

2004
Annual Report

October 1, 2003 - September 30, 2004



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Cover photo by: David Snyder

Zinab Gabir Seliman pauses as she tells her story. She fled her village in Darfur, Sudan, as it was being attacked by militia. Zinab found shelter in Kounoungou, a CRS-managed refugee camp roughly 28 miles from the border in Chad. She knows of 95 people who were killed in her village. Two of her sons, ages six and eight, remain missing. As an elected leader of a refugee women's committee, Zinab helps educate women on health, nutrition, sanitation and safety.

A Year of Challenges, A Year of Hope

Dear Friend,

In a year that saw near simultaneous crises in the Horn of Africa, the Caribbean and the Indian subcontinent, I was reminded again and again of how crucial our work is and how very much we owe to your prayers and support.

Your private contributions in the last fiscal year totaled \$108 million, which allowed us to leverage an additional \$436 million in revenues from government and other partners to benefit countless millions. Our total revenues increased 14 percent—from \$482 million to \$551 million—largely as a result of U.S. government awards for HIV/AIDS and food aid programming.

In Darfur, Sudan, at least 180,000 have died and more than 2 million remain without homes, enduring harsh weather, lack of food and water, and continued attacks by government-backed militia. Nearly 200,000 Sudanese have crossed the border into Chad, where the capacity and resources of refugee camps and host communities continue to be overtaxed. The threat of disease, malnutrition and further violence has the potential to result in the deaths of hundreds of thousands more people. This is one of the greatest humanitarian crises facing the world today. Sadly, it is not the only one.

What should have marked a yearlong celebration of Haiti's bicentennial was marred by violence and political unrest that threatened to keep food and medicine from those whose very lives depend on our work. This was compounded by the 2004 hurricane season—a particularly brutal one—which left hundreds of thousands in Haiti, the Dominican Republic, Cuba, Grenada, Jamaica and the Bahamas in desperate need of food, clean water, shelter and the very basic necessities.

In India, floods from the summer monsoon season left millions in danger of water-borne diseases as they struggled to recover from the loss of their homes and crops. Rivers that broke their banks during the height of the rains caused roads to be impassible and further hampered relief efforts.

But this year also saw Catholic Relief Services recognized for our longstanding work addressing the HIV/AIDS pandemic in the developing world with three landmark U.S. government grants. Among them is a multimillion-dollar, five-year award to deliver antiretroviral therapies to HIV-infected persons in parts of Africa, the Caribbean and Latin America. CRS is the lead organization in the group of four organizations awarded this grant, which will help us add to our already

strong programming of care and support for people living with HIV/AIDS and for those—many of them children—who are left behind.

As we have for more than 60 years, CRS continues to work through the power of our partnerships overseas. In concert with local dioceses, Caritas partners and communities, we are helping to provide immediate relief from disasters both natural and man-made. But we are also focusing on long-term development—in education, basic healthcare, agricultural rehabilitation, and building communities of peace—that can help individuals, families and communities to help themselves.

Here at home, we are expanding our outreach to U.S. Catholics, providing opportunities for the faithful to share in our mission. In partnership with dioceses, parishes, Catholic colleges and universities, elementary and high schools, and other Catholic organizations, we are engaging Catholics in activities that make a difference. Many millions of Catholics are now participating in programs like Operation Rice Bowl and Food Fast, buying Fair Trade Coffee, and participating in our legislative network as a way to live in solidarity with the poor overseas.

CRS proceeded with expansion of our Board of Directors in 2004, adding five lay members. This change offers a balance of leadership as we seek to connect with the poor and marginalized around the world. On a personal note, this year I was named to the Board of Directors of the Millennium Challenge Corporation. This is an initiative of the President and Congress to improve accountability and impact of foreign assistance. I am one of two non-governmental members appointed.

We are your agency and we proudly serve on your behalf reaching those in need—not just with material necessities, but with the hope and determination that can change lives. Our decades of experience tells us we can do this; our faith tells us we must.

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



Ken Hackett
President



A Special Thank You

At no time has your generosity been more evident than in the wake of the catastrophic Indian Ocean tsunami. December 26, 2004, will always remind us of how fragile life is against nature's fury, particularly in the developing world.

While the tsunami did not strike within the last fiscal year, I would be remiss if I did not thank the many millions of compassionate Americans who reached out to survivors with an immediate outpouring of support.

We are truly one human family. CRS is motivated by the confidence you have placed in us, and we are committed to ensuring good stewardship as we work for the benefit of all those affected by the tsunami.





A young child with his mother in the Riyad camp. The vast majority of the camp's residents are women and children, since many of the men have been killed in the fighting across Darfur. *photo by: David Snyder*

Never Again?

In a year that marked the tenth anniversary of the genocide in Rwanda—one of the greatest tragedies in recent memory—a humanitarian crisis has continued in the remote region of Darfur, Sudan. Storming into villages across an area roughly the size of Texas, a militia left at least 180,000 dead, 2 million homeless and whole communities in ruins.

The latest round of fighting in this long-unstable region began in February 2003, when two rebel groups claimed unjust treatment over land and resources. The Sudanese government and allied militia launched attacks on villages linked to the groups, enacting a scorched earth policy of rape, robbery and murder. By April 2004, more than a million Sudanese had been uprooted.

This occurred while leaders the world over were reflecting on the anniversary of the Rwandan genocide, when 800,000 Tutsis and moderate Hutus were slaughtered in just 100 days. As people repeated “never again,” the escalating crisis in Darfur tugged at the world’s conscience.

With our Chadian Caritas partner – known by its French

acronym, SECADEV – CRS operated three camps for Sudanese refugees living along the border in eastern Chad. In Sudan, where we have worked since 1972, we opened new offices in Khartoum and El Geneina. Bureaucratic obstacles, remote terrain, a punishing rainy season and the threat of violence made our work in the region especially difficult.

Our humanitarian assistance in Darfur focuses on providing clean water, psychosocial support for those traumatized by the violence, education for children, shelter and cooking materials, and relocation for displaced persons who want to move to safer areas.

On Capitol Hill, we advocated for a significant increase in humanitarian resources and continued to call for greater security throughout the region. At the grassroots level, we also organized interfaith candlelight vigils in Baltimore and Washington, D.C., to help raise awareness of the crisis and to bring people together in support of those who need our prayers and assistance.

Water is always among the greatest needs in any camp environment. Minimum standards require that those in camps have access to about 4 gallons per person per day for drinking, cooking, bathing and washing clothes.



Rows of thin shelters line the Riyadh camp, providing poor protection from the heavy rains of the rainy season. Riyadh is one of the CRS-operated camps now scattered across Darfur. *photos by: David Snyder*



Like many refugees from Darfur, Samha Osman Hassan described the grief of preparing mass graves for family and friends who were killed when Janjaweed militia attacked their village.



Samha Osman Hassan

They buried the bodies at midnight, in two mass graves one meter deep. It was just outside the Darfur town of Seliya, where 145 people had been killed the week before by Janjaweed militia and Sudanese bombs. Samha Osman Hassan grieved silently with others in the darkness. They poured earth over family and friends. Then they headed for the Chadian border, leaving their burned village behind.

“We had to remain silent; we didn’t make a sound for fear of the Janjaweed.”

They walked under cover of night and hid during the day. Their cover came from the scarce thorn trees or brush, in dried riverbeds called *wadis*, or in deep holes dug by animals. After many days, Samha arrived at the border. In her third trimester, she was hungry and exhausted.



Samha gave birth to a son in the forest before making it to Kounoungou refugee camp, which was managed by a CRS local church partner. There she receives shelter, food, clean water, family living kits, education and medical care. It is a place Samha and her son will call home until it is safe enough to return to Darfur.

Samha Osman Hassan’s son was born in the brush surrounding the border town of Birak, where many refugees survived on the generosity of Chadians before arriving in refugee camps.

photos by: David Snyder



Annual flooding in northeastern India creates a cycle of poverty as it presents a constant challenge to development in the region. Here, a boy from Gamariguri village in Assam's Barpeta region looks out onto his family's farm, which is completely flooded. Sadly, this land will not be arable again for at least one year.

photo by: Liz Griffin

Rising Waters, Helping Hands: Floods in Haiti and India

Flooding is not just caused by too much water.

In Haiti, where more than 90 percent of the land is deforested, the lack of trees means that there is little to anchor the hillsides when the rains come. Rising rivers and mudslides leave extremely poor people—most Haitians earn just over a dollar a day—at the mercy of the weather.

The rains that fell across Haiti in May were strong and steady. Days wore on,

and the water began to rise. As the hillsides broke loose and the rivers overran their banks, families struggled to fend off the water and escape their homes. Six months later, as hurricane after hurricane battered the Caribbean, many of the same areas of the island were flooded again. Thousands of lives were lost, and tens of thousands were left with only what they could carry.

In the wake of each flood, CRS mobilized emergency teams to deliver food, clean

water, medicine and household supplies to those most in need. The aid made its way by truck, helicopter, boat and even pack mule where the roads had washed away.

Beyond emergency relief, we continue to work with local communities and dioceses to help them with long-term recovery. The rebuilding will take more than nails and plywood, but we are committed to helping Haitians become self-sufficient.

In India, the worst flooding in 17 years took place in the northeastern state of Assam, where nearly two million people lost their homes. Flooding during the spring and summer months is routine in Assam—a state crisscrossed by several rivers, most of which originate in the Himalayas and flow south through Bangladesh before spilling into the Bay of Bengal. But this year the Brahmaputra, the longest and largest of these rivers, breached its embankment



(left) Stagnant water could be seen everywhere in Assam, India, causing the disease rate to rise with each rainfall. Diarrhea, malaria and respiratory infections were the most common diseases, many of which went untreated. In addition, many government-run camps for the homeless closed too soon, forcing residents back to their homes.

photo by: Liz Griffin

(right) Three weeks after Tropical Storm Jeanne deluged Haiti, standing water remained in some areas of Gonaives. Though the city sits on the coast, flooding came from inland, where deforested hills could not absorb the heavy rains and rush of water from swollen rivers.

photo by: David Snyder

in six places, pushing floodwaters into 89 villages in one district. Hundreds of deaths were reported, and as floodwaters receded, additional bodies were recovered. More than 10,000 villages were cut off from the mainland, and 2.8 million acres of crops were damaged.

Working with our partners and through local dioceses, we distributed food, helped rebuild damaged infrastructure, distributed household necessities,

constructed shelters and provided trauma counseling. It will take months, if not years, before the lives of those affected by the flooding will return to normal. And we will be there working alongside the communities to help them help themselves.

We can't change the weather, but we can help build resilient communities – where poverty isn't a legacy passed down through generations and where people are empowered to find local solutions to help ease the effects of future disasters.

Maya Rani Biswas, a mother of four from the village of Gamariguri in northeastern India, lost her home and cattle in the flooding.



Maya Rani Biswas

“In my entire life,” 33-year-old Maya Rani Biswas said, “I have never seen such devastation.” Like many in her village in Assam,

India, she was forced to build a makeshift shelter on the road in order to escape the floodwaters. Built primarily with bamboo and plastic sheeting, many of these shelters housed more than two families. With our partners, we are helping Maya and her neighbors to rebuild their homes with reconstruction projects and to rebuild their lives through food assistance and trauma counseling.



Approximately 2 million people in the affected areas of northeastern India were displaced because of the flooding. Raging waters of the Beki River swept the homes of these villagers away, leaving them with nothing but the clothes on their backs.

photos by: Liz Griffin



School children in an impoverished section of Basra celebrate a new playground and renovated classrooms. *photo by: Anna Schowengerdt*

Iraq: Beyond the Battlefield

In places of extraordinary suffering, there often exists extraordinary grace. Such grace marked our year in war-torn Iraq. CRS arrived in June 2003 at the urging of a partner, Caritas Iraq, with a mission to assist the poorest and most vulnerable communities.

Through the Iraq Community Action Program, we set to work in the lower southern area of the country rebuilding roads and schools, restoring water supplies, and cleaning

up communities neglected through decades of war. A diverse staff of Christians, Sunni and Shiite Muslims, and Kurds helped community leaders organize and set priorities.

We worked alongside community members, encouraging not only their participation, but their leadership in rebuilding their communities. For most of the Iraqis, our program represented the first time in decades that they had even

been given the opportunity to voice their opinion, much less take a leadership role. Such a change was monumental in a society that for nearly 40 years of Baathist rule had been forbidden from organizing something as simple as a parent-teacher association.

When running water was restored to nearly 300,000 people, when 41 schools were repaired and streets in six neighborhoods cleared of months of trash, it was the community members

themselves who could claim the success.

But as the year progressed, so, too, did the violence. In November, the Italian military headquarters in the town of Nasiriyah was bombed. One of our offices was destroyed in the explosion and 12 staff seriously injured. By the end of the spring, the breakdown in security forced our difficult decision to leave Iraq and discontinue the community program.

Despite this, our staff accomplished our one-year goal, completing 120 community projects and helping more than one million Iraqis. The program



(left) Volunteers from the town of Basra donate their time and labor to cleaning up their community. Community members contributed to projects with donated materials, voluntary labor and cash.



(right) A member of a Community Action Group in Nassriya explains her community's need for a women's health center.

photos by: Anna Schowengerdt

created more than 5,000 jobs. As an agency, we are deeply proud of a staff that accomplished so much under such difficult circumstances.

Although we have withdrawn our staff from Iraq, we remain committed to the Iraqi people. We continue working with our partners to assist the Iraqi people in rebuilding their lives, communities and country. And we look to the future when we may again work side by side.



photo by: Provash Budden

Anna Schowengerdt

During Iraq's 110-degree summer nights, Anna Schowengerdt took to freezing bottles of water before bedtime in hopes they would cool her enough to sleep.

Schowengerdt was no stranger to discomfort or even violent conflict.

Just before taking on the responsibilities of emergency coordinator in Iraq, the Colorado native had worked in troubled northern Uganda, war-torn Liberia and briefly in Sierra Leone. But it was in Iraq, among places of biblical history—the Euphrates, Ur, Babylon—that she remembered why she endured the hardships.

“We really were winning hearts and minds,” Schowengerdt said. “The Iraqis have been living with war and dictatorship for decades. They had been robbed of hope. But by the time we left, there was real optimism among the people we met, a dream for their future and the future of their families. It is pride we helped restore, not just buildings and roads.”



Anna Schowengerdt and CRS/Iraq staff at the opening ceremony for the Al Sadreen Elementary School, rebuilt by CRS and the local community.

photo by: CRS/Iraq



A New Tool in the Fight Against AIDS

The consequences of the HIV/AIDS pandemic are quickly approaching those of the greatest crises in human history. In little over 20 years, HIV/AIDS has wreaked havoc throughout the world, infecting 42 million people and leaving more than 14 million orphans in its wake.

CRS promotes innovative and effective community- and home-based programs for those affected by the disease – in order to address the underlying causes of AIDS and to provide education to help reduce the spread of HIV. We also address the stigma too often associated with AIDS and the special vulnerabilities and burdens faced by women.

This year we launched into new territory in the treatment of AIDS in the developing world – the provision of antiretroviral therapy, the combination of medications that helps reverse the progression of HIV in the body. As a result of an unprecedented commitment by President Bush and the U.S. Congress, a CRS-led group of four organizations was awarded a grant—expected to total several hundred million dollars over 5 years –to expand the delivery of antiretrovirals to people infected with HIV in Africa, the Caribbean and Latin America.

Under this initiative, the 5-year grant will reach 14,900

HIV/AIDS patients in the first year and nearly 150,000 by year five. The project will target patients in South Africa, Zambia, Nigeria, Kenya, Rwanda, Uganda, Tanzania, Haiti and Guyana. Clients will come from rural and urban settings, with special focus on serving small-scale farmers—who face the added risk of going hungry because they lack energy to grow and harvest crops.

When linked to other CRS programs – that focus on home-based care and support, orphans and vulnerable children, and encouraging behavior that reduces the risk of infection – this initiative will enable CRS to offer a range of

Mulela Lubinda, 12, lost both parents when she was still an infant. She now lives with her sister in the care of her grandparents. Every Saturday, Mulela attends Adventure Unlimited, a CRS-supported program run by the Diocese of Mongu in Zambia. As many as 300 orphans participate in the program, which provides activities and opportunities for vulnerable children.

photo by: David Snyder



CRS staff and partners of the Diocese of Mongu conduct home-based care visits in Mongu town. CRS visits 1,500 recipients across the Diocese of Mongu in Zambia. *photo by: David Snyder*

programming for people living with HIV/AIDS, their families and caregivers. From prevention to treatment to end-of-life care through faith-based organizations, CRS is reaching out to the most vulnerable affected by this disease.

We are called to offer compassion, not just sympathy. This

compels us to affirm human dignity as we seek an effective means of addressing HIV/AIDS. Our mission is to care for the poorest of the poor, without regard to race, religion, ethnicity or nationality. This historic grant will help us further our mission and make a difference in the lives of many who are suffering.



**Carl Stecker,
RN, MPH, EdD**

Dr. Carl Stecker is the senior program director for AIDSRelief, the

CRS-led group that delivers antiretroviral therapy to AIDS patients throughout Africa, Asia and Latin America. Carl has more than 25 years of international health experience in Africa. He has been responsible for the technical aspects of our work in more than 100 HIV/AIDS projects in 48 different countries, and for monitoring and evaluating AIDS program excellence. “CRS is playing such a key role in the fight against HIV/AIDS around the world,” said Stecker. “It is exciting to be a part of an organization that puts such a high priority on the prevention and eradication of this deadly disease.”



Steven Chege, a community nurse with Kijabe Hospital, dispenses tuberculosis medications to a patient during the third of nine home visits he will make today in the community of Ndeiya, Kenya. Tuberculosis is one of many opportunistic infections associated with HIV/AIDS.

photo by: David Snyder



Women from a self-help group in Orissa, India. After being devastated by a flood, the group started a grain bank for food and seed so they will be better prepared for future emergencies. *photo by: Jennine Carmichael*

Empowering Communities

All over the world, the work of CRS is done in partnership. Working with local communities, churches and dioceses, we are able to use grassroots knowledge to be efficient, effective and empowering.

Millions of the world's poor have to leave home to find work. Migrants coming north to the United States face a route lined with danger, but many are willing to face any risks for the chance to support family members and find a better life. Along the border

between the United States and Mexico, we are working with the dioceses of Tucson, Phoenix and Hermosillo to address the needs and concerns of migrants and the communities affected by them.

Through visits, shared pastoral experiences and support for the Migrant Ministry of the Archdiocese of Hermosillo, the tri-diocesan partnership has truly come alive. Many Arizona parishes have taken pilgrimages to Altar or Agua Prieta, Mexico, to visit the

Migrant Ministry and witness how the Catholic Church reaches out to migrants—providing meals, clothing, medicines and information about their rights—and also warning them of the dangers of the cross-border journey.

Beyond initiatives in the border communities, CRS is working to advocate for the rights of migrants, for fairer agriculture and trade policies that would get at the roots of migration, and for a just and humane border policy.



(left) Two men in Orrisa, India, assess the damage after a cyclone.

photo by: Sean Sprague

(right) A farmer in the northern state of Chihuahua, Mexico, has joined an association of small producers with support from CRS. He is now diversifying crops and benefiting from new cross-border relationships with U.S. businesses and academic institutions.

photo by: CRS Staff

On the other side of the globe in India, we have helped establish some 2,000 self-help groups with more than 40,000 members in Orissa, a region prone to severe flooding and cyclones. The groups formed as part of a rehabilitation effort after fatal floods in 2001.

To prevent some of the suffering brought on by flooding, the group stored seeds for planting, as well as supplies for use by people and livestock. They made

lifejackets and rescue rafts, and identified the most vulnerable families so that their well-being could be ensured in the event of future emergencies.

When the floods came again, no one died. And when offered outside relief aid, many of the villagers asked that it go to places where the need was greater.



photo provided by: CRS/Mexico

Fr. René Castañeda, Coordinator of the Migrant Ministry, Archdiocese of Hermosillo, and pastor in the northern Mexico desert parish of Altar

“The community of Altar has come to understand that the migrants who arrive are not delinquents nor terrorists, that they are our brothers and sisters simply seeking a better life, willing to risk it all to provide for their families who don’t have enough to survive. The flow of migrants is the barometer of a society’s ability to provide for its members. It reveals the consequences of human selfishness, of economic systems that benefit a select few, harming millions more in the process. We must find alternatives that guarantee all persons the right to remain in their birthplace and not to be forced to leave their homeland in order to live with dignity.”



Good News from the Grassroots

Some of our greatest achievements this year came from the kind of quietly effective work CRS does each day around the world.

Building a Better World One Cup at a Time



photo by: Michael Sheridan

While we work overseas to provide direct assistance to struggling coffee farmers, CRS recognizes that we can also support them here in the United States by promoting Fair Trade—an alternative system of international trade rooted in principles of human dignity, economic justice and mutually beneficial relationships.

Fair Trade ensures that farmers earn a fair price for their coffee, helping them provide for their families even as world coffee prices reach historic lows. We launched our Fair Trade coffee program in November 2003, and in the first year, more than 1,000 parishes, offices, individuals and religious organizations purchased 30 tons of coffee. By harnessing our power as consumers, U.S. Catholics are helping thousands of small-scale coffee farmers overseas to put food on their tables, send their children to school and keep their farms viable. For more information about our Fair Trade program, visit www.crsfairtrade.org.

Peace Train

In June, train service resumed in the Democratic Republic of Congo between former government and rebel-held territories for the first time since 1998. Starting in Lubumbashi on the southern border, the “Peace Train” traveled to the war-torn town of Kindu in the northeast, restoring an economic lifeline to the region and standing as a symbol of hope for the whole country. During its inaugural voyage, the train was met by mile after mile of people who had traveled to greet it with cheers of “paix!” or “peace!” Damaged track was repaired by hand, with teams clearing away years of overgrown brush and contending with snakes that had made the unused tracks their home. CRS helped fund repair of the tracks and worked hand-in-hand with the communities, providing technical training to help make the dream of the peace train a reality.



(top) The newly restored restaurant car with waiting staff served meals and drinks throughout the day and quickly became the social spot for passengers as they traversed the countryside.

(bottom) A Congolese band and dance troupe entertained cheering, festive crowds in several villages and towns along the route.

photos by: Caroline Brennan



Harvesting Hope

Hunger and malnutrition remain among the greatest risks to global health, killing more than AIDS, malaria and tuberculosis combined. Now farmers in the United States can help lift people out of poverty and hunger by doing what they're already doing – farming. Through a partnership launched in 2004 with the ecumenical organization Foods Resource Bank, we are helping Catholic farmers fight hunger in developing countries by donating a portion of their land for a year. When the crops are harvested and sold, the proceeds from that portion of land are used to fund overseas development programs. These include health and small-scale agricultural projects that buy simple tools and seeds, and training that helps poor farmers overseas care for their families and become self-sufficient. And participation isn't limited to farmers. Communities and churches help cover some of the farming expenses, while agribusinesses donate seed, fertilizer and other necessities.



Harvest festivals are a time when people of all ages enjoy activities like riding combines and learning how CRS programs respond to global hunger. Here farmers teach children about agriculture while they maneuver their combines to harvest 144 acres of corn in Mendota, Illinois.

photos by: Judith Pojda



East African school children wave to Lucia Robinson of The Raskob Foundation during her visit last spring to CRS programs for children affected by HIV/AIDS.
photo by: Lucia Robinson

Donor Profile: The Raskob Foundation for Catholic Activities

Before The Raskob Foundation decided to join CRS in the battle against HIV/AIDS in Africa, they did their homework. In 2001, the foundation – a long-time friend and supporter of CRS – solicited expert advice on how its dollars could achieve the greatest impact on Africa's future.

The result? Their decision to provide funding to projects that serve the children of Africa. Home to 12 million children orphaned by AIDS, sub-Saharan Africa has born the brunt of this disease. The Raskob Foundation chose CRS projects that serve the AIDS-affected children of Benin, Cameroon and Uganda to receive grants in 2004, with multi-year commitments totaling more than \$675,000.

Last spring, Lucia Robinson, the foundation's HIV/AIDS committee chairperson, traveled to visit CRS programs for children in Kenya and Tanzania.

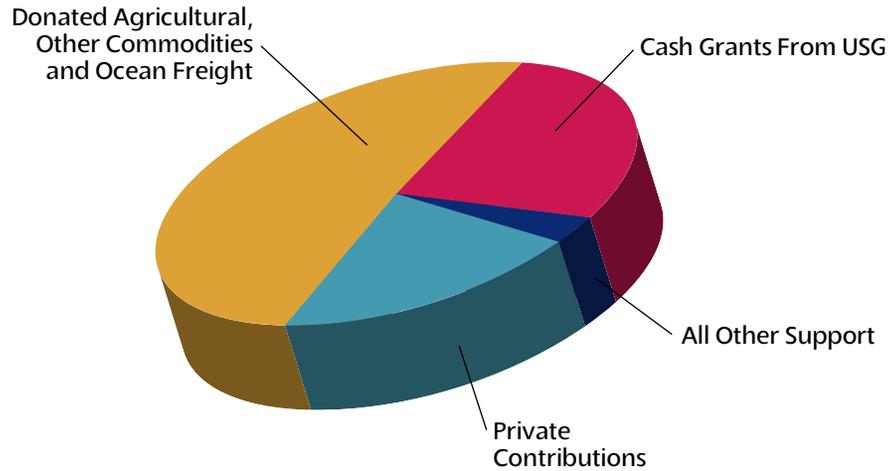
“My purpose for going, at first, was as a liaison for the Foundation,” Robinson said. “By the end of the trip, I understood the purpose was to experience a spiritual reawakening. I had seen the Church through the eyes of the poor.”

CRS is proud of its long history with The Raskob Foundation, which dates back to the early 1940's. The foundation has supported CRS emergency relief operations in Rwanda, India, Bangladesh, Haiti and, most recently, Sudan.

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS**

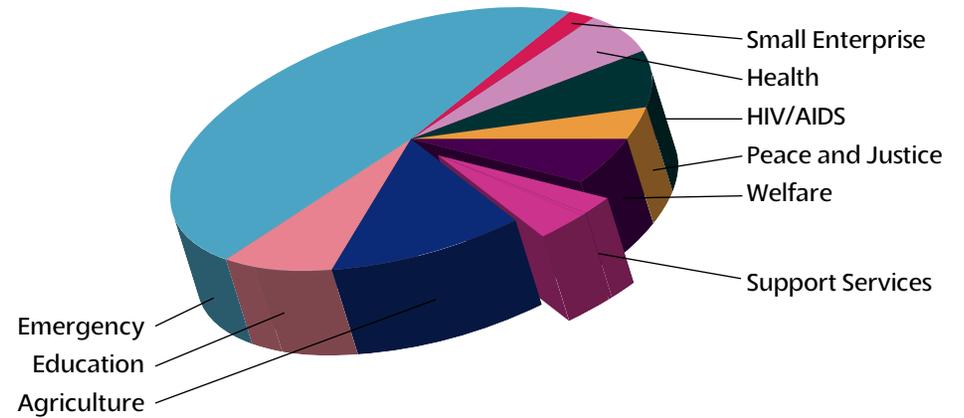
**FINANCIAL SUMMARY
Year ended September 30, 2004**

(In Thousands)



Operating Revenue

Private Donor, Foundation and Corporate Contributions	\$ 108,678	19.69%
Donated Agricultural, Other Commodities and Ocean Freight	281,324	50.98%
Cash Grants from USG	145,247	26.32%
All Other Support	16,586	3.01%
Totals	\$ 551,835	100%



Operating Expenses

Agriculture	\$ 72,192	12.59%
Education	50,371	8.78%
Emergency	272,329	47.49%
Small Enterprise	11,869	2.07%
Health	40,748	7.11%
HIV/AIDS	44,343	7.73%
Peace and Justice	21,200	3.70%
Welfare	31,010	5.41%
Program Services	544,062	94.88%
Management and General	11,026	1.92%
Public Awareness	1,999	0.34%
Fundraising	16,408	2.86%
Support Services	29,433	5.12%
Totals	\$ 573,495	100.00%

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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, 2004, and the related statements of activities, functional expenses and cash flows for the year ended September 30, 2004; and in our report dated February 18, 2005, 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 18, 2005

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 2004 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 www.crs.org/about_us/financial_information/summary.cfm or by calling 1.410.951.7240.

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS**

**STATEMENT OF FINANCIAL POSITION
September 30, 2004**

(With Comparative Totals for September 30, 2003)
(In Thousands)

Assets	2004	2003
Cash and cash equivalents	\$ 40,710	\$ 41,100
Accounts receivable and other assets	37,599	45,352
Investments	75,689	85,971
Segregated investments	39,909	38,685
Undistributed commodity contributions	43,399	49,466
Land, building and equipment, net	15,652	14,597
Total assets	\$ 252,958	\$ 275,171

Liabilities and Net Assets

Liabilities

Accounts payable and accrued expenses	\$ 41,526	\$ 41,279
Advances received for programs	20,241	32,338
Deferred revenue	43,589	49,648
Annuities payable	32,631	31,708
Total liabilities	137,987	154,973

Net assets

Unrestricted	80,310	77,327
Temporarily restricted	31,589	39,829
Permanently restricted	3,072	3,042
Total net assets	114,971	120,198
Total liabilities and net assets	\$ 252,958	\$ 275,171

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS**

**STATEMENT OF ACTIVITIES
Year Ended September 30, 2004**

(With Comparative Totals for September 30, 2003)
(In Thousands)

	Temporarily Permanently			Total	
	Unrestricted	Restricted	Restricted	2004	2003
Operating Revenues					
Private donor, foundation and corporate contributions:					
Catholic Relief Services Collection formerly known as Annual Bishops Overseas Appeal	\$ 12,048	-	-	\$ 12,048	\$ 13,415
Operation Rice Bowl appeal	-	6,120	-	6,120	5,718
Contributions	54,312	27,380	-	81,692	77,248
In-kind contributions	8,818	-	-	8,818	1,968
Total contributions	75,178	33,500	-	108,678	98,349
Government, international organizations and other exchange transactions:					
Donated agricultural, other commodities and ocean freight	281,324	-	-	281,324	261,821
Grants and agreements:					
United States government	145,247	-	-	145,247	109,128
Other	9,550	-	-	9,550	6,176
Total	436,121	-	-	436,121	377,125
Investment and other income	5,688	1,348	-	7,036	7,168
Net assets released from restrictions	43,096	(43,096)	-	-	-
Total operating revenues	560,083	(8,248)	-	551,835	482,642

	Temporarily Permanently			Total	
	Unrestricted	Restricted	Restricted	2004	2003
Operating Expenses					
Program services	544,062	-	-	544,062	490,307
Support services:					
Management and general	11,026	-	-	11,026	9,910
Public awareness	1,999	-	-	1,999	2,823
Fundraising	16,408	-	-	16,408	17,667
Total support services	29,433	-	-	29,433	30,400
Total operating expenses	573,495	-	-	573,495	520,707
Change in net assets from operations	(13,412)	(8,248)	-	(21,660)	(38,065)
Non-Operating Revenues and (Expenses)					
Contributions	9,921	-	-	9,921	6,087
Net change in annuities, trusts and pooled income fund	206	8	34	248	1,238
Realized and unrealized gain (loss) on non-segregated investments	6,268	-	(4)	6,264	19,263
Reorganization and other costs	-	-	-	-	(9,589)
Total non-operating revenues and expenses, net	16,395	8	30	16,433	16,999
Change in net assets	2,983	(8,240)	30	(5,227)	(21,066)
Net assets, beginning of year	77,327	39,829	3,042	120,198	141,264
Net assets, end of year	\$ 80,310	\$ 31,589	\$ 3,072	\$ 114,971	\$ 120,198

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS**

**STATEMENT OF CASH FLOWS
Year Ended September 30, 2004**

(With Comparative Totals for September 30, 2003)
(In Thousands)

	2004	2003
Cash Flows from Operating Activities		
Change in net assets	\$ (5,227)	\$ (21,066)
Adjustments to reconcile change in net assets to net cash used in operating activities:		
Depreciation	5,138	5,213
Loss on disposal of land, building and equipment	400	163
Loss on asset impairment	-	6,503
Realized (gain) loss on sales of investments	(2,107)	1,015
Unrealized gain on investments	(4,158)	(19,970)
Changes in assets and liabilities		
Decrease (increase) in:		
Accounts receivable and other assets	7,753	(9,155)
Undistributed commodity contributions	6,067	(31,743)
Increase (decrease) in:		
Accounts payable and accrued expenses	(115)	9,367
Advances received for programs	(12,097)	19,179
Deferred revenue	(6,059)	31,340
Net cash used in operating activities	<u>(10,405)</u>	<u>(9,154)</u>

	2004	2003
Cash Flows from Investing Activities		
Proceeds from sale of land, building and equipment	295	321
Purchase of land, building and equipment	(6,888)	(4,866)
Proceeds from sales and maturities of investments	89,686	75,797
Purchase of investments	(74,363)	(62,618)
Net cash provided by investing activities	<u>8,730</u>	<u>8,634</u>
Cash Flows from Financing Activities		
Loan proceeds	470	25
Principal payments on long-term debt	(108)	(66)
Increase in annuities payable, net	923	1,858
Net cash provided by financing activities	<u>1,285</u>	<u>1,817</u>
Net (decrease) increase in cash and cash equivalents	<u>(390)</u>	<u>1,297</u>
Cash and cash equivalents, beginning of year	<u>41,100</u>	<u>39,803</u>
Cash and cash equivalents, end of year	<u>\$ 40,710</u>	<u>\$ 41,100</u>
Supplemental Disclosure of Cash Flow Information		
Cash payments for interest	<u>\$ 81</u>	<u>\$ 51</u>

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS**

**STATEMENT OF FUNCTIONAL EXPENSES
Year Ended September 30, 2004**

(With Comparative Totals for September 30, 2003)
(In Thousands)

Description	Agriculture	Education	Emergency	Small Enterprise	Health	HIV / AIDS	Peace and Justice	Welfare	Total Program Services	
									2004	2003
Program Services										
Salaries and related benefits	\$ 10,615	\$ 11,618	\$ 20,444	\$ 4,476	\$ 9,688	\$ 9,479	\$ 6,189	\$ 3,862	\$ 76,371	\$ 67,474
Professional fees	1,407	1,196	2,296	505	787	1,044	841	456	8,532	6,184
Telecommunications and postage	404	451	858	218	279	410	331	128	3,079	2,602
Supplies, office expenses and other	1,860	1,377	2,128	1,052	754	1,435	836	1,055	10,497	9,772
Occupancy	508	641	1,304	367	585	547	384	301	4,637	4,544
Vehicle and equipment	1,625	2,748	5,615	277	1,341	2,008	811	589	15,014	15,114
Travel, training and representation	2,084	2,610	3,668	741	1,911	2,205	2,392	612	16,223	12,756
Warehousing and freight	15,000	10,980	79,365	468	4,059	2,670	11	8,921	121,474	126,781
Publicity	-	7	-	-	-	-	1	-	8	7
Advances to implementing partners	12,075	5,671	33,644	2,350	10,398	21,620	9,403	5,924	101,085	94,165
Food, other commodities and in-kind contributions	26,336	12,425	122,550	453	10,641	1,481	1	8,541	182,428	146,338
Depreciation	278	647	457	962	305	1,444	-	621	4,714	4,570
Total expenses	\$ 72,192	\$ 50,371	\$ 272,329	\$ 11,869	\$ 40,748	\$ 44,343	\$ 21,200	\$ 31,010	\$ 544,062	\$ 490,307

(continued)

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS
STATEMENT OF FUNCTIONAL EXPENSES (CONTINUED)
Year Ended September 30, 2004**

(With Comparative Totals for September 30, 2003)
(In Thousands)

	Management and General	Public Awareness	Fundraising	Total Support Services		Total Operating Expenses	
				2004	2003	2004	2003
Support Services							
Salaries and related benefits	\$ 6,970	\$ 957	\$ 4,297	\$ 12,224	\$ 12,190	\$ 88,595	\$ 79,664
Professional fees	1,037	166	3,140	4,343	4,227	12,875	10,411
Telecommunications and postage	281	19	3,538	3,838	4,259	6,917	6,861
Supplies, office expenses and other	852	69	4,952	5,873	5,931	16,370	15,703
Occupancy	492	33	112	637	588	5,274	5,132
Vehicle and equipment	177	11	30	218	81	15,232	15,195
Travel, training and representation	765	148	272	1,185	908	17,408	13,664
Warehousing and freight	27	-	19	46	58	121,520	126,839
Publicity	1	584	22	607	1,497	615	1,504
Advances to implementing partners	19	12	7	38	18	101,123	94,183
Food, other commodities and in-kind contributions	-	-	-	-	-	182,428	146,338
Depreciation	405	-	19	424	643	5,138	5,213
Total expenses	\$ 11,026	\$ 1,999	\$ 16,408	\$ 29,433	\$ 30,400	\$ 573,495	\$ 520,707

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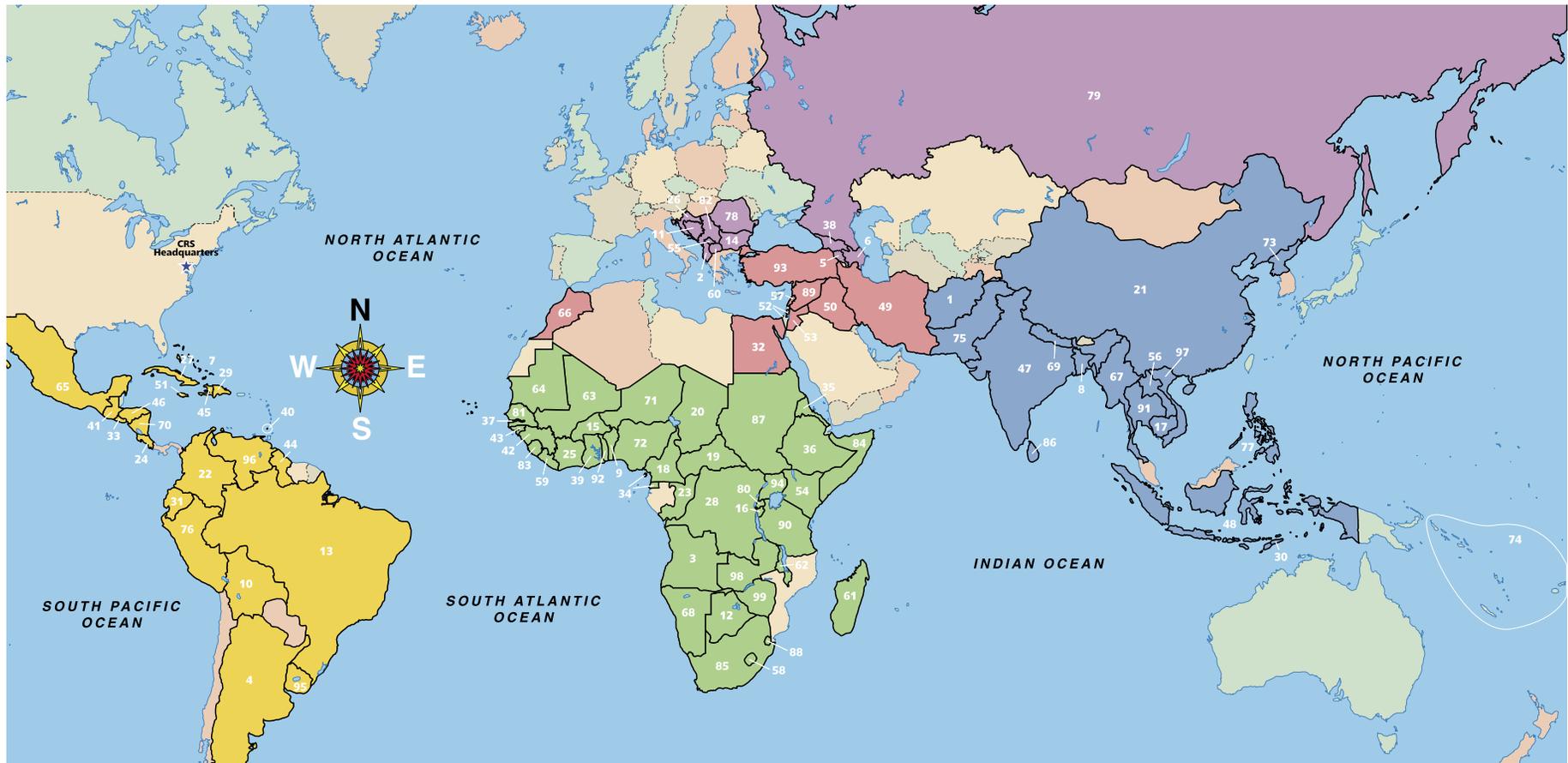
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