



Giving Hope to a World of Need

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Cover: A young girl stands in the doorway of her home near the beach in Nāgappattinam, India, as workers pass by on the street outside. CRS programs address the psychological effects of the tsunami on children. *Inset*: Mother and son share a moment amid the destruction. *Photos by David Snyder*.

One Extraordinary Year

Dear Friend,

What an extraordinary year 2005 has been. We have seen a string of disasters that has challenged our staff and stretched our resources. But each challenge has been met with the remarkable generosity of the U.S. Catholic community and a deeper creativity and commitment by Catholic Relief Services staff and partners.

Your untiring support of the world's poor and suffering made possible one of the largest relief efforts in our history — a five-year investment in emergency and long-term reconstruction assistance to the people most affected by the Indian Ocean tsunami. We've built hundreds of homes and we are poised to build thousands more. We have been able to restore survivors' livelihoods and help them restart their lives by providing trauma counseling, reconstructing community infrastructure and providing people with the means to once again practice their trades.

Your compassion has also enabled us to respond to a food crisis in the Sahel region of Africa, the flooding and mudslides caused by hurricanes in Latin America and the Caribbean, and most recently, the Kashmir earthquake.

Alongside these disasters, we've seen signs of hope. Last year, CRS cared for more than 14 million people living with HIV and AIDS throughout the world. We've seen the miracle of antiretroviral treatments that are helping so many who are suffering. People are brought to the hospital in a horribly weakened state, their bodies wracked by opportunistic diseases, and they leave rejuvenated, able to care for their families and even resume their livelihoods.

In Darfur, where the death toll has continued to rise, CRS provides clean water, food, education,

shelter and basic supplies to thousands of people in the western and northwestern parts of the region. In southern Sudan, a fragile peace is holding after two decades of armed conflict. CRS is assisting with the process of rebuilding communities and preparing thousands of people displaced by the war to return to their homelands through the Homeward Bound project.

We also responded to a serious food crisis last year in Africa's Sahel — particularly in Niger — that affected as many as 12 million people. CRS began its emergency response in late 2004, holding seed fairs to ensure farmers had quality stock to plant during the rainy season and after the locust infestation. These farmers fared much better when the crisis did hit.

Over the last year, our partnerships with Catholic dioceses, fellow members of the Caritas Internationalis family, and local organizations have helped CRS address some of the world's most pressing relief and development needs and continue innovative programs, both in the United States and abroad.

In August, we commissioned the first group of CRS Volunteers. These U.S. Catholics have chosen to live their faith in solidarity with the world's poor by making a two-year commitment to share their skills and talents through CRS.

CRS also served the U.S. Catholic community in several new ways in the last year. We formed partnerships with four Catholic universities, teaming our global reach with their academic expertise. These formal relationships will expand on the exchanges between CRS and Catholic educational institutions. And we continue to engage millions of Catholics through Operation Rice Bowl, Food Fast, Fair Trade and our legislative network. Last year was also marked by your extraordinary generosity in response to tremendous needs. CRS is planning to invest \$190 million toward the long-term relief and reconstruction effort in communities devastated by the Indian Ocean tsunami. That level of response is possible largely through the \$163 million CRS received in private revenues. Among U.S.-based humanitarian organizations, only the American Red Cross received more.

Driven by the massive tsunami response, private contributions in the last fiscal year totaled \$297 million, which allowed us to leverage an additional \$395 million in resources from government and other partners to benefit more than 80 million people, both directly and indirectly. For the second straight year, our total revenues topped half a billion dollars, increasing from \$552 million in the last fiscal year to \$694 million and enabling us to reach more people in need. The Catholic Relief Services Collection, formerly called the Annual Bishops' Overseas Appeal, provided \$11.7 million to CRS in 2005.

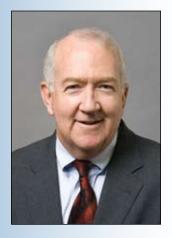
We take seriously our responsibility to be good stewards. We were able once again to hold our administrative costs to just below 5.8 percent.

If nothing else, this extraordinary year has shown us what we can accomplish working together as one human family, in faith, hope and compassion.

Again, I thank you for your generous support and ask for your continued prayers,

en blackter

Ken Hackett President



On October 8, 2005, a *powerful earthquake struck* northern Pakistan and India. killing as many as 75,000 people and leaving another *3 million without shelter as* winter approached. While the earthquake struck after the fiscal year covered in this report, I'd like to take this opportunity to thank those who responded so generously to our appeals for help and prayers. Your support has enabled CRS to reach more than 150,000 people with critical supplies, including food, medicine and shelter.

A girl picks through the rubble of her family's home, barely 30 yards from the beach in Galle, Sri Lanka. *Inset*: A clock frozen at the moment the tsunami hit. *Photos by David Snyder*.



Remembering the Tsunami

For millions of people across South and Southeast Asia, the year 2005 began in mourning following one of the greatest catastrophes of our time. The tsunami of December 26, 2004, shocked the world when, without warning, its giant waves traveled at speeds of up to 300 miles per hour to devastate the region's coasts, communities, homes and families. An estimated 200,000 people perished in a matter of minutes, and nearly 2 million were left homeless. At least nine countries were in the tsunami's path, with the greatest losses suffered in India, Indonesia, Sri Lanka and Thailand.

Throughout the last year, the generosity and compassion of millions of people have helped transform a landscape of unimaginable tragedy into one of hopeful recovery. In the last year, Catholic Relief Services

received nearly \$163 million in revenues from private donations by individuals and Catholic parishes across the United States. CRS has also been awarded more than \$16 million from the U.S. government and other institutional donors. With this funding, plus \$11 million in additional revenues, CRS has been able to mount one of the largest responses in our history - a \$190-million, fiveyear relief and reconstruction effort that will help more than 600,000 people.

A man in Aceh, Indonesia, works with tools and materials provided by CRS to rebuild his home. *Photo by David Snyder.* An extended family has emerged thanks to that generosity. Today, CRS has more than 350 employees working in the hardest-hit areas, helping to rebuild





Some of the 200 new homes built by CRS and our Caritas partner in Simon Colony, a primarily Catholic community near the coast in Tamil Nadu, India. *Photo by CRS staff.*

communities and restore hope, and life is gradually returning to normal for the people living in tsunami-affected areas. Across India, Indonesia and Sri Lanka, fishermen are back at sea with new boats and nets, supporting their families. Newly constructed roads and bridges are busy with traffic and in better condition than before. Thousands of homes have been rebuilt. allowing people to move out of temporary shelters into places they can once again call home.

In India, women are meeting in self-help groups that work together to develop small businesses and strengthen their economic security. Teachers are back to work and schoolchildren are back in the classrooms and libraries. Communities have new parks and recreational areas that ensure safe play areas for their children. Local construction teams and engineers are honing new skills they've learned while working on the massive reconstruction effort.

In Sri Lanka, many shops are now open for business, run by tailors, jewelers and bakers who have had the tools of their trades restored. Tsunamidevastated areas are receiving mobile health care and schools are being rebuilt. Thousands of people are earning money through work in reconstruction programs like building roads and cleaning up debris and wells. Access to opportunities and services is CRS built a new wing for the first women and children's hospital in Banda Aceh, Indonesia – a state-of-the-art facility that opened in December 2005. *Photo by Karl Grobl.*





Photo by Gita Modgil.

'Nothing Can Steal My Spirit': A Survivor's Story

Just before the tsunami hit, Anik Halijah's brother and sister-in-law took her 2-year-old daughter to the beach near their home in Banda Aceh, Indonesia. When she felt the earth moving, Anik raced toward the raging waters to find her family.

Miraculously, they all survived. But it took Anik a month to pull out of her depression. Despite her losses, she now helps others by working for CRS, which was on the ground in Aceh days after the disaster and immediately began to hire survivors.

Anik explains that the rewards of working with CRS go beyond supporting her family. "Working with CRS has helped me cope with the trauma. It gives me a chance to help other tsunami survivors, which makes me happy."

All around Aceh, there are signs of renewal — marriages, births, new homes and businesses. And for Anik, her second child, expected in late summer. Sri Lankan children wear CRS One Human Family wristbands, an expression of solidarity between the U.S. Catholic community and vulnerable people overseas. Photo by Kevin Kostic.

being restored, and even made available in areas where there wasn't access before.

In Indonesia, a group of artists reopened the Banda Aceh Museum with an exhibit depicting stories told to them by tsunami survivors. Their artistry provided a healing outlet for community members, many of whom still have difficulty talking about the events displayed on the canvases. Down the road, a women and children's hospital opened the doors to a state-ofthe-art facility complete with overnight beds, delivery room, maternity ward, radiology units and an intensive care unit. It is the first such hospital dedicated to women and children in the area.



Such rapid progress is encouraging, but we are only at the beginning of a long road to recovery. The enormous loss of life and absence of loved ones remains a difficult reality.

Our commitment to the people in the tsunami-affected region is unwavering. We look forward to working with them toward an improved quality of life, access to vital community services, greater opportunities for their children, and all that comes with the promise of a new beginning.



String of Disasters

As Catholic Relief Services mounted our historic tsunami response, a succession of natural disasters pummeled other parts of the world, requiring our immediate attention.

In July 2005, flood waters topped record levels in Mumbai, India, with 37 inches accumulating within 24 hours. The aftermath of mudslides in rural villages proved deadly, killing over a thousand people and destroying a quarter of a million homes across 6,000 villages. India's tribal communities faced a particularly devastating loss.

CRS and our local partners provided emergency food and supplies to more than 50,000 families in the most affected districts of Raigad, Sāngli, Kolhāpur, Thāne, Ratnāgiri, Pune, Mumbai and Sātāra. For the longer term, we focused on restoring livelihoods, repairing land and farms through cash-for-work programs, and providing children's educational materials. CRS committed more than \$750,000 to this response. Cynthia English looks over what's left the day after Hurricane Emily pounded her house in northeastern Grenada. *Inset*: Vernice Ranger stands inside her home, under blue plastic where the roof once was. *Photos by Andrew Rosauer.*

Also in July, Latin America and the Caribbean were slammed by hurricanes Dennis and Emily, both of which wreaked havoc in Mexico's Yucatán Peninsula, Grenada, Cuba, Haiti and the Dominican Republic. Between the two hurricanes, 62 deaths were reported. CRS estimates that over 200,000 people were affected as homes and millions of dollars in crops were washed away.

In each country hit by the hurricanes, CRS worked closely with our partners to meet the immediate needs of the victims, as well as in the posthurricane rehabilitation and

CRS staff assesses devastation from mudslides after flooding in Mumbai, India. As many as 50 remain buried in this village of Jui. Photo by Caroline Brennan.

reconstruction phases. All told, CRS committed over \$1 million to the Dennis and Emily emergency response, aiding some 180,000 people.

In the West African nation of Niger, more than 3.6 million people faced severe food shortages. This humanitarian crisis was the result of 2004's vegetation-devouring locusts and devastating drought, which virtually destroyed all food production and resulted in significant loss of seeds for future planting. Families were forced to reduce the number, size and quality of their meals, leading to high rates of malnutrition, particularly among young children. People were forced to eat leaves and grass, or to sell personal possessions, remove their children from school, and migrate to neighboring cities and countries to find work or food. CRS responded with a \$2.7-million emergency relief program, and partnered with numerous Catholic international relief and development agencies to distribute locally purchased millet, beans and cooking oil.



CRS volunteers Katherine and Josiah Mooney arrived in Guatemala just in time to help in a hurricane. Photo by Janet Trucker.

Hurricane Forges Commitment of New CRS Volunteers

One month into their volunteer venture in Guatemala, the lives of Josiah and Katherine Mooney were changed forever. The Mooneys joined CRS' Volunteer program in its inaugural year in order to help Guatemalans living with HIV and AIDS.

But when Hurricane Stan hit Central America, they found their job dramatically expanded. Katherine remembers, "I recall the looks on the people's faces, the desperation, the sadness, the helplessness. Being here throughout this time has bonded us to Guatemala and her people in a way that I do not think we could have experienced otherwise."

Launched in August 2005, the CRS Volunteer Program gives U.S. Catholics the opportunity to live their faith by making a two-year, full-time commitment to helping the poor overseas.





return to their homes in Tillabéry, Niger, with seeds purchased at a CRS seed fair, one of many CRS programs that help farmers withstand such environmental shocks. Photo by Jasmine Bates.

Averting Famine in the Sahel

In the arid countries of Africa's Sahel, where food security for many people is always precarious, an additional shock like a lack of rainfall or pest infestation can mean hunger for millions.



A severe drought and locust infestation sparked a food crisis last year that affected as many as 12 million people in the Sahel, including the countries of Burkina Faso, Mali, Mauritania, Niger and Senegal. With help from our partners, Catholic Relief Services stepped up emergency relief efforts and long-term responses throughout the region.

With our local partner, CADEV (Caritas Development Niger), CRS began responding to signs of a food shortage in that particularly hard-hit country

In August 2005, CRS began distributing emergency food supplies - including millet, beans and cooking oil - to areas of Niger ravaged by drought and hunger. Photos by CRS staff.

in late 2004. Before the food crisis drew media attention. CRS had already reached 95,455 food-insecure people in Niger directly, and 376,212 people indirectly, through programs like food-for-work and seed fairs. The seed fairs provide vouchers that farmers can exchange for local seeds from local traders. Farmers who planted stock obtained from CRS seed fairs were less affected by the food crisis than many others.

Altogether, CRS administered nearly \$5 million in emergency relief efforts, through a combination of food-forwork programs, recovery and livelihood rehabilitation activities, and emergency food distributions. When it

became clear that World Food Programme rations had been delayed, CRS made a local cash purchase of 976 metric tons of millet, beans and cooking oil at a cost of \$640,000. That purchase enabled CRS relief workers to quickly begin distributing desperately needed food in Niger's Dogondoutchi and Tanout districts. It was the first actual food to arrive in either of those places since the magnitude of the food crisis became apparent. Women of the village of Kawa Fako in Dogondoutchi district said that for the previous six months, they had been subsisting on leaves and weeds. Much of our response was made possible by over \$2 million in support from private contributions.



"We are very grateful for this help, which comes at a time of great need," said Lawali Moutari, governor of the Dosso region, as food was delivered to his people. "God bless you."

CRS was greatly helped in Niger and throughout the Sahel by many partners. Key financial assistance was provided by Caritas Internationalis partners in Europe and Australia, including CAFOD (England and Wales), Trócaire (Ireland), Cordaid (the Netherlands), the Scottish Catholic International Aid Foundation, Caritas Australia, and Secours Catholique (France). The Irish government provided a substantial contribution as well.

CRS also received timely help from the Church of Jesus Christ of Latter-day Saints, which provided 40 metric tons of the nutritional supplement atmit. Manufactured and packaged by the Latter-day Saints, atmit is an easily digestible oat-based food made especially for children and the elderly. Through agreement with CRS, it was distributed to another CRS partner, Helen Keller International, which in turn fed thousands of malnourished children.

A CRS emergency response team distributes food from this site in Dogondoutchi, Niger. Photo by G. Jefferson Price III.



Seeds that Bear Fruit

The chief of the Déssa area said he never expected that villages in his region would receive seed during such a difficult time in Niger. He was even more surprised to learn that people were able to choose the type of seed they wanted.

Déssa, a group of villages located north of the capital city of Niamey, is one of 49 areas where CRS organized seed fairs to help address the country's critical food shortage. Seed fairs are an innovative and inexpensive way to increase the distribution of seeds to rural, poor communities. The marketbased mechanism provides farmers with vouchers that allow them to purchase locally produced, high-quality seeds of their choice from local traders.

"People are very happy and are looking forward to start planting their fields," the chief of Déssa said shortly after the conclusion of the fairs. "With this seed,

> people should be able to produce enough food to meet the needs of their families."

Women participating in a CRS seed fair in Niger. Farmers who planted stock from CRS seed fairs in 2004 were less affected by the food crisis in 2005. *Photo by CRS staff.*



In 2005, CRS began seeking to include nomadic peoples in distributions of food and other essential items. *Photo by Lana Slezic*.

CRS distributed food to help people in Douhouch, a community in west Darfur that was affected by conflict in the region. Photos by Lana Slezic.



In Sudan, the year opened with promise. A peace agreement reached in January ended Africa's longest-running conflict, a two-decade clash between the government and rebel groups in the south. But days later, when a series of brutal attacks left hundreds dead and thousands displaced in the western Sudanese province of Darfur, it was clear that this was no time for celebrating.

The death toll has continued to rise since the conflict in Darfur began in 2003. Though orchestrated attacks decreased last year, partly due to international pressure exerted in 2004, life didn't improve for the more than 2 million people made homeless by the crisis. Malnutrition, disease and banditry were rampant throughout the region, even in camps set up for the displaced, and thousands of people continued to die each month. Catholic Relief Services maintained its presence, despite occasionally dangerous conditions. We provided clean water, food, education, shelter and basic supplies to thousands of people in the western and northwestern parts of the province.

CRS continued reaching out to people displaced by the crisis, providing relief in places like Goz Diga, where more than 4,000 refugees returning to Sudan from Chad were living in twig homes, selling firewood to earn a living and eating leaves from nearby trees. After arriving in April 2005, CRS registered the entire population for food distributions, provided essential household items, and organized seed and voucher fairs to give people the agricultural foundation they needed to rebuild their lives.

In Darfur, we began reaching out to pastoralists, nomadic communities whose livestock and remote locations made them attractive targets to armed bandits. After identifying their vulnerability to hunger, CRS began including these groups in food distributions.

Even as the number of people needing humanitarian aid in Darfur increased during the year, public attention to the conflict seemed to wane. Several rounds of peace talks were held in Nigeria to little avail on the ground, and Darfur largely slipped from the headlines in the United States. On a legislative level, CRS continued steadfastly advocating for an increase in humanitarian resources.

In the south, former rebel commanders involved in the new Government of National Unity started the difficult process of raising and rebuilding a war-torn region. The new government's work was made more difficult by the presence of Ugandan rebels from the Lord's Resistance Army, who continued to terrorize civilians and disrupt humanitarian aid.



Our deep roots in the region — CRS has been in southern Sudan since 1971 — allowed us to continue providing basic services to thousands of people whose vulnerability changed little with the declaration of a formal peace. From several outposts across southern Sudan, we focused on building long-term self-sufficiency through programs such as the Southern Sudan Agriculture Revitalization program, which is in its fourth of five years. This \$13.3-million project is sponsored by the U.S. government. CRS is also wellpositioned to help as some of the 4 million people displaced in the conflict start coming home. In Khartoum, we provided vocational training for 400 young southern Sudanese men displaced by the conflict. An entire generation of southern Sudanese has grown up knowing nothing but war, and the challenges will be great as the region recovers.



CRS staff registers participants before distributing food and other essential items in west Darfur. Photo by Lana Slezic.



As part of CRS' Homeward Bound project in Khartoum, displaced men from southern Sudan are taught masonry and other valuable skills to help them rebuild their lives when they return home. Photo by Lana Slezic.



Photo courtesy Catherine Hicks

Called to Action: Catherine Hicks

Sometimes it only takes an image to change a person's life. Actress Catherine Hicks first saw Darfur when a priest at her daughter's school handed her photos of starving children in the war-ravaged region. News accounts reinforced the image: villages being razed and burned, residents forced to flee from warriors on horseback, and women afraid to leave refugee camps to gather firewood for fear of being raped or killed. Catherine, a devout Catholic, felt called to step in.

The long-time supporter of Catholic Relief Services — and star of the hit television program Seventh Heaven — started speaking out about the conflict and has remained committed to the people of Darfur. In 2005, she created a public service announcement that ran on television stations nationwide, bringing attention to the conflict and CRS, and spoke out about the agency's work in many media interviews.



Innovation and Hope in the Face of AIDS

Together, HIV and AIDS pose one of the largest, most complex threats to human health the world has ever known. In just over 20 years, HIV has infected 42 million people and affected millions more on every continent.

Great stigma compounds already tragic physical consequences. And in the developing world, a rising tide of illness and death — and the millions of children left behind — is devastating the physical, social and economic health of entire regions.

Last year, Catholic Relief Services, in partnership with other faith-based organizations, supported over 110 projects that cared for more than 14 million CRS AIDSRelief partners in Kenya visit an AIDS patient to teach her how to take her antiretroviral medications. *Photos by David Snyder.*



people living with HIV and AIDS in 50 countries.

With an emphasis on positive living, both physically and philosophically, CRS' HIV and AIDS efforts in 2005 focused on care and support, prevention, treatment and giving a voice to those affected, both in their own communities and here in the United States. Our programs train and support community volunteers — including those infected with the virus — so they can care for other patients and themselves through proper nutrition and health care regimens while earning a small income and looking after orphans and vulnerable children.

A promising combination of increasing awareness and decreasing costs are giving many HIV-positive people in the developing world an opportunity to receive antiretroviral therapy and hope.

As a result of an unprecedented grant from the President's Emergency Plan for AIDS Relief in 2004, CRS became the lead agency in a publicprivate consortium known as AIDSRelief. Through this grant, in 2005 CRS provided \$41 million in support and antiretroviral therapy drugs to nine of the worst-affected countries in Africa, Latin America and the Caribbean: South Africa, Zambia, Nigeria, In sub-Saharan Africa alone, more than 12 million children have been orphaned by AIDS. CRS programs help meet the needs of the children left behind. *Photo by Peter Kaizer.*

Kenya, Rwanda, Uganda, Tanzania, Haiti and Guyana.

By the end of October 2005, AIDSRelief had more than 5,500 people on life-saving antiretroviral medications and more than 11,000 under medical care at its 24 sites in South Africa alone. By February 2006, the reach was projected to expand to 89 places of service throughout the nine countries, providing antiretroviral treatment to 26,600 people and placing 78,650 under proper medical care. AIDSRelief is currently in the middle of the second year of the five-year grant.

Last summer, first lady Laura Bush visited the PASADA Program, a Maryknoll-run



HIV and AIDS program in Tanzania supported by CRS for many years. The first lady remarked on the program's exceptional staff and how valuable faith-based organizations are in the fight against HIV and AIDS.

Srey Pao can work flexible hours and still earn a living through Patches of Hope, a CRS-supported project for women with HIV and AIDS in Cambodia. Photo by Rick D'Elia.





Home-based care volunteers for the Diocese of Dedza, Malawi, a CRS partner, visit Linson Gipton in the unfinished mud-brick house they are building for him and his family. Photo by Peter Kaizer.

Community of Caring

Weakened by tuberculosis and AIDS, Linson Gipton lies on a reed mat, propped on his elbows. Around him are four walls of mud brick that will soon be his house in Malawi.

With Linson are three volunteers, wearing the colorful clothing of the home-based care project of Dedza Diocese, a CRS partner. They bring their 29-year-old neighbor care and support so he will not have to travel to a distant clinic. And they bring so much more.

"They are building my family this home," Linson says. "If I get well, I would like to join the volunteers, to give my time and help other people."

The volunteers, who each have families of their own to care for, are also raising pigs to help feed Linson's family and provide income for their support.





Seminarian Michael Denk from the Diocese of Cleveland serves food to the elderly homeless in Antsirabe, Madagascar. Michael traveled in August 2005 as part of the CRS Global Fellows program. Photo by Mikaele Sansone.

The Power of Partnerships

Across the globe, most of our work is accomplished in concert with others. We've found that the most effective means of helping individuals and communities is through grass-roots partnerships with church and local organizations.

In the chaos surrounding the Indian Ocean tsunami, Catholic Relief Services was on the ground immediately with our strong network of humanitarian relief and development partners in the region, partnerships that had been in place in many of the affected areas for the last 50 years. As much of the world was just learning about the disaster, CRS and our partners were providing food, shelter, water purification supplies and rescue support in Sri Lanka, India, Indonesia and Thailand.

When it comes to delivering humanitarian assistance, CRS is not operational in the United States. Yet when Hurricane Katrina brought disaster home, CRS provided technical and administrative assistance to our sister agencies: Catholic Charities USA and affiliate charities in Baton Rouge and New Orleans, Louisiana, and Beaumont, Texas.

Through our Global Solidarity Partnership program, CRS matches participating U.S. dioceses with partner dioceses overseas. These partnerships have resulted in long-lasting relationships. To date, there are 23 partnerships that help parishioners from the United States and overseas grow in their faith as they work together to help meet the pressing needs of the overseas community. In 2005, CRS brought together Parishioners from the Diocese of Metuchen, New Jersey, met with the Malarhal Self-Help Group, which is run by women to assist women and children in tsunami-affected Tamil Nadu, India. The group is a model for the region. *Photo by Susan Kadota*.

the dioceses of Metuchen, New Jersey, and Thanjavur, India, to support Thanjavur's recovery efforts in the aftermath of the tsunami disaster.

We also launched the Fair Trade Chocolate program, a new initiative to make life a little sweeter for cocoa farmers overseas. With our partner, A Greater Gift, CRS is encouraging Catholic individuals and organizations across the United States to buy, sell and promote Divine-brand chocolate, which is produced by another CRS partner, Day Chocolate Company — the world's first farmer-owned Fair Trade company. Cocoa farmers in Ghana own a third of the company, making decisions and sharing in its profits. CRS Fair



Trade programs generated more than \$90,000 in sales last year.

In 2005, CRS also reached out to Catholic Universities. We formed partnerships with four institutions — Villanova University, Cabrini College, Seattle University and Santa Clara University. Our goal is to provide opportunities for students to learn about the needs of poor and vulnerable people overseas so that they can contribute positively to a more just and peaceful world.

In its inaugural year, Catholic **Relief Services' Volunteer** program sent 13 volunteers to 10 countries in Eastern Europe, the Caribbean, Central America and Africa. Our volunteers are serving with CRS-supported programs that address HIV and AIDS, health care, education, peacebuilding, food security and small business development. After working overseas for 18 months, volunteers return to their home dioceses and spend 6 months speaking to Catholic groups about the issues that keep people in poverty.

Reverend Edmund J. Dobbin, president of Villanova University, left, and Michael Wiest, CRS vice president, after signing a partnership agreement. Photo courtesy Villanova University.

Finally, in 2005 CRS put staff on the ground in four regions across the United States. Working in partnership with dioceses, schools, hospitals and other Catholic groups, our staff is working to engage more Catholics in helping the people we serve overseas.

Diane and Al Kaneb sit with the daughter of a community health worker during a recent visit to the village of Nyatike in western Kenya. Photo by Lisa Railey.

In July 2005, members of the Metuchen, New Jersey — Thanjavur, India, partnership met in India to discuss what they can accomplish together to support communities affected by the tsunami. Photo by CRS staff.

Donor Profile: Al and Diane Kaneb

Al and Diane Kaneb have been Catholic Relief Services donors since 2000, when they initiated The Children Behind project to help orphans and vulnerable children in the Nyanza province of Kenya. Since then, the project has grown from serving 1,500 children to 6,000, and in 2005 the Kanebs committed to expanding its reach to 16,000 children, caregivers and health volunteers.

"The programs are creative, using people on the ground, in churches, hospitals and various faith groups, to do hands-on work with the people they know," says Al.

The Children Behind provides holistic support to entire communities affected by



HIV and AIDS, meeting the nutritional, health and education needs of orphans and vulnerable children while helping empower caregivers, health workers and community volunteers to better serve families. People who were dying only a year ago are now thriving because of the therapy provided by this project. The community has blossomed into a place of hope and healing.

CRS is proud of our relationship with the Kaneb family, whose innovative support has helped us become a leading provider of antiretroviral therapy and support services for families affected by HIV and AIDS in the developing world.



Muslim and Christian youth in Cotabato, Philippines, meet as part of a CRS-funded project to promote a culture of peace. Photo by CRS staff.



Bridges to Peace



The 1994 massacre in Rwanda caused CRS to focus its mission through the lens of peace. Photo by Steve Rubin.

Catholic Relief Services had its beginnings in the crucible of World War II, when the U.S. bishops were asked to assist refugees fleeing violence in Europe. Our mission quickly expanded to helping poor people all over the world when they faced disaster or were simply trying to improve their lives.

In our years of carrying out humanitarian relief and sustainable development programs, we have reached into and across the societies of the countries where we work.

About a decade ago, after deep reflection, we at CRS came to the realization that while we were focusing on development and relief, we were not addressing conflict in the societies and communities where we lived and worked. We came to understand how conflict and violence threatened our work, and could quickly set back years of progress.

It was during this time of reflection that the massacre in Rwanda was unleashed in a country where CRS had worked for decades. We lost friends and family members in the violence and it shook us to the core.

Since that time, we have begun to look more profoundly at how situations of conflict can be transformed toward sustained and lasting peace. With Catholic Social Teaching as our guide, we have made peacebuilding an essential component of our "toolbox" in the 99 countries where CRS works.

What, exactly, is peacebuilding? CRS defines it as a process of resolving violent conflict through changing unjust structures and establishing constructive relationships at local, national and global levels. What does that mean in practice? Some examples will help.

In 2001, CRS began working with high-school students in the ethnically divided city of Mitrovica, Kosovo, where international troops maintained a tense peace between the Serbs who live in the northern part of the city and the Albanians who live in the south. Today, the Mitrovica City Wide Youth Council is made up of highschool students who have come together from all of Kosovo's ethnic groups to address their common concerns. They convinced community leaders to renovate a school's sports facility, successfully petitioned international and local police forces to patrol campuses, and secured grants for sorely needed equipment and supplies. The youth council is currently working to improve access to and maintenance of the city's cemeteries. In a cruel irony, each side — the largely Orthodox Serbs in the north and the Muslim Albanians in the south — must cross over into hostile territory to visit their dead.



Bishop Fidel Leon Cadavid, far left, celebrates Mass with the vulnerable community of Bojaya, Colombia. Photo by CRS staff.

Beating the Odds in Colombia

Colombia has been ravaged by decades of conflict involving state security forces, guerrilla insurgencies, right-wing paramilitaries and drug cartels committing gross violations of human rights. But amid the conflict, a team of 31 priests, 60 religious representatives and 90 laypeople are working for peace in the Diocese of Quibdó, a CRS partner since 1999.

Since 1990, more than 3 million Colombians have been displaced as armed groups fight for control of land and resources. In some regions, displaced people, allowed to return to their land to pick crops, often find their homes sacked, property destroyed and livestock stolen.

In December 2005, a group of Colombian news agencies recognized the Diocese of Quibdó with the country's 2005 National Peace Award. Catholic Relief Services applauds the diocese's commitment to safeguarding human dignity, and bringing life and hope to the people of Colombia.

In the Middle East, CRS is promoting solidarity by building "Cyber Bridges" between young people in American classrooms and vouth centers in Palestine. Through e-mails, web postings, discussion groups, newsletters and possibly faceto-face meetings, the Cyber Bridges initiative encourages youth leadership through collaborative activities and training. The result? A shared vision of social justice and the opportunity to break down barriers to increased understanding.

In the Philippines, CRS is working to rebuild relationships on the island of Mindanao, divided for decades by fighting that has intensified in the last year. In a CRS-funded project in Cotabato, students from Muslim, Christian and indigenous Lumad backgrounds attend "culture of peace" workshops, youth camps and leadership training seminars that aim to nurture bonds that transcend ethnicity and faith. Retz Lim, a student in the Cotabato City National School, said the program changed his life and helped



him as a Christian to overcome seemingly insurmountable obstacles to establishing friendly relations with his Muslim peers.

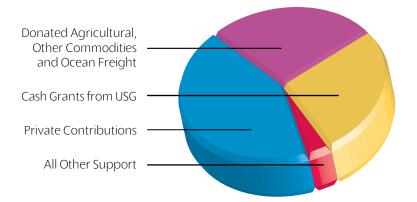
"Coming from a community where peace between Muslims and Christians was very elusive, I thought it was unthinkable to reconcile the two groups," Retz said.

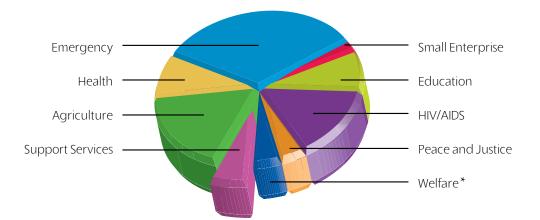
These initiatives, and many more around the world, show us that peacebuilding is not only possible, but that it is practical and it can change lives.

Artan Ibrani, founder of the Mitrovica City Wide Youth Council, talks to a group at CRS headquarters in Baltimore. *Photo by Charles Freeman.*

FINANCIAL SUMMARY Year Ended September 30, 2005

(In Thousands)





Operating Revenue		
Private Donor, Foundation and Corporate Contributions	\$ 296,625	42.73%
Donated Agricultural, Other Commodities and Ocean Freight	184,645	26.60%
Cash Grants from USG	188,607	27.17%
All Other Support	24,299	3.50%
Totals	\$ 694,176	100.00%

Operating Expenses		
Agriculture	\$ 104,514	18.45%
Education	51,318	9.06%
Emergency	185,244	32.70%
Small Enterprise	13,423	2.37%
Health	48,709	8.59%
HIV/AIDS	83,252	14.69%
Peace and Justice	22,443	3.96%
Welfare*	24,932	4.40%
Program Services	533,835	94.22%
Management and General	10,504	1.86%
Public Awareness	3,082	0.54%
Fundraising	19,124	3.38%
Support Services	32,710	5.78%
Totals	\$ 566,545	100.00%

* Welfare programs respond to urgent, unmet needs of the poorest, most vulnerable people — including orphans, the displaced, the disabled or the terminally ill.

McGladrey & Pullen

100 North Charles Street Suite 1300 Baltimore, Maryland 21201-3821 O 410-727-5341 F 410-727-1936 www.mcgladrey.com

Report from Independent Accountants

To the Board of Directors of Catholic Relief Services — United States Conference of Catholic Bishops:

We have audited, in accordance with auditing standards generally accepted in the United States of America, the statement of financial position of Catholic Relief Services — United States Conference of Catholic Bishops (CRS) as of September 30, 2005, and the related statements of activities, functional expenses and cash flows for the year ended September 30, 2005; and in our report dated February 17, 2006, we expressed an unqualified opinion on those financial statements. In our opinion, the information set forth in the accompanying condensed financial statements is fairly stated, in all material respects, in relation to the financial statements from which it has been derived.

McGladrey & Pullen, LLP

Baltimore, Maryland February 17, 2006

McGladrey & Pullen, LLP is a member firm of RSM International, an affiliation of separate and independent legal entities.

In the interest of stewardship, CRS decided not to include the financial notes in the 2005 Annual Report. What follows are the statements of financial position, activities, cash flows and the statement of functional expenses.

The complete financial statements, audited by RSM McGladrey, LLP, are available at

http://www.crs.org/about_us/financial_statements/2005_financials.pdf or by calling 1.410.951.7240.

CATHOLIC RELIEF SERVICES — UNITED STATES CONFERENCE OF CATHOLIC BISHOPS

STATEMENT OF FINANCIAL POSITION September 30, 2005

(With Comparative Totals for the year ended September 30, 2004) (In Thousands)

Assets	2005	2004
Cash and cash equivalents	\$ 83,782	\$ 40,710
Accounts receivable and other assets	35,822	36,953
Investments	187,501	75,936
Segregated investments	43,033	40,308
Undistributed commodity contributions	25,739	43,399
Land, building and equipment, net	30,696	15,652
Total assets	\$ 406,573	\$ 252,958

Liabilities and Net Assets

	41,526 20,241
	20,241
Advances received for programs 27,923	
Deferred revenue 25,839	43,589
Annuities payable 34,488 3	32,631
Capital lease obligation 13,465	
Total liabilities 150,253 13	37,987
Commitments, contingencies and subsequent events	
Net assets	
Unrestricted 75,137	80,310
Temporarily restricted 177,363	31,589
Permanently restricted 3,820	3,072
Total net assets 256,320 1	14,971
Total liabilities and net assets\$ 406,573\$ 25	52,958

STATEMENT OF ACTIVITIES Year Ended September 30, 2005

(With Comparative Totals for the year ended September 30, 2004) (In Thousands)

		Temporarily	Permanently	<u> </u>	otal	
	Unrestricted	Restricted	Restricted	2005	2004	
Operating Revenues						
Private donor, foundation and corporate contributions:						
Catholic Relief Services Collec	tion \$11,661	-	-	\$ 11,661	\$ 12,048	
Operation Rice Bowl appeal	-	6,003	-	6,003	6,120	
Contributions	65,077	207,253		272,330	81,692	
In-kind contributions	6,631	-	-	6,631	8,818	
Total contributions	83,369	213,256	-	296,625	108,678	
Government, international organiza and other exchange transactions:	tions					
Donated agricultural, other commodities and ocean freigh	t 184,645	-	-	184,645	281,324	
Grants and agreements:						
United States government	188,607	-	-	188,607	145,247	
Other	15,450	-	-	15,450	9,550	
Total	388,702	-	-	388,702	436,121	
Investment and other income	5,874	2,975	-	8,849	7,036	
Net assets released from restriction	ns <u>69,778</u>	(69,778)	-	-	-	
Total operating revenues	547,723	146,453	-	694,176	551,835	

	,	Temporarily Permanently						
t	Jnrestricted	Restricted	Restricted	1 2005	2004			
Operating Expenses								
Program services	533,835	-	-	533,835	544,062			
Supporting services:								
Management and general	10,504	-	-	10,504	11,026			
Public awareness	3,082	-	-	3,082	1,999			
Fundraising	19,124		_	19,124	16,408			
Total supporting services	32,710	_	_	32,710	29,433			
Total operating expenses	566,545	-	-	566,545	573,495			
Change in net assets from operations	(18,822)	146,453	-	127,631	(21,660)			
Nonoperating Revenues and (Expen	nses)							
Contributions	5,980	-	637	6,617	9,921			
Net change in annuities, trusts a pooled income fund	und 1,233	(318)	44	959	248			
Realized and unrealized gain (lo on nonsegregated investments	oss) 6,436	(361)	67	6,142	6,264			
Total nonoperating revenues and expenses, net	13,649	(679)	748	13,718	16,433			
Change in net assets	(5,173)	145,774	748	141,349	(5,227)			
Net assets, beginning of year	80,310	31,589	3,072	114,971	120,198			
Net assets, end of year	\$ 75,137	\$ 177,363	\$ 3,820	\$256,320				

STATEMENT OF CASH FLOWS Year Ended September 30, 2005

(With Comparative Totals for the year ended September 30, 2004) (In Thousands)

	2005	2004
Cash Flows from Operating Activities		
Change in net assets	\$ 141,349	\$ (5,227)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities:		
Depreciation	5,662	5,138
Loss on disposal of land, building and equipment	205	400
Realized gain on sales of investments	(3,298)	(2,107)
Unrealized gain on investments	(2,844)	(4,157)
Contributions restricted for long-term investment	(637)	-
Changes in assets and liabilities		
Decrease in:		
Accounts receivable and other assets	1,131	8,399
Undistributed commodity contributions	17,660	6,067
Increase (decrease) in:		
Accounts payable and accrued expenses	7,613	(115)
Advances received for programs	7,682	(12,097)
Deferred revenue	(17,750)	(6,059)
Net cash provided by (used in) operating activities	156,773	(9,758)

	2005	2004
Cash Flows from Investing Activities		
Proceeds from sale of land, building and equipment	442	295
Purchase of land, building and equipment	(7,888)	(6,888)
Proceeds from sales and maturities of investments	133,597	89,686
Purchase of investments	(241,745)	(75,010)
Net cash (used in) provided by investing activities	(115,594)	8,083
Cash Flows from Financing Activities		
Loan proceeds	494	470
Principal payments on long-term debt	(1,095)	(108)
Increase in annuities payable, net	1,857	923
Receipts restricted for long-term investment	637	
Net cash provided by financing activities	1,893	1,285
Net increase (decrease) in cash and cash equivalents	43,072	(390)
Cash and cash equivalents, beginning of year	40,710	41,100
Cash and cash equivalents, end of year	\$ 83,782	\$ 40,710
Supplemental Disclosure of Cash Flow Information		
Cash payments for interest	\$ 162	\$ 81

Supplemental Disclosure Of Noncash Investing And Financing Activities — A capital lease obligation of \$13,465 was incurred for office space during 2005

STATEMENT OF FUNCTIONAL EXPENSES Year Ended September 30, 2005

(With Comparative Totals for the year ended September 30, 2004) (In Thousands)

				Small			Peace		Progra	m Services
Description A	griculture	Education	Emergency	Enterprise	Health	HIV / AIDS	and Justice	Welfare*	2005	2004
Program Services										
Salaries and related benefits	\$ 14,971	\$ 11,351	\$ 23,306	\$ 3,599	\$ 9,709	\$ 14,073	\$ 5,750	\$ 4,607	\$ 87,366	\$ 76,371
Professional fees	1,831	1,336	5,324	454	1,194	843	642	264	11,888	8,532
Telecommunications and postage	668	475	1,160	147	288	527	280	159	3,704	3,079
Supplies, office expenses and other	4,085	1,895	3,665	1,888	2,464	3,281	1,372	1,228	19,878	10,497
Occupancy	1,011	863	1,399	258	821	598	379	472	5,801	4,637
Vehicle and equipment	2,176	2,203	6,741	178	1,629	1,582	503	490	15,502	15,014
Travel, training and representation	2,743	2,003	5,153	889	1,893	3,256	2,338	580	18,855	16,223
Warehousing and freight	25,447	10,381	30,125	435	6,724	2,422	5	5,018	80,557	121,474
Publicity	-	23	-	-	-	-	-	-	23	8
Advances to implementing partners	19,836	7,545	50,444	4,081	11,019	53,227	10,638	3,948	160,738	101,085
Food, other commodities and in-kind contribution	ns 31,202	12,930	57,732	450	12,629	1,388	184	7,664	124,179	182,428
Depreciation	544	313	195	1,044	339	2,055	352	502	5,344	4,714
Total expenses	\$ 104,514	\$ 51,318	\$ 185,244	\$ 13,423	\$ 48,709	\$ 83,252	\$ 22,443	\$ 24,932	\$ 533,835	\$ 544,062

(continued)

* Welfare programs respond to urgent, unmet needs of the poorest, most vulnerable people — including orphans, the displaced, the disabled or the terminally ill.

STATEMENT OF FUNCTIONAL EXPENSES (CONTINUED) Year Ended September 30, 2005

(With Comparative Totals for the year ended September 30, 2004) (In Thousands)

	Management	Public			otal ng Services		lotal ng Expenses
	and General	Awareness	Fundraising	2005	2004	2005	2004
Supporting Services							
Salaries and related benefits	\$ 6,736	\$ 1,636	\$ 4,653	\$ 13,025	\$ 12,224	\$ 100,391	\$ 88,595
Professional fees	1,147	353	3,688	5,188	4,343	17,076	12,875
Telecommunications and postage	312	19	4,294	4,625	3,838	8,329	6,917
Supplies, office expenses and other	387	152	5,668	6,207	5,873	26,085	16,370
Occupancy	438	51	89	578	637	6,379	5,274
Vehicle and equipment	221	39	34	294	218	15,796	15,232
Travel, training and representation	921	189	332	1,442	1,185	20,297	17,408
Warehousing and freight	30	-	21	51	46	80,608	121,520
Publicity	1	625	337	963	607	986	615
Advances to implementing partners	12	-	6	18	38	160,756	101,123
Food, other commodities and in-kind contributions	-	-	-	-	-	124,179	182,428
Depreciation	299	18	2	319	424	5,663	5,138
Total expenses	\$ 10,504	\$ 3,082	\$ 19,124	\$ 32,710	\$ 29,433	\$ 566,545	\$ 573,495

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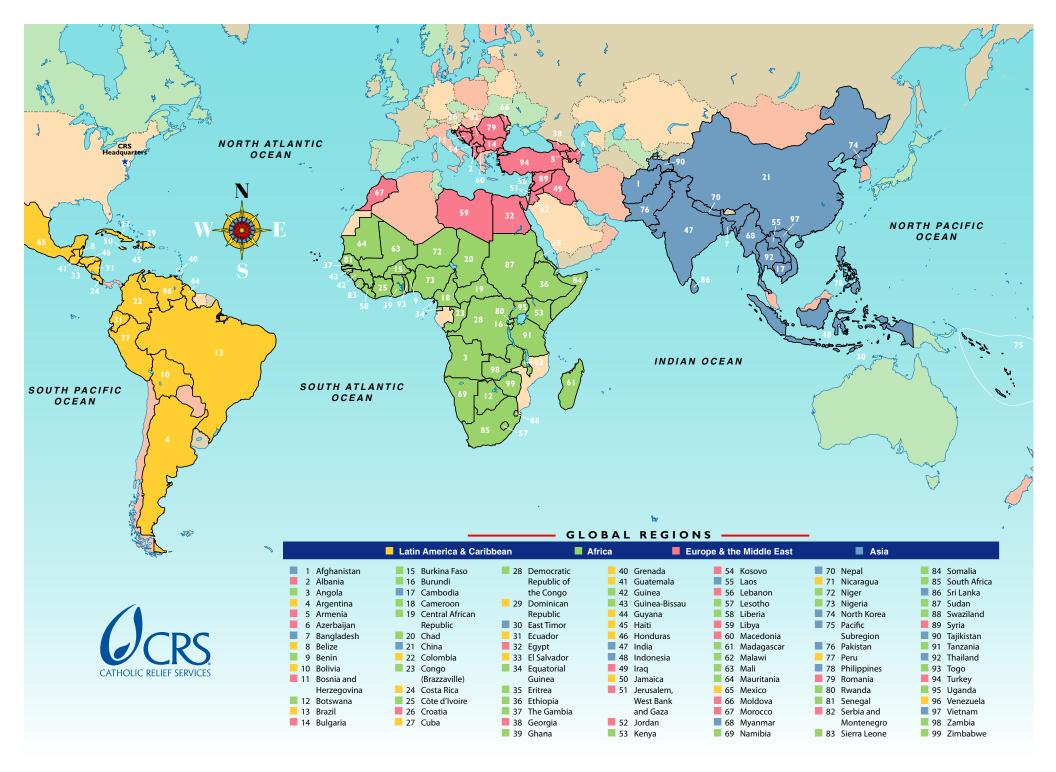
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