

FAITH KNOWS NO BOUNDS

ANNUAL REPORT

I have seen the limits of all perfection, but your commandment is without bounds"

— PSALM 119:96

There Is No Limit to the Transformation We Can Achieve as One Human Family

Grounded, empowered and moved by our Catholic faith—and with Catholic social teaching as our guide—our work knows no bounds. We go where we are called, to the most remote places, to achieve the greatest impact, alongside the world's most vulnerable people. Bold and ambitious, we will not stop until all of God's children can fulfill their God-given human potential in thriving families and communities, in just, peaceful and vibrant societies and in flourishing landscapes.

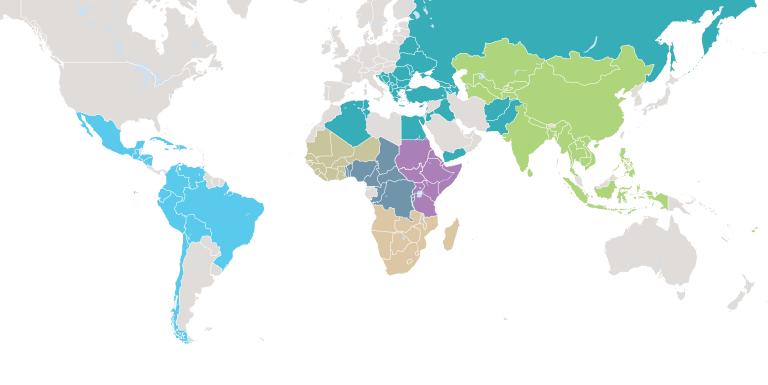
Our Mission

Catholic Relief Services carries out the commitment of the Bishops of the United States to assist the poor and vulnerable overseas. We are motivated by the Gospel of Jesus Christ to cherish, preserve and uphold the sacredness and dignity of all human life, foster charity and justice, and embody Catholic social and moral teaching in all we do:

PROMOTE HUMAN DEVELOPMENT by responding to major emergencies, fighting disease and poverty, and nurturing peaceful and just societies.

SERVE CATHOLICS IN THE UNITED STATES as they live their faith in solidarity with their brothers and sisters around the world. As part of the universal mission of the Catholic Church, we work with local, national and international Catholic institutions and communities, as well as other organizations, to assist people on the basis of need, not creed, race or nationality.

Approved by the Catholic Relief Services Board of Directors on September 11, 2008.



Our Reach Knows No Bounds

Upholding human dignity is the center of all that we believe and do. With shared values and expertise, you help us go to the farthest corners of the earth to change lives and futures for the better. Thank you for realizing the potential of youth, families and communities, and enabling our brothers and sisters around the world to live in peace and dignity, as God intended.

Working in **114 countries** with **1,929 local partners** to improve the lives of **159 million people.***

AGRICULTURE	CAPACITY STRENGTHENING	EDUCATION	
5.4M PROGRAM PARTICIPANTS	0.6M PROGRAM PARTICIPANTS	4.8M PROGRAM PARTICIPANTS	14.5M PROGRAM PARTICIPANTS
108 PROJECTS	227 PROJECTS	66 PROJECTS	191 PROJECTS
46 COUNTRIES	64 COUNTRIES	34 COUNTRIES	58 COUNTRIES
HEALTH	JUSTICE & PEACEBUILDING	MICROFINANCE	WATER & SANITATION
113M PROGRAM PARTICIPANTS	2M PROGRAM PARTICIPANTS	3M PROGRAM PARTICIPANTS	15.6M PROGRAM PARTICIPANTS
113M PROGRAM PARTICIPANTS 92 PROJECTS	2M PROGRAM PARTICIPANTS 57 PROJECTS	3M PROGRAM PARTICIPANTS 79 PROJECTS	

Letters from our Board Chair and President & CEO



In a changing world, our faith remains steadfast because God is steadfast. Whatever awaits, we are prepared. We advocate expertly for our brothers and sisters around the world who live with poverty, fear, disease and injustice. With your support, CRS is ready to go even farther, physically, to help more people in more places thrive than ever before. And we are ready to go further in excellence, efficiency and good results.

As Chair of the CRS Board, I thank you—our many donors, volunteers, partners and leaders. Together we share a global solidarity. We also thank American taxpayers, because we write grants for U.S. government funding to help us alleviate suffering around the world.

We are inspired daily by families and parishes, nonprofits, religious organizations, and governments on every continent, in every region, who seek to also serve our most vulnerable brothers and sisters overseas. Together, by God's grace, we are changing lives.

May God bless each of you,

+ Gregory Ich hason

Bishop Gregory John Mansour Eparchy of Saint Maron of Brooklyn Chair, CRS Board of Directors | November 2016—November 2019



Nothing is impossible, because we do nothing alone.

Saint Teresa of Calcutta encouraged us to be bold, yet humble. That lesson will guide us as an agency into the next two decades, with the balance of ambition and faith defining our vision.

Our Vision 2030 Strategy is about transforming the world—bold, indeed. As a thought leader, innovator and influencer among local and international partners, CRS aspires to be a catalyst for unprecedented progress as we address the pressing global crises of poverty, hunger, disease and injustice.

But the work is never about us. It is always about God working through us. Humbly and gratefully, our sacred duty is to lift up human dignity for the most vulnerable people around the world, together.

I thank you for your support and for answering the call as individuals, as a Church, and as partners in creating a better world.

Peace and light,

7 Callah

Sean L. Callahan President & CEO January 2017—present

Sister Pauline Acayo, CRS Program Coordinator for our Integrated Mothers and Babies Course, teaches mothers to diversify diets and crops, and to mentor others.

Our Work Knows No Bounds

At CRS, our aspirations are bold, far-reaching and based on need, not creed. To save lives and alleviate suffering. To accelerate the end of poverty, hunger and preventable diseases. And to cultivate just and peaceful societies. In short, we want to be a catalyst for transformational change at scale for the world's most vulnerable and marginalized people. Together, we serve humbly and faithfully.

Five distinct yet connected goals guide our work to be part of creating a better world. The heart of these goals—and the measure of all we do—is upholding human dignity. See for yourself how we work shoulder to shoulder with partners to transform lives every single day.

Mafugi Sonko with his granddaughter Isha at home in Wuliankama, The Gambia. Mafuji made a statement to the Truth Reconciliation and Reparations Commission about being arrested and imprisoned during the 1994 counter-coup in The Gambia.

Healing Knows No Bounds IN THE GAMBIA

Mafugi Sonko went from being a driver in the Gambian army to getting swept up in a failed coup and thrown in jail, where he spent nine years without a trial.

After 22 years of brutal dictatorial rule came to an end in 2016, the Truth, Reconciliation and Reparations Commission was established to investigate human rights abuses and allow witnesses, victims and perpetrators to speak openly of a painful era.

The commission aims to nurture trust and rebuild a credible social structure. "We help ensure ownership of the process by Gambians. We are hopeful that together we can restore the peace and foster national development," says Joanna Mendy, CRS program manager.

CRS is training commission members on trauma healing and social cohesion to help people like Mafugi heal and even reconcile. Undaunted by lost years, they focus on listening and gaining people's confidence.

For Mafugi, the healing process will take time. "My family did not know about my story before, because they would have found it difficult to live with. Now they are relieved that there is closure. Now I can forgive but I can never forget."

I finally understand that people who suffered human rights violations should report them so people can heal."

- MAFUGI SONKO

Agus Nundi, a fisherman, lives in an emergency home, with his wife Nirma and daughter Assyifa, age 6. They are part of a program supported by OFDA to rebuild lives and livelihoods after natural disasters.

SALWARD AND

Resiliency Knows No Bounds IN INDONESIA

Agus Nundi's home was one of more than 70,000 damaged by the devastating 2018 earthquake and tsunami. Today, he, his wife and daughter still live in a shelter. While Agus is grateful for shelter materials provided by the U.S. Agency for International Development's Office of Foreign Disaster Assistance, temporary tarps eventually wear thin and leak.

That's why CRS and partners provide unrestricted cash grants to empower people like Agus to take charge of their own recovery. The family relied on donated food until donations ran out. A critical CRS cash grant gave Agus, a fisherman, the ability to meet urgent needs until the fish market recovered. The grant also helped him begin to plan for rebuilding his home and life.

CRS Emergency Coordinator Adhong Ramadhan explains, "We've seen that people are happy for two kinds of help—sending in materials right after the disaster, and then later, when shops open and markets stabilize, giving grants and technical support so families can build their houses."

Meanwhile, the Nundis and other families face the dilemma of living under constant threat of natural disasters. For now, they will stay put, and consider every option for permanent shelter. And they will make hard choices—choices they believe are worth their children's futures.



Weeks after the tsunami, my daughter didn't want to look at the sea. Now she's going to kindergarten. Life starts to go on. She can look out to the sea again."

– AGUS NUNDI

Silverio Mendez lives in Barrio El Cedro, Chiquimula, Guatemala, with this wife, five daughters and two sons. His family has farmed their land in the drought-stricken Dry Corridor for approximately three generations. Water-smart agricultural techniques are helping them improve soil, water retention, and harvests. All People Achieve Dignified and Resilient Livelihoods in Flourishing Landscapes

Courage Knows No Bounds IN GUATEMALA

Silverio and Irma Mendez depend on soil and water to raise the crops that feed their family of nine. But parched fields tell the increasingly grim story of a land that nature seems to have forgotten.

Cycles of drought and flooding endanger farming—the number one livelihood in the region. Over 6 million small-scale farmers are struggling with perilous new weather patterns around the world, including in Africa, Asia, Central and South America, and Mexico. At risk are coffee, beans, corn, rice and livestock—some for consumption and some for market—all essential to food security and local economies. The malnutrition rate for children living in the driest part of Central America is already 49.8%.

But Silverio's best weapon is right under his feet. It's called water-smart agriculture farming practices designed to revive degraded land and protect precious water resources while boosting farmer productivity. CRS partners with farmers to identify community needs, customize solutions, and build a movement around simple, costeffective farming that can produce results in just one harvest. Change can be risky, but the results are clear and farmers like Silverio are embracing this new approach.

"



They are getting less than one inch of rain at a time. Then going 20 to 30 days without rain. In some extreme cases, we're seeing 45 days of dry weather, which no crop can resist."

 DANIEL MCQUILLAN CRS GUATEMALA AND MEXICO

Nine-year-old Fizah attends a CRSestablished school built in 2013 in rural Manjoh village, Lal District, Ghor Province, Afghanistan. Fizah was destined to be a young bride. But her family now chooses to give Fizah an education instead. All Children Reach Their Full Health and Development Potential in Safe and Nurturing Families

Opportunity Knows No Bounds IN AFGHANISTAN

Manjoh, a remote village in Afghanistan's central mountains, had no school, giving many girls one of few options—marriage. Growing up, 9-year-old Fizah watched as her older sisters all married young. She expected to be next, fearful of marriage to an older man, or of moving away from her family and friends.

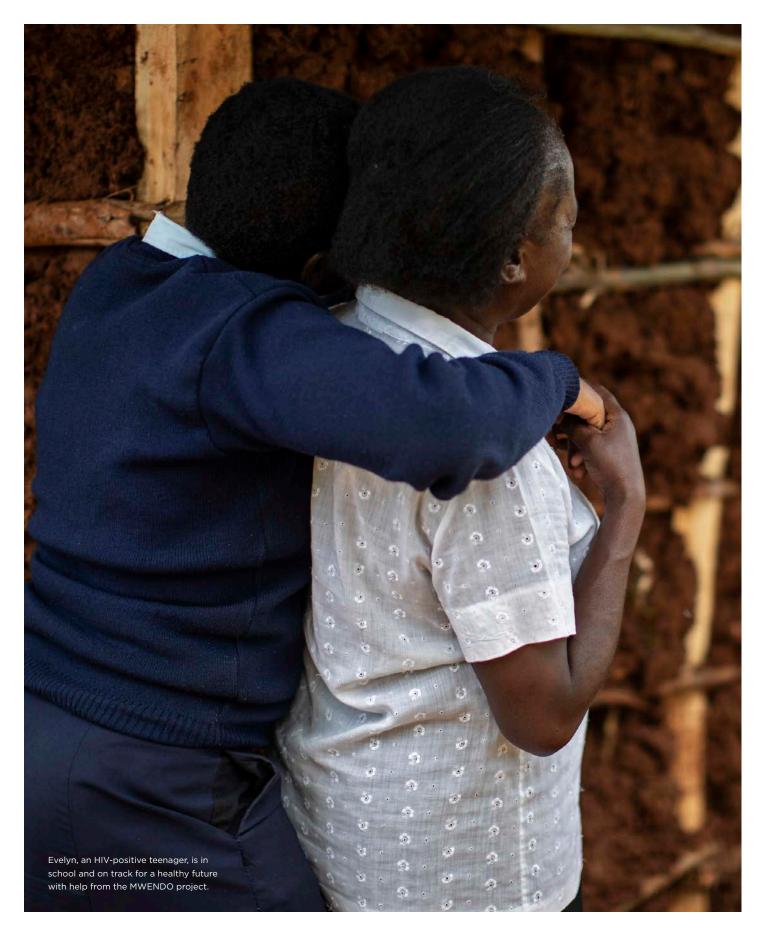
But when CRS helped establish a school in Manjoh—one of 45 schools in remote provinces—things changed. With the school established, supplies provided and female teachers hired, an education became a real possibility, welcomed by Fizah's parents and many others. "It's not that we want our children to get married young," says her mother Wazir, who is 30 years old with seven children. "There's little to do in the village. Most of us work as farmers, tend to the household or raise children.

Today, while seated on a blue floral carpet in her classroom, Fizah wears a white headscarf, her cheeks rough from the cold mountain winds, and raises her hand at almost every question the teacher asks of the class.



I didn't think I'd ever go to school. None of my family has ever been. I'm even trying to teach my mother how to read."

- FIZAH, AGE 9



All Youth Are Empowered to Thrive

Youth Knows No Bounds IN KENYA

Living with HIV is a painful reality for both Joy^{*} and her 17-year-old daughter Evelyn^{*}. Joy was diagnosed in 2005, and Evelyn when she was 10 years old. They lost their husband and father in 2015 to an AIDS-related illness.

To ensure that Evelyn remains healthy and in school, the family works with MWENDO, a CRS-led project funded by the U.S. Agency for International Development and the President's Emergency Plan for AIDS Relief. MWENDO helps caregivers provide support to children affected by HIV and AIDS, and keeps children in school. The project improves access to health services, helps families set up small businesses, and strengthens the ability of local institutions to respond to child welfare and protection needs. The project has reached 368,325 people across 17 counties in Kenya, 4,515 of them children living with HIV.

Committed to her community, Joy actively counsels others who are living with HIV. "I talk about the importance of antiretroviral medications, and about stigma and discrimination," says Joy. She also stresses the importance of disclosure of their HIV status, because it enhances adherence to medication and prolongs life. Evelyn's recent tests show her viral load is lower than the detectable limit and that the medication is working.

*Names have been changed to protect identity.

"

I would encourage other children living with HIV to accept their status, take their medication, and not feel left out," she says. "It is not the end of life."

- EVELYN, AGE 17



Four Ways to Help

ADVOCATE

Act now to confront global poverty. Stand up for Catholic social justice issues, and email your member of Congress to save and change lives at **crs.org/advocate**.

FUNDRAISE

Support CRS' work worldwide by raising funds in memory of a loved one, in celebration of a milestone or by creating your own event at **crs.donordrive.com**.

GIVE

Help us help those who need it most. To make a tax-deductible donation give online at support.crs.org or call 1-800-235-2772.

Mail a check to our headquarters:

Catholic Relief Services 228 West Lexington Street Baltimore, MD 21201-3443

CRS accepts gifts of appreciated securities and qualified charitable distributions, or QCDs, to help with our lifesaving work around the world. To learn more, email donorservices@crs.org.

A future gift to CRS through a bequest or beneficiary designation is a powerful expression of your commitment to serving poor and disadvantaged people. Contact **PlannedGiving@crs.org**.

JOIN THE CONVERSATION

Learn, engage and share to support human dignity.

TWITTER: @CatholicRelief

FACEBOOK: @CatholicReliefServices

INSTAGRAM: @catholicreliefservices

2019 FINANCIAL SUMMARY

Catholic Relief Services ensures that the funds you have so generously entrusted to us go where they are needed most. In the interest of stewardship, only summary financial information is provided in the annual report.

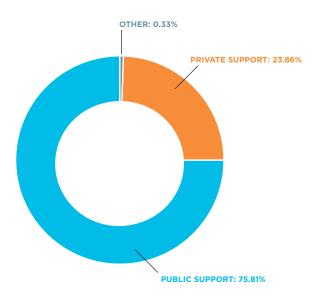
For complete financial statements, including auditor's notes, please view our 2019 financials or call 888-277-7575.

STATEMENT OF ACTIVITIES (in thousands)

	2019	2018
OPERATING REVENUE	\$	\$
	Total Funds	Total Funds
Private Support	224,338	226,400
Public Support	712,797	761,455
Investment and other income	3,073	1,500
Total	940,208	989,355
OPERATING EXPENSES		
Program services	873,496	944,947
Supporting services	71,205	65,891
Total	944,701	1,010,838
CHANGE IN NET ASSETS FROM OPERATIONS	(4,493)	(21,483)
NON-OPERATING REVENUE AND EXPENSES	(17,069)	18,475
CHANGE IN NET ASSETS	(21,562)	(3,008)
Net assets, beginning of period	184,840	187,848
Net assets, end of period	163,278	184,840

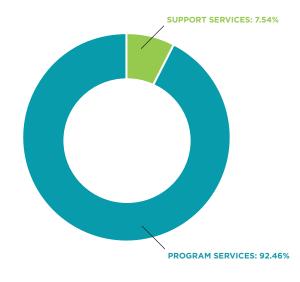
REVENUE (in thousands)

TOTAL	940,208	100.00
Investment and other income	3,073	0.33
OTHER	\$	%
Total	712,797	75.81
Other public grants and contributions	152,558	16.23
USG grants	349,987	37.22
Commodities and freight	210,252	22.36
PUBLIC SUPPORT	\$	%
Total	224,338	23.86
Bequests	35,315	3.76
Foundation and other private grants	43,417	4.62
Other private contributions	126,055	13.41
CRS Rice Bowl	8,401	0.89
CRS collection	11,150	1.18
PRIVATE SUPPORT	\$	%



EXPENSES (in thousands)

PROGRAM SERVICES	\$	%
Agriculture	86,707	9.18
Water	11,108	1.17
Education	80,641	8.53
Emergency	368,302	38.99
Small Enterprise	6,864	0.73
Health	281,115	29.76
Peace and Justice	38,759	4.10
Total	873,496	92.46
Total	873,496	92.46
Total SUPPORTING SERVICES	873,496	92.46 %
SUPPORTING SERVICES	\$	%
SUPPORTING SERVICES Management and general	\$ 36,083	%
SUPPORTING SERVICES Management and general Public awareness	\$ 36,083 9,375	% 3.82 0.99



OVERSEAS LEADERSHIP



CENTRAL AFRICA

Regional Director Scott Campbell

Benin Sean Gallagher (CR)

Burundi Jude Marie Banatte (CM) Christophe Droeven (CR)

Cameroon, Chad Dorothy Madison-Seck (CR)

Central African Republic Christophe Droeven (CR) Anicet Nemeyimana (CM)

Democratic Republic of the Congo Amakala Sodio (CR)

Nigeria Rebecca Hallam (CR)

Rwanda Darren Posey (CR)

Republic of the Congo Amakala Sodio (CR) Charity Coffey Gribbin (CM)

Togo Sean Gallagher (CR) Samson Nzayisenga (CM)



EAST AFRICA

Regional Director Matt Davis

Djibouti, Eritrea Matt Davis (RD)

Ethiopia John Shumlansky (CR)

Kenya, Somalia Lane Bunkers (CR)

South Sudan John O'Brien (CR)

Sudan Driss Moumane (CR)

Tanzania Brian Gleeson (CR) Kellie Hynes (CM)

Uganda Niek De Goeij (CR)



EUROPE, THE MIDDLE EAST AND CENTRAL ASIA

Regional Director Kevin Hartigan

Afghanistan Conor O'Loughlin (CR)

Albania, Armenia, Azerbaijan, Belarus, Bosnia & Herzegovina, Bulgaria, Croatia, Georgia, Kosovo, Macedonia, Moldova, Montenegro, Romania, Russia, Serbia, Turkey, Ukraine Debbie Shomberg (CR)

Algeria, Tunisia Davide Bernocchi (CM)

Cyprus, Jordan, Lebanon Donough Ryan (CR)

Egypt Art Kirby (CR)

Greece Joshua Kyller (CM)

Iraq, Yemen Hani El-Mahdi (CR)

Jerusalem, West Bank, and Gaza Hilary Dubose (CR) Michelle Ryan (CR)

Pakistan Caroline Millet (CM) Davide Bernocchi (CM)



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Regional Director Marc D'Silva

Bangladesh Snigdha Chakraborty (CM)

Cambodia Elizabeth Pfifer (CR)

China, Thailand Sanda Rihtman (DRD/MQ)

Federated States of Micronesia, Fiji, Philippines Matthew McGarry (CR) India, Sri Lanka Joanna Olsen (CR)

Indonesia Yenni Suryani (CM)

Kazakhstan, Kyrgyzstan, Mongolia, Tajikistan, Turkmenistan, Uzbekistan Marc D'Silva (RD)

Laos Holly Cantuba (CR)

Myanmar Scott Braunschweig (CM) Joshua Poole (CM)

Nepal Katherine Price (CR)

Timor-Leste David Palasits (CM)

Vietnam Tung Truong (CM)



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Regional Director Mary Hodem

Brazil, Bolivia, Chile, Colombia, Ecuador, Nicaragua, Peru, Venezuela Anne Bousquet (CR)

Cuba, Dominica, Dominican Republic, Grenada, Honduras, Jamaica, St. Lucia, Tortola/BVI, Trinidad & Tobago Conor Walsh (CR)

El Salvador Holly Inurreta (CR)

Guatemala, Mexico Paul Townsend (CR)

Haiti Christopher Bessey (CR)



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Lesotho, Mozambique Erica Dahl-Bredine (CR)

Madagascar Joshua Poole (CR) Carla Fajardo (CR)

Malawi Julie Ideh (CR)

South Africa Adele Sowinska (DRD/PQ)



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Ghana Kris Ozar (CR)

The Gambia, Guinea-Bissau, Mauritania, Senegal Carla Fajardo (CR) Anta James (CR)

Guinea Jean Marie Bihizi (CR)

Liberia William Rastetter (CR)

Mali Dominique Bangre Moussa (CR)

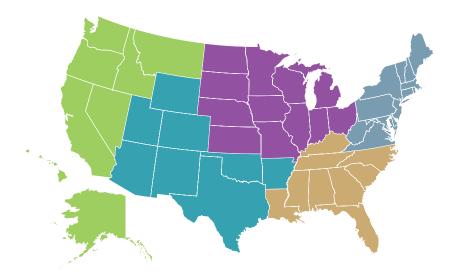
Niger Ali Abdoulaye (CR)

Sierra Leone Paul Emes (CR)

MISSION AND MOBILIZATION REGIONAL OFFICES

The role of Catholic Relief Services' five domestic regional offices is to build a movement of Catholics in the United States to advance our vision of integrated human development for all. We mobilize the faithful to answer the call to global solidarity with our most vulnerable brothers and sisters around the world.

Regional staff members work with dioceses, parishes, Catholic schools, universities, faith-based groups and religious communities. They also collaborate with the CRS Charitable Giving and Overseas Operations divisions to provide resources and opportunities for Catholics in the U.S. to pray, learn, advocate, give and lead.



WEST

Field Director James DeHarpporte Roberto Navarro San Diego, California

Alaska California Hawaii Idaho Montana Nevada Oregon Washington

SOUTHWEST

Field Director Roberto Navarro

San Antonio, Texas

Arizona Arkansas Colorado New Mexico Oklahoma Texas Utah Wyoming

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Field Director Maureen McCullough, JD

Philadelphia, Pennsylvania Connecticut

Delaware Maine Maryland Massachusetts New Hampshire New Jersey New York Pennsylvania Rhode Island Vermont Virginia Washington, DC West Virginia

SOUTHEAST

Field Director Justin Reilly

Atlanta, Georgia Alabama

Florida Georgia Kentucky Louisiana Mississippi North Carolina South Carolina Tennessee U.S. Virgin Islands

DIOCESAN DIRECTORS

Catholic Relief Services extends its thanks to our Diocesan Directors for helping Catholics in the United States live out their faith for those in greatest need around the world. Your compassion and commitment make it possible for CRS to advance dioceses.

Diocesan Directors educate Catholics about Catholic social teaching, social justice and CRS' efforts around the world on behalf of the Church in the United States. Their understanding and support of our work is critical to mobilizing passionate people across the nation to act on behalf of global partnerships, platforms that address hunger, poverty and migration, and our flagship CRS Rice Bowl program.

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Nicholas Lund-Molfese

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Darren Eultgen Diocese of Helena Kristi Irwin

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Diocese of Lincoln Father Daniel Rayer

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Diocese of Reno Rita Sloan Father Robert Chorey

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Diocese of Manchester Bevin Kennedy

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Diocese of Trenton Brenda L. Rascher Father Michael Kennedy

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Diocese of Las Cruces Grace Cassetta

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Diocese of Buffalo Deacon Don Weigel

Diocese of Ogdensburg Deacon Patrick J. Donahue

Diocese of Rochester Kathy Dubel

Diocese of Rockville Centre Michael Maquilon Sister Mary Alice Piil

Diocese of Syracuse Paul Welch Michael Melara

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Diocese of Raleigh

Daniel Altenau

Diocese of Bismarck Ron Schatz

Diocese of Fargo Father Andrew Jasinski

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Archdiocese of Cincinnati Sara Seligmann

Diocese of Cleveland Kelly Ann Davis

Diocese of Columbus Erin Cordle

Diocese of Toledo Rodney Schuster

Diocese of Youngstown Adrienne Curry

OKLAHOMA

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Diocese of Tulsa Lori Hahn

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Diocese of Baker Leah Bickett

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2019 CRS ANNUAL REPORT

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Diocese of Altoona-Johnstown Andre McCarville

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Diocese of Harrisburg Peter Biasucci

Diocese of Pittsburgh Michel Therrien

Diocese of Scranton Catherine Jantsch Butel

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