most crises, the poorest of the poor get hit the hardest. In response, we often feel too overwhelmed and think we cannot make any difference. But the great news is, we can. By joining resources and people together to build systems of lasting change. That’s why Christie and I joined World Relief’s local and global movement, The Path.”

Whether empowering women in Rwanda or providing legal services to a refugee family in the U.S.; supporting girls clubs in Malawi or fighting back against drought and famine in Kenya; pathmakers are bringing hope, healing and restoration to our suffering world. Their long-term commitment brings enduring solutions and lasting change to communities, and we are so grateful for their faithfulness.

We would be honored if you would join this community, and invite you to learn more at www.worldrelief.org/thepath.
FINANCIAL SUMMARY

2020 REVENUE

Total Revenue FY20 $71,106,952

2020 EXPENSES

Total Operating Expenses FY20 $68,794,685

STATEMENT OF FINANCIAL POSITION
For the year ending September 30, 2020

2019 REVENUE

Total Revenue FY19 $61,160,207

2019 EXPENSES

Total Operating Expenses FY19 $63,250,484

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<th>Current Assets</th>
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<td>Other</td>
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<td>Microenterprise and Agriculture Loans, Net</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$12,775,733</strong></td>
<td><strong>$8,360,963</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Assets</th>
<th>2020</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Stock</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Non-Controlling Interest</td>
<td>—</td>
<td>686,767</td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>13,462,149</strong></td>
<td><strong>10,843,825</strong></td>
</tr>
<tr>
<td><strong>Total Net Assets Without Donor Restrictions</strong></td>
<td><strong>13,462,149</strong></td>
<td><strong>10,843,825</strong></td>
</tr>
<tr>
<td><strong>Net Assets with Donor Restrictions</strong></td>
<td><strong>3,164,193</strong></td>
<td><strong>3,371,701</strong></td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>16,626,342</strong></td>
<td><strong>14,215,526</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$28,802,075</strong></td>
<td><strong>$23,264,256</strong></td>
</tr>
</tbody>
</table>
LOOKING AHEAD

On behalf of the Board of Directors of World Relief, I would like to take this opportunity to publicly thank Scott and Tim for their combined 30+ years of service to World Relief.

Over the last five years, Scott and Tim prioritized building the organizational culture and capabilities that would allow World Relief to thrive long after their tenure. Thanks to their leadership, our program impact and Christian witness have reached new levels. Indeed, the World Relief of today is more focused, agile, innovative and inclusive than ever before.

With the help of Carter Baldwin, we have begun a global search for a new President/CEO and anticipate that we will have a diverse and highly qualified set of candidates. As we welcome a new President/CEO into the World Relief family this year, s/he will come to lead an organization with much on the horizon. In the coming year, this new leader will continue to deepen World Relief’s commitment to our Christian identity and mission by both executing on our existing commitments, as well as leading us through a host of new initiatives.

We look ahead to FY21 and beyond with great ambition as we:

- Continue our COVID-19 work in the countries where we work. We are particularly thankful for a new $2.3 million grant from USAID that will help us better resource churches in Africa in their ongoing response to COVID-19.
- Expand our work in the Disaster and Humanitarian space — specifically in the Democratic Republic of Congo, Sudan and South Sudan.
- Grow our U.S. office network through new locations and affiliations in response to the current administration’s dramatic increase in refugee resettlement numbers.
- Reach the global church through a broad biblical agenda that includes areas like climate change, systemic racism, disability inclusion and gender equity.
- Build on our progress in recognizing, affirming, respecting and seeking to understand the multiplicity of cultures within all areas of the organization.
- Invest in technology to extend our volunteer network capabilities.
- Find creative ways to improve the workplace experience and invest in development opportunities for all of our staff.

Indeed, there is much to celebrate and even more in which to hope. The Board and I remain thankful for your continued support and look forward to seeing all of the ways that God is moving in and through World Relief in the coming months.

In Him,

Steve Moore
Board Chairperson

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

For the year ending September 30, 2020

Support & Revenue

<table>
<thead>
<tr>
<th>Without Donor Restrictions</th>
<th>With Donor Restrictions</th>
<th>2020 Total</th>
<th>2019 Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private Contributions</td>
<td>$4,958,551</td>
<td>$13,699,404</td>
<td>$18,657,955</td>
</tr>
<tr>
<td>Government and Other Public Grants</td>
<td>$45,315,451</td>
<td>-</td>
<td>$45,315,451</td>
</tr>
<tr>
<td>Med Banking Revenue</td>
<td>$1,121,539</td>
<td>-</td>
<td>$1,121,539</td>
</tr>
<tr>
<td>Other Revenue</td>
<td>$6,012,007</td>
<td>-</td>
<td>$6,012,007</td>
</tr>
<tr>
<td>Net Assets Released from Restrictions</td>
<td>$13,906,912</td>
<td>(13,906,912)</td>
<td>-</td>
</tr>
<tr>
<td>Total Support and Revenue</td>
<td>$71,314,460</td>
<td>(207,508)</td>
<td>$71,106,952</td>
</tr>
</tbody>
</table>

Expenses

Program Ministries

| USA Programs | - | $28,009,451 | $28,009,451 | $28,022,087 |
| Overseas Programs | - | $21,091,177 | $21,091,177 | $18,720,034 |
| Disaster Response | - | $9,277,639 | $9,277,639 | $5,693,664 |
| Total Program Ministries | - | $58,378,267 | $58,378,267 | $52,435,785 |

Support Ministries

| General and Administrative | - | $6,407,027 | $6,407,027 | $6,971,252 |
| Fundraising                | - | $4,009,391 | $4,009,391 | $4,677,574 |
| Total Support Ministries   | - | $10,416,418 | $10,416,418 | $10,814,699 |
| Total Expenses             | - | $68,794,685 | $68,794,685 | $63,250,484 |
| Excess of Revenue Over Expenses | $2,519,775 (207,508) | $2,312,267 (2,090,277) |

Other Changes

| Gain (Loss) on Minority Interest in Net Assets, Net | - | $47,104 | $47,104 (24,390) |
| Gain on Sale of Fixed Assets                       | - | $15,000 | $15,000 | $15,274 |
| Distribution of non-controlling interest           | (651,322) | (651,322) | - |
| Change in Net Assets                               | $1,930,557 (207,508) | $1,723,049 (2,090,277) |

Net Assets

| Beginning of Year | $11,531,592 | $3,371,701 | $14,903,293 | $17,002,686 |
| End of Year       | $13,462,149 | $3,164,193 | $16,626,342 | $14,903,293 |

Please Note: The 2019 operating results above reflect a planned loss (and subsequent planned use of capital reserves) to invest in our U.S. Office Network in response to changes in the U.S. Resettlement Program. This included refining existing service lines, broadening our offerings to the foreign-born and developing revenue streams to support these efforts.

View our complete financial statements online at worldrelief.org.
World Relief empowers the local church to serve the most vulnerable.

7 E Baltimore St, Baltimore, MD 21202
worldrelief.org