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1999

War. Hunger. Inequality.

Knowledge. Hope. Justice.

Commitment.

*In 1999, Mercy Corps helped
make the world stronger and
better for those most in need.*

*Our mission remains unshaken
— to alleviate suffering,
poverty and oppression by
helping people build secure,
productive and just
communities.*



cover photo: Young Chechen Refugee

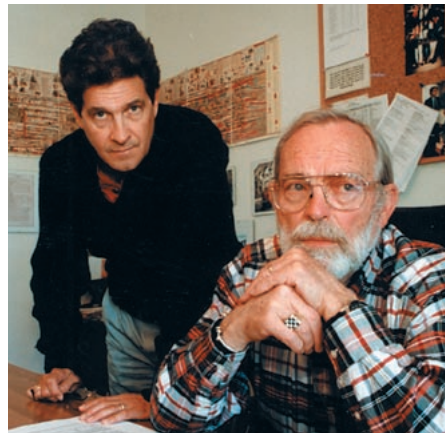
page one: Performance in Pyongyang, North Korea

A Letter from the Executive Team

Dear Friends and Partners,

The 20th Century ended with a troubling dichotomy at work in the world — on one hand, unprecedented prosperity; on the other, a spiral of war, poverty and oppression.

In fact, the final 14 months of the century seemed to bring both aspects into even sharper focus. Western economies boomed, and technological advances created unimaginable new wealth. But in Kosovo, Chechnya, Indonesia and elsewhere, ethnic conflicts wrought havoc and terror. In Honduras,



Dan O'Neill (left) and Mercy Corps Kosovo Director-at-Large Terry Heselius in Macedonia, April 1999

Turkey, Venezuela, and North Korea, natural disasters left millions in desperate need. And for the 1.2 billion people that live on one dollar per day or less, access to food — not the Internet — remained the defining struggle of daily life.

Amid these shock waves of suffering, Mercy Corps delivered more assistance to more people than ever before. In 1999, we provided more than \$90 million in humanitarian aid to 4 million people in 25 countries. The value of our programs increased 65 percent, thanks to record support from our network of individual, corporate, foundation and government partners worldwide.

Donors who see the wisdom of investing their dollars — their social venture capital — in the most difficult humanitarian situations have clearly

demonstrated confidence in the ability of the Mercy Corps family to deliver. This

family includes Mercy Corps Scotland (formerly Mercy Corps Europe/Scottish European Aid), our Edinburgh-based headquarters in Europe, and Pax World Service, a leader in educational delegations and peace and social justice projects. Pax, which teamed with Mercy Corps two years ago, is supported by investors in the Pax World Fund Family, the world's first socially responsible investment fund.

Throughout the year, Mercy Corps sought to not merely respond to disasters, but to expand our role as social entrepreneurs. The world's pressing needs for emergency relief, livelihood strategies and civil society initiatives require fluid responses and decisive action. We must serve hurting families and shattered communities thoughtfully, yet expeditiously. The margins are thin, the stakes high.

Our advance placement in flashpoints like Kosovo and North Korea, for example, has proven prescient in tackling tough humanitarian crises, and putting Mercy Corps in a leadership position on numerous geographical fronts.

In every country where we work, we see ourselves as a bridge of knowledge, resources and ideas — a bridge that must be travelled both ways. We are committed to long-term solutions that tackle problems at the root, pioneer innovative strategies, and build strong, local capacity. With this in mind, we launched new development initiatives in Indonesia, Turkmenistan and Mongolia in 1999.

The gifts entrusted to Mercy Corps unleash a spirit of change and hope in every community where we work. This Annual Report captures that spirit and the sheer determination behind it — those who showed immense courage in the face of inordinate challenges. Each time we participate in the many ways people transcend their misery to change their lives and help others, we emerge better members of the human family, renewed in our commitment to create lasting change, and to make communities more secure, productive and just places.

The other heroes are the staff of Mercy Corps and many other fine organizations who operate on the front lines of suffering, poverty and oppression, day in and day out, often at great personal risk and with few comforts. Their leadership and dedication is highlighted in this Report.

Our heartfelt appreciation goes to the "investor" — each donor, partner, volunteer, staff and friend, without whom our global operations are simply not possible. Together, we can celebrate sharing \$450 million in assistance with 72 nations over two decades. And together, we must meet the challenges of the new century — to use our creativity and compassion to improve life for people in need around the world.

We are doing the things that matter most.



Neal Keny-Guyer at Mercy Corps in Portland, Oregon

Dan W. O'Neill
President and Co-Founder

Neal L. Keny-Guyer
Chief Executive Officer

Kosovo — Recovering from Conflict

The plight of the Kosovar refugees shocked us all in 1999. More than 800,000 ethnic Albanians, mostly women, children and the elderly, were forced from their homes — often at gunpoint. As most of the Kosovar refugees returned, they found little remaining



Crowds cheer a NATO tank in Kosovo

of their previous lives. Homes and villages were destroyed, livestock slaughtered. But today, despite ongoing tensions and political uncertainty, Kosovo is a region actively rebuilding itself.

Because Mercy Corps had been working in Kosovo since 1993, when the war began, we were in an excellent position to mobilize quickly and efficiently. Despite the need for immediate emergency relief, we never lost sight of our larger goal in Kosovo — to link all emergency assistance from the outset to long-term economic recovery efforts.

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Because Mercy

Long before the refugees returned, we recognized that our top priority would be to help Kosovars rebuild their homes and livelihoods. Understanding early on the necessity to form a creative link between the lack of material goods and the economic need to rebuild the nation, Mercy Corps' Kosovo Small Enterprise Development Program began providing loans to get small businesses up and running as early as October 1999. These loans continue to be repaid in goods and services that further benefit local communities.

Food distribution and security was another issue we linked to long-term planning and strategies. Mercy Corps' Agriculture Recovery Program provided early support to farmers by replacing livestock and farm equipment, and distributing winter wheat seed for a spring harvest. At the same time, thanks to Mercy Corps' pre-war Kosovo food distribution network, we were able to begin rapid emergency food relief before most of the residents had returned. This food allocation was quickly supplemented by bakeries that Mercy Corps helped rebuild.

The road back to civil health in Kosovo will be long and arduous. Mercy Corps' programs — which local communities help design and implement — help ensure that real needs are met and lessen Kosovo's dependence on outside assistance.



Mercy Corps Programs in Kosovo in 1999

- **Mercy Corps pre-positioned 13,000 metric tons of emergency food for distribution inside Kosovo as soon as the war ended. We continue to distribute monthly rations and other emergency supplies to more than 180,000 people.**
- **Mercy Corps' Small Enterprise Development Program loaned almost \$500,000 to small businesses that produce reconstruction materials or assist the agriculture sector.**
- **Mercy Corps' Agriculture Recovery Program helped farmers in western Kosovo address long-term food security by planting winter wheat for a spring harvest. Tractors, greenhouse kits and cow and chicken feed were distributed to more than 50,000 people.**
- **Mercy Corps' Kosovo Women's Health Promotion Project is improving health care services for 81,000 women and infants through community education and partnerships with local health professionals.**

Before the war, **Muhamet Ramcaj**, like his father and grandfather before him, had a successful carpentry busi-



ness in western Kosovo that supported his family. When the family was forced to flee to Montenegro in April 1999, Muhamet thought he would never see his home and workshop again.

The Ramcaj family lost everything in the war. Home, carpentry tools, the workshop — all gone, and with them went a way to make a living. The only piece that survived was the worktable where Muhamet had learned to make windows and doors.

Muhamet and his sons rebuilt their house where 27 people now live. Eager for himself and his sons to rebuild their business, Muhamet attended a community meeting in the fall of 1999. There he learned about Mercy Corps' Small Enterprise Development (SED) program.

The innovative SED program helps revitalize local economies and create

jobs by providing credit to small Kosovo businesses. With assistance from a Mercy Corps credit officer, Muhamet drew up a

business plan and applied for a loan. His repayment terms include both a commitment to manufacture doors and windows for vulnerable families, and cash payments that go directly to a revolving fund financing new SED loans.

Because of Mercy Corps' SED program, Muhamet and his sons have been able to replace their machines, purchase raw wood and once again manufacture products to sell. Muhamet talks about how the work is progressing, how sales are. He looks at his new wood, purchased with his Mercy Corps loan. Muhamet murmurs thanks to God and then thanks to Mercy Corps. "That is Mercy Corps' wood," he says with a smile. "More importantly — that wood is our future."

MUHAMET'S STORY

March 1999 — a day began in Pec/Peja,¹ much like any other for Mercy Corps employee



Xhevdet Spahia. Until noise on the street caused him to run to the second floor window. Dozens of policemen were filing out of the station farther down the block.

"They're coming, get ready!" he yelled to some of his relatives. They grabbed their money and documents and fled.

It took the family — along with thousands of other refugees — a full day to reach Albania's capital, Tirana. Days later, Xhevdet hooked up with Mercy Corps' relief team and was promoted to senior food monitor, working 20-hour days to get food to a dozen collective centers packed with hungry and distressed refugees.

When the bombing ended in June, Xhevdet returned to Peja at the head of Mercy Corps' first food convoy into the city. Peja, perhaps the hardest hit during the war, was destroyed beyond

imagination. Xhevdet's home was reduced to rubble.

The city was deserted. Xhevdet wandered the strangely quiet streets, past

buildings still burning, searching for his father and brother and fearing the worst. In the late afternoon, he heard a familiar voice call his name. It was his brother — quite alive though haggard with exhaustion, half smiling, half crying, in the empty street.

Xhevdet continues to work for Mercy Corps' new Small Enterprise Development program. He is helping all kinds of businesses, from paint and glue production to sofa manufacturing, get started and provide jobs and services to the community. In this way, he's helping rebuild his homeland.

But Xhevdet won't talk about his own long-term plans. He saw those plans vanish that sunny morning in March 1999. Xhevdet has dreams, but holds on to them tightly, having learned that everything can change in an instant.

¹ "Pec" is Serbian; "Peja" is Albanian. For clarity, the Albanian form will be used throughout this Annual Report.

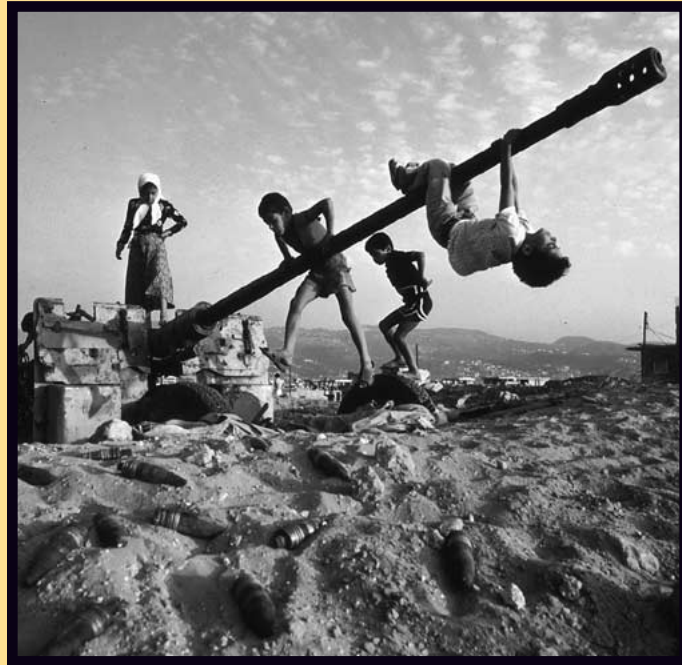
XHEVDDET'S STORY

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Lebanon – The Dynamics of Change

Lebanon's ethnically diverse history dates back some 5,000 years. The country has a strong tradition of flourishing, multicultural social movements, which often cut across religious and political lines. But in the 1970s and 80s, a brutal civil war split the Muslim



Children at play in Lebanon

and Christian communities. Thousands died, and the country's infrastructure was left in ruins. Mercy Corps has worked with rural communities in Lebanon to create a healthy and sustainable environment since 1995. Given Lebanon's rich civic culture, Mercy Corps introduced innovative, long-term development plans based on a "cluster" model. This approach entails grouping programs in specific geographical areas in need of similar infrastructure rehabilitation, instead of initiating projects one at a time.

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Mercy Corps has worked with rural communities in Lebanon to create a healthy and sustainable environment

Mercy Corps solicits input and recommendations directly from the communities involved in the cluster projects. People of different ethnicities and religions play an active role in both planning and implementing program activities such as agricultural improvement, school and road construction, and providing training to increase economic opportunities. The cluster projects are also partially funded by the participants, ensuring both the projects' initial success and their long-term continuation after Mercy Corps withdraws.

Mercy Corps' commitment to the fundamentals of civil society principles extends throughout all our programs in post-war Lebanon. We recently held a Civil Society Empowerment Workshop designed to teach participants negotiation skills and conflict resolution. The result has been a monthly gathering of workers in the poor suburbs of Beirut to discuss issues directly affecting their lives — health, family, livelihood. Step by step, individual by individual, they are creating lasting democratic change. In this way, Mercy Corps is enabling Lebanese women and men, Muslims and Christians, to have a voice in the processes that shape their lives.



Mercy Corps Programs in Lebanon in 1999

- In 1999, through a regional approach called clustering, Mercy Corps improved 580 acres of agricultural land, installed sewage systems and constructed schools and roads throughout Lebanon, benefiting 14,600 families.
- Mercy Corps received major support to link civil society initiatives to sustainable development throughout Lebanon.
- Mercy Corps' four-year Reconstruction and Expanded Economic Opportunities Program helps create a healthy, sustainable rural environment, enabling Lebanese farmers to stay on their land.
- Mercy Corps' Integrated Livelihood Demonstration Parks provide training in new agricultural techniques that farmers can replicate on their own land.

Radwa Kassar and her husband live in the town of Bebnine in Lebanon in an old two-room house with



no kitchen or bathroom. They have nine children aged two to 17. Eleven mattresses are kept in a pile and pulled out for sleeping at night. Radwa's husband often cannot find work, and does not earn enough to support the family.

Radwa became involved with Mercy Corps' Basic Living Skills Program in 1998. The program empowers rural women through civil society initiatives, and addresses issues of health, nutrition, child care, and social and family relations. Mercy Corps also offers legal education regarding women's civic rights and responsibilities.

Mercy Corps has provided new opportunities for Radwa. She now considers herself a person worthy of respect, an unusual notion for many women in rural Lebanon. She is currently sharing what she has learned

with other women in Bebnine. Radwa believes she is entitled to her own ideas — and has a right to voice them.

Self-esteem is important. But does it pay the bills? In this case, yes. Her practical skills and newfound confidence are enabling Radwa to gain employment and contribute to her family's income. She looks forward to working at the Bebnine Ladies Cooperative, which will begin operations soon, thanks to Mercy Corps' support.

Radwa's daughter also participates in a Mercy Corps program, training to become a nurse's aid. We are gratified to be able to offer Radwa, her daughter and other Lebanese women and their families an opportunity to pursue economic betterment and a more meaningful life.

RADWA'S STORY

Said Zaher is the Special Projects Manager in Mercy Corps' Beirut office. He is married



with four children. He also supports his mother, who lives in Southern Lebanon.

Said, who has a degree in agricultural engineering, oversees Mercy Corps' reconstruction projects in the Akkar area. He works hard and is meticulous; it shows in the success of his projects. Said meets with local village committees to promote community participation at all stages of project implementation, helping to ensure the sustainability of Mercy Corps' development efforts.

What initially drew Said to work for Mercy Corps was the common goal of promoting civil society initiatives and grassroots organizing to Lebanon's varied social groups. During the 13-year civil war in Lebanon, Said's work as a development specialist gave him a unique perspective. He was involved in

many facets of grassroots community development and devised a new civic philosophy — utilizing the capacities of young people

for voluntary community work.

Said is now putting his rich experience to work in rural areas where no other humanitarian organization has worked. These communities also had no prior experience with group civic work. Said's respectful approach, effective negotiation skills and reputation as a man of great personal integrity are embraced by both fellow staff members and constituents.

Said's hopes for Lebanon are lasting peace, true democracy and the fulfillment of real developmental goals that meet communities' needs. He feels an inner peace when he is serving his country, and feels he can best do that through working with Mercy Corps.



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SAID'S STORY

The United States — Microenterprise in Action

Mercy Corps has two U.S. microenterprise programs, both located in Portland, Oregon, home to our international headquarters.

The **Refugee/Immigrant Self-Employment** (RISE) project was launched in



Mercy Corps' RISE Basic Business Training class participants, Portland, Oregon

1998 to help political refugees and legal immigrants increase their economic self-sufficiency. By bringing together social service agencies, commercial banks and private businesses in innovative collaboration, refugees

and immigrants in Portland can learn how to begin or expand a small business.

RISE's seven-week Basic Business Training course focuses on how to create and implement business plans, obtain financing and understand legal requirements. In addition, one-on-one assistance is offered by RISE staff and community volunteers, which includes mentoring and free counseling from legal and tax specialists.

RISE also helps refugees and immigrants access capital through Mercy Corps' Portland Entrepreneur Initiative loans, or by working with a RISE commercial banking partner for a larger loan request. This is very helpful to refugees and immigrants because they often lack access to credit and face language and cultural barriers.

Mercy Corps' **Portland Entrepreneur Initiative** (PEI) began in late 1999, and provides microenterprise training and small business loans to low-income, women and minority entrepreneurs. PEI offers credit and technical assistance to participants with viable business plans, and brings together community development organizations, banks and businesses to respond to their needs.

PEI is currently the only lender in Portland that provides start-up business loans of under \$25,000 to participants who would not ordinarily qualify for commercial banking loans. PEI also helps participants become "bankable," offering assistance with stabilizing credit, organizing and maintaining business plans, and providing referrals and mentoring services.

These two U.S. programs enable Mercy Corps to give back to the Portland, Oregon, community. We are grateful to be able to assist RISE and PEI participants as they move towards economic self-sufficiency.



Quotes from RISE participants:

■ "RISE taught me how to register for a license, buy insurance and helped with my understanding of taxes."

Stanislov Moukhtarov, Uzbekistan immigrant

■ "I learned how to start and manage a business, plus how to keep things legal."

Tigisti E. Abai, Ethiopian immigrant

■ "I found out more how a business is run, how careful you have to be about the financial part of the business."

Yelena Martinov, Kyrgyzstan immigrant

■ "I understand more about accounting and business planning."

Tatyana Zagorodny, Russian immigrant

■ "I feel more secure in what I am doing like taxes, payroll, etc."

Irena Aspidov, Kyrgyzstan immigrant

SNAPSHOT OF AN ENTREPRENEUR

Like many Vietnamese refugees, **Thu Ngoc Vo** lived through much of Vietnam's turbulent history. When he first arrived in Portland as a refugee in 1996, he had to start all over. In Vietnam, he ran a small photo processing business out of his home. In America, he found work inspecting tiles.

In the evenings, Thu would ask himself, *how can I have my own business and do what I love?* His first step was purchasing a Konica Nice Print photo processing system. It needed some repair, so Thu worked on the ten-year-old machine at night. "Sometimes I would try to sleep," he said. "But in my mind I was still figuring out how to fix the photo developer."

Finally, the machine was ready for use. But now Thu had new questions: *How do I reach customers? What licenses and permits do I need? How do I work with banks?* In Vietnam, he understood business laws and regulations. In a new



country with a new language, it seemed an impenetrable mystery.

But help was closer than he thought. He saw

an ad for RISE's Basic Business Training class in a local Vietnamese newspaper and decided to enroll. In addition to the class presentations, Thu received one-on-one assistance at RISE. He obtained help in contacting Oregon's Small Business Development Center and the Portland Licensing Bureau, and assistance in filling out appropriate licensing and zoning forms.

Thu cannot hide his joy at once again working for himself and running his own business — Pacific Photo Lab. He will soon face a difficult yet gratifying decision — whether to move his thriving new business out of his basement. We at Mercy Corps are pleased to have been able to assist Thu in his return to the work he loves.

THU'S STORY

A RETURN TO WHAT MATTERS

Yung Lee was born in South Korea, but grew up in Uganda and New York. He earned an M.B.A. from New York University and joined the Peace Corps in 1994 to live and work overseas. His Peace Corps tenure in Albania and work for a humanitarian organization in Bosnia fulfilled Yung's personal interest in discovering how former communist countries rebuild after a systemic collapse.

Yung serves as Project Manager of both RISE and PEI. For these small but growing Mercy Corps U.S. programs, that means managing staff, teaching finances for the RISE Basic Business Training classes, providing one-on-one technical assistance to immigrants, refugees, women and minorities, and conducting community outreach presentations. Yung also participates in fundraising for RISE and PEI, and project proposal writing.



Yung was attracted to Mercy Corps for several reasons. He was favorably impressed by Mercy Corps' commitment to

giving back to the community where it is headquartered. Working for Mercy Corps also satisfies Yung's desire to assist varied groups of people, and allows him to pursue his interest in microenterprise programs.

Yung finds it rewarding to help budding entrepreneurs start or expand their businesses, and he enjoys the diversity of the clients at RISE and PEI — participants from 35 countries as well as minority and low-income Americans. We at Mercy Corps value Yung's commitment to these very important programs in our hometown.



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Stanislov Moukhtarov, Uzbekistan immigrant

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■ "I feel more secure in what I am doing like taxes, payroll, etc."

Irena Aspidov, Kyrgyzstan immigrant

YUNG'S STORY

Afghanistan — Relief and Rehabilitation

Few agencies were working in rural southern Afghanistan — a Taliban stronghold — in the late 1980s. Few are there today. When Mercy Corps first began work in Afghanistan in 1986, we located our office in Quetta, Pakistan, in order to serve southern Afghanistan



Afghan women at study

citizens and Afghan refugees in Baluchistan, Pakistan. Afghanistan was then in the midst of a ten-year Soviet military occupation, followed by an eight-year civil war. As the Afghan infrastructure was laid to waste, three million people — one-third of the population — were displaced or fled to neighboring Pakistan. The need for health care for those who remained in Afghanistan, as well as those who fled, became overwhelming.

Hazarjuft Hospital, constructed by Mercy Corps, is located in southern Helmand province in Afghanistan. We ensure that women and girls have full access to medical

care and health services by employing female medical staff. Currently the only full service, local hospital in the area, Hazarjuft Hospital provides inpatient and outpatient services, emergency care, ambulance service and an outreach vaccination program to its affiliated basic health units.

Community involvement lies at the heart of all Mercy Corps' health services programs. Our basic health units in Baluchistan, Pakistan, involve Afghan refugees in organizing themselves as they build awareness of health related problems and disseminate health information. Participants help support the health units through a fee collection system and revolving pharmaceutical fund.

Mercy Corps has also worked to repair the devastated southern Afghan infrastructure in exchange for reduced poppy production. With local government support, we have repaired underground irrigation waterways, roadways and wells.

As more refugees return to Afghanistan, Mercy Corps will continue to focus on improving health care and ensuring full access for women, while partnering with communities to improve agriculture, rebuild basic infrastructure and return the country to self-reliance.



Mercy Corps Programs in Afghanistan in 1999

- Mercy Corps created a system of hospitals, clinics and rural basic health units that provide maternal/child health care to more than 370,000 women and children in Afghanistan and Afghan refugee villages in Baluchistan, Pakistan.
- Mercy Corps helped more than 105,000 farmers produce more food through training in soil conservation, planting and harvesting methods, farm management and marketing.
- Mercy Corps distributed more than 130,000 fruit trees and other non-opium crops to more than 850 farmers, providing an economic alternative to poppy harvests.
- Mercy Corps distributed 540 metric tons of improved varieties of agricultural seeds to 22,400 people.

Afghanistan

HOPE IN THE MIDST OF LOSS

Saranan is a refugee village in Pakistan. In the physical rehabilitation room at Mercy Corps'



brings Bibi Hawa to the health unit every day for physical therapy. In the clinic, Bibi Lal squats on a mattress and

basic health unit there, a covered head rises to reveal a young face with a huge smile. This is **Bibi Lal**. She is 15 years old, she thinks.

With Bibi Lal is her sister, four-year old **Bibi Hawa**. Bibi Hawa suffers from hydrocephalus and cerebral palsy. She has delayed growth and development and can neither walk nor speak.

Before they became refugees, Bibi Lal, Bibi Hawa and their family had flocks of sheep and earned a decent living in Afghanistan. But they had to leave everything behind and flee when the fighting began.

Since then, an accident has left the girls' father unable to work. Bibi Lal, her mother and younger sisters spin wool to make ends meet. In addition, Bibi Lal attends a home-based school for girls and

exercises her sister's legs. Bibi Lal explains, as she coaxes her sister to smile. "Before we started coming here, my sister could not move. With physical therapy, she has changed. Now she can sit up. She recognizes people, her eyesight has improved — and she laughs."

Mercy Corps physiotherapists have taught Bibi Lal how to correctly exercise her sister. Without these daily exercises, Bibi Hawa would have no control over her limbs and her mental and physical state would deteriorate.

Bibi Lal picks up her sister and cuddles her. "Day by day, Bibi Hawa is getting better," she says. Their session done for the day, Bibi Lal envelops Bibi Hawa in her own chadar, and they leave.

BIBI'S STORY

A DOCTOR'S DEDICATION

Dr. Yasmin Hamidi has worked as a Community Development Coordinator for Mercy



sexual health and abuse and their everyday lives. This work strengthens my relationship with the community and develops

me as a person." It is not easy for a woman to work in this environment. On her way to a project site in late 1998, Dr. Yasmin's vehicle was highjacked. Armed men kidnapped Yasmin, her driver and another female colleague. Eventually, they were dumped in the desert to find their own way back to the main road. On a more regular basis, Dr. Yasmin has to deal with the suspicions of male colleagues regarding her respectability as a professional woman. Yet despite the hardships, she keeps on. "Someday, I want to go back to live in Afghanistan. I hope there will be peace, and we can eradicate all prejudice, whether it be ethnic, tribal or political."

Dr. Yasmin is responsible for most of the work Mercy Corps does in health education and community development. She travels into Afghanistan to monitor health projects and gather information about women's situations and access to services there. "I know that through Mercy Corps I can especially help in the social development of women," Dr. Yasmin says. "Few people want to be frank with women, or even with men, about issues concerning

me as a person."

YASMIN'S STORY



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Bosnia-Herzegovina — A Nation Slowly Rebuilds

For centuries, Bosnia-Herzegovina has been a land where empires, cultures and religions overlap — sometimes peacefully, sometimes with terrible bloodshed. In 1992, as Yugoslavia collapsed, war and ethnic cleansing engulfed Bosnia, leaving 250,000 people



Aftermath of war in Bosnia

dead and more than two million displaced from their homes. Partnering with Scottish European Aid (now Mercy Corps Scotland, Mercy Corps' European headquarters), Mercy Corps began work in Bosnia in 1993, running convoys of emergency supplies. When the war ended, we were one of the first agencies to start infrastructure and shelter programs, and quickly move into implementing successful economic development and microcredit programs.

But simply rebuilding houses and schools and providing loans is not enough.

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Partnering with Scottish European Aid (now Mercy Corps Scotland, Mercy Corps' European headquarters), Mercy Corps began work in Bosnia in 1993,

All the progress achieved could be destroyed in a few days if war broke out again.

With that in mind, Mercy Corps integrated civil society principles into our programs to help give citizens a voice and to bridge gaps between ethnic groups.

Our Bosnian Women's Initiative facilitates dialogue and cooperation among women from all ethnic groups, while building the capacity of local women's associations.

In addition, Mercy Corps' Two-Way Minority Return and Multi-Ethnic Community Restoration Project works to integrate people back into their primary communities, reinforcing those neighborhoods' original multi-ethnic composition.

Mercy Corps' powerful mixture of engineering, economic development and community regeneration programs provide workable alternatives to people devastated by conflict and strife. Our local team consists of Croat, Bosnian and Serb professionals of all faiths — a living embodiment of Mercy Corps' principles in action.

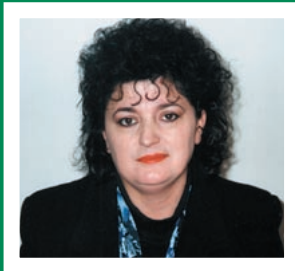
Mercy Corps' long-term goals in Bosnia are to help communities rebuild, re-establish village economies, increase local food production and increase independence from humanitarian assistance. Ultimately, we hope to spin off these programs into successful local organizations — and leave Bosnia a peaceful, more democratic society.



Mercy Corps Programs in Bosnia in 1999

- **Mercy Corps' multi-ethnic local Bosnian team maintains offices throughout the country, enabling our staff to be at the center of our areas of operation; this is critical in earning the trust of communities still recovering from war.**
- **Mercy Corps' Bosnian Women's Initiative (BWI) funds programs that assist women in laying foundations of reconciliation and to help provide for their families.**
- **Mercy Corps distributed more than 3,400 microcredit loans worth over \$10 million to Bosnian entrepreneurs.**
- **In the last four years, Mercy Corps made repairs to over 4,000 houses and 80 collective centers, and we reconnected water systems and power lines in over 80 villages, towns and cities.**

In 1992, **Zina Halilović** was forced to evacuate from her town of Modrica, Bosnia. This is her story.



Modrica Association to do something — anything — to help my country begin to rebuild. But it was really only when Mercy Corps’

“Before the war, my husband, baby son and I had a good life. Not especially luxurious, but stable and secure.

“Then the war came and changed everything.

“Soldiers were everywhere. Armored personnel carriers were in the streets. It was horrifying, a nightmare. I stayed until there was no electricity, food or water and we simply had to get out. All I took were my baby, his diapers and his bottle.

“At the age of 40 days, my little son became a refugee. We would not return to Bosnia until he was six.

“We wandered for years — first Tuzla, then Croatia, on to Hungary, finally settling in Germany. But I longed to return to Bosnia.

“In 1997 we finally came back. I immediately joined the Women of

Bosnian Women’s Initiative began that things started to move forward.

“Mercy Corps helped by providing funds to buy computers that all three Modrican ethnic groups — Bosnians, Croats and Serbs — would use together.

“It was clear that our aim was reconciliation. People who had not seen each other for years met again at the computer training. Friendships that had been torn apart were re-established.

People of all ethnic backgrounds began visiting each other again.

“This country does have a future — all barriers created during the war can and will be removed. But without the support and guidance of Mercy Corps, this project would not have been possible.”

Trained as a civil engineer, **Alenka Savic** has worked for Mercy Corps since 1994. Alenka began working with



survived as best she could. Often the town could not be supplied with food, water, clothing and other items. She provided

Mercy Corps on our infrastructure programs, and is now our Bosnian Women’s Initiative Manager. Alenka is widowed and has two teenaged children.

Alenka was the moving force behind the original proposal for the Initiative, which has placed Mercy Corps at the forefront of reconciliation work in Bosnia. Her enthusiasm, drive and love for her work has really driven the success of the Initiative. Alenka is a remarkable woman who gives far more than she receives as she works with Bosnian women of all ethnic backgrounds.

Alenka’s war years were spent in Tuzla, which was caught in the middle of the hostilities. Fighting occurred the entire time. There was frequent shelling in Tuzla, and the streets were dangerous.

Alenka cared for her family and

for her family by gathering firewood and carrying water daily from nearby springs to her home. The safety of her children was paramount.

Throughout all these hardships, Alenka points out, most of the local people helped each other regardless of their ethnic background, and did the utmost to share the meager supplies they did have.

Alenka’s views on the future of her country reflect a realism that comes only from living through a civil war. Restoration will be difficult, though not impossible, as the success of the Bosnian Women’s Initiative in finding common ground among diverse groups shows. We are fortunate that Alenka has chosen to work through Mercy Corps to rebuild her country and renew her faith and hope in the future.



Mercy Corps Programs in Bosnia in 1999

- Mercy Corps’ multi-ethnic local Bosnian team maintains offices throughout the country, enabling our staff to be at the center of our areas of operation; this is critical in earning the trust of communities still recovering from war.
- Mercy Corps’ Bosnian Women’s Initiative (BWI) funds programs that assist women in Bosnia to lay the foundations of reconciliation and help provide for their families.
- Mercy Corps distributed more than 3,400 microcredit loans worth over \$10 million to Bosnia entrepreneurs.
- In the last four years, Mercy Corps made repairs to over 4,000 houses and 80 collective centers, and we reconnected water systems and power lines in over 80 villages, towns and cities.

Civil Society — Grassroots Democracy at Work

We believe that only by incorporating civil society initiatives into relief and development programs can we assist people in building secure, productive and just communities.

In Honduras, a local citizens' group engages in political lobbying and creates a



Mongolian cashmere herder

process to hold elected officials accountable.

The Gobi News, Mercy

Corps' new business journal

in Mongolia, provides farm-

ers and cashmere herders

with access to invaluable

market information for the

first time. Women in

Bosnia come together in

the spirit of peace and reconciliation. And in Lebanon, a poor farmer's wife in a rural vil-
lage realizes she has the right to voice her opinions.

In countries around the world, Mercy Corps' programs help people fulfill mutual goals, become involved with their communities and governments, and take part in their economic betterment — civil society in action.

Since the late 1980s, Mercy Corps has been a leader in fostering and implementing civil society initiatives. An essential part of our organizational mandate, civil society covers a broad spectrum of interventions — promoting **participatory government**, strengthening local **community groups** and the **private sector**, and facilitating relations between all three societal segments.

Integrated within every Mercy Corps program are three principles that characterize successful civil society initiatives:

- Freedom of expression and assembly, access to accurate information, and access to those in power are pre-requisites for effective **citizen participation** in governance and community decision making.
- A transparent, public system of clear laws that apply equally to all, help ensure **government accountability** to all segments of society.
- Attitudes of tolerance, trust and respect for human rights are essential in order for communities to mitigate conflict and create **peaceful change**.

Government, the private sector and citizen associations — all are critical actors in the creation of a civil society. Mercy Corps' civil society initiatives evolved out of our founders' commitment to justice, equality and human rights — a commitment that remains stronger than ever as we head into the 21st Century.

“Mercy Corps started in the U.S. Agency for International Development's Child Survival Grants Program in 1997, with no prior child survival experience. Now, the organization is an active and respected voice on child survival issues in the international community. Mercy Corps exemplifies what the USAID Child Survival Grants Program is all about — mobilizing one project to strengthen worldwide health efforts.”

Nitin Madhav,
*Technical Advisor,
U.S. Agency for International
Development, Child Survival
Grants Program*

Self Determination

Jobs, Income and Economic Security

We believe that economic vitality is a critical aspect of community stability, and that access to market rate loans can jump start local economies, foster entrepreneurs, increase household income and create jobs.

Mercy Corps considers economic development activities, including strong microenterprise programs, an institutional priority. Each year, Mercy Corps implements programs that disburse millions of dollars in loans to individuals and cooperative groups worldwide, often into revolving funds that enable the programs to continue into the future. Most importantly, each loan has the potential to dramatically change lives. A successful business means steady jobs and income for the owners and those they hire. Families can invest in better health care, shelter and education for their children.

In the transitional environments in which we work, often the most immediate

priority is repair of the community, particularly restoration of economic health. Rather than focusing on poverty-alleviation, Mercy Corps' microenterprise programs frequently concentrate on job creation via micro, small and medium sized business growth. By supporting local production, stimulating local communities, keeping goods and services affordable and helping to lessen dependence on imports, Mercy Corps contributes to communities' overall economic and civic health.

In keeping with Mercy Corps' commitment to introduce civil society initiatives into all our development practices, we consider progress on legal reforms, increased advocacy efforts, and the removal of regulatory barriers to economic development fundamental to achieving success.

Mercy Corps operates microcredit programs in the United States, Mongolia, Central Asia, the Balkans and Central America. We also provide a training program for women in Lebanon seeking to increase their economic self-sufficiency through self-employment.

Bringing the Future to Children and Families

We believe that access to professional health services and information is a basic human right.

At Mercy Corps, we regard adequate public health services to be key in building vital, robust and secure communities. Our health initiatives encompass a combination of emergency interventions and long-term development. In any given situation, there may be dual needs for both short-term intercession, such as emergency medical assistance, as well as long-term, community-based approaches to health education and disease prevention.

Mercy Corps' Kosovo Women's Health Promotion Project illustrates the twofold nature of our health care programming. The initial aim was to meet the immediate, urgent need for maternal and child health care after the war in Kosovo destroyed much of the region's health care system. At the same time, we saw an opportunity to achieve

long-term health benefits through community outreach efforts that teach women about health risks. Ultimately, 81,000 women and children in the Peja region of Western Kosovo will benefit from this project.

Mercy Corps' four-year child survival project in Honduras both strengthens rural health services and provides community-based health education for mothers and other caretakers of young children. This project works to reduce immediate illness and death among 35,000 mothers and children in 162 rural communities by preventing pneumonia and diarrhea, while also educating caregivers about good nutrition and child-spacing.

Mercy Corps' public health care programs currently reach more than 650,000 beneficiaries in Kosovo, Honduras, Montenegro, Azerbaijan, North Korea, Turkey and Pakistan/Afghanistan. Our focus on health services continues to grow as our programs expand and new health needs are identified.

“Mercy Corps started in the U.S. Agency for International Development's Child Survival Grants Program in 1997, with no prior child survival experience. Now, the organization is an active and respected voice on child survival issues in the international community. Mercy Corps exemplifies what the USAID Child Survival Grants Program is all about — mobilizing one project to strengthen worldwide health efforts.”

Nitin Madhav,
*Technical Advisor,
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Grants Program*

Self Determination

Meeting the Challenge of Complex Emergencies

We believe that emergency assistance is only useful when linked from its inception to civil society initiatives and long-term development programs.

Mercy Corps is known for its commitment to providing emergency aid that is appropriate, timely and respectful of people's dignity. And in countries where we have long-term programs, disaster intervention is always funneled through pre-existing Mercy Corps programs.

Honduras is a case in point. For 20 years, Mercy Corps has been providing long-term development assistance there, more recently coupled with civil society initiatives. In 1987, we affiliated with local organization Proyecto Aldea Global (PAG), to provide technical assistance and strengthen our joint abilities to implement sustainable development projects in the communities where PAG operates.

This partnership proved effective

when Hurricane Mitch hit Honduras in October 1998. The areas where Mercy Corps/PAG had civil society programs recovered better and faster than other communities. We were quickly able to mobilize networks of people and heavy equipment for efficient delivery of emergency assistance and infrastructure repairs. Local citizens, previously trained to communicate effectively with government officials and to identify and prioritize their community needs, became most adept at negotiation and conflict resolution in their difficult rebuilding efforts.

During the humanitarian crisis in Kosovo, Mercy Corps also successfully combined disaster relief with a commitment to civil society initiatives. Mercy Corps managed a refugee camp in Senokos, Macedonia, that provided a temporary home for more than 8,000 Kosovar refugees. As important as providing shelter, food and essential services, was camp management which allowed people to retain their dignity, pride and sense of purpose.

At Senokos, we designed and implemented a Social Mobilization Program that enabled refugees to participate in making camp-wide decisions through democratically elected camp representatives. This program not only gave people a voice, but taught negotiation and awareness skills that will last long after the refugees have returned home.

In 1999, Mercy Corps also provided emergency assistance to people in North Korea, Albania, Macedonia, Kosovo, Montenegro, Turkey, Chechnya, Ingushetia and Venezuela.

Material Aid — Partners in Hope

We believe it is necessary to assist those in acute need with essential food, medicines and supplies before they can begin to move towards self-reliance and productivity.

No one can hope to achieve self-sufficiency if they are starving and homeless. Mercy Corps' material aid program — the distribution of food, clothing, blankets, medicines and medical supplies, agricultural supplies and

building materials — is an important part of our relief and development strategy. We meet immediate needs while laying the groundwork for private enterprise, health, education and civil society programs that will lead to economic independence.

Hundreds of thousands of children, elderly, handicapped and other disadvantaged persons have benefited from Mercy Corps' material aid programs. Donors include governments, businesses, religious organizations and local humanitarian organizations that trust Mercy Corps to efficiently distribute aid to those who need it most.

Since 1980, Mercy Corps has distributed over \$224 million worth of in-kind goods — including more than \$37.5 million in 1999 — to countries in Central and Southeast Asia, Central and South America, the Middle East, the Balkans and Africa.

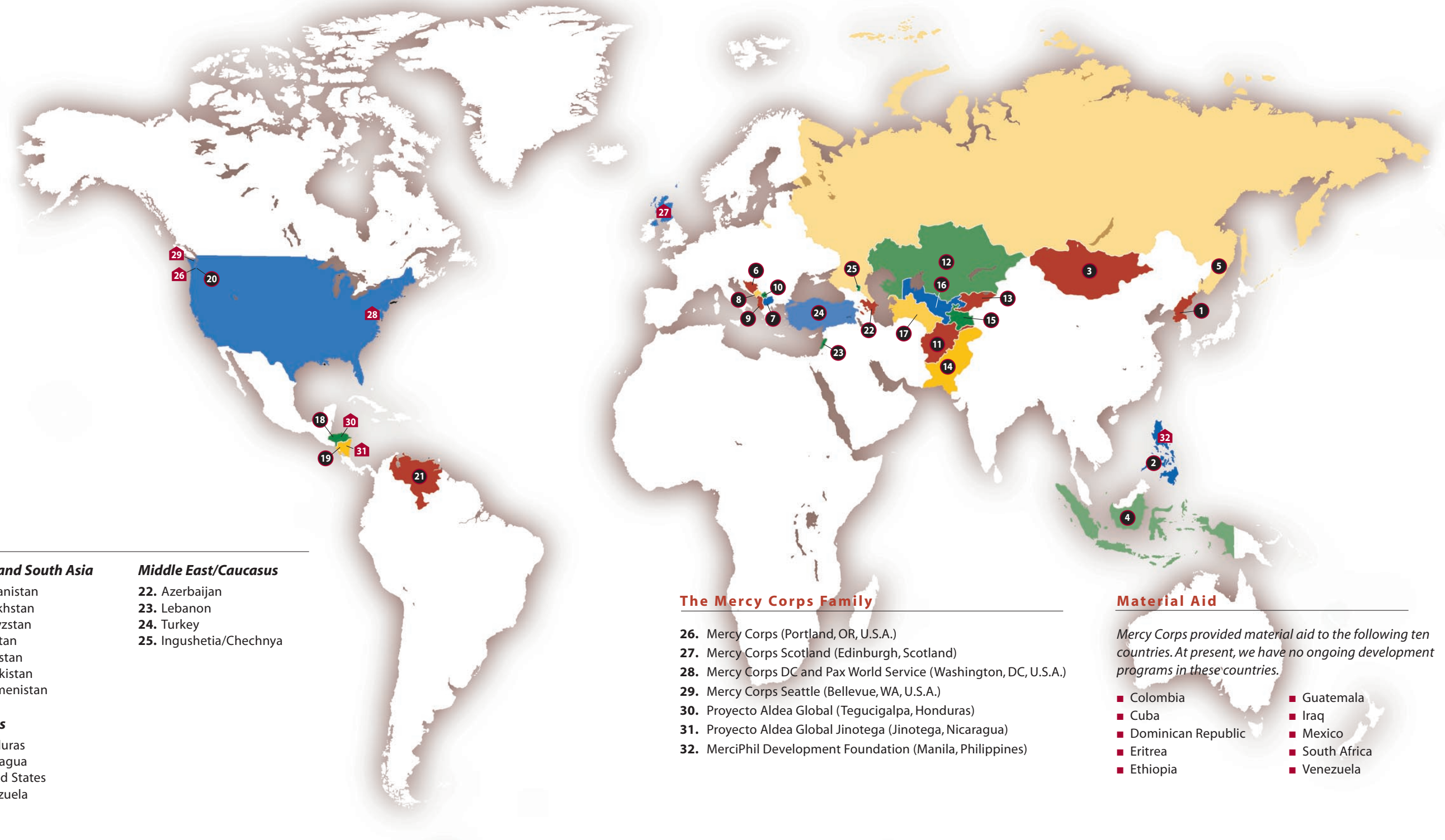
“Mercy Corps started in the U.S. Agency for International Development's Child Survival Grants Program in 1997, with no prior child survival experience. Now, the organization is an active and respected voice on child survival issues in the international community. Mercy Corps exemplifies what the USAID Child Survival Grants Program is all about — mobilizing one project to strengthen worldwide health efforts.”

Nitin Madhav,
Technical Advisor,
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Development, Child Survival
Grants Program

Mercy Changes The World

Where We Work

In 1999, the global resources of Mercy Corps and its partners totaled nearly \$92 million. We managed 25 ongoing worldwide programs and delivered material aid to another ten countries, assisting 4 million people in need. This map shows where we work, as well as the headquarters of the partners that form the Mercy Corps family.



Worldwide Programs

East Asia

1. North Korea
2. The Philippines
3. Mongolia
4. Indonesia
5. Russia

Balkans

6. Bosnia-Herzegovina
7. Macedonia
8. Montenegro
9. Albania
10. Kosovo

Central and South Asia

11. Afghanistan
12. Kazakhstan
13. Kyrgyzstan
14. Pakistan
15. Tajikistan
16. Uzbekistan
17. Turkmenistan

Americas

18. Honduras
19. Nicaragua
20. United States
21. Venezuela

Middle East/Caucasus

22. Azerbaijan
23. Lebanon
24. Turkey
25. Ingushetia/Chechnya

The Mercy Corps Family

26. Mercy Corps (Portland, OR, U.S.A.)
27. Mercy Corps Scotland (Edinburgh, Scotland)
28. Mercy Corps DC and Pax World Service (Washington, DC, U.S.A.)
29. Mercy Corps Seattle (Bellevue, WA, U.S.A.)
30. Proyecto Aldea Global (Tegucigalpa, Honduras)
31. Proyecto Aldea Global Jinotega (Jinotega, Nicaragua)
32. MerCiPhil Development Foundation (Manila, Philippines)

Material Aid

Mercy Corps provided material aid to the following ten countries. At present, we have no ongoing development programs in these countries.

- Colombia
- Guatemala
- Cuba
- Iraq
- Dominican Republic
- Mexico
- Eritrea
- South Africa
- Ethiopia
- Venezuela

Give
someone a fish,
they eat for a day.

Teach
someone to fish,
they eat for a
lifetime.

But even teaching
is not enough —
everyone must
have *access* to
the pond.

Program Profiles

For more than two decades, Mercy Corps has reached out to save lives and empower people. We believe that humanitarian aid should be an investment in long-term development, rather than a one-time distribution of resources. To that end, we specialize in



Indonesian girls take shelter under a rice basket

assisting countries in transition or plagued by civil, religious and ethnic strife. We help poor families find lasting solutions to poverty so they can break the cycle of dependence and increase their living standards. And we help lay the foundation for building dynamic communities where citizens participate, governments are accountable, and change happens peacefully.

In 1999, we launched new initiatives in Indonesia, Turkmenistan and Mongolia, and continued operations in 22 other countries around the world. The summaries that follow paint a picture of Mercy Corps' development programs in action.

assisting countries in transition or plagued by civil, religious and ethnic strife. We help poor families find lasting solutions to poverty so they can break the cycle of dependence and increase their living standards. And we help

East Asia

North Korea — In 1999, Mercy Corps continued humanitarian efforts in North Korea, providing food and medical aid, agricultural rehabilitation and education/advocacy, and increasing interaction between North Korea and the United States. By providing seeds and fertilizers, Mercy Corps is supporting long-term agricultural rehabilitation in a nation now in its fourth year of critical food shortages. Mercy Corps also shipped \$8.5 million worth of medical supplies and 120 metric tons of rice in 1999. In addition, under the leadership of Vice Presidents Ells Culver and Nancy Lindborg, Mercy Corps played a leadership role in the U.S. Private Volunteer Organization Consortium, a coalition of American aid agencies that monitored the distribution of 100,000 metric tons of U.S. government food commodities in 1999.

The Northeast Asia Project, a new Mercy Corps initiative directed by Dr. Ken Quinones, addresses the underlying causes of the humanitarian crisis. By encouraging North Korea to engage the world community on a broader basis, we hope to facilitate more sustainable development programs that will ultimately contribute to the nation's economic revitalization.

Russia — Mercy Corps initiated the Assistance to Russian Orphans Program in Russia's Far East in 1999. In

collaboration with The European Children's Trust and World Association of Children and Parents, this project supports local partner agencies in providing social services that enable Russian families to keep current and future children at home, and trains orphans in life skills. The number of orphans and abandoned children has increased to 600,000 during Russia's difficult transition.

Indonesia — Economic collapse and political turmoil in Indonesia in 1998 caused nearly half the population to fall below the poverty line, and the ensuing social upheaval has seriously threatened the country's stability. All Mercy Corps' Indonesia programs address this reality, by integrating fundamental principles of a healthy civil society. Our initiatives are inclusive and adaptable and strengthen the capacity of citizens to identify and take action to alleviate the root causes of social problems.

We also encourage nonviolent political and social solutions in Indonesia's troubled provinces.

In 1999, Mercy Corps began a \$3.5 million emergency food program that includes food-for-work projects in East and West Jakarta, as well as distributions to institutions and individuals unable to participate in food-for-work activities. Mercy Corps also began a \$6.2 million program designed to increase food security for 500,000 Indonesians by

"Mercy Corps is a fresh and exciting humanitarian organization. It provides top quality emergency relief and development programs in an effective, cost-efficient manner. Mercy Corps' record of achievement is truly outstanding."

U.S. Senator Ron Wyden

strengthening local organizations and building their capacity to meet social and economic needs.

Mongolia — In 1999, Mercy Corps launched a five-year program to spur economic growth and develop a strong civil society in the vast Gobi region. The Gobi Regional Economic Initiative has started its own microenterprise lending institution to increase access to credit and to publish a business newspaper to provide accurate and timely information to entrepreneurs, farmers, cashmere herders and others. Mercy Corps also assists communities and herder associations to advocate for reform in Mongolian tax laws, a free press and changes in the banking system. Our partners in The Gobi Initiative are Associates in Rural Development, Inc., Pact and Land O'Lakes.

Philippines — MerciPhil, an affiliate of Mercy Corps, was created in 1991 and operates out of three regional offices in Iloilo, Zambales and Laguna Provinces. The agency has a unique blend of microenterprise, sustainable agriculture, health reform and economic improvement programs which benefit more than 6,000 families, plus numerous farmers' cooperatives and villages. MerciPhil beneficiaries are low-income farm families, women, entrepreneurs and the urban poor.



A Honduran child is treated by Mercy Corps Health Team member Pamela Dupasquier (right)

Central and South Asia

Ferghana Valley Regional Initiative —

Mercy Corps' offices in the Central Asian Republics of Uzbekistan, Tajikistan and Kyrgyzstan are cooperating to identify the needs of communities in the Ferghana Valley. This densely populated and fertile valley has been the center of ethnic and religious tensions since 1989. By working on tangible, community oriented activities, Mercy Corps' initiative will focus on a pro-active, regional and preventive approach in this area where every indicator is present for current and future conflict.

Afghanistan/Pakistan — Please see page 16.

Kazakhstan — Mercy Corps has been providing microcredit to small businesses and associations in Kazakhstan since 1992. In 1999, Mercy Corps began developing a local partner agency in Kazakhstan

called "Asia Credit." Mercy Corps partners with the United Nations Development Program and the Central Asian American Enterprise Fund (CAAEF), implementing small microcredit programs that focus on women, private farmers and entrepreneurs. Mercy Corps helps fund the microcredit programs through monetization of commodities in local markets.

Kyrgyzstan — When the Soviet Union collapsed, many former Central Asian states were left in disarray. With little

history of civil and business law, commercial lending practices, community non-profit enterprises or private health care, Kyrgyzstan could easily have fallen into civil disruption.

Since 1994, Mercy Corps has engaged in a diverse array of activities in Kyrgyzstan, such as economic development, agricultural development, infrastructure repair and rehabilitation, large-scale engineering works, food distribution and food-for-work programs.

More than 139,000 people benefited in 1999, and through our partnership with the U.S. Department of Agriculture, Mercy Corps' Women's Microcredit Project boasts a 100 percent repayment rate. We've also collaborated on a microcredit project with CAAEF that has disbursed 443 loans for a total of \$2,128,050.

Tajikistan — Mercy Corps expanded relief and development operations to three satellite offices outside the capital of Dushanbe in 1999, benefiting more than 200,000 people. Mercy

Corps is currently the only organization working in some isolated areas of Tajikistan, and we are developing a new civil society project. Mercy Corps has worked in Tajikistan since 1994, providing emergency food assistance and promoting economic development, local NGO capacity building, and disaster preparedness.

Turkmenistan — Mercy Corps began operations in Turkmenistan in 1999, administering a microcredit program

in partnership with CAAEF, designed to support the transition to a market economy. The program targets entrepreneurs involved in pre-existing businesses and provides loans to individuals and groups needing capital to make their enterprises more successful. Additionally, Mercy Corps has partnered with a local organization, the Small and Medium Enterprise Development Agency, to provide

technical assistance and business training.

Uzbekistan — Like Kyrgyzstan, Uzbekistan is a Central Asian state cast adrift after the collapse of the former Soviet Union. Mercy Corps began work there in 1994, focusing on microenterprise loans and strengthening business law and commercial lending practices. In 1999, Mercy Corps launched an institutional-strengthening and microcredit program that encourages the formation of

independent, cooperative farmer groups provides technical assistance, and extends short-term loans to farmers, farmer groups and women. And as the Bulungur Institutional Strengthening and Microcredit Program enters its fourth lending cycle, the credit fund boasts a 100 percent repayment rate, proving that agricultural lending can be successful in Uzbekistan's heavily regulated economy.



Oregon orchardist Gary Wells (center) shows his North Korean counterparts how to care for apple trees, as Mercy Corps' Northeast Asia Project Director, Dr. Ken Quinones (second from right), looks on

Middle East/Caucasus

Turkey — In 1999, Mercy Corps provided emergency aid to thousands of earthquake survivors. By responding immediately to the devastating August earthquake, Mercy Corps was positioned to mobilize local resources during the second, smaller earthquake in November. In addition, as winter arrived and thousands remained homeless, we helped families prepare for the harsh weather with blankets and winterized tents. Mercy Corps currently works with local officials to provide public health for those still homeless. Our program serves 26,000 people, and future plans include mobile medical clinics, youth centers and micro-enterprise development.

Azerbaijan — More than 450,000 displaced persons, refugees and vulnerable people receive shelter, health care, microenterprise assistance and

other aid as part of the program Mercy Corps manages in Azerbaijan. The Azerbaijan Humanitarian Assistance Program is a large umbrella grant funded by the U.S. Agency for International Development (USAID). Mercy Corps' role is to develop, in close consultation with USAID, the humanitarian program strategy, to solicit proposals from — and to select — implementing partners, and to help ensure overall programming excellence. New initiatives started in 1999 include a strong focus on sustainable community health care and general development, community organization and mobilization,

and microcredit and business advisory services. Project participants include refugees and a sizable population affected by the war with Armenia, including women, children and the elderly.

Lebanon — Please see page 8.

Ingushetia/Chechnya — War between Russian troops and separatists in Chechnya resumed in 1999, causing 250,000 Chechens to flee to neighboring Ingushetia. Mercy Corps

was one of the few relief organizations early on the scene, providing emergency food, medicine and blankets to 10,000 people and potable water to 2,500 refugees.

The Balkans

Albania — Hundreds of thousands of Kosovar refugees fled to Albania during the NATO airstrikes in the spring of 1999. Partnering with the United Nations High Commission for Refugees and the World Food

Programme, Mercy Corps provided food and supplies to more than 40,000 beneficiaries in the Skhodra prefecture, and managed the Blace border transit camp. At the height of the war, Mercy Corps provided 25,000 meals to Kosovar refugees in Albania and 10,000 loaves of bread per day at 13 camps. Mercy Corps also successfully completed the rehabilitation of two schools and a children's cultural center. Future plans in Albania include long-term programs for economic recovery and civil society development.

Bosnia-Herzegovina — Please see page 20.

Kosovo — Please see page 4.

Macedonia — During the NATO-Serbia conflict, Mercy Corps established a camp at Senokos providing food and shelter to more than 8,000 Kosovar refugees. Over six months, Mercy Corps provided food, blankets, clothing and shelter supplies to 75,000 Kosovar refugees and host families in Macedonia. The flood of refugees overwhelmed Macedonia and left

behind significant environmental damage. Mercy Corps continues to assist Macedonian host families and other vulnerable groups, promoting local supply purchases to invigorate the economy.

Montenegro — In 1999, Mercy Corps continued providing bulk food to more than 40,000 Kosovar refugees and host families in Montenegro. With local partner agency Alter Modus, we are implementing a microlending program.

Mercy Corps also instituted the Roma Community Health and Hygiene Awareness Program, which provides critical information on hygiene, disease prevention and nutrition to refugees from the underserved Roma ethnic group.

Americas

Honduras — In the year following Hurricane Mitch, Mercy Corps and its local affiliate, Proyecto Aldea Global (PAG), helped 314,000 people in 300 communities with food, medical aid and reconstruction of rural roads, community water

systems, and health centers. Twenty thousand people are employed under Mercy Corps/PAG's food-for-work program, and our child survival project is helping mothers raise healthier children. Mercy Corps also has a civil society program in Honduras. In fact, the areas where Mercy Corps/PAG had implemented civil society programs recovered better and faster than other communities because people were trained

to identify their needs, communicate them to local governments and advocate for action.

Nicaragua — In 1999, with local partner agency Proyecto Aldea Global Jinotega (PAGINO), Mercy Corps provided critical emergency and reconstruction assistance after Hurricane Mitch. Mercy Corps/PAGINO also launched a civil society strengthening program to foster community participation in local development.

The United States — Please see page 12.

Venezuela — Devastating floods killed thousands and left many more homeless just before Christmas, 1999. Mercy Corps responded with emergency relief shipments and now is working with a local partner agency, Asociacion Civil Servicio de Apoyo Local (SOCSAL), to improve water and sanitation, health care, school rehabilitation and psychosocial services. The Venezuela Disaster Recovery Project supports leadership training and community organizations, thereby strengthening Venezuela's civil society sector.

"In a world where many are afraid to act, Mercy Corps is fearless in working to improve living conditions for humanity's most vulnerable. By orienting its projects to communities' specific needs, Mercy Corps lives the important principle of thinking globally and acting locally."

U.S. Senator Gordon Smith



Young Jakarta participants in Mercy Corps' Indonesian food-for-work program

Acknowledgements

To you, our Mercy Corps supporters, compassion knows no borders. From Kosovo to North Korea, Uzbekistan to Mongolia, your generosity was overwhelming in 1999.

Without each one of you, our work would simply not be possible.

As we pause to honor our many dedicated partners, we would like to renew our



Children in their new Mercy Corps/PAG built school in Las Brisas, Honduras

Together, we are doing the things that matter most.

Thank you.

commitment to share mercy, justice and compassion around the world. With your help, we will continue to work to overcome hate, violence, poverty and despair.

The Mercy Corps Family

No single entity can meet the challenges of global disaster, poverty and oppression alone. This year, we are proud to honor the organizations that make up the Mercy Corps family. These special relationships are essential as we pursue our commitment to alleviating global suffering and poverty.

Mercy Corps Scotland (formerly Mercy Corps Europe/ Scottish European Aid)



Scottish European Aid was founded in 1990 to assist children in Romanian orphanages. In 1992, Scottish

European Aid started work in Bosnia, assisting in economic development and infrastructure rehabilitation. Scottish European Aid soon became a respected United Nations partner.

Mercy Corps Europe was founded in 1993, initiating economic development programs in Central Asia. In 1996, the two organizations merged, ultimately becoming Mercy Corps Scotland.

The effect of the merger was to incorporate Scottish European Aid's large Bosnia program into Mercy Corps' work, and increase the range of geographical areas where Scottish European Aid's experience and resources could be put to use. As the Edinburgh-based European headquarters of the Mercy Corps family, Mercy Corps Scotland is able to reach far more people in need throughout the world than would have been possible had Scottish European Aid and Mercy Corps not affiliated.

PAX World Service



After frequent work together overseas, Pax World Service formally affiliated with Mercy Corps in January 1998. With Mercy Corps' emphasis on civil

society initiatives and Pax's interest in peace and reconciliation, the merger enhances both agencies' commitment to advancing equality and social justice around the world.

Among its many humanitarian assets, Pax brings to Mercy Corps its expertise in mounting worldwide delegations and tours to promote international understanding. Citizen diplomacy groups in the Middle East, Cuba and other lands have proved such a resounding success that Mercy Corps' countries in the Balkans and elsewhere will soon be added to the delegation roster.

The Mercy Corps/Pax merger also augments a unique relationship with the Pax World Fund Family's socially responsible mutual funds. Pax World Fund shareholders are able to designate a portion of their investments to Pax World Service, helping to increase Mercy Corps/Pax's support for those most in need worldwide.

Other Mercy Corps Family Members

As always, we will continue to seek out relationships with local organizations in the field, emulating our existing successful partnerships with Proyecto Aldea Global (PAG) in Honduras, Proyecto Aldea Global Jinotega (PAGINO) in Nicaragua, and MercPhil in the Philippines.



Admir Sarvan, Mercy Corps Bosnia staff member, stands in front of a housing project in Brcko, Bosnia

Telling the Mercy Corps Story — A Special Tribute

The worst of times often brings out the best in people. In 1999, donors around the world responded with overwhelming generosity to Hurricane Mitch survivors in Central America, the Kosovo refugee crisis, the earthquake in Turkey and other disasters. Mercy Corps' central role in each crisis put us in the spotlight as never before. The New York Times, The Washington Post, National Public Radio (NPR), Public Broadcasting Service (PBS) and all major television networks interviewed Mercy Corps staff in 1999. Here are some highlights from a year of tragedy and triumph.

A Generous Spirit

Mercy Corps tripled its private fundraising in 1999 as donors responded to the immense human needs around the world. Individuals, foundations, corporations, religious groups and organizations donated \$8.2 million in fiscal year 1999 – by far the largest total in the organization's history.

Northwest Television Stations Lead Kosovo Campaign

When the crisis in Kosovo hit, Seattle's KING 5 and Portland's KGW television stations rallied to the cause. KING 5 News sent its popular anchor, Jean Enersen, to Albania and Macedonia to cover the story. KGW News Channel 8 sent Larry Shoop, an award-winning reporter. The news coverage, plus numerous airings centered on the *Mission of Mercy* theme, resulted in nearly \$700,000 in gifts from donors across the region. Both stations are owned by the Belo Corporation, and sister stations in Spokane and Boise, and the Northwest Cable News Network also took part.



Mercy Corps Kosovo staff members Nigel Pont and Marko Radjelovic in the field during the Kosovo refugee crisis, July 1999

PBS Features "Heroes of Hope"

The Visionaries, the award-winning television series on PBS, produced a one-hour special report featuring Mercy Corps' relief team in Kosovo. The documentary, titled *Heroes of Hope*, aired in more than 100 cities across the United States. The filmmakers accompanied Mercy Corps staff as they led the first food convoy back into Kosovo, capturing dramatic footage of burning villages and returning refugees. To order a copy, please call 1-800-292-3355, ext. 250.

Yahoo!

Mercy Corps' online presence received a huge boost in 1999 when Yahoo!, the most popular portal site on the web, donated more than \$1 million in free banner ad space during the crisis in Turkey. Traffic on the Mercy Corps website tripled overnight, and tens of thousands of dollars in gifts poured in.

Ellsworth Culver Named Co-Founder



Senior Vice President and Mercy Corps Co-Founder Ellsworth Culver in North Korea

Mercy Corps honored Senior Vice President Ellsworth Culver by naming him a Co-Founder in 1999. Culver played a key role in the early growth of Mercy Corps and its transformation into a major relief and development organization. Today, he leads Mercy Corps' efforts in North Korea and throughout Northeast Asia, and responds to global emergencies when needed.



Mercy Corps Director-at-Large Landrum Bolling in the Sarajevo field office, Bosnia

Dr. Landrum Bolling

Dr. Landrum Bolling, Mercy Corps' Director-at-Large, has put "citizen diplomacy" into action for more than 50 years as a journalist, author, university president and scholar. In 1999, he joined the Rev. Jesse Jackson and a team of U.S. religious leaders on a successful mission to free three U.S. soldiers captured by Yugoslav troops. Dr. Bolling played an important role in the negotiations, using his extensive ties with political and religious leaders in the former Yugoslavia.

Volunteers in Action

More than 200 volunteers and interns donated more than 6,600 hours of hard work and commitment to Mercy Corps in 1999, saving the organization tens of thousands of dollars — and providing immeasurable energy during a year filled with crises. Volunteers worked in every area of Mercy Corps' operations in Portland, from fundraising and finance to program and public relations.



Mercy Corps Board member Margaret Larson and Mercy Corps President and Co-Founder Dan O'Neill at the Kosovo/Albania border during the NATO bombardment, April 1999

Margaret Larson Joins Mercy Corps Board

Television journalist Margaret Larson joined Mercy Corps' Board of Directors in 1999. Larson, a veteran correspondent for NBC's *Dateline* and co-anchor at KING 5 News in Seattle, is a long-time supporter of Mercy Corps. In April 1999, she traveled to Albania with Mercy Corps President and Co-Founder Dan O'Neill to witness firsthand the Kosovo refugee crisis.

"I have seen the inspiring work of Mercy Corps up close, under war conditions, helping refugees in extraordinarily challenging circumstances. Mercy Corps delivers high impact aid in humanitarian crises and in long-term development programs for disadvantaged people. I am very proud to be on the Mercy Corps team!"

Margaret Larson
Mercy Corps Board of Directors
Dateline NBC correspondent
KING 5 News anchor

Partners in Mercy

This year, Mercy Corps is pleased to honor our Partners in Mercy, who put their faith into action with generous gifts each month to help children and families in need.

More than 2,000 Partners in Mercy provide Mercy Corps with a predictable flow of private income to help us respond aggressively to disasters around the world, as well as implement long-term projects that help people to help themselves.

The number of Partners has doubled in just four years as more donors find monthly giving the most convenient way to help build the world in which they want their children to live. Our Partners in Mercy provide food for the hungry, shelter for the homeless and care for the sick. Without this committed group of donors, Mercy Corps would be able to do far less to alleviate the suffering and poverty we encounter as we strengthen communities worldwide.

John Michael Talbot Honorary Chair Partners in Mercy



John Michael Talbot is the world's leading Catholic recording artist and Founder and Minister General of the Brothers and Sisters of Charity monastic community in Eureka Springs, Arkansas. No other single individual has done so much for so many around the world, in partnership with Mercy Corps.

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■ **“We feel that our monthly Partner in Mercy contribution is one way that we can share our wealth with others less privileged.”**

John & Margaret Duffin, Hampton, NH

■ **“I give to Mercy Corps because I am confident that my gift will get to the poor. . . . Mercy Corps' knowledgeable, committed staff know the cultures, needs and problems of the people they serve.”**

Terry J. Gillespie, BSCD, Tucson, AZ

■ **“I trust Mercy Corps to use my Partner in Mercy gift for the benefit of the poor.”**

Nancy Gremaux, New Haven, IN

■ **“Giving to Mercy Corps gives the needy more blessing for the buck than any other charitable organization I can think of.”**

Philip M. Benedict, Seattle, WA

■ **“What a privilege to be a Partner in Mercy!”**

Emma Walsh, Medfield, MA

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Founders Circle members number 147, and give \$2,500 or more annually. The Founders Circle Honorary Chair is **Pat Boone** — a humanitarian and philanthropist whose fulfilling career and personal life demonstrate an authentic, living faith.

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RAI-Uzbekistan
Rainier Nissan-Mazda (Centralia, WA)
Rainmaker Entertainment
Recreation Equipment Incorporated (REI)
The Ritter Foundation, Inc.
The Samuel Ruben Foundation
Salem Radio Network
Samsung America
Harold & Arlene Schnitzer CARE Foundation
Schnitzer Steel Industries Inc.
SG Foundation
Saul & Deborah Sherman Fund
Shurgard Storage
Skagit Valley Red Robin
Larry Skou Excavating, Inc.
Somekh Family Foundation
Spirit Mountain Gaming, Inc.
Stewardship Foundation
Stichting Hartekreet (Netherlands)
Tektronix, Inc.
Thornwood Furniture Manufacturing Inc.
Tides Foundation
Tzu Chi Foundation (Taiwan)
Unigard Insurance Group
US Bank of Oregon
US Institute of Peace
US West Communications
William R. & Marjory G. Varitz Foundation
Viacom Inc.

VIP Educational Systems LLC
Walsh Construction
Wanke Cascade
Weatherspoon Charitable Foundation
Wells Fargo & Company
Western Steel Casting Company
Susan P. Willens Family Fund
Working Assets Grantmaking Fund of the Tides Foundation
Yahoo!

United Nations, World Bank and Government Partners

City of Portland/Bureau of Housing and Community Development
City of Portland/Parks & Recreation
Department for International Development (United Kingdom)
European Community Humanitarian Organization
European Union/DG1A
European Union/TACIS
InterAmerican Development Bank
Istog Municipal Health House
Kline Municipal Health House
Know How Fund (United Kingdom)
METRO (Portland, OR)
Multnomah County (OR)
State of Oregon/Adult & Family Services Division
Stichting Vluchteling (Netherlands)
UNICEF
United Nations Development Programme
United Nations Drug Control Program
United Nations Food and Agriculture Organization (UNFAO)
United Nations High Commissioner for Refugees (UNHCR)
United Nations Volunteers
US Agency for International Development (USAID)
US Agency for International Development/Office of Foreign Disaster Assistance (OFDA)
US Department of Agriculture

US Peace Corps
US State Department/Bureau of Population, Refugees and Migration (BPRM)
US State Department/International Narcotics and Law Enforcement Affairs (INL)
US State Department/Office of Refugee Resettlement (ORR)
The World Bank
World Food Programme (UN)
World Health Organization (UN)

Organizational Partners

ACDI/VOCA
Adventist Development and Relief Agency International (ADRA)
Albanian Aid Society
Albanian American Islamic Center
Alistar International
American Chamber of Commerce (Seoul, Korea)
American Friends Service Committee
American Jewish Joint Distribution Committee
American Jewish World Service
Amigos Internacionales
Asian Professional League, Inc.
Asociacion de Hondurenos Unidos (Portland, OR)
Associates in Rural Development, Inc. (ARD)
The Association for Business Women in Khodjand (Tajikistan)
Association of Evangelical Relief and Development Organizations
Bina Desa (Indonesia)
The Brothers and Sisters of Charity CARE
The Carter Center
Cascadia Revolving Fund
Catholic Charities (Portland, OR)
Catholic Relief Services
Catlin Gabel School (Portland, OR)
Center for International Policy
Central Asian American Enterprise Fund (CAAFF)
Central Asian Development Agency
Central Washington University
Charlottesville Center for Peace and Justice

Children's Aid Direct
Christian Child Care International
Christian Reformed World Relief Committee (CRWRC)
Church World Service
Civil Coordination Center (Turkey)
Civil Society Working Group (Bosnia)
Clackamas High School (Clackamas, OR)
Concern Worldwide (Ireland)
Conflict Management Group
Consular Corps of Oregon
CORE Group
Council for Christian Colleges and Universities
Counterpart Consortium
Creating a New Paradyme
Direct Relief International
Do Unto Others
European Children's Trust
Focus Humanitarian Assistance USA
Frontier Junior High School (Vancouver, WA)
Grassroots International, Inc.
Helen Keller International
Holt International
HOPE International
InterAction
Intercooperation (Switzerland)
International Refugee Center of Oregon (IRCO)
International Rescue Committee (IRC)
Jewish Coalition for Kosovo Relief and Assistance
Jewish Family & Child Services (Portland, OR)
Korean American Sharing Movement
LaSalle High School (Clackamas, OR)
LDS Charities
Lincoln Center for the Performing Arts
Lincoln High School (Portland, OR)
Lion's Club of Turkey
Local Independent Charities of America
Lutheran Family Services (Portland, OR)
Lutheran World Relief
MAP International
Marylhurst University/OASIS
Middle East Children's Alliance
Mother Teresa Humanitarian Charitable Society (Kosovo)
National Albanian American Council

National Lottery Charities Board (United Kingdom)
Natural Alternative International
Neighborhood Partnership Fund (Portland, OR)
Open Door Incentives
Operation Shoebox
Oregon Health Sciences University
Oregon Holocaust Research Center
Oregon State University/School of Public Health
Oregon-Columbia Associated General
Pact, Inc.
Panalpina
Paramount Manufacturing
Partners of the Americas
Pastors for Peace Caravan
Pathfinders Education Foundation
Portland State University/TASCA
The Rebuilding Center
Relief International
Rescue Mission
Rice of Love, Inc.
Salvation Army (Portland, OR)
Save the Children/USA
Sheridan & Associates
Small Change
SPHERE Project
Sponsors Organized to Assist Refugees (SOAR)
Tri-Met (Portland, OR)
United Methodist Committee on Relief (UMCOR)
United Way
Universal Aide Society
V.A. Hospital (Portland, OR)
Ve'ahavta/Canadian Jewish Committee
The Visionaries, Inc.
Walt Whitman High School (Huntington Station, NY)
Winrock International
World Affairs Council of Oregon
World Association of Children and Parents
World Relief
World Vision, Inc.

Faith Communities

Beaverton Mission Church—Korean (Beaverton, OR)
Burke Community Church (Burke, VA)
Calvary Chapel of Westchester County (Yonkers, NY)
Calvary Presbyterian Church (Timonium, MD)

Cathedral of Joy (Richland, WA)
Central Missionary Fellowship (Washington, DC)
Church of the Brethren (Hollsopple, PA)
The Church on the Way (Van Nuys, CA)
First Albanian Teke Bektashiane in America (Ann Arbor, MI)
First Baptist Church (Wheaton, IL)
First Unitarian Church (Portland, OR)
International Outreach Council (Chicago, IL)
Korean American Church of Philippi (Columbia, MD)
Korean Central Presbyterian Church (Vienna, VA)
Korean First Presbyterian Church (Greensboro, NC)
Korean Methodist Church (Seoul, South Korea)
Korean Orthodox Presbyterian Church (McLean, VA)
Lake Grove Presbyterian Church (Lake Grove, OR)
Light House Korean Church (Los Angeles, CA)
Living Enrichment Center (Wilsonville, OR)
Mariners Church (Irvine, CA)
Mary, Queen of Peace Parish (Issaquah, WA)
Mayflower Congregation Church (Grand Rapids, MI)
The Newman Center (Lexington, KY)
St. Vincent De Paul Parish
Downtown Chapel (Portland, OR)
Supreme Master Ching Hai International Association (Portland, OR)
Temple Emunah Inc. (Lexington, MA)
Triad Korean Church Association (Greensboro, NC)
Trinity Episcopal Church (Portland, OR)
Valley Community Presbyterian Church (Portland, OR)
Village Baptist Church (Beaverton, OR)
Vineyard of Hope (Hacienda Heights, CA)
Washington Cathedral (Redmond, WA)
Yongnak Presbyterian Church (Los Angeles, CA)

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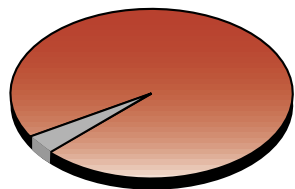
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Mercy Corps International — Stewardship Record

The resources of Mercy Corps' global operations totaled nearly \$92 million in fiscal year 1999 — the highest total in the organization's 21-year history and nearly double the amount from fiscal year 1998. Significant growth in material aid, government grants, private fundraising and activities by all members of the Mercy Corps family enabled us to provide more relief and development assistance than ever before.

At the same time, even as Mercy Corps grew and expanded, we cut overhead from 6.3 percent to 5.7 percent. Ensuring that resources are wisely spent is the cornerstone of our values, vision and strategy for future growth.

How Our Resources Were Spent



- = Total Global Program: 94.3%
- = Total Global Support Services: 5.7%

Global Financial Summary

Revenue and Expenditures of Mercy Corps' global operations

Support & Revenue	FY 1999	FY 1998	FY 1997
Affiliate Revenue			
Proyecto Aldea Global ¹	\$ 1,400,000	\$ 784,631	\$ 592,698
Mercy Corps Scotland ¹	13,964,000	12,280,478	5,805,660
MerciPhil Development Fdn, Inc. ¹	220,000	431,500	375,177
Mercy Corps U.S.	38,668,942	19,024,912	17,415,920
Subtotal: Cash Revenue	54,252,942	32,521,521	24,189,455
Material Aid (In Kind)	37,723,799	24,537,110	13,831,225
TOTAL SUPPORT AND REVENUE	\$ 91,976,741	\$ 57,058,631	\$ 38,020,680
Expenditures			
Program:			
Affiliate Expenditures			
Proyecto Aldea Global ¹	\$ 1,400,000	\$ 729,569	\$ 571,475
Mercy Corps Scotland ¹	13,964,000	12,263,979	5,886,024
MerciPhil Development Fdn, Inc. ¹	220,000	428,000	370,179
Mercy Corps U.S.			
Project Expenditures	32,495,145	15,020,349	14,331,454
Material Aid	37,723,799	24,537,110	13,831,225
Total Program	\$ 85,802,944	\$ 52,979,007	\$ 34,990,357
Support Services:			
General & Administration	\$ 2,733,634	\$ 2,370,025	\$ 1,840,185
Resource Development	2,421,643	1,221,120	1,118,715
Total Support Services	5,155,277	3,591,145	2,958,900
TOTAL EXPENSES	\$ 90,958,221	\$ 56,570,152	\$ 37,949,257

¹ Affiliate's data are from preliminary audited statements for FY 1999.

Audited Financial Summary

Condensed Summary of Support, Revenue and Expenses for Mercy Corps' global operations

Support & Revenue	FY 1999	FY 1998	FY 1997
Government Grants	\$ 29,957,649	\$ 13,873,324	\$ 10,654,709
Other Grants	3,649,257	1,906,033	2,328,587
Private Contributions	4,379,568	2,636,298	2,271,301
Other Revenue	682,468	609,257	2,161,323
Material Aid	37,723,799	24,537,110	13,831,225
TOTAL SUPPORT AND REVENUE	\$ 76,392,741	\$ 43,562,022	\$ 31,247,145
Expenses			
Project Expenditures	\$ 32,495,145	\$ 15,020,349	\$ 14,331,454
Material Aid	37,723,799	24,537,110	13,831,225
Subtotal	\$ 70,218,944	\$ 39,557,459	\$ 28,162,679
Support Services			
General & Administration	\$ 2,733,634	\$ 2,370,025	\$ 1,840,185
Resource Development	2,421,643	1,221,120	1,118,715
Subtotal	\$ 5,155,277	\$ 3,591,145	\$ 2,958,900
TOTAL SPENDING	\$ 75,374,221	\$ 43,148,604	\$ 31,121,579
NET	\$ 1,018,520	\$ 413,418	\$ 125,566

Who We Are

Mercy Corps exists to alleviate suffering, poverty and oppression by helping people build secure, productive and just communities. Our 900 staff, volunteers and partners worldwide provide food, shelter, health care and economic opportunity to over 4 million people in 25 developing and emerging countries. In 1999, our global resources totaled nearly \$92 million. Since 1979, we have provided more than \$450 million in assistance to people in 72 nations.

Our Vision

Mercy Corps envisions a world in which acts of mercy, justice and compassion overcome hate, violence, poverty and despair — a world where children experience a caring family, a nurturing community, a sacred environment, love and the opportunity to fulfill their God-given potential.

Your Role

Your support can make a crucial and enduring difference in the life of a poor family. More than 94 percent of our resources go directly

to programs that assist people in need. When you give a dollar to Mercy Corps, your gift is "leveraged." We combine your gift with donated medical supplies, food, commodities and grants from governments, foundations and charities to multiply your donation more than 19 times. We call this "high-value giving." There are many ways to put your ideals into action through Mercy Corps.

Please contact us at 1-800-292-3355, ext. 250 for more information on:

- Giving monthly through our *Partners in Mercy* program.
- Becoming a Mercy Corps Corporate, Church or Organizational Partner.
- Making gifts of stock or real estate.
- Including Mercy Corps in your will.
- Socially responsible giving and travel opportunities through Pax World Service.

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