

Catholic Relief Services is the official international relief and development agency of the United States Catholic community. Our mission is to help the poor and vulnerable overseas without regard to race, belief or nationality. We work in 98 countries around the world and touch the lives of 80 million people.

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Cover

In October 2005, a 7.6-magnitude earthquake in Pakistan killed 73,000 and left 3 million homeless. Catholic Relief Services' response focused on shelter, drawing on locally available materials and labor to prepare people for the quickly approaching winter months. Challenges included steep terrain and freezing temperatures, but CRS managed to help 130,000 people rebuild their homes.

Photo by David Snyder/CRS.

Meeting Challenge With Ingenuity

Dear Friend,

In January 2006, I had the great privilege to be present with Pope Benedict XVI in Rome when he released his profound encyclical, *Deus Caritas Est* (God is Love). The Holy Father inspires and challenges us all with his message that Christian love is borne out in serving others, especially the poorest of the poor. In the Holy Father's words, "Our times call for a new readiness to assist our neighbors in need."

Often, the best way to respond to such human need is with creativity and innovation. In the last year, we have seen many examples of ingenuity from our staff at Catholic Relief Services, as well as from our sister Caritas agencies and the hundreds of local organizations with which we collaborate around the world.

Our response to the massive Pakistan earthquake — which left 3 million people without shelter as bitter winter approached — comes to mind. A worldwide shortage of winterized tents threatened to trigger a humanitarian crisis. CRS staff came up with a design that enabled families to use timber and stone salvaged from their damaged homes to build safe, durable shelters. Their work has not gone unrecognized. Our director of emergency services in Pakistan briefed President Bush on the reconstruction during his March visit, and Pakistan President Pervez Musharraf presented CRS with the prestigious Sitara-i-Eisaar (Star of Sacrifice) medal in recognition of our work.

In several African countries, plant diseases threaten to devastate crops of banana and cassava — dietary staples as essential in parts of Africa as rice is in much of Asia. CRS has teamed with the International Institute of Tropical Agriculture to carry out a very practical and innovative response to these pandemics. Through the U.S. Agency for International Development (USAID)-funded Crop Crisis Control Project, we are working with a wide network of Catholic dioceses and national research institutes to educate farmers about how to prevent and manage these diseases.

The CRS-led AIDSRelief project, funded by the President's Emergency Plan for AIDS Relief, is developing novel solutions for reaching HIV-infected children with lifesaving antiretroviral therapy. With a goal of ensuring that 10 percent of this medicine reaches children, AIDSRelief encourages HIV-positive adults to bring their families for testing. AIDSRelief currently provides antiretroviral medication to approximately 60,000 people and general HIV and AIDS care to another 137,000 people, for a total of 197,000 direct beneficiaries.

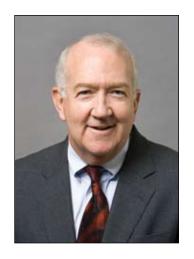
Throughout 2006, CRS staff faced many challenges with dedication and ingenuity as they continued to give witness to a vision of global solidarity. Last summer's war between Israel and Hezbollah forced more than 900,000 Lebanese people to flee their homes. CRS responded with a

\$14-million relief and recovery effort and opened a country program in Lebanon.

CRS continues our mission of serving Catholics in the United States through education and advocacy on behalf of our beneficiaries overseas. We now have six regional offices, in Atlanta, Baltimore, Chicago, Philadelphia, San Antonio and San Diego. From these offices — and through programs like Fair Trade, Operation Rice Bowl and Global Fellows — we are engaging Catholics across the country in a movement for international social justice and solidarity.

We take seriously our responsibility to be good stewards of the resources entrusted to us by our donors. Thanks to your generous and continued support, private donations and other cash income in the last fiscal year totaled \$185 million, including the nearly \$12 million you gave for the earthquake in Pakistan. This allowed us to leverage an additional \$385 million in resources from U.S. government and other organizations to benefit more than 80 million people, both directly and indirectly. Our program expenses totaled \$561 million in 2006, making this the third straight year that programming has exceeded the half-billion dollar level.

This year, the CRS Board of Directors agreed to extend our reach to the poorest people around the world through the formation of the CRS Foundation, which will encourage Catholics of means to make substantial contributions to



help ensure that we can continue our important work far into the future. Cardinal Theodore McCarrick, Archbishop Emeritus of Washington, D.C., and a longtime CRS board member, has generously agreed to serve as the first chair of the CRS Foundation.

I am inspired by the dedication of our CRS Board, energized by the creativity of our CRS staff, humbled by the resiliency of the people we serve and overwhelmed by the generosity of the U.S. Catholic community, which makes it possible for us to continue our work in 98 countries.

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

Ken Hackett President

Resilience Through Innovation

For the millions of people who faced both natural and man-made disaster in 2006, it was ingenuity, innovation and hope that bolstered their recovery and demonstrated their resilience to the world.

South Asia Earthquake Recovery

The mountains of Pakistan changed dramatically in the year following the 7.6-magnitude earthquake of October 2005 that killed 73,000 people and left 3 million — a population the size of Chicago — homeless.

CRS' 50 years of work in Pakistan and relationships on the ground allowed us to reach 160,000 people in a large-scale relief effort. The initial challenges were many: steep mountains, freezing temperatures, blocked roads and lack of cover for winter.

Shelter was critical, as was local participation to identify creative housing solutions in time for winter. What worked so efficiently was enabling Pakistanis to use their own ingenuity and resourcefulness to rebuild their homes and lives. Our team provided materials and technical and financial support, but it was the earthquake-affected communities that mobilized to transport heavy materials up the mountainside, construct warm, durable shelters, and provide assistance to neighbors who couldn't go it alone.

Ultimately, we helped 130,000 people rebuild their homes. We also worked with communities to construct latrines

for 89,000 people, rehabilitated water systems in 80 villages, and helped 16,000 boys and girls go back to school.

Lebanon

In Lebanon, another type of crisis uprooted a way of life. Nearly 1 million Lebanese — a quarter of the population — were forced to flee their homes as a result of war between Israel and Hezbollah in July.

CRS supported 100,000 people with food, water, medical care, hygiene kits and bedding. In August, Cardinal Theodore McCarrick, Archbishop Emeritus of Washington, D.C., traveled to the region to express solidarity with the innocent and call for an immediate cease-fire. Days later, a cease-fire was declared, and 700,000 Lebanese headed back to their homes, many of which had been destroyed or damaged.

For the recovery ahead, CRS is supporting families with food, clean water, vouchers for crops and livestock, and innovative psychosocial activities to help children cope with the trauma of war. Youth activities include retreats and theater productions that explore issues of tolerance and civic leadership.

Jerusalem, West Bank and Gaza

In the neighboring Palestinian territories, the January election of Hamas spurred international backlash against the Palestinian Authority, crippling social services. Israeli incursions and restrictions on the movement of people and goods aggravated the humanitarian emergency.

CRS distributed emergency food, hygiene items and winter clothing to 30,000 people in Gaza. In Hebron, Bethlehem, Jericho and Jerusalem, CRS continues to support 125,000 people with food in exchange for work on community recovery. We are also working in the community with Palestinian youth and volunteer organizations that encourage community involvement.

Tsunami

In Asia, CRS is completing the second year of a recovery effort that ultimately will assist 600,000 people affected by the Indian Ocean tsunami.

Significant progress has taken place. We've helped build thousands of homes in India, Indonesia and Sri Lanka, and construction is under way for thousands more. We've also worked with communities to rehabilitate infrastructure vital to daily life — roads, bridges, hospitals, markets and schools.

In Aceh, Indonesia, people have the first modern hospital for women and children, city markets are bustling, and people are going about their work and lives. For an area that suffered such a catastrophic loss to its population and infrastructure, initial challenges in response paved the way to lessons learned and best practices. From immediate and transitional shelters to long-term permanent homes, CRS maintained its commitment to communities' involvement in their recovery and to high-quality construction for lasting, safe shelter.

In Sri Lanka, boat distributions, livelihood programs and school materials have helped thousands restart businesses and lives. In India, support has moved beyond reconstruction, to mobilizing communities to protect their most vulnerable, and reducing the impact of future catastrophes through programs that address disaster preparedness, HIV and AIDS, and trafficking of women and children.



Home of Their Own

With both parents lost to the tsunami in Indonesia, Amalul Alifat, 7, lives in a CRS-built home with his Aunt Fitriah, who also lost her family. In Aceh, CRS has committed \$123 million to aid in the reconstruction of homes, schools, businesses, hospitals and markets.

Photo by Sean Sprague for CRS.





Photo by Jim Stipe for CRS

"First I removed the debris from my old house ... Then I planted the corner posts into the ground, attached the roof beam ... After that I built up the walls using stones, wire mesh and wood."

– Shafiq, carpenter and CRS program participant, Banda Pushutian, Pakistan

Built on a Good Foundation

After the earthquake that ravaged Pakistan, shelters needed to do more than keep out cold air. Earthquake resistance, partitions for privacy, access to water and sanitation were all considerations, as were location near job opportunities and social services. CRS hired Shafiq, above, and other local carpenters to help people build shelters using CRS shelter kits.



Gerald Rauenhorst greets children affected by HIV and AIDS in Johannesburg, South Africa. With him are: Karen Rauenhorst, his daughter-in-law and CRS board member, center right; CRS President Ken Hackett, left; and Sipho Mabaso, CRS South Africa, far right. *Photo by Taryn Stark/CRS*.

A Transformational Gift

In 2006, CRS received a groundbreaking, \$3.9-million grant from the Gerald and Henrietta Rauenhorst Foundation. Over the next five years, this gift will bolster our capacity to:

- Meet the immediate needs of people affected by disaster
- Enhance programming in disaster prevention and preparedness
- Preserve and restore livelihoods of the most vulnerable

A heartfelt thanks to the Gerald and Henrietta Rauenhorst Foundation for their lifesaving gift.

Ready for Disaster

From Latin America to Asia, communities around the globe were hit hard by natural disasters in the last year. Some areas were wiped out by torrential rains, others were rocked by earthquakes. CRS was there to help people cope with the destruction and rebuild their lives. Today, our efforts continue as we help communities plan for future disasters so they can minimize damage and save lives.

Indonesia

A year and a half after the 2004 Indian Ocean tsunami, Indonesia suffered a new calamity. In May, a 6.3-magnitude earthquake rocked the city of Yogyakarta on the island of Java. The devastation was immediate. Houses crumbled, rendering 1.5 million people homeless; nearly 6,000 people died.

CRS emergency teams worked swiftly to deliver basic supplies, including clothing, blankets and hygiene kits for nearly 7,500 families. Construction of temporary shelters followed, and now our recovery efforts are helping build houses and restore household incomes for hundreds of families.

Earthquakes, tsunamis and landslides are typical in this region, known as the Pacific Ring of Fire. Last year, CRS took the lead on an interagency effort to help vulnerable communities in neighboring West Sumatra develop risk- and disaster-management plans. The project engages local governments and communities in establishing evacuation routes, early-warning systems, emergency supplies, and preventive measures, including flood barriers and riverbank restoration.

Latin America

Disaster preparedness is also key to our work in Central America, which last October saw Hurricane Stan unleash torrential rains and mudslides that destroyed homes and swallowed villages. Nearly 2,000 people were killed and close to half a million left homeless across southern Mexico, Guatemala and El Salvador.

CRS and partners responded quickly, providing upward of 300 metric tons of food, as well as water, shelter and medical attention to more than 17,000 families.

In El Salvador and Guatemala, we also worked with communities to restore vital water and sanitation services, build latrines, and provide training on how to prevent disease. We helped farmers improve their irrigation systems and buy equipment, seeds and livestock so that they could revive their fields and support their families.



Today we are helping communities in both countries organize into emergency teams, each charged with a different role — from rescue operations to shelter provisions — so they are prepared should disaster strike.

All told, CRS committed upward of \$3 million in response to Hurricane Stan. The investment will assist families, as 7,000 of the neediest in Guatemala and El Salvador continue to benefit from our efforts for years to come.

Philippines

In the Philippines, two years of preparedness training positioned CRS and partners to respond immediately to several deadly landslides triggered by heavy rains and a series of typhoons that occurred over a period of months. In February, several villages in Southern Leyte were buried in as much as 50 feet of mud, which flattened schools, homes and businesses. About 200 schoolchildren were among the 1,000 people estimated to be missing.

Church partners worked quickly to assist 2,000 families at 14 evacuation centers, distributing emergency supplies including rice, sleeping mats, soap and milk for children. Long-term recovery efforts, such as rebuilding homes and reviving lost incomes, are also under way, thanks to an initial \$300,000 commitment by CRS.

Three girls play amid the rubble that remains of their home after a 6.3-magnitude earth-quake rocked Yogyakarta, Indonesia, in May, killing nearly 6,000 people. CRS responded with emergency supplies for thousands of families and continues to help people rebuild their homes and their livelihoods.

Photo by David Snyder/CRS.



Photos by CYBECAM, Diocese of Riobamba.

"Some villages only have five to seven minutes to evacuate before lava, mud and huge boulders descend upon them."

—Edgardo Bartomioli, project coordinator, CRS Ecuador

An Ounce of Prevention

Before a 1999 eruption, many communities had settled on the sides of the Tungurahua volcano in central Ecuador and in the surrounding area. In the years since the volcano spewed back to life, these communities had received little help.

Fortunately, Catholic Relief Services and partners worked to establish evacuation routes and practiced emergency drills as part of a riskand disaster-management project.

Preparation paid off on August 16, 2006, when numerous explosions over a period of 18 hours caused flows of ash and lava. Within six hours, the communities closest to the mouth of the volcano were completely evacuated. At least three villages were destroyed, but as many as 3,500 people could have been killed in the blast had they stayed.



Hope Takes Root

For Mary Bunzary of Tanzania, the chickpea seed symbolizes shelter and hope for her family. In the year since she joined an innovative program that combines the use of improved seeds and farming techniques with training in business, marketing and finance, Mary earned enough money to build an iron-roofed house for her children and younger brother and sister. With a \$24 loan and additional cash from chickpea sales, Mary stocked a room in the house with general goods and turned it into a store. That store now earns enough for the widow and sole breadwinner to send her children to school.

For millions of people like Mary, survival depends on the abundance of their crops. Even the smallest advances in farming practices, like upgrading a seed variety or finding ways to recycle available water, can transform lives. Catholic Relief Services understands that improved techniques in agriculture and water management are powerful tools in building rural economies and promoting long-term peace and stability in communities ravaged by malnutrition, disease, and natural or man-made disasters. Guided by more than 60 years' experience and our collaboration with national and international agriculture research institutes, CRS' agriculture programs bring new technologies and practices to farming communities in 34 countries.

These programs touch nearly every aspect of CRS' development work, from health to education to poverty reduction to HIV and AIDS to peacebuilding. Because agriculture is so integral to poor communities around the world, CRS' agricultural programs are careful to meet today's needs without compromising tomorrow's harvests. Environmental stewardship, women's empowerment, self-sufficiency, innovation, disaster mitigation, crop diversity, long-term sustainability — these are the building blocks of CRS' agricultural programs.

And these programs have transformed the lives of thousands of people in hundreds of villages around the world. In the village of Chitsa, in the southern region of Malawi, lack of irrigation technology means that even farmlands located alongside rivers and streams can be barren. CRS and its local church partners started a project that offers manually operated treadle pumps — operated just like a stair-climbing exercise machine — to lift water from a nearby river into the fields. The water has created a lush, green oasis in the midst of dusty fields. The Malawian government and other aid groups are now distributing similar pumps, recognizing the potential of such technology.

In Cambodia, many families depend solely on food from harvests of rice and fish in their paddies. But with only enough rain to produce one harvest per year, the families are left with dry paddies and no fish for months. A new CRS program, however, helps families introduce small livestock and vegetable gardens into their farms. Families plant fruit trees, bamboo and acacia for food, wood and natural fertilizer. The families keep year-round fish ponds, harvesting tilapia and two kinds of carp. Now they have protein and important vitamins and minerals all year, plus they earn an income from the sale of livestock and bamboo.

These simple and cost-effective solutions are but a few examples of how we combat poverty through agricultural innovation. With an investment as small as a seed, CRS and our partners can bring prosperity and hope to even the poorest communities.

In Sierra Leone, CRS helps farmers like Alex K. Mohamed learn best agricultural practices through farmer field schools. Alex leads a group that shares knowledge with others in the community. *Photo by Deborah Stein/CRS*.

At right, volunteers with Foods Resource Bank gather for a harvest celebration in Kansas. Photo by Judith Pojda/CRS.

Bountiful Partnerships

Our agricultural programming includes unique partnerships here in the United States that help provide food security to families overseas. Through our partnership with Foods Resource Bank, Catholic farmers can pledge a portion of their land for a year and donate proceeds from the harvest to fund small-scale agricultural development programs overseas. Funds raised are then matched through a grant from the U.S.

government to buy tools, seeds, breeding stock and training for poor farmers.

In 2006, participants of CROP Walk continued to write in CRS as a designated recipient of their donations. This annual fundraiser, held throughout the United States, invites people of faith to raise awareness and funding to fight hunger overseas.





Photo by Alemayehu Tadesse/Mariam.

"For us we are born again."

—Jubilant resident of Alem Tema, Ethiopia, when the rig first struck water

Precious Water

Only 13 percent of Ethiopia's 70 million people have ready access to safe water. The rest have to travel long distances to find it, or rely on water that is polluted.

Drilling wells requires expensive machinery, so several donors from the northeastern United States helped CRS purchase a \$700,000 water-drilling rig, which was donated to the Ethiopian Catholic Church. The new rig will provide safe water to more than 1 million people.

Working for Peace in a Fragile World



Archbishop Paulino Lukudu Loro, left, of Juba, Sudan, and CRS President Ken Hackett plant the inaugural tree at the April 2006 reopening of CRS' office in Juba, an anchor for humanitarian operations in southern Sudan.

Photo by CRS staff.

Catholic Relief Services is no stranger to war: we came into existence because of conflict. The year was 1943 and World War II was raging. CRS, then called War Relief Services, was created to aid and resettle European refugees.

Since then, however, no single experience has so affected our direction as the genocide in Rwanda. In April 1994, upward of a million people were murdered over a scant three months. CRS made a fresh commitment to working for peace in a fragile world.

When CRS President Ken Hackett returned this year from a visit to southern Sudan — where he helped reopen the CRS office in the capital of Juba — he reported that he ordinarily wouldn't describe a ribbon cutting as momentous. But this event, he said, was imbued with deep and powerful symbolism for him and all of CRS.

Southern Sudan is emerging from two decades of civil war, and a fragile peace holds. With the agreement that was signed in January 2005, refugees are beginning to return, and the southern Sudanese have begun the rebuilding of their homeland. Reopening the Juba office is a tangible sign that CRS and the U.S. Catholic community stand in solidarity and commitment with the people of southern Sudan as they strive to live in peaceful prosperity.

Tragically, the conflict in Darfur grew worse this year. Despite hope-filled efforts to secure peace on the ground, insecurity increased, affecting as many as 4 million people in Darfur and neighboring Chad. Yet, even with the escalating dangers, CRS was able to serve 150,000 people in West Darfur.

In July, Democratic Republic of the Congo held its first democratic election in more than 40 years. For months before the vote, CRS worked with the local church — a powerful voice in a country that is 55 percent Catholic — to provide civic education in all 47 dioceses across the country. CRS continues efforts in civic education, peacebuilding and emergency relief to families displaced by conflict. In 2006, we expanded operations in eastern Congo, opening offices in South Kivu and Katanga provinces.

Our CRS staff and partners are also planting the seeds of peace in many other troubled spots around the globe. For decades, the Middle East has been the site of violent political and religious turmoil. CRS is promoting global solidarity by building "cyber bridges" between young people in American classrooms and youth centers in the Palestinian territories. The result of this innovative program is a shared vision of social justice, the opportunity to break down barriers in order to establish common ground, and service

projects that reach out to the needy in vulnerable communities.

During four decades of conflict in Colombia, at least 200,000 people have been killed. CRS supports the School for Peace and Coexistence, which has been recognized as one of Colombia's most innovative, grassroots peace efforts. Since 1996, the school has provided 12,800 community leaders with a deeper understanding of peaceful conflict resolution.

Hatred between Albanians and Serbs in Mitrovica, Kosovo, has been hardened by centuries of conflict. CRS came to Kosovo in the mid-1990s. Since then, we have supported programs in human rights, tolerance, conflict resolution and peacebuilding. Young people in Mitrovica's City Wide Youth Council have warmly embraced these concepts.

Enthusiastic and courageous students on both sides of the ethnic divide have taken the lead in cleaning up schools, getting more labs and more books for libraries, and improving security and student-teacher relationships. As 17-year-old Jelica Radomirovic told us, "Peace is the answer to every question. Peace is our savior."



Photo by CRS staff.

'Never Stop Sharing Their Stories'

"With several hundred women waiting to be registered at one camp in Darfur, I had ten minutes to fill out each questionnaire, taking down enough information to qualify the women for upcoming distributions of food and other essential items.

"Ten minutes should be enough time to cover the basics, but as we questioned the women, stories came pouring out of them: whose child was burned, whose daughter had been raped and whose husband had been slaughtered. It's hard to turn away from that.

"The women I met are just a few of the nearly 2 million people made homeless by the conflict in Darfur and the nearly 3.5 million people affected by it. As this war enters its fifth year, the situation is growing more desperate for many."

"When I first went to Darfur,
I didn't sleep well, just
thinking about the women's
stories. Now, I worry more
about what will happen if
we stop sharing them."

—Huda Abbas, CRS program manager based in Khartoum



Photo by Barihan El-Amleh for CRS.

"I think that this is a great project — the true meaning and motive of the Catholic faith."

—Cyber Bridges participant, Chicago

Opened to the World

The young people of Beit Ula, an isolated village in the West Bank, don't know much about life beyond their village. This absence of shared understanding has a negative impact on their lives.

Their only refuge is the Beit Ula Cultural Center, where CRS has begun the Cyber Bridges program, which uses CRS-provided computers to connect young people from Catholic schools in the United States with youth from CRS programs overseas. The program focuses on building intercultural relationships, raising global awareness and promoting leadership.

Niddal, 16, pictured above in a blue jacket, explains what the project means to him. "Through this project, we will make new friends, learn from them and share with them our joys, worries, dreams and hopes. We are culturally diverse but, as human beings, we are the same."



Thanks to Project Life, Luz has found new hope and dignity by counseling women through support groups and community outreach programs. *Photo by Rita Villanueva/CRS*.

"Project Life is a place where we share our feelings and start the healing process. It serves as a medicine in being able to heal ourselves spiritually and mentally."

> —Luz, Project Life counselor and participant

A Place to Heal

In Guatemala, CRS has teamed up with Maryknoll Sisters in a program called Proyecto Vida, or Project Life. One of the largest HIV and AIDS prevention programs in the country, Project Life helps thousands of adults who have received the devastating news that they are HIV-positive by providing counseling, home visits, job training, and an open forum to express their fears and hopes for the future. The program also runs a hospice with support from CRS.

Keeping the Promise

The first case of AIDS was diagnosed 25 years ago, but the fight against the pandemic shows no sign of easing up. Nearly 40 million people around the world are now living with HIV, with as many as 4 million new infections each year. A full quarter-century after the disease emerged publicly, the need for compassionate care is greater than ever.

Catholic Relief Services approaches that need holistically, working closely with partners to provide for patients' mental, physical and spiritual well-being. The programs also tie in family members, to provide the education and care they need to cope with the devastating illness. This comprehensive, family-centered focus helps ensure patients' compliance and improves the response of communities, where stigma can seem like an insurmountable problem.

With the increasing availability of antiretroviral drugs, patients who once believed their HIV-positive status was a death sentence have been able to resume productive lives. One of the key successes of 2006 was a scale-up in the work of AIDSRelief, the CRSled consortium funded by the President's Emergency Plan for AIDS Relief. In less than three years, the consortium has brought antiretroviral therapy to an estimated 60,000 patients in nine countries. More than 20,000 of the patients were started on the drugs in 2006. In addition, AIDSRelief provides general HIV and AIDS care to more than 168,000 people in Guyana, Haiti, Kenya, Nigeria, Rwanda, South Africa, Tanzania, Uganda and Zambia. In many cases, results

of antiretroviral treatment were stunning, a type of "Lazarus effect" that allowed people to move from deathbeds to the workforce in a matter of months.

By the end of 2006, CRS was working with partners on more than 200 HIV-focused programs in 50 countries across Africa and the hardest-hit regions of Asia and Latin America. In total, the agency directly helped more than 3.5 million people affected by the pandemic.

Though CRS' primary focus in our HIV and AIDS programming has been serving people outside the organization, it became increasingly clear that the pandemic was also touching our own employees and their families. In 2006, CRS launched a new HIV and AIDS in the Workplace program designed to ensure that employees have access to information about the disease, health benefits if they fall sick and a healthy, nondiscriminatory work environment. This pioneering policy allows CRS to live fully our promise to people affected by HIV and AIDS: that CRS stands by all people suffering from the physical, emotional and social ravages of the disease.

From increases in the number of people served and in the quality of care provided to new developments in policy and procedures, the year 2006 has solidified CRS' position, alongside our church partners, as one of the major providers of HIV and AIDS care in the world.



"The money I used to spend on hospitals is no longer taken from my salary. So now my children are back in school."

> —Doreen Otieno, mother and AIDSRelief beneficiary

Life Re-Blooms After AIDS

In 2004, Doreen Otieno's body was ravaged by HIV, meningitis and tuberculosis. In and out of the hospital for five years before she was finally tested at the age of 29, Doreen is one of an estimated 2 million Kenyans who have HIV.

Doreen worried about who would take care of her two sons. The powerful medications that offered her hope were too expensive for Doreen to afford on her \$43 monthly salary. She couldn't even afford to keep her sons in school.

But then, from her bed in a local hospital, Doreen learned she would be able to start treatment free of charge with antiretroviral drugs provided through AIDSRelief.

Now Doreen feels healthy and is back at her job nurturing carnations in a rural greenhouse.



In January 2006, award-winning actress Christine Baranski visited a CRS-supported trafficking prevention project in India. *Photo by CRS staff.*

'Extraordinary People'

"The worldwide problem of sex trafficking of women and children is a human tragedy. This confounds me because I'm a woman and I've raised two daughters, working hard to educate, protect and guide them. It is hard to conceive that in many parts of the globe the daughters of other women live in such poverty.

"Some extraordinary people working at CRS in India arranged for me to meet a remarkable woman, named Dr. Sunitha Krishnan, who has devoted her life to the rescue and rehabilitation of victims of sex trafficking. Through her CRS-supported organization, Prajwala, Dr. Krishnan provides shelter, psychological counseling, education and vocational training."

—Christine Baranski, actress

Protecting the Innocent

Children around the world often bear the greatest burdens of poverty. Malnutrition, child labor, human trafficking, lack of education, social marginalization and loss of family are realities millions of children face from birth onward. CRS works closely with partners and communities to strengthen the means for children to lead safe, prosperous lives.

Education

In Afghanistan, the world's sixth-poorest country, many communities lack formal schools, qualified teachers or educational opportunities for girls. Despite the remarkable efforts under way by Afghans to rebuild their lives, 46 percent of Afghan children — and 60 percent of Afghan girls — remain out of school.

CRS is supporting people in central and western Afghanistan with community-based schools, accelerated learning and early childhood development. The programs help villages establish schools and libraries locally, making education accessible in extremely rural settings. Teachers receive training, materials and accelerated courses to help uneducated girls catch up to their grade level.

In Egypt, rural children often receive an education inferior to that in other parts of the country because so many families simply can't afford the fees. The impact is staggering: the literacy rate in Upper Egypt is only 36 percent. In this region, CRS is supporting young women with informal education that teaches them the skills they need to pursue a variety of jobs.



A young boy takes part in a lesson at a CRS-supported early childhood development center in the central Afghan village of Qalah-e-Shikh Mir.

Photo by Veronique de Viguerie/CRS.

Land Mine Awareness

People in central Vietnam continue to suffer from unexploded land mines left after a century of wars. Since 1975, tens of thousands of innocent people — mostly children and men — have died or endured critical injuries.

CRS is carrying out an awareness project for children in these dangerous areas. The program educates children on safe practices to stay out of harm's way, trains their primary-school teachers and develops textbooks. Equally important, children become sensitized to the issues facing victims of injury and the importance of treating others with dignity.

"We must protect human dignity, and restore it where human traffickers, in their greed, have tried to take it away. Human flesh, human muscle, human hopes are not for sale."

> - Mark Schnellbaecher, CRS regional director for Europe and the Middle East

Child Labor

In India, despite the benefits privileged classes have secured after decades of economic growth, up to 100 million children are not in school. Poor families often put children to work caring for siblings, selling newspapers, tilling the fields, or worse, in bonded labor to pay off family debts.

CRS is working with communities to eliminate child labor by ensuring quality primary education for out-ofschool youth. We promote community awareness through dialogue, street plays and songs. CRS supports school meals to boost enrollment and nutrition, and our teaching support upgrades the quality of education in some of the poorest areas in the country. In many cases, children in these programs have become local activists, organizing rallies and urging other parents to let their children leave work and join them in school.

Trafficking

Women and children find themselves in the hands of traffickers as the result of many factors, including poverty, low literacy and deterioration of traditional livelihoods. In areas of the world where sending daughters away to work is a method chosen by families to increase income, most do not realize what they are getting their children into.

From Central and South America to West Africa, Eastern Europe and Asia, CRS works to alleviate the causes of trafficking, help people in danger and reach out to survivors. Our layered and extensive programs support awareness campaigns and recovery efforts that include psychological and medical care, vocational training, and life skills for beginning anew. Our efforts also include outreach to families of survivors — helping to bridge relationships before the difficult return home.

Children in northern Benin diligently complete assignments as part of a joint CRS-U.S. Department of Labor project. The project keeps children in school who would otherwise be at risk for trafficking. Photo by Akilou Seibou/CRS.



"For me, the question became, How can I turn these children away?"



Photo by Gerard Lambert/CRS.

-Mona Lewis, **CRS** volunteer working in Zambia

Thankful

"'I am very thanks," Golden said with a smile and genuineness only a child can convey.

"'Did you mean to say, I am very thankful?' I asked, returning the smile.

"'Yes, I am very thankful," Golden answered.

"Golden began strolling by our office with a group of buddies. One day, we surprised them with some stickers. After that they stopped strolling by and began walking in.

"I decided to make a deal with them. I would give them spelling words, work with them and, at the end of the week, hand out a treat. Much to my surprise, they were thrilled to receive homework. Most have lost both their parents to AIDS. But they crave knowledge."



Open for Business

In the world's most impoverished countries, a person can work from dawn to dusk without earning a living. A farm family can spend a season laboring on their land, but if the rains don't come, they have no source of income. Unskilled workers are rarely paid wages sufficient to feed a family, and even highly skilled workers, like teachers and nurses, earn little. And then there are those whose work consists of looking for work. Some of these people find intermittent jobs as migrant laborers. Others employ themselves by selling everything from fruit to batteries. Still others join the ranks of millions of unemployed workers around the world. Few of these people have what they deserve: steady work and wages sufficient to meet their families' needs for food, health, shelter and education.

CRS supports a variety of creative methods to help hardworking people earn fair wages. Cash-for-work programs employ local household heads in projects that help develop or improve community infrastructure. These programs are particularly

effective in places like Darfur, Sudan, or the areas destroyed by the Indian Ocean tsunami, where entire regions have been ravaged by natural or manmade catastrophe. By paying disaster survivors to rebuild or rehabilitate their villages, CRS is helping individuals recover financial losses while bringing new life to their communities.

CRS microfinance programs use small, village-based savings and lending associations to help create economic opportunities for people living in some of the world's poorest communities. This innovative approach is a key CRS program area that provides a safe place for those with minimal resources, mostly women, to borrow and save. Empowerment is the key to CRS' success in microfinance, and in addition to providing financial services, CRS also trains clients in money management and business skills. With the capital necessary to start a business and the skills necessary to make that business a success, participants in CRS' microfinance programs are on the road to sustainable financial security.

The fair trade movement has likewise proved to be a boon for laborers, artisans and small-farm owners. By requiring fair wholesale prices for goods and by cutting out layers of middlemen between production and purchase, fair trade certification ensures that the workers who create a product are justly reimbursed for their labor.

This year, CRS celebrated our 10th anniversary of supporting fair trade programs. Our 2006 sales of coffee from Nicaragua, chocolate from Ghana and crafts from all over the world surpassed \$1 million for the second year in a row. But the real news is not sales growth, but what it means — increased awareness about the plight of poor farmers overseas and an opportunity for U.S. Catholics to make a difference through thoughtful purchases.

Nou Ny, in CRS cap, built up his business — a roadside sweet shop — with a small loan he received from Thaneakea Phum Cambodia, a CRS-sponsored microfinance bank. *Photo by Rick D'Elia/CRS*.



Photo by Michelle Frankfurter for CRS.

Better Coffee Through Chemistry

Dr. Susan Jackels, professor of chemistry at Seattle University and a partner of the CRS Fair Trade program, has proven that innovation is the key to economic development when it comes to coffee. By working with our coffee partners during the 2005 harvest, she helped discover the most favorable pH level and fermentation times for coffee.

Dr. Jackels then designed an inexpensive, easy-to-use kit that enables farmers to measure pH levels for optimal coffee quality. Last year, Dr. Jackels returned to Nicaragua with 100 kits and spent several months teaching members of CRS-supported cooperatives, including the farmer pictured above, how to use them. The results: better coffee and more productive, confident farmers. Learn more about our Fair Trade program at www.crsfairtrade.org.



Photo by Kerry Evans/Serry International.

Reaping What They Sew

In Madagascar, crafters attended workshops to learn how to reap the benefits of what they sew. Intricately patterned shoulder bags, baskets of every shape and size, and picture-perfect handbags are among the creations readied for market here.

Through a partnership supported by the CRS Fair Trade Fund, CRS' Work of Human Hands program gave these artisans five days of training that improved their products and the earning potential of their many hours of meticulous work.



Photo by Katy Cantrell/CRS.

"I am still a farmer, but with the project I make and sell soap. I buy brooms in the city and sell them here in the village."

—Ada Soujue,
 CRS microfinance
 project participant

Starting Small

Ada Soujue and her husband farm millet and cotton to support their family of nine in the small village of Gnandonou De Kalembouly, Burkina Faso. But agriculture is not enough to sustain them.

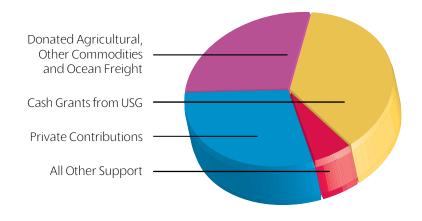
Five years ago, Ada heard the women in her village talking about a CRS microfinance project, which distributes small loans to women, provides training and encourages saving.

Ada started a small business with her first loan, and has saved \$128 dollars. The extra income from her business means her family hasn't had to sell off its livestock.

The women of Ada's group were recently able to pool their money to help build a maternity clinic for their remote area — an important contribution to the health of their community.

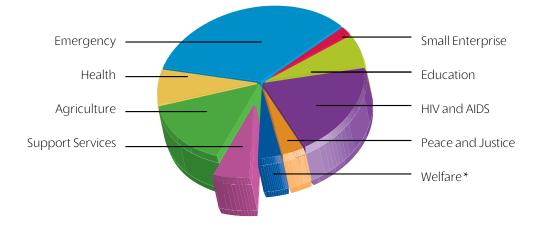
FINANCIAL SUMMARY Year Ended September 30, 2006

(In Thousands)



O	nera	tino	Rev	enue
v	pera	шц	I/C A	ciruc

Totals	\$ 558,416	100.00%
All Other Support	33,982	6.08%
Cash Grants from USG	204,022	36.54%
Donated Agricultural, Other Commodities and Ocean Freight	148,946	26.67%
Private Donor, Foundation and Corporate Contributions	\$ 171,466	30.71%



Operating Expenses

Totals

Agriculture	\$ 94,023	15.75%
Education	45,413	7.61%
Emergency	205,010	34.34%
Small Enterprise	12,437	2.08%
Health	45,234	7.58%
HIV and AIDS	113,685	19.04%
Peace and Justice	22,265	3.72%
Welfare*	23,290	3.90%
Program Services	561,357	94.02%
Management and General	12,548	2.10%
Public Awareness	5,752	0.96%
Fundraising	17,380	2.92%
Support Services	35,680	5.98%

\$ 597,037

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

Certified Public Accountants

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, 2006, and the related statements of activities, functional expenses and cash flows for the year ended September 30, 2006; and in our report dated February 16, 2007, 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.

McGladry & Pallen, LCP

Baltimore, Maryland February 16, 2007

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 2006 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/financial/2006-crs-full-financials.pdf or by calling 1.888.277.7575.

CATHOLIC RELIEF SERVICES — UNITED STATES CONFERENCE OF CATHOLIC BISHOPS

STATEMENT OF FINANCIAL POSITION September 30, 2006

(With Comparative Totals for the year ended September 30, 2005) (In Thousands)

Assets	2006	2005
Cash and cash equivalents	\$ 80,573	\$ 83,782
Accounts receivable and other assets	36,071	35,822
Construction trust assets	18,872	-
Investments	166,080	187,501
Segregated investments	42,953	43,033
Undistributed commodity contributions	23,220	25,739
Land, building and equipment, net	33,748	30,696
Total assets	\$ 401,517	\$ 406,573

Liabilities and Net Assets

Liabilities		
Accounts payable and accrued expenses	\$ 48,931	\$ 42,909
Advances received for programs	26,495	32,559
Deferred revenue	23,220	25,839
Annuities payable	35,683	34,488
Long-term debt	34,551	14,458
Total liabilities	168,880	150,253
Net assets		
Unrestricted	69,882	75,137
Temporarily restricted	158,203	177,363
Permanently restricted	4,552	3,820
Total net assets	232,637	256,320
Total liabilities and net assets	\$ 401,517	\$ 406,573

STATEMENT OF ACTIVITIES Year Ended September 30, 2006

(With Comparative Totals for the year ended September 30, 2005) (In Thousands)

	1	Temporarily		otal	
	Unrestricted	Restricted	Restricted	2006	2005
Operating Revenues					
Private donor, foundation and corporate contributions:					
Catholic Relief Services Collec	tion \$11,266	-	-	\$ 11,266	\$ 11,661
Operation Rice Bowl appeal	-	6,625	-	6,625	6,003
Contributions	65,422	79,076		144,498	272,330
In-kind contributions	5,796	3,281		9,077	6,631
Total contributions	82,484	88,982	-	171,466	296,625
Government, international organiza and other exchange transactions:	tions				
Donated agricultural, other commodities and ocean freigh	t 148,946	-	-	148,946	184,645
Grants and agreements:					
United States government	204,022	-	-	204,022	188,607
Other	23,363	_	-	23,363	15,450
Total	376,331	-	-	376,331	388,702
Investment and other income	4,684	5,935	-	10,619	8,849
Net assets released from restriction	ns <u>114,094</u>	(114,094)	-	-	-
Total operating revenues	577,593	(19,177)	-	558,416	694,176

	,	Temporarily 1	уТ	otal	
	Inrestricted	Restricted	Restricted	1 2006	2005
Operating Expenses					
Program services	561,357	-	-	561,357	533,859
Supporting services:					
Management and general	12,548	-	-	12,548	10,504
Public awareness	5,752	-	-	5,752	3,082
Fundraising	17,380	-	-	17,380	19,100
Total supporting services	35,680	-	-	35,680	32,686
Total operating expenses	597,037	-	-	597,037	566,545
Change in net assets from operations	_(19,444)	(19,177)		(38,621)	127,631
Nonoperating Revenues and (Exper	nses)				
Contributions	10,931	-	605	11,536	6,617
Net change in annuities, trusts a pooled income fund	nd 1,440	423	79	1,942	959
Realized and unrealized gain (lo on nonsegregated investments	(ss) 1,818	(406)	48	1,460	6,142
Total nonoperating revenues and expenses, net	14,189	17	732	14,938	13,718
Change in net assets	(5,255)	(19,160)	732	(23,683)	141,349
Net assets, beginning of year	75,137	177,363	3,820	256,320	114,971
Net assets, end of year	\$ 69,882	\$ 158,203	\$ 4,552	\$ 232,637	\$ 256,320

STATEMENT OF CASH FLOWS Year Ended September 30, 2006

(With Comparative Totals for the year ended September 30, 2005) (In Thousands)

	2006	2005
Cash Flows from Operating Activities		
Change in net assets	\$ (23,683)	\$ 141,349
Adjustments to reconcile change in net assets to net cash (used in) provided by operating activities:		
Depreciation	6,404	5,662
Loss on disposal of land, building and equipment	333	205
Realized gain on sales of investments	(706)	(3,298)
Unrealized gain on investments	(754)	(2,844)
Contributions restricted for long-term investment	(605)	(637)
Changes in assets and liabilities		
(Increase) decrease in:		
Accounts receivable and other assets	(249)	1,131
Undistributed commodity contributions	2,519	17,660
Construction trust assets	(18,872)	-
Increase (decrease) in:		
Accounts payable and accrued expenses	6,022	7,613
Advances received for programs	(6,064)	7,682
Deferred revenue	(2,619)	(17,750)
Net cash (used in) provided by operating activities	(38,274)	156,773

	2006	2005
Cash Flows from Investing Activities		
Proceeds from sale of land, building and equipment	527	442
Purchase of land, building and equipment	(10,316)	(7,888)
Proceeds from sales and maturities of investments	352,173	133,597
Purchase of investments	(329,212)	(241,745)
Net cash provided by (used in) investing activities	13,172	(115,594)
Cash Flows from Financing Activities		
Proceeds from long-term debt	21,613	494
Principal payments on long-term debt	(1,520)	(1,095)
Increase in annuities payable, net	1,195	1,857
Receipts restricted for long-term investment	605	637
Net cash provided by financing activities	21,893	1,893
Net (decrease) increase in cash and cash equivalents	(3,209)	43,072
Cash and cash equivalents, beginning of year	83,782	40,710
Cash and cash equivalents, end of year	\$ 80,573	\$ 83,782
Supplemental Disclosure of Cash Flow Information		
Cash payments for interest	\$ 226	\$ 162

Supplemental Schedule of Noncash Investing and Financing Activities — A capital lease obligation of \$13,465,000 was incurred for the purchase of a building during 2005.

STATEMENT OF FUNCTIONAL EXPENSES Year Ended September 30, 2006

(With Comparative Totals for the year ended September 30, 2005) (In Thousands)

				Small		HIV	Peace		Progra	m Services
Description A	griculture	Education	Emergency	Enterprise	Health	and AIDS	and Justice	Welfare*	2006	2005
Program Services										
Salaries and related benefits	\$ 14,344	\$ 10,657	\$ 29,667	\$ 3,075	\$ 10,015	\$ 19,379	\$ 5,767	\$ 5,206	\$ 98,110	\$ 87,380
Professional fees	1,920	760	11,212	706	898	1,315	652	134	17,597	10,815
Telecommunications and postage	683	430	1,167	84	420	688	304	122	3,898	3,704
Supplies, office expenses and other	3,217	1,159	3,859	252	1,302	3,601	1,160	1,247	15,797	19,878
Occupancy	1,096	872	2,282	235	993	1,160	667	460	7,765	6,870
Vehicle and equipment	2,145	1,226	3,496	256	2,616	2,407	687	664	13,497	12,907
Travel, training and representation	3,213	1,948	4,638	619	2,076	5,061	2,025	481	20,061	18,863
Warehousing and freight	21,593	9,133	31,230	394	6,237	3,454	74	4,768	76,883	80,557
Publicity	6	26	10	-	2	1	-	-	45	30
Advances to implementing partners	23,597	10,032	72,595	5,959	13,039	50,368	10,531	4,802	190,923	144,770
Food, other commodities and in-kind contribution	ns 21,951	8,939	44,802	269	7,495	22,455	-	4,837	110,748	142,741
Depreciation	258	231	52	588	141	3,796	398	569	6,03 3	5,344
Total expenses	\$ 94,023	\$ 45,413	\$ 205,010	\$ 12,437	\$ 45,234	\$ 113,685	\$ 22,265	\$ 23,290	\$ 561,357	\$ 533,859

(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, 2006

(With Comparative Totals for the year ended September 30, 2005) (In Thousands)

	Management	Public			otal ng Services		Total ng Expenses
	and General	Awareness	Fundraising	2006	2005	2006	2005
Supporting Services							
Salaries and related benefits	\$ 7,634	\$ 1,854	\$ 5,618	\$ 15,106	\$ 13,011	\$ 113,216	\$ 100,391
Professional fees	1,527	673	3,006	5,206	5,155	22,803	15,970
Telecommunications and postage	346	23	4,039	4,408	4,625	8,306	8,329
Supplies, office expenses and other	495	105	4,072	4,672	6,207	20,469	26,085
Occupancy	707	56	108	871	610	8,636	7,480
Vehicle and equipment	175	37	53	265	294	13,762	13,201
Travel, training and representation	1,208	158	394	1,760	1,435	21,821	20,298
Warehousing and freight	41	-	19	60	51	76,943	80,608
Publicity	-	2,829	66	2,895	963	2,940	993
Advances to implementing partners	53	9	4	66	16	190,989	144,786
Food, other commodities and in-kind contributions	-	-	-	-	-	110,748	142,741
Depreciation	362	8	1	371	319	6,404	5,663
Total expenses	\$ 12,548	\$ 5,752	\$ 17,380	\$ 35,680	\$ 32,686	\$ 597,037	\$ 566,545

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Mark Pierce

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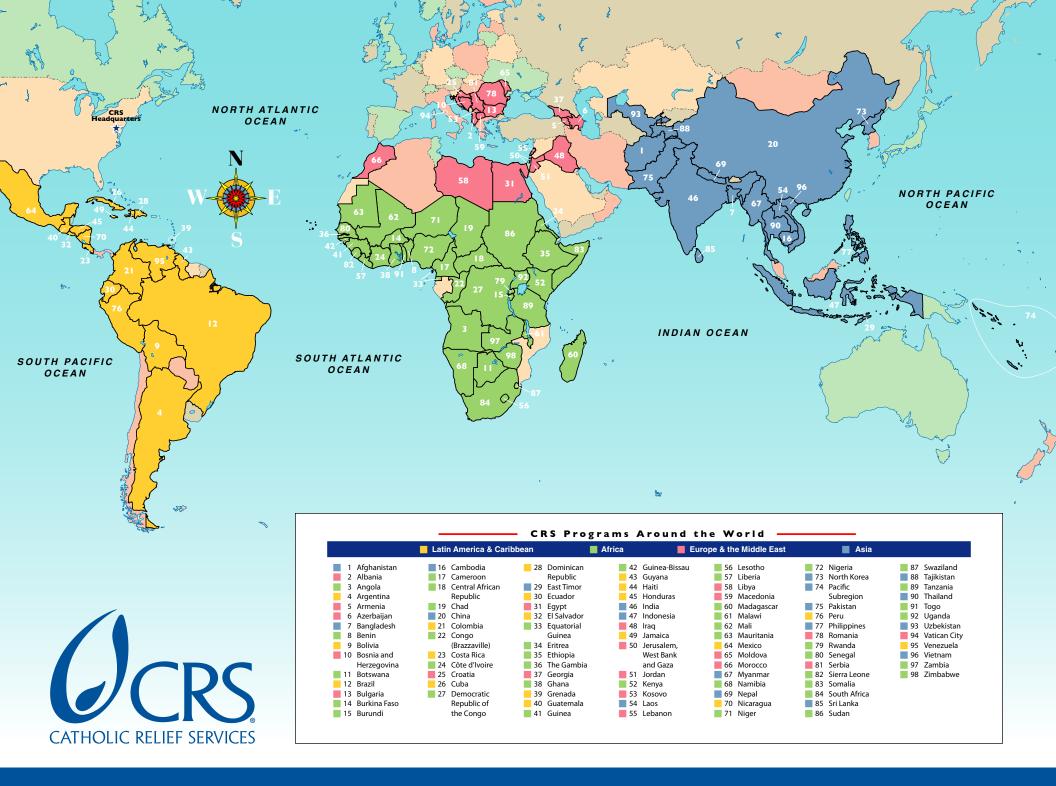
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Catholic Relief Services was founded in 1943 by the Catholic Bishops of the United States to assist the poor and disadvantaged outside the country. It is administered by a Board of Bishops selected by the National Council of Catholic Bishops and is staffed by men and women committed to the Catholic Church's apostolate of helping those in need. It maintains strict standards of efficiency and accountability.

The fundamental motivating force in all activities of CRS is the Gospel of Jesus Christ as it pertains to the alleviation of human suffering, the development of people and the fostering of charity and justice in the world. The policies and programs of the agency reflect and express the teaching of the Catholic Church. At the same time, Catholic Relief Services assists persons on the basis of need, not creed, race or nationality.

Catholic Relief Services gives active witness to the mandate of Jesus Christ to respond to human needs in the following ways:

- · by responding to victims of natural and man-made disasters
- by providing assistance to the poor to alleviate their immediate needs
- by supporting self-help programs which involve people and communities in their own development
- by helping those it serves to restore and preserve their dignity and to realize their potential
- by collaborating with religious and nonsectarian persons and groups of goodwill in programs and projects which contribute to a more equitable society
- by helping to educate the people of the United States to fulfill their moral responsibilities in alleviating human suffering, removing its causes and promoting social justice

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Back cover:

In northern Uganda, there is a long history of violence between the government and a rebel group that calls itself the Lord's Resistance Army. Hundreds of thousands have fled the violence, some to camps for internally displaced people. At CooPe, one of the largest of these camps, Catholic Relief Services funds various programs, including water and sanitation, peacebuilding, and agriculture. Here, a camp resident looks over a field of cassava, one of the country's staple crops.

Photo by Kevin Kostic/CRS

Back cover inset:

A year and a half after the devastating Indian Ocean tsunami shocked the world with its ferocity, the people of Indonesia received yet another blow. A 6.3-magnitude earthquake, described by many as the worst ever in Yogyakarta and central Java, pulverized thousands of houses, burying families beneath the rubble. Catholic Relief Services immediately began the process of procuring and distributing shelter materials, blankets, clothing, and kitchen and hygiene kits to 25,000 beneficiaries in three of the hardest-hit areas — Kretek and Pundong in Bantul district, and Prambanan in Yogyakarta district. As soon as space could be cleared in the debris, people gathered to help each other rebuild their homes.

Photo by David Snyder/CRS.

