

CRS ANNUAL REPORT

Making a World of Difference for 60 years.



2002 EDITION
October 1, 2001 –
September 30, 2002

CATHOLIC RELIEF SERVICES

Making a World of Difference...

Friends,

This past year has been a challenging one. Violence continued to plague the Middle East, and it seemed that we were served daily reminders of the reach of terrorists and our own country's buildup to war. In Africa we began to see the signs of a coming crisis as crops failed, severe drought worsened and the HIV/AIDS pandemic continued its slow-motion assault on millions. Economic problems in our own hemisphere and financial uncertainty here at home served only to provide an unsettling undertone.

A flagging economy and lingering effects from September 11 caused a significant decline in our public funding. Political instability overseas and government budget problems, which resulted in delays in United States government resources, combined to produce a lower than expected revenue.

But despite the economic downturn, our supporters continued in their generous commitment to our work. Mindful of this generosity, we worked this year to reduce costs and to be better stewards of the money entrusted to us.

And for all the challenges we faced last year, we have many success stories to tell.

This annual report is only a snapshot of the work being done by our staff and partners every day around the world. We hope it serves to emphasize our commitment to serving those in need, regardless of race, religion or nationality.

We reached more than 62 million people in 91 countries and territories last year, bringing relief in the wake of disasters and offering hope and the opportunity to achieve self-sufficiency to the poorest of the poor. In



*Ken Hackett speaking with refugees in the "no man's land" between Yugoslavia and Macedonia.
Photo Credit: David Snyder*

places like Congo and Indonesia, we helped those fleeing natural disasters to maintain some semblance of normalcy; in the Dominican Republic we worked with local groups to assist migrants, who face terrible discrimination; and in Vietnam we advocated for the rights of children with disabilities to attend school. Across Africa we worked to educate communities about HIV/AIDS and provide support and care for those infected, and for their families.

Around the world, we have the privilege of representing the Catholic community in the United States. Along with our church partners, we at Catholic Relief Services are instruments not just of relief and development, but also of Christ's love in action—caring for those most vulnerable and giving voice to those who would not otherwise be heard.

Here at home, our task is just as important. We are working to connect those we represent with those we serve. Admittedly, this is no small task, but we know what great things the simple act of connecting people can accomplish. This year our Africa Rising campaign sponsored a speakers' tour, where staff and partners from Africa traveled to

dioceses and universities across the country. They shared stories from their home countries and helped to raise awareness—not just of the needs of Africa, but of the tremendous hope that exists there. This is a message that needs to be heard: there is hope, and we can all be agents of change.

We are proud of the work we do; we are making a difference in the world, and we are grateful for your continued prayers and support.

A handwritten signature in dark ink, appearing to read 'Ken Hackett', with a stylized, flowing script.

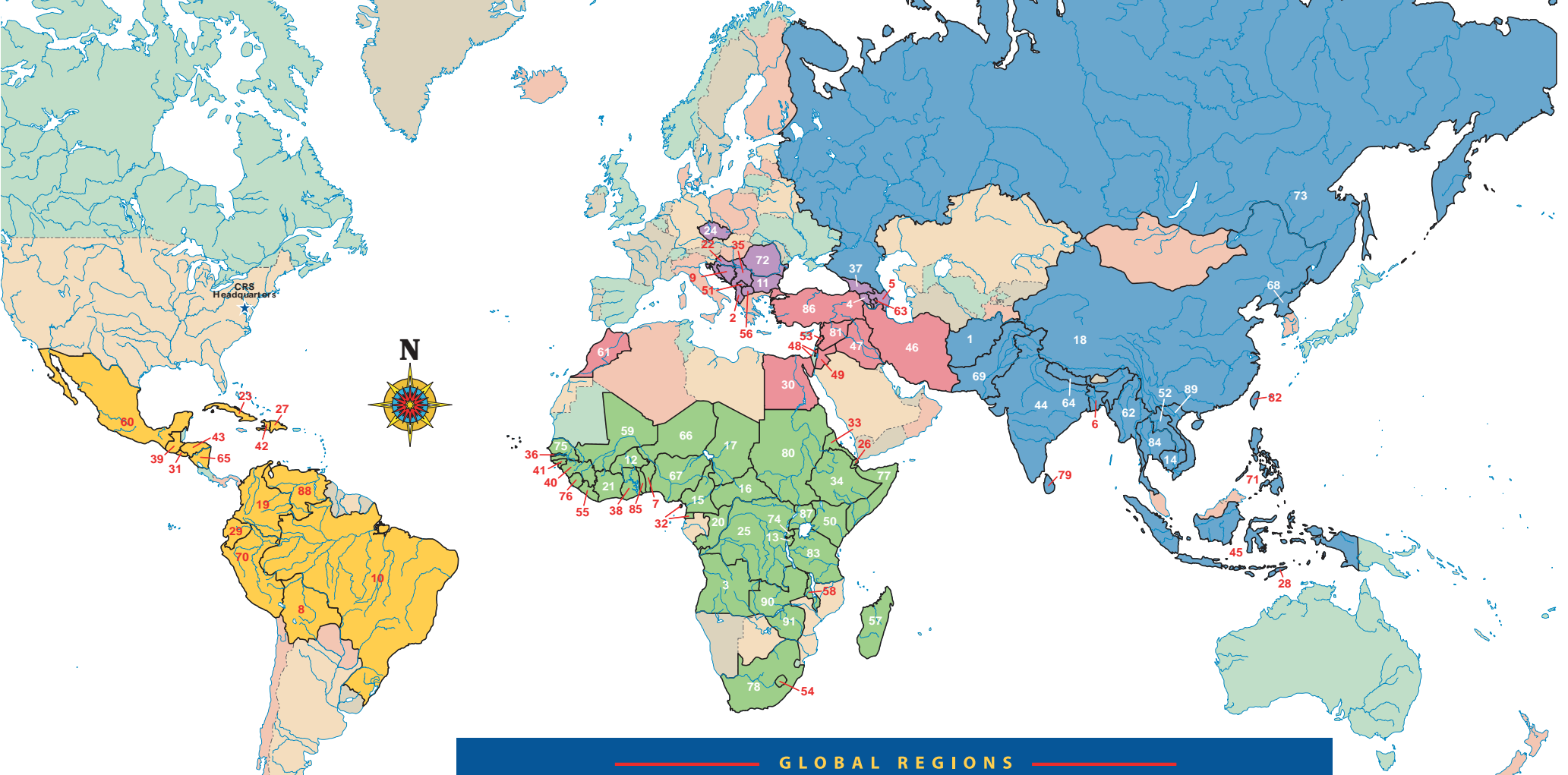
Ken Hackett

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Cover Photo

*From 1975: Ernie Lacson,
Chief Administrator for CRS/Philippines,
visits with doctor and patients.
Photo Credit: CRS/Staff*



GLOBAL REGIONS

Latin America & Caribbean	Africa	Middle East & North Africa	Eastern Europe	Asia
1 Afghanistan	14 Cambodia	26 Djibouti	51 Kosovo	64 Nepal
2 Albania	15 Cameroon	27 Dominican Republic	52 Laos	65 Nicaragua
3 Angola	16 Central African Republic	28 East Timor	53 Lebanon	66 Niger
4 Armenia	17 Chad	29 Ecuador	54 Lesotho	67 Nigeria
5 Azerbaijan	18 China	30 Egypt	55 Liberia	68 North Korea
6 Bangladesh	19 Colombia	31 El Salvador	56 Macedonia	69 Pakistan
7 Benin	20 Congo-Brazzaville	32 Equatorial Guinea	57 Madagascar	70 Peru
8 Bolivia	21 Côte d'Ivoire	33 Eritrea	58 Malawi	71 Philippines
9 Bosnia-Herzegovina	22 Croatia	34 Ethiopia	59 Mali	72 Romania
10 Brazil	23 Cuba	35 Federal Republic of Yugoslavia *	60 Mexico	73 Russia (far east)
11 Bulgaria	24 Czech Republic	36 The Gambia	61 Morocco	74 Rwanda
12 Burkina Faso	25 Democratic Republic of Congo	37 Georgia	62 Myanmar	75 Senegal
13 Burundi			63 Nagorno-Karabakh	76 Sierra Leone
				77 Somalia
				78 South Africa
				79 Sri Lanka
				80 Sudan
				81 Syria
				82 Taiwan
				83 Tanzania
				84 Thailand
				85 Togo
				86 Turkey
				87 Uganda
				88 Venezuela
				89 Vietnam
				90 Zambia
				91 Zimbabwe

* now Serbia and Montenegro



Jerusalem/West Bank/Gaza

As an agency we seek—wherever we work—to build peace and understanding. Nowhere is this goal more critical than Jerusalem, West Bank and Gaza.

In the wake of continued unrest, we have initiated humanitarian and emergency activities. And we continue to help communities to develop with projects aimed at increasing local capacity and self-sufficiency.

Great challenges remain: our staff and partners face daily difficulties and threats to personal safety. Yet despite these obstacles, we are working to create opportunities for peace and reconciliation through a variety of activities, including job creation, agriculture projects, small lending programs and the provision of medical and food supplies.

In April, after fighting reduced much of the city of Jenin

to rubble, we helped deliver 1,500 food kits and other emergency relief supplies to people trapped by the destruction. Along with five other faith-based humanitarian organizations, we participated in a convoy that delivered desperately needed assistance—food, blankets and medicine—to more than 50,000 people in the Palestinian territories.

The economic closure of the Gaza strip has kept many able-bodied men from being able to support their families. The goal of the Gaza Rapid Employment Program (GREP) is to address the high level of unemployment Gazan laborers face. The men are hired to build agricultural roads and water catchment systems as well as construct community centers. Conducted in partnership with the United States Agency for International



Development and the Union of Agricultural Works, GREP helps not only to alleviate some of the economic problems in Gaza but also enables individuals to become actively involved in improving their community.

The *intifada* and resulting border closures have also left women with few opportunities for earning money. As part of an ongoing commitment to the social and economic empowerment of women in the region, we provide technical support to ASALA, the Palestinian Businesswomen's Association. The program grew out of an earlier CRS-sponsored group lending program that targeted low-income women and now provides group and individual loans for women seeking to start new businesses or improve existing ones. Many clients depend entirely on these businesses—which can range from small food stands to dental clinics—for income. Recent expansion to include more group loans means that a larger number of low-income women are being helped. To date, more than 1,100 clients (all of them women) have participated, not only raising their standards of living, but also serving to educate local communities by example on the vital role women can play in the economy.

“What we experienced in our solidarity convoy motivates us to work harder for justice and peace.” – Don Rogers, Country Representative, Jerusalem/West Bank/Gaza
Hometown: Albertson, NY



MIDDLE EAST/NORTH AFRICA

Regional Director
Christine Tucker

Country Representatives

Egypt
Susan Silveus

Jerusalem/West Bank/Gaza
Don Rogers

Jordan/Lebanon/Iran/
Iraq/Syria/Turkey
Christine Tucker

Morocco
Suzanne Manzer



a,b,c: Palestinian children from Jenin, Qalqilya and Nablus in the West Bank.
d: A Palestinian man from Jenin greets CRS staff.
Photo Credits: Muna Assaf (a), David Snyder (b,c,d)

Afghanistan

We reinitiated activities in Afghanistan five years ago, working through partners and supporting ongoing efforts to care for Afghans suffering from years of drought, war and occupation. Last year when we returned to Afghanistan, our first priority was providing food and winter supplies to refugees returning from Pakistan and to Afghans displaced in their own country—thousands of people who simply wanted to go home. We established an office in Kabul and coordinated relief efforts with our Caritas partners and other organizations.

History in Afghanistan casts a long shadow, and we understand that generations of conflict and hardship cannot be undone overnight. However, recent changes in government and the international community's assistance have helped create a new sense of hope in the country. We will continue to provide emergency assistance, but our long-term goals in the country include education and peace building. This is important work, and we are committed to helping the people of Afghanistan build toward the future.

This winter we provided vital relief items—including food, medicine and blankets—to almost 500,000 people across Afghanistan.

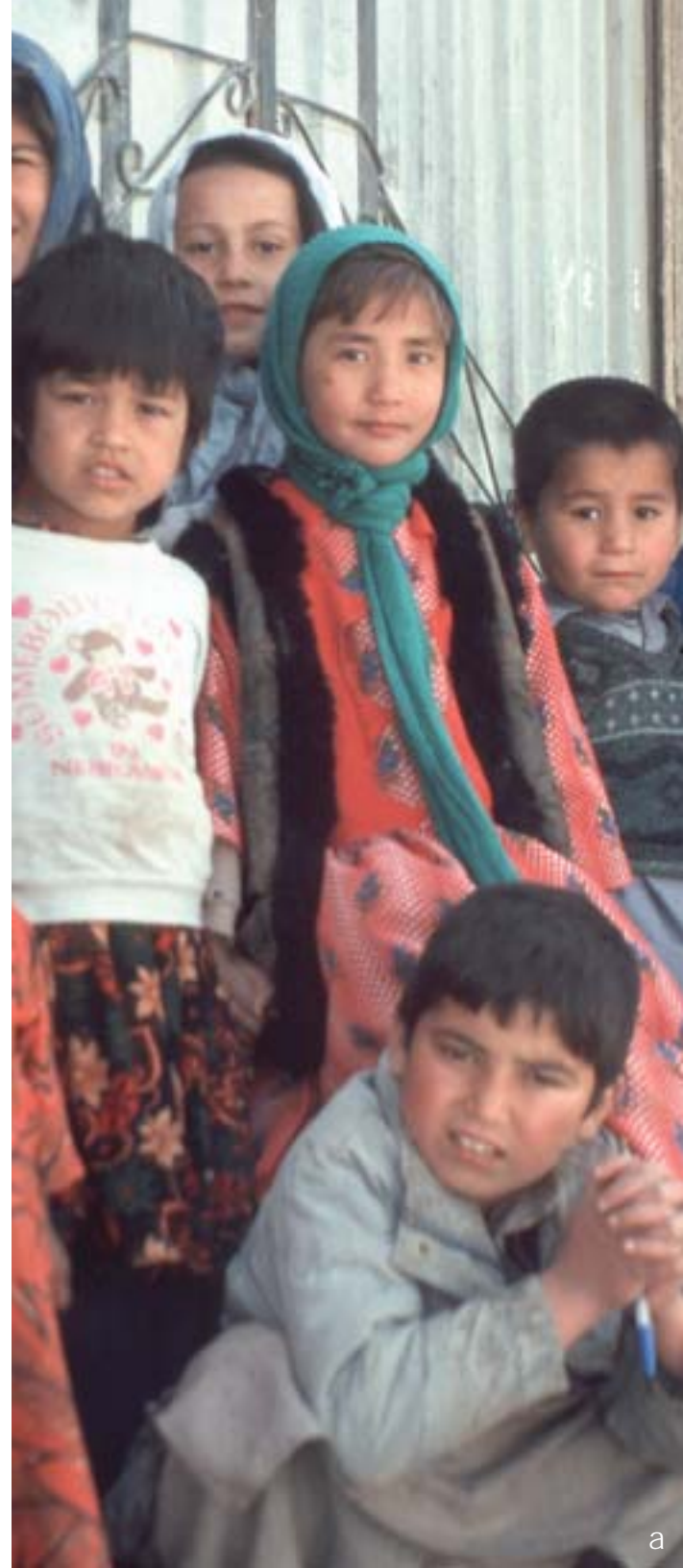
In Herat and Kandahar, we provided short-term employment in community development projects to 18,000 people and, through small cash grants, helped 3,000 families reestablish their livelihoods.

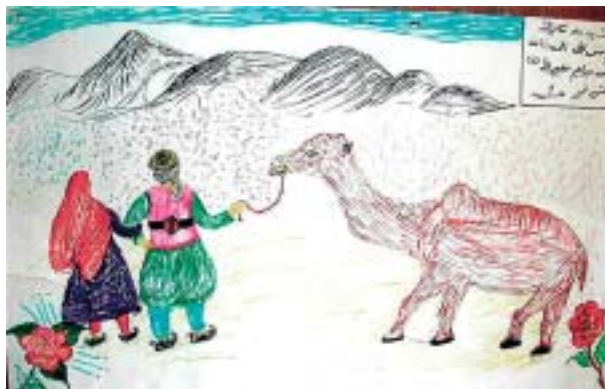
In Kabul, we helped rebuild two schools. These schools will help teachers reach more than 16,000 students, the majority of whom are girls.

Using a condensed version of the national curriculum, we initiated a pilot accelerated education program for 1,400 out-of-school youths (girls as well as boys, some of whom were child soldiers). The program aims to create a network of youth leaders through intensive teacher training and leadership courses. These youths then act as teachers and leaders for other children not in school; more than 60 percent of the teachers and learners in this program are girls and young women.

For decades, disasters—both natural and manmade—have forced Afghans from their homes. We have provided care and support for Afghans in Pakistani refugee camps for more than 20 years. The Shamshatoo refugee camp in northwest Pakistan became home for many children as their families fled last year's latest round of fighting. As part of a basic education project, which delivered food, clothing and school supplies, more than 3,000 children in the camp participated in a drawing contest. Using colored pens and paper, the children drew their life experiences, experiences that typically included war, journeys across mountainous terrain and waiting in line to receive food and water rations.

Some of the drawings were forwarded to our headquarters in Baltimore, where staff, moved by what they saw, contacted the Capital Children's Museum in Washington, DC. The resulting exhibit, WHAT IS HOME? WHERE IS HOME? *Life Through the Eyes of Afghan Child Refugees*, gave visitors a child's-eye view of life during wartime and helped to raise awareness about the challenges Afghanistan and the refugees face. As part of the exhibit, a letter-writing station was set up, and kids were encouraged to send messages to the children at Shamshatoo.





U.S. Children's Reactions to the Afghanistan Art Exhibit

I wondered: *how it would feel to be you?*
-Allyson

My hope for you is: *That everything will clear up and you won't have to go through this.*
-Leslie

I wondered: *why?*
-Madison

When I looked at the pictures, I felt:
Sad, I can't believe you see that every day. You shouldn't go through this everyday. I bless you with all my heart.
-Veronica

I wondered: *if you are happy there?*
-Katie

ASIA

Regional Director/South Asia
Sean Callahan

Regional Director/Southeast Asia
Mark Pierce

Country Representatives

Afghanistan
Paul Butler

Bangladesh/Sri Lanka/Nepal
Sean Callahan

Cambodia
Richard Balmadier

East Timor
Jamieson Davies

India/Calcutta
Marc D'Silva

India/Delhi
Steve Hilbert

India/Hyderabad
Lori Wichart

India/Lucknow
Alex Mathew

India/Mumbai
Ken MacLean

Indonesia
Mike Frank

North Korea/Thailand/China/Taiwan/Pacific
Mark Pierce

Pakistan
Luc Picard

The Philippines/Burma
Doug Ryan

Vietnam/Laos
Chris Gilson

Inset Box: Drawings by Afghan child refugees and messages from American children seeing life through their eyes at the Capital Children's Museum in Washington, DC.



*Afghan children of the rural Balkh Province need schools to help break the cycle of illiteracy and poverty.
Photo Credit: Barbara J. Rodey (a,b)*



Sub-Saharan Africa

Famine doesn't occur overnight. In southern and eastern Africa, the warning signs of a grave and growing problem—drought/flood cycles, crop failures, government policies—were all there long before the world at large realized the scope of the danger.

Today, food insecurity persists in the region, but we helped to avert widespread starvation through timely intervention and a multi-faceted approach.

We spent much of last year ramping up our capacities in eastern and southern Africa, not simply to provide food relief, but to put in place projects that will assist in creating long-term food security and address the needs of those with HIV/AIDS and those caring for them.

Compounding the struggle for food is the HIV/AIDS pandemic. Although only five percent of the world's people live in sub-Saharan Africa, the region accounts for nearly 70 percent of people living with AIDS worldwide. The effect this has in times of relative normalcy has made AIDS a development as much as a health problem. In a time of crisis, the effect can be devastating.

We began mobilizing food and resources for immediate distribution to vulnerable communities in southern Africa in March 2002, within days of the release of a report indicating that yet another failed harvest, combined with several man-made factors, would threaten the lives of millions throughout the region. By the end of the year, we were providing life-saving food assistance to more than

600,000 people in Malawi, Zimbabwe and Zambia and were gearing up to begin emergency operations in Ethiopia to assist more than 4.7 million people in need of food aid.

In addition to immediate food distributions and supplementary feeding, we began agricultural recovery activities to help avert such crises in the future. One such activity is the operation of seed fairs, a CRS initiative that provides seeds and cuttings to farmers to encourage diversification and innovation. Seed fairs allow participants to choose between commercial seed varieties and farmer seed varieties, and they bring together local seed producers and suppliers with local farmers, facilitating the exchange of appropriate agricultural varieties and the sharing of local knowledge.

"I have the opportunity to work with children who are vulnerable, and some who have gone through misfortunes ranging from losing parents to losing property and self-esteem.



I am greatly humbled when we go on field visits and can leave a child smiling and looking forward to a better future. Indeed, working for CRS is not a job: it's a calling from God to serve."

– Choice Makufa

Head of STRIVE (Support to Replicable Innovative Village Efforts) Project
Hometown: Harare, Zimbabwe

The food crisis causes a particular burden on households affected by HIV/AIDS. Children drop out of school to work or care for the sick, the able-bodied must often leave the family to find work in urban areas, and regular caregivers often stop visiting the sick because the caregivers have nothing left to offer. In addition, without access to basic resources to meet their essential nutritional demands, the condition of those living with HIV/AIDS worsens dramatically. Working with local church health associations and Caritas partners, our emergency response programs seek to break the link between food insecurity and HIV/AIDS by providing nutritional support and education, community-based care and counseling and agricultural assistance to provide rural families affected by HIV/AIDS long-term, sustainable access to proper nutrition.



*Scenes of hope and a crisis averted at emergency food distribution in Zomba, Malawi.
Photo credits: Franne Van der Keilen (a,c,d);
David Snyder (b)*



SUB-SAHARAN AFRICA

Regional Director/Central Africa
Kevin Hartigan

Regional Director/East Africa
Jean-Marie Adrian

Regional Director/Southern Africa
John Donahue

Regional Director/West Africa
William Rastetter

Country Representatives

Angola

Scott Campbell

Benin

Christopher Bessey

Burkina Faso/Mali

Anne Smith

Cameroon/Equatorial Guinea/

Chad/Central Africa Republic

Margaret Deslier

Democratic Republic of the Congo/

Congo-Brazzaville

Kevin Hartigan

Eritrea

Jack Norman

Ethiopia

Anne Bousquet

The Gambia

Carla Brown-Ndiaye

Ghana/Togo/Côte d'Ivoire

David Orth-Moore

Kenya/Somalia/Tanzania

Shirley Dady

Liberia

Raymond L. Studer

Madagascar

Jennifer Overton

Malawi

Debra L. Edwards

Niger

Dorothy Madison-Seck

Nigeria

Nicolas Ford

Rwanda/Burundi

David Leege

Senegal/

Guinea-Bissau/Guinea

Vewonyi Adjavon

Sierra Leone

Matthew Hochbrueckner

Sudan

Paul Townsend

Uganda

Paul Macek

Zambia

Michele Broemmelsiek

Zimbabwe/South Africa/Lesotho

Janet Trucker

Cuba

For 10 years, we have worked to support our partners at Caritas Cuba, the Catholic Church's social service agency on the island. Mindful of the fact that the church in Cuba is not free but merely tolerated, we assist Caritas to respond to the increasing social and pastoral needs of the Cuban people. Our work is designed to reflect the wishes of local communities and to help realize the plea Pope John Paul II made in 1998: "May Cuba, with all its magnificent potential, open itself up to the world; and may the world open itself up to Cuba, so that this people, which...longs for concord and peace, may look to the future with hope."

We concentrate where the needs are greatest and offer help through programs in agriculture and health, by helping to train Caritas staff at the diocesan and national level, and by providing humanitarian assistance through clothing, food and medical donations.



"When I first visited the children of Camaguey, I was moved to tears—not because of the poverty I saw—but because these kids were just so happy to see someone who cared about them. That is why it is so important for us to stay involved in the solidarity effort. The face of God is clearly visible in these people."— Chuck Boehm
Lay Coordinator, CUBA 2000 and Beyond,
Archdiocese of Indianapolis
Hometown: Greenwood, Indiana



In late September, Cuba was hit by back-to-back hurricanes, Isidore and Lili, which damaged homes and caused widespread loss of crops and livestock. Where Isidore brought nearly 30 inches of rain and 18-foot waves to western Cuba, Hurricane Lili—with sustained winds of up to 120 miles per hour—served only to compound earlier damage, forcing many to evacuate their homes. In partnership with Caritas Cuba, we helped provide more than 50,000 people with emergency food relief and building materials.

By helping to train volunteers for Caritas, we are helping to strengthen the only national, independent non-governmental organization in Cuba. This year alone, we provided support for 21 new projects across

Cuba, encompassing everything from HIV/AIDS care to the formation of lay leadership councils for community development.

In Matanzas, on the northeast coast of Cuba, we are helping local farmers to increase production of pork, a staple of Cuban cuisine. Pork production dropped off severely when Soviet feed subsidies ended. The project provides the tools farmers need (including pigs, materials for pens and pig feed) and trains them over time in breeding methods and ways to grow corn and soy to replace feed grain.

In addition to our work in Cuba, we are helping to create connections between the island nation and the United States through our Global Solidarity Partnership



program. The program offers U.S. dioceses the opportunity to link with dioceses overseas and helps participants share—through correspondence, project support and visits—in the lives and realities of their partners. Now in its third year, the partnership between the Archdiocese of Indianapolis and the Archdiocese of Camaguey continues to grow. In 2003 a delegation from Camaguey, led by Archbishop Juan Garcia Rodriguez, will make their first visit to Indianapolis.



LATIN AMERICA & THE CARIBBEAN

Regional Director
Jared M. Hoffman

Country Representatives

Brazil
Peter Rothrock

Bolivia
William Farrand

Cuba
Brian Goonan

Dominican Republic/Venezuela
John McCuen

Ecuador/Colombia
Scott LeFevre

El Salvador
Rick Jones

Guatemala
Dula James

Haiti
Godlove Ntaw

Honduras
Conor Walsh

Mexico
Erica Dahl-Bredine

Nicaragua
Lara Puglielli

Peru
Mark Snyder



*Cuban families recover from devastating hurricanes with the help of CRS and Global Solidarity partner, the Archdiocese of Indianapolis.
Photo Credits: Brian Goonan (a,c,d,e); CRS/staff (b)*



Kosovo

We were in Kosovo years before the cameras arrived during the 1999 conflict—working with the local population in the early 1990s after Slobodan Milosevic’s government revoked Kosovo’s autonomy and removed ethnic Albanian teachers, academics and administrators from their positions. By supporting communities as they struggled to provide education for their children in an increasingly hostile environment, we helped sow the seeds of the work we are doing today.

In 1999, the conflict descended into full-scale war, with hundreds of thousands of ethnic Albanians forced to flee Kosovo. We followed these refugees into neighboring countries, offering emergency humanitarian support and services, and we returned to Kosovo with them after the war ended.

Over time we have been able to move from emergency aid to development programming. The Parent-School Partnership project has played a central role in this transition. By focusing on education, we aim to reach across ethnic and religious lines to bridge differences and work toward a better life for all of the children of Kosovo.

The goal of the project is to help Kosovo develop a progressive and inclusive education system through active community involvement in school issues. Modeled on Parent Teacher Associations in the U.S., the project’s initial successes centered on the creation of school-based parent-teacher councils and the physical rehabilitation of schools—a process that encompassed everything from fixing leaky roofs to repairing plumbing and heating systems.

To date, we have assisted in the formation of almost 60

parent-teacher councils, reaching nearly 26,000 children in schools across Kosovo. With these councils now in place, and in coordination with UNICEF, we are now helping them not only address physical infrastructure issues but also education quality issues.

In response to the rapidly growing network of parent-teacher councils, the Kosovo government has recently created a Parent Teacher Association Unit within its Ministry of Education to support these organizations. In recognition of our expertise in this area, the government of Kosovo has requested that CRS staff train government staff members on how to best support and interact with local parent-teacher councils. The results have been tangible, with local council members invited to participate in the selection of school principals—something unimaginable just 10 years ago.



"I am proud to be a member of CRS, a close family that serves those in need and supports all people in their desire to access their right to fully participate in society.



We all must find ways to walk with others to find the truth, be in solidarity and trust in God."

– Florent Vranica,
Program Officer, Kosovo/Prishtina
Hometown: Prishtina, Kosovo

The development of an inclusive education system for Kosovo's children is key to CRS' efforts to help rebuild post-war civil society in the region.

*Photo Credits: Raymond Ginther (a,c);
Fr. Brian McCullough (b); Heather Doyle (d)*



EUROPE

Regional Director
Mark Schnellbaecher

Country Representatives

Albania
James McLaughlin

Armenia/Nagorno-Karabakh/
Georgia/Azerbaijan
Richard Hoffman

Bosnia-Herzegovina
Greg Auberry

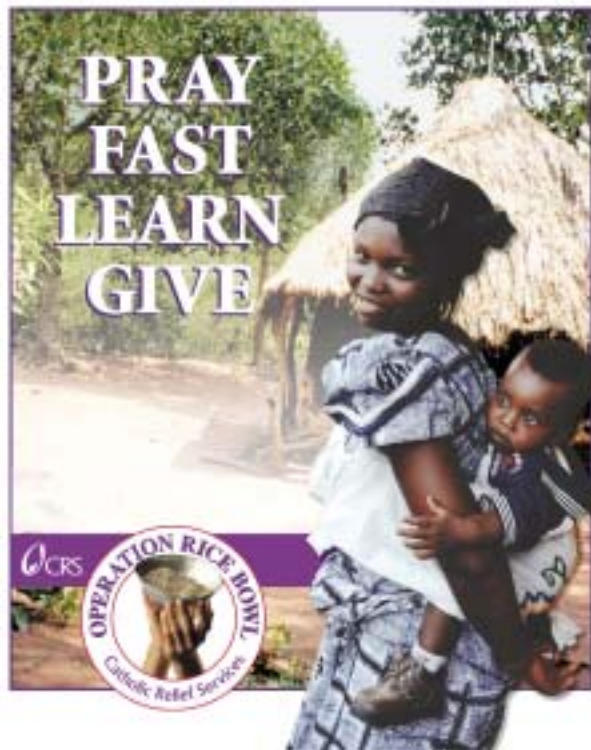
Bulgaria/Romania
Leslie Mohr

Croatia
Jack Connolly

Macedonia/Kosovo
Andrew Rosauer

Serbia and Montenegro
Tom Garofalo





Operation Rice Bowl

For nearly 30 years we have helped Catholics put their faith into action through Operation Rice Bowl. Last year almost 12 million parishioners, students and teachers participated in the Lenten program, which emphasizes prayer, fasting, learning and giving. Materials offer daily prayers, recipes for simple meals and stories that teach about life in the developing world. And the bowl itself, a symbol of both hunger and hope, is used to collect funds for those in need. Seventy-five percent of funds raised support development projects in Africa, Asia and Latin America; the remaining 25 percent stays in the diocese for local poverty and hunger alleviation projects.

Making a World of Difference...Here in the U.S.

As the official overseas humanitarian agency of the U.S. Catholic community, we serve millions of people in 91 countries and territories around the world. But this is not the sum total of our work.

Last year, we renewed our commitment to connecting the people we represent with the people we serve. We do this in dioceses, parishes, schools and homes with programs that help to raise awareness of the needs overseas and help American Catholics to see in the face of the poor, the face of a neighbor.

Global Solidarity Partnerships

We are connecting people through Global Solidarity Partnerships such as the Texas/Honduras Partnership. This is an initiative that began as a response to Hurricane Mitch and now connects the people of 14 Texas dioceses to people in seven dioceses in Honduras. Through education and awareness activities, reciprocal visits, shared faith and prayer experiences, as well as financial support, the people of these 21 dioceses have formed mutually enriching, long-term relationships. They have truly become neighbors.



Spreading the Word

Too often, foreign news coverage is synonymous with war reporting. We reach out to Catholic and secular media to offer news and information about the developing world and our programming; to offer insights on international situations and policy; and to give voice to those who would otherwise be unheard. Through opinion pieces, interviews and feature articles, we strive to provide a Catholic social teaching perspective on international humanitarian issues.

In 2002, staff were interviewed by BBC, CNN, Catholic News Service, Fox News, National Public Radio and PBS, and stories on CRS programs and staff interviews appeared in *The New York Times*, *Washington Post*, *USA Today*, *Christian Science Monitor*, *Atlanta Journal-Constitution*, *Baltimore Sun*, *Boston Globe*, *Chicago Tribune*, *Cleveland Plain Dealer*, *Green Bay Press-Gazette*, *Kansas City Star*, *Los Angeles Times*, *Miami Herald*, *Newsday*, *Sacramento Bee*, *San Jose Mercury News*, *Santa Fe New Mexican*, *St. Paul Pioneer Press* as well as *America*, *the National Catholic Reporter*, *National Catholic Register* and diocesan newspapers across the country.



Drs. Tien and Hien Pham

Tien and Hien Pham left Vietnam in the early 1970s to pursue education in California. They met at U.C. Irvine while Tien, who had earned a degree in mechanical engineering, was taking a second degree in biology; Hien was a medical student. They married in 1981 and the following year went to Thailand to volunteer in the refugee camps, caring for those who had fled Vietnam.

It was in Thailand that the Phams first learned of CRS and the agency's work. The couple now practice medicine in the South Bay area, Tien in Urology and Hien in Internal Medicine.

"We have been helping various charitable organizations since we were financially able. Most groups we worked with were only involved in helping Vietnam. But when an earthquake hit India a few years ago, we decided to divert our attention," says Hien. Since then the Phams have helped CRS care for Afghan refugees in Pakistan and provided funds for AIDS orphans in Africa. "We are willing to assist any area, any people or race that need help; we can be instruments of God," Tien says.

The Phams live in Portola Valley, California with their 10-year-old son Mac and are parishioners at St. William's in Los Altos.

EXECUTIVE MANAGEMENT TEAM

Kenneth F. Hackett
Executive Director

Albert Brill
Deputy Executive Director, Fundraising and Marketing

Dorrett E. Lyttle Byrd
Deputy Executive Director, Overseas Operations

Francis X. Carlin
Deputy Executive Director, Special Projects

Rev. William Headley
Deputy Executive Director, Policy and Strategic Issues

Joan F. Neal
Deputy Executive Director, U.S. Operations

Mark Palmer
Chief Financial Officer

David Piraino
Director of Human Resources

Michael Wiest
Chief of Staff



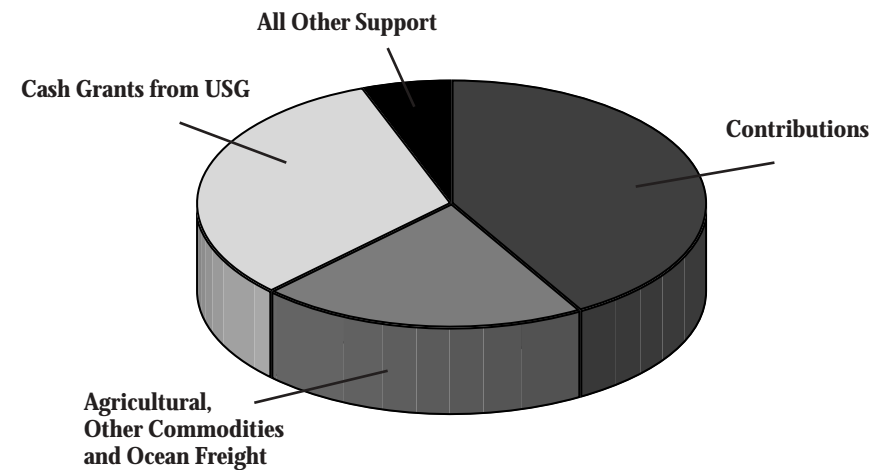
Photo Credits: Kim Burgo (a,e); Courtesy of Casa Hospitalidad de Guadalupe (b)
Fanne Van der Keilen (c); Courtesy of Tien and Hien Pham (d)

Financial Report

Financial Summary
Year ended September 30, 2002
(in thousands)

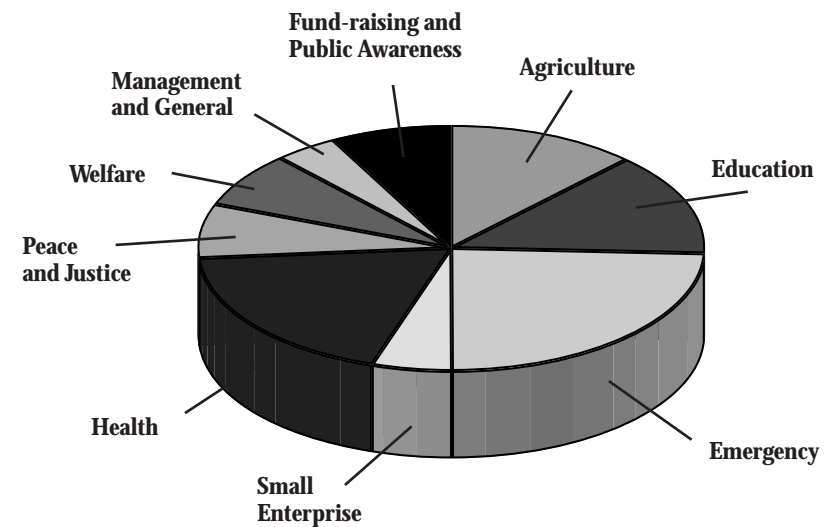
Operating Revenue

Contributions	\$111,838	41.60%
Agricultural, Other Commodities and Ocean Freight	\$56,105	20.87%
Cash Grants from USG	\$85,671	31.87%
All Other Support	\$15,239	5.67%
TOTALS	\$268,853	100%



Operating Expenses

Agriculture	\$35,363	12.18%
Education	\$39,262	13.52%
Emergency	\$70,431	24.26%
Small Enterprise	\$14,849	5.11%
Health	\$54,015	18.60%
Peace and Justice	\$20,773	7.15%
Welfare	\$21,245	7.32%
Management and General	\$11,875	4.09%
Fund-raising and Public Awareness	\$22,561	7.77%
TOTALS	\$290,374	100%





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 Catholic Conference, Incorporated (CRS) as of September 30, 2002, and the related statement of activities, statement of functional expense and statement of cash flows for the year ended September 30, 2002; and in our report dated February 28, 2003, 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.

Baltimore, Maryland

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McGladrey & Pullen, LLP
is an independent member
firm of RSM International,
an affiliation of independent
accounting and consulting firms.

In the interest of stewardship, CRS decided not to include the financial notes in the 2002 Annual Report. What follows are the statements of financial position, activities, cash flows and the schedule of functional expenses.

The complete financial statements, audited by RSM McGladrey, LLP, are available at www.catholicrelief.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, 2002

**(With comparative amounts for September 30, 2001 as restated)
(in thousands)**

ASSETS	2002	2001
Cash and cash equivalents	\$ 39,803	\$ 35,173
Accounts receivable and other assets	24,009	20,680
Bishops' Committee allocation receivable	4,314	4,141
Charitable trust receivables	7,874	8,350
Segregated investments	36,815	34,277
Investments	82,065	113,309
Undistributed commodity contributions	17,723	13,947
Land, building and equipment, net	<u>21,931</u>	<u>22,673</u>
Total assets	\$ 234,534	\$ 252,550

LIABILITIES AND NET ASSETS

Liabilities		
Accounts payable and accrued expenses	\$ 17,454	\$ 18,449
Advances received for programs	13,159	12,840
Deferred revenue	19,639	15,219
Annuities payable	28,519	27,157
Other liabilities	<u>14,499</u>	<u>8,487</u>
Total liabilities	93,270	82,152

Net assets		
Unrestricted	80,361	100,744
Temporarily restricted	58,241	66,450
Permanently restricted	<u>2,662</u>	<u>3,204</u>
Total net assets	<u>141,264</u>	<u>170,398</u>
Total liabilities and net assets	\$ 234,534	\$ 252,550

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

STATEMENT OF ACTIVITIES

Year Ended September 30, 2002

(With summarized comparative totals for the year ended September 30, 2001)

(in thousands)

	Unrestricted	Temporarily restricted	Permanently restricted	Total 2002	2001
Operating Revenues					
Private donor, foundation and corporate contributions:					
Bishops' Committee allocation	\$ 12,789	—	—	12,789	12,253
Operation Rice Bowl appeal	—	6,135	—	6,135	6,808
Contributions	53,029	31,151	—	84,180	81,660
Charitable trusts	97	—	—	97	307
Change in value of charitable trusts	—	(88)	—	(88)	1,076
In-kind contributions	<u>8,725</u>	<u>—</u>	<u>—</u>	<u>8,725</u>	<u>7,654</u>
Total contributions	74,640	37,198	—	111,838	109,758
Government, international organizations and other exchange transactions:					
Donated agricultural, other commodities and ocean freight	56,105	—	—	56,105	107,838
Grants and agreements:					
United States government	85,671	—	—	85,671	88,231
Other	6,847	—	—	6,847	15,615
Investment and other income	7,358	1,034	—	8,392	12,981
Net assets released from restrictions	<u>46,502</u>	<u>(46,502)</u>	<u>—</u>	<u>—</u>	<u>—</u>
Total operating revenues	277,123	(8,270)	—	268,853	334,423

	Unrestricted	Temporarily restricted	Permanently restricted	Total 2002	2001
Operating Expenses					
Program services:					
Agriculture	35,363	—	—	35,363	39,761
Education	39,262	—	—	39,262	37,365
Emergency	70,431	—	—	70,431	100,533
Small enterprise	14,849	—	—	14,849	11,683
Health	54,015	—	—	54,015	77,554
Peace and justice	20,773	—	—	20,773	21,494
Welfare	<u>21,245</u>	<u>—</u>	<u>—</u>	<u>21,245</u>	<u>21,650</u>
Total program services	255,938	—	—	255,938	310,040
Supporting services:					
Management and general	11,875	—	—	11,875	13,807
Public awareness	3,472	—	—	3,472	3,036
Fund-raising	<u>19,089</u>	<u>—</u>	<u>—</u>	<u>19,089</u>	<u>17,997</u>
Total supporting services	34,436	—	—	34,436	34,840
Total operating expenses	290,374	—	—	290,374	344,880
Change in net assets from operations	(13,251)	(8,270)	—	(21,521)	(10,457)
Non-operating Revenues and Expenses					
Contributions	5,618	—	—	5,618	4,139
Net change in annuities and pooled income fund	946	61	—	1,007	(3,399)
Realized and unrealized loss on non-segregated investments	<u>(13,696)</u>	<u>—</u>	<u>(542)</u>	<u>(14,238)</u>	<u>(15,064)</u>
Total non-operating revenues and expenses, net	(7,132)	61	(542)	(7,613)	(14,324)
Changes in net assets	(20,383)	(8,209)	(542)	(29,134)	(24,781)
Net assets, beginning of year, as previously reported	92,406	78,572	1,306	172,284	
Adjustment to beginning of year net assets	<u>8,338</u>	<u>(12,122)</u>	<u>1,898</u>	<u>(1,886)</u>	
Net assets, beginning of year, as restated	<u>100,744</u>	<u>66,450</u>	<u>3,204</u>	<u>170,398</u>	
Net assets, end of year	80,361	58,241	2,662	141,264	

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS
STATEMENT OF CASH FLOWS
Year ended September 30, 2002
(With comparative amounts for September 30, 2001)
(in thousands)**

	2002	2001
Cash Flows from Operating Activities		
Changes in net assets	\$ (29,134)	(24,781)
Adjustments to reconcile changes in net assets to net cash used in operating activities:		
Depreciation	5,201	4,882
Loss on disposal of land, building and equipment	347	28
Realized losses (gains) on sales of investments	466	(1,281)
Unrealized loss on investments	13,447	17,387
Permanently restricted contributions	–	(8)
Effect of change in operating accounts:		
Increase in accounts receivable and other assets	(3,329)	(5,432)
(Increase) decrease in Bishops' Committee allocation receivable	(173)	171
Decrease (increase) in charitable trust receivables	476	(1,348)
(Increase) decrease in undistributed in-kind contributions	(3,776)	9,484
Decrease in accounts payable and accrued expenses	(994)	(1,873)
Increase in advances received for programs	319	10,710
Increase (decrease) in deferred revenue	4,420	(9,368)
Increase in other liabilities	<u>6,082</u>	<u>920</u>
Net cash used in operating activities	(6,648)	(509)

	2002	2001
Cash Flows from Investing Activities		
Proceeds from sale of land, building and equipment	269	43
Purchase of land, building and equipment	(5,075)	(7,209)
Proceeds from sales and maturities of investments	175,349	223,590
Purchase of investments	<u>(160,556)</u>	<u>(248,257)</u>
Net cash provided by (used in) investing activities	9,987	(31,833)
Cash Flows from Financing Activities		
Loan proceeds	100	46
Principal payments on long-term debt	(171)	(156)
Permanently restricted contributions	–	8
Increase in annuities payable, net	<u>1,362</u>	<u>5,320</u>
Net cash provided by financing activities	<u>1,291</u>	<u>5,218</u>
Net increase (decrease) in cash and cash equivalents	4,630	(27,124)
Cash and cash equivalents, beginning of year	<u>35,173</u>	<u>62,297</u>
Cash and cash equivalents, end of year	39,803	35,173
Supplemental Disclosure of Cash Flow Information		
Cash payments for interest	41	48

CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS
SCHEDULE OF FUNCTIONAL EXPENSES
Year ended September 30, 2002
(With summarized comparative totals for the year ended September 30, 2001)
(in thousands)

Description	Agriculture	Education	Emergency	Small Enterprise	Health	Peace and Justice	Welfare	Total Program Services	
								2002	2001
Program Services									
Salaries and related benefits	\$ 7,499	8,974	20,524	5,698	11,824	5,374	3,995	63,888	57,023
Professional fees	1,099	735	1,433	793	843	628	257	5,788	5,958
Telecommunications and postage	272	374	789	305	366	337	162	2,605	2,288
Supplies, office expenses and other	886	424	2,009	1,611	938	489	451	6,808	6,513
Occupancy	402	661	1,415	527	638	334	343	4,320	3,967
Vehicle and equipment	1,149	1,959	2,880	632	1,535	417	561	9,133	7,487
Travel, training and representation	1,474	2,244	3,276	1,117	2,600	1,559	690	12,960	11,468
Warehousing and freight	3,425	10,688	7,362	267	11,995	301	4,867	38,905	57,014
Publicity	1	1	3	1	2	1	1	10	39
Advances to implementing partners	10,331	6,276	23,923	2,857	13,968	10,751	5,921	74,027	84,777
Food, other commodities and in-kind contributions	8,300	5,976	6,499	196	8,196	1	3,734	32,902	69,065
Depreciation	<u>525</u>	<u>950</u>	<u>318</u>	<u>845</u>	<u>1,110</u>	<u>581</u>	<u>263</u>	<u>4,592</u>	<u>4,441</u>
Total expenses	35,363	39,262	70,431	14,849	54,015	20,773	21,245	255,938	310,040

**CATHOLIC RELIEF SERVICES -
UNITED STATES CONFERENCE OF CATHOLIC BISHOPS
SCHEDULE OF FUNCTIONAL EXPENSES (continued)**

Year ended September 30, 2002

(With summarized comparative totals for the year ended September 30, 2001)

(in thousands)

	Management and General	Public Awareness	Fund- raising	Total Support Services		Total Operating Services	
				2002	2001	2002	2001
Support Services							
Salaries and related benefits	\$ 7,183	911	4,114	12,208	10,727	76,096	67,750
Professional fees	1,624	314	3,880	5,818	7,652	11,606	13,610
Telecommunications and postage	351	31	3,956	4,338	4,995	6,943	7,283
Supplies, office expenses and other	988	111	6,555	7,654	6,116	14,462	12,629
Occupancy	263	38	187	488	606	4,808	4,573
Vehicle and equipment	121	12	47	180	276	9,313	7,763
Travel, training and representation	729	93	241	1,063	1,968	14,023	13,436
Warehousing and freight	20	—	31	51	45	38,956	57,059
Publicity	—	1,962	64	2,026	1,925	2,036	1,964
Advances to implementing partners	—	—	—	—	74	74,027	84,851
Food, other commodities and in-kind contributions	—	—	—	—	15	32,902	69,080
Depreciation	<u>596</u>	<u>—</u>	<u>14</u>	<u>610</u>	<u>441</u>	<u>5,202</u>	<u>4,882</u>
Total expenses	11,875	3,472	19,089	34,436	34,840	290,374	344,880

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