It’s always been about the effectiveness and the importance of every person helping. It’s always been about that.”
— Neal Ball, Founder

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This document was produced by the American Refugee Committee.
Cover: Miguel Samper
Photography: Though we’re unable to credit all those who created these beautiful photos, we thank the talented photographers whose images appear in this report.

Cover: Children play in a displaced persons community in Northern Uganda
Left: Water system constructed by Congolese refugees at Kiziba Camp in Rwanda
An earthquake survivor in Haiti saws wood to build the clinic at Terrain Acra camp in Port-au-Prince.

People are the center of everything we are. Refugees have always been our priority. For more than 30 years, the American Refugee Committee has been focused on helping people who’ve suffered the most terrible misfortune. From Liberia to Thailand, Pakistan to Darfur, we work to get them the lifesaving essentials they need to recover and support them as they work to rebuild their lives.

When you hear the word refugee, it paints a general feeling of loss and urgent need. But, it’s far more complicated. If you stepped into a refugee camp and lifted back a tent door, you’d encounter distinct people each with their own experience.

You’d find a grandfather who feels left behind, his role as elder counsel for his family and community stripped from him. You’d find a nursing mother. There isn’t enough food for anyone to eat, and she is desperately worried her milk will run out.

You’d meet an 8-year-old girl who is confused why some of the other kids are acting so sad and don’t want to play. And you’d meet a 16-year-old boy. He sees no opportunity, and he’s unsure what the future will hold for him.

Now, imagine the American Refugee Committee phone lines. A young girl calls. She wants to do something for people in Darfur. She thinks she could organize a bake sale to raise money, but she wonders if that would even make a difference.

A volunteer nurse calls from Haiti. She’s been working 18-hour days since the quake happened. She’s exhausted and misses her family, but she’s calling to see if she can extend her time in Haiti for one more week.

An employee from a local corporation calls. He’s held meetings at work to raise awareness about Haiti and organized company-wide drives that raised thousands of dollars. He’s proud of the difference their efforts will make.

Working with millions of people each year, there is one thing we know for sure. Each person has a unique perspective, their own contribution to make in the world. It’s the American Refugee Committee’s job to support each individual – wherever they are – in their journey to make their lives better and make a difference.

The potential for good is limitless if we can embrace the individual spirit and drive of each person wanting to help communities recover from disaster.

Thank you for your belief in the human spirit and your commitment to those in need.

Sincerely yours,

Daniel & John

Daniel Wordsworth
President / CEO

To All Our Partners:

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Daniel & John

Daniel Wordsworth
President / CEO

John A Gappa
Chair of the Board
I shouldn't have made it
But I did
Because we do
We climb mountains like we got wings
Because we do
We are more than a body
More than flesh, bones and cartilage
Just eight fingers and two thumbs
We make it possible
Thing out of no thing
Think and create out of thin air
Stretch our arms
And starlit cities rise above desert sands
Let there be light; an abyss is made clear
Two stones: a beast is slain
We are the manifestation of a force
That holds planets in orbit
And stars from going dim

— An excerpt from Amazing Grace,
by poet and refugee - IBé
Hahn Chang doesn’t believe in cynicism. A recent high school graduate, he is launching into his adult life fueled by an ideal: that everyone can do something to make the world better. He started out by organizing two charity runs for Darfur, with the help of some friends. Then, at “Hope for Haiti,” his fellow students, in exchange for their donations for Haiti earthquake relief, got to vote on which color he should dye his hair. Pink won. During his senior year, Hahn worked as an intern at ARC. He spearheaded the first Junior Advocates conference, giving young supporters tools to raise awareness and funds for refugees.

I’m not a blind optimist. I don’t believe that the world can be rid of problems. But I also don’t believe the world’s problems are just meant to be. Or that they’ll fix themselves. I believe that, even if problems persist, you always try to eliminate as many as you can. By doing something, you ensure that there is a chance for success. If you do nothing, there’s only a chance for failure.

While helping refugees is obviously an end for the American Refugee Committee, the donors aren’t just a means to it. It’s not just about helping out the people in Darfur or in Haiti, who are in desperate need. It’s also about helping supporters here. Obviously they aren’t in desperate need for food, shelter, water, health care. But there’s a desire that I think all people have — a desire to feel involved, to make a difference, to live a fulfilled life. And I think people have a channel to do that through the American Refugee Committee.

In the Run for Darfur we organized, some people gave money. Some volunteered on a Saturday morning. Some put out flyers in the community. Some gave us their advice. And all these things came together to make a wonderful event.

People could have been cynical and said, “What difference will it make if I help out?” But they didn’t say that. And that’s the best part. All these people came in with different opinions and ways to help. But they were all united under this idealism that they share. It’s really incredible to see people get excited, knowing they’re making a difference. They’ll never get to know firsthand the difference they made in the lives of these people, but on some kind of spiritual or supernatural level, they do understand.
These girls are from the Bagh district of northern Pakistan. Their communities are still rebuilding after the massive earthquake that hit the region in 2005.

The earthquake that struck Haiti in January 2010 devastated the country. Hundreds of thousands of people lost their loved ones. More than 1.5 million people were left homeless. Twenty-year-old Marie Ange Damus (“Ange”) was one of those people. Ange came to Camp Hope—a camp managed by the American Refugee Committee. Now, she is a voice for the women and children. They let Ange know the things they need and the health issues they face – Ange makes sure they get the help they need.

I will never forget the day the earthquake struck because it changed my life. I was living with my cousins and aunts in Port-au-Prince. One of my aunts was killed in the quake. My other aunt and my cousin Jeff survived...but Jeff was trapped in the rubble, and his leg was severely injured. Jeff was rushed to Jimani Clinic in the Dominican Republic for medical care. Now he’s recovering and lives here at Camp Hope. My auntie and I live here with him.

The first week here, I cried a lot. I was always tired. I missed my auntie...she was a mother to me from age 5...she was my friend...she was my auntie.

Now I feel empowered.

Then, I got the chance to help and make a difference for my neighbors in the camp. The American Refugee Committee hired me to work with the women and children who live here at Camp Hope. Each day, I walk through the camp and speak with women, mothers and their children. We talk about health and hygiene – the importance of hand washing, how we can get extra food for their babies. They let me know the things they’re still struggling with and what they need to get by.

Their needs are very simple—they need more clothes, some food, soap and women’s hygiene items. When I meet with the camp leaders, I make sure the needs of the women and children are heard and that somebody is doing something about it.

Now I am settled in. Before, when I was living in Port-au-Prince, I felt so disempowered. Now I feel empowered. I like when I have responsibility and can help women and children.

Someday I want to study international relations. I want to go to university. I want to travel. I want to be a humanitarian.

I still miss my auntie. I want to help her little son Michael Francois. He is only four years old. He is still in Port-au-Prince. He is sad right now. I want to give him the opportunity to go to school. I want to be a mother to him.

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The earthquake in Haiti hit Ben Hanson hard. He lost a friend in the disaster, which sent him searching for a meaningful way to remember him and help the survivors. He found it in the generosity and creativity of his colleagues at Baker Tilly Virchow Krause, LLP, an accounting and advisory firm with offices across the U.S.

I had a friend and classmate from Luther College who died in the earthquake in Haiti. Ben Larson was a youth pastor and a student, and he led part of the student ministry down at Luther. Everybody knew Ben.

He was in his second year of seminary school and was doing a month-long mission trip working at an orphanage in Haiti with his wife and cousin.

They were all together in the orphanage when it collapsed. His wife and cousin survived, but Ben died.

When that happened, I felt like I had to do something, and I didn’t know what to do. I felt like, “I’m only one person. What can I do?”

So I brought the idea to our managing partner here in Minneapolis, Jeff DeYoung, and asked if we could do a Jeans Day [where people pay to wear jeans to the office]. And I’m thinking, “OK, let’s raise $300 and write a check.”

At the same time, [ARC Board Chair] John Gappa from Malt-O-Meal had reached out to a couple people here for support. So Jeff said, “Let’s make this a much bigger deal. Let’s set a $25,000 goal. And, Ben, I want you to lead it across the firm.” I said, “OK! We can do that. Let’s give it a shot.”

I asked the HR managers across the firm to coordinate a Jeans Day or other events to raise money. We also asked employees for donations.

Each location would do simple things, like pay $5 to wear jeans, or have ice cream socials or sell root beer floats. Some had pizza donated from local vendors and then took donations for it. It was the employees who really drove this. All those small events — $200 here, $500 there — added up in a big way.

Somehow it added up to $26,000. We wrote a big check to the American Refugee Committee and met our goal.

It was an awe-inspiring experience for me because I was able to do something good in memory of Ben and at the same time see this awesome power of the firm coming together to support such a great cause.

One of our core values is stewardship. And a lot of companies talk about values like that, but to actually see it put into action... I was just amazed and proud.
Abdallah Majyambere is 30 years old, married, and has two children. A refugee from the Congo, he lives in Nyabiheke Camp in Rwanda. In 2008, he planted a small kitchen garden outside his shelter in the camp. Now, he teaches dozens of other refugees the micro-gardening techniques he has developed. Felix Ndagamanyumukiza, one of the community members, trained, says, “In the small space beside my house, I now have five sack gardens and four tire gardens. I also planted tomatoes in a small raised bed. I have become a hero in my area of the camp, and now my neighbors want me to teach them the same techniques that Abdallah taught me.” What follows is Abdallah’s story:

It all started in 2008, when I planted a small kitchen garden outside my home. The staff of the American Refugee Committee noticed my garden and invited me to participate in a micro-gardening training. They taught me more about growing vegetables in very small spaces, by using sacks or old tires as containers for plants.

I decided to try out the ideas I learned. I found an old sack and got started. It worked! I was able to grow onions, chard, cabbage, and amaranth greens.

To build these gardens, I start with two plastic sacks, one inside the other. I put soil and a small amount of manure inside. The middle of the sack has rocks in it so the water spreads out evenly. I plant vegetables in the top of the sack—and I also plant them in holes I cut on all sides of the sack. That way a lot of vegetables can grow in a small space.

In the camp, we get a weekly food ration from the United Nations—but that doesn’t include vegetables. These gardens provided a free and constant supply of fresh vegetables for my family and something new to eat.

Soon, my neighbors were wondering how I did it and if I could help them do the same. I became a community mobilizer and started teaching others how to grow their own micro-gardens. I also grow seedlings and give them to other families who want to start their own gardens. Now my neighbors are building container gardens near their homes.

People tell me that they didn’t think they had enough space by their homes for a garden. But once they saw my garden, they decided to try it, too. They also say they didn’t know about amaranth—that it was a good-tasting vegetable, nutritious, and easy to grow.

More than 150 families here have their own gardens in Nyabiheke. By selling our extra vegetables in the local town, we can even earn money to buy clothing and other things we need. This may seem like something small, but it has really changed things around here.
Dr. Ha Tuong fled Vietnam after the Fall of Saigon in 1975. He got out of the country on a fishing boat and eventually ended up on a Malaysian island beach with about 600 other refugees.

For weeks, they were given food and water, but no shelter.

"It was a beautiful island, but we weren’t allowed to touch anything. So we just sat on the beach, under the coconut trees. We got rained on, we got dried up, day after day."

One day some reporters snuck onto the island. Ha, who was the most fluent in English, passed them a message to give to the U.S., Canadian and French embassies on the mainland. Eventually, they were rescued, and Ha came to Minnesota. He got a job teaching English as a second language and later became an administrator for Minneapolis Public Schools, where he worked for over 30 years.

Now, he is part of a Vietnamese community group that regularly raises money for causes related to their native country. But when the earthquake happened in Haiti, Ha knew he had to take action.

"We were refugees before. So we said, ‘If we were able to come here and restart our life, it’s time for us to help others do the same thing.’"

With the help of friends Huong Thu Hoang and Susan Dung Lien, Ha organized a fundraiser for Haiti earthquake relief at U Garden Restaurant in Minneapolis, with the proceeds going to the American Refugee Committee. They sold tickets to a dinner and asked for donations from individuals and local businesses.

At the event, Ha presented a slideshow juxtaposing photos of refugees fleeing Vietnam and photos of earthquake survivors in Haiti.

"When I looked at photos from Haiti, I saw people trying to evacuate from the harbor in Port-au-Prince. That struck me right away because I was at the harbor of Saigon [after the fall of the city]. The boats and then the camps — everything reminded me of what I went through. It helped me connect right away with the Haitians."

"Most of the Vietnamese in Minnesota are also boat people. I thought, ‘If it struck me by looking at those photos of Haitian refugees, it will strike them if they see the pictures of the camps, the makeshift tents and the collapses. We had those, too. Buildings collapsed. And then piles of bodies. When I escaped from Saigon, I saw bodies bulldozed together, like a mountain. A mass grave. They had no time to bury all of them. The same thing happened in Haiti."

"Those photos made people open their hearts. The response was overwhelming. We raised over $20,000."

...everything reminded me of what I went through. It helped me connect right away..."
Hundreds of thousands of people fleeing the ongoing violence in Burma have found safety in refugee camps along the Thailand-Burma border. Many of the women and children living there have experienced physical and sexual violence on this journey. The American Refugee Committee started a program in the camps to help women who’ve experienced violence. Naw Nee Lah, a well-respected elder living in Nu Po Camp, provides support to women and girls. She shares her knowledge with other leaders so that everyone can take part in making their community a safer and more peaceful place.

My name is Naw Nee Lah, and I am 60 years old. I come from a small village in Ye Township in Burma. In 1990, the Burmese military came into our village. They took everything we had, our chickens, our pigs, our food…everything. And the military took most of the men from our village—including my husband—into forced labor. We, the women and children, were left to care for ourselves. I know many women who were raped and beaten. The young girls often had to hide because soldiers would rape them.

When we finally fled the village, we could carry only a few food rations. I had seven children at that time to take care of. We had so little food. My 8-year-old son was so weak and sick. I could not find enough food to feed him. His body had no power left in it, and he died. But we had to keep walking.

In 2000, my family and I made it to Nu Po Refugee Camp in Thailand.

Even in this refugee camp where we were supposed to be safe, I could see that women and girls were being abused by men. So, I decided to join the Karen Women’s Organization where I could help them. We offered safe houses where women could go if they were afraid.

Then, I started working with the American Refugee Committee in 2007 so that I could help women and girls even more. I have been happy to help and do whatever I can. Many young girls are raped, and some need help with feeling safe and getting justice after they have been abused. Many women have told me that they have learned a lot about where they can get help. I believe our work will help reduce the violence here.

Someday I hope that Burma will become peaceful, and then I will go back and continue working for women and children who need help.

"I have been happy to help and do whatever I can."
Lisa Ramsay grew up on a farm in a small town in northern Minnesota. Since then, she’s traveled the world, but she still holds the values she learned in her childhood — that we are all connected and that it is important to help our neighbor. She lives these values through her work as a volunteer for the American Refugee Committee and takes any chance she gets to pass them down to her children.

As my kids get older, I’ve realized that modeling is sometimes more important than anything you can say. I want to be able to teach my children that there’s so much out there, and you’re not alone in this. We’re all together. It’s a global community. The one little thing that you do can make a huge difference somewhere else, whether you realize it or not.

I think when kids see their parents saying, “This is something I think is important, and I’m going to make the time to do this,” they take note. Especially with volunteering your time. Even kids can see, “It’s not something Mom has to do. Why does she do this? Why is it so important?” And it’s a good way to start the conversation about what is important in your life and how you want to live it.

The American Refugee Committee is an organization that I’ve always really believed in. I’ve been so impressed with its mission to help people take back control of their lives. And the commitment the American Refugee Committee makes to the long term, to the rebuilding of the economy, to encouraging gender equality. Those are such important things.

Sometimes you feel an individual can’t have that much impact. But if many individuals with like minds come together, it’s a movement. And when you have a movement of people with a passion for the same thing, you create action. Action is what is going to hold the key to the future of this world and for my kids’ future. The world is only getting smaller, and everything is so interconnected.

One of my favorite quotes I like to give the kids is from Eleanor Roosevelt, who said, “It is better to light one candle than to curse the darkness.” And I really believe that. Because the truth is, our actions really do have consequences that extend so far beyond us and our environment. We may not realize it at this point, but they do. I have been honored to be a part of this movement.

I hope my words - in combination with my actions - are something that can set the example for my kids of what I think is important and how I want the world to be. And I hope they can learn from that.”
People suffering during the most vulnerable times of their lives know better than anyone what they need. They let us know what needs to happen to make meaningful change in their communities, and we work together to make it so. Most commonly, people need health care or they want the opportunity to make a decent living for their families. On the following pages, you’ll see how these people are working through the most challenging times they’ve seen. You’ll get a snapshot of each of the different groups of people we’re working with and how they’re struggling to create a better future. Our partners are diverse, and so is the work we do. But it’s all for the same goal – to help people take back control of their lives.

Programs built from the ground up

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Our programs are made possible through partnerships with governmental and non-governmental organizations, including:

United States Agency for International Development (USAID)
USAID Office of Foreign Disaster Assistance (OFDA)
U.S. Dept. of State, Bureau of Population, Refugees and Migration (BPRM)
United Nations High Commissioner for Refugees (UNHCR)
Afghan Refugees in Pakistan

Camps are the only homes that some Afghan refugees have ever known. Children have been born – and have grown up – in refugee camps in Pakistan's Balochistan Province, never knowing a true home.

Today, Afghan refugees are ensuring that the camps where they live are as healthy and safe as they can be. The refugee community has established health committees to build awareness of important health and hygiene messages in the camps. Refugees are getting training as health workers and birth attendants, so they can serve the needs of the camp community and whatever community they eventually call home. We work together to improve water and sanitation systems, and then the community maintains and monitors those systems.

Pakistan - Communities Displaced by 2009 Fighting

Fighting between Taliban forces and the Pakistani government in northwest Pakistan forced thousands of families to flee their homes for other parts of the country in 2009. The people who fled struggled to stay healthy even as they lost all access to basic necessities.

We work to get them the essentials they need. Families who live in camps or with host families are able to get clean drinking water. We set up latrines and sanitation systems and promote hygiene practices to help people protect themselves from the breakout of disease. And families are able to access emergency and primary medical care at health clinics supported by the American Refugee Committee.

Earthquake Survivors in northern Pakistan

Survivors of a massive earthquake in 2005 continue dealing with the aftermath of the disaster and – quite literally – are still working to pick up the pieces. Communities in mountainous northern Pakistan were decimated and vital infrastructure wiped out.

The American Refugee Committee provided immediate emergency relief. But since the emergency phase ended, survivors have taken control of rebuilding. With our support and guidance, they’re restoring and improving their health and medical system.

Quake survivors are demanding better health care and holding one another to new standards. They’re ensuring that more women are able to deliver babies in health centers and that there are more birth attendants trained and present at these births. They’re reducing mortality rates by educating the community about what health services are available and communicating information about disease and hygiene. And they’re making sure that their health centers have water and sanitation systems that are safe and well-maintained.

War-Affected Darfuris

Millions of Darfuris are living without enough of the most basic necessities, essentials like food or clean drinking water. Darfuris – many of whom are refugees in their own country – have lost their homes, farmland and sense of normalcy. Keeping schools running is next to impossible. Without the chance at an education, an entire generation of Darfur youth face a difficult future.

Even under these impossible circumstances, the will of Darfuris for a better life shines through. Poor farming families, who often survive on just a small plot of land, refuse to give up. They know the fighting could come to their doorstep any day and force them to leave their homes and their crops. Still, they’re learning improved farming techniques and growing crops to help them provide food for their children.

After generations of struggling with preventable illness, communities in Darfur are taking control. Together, we work to dig wells and install water and sanitation systems. The Darfuris take ownership from there. Communities form water committees to maintain the systems and ensure that they’ll be a safe source of water for years to come. Darfuris also pursue training as midwives and health workers, so that their communities can care for themselves into the future.

The terrible conflict in Darfur makes it one of the most difficult places for humans to survive. But Darfuris refuse to let their lives stop just because of the fighting.
Empowerment. It’s an especially vital quality for refugees who have been robbed of their homes, dignity and self-confidence. On the Thai-Burma border, refugee camps provide shelter to people who were forced from their mountainous village homes by the military regime in Myanmar.

Within the safety and security of these camps, refugees can recover from the violent persecution they faced and are empowered to take back control of their lives. They receive proper medical care and education, gaining knowledge about how to prevent violence – or obtain assistance if they are victims. They learn business skills and develop income-generating projects. And refugees also have the opportunity to undergo training to become community health workers and empower others to stay healthy. The hope is that they can be contributing members of whatever community they eventually make their home.

The American Refugee Committee also provides assistance to economic migrants and host communities in Southern Thailand. Seeking a better way of life, migrants from Myanmar have relocated to Thailand in search of opportunity. Too often, they face additional challenges, such as lack of medical care and the knowledge to stay healthy. Through programs that screen and treat infectious diseases, these migrants are learning to guard against illness and maintain the well-being of their entire community.

Haitian Earthquake Survivors

In January 2010, people around the world witnessed a crisis unfold before their eyes. A massive earthquake struck Haiti, bringing widespread death, destruction and despair. Many lost everything. People didn’t have adequate food or clean water, let alone sturdy roofs over their heads. Stories of heartache flooded the media, and people across the globe were inspired to help make a difference.

With support from donors, the American Refugee Committee responded, providing access to medical care, emergency shelter, clean water, sanitary facilities, and other emergency assistance.

Haitians have emerged from the rubble and are beginning the slow process of rebuilding their country. Haitian work crews are taking the first step. They’re cleaning rubble, digging latrines and drainage ditches and improving the camps where they live. In exchange, they receive a daily wage that allows them to buy food and provide for their families. Soon they’ll begin building transitional shelters that will house people for 3-5 years until permanent homes can be built.

It will take years to build new homes, buildings and infrastructure - and the future is uncertain. But, many Haitians see this as an opportunity and are hopeful that they can rebuild their country and then continue to grow.

Displaced Congolese Refugees

The bloody civil war in eastern Congo has caused suffering for millions of people. About 52,000 Congolese refugees are living in our camps in Rwanda. In their journey to escape, they’ve endured terrible abuse and hardship.

At our camps, they can feel secure as they recover from the most horrific outcomes of war, such as violence and HIV/AIDS as a result of rape. Pregnant mothers can finally get the kind of health care they need. Victims of rape or gender violence are healing and moving forward with the help of counseling and prevention programs. Children have the opportunity to attend school and further their education. And parents are able to learn new skills. They join with one another to form small savings and lending groups, rebuilding trust for their neighbors that might have been shaken in their struggle for safety.

These camps won’t be their homes forever. But the skills and healing that Congolese refugees are able to achieve there will carry them well into the future. They want to return home, but continuing violence in Congo makes that impossible. When families are able to return home, they will be better equipped to handle life’s many challenges...and seize the opportunities that lie ahead.
### Statement of Activities & Changes in Net Assets
**December 31, 2009**

<table>
<thead>
<tr>
<th>Revenue and Support (in dollars)</th>
<th></th>
</tr>
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<tbody>
<tr>
<td><strong>Contributions and grants:</strong></td>
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<td>Contributions</td>
<td>2,024,075</td>
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<tr>
<td>United Nations Grants</td>
<td>7,414,473</td>
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<td>U.S. government Grants</td>
<td>17,162,246</td>
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<tr>
<td>Private support contributions</td>
<td>3,559,253</td>
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<tr>
<td>Micro-credit interest and fees</td>
<td>1,121,256</td>
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<tr>
<td>Interest and investment income</td>
<td>33,855</td>
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<tr>
<td>Other income</td>
<td>33,300</td>
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<td><strong>Total revenue and support</strong></td>
<td><strong>31,348,458</strong></td>
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<table>
<thead>
<tr>
<th>Expenses (in dollars)</th>
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<td><strong>Program services:</strong></td>
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<tr>
<td>International programs</td>
<td>25,501,742</td>
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<tr>
<td>General and administrative</td>
<td>2,191,294</td>
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<td><strong>Supporting services:</strong></td>
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<tr>
<td>Fundraising</td>
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<td><strong>Total Expenses</strong></td>
<td><strong>28,238,114</strong></td>
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| Changes in Net Assets | 1,880,774 |

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<tr>
<th>Net Assets at beginning of year, as restated</th>
<th>18,085,935</th>
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<tr>
<td><strong>Net Assets at End of Year</strong></td>
<td><strong>19,966,679</strong></td>
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### Statement of Financial Position
**December 31, 2009**

<table>
<thead>
<tr>
<th>Assets (in dollars)</th>
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<tbody>
<tr>
<td><strong>Assets:</strong></td>
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<tr>
<td>Cash:</td>
<td></td>
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<tr>
<td>Headquarters Cash</td>
<td>1,563,075</td>
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<tr>
<td>Overseas Cash</td>
<td>1,255,236</td>
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<tr>
<td><strong>Total Cash</strong></td>
<td><strong>2,818,311</strong></td>
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<td>Investments</td>
<td>576,969</td>
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<tr>
<td>Grants receivable</td>
<td>17,303,681</td>
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<td>Other receivables</td>
<td>1,048,720</td>
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<td>Pledges receivable</td>
<td>941,74</td>
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<tr>
<td>Micro-credit loans receivable</td>
<td>524,709</td>
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<tr>
<td>Prepaid expenses</td>
<td>352,015</td>
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<tr>
<td>Equipment and vehicles, net of accumulated depreciation OF $299,633</td>
<td>324,174</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td><strong>23,042,753</strong></td>
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<table>
<thead>
<tr>
<th>Liabilities and Net Assets (in dollars)</th>
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<tr>
<td><strong>Liabilities:</strong></td>
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<tr>
<td>Line of Credit</td>
<td>241,564</td>
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<td>Accounts payable</td>
<td>1,007,527</td>
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<tr>
<td>Grants payable</td>
<td>519,509</td>
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<tr>
<td>Accrued salaries and benefits</td>
<td>567,207</td>
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<td>Micro-credit loans payable</td>
<td>740,267</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>3,076,074</strong></td>
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<table>
<thead>
<tr>
<th>Net Assets</th>
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<tr>
<td>Unrestricted</td>
<td>1,648,793</td>
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<tr>
<td>Temporarily restricted</td>
<td>17,482,131</td>
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<tr>
<td>Permanently restricted</td>
<td>835,755</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>19,966,679</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>23,042,753</strong></td>
</tr>
</tbody>
</table>
We welcome the opportunity to meet and talk with you.

Go to www.ARCrelief.org/whatcanI do. Tell us how you want to be involved in making the world a better place. If you share your ideas, we can work together to create the opportunities you’re looking for to get involved.

Engage in a new way.

This is the time to join us and engage in a whole new way. We’re reinventing the way we do business. Tell us how you want to engage. Tell us what would be most meaningful to you.

Bring your energy and ideas, and we’ll support you as you make your ideas reality.

Think about it (or maybe you already have). The potential is truly awesome. The American Refugee Committee is and always has been only as strong as the people who contribute – donors, volunteers, staff, and partners.

Now imagine that we reorganize to truly harness the talent and drive of all of these actors in a new way. What would happen?

You tell us.

Call:
(800) 875-7060
to speak with an Engagement Officer

Email:
whatcanido@ARChq.org

Visit us:
American Refugee Committee
430 Oak Grove Street, Suite 204
Minneapolis, MN 55403, USA

www.ARCrelief.org
American Refugee Committee
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Nyala
Port-au-Prince
Quetta
Penang
Sambaburi
Swarhi
Umphang
Vojinama
Washington
Yei

www.ARCrelief.org
You give another person the chance to begin again. With the incredible power that each of us holds, we can make things happen. Acting together, we can make the world a better place for everyone who lives in it.
For more than 20 years, these generous people have supported refugees and disaster survivors. The enduring support of these generous people allows the course of people’s lives to change in a real and lasting way. They are truly an inspiration.
"I hope that one dog will have fewer 'paws to cut' around our troubled world. Thank you so much for making a difference. I'm very grateful to support the important work that you are doing."

Steven R. "Dick" Sarfoalen
Larry Darby lived his life with passion, devotion and heart and that part of him touched everyone he knew. When Larry passed away in May, the American Refugee Committee received many grateful memories in his gift. It was clear from the messages sent in with them just how important he was to so many. Larry is survived by his wife Wally Roseman, Vice Chair of ARCC's Board of Directors.

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Patrick D. Finnegan
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M. Joan Froh
Amma S. Fry
David Fuller
Mrs. & Glen S. Fuller
Michael Fuller
C...
"Because I am a refugee and my husband is a refugee from the former Yugoslavia, we came to the USA in 1991. We had to leave our home and everything we knew. It was like being hungry."

- Anton & Maria Strasser
We would like to recognize the dedication of our 2009 volunteers. Each of them took time away from their families, loved ones or jobs to help survivors of disaster heal and regain control of their lives.

<table>
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<tr>
<th>Volunteers</th>
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<tbody>
<tr>
<td>Senait Abate</td>
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<tr>
<td>Allison Allatt</td>
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<tr>
<td>Anna L. Anderson</td>
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<td>Eman Ausman</td>
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<td>Jasna Burza</td>
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<tr>
<th>Our 2009 Overseas Volunteers</th>
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<tbody>
<tr>
<td>Meredith Brandt</td>
</tr>
<tr>
<td>Diane Fisher</td>
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<td>Robin Weil</td>
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