People from every walk of life—each bringing their own strengths and acting in their own way—who, collectively, create a movement. A movement called the American Refugee Committee.
Thirty years ago, millions of men, women, and children throughout Vietnam, Laos, and Cambodia fled their homes, leaving everything they owned behind, as war ravaged the region. The scenes were unimaginable, and the news horrific.

A Chicago businessman saw the stories of the refugee crisis unfolding halfway around the world and decided he must respond. He didn’t know where his actions would lead — he simply chose to act and make a difference. And thus the American Refugee Committee was born.

Over the years, the story of the American Refugee Committee has been shaped by refugees, supporters, volunteers, and staff who have all chosen to act. Each plays an important role in our collective story. And, one by one, their decisions and their actions have come together to impact the lives of tens of millions of people around the world who have lost everything.

Through the years, we’ve faced some seemingly insurmountable challenges in many of the world’s most desperate places. We’ve partnered with refugees who have survived the unimaginable. But we’ve also seen people in these most desperate of circumstances move forward to rebuild their lives. We have learned that the real challenge is not in the size of the problem...instead, it is in deciding to act and then following through with a sustained commitment to effect change.

At the American Refugee Committee, we journey with refugees. We meet them wherever they are on their journeys, and we listen to their stories. We pool our strengths together with theirs, and we partner with them to help them survive and take back control of their lives.

Now, after 30 years of acting to meet humanitarian challenges worldwide, we enter into the next chapter of the story of the American Refugee Committee. We want to expand the way we work and begin a dialogue with you to steer our future. We invite you to join us on a bold new path. We know that if we actively embrace and encourage the commitment and involvement of everyone seeking to act in the face of catastrophe on behalf of their fellow human beings, the potential for good is limitless.

We thank you for being a part of our shared journey.

Sincerely yours,

Daniel Wordsworth
President / CEO

Holly Myers
Chair of the Board
It’s always been about the effectiveness and the importance of every person helping. Every volunteer, every donor, every staff member. It’s always been about that.

The American Refugee Committee is—and always has been—about people.
In 1975, Pol Pot’s Khmer Rouge regime seized control of Cambodia and attempted to create a utopian society based on Communist ideals. Educated or affluent people were deemed enemies of the state. Cities and villages were evacuated as people were moved to the country and forced to perform grueling labor on farms. In four years, the regime murdered at least 200,000 Cambodians, and millions more died from disease and starvation. Banrith Yong Yub survived the “killing fields” and fled to Thailand in 1979, where he joined the American Refugee Committee.

I was born in a village close to the Vietnamese border. We had a large family, but we were very close to each other. We said we would always be together, no matter what. Our lifestyle was a little bit upper-class, but we didn’t act that way. I like to be friends with anybody. I always looked up to my father because he shared his life with other people.

When the war came, I was in high school. The Communists took over our country and sent us away from our home. They took everything from our family. My family was mostly with the government, so they got killed. I can say at least 70% of my family we lost.

They sent me to a work camp by myself. It’s like a prison without walls. It was very hard, the way they forced us to work, because they didn’t give us enough food. They tried to kill us softly instead of killing us right away. I almost died many times. They tried to kill me, but I escaped every time.

Banrith escaped from three of the work farms, assuming he would die whether he stayed or left but determined not to let his captors kill him. Although he witnessed many atrocities, he kept his faith in humanity, seeing the good even in those who oppressed him and helping others escape. When the Vietnamese invaded Cambodia, he and millions of others fled to Thailand.

Banrith made it to Khao I Dang refugee camp, where the first health volunteers of the American Refugee Committee were working. Since he knew some English, he volunteered to work as a translator and eventually was trained as a paramedic, caring for the patients at night, after the international staff had left the camp.

After working with them about two or three days, I felt relief. I felt very happy, like I found another family besides the family that I lost. And I could see their open hearts to help my people and myself, and we had a lot of fun working together. I can say that group was a very special group.

Nothing made me happier than to see how they helped people in the camp, especially as a Cambodian. I loved to help them and to help my own people. I was brought up that way, and I wish everybody could do that.

I know the American Refugee Committee is one of those strong organizations that is spread out around the world right now, and I’m very happy to be a part of that. I hope people hear my voice as a refugee, and I hope they will help the way I helped them, too. Because nothing is better than helping a refugee who has no hope for their life and helping him to find another future.
Dr. Pat Walker was a third-year medical student at Mayo Medical School when the Cambodian refugee crisis began. Despite her relative inexperience, she signed on with the American Refugee Committee’s first volunteer health team at Khao I Dang refugee camp in Thailand, thinking she could at least help with logistics. It turned into a lifelong career in refugee and immigrant health care.

My older sister, Susan, called me one day and said, “Hey, did you hear that there are 750,000 Cambodians on the Thai/Cambodian border? And there’s this group, they’re called the American Refugee Committee, and a whole bunch of people are meeting in the next couple of weeks to get this organization started. You have to go!”

I went to the meeting, and I was just absolutely and totally inspired by what I was hearing. I thought at the time, “Well, I certainly don’t know very much. I’m a third year medical student and I don’t feel very prepared when it comes to tropical medicine. But, I speak Thai. Maybe I can help.”

Our first team went over to Ban Nong Samet and at that time there were hundreds of thousands of people on the border. We were the first hospital ready to accept patients, and we had 87 admissions within the first five hours — sort of an intern’s nightmare. But it was a profound, life-changing experience for me.

One of the things I think about a lot is, if you’re going to go work with refugees, you need to first of all be a good listener. Because, in fact, refugee communities know what they need. And if you can be a good listener, you can help them achieve what their goals are.

I was struck by the resilience of the refugees we met. We met the prima ballerina of the National Cambodian Dance Studio. We met the leading sculptor of the nation who said, “What can I sculpt to thank America and the world for helping us?”

I think people have an image of refugees as the poorest, the ones who suffer the most, and so many of those images are true — you can’t begin to describe the suffering that people go through. But it’s also in general an amazing, resilient group. Those who manage to escape from whatever the crisis is, those in Darfur or Cambodia or Bosnia, who manage to get to camps for assistance. I think the American Refugee Committee model of recognizing that resiliency and strength in refugees, and helping people help themselves is one that has really served the organization well in the past 30 years.

We believe that most people want to do something to make the world a better place.

If you’re going to go work with refugees, you need to first of all be a good listener. Because, in fact, refugee communities know what they need.
For 30 years, Bonnie Peters has given generously to help refugees survive situations completely outside their control. She first became involved in helping refugees in 1979 and has been dedicated to the cause ever since. From her perspective as a special education teacher, Bonnie appreciates the American Refugee Committee’s commitment to training people and making sure that communities are then able to sustain themselves.

I think people who are refugees are in that position through none of their own doing. They’re a victim of circumstance. So contributing to help them is just something I feel the rest of us need to do.

Eventually I had a standard for who I was going to give to based on how the organization trained other people to carry out the services of the organization. And in the case of the American Refugee Committee...it’s not just that the money goes to save a person, this day, in this camp. But the money goes to train other people who carry on and, in turn, train other people. It’s all about teaching someone how to have a better life.

I’m always interested in the underdog. With the person who can’t pull themselves up by their bootstraps or who, with $12, can. So this whole concept of loaning people $50 or less and not only having them be able to turn their lives around but to actually start to turn their whole communities around...those are amazing stories. In America, we throw $50 away on dinner, so that’s an easy fix, if you ask me. It puts things in perspective for me.

I taught in special education. I worked with kids who had difficulty learning how to read. And one of the things I would do every day was write a saying on the board that they had to copy down, and then we would talk about that. One of my favorites is “Happiness is not in getting what you want, it’s in wanting what you’ve got.” And I like that.

I think, “You know, I’ve got enough.” And compared to people who live in refugee camps, who don’t have a bed to sleep on, and barely have a roof over their head, and cook outdoors, and don’t have enough to eat — I have everything. So in my viewpoint, it’s, “How are we going to take care of our brothers and how are we going to care for other people in the world who aren’t as fortunate?”

I just feel like it’s in giving that you receive. I really think that’s true. I really have a belief that I’ll always be taken care of because, as I give, somehow or another, I’ll be provided for. I’ll always have enough. And I think that keeps me doing this. Because I really believe that there will always be a way provided for me as long as I do my part.

And if it changed someone else’s life, what greater gift for me is there than that?
The American Refugee Committee opened the first microlending institution in Liberia after the country’s 14-year civil war ended in 2002. Liberty Finance remains the largest microfinance institution in the country. With business training and loans ranging from $30 to $400, thousands of men and women have been able to start businesses, rebuild their lives and strengthen their local economy.

My name is Finda Bandor. I was born in Lofa County, Liberia. When war came to my country, my husband and I took our children and went to live in a refugee camp in Guinea called Gueckedou. There was no way to earn money, so we just had the food they gave us in the camp. It wasn’t enough and my children were hungry a lot. This caused me a lot of pain.

Then one day soldiers attacked the camp. Many people died. My husband was killed. I tied my two smallest children to my body and held the other four by their hands and we ran. Finally after a few days we made it to Kountaya Camp where we were safe. But I was all alone with no one to help me with the children. It was very hard.

I started a small cookery shop and sold rice with cassava greens. I earned a little money this way. Then I got a small loan from the American Refugee Committee to expand my business and they also taught me how to run it better. My business grew and soon I could pay for more food for my children as well as clothes and health care.

I paid back the loan and after two years when the war ended, I went home to Liberia. I sold my cookery items to pay for moving expenses so I was looking for a way to get money to restart my business.

Then one day I met one of my old neighbors from Kountaya Camp in the market. He was working for Liberty Finance. I showed him my loan certificate and he helped me get a loan.

I restarted my business, and now I send my children to school. I have hope that they will have a peaceful future and not have to struggle so much. I have confidence now because I can support myself and my family. Life is much easier now, and I am so grateful to the American Refugee Committee who has given me a new future.

Even the smallest action will make a difference.
The Darfur Awareness Now Group (DANG) is a student group from Roseville Area High School, near Minneapolis. Its members have organized two walk/runs and numerous other events to raise money and awareness for the people of Darfur. Alli Meyer and Emily Carlson, now starting their senior year, have been involved in the group since they were freshmen. Collectively, DANG has raised more than $32,000 for the American Refugee Committee’s programs in Darfur.

Alli: We came into it the fall of our 9th grade year. I’d never even heard of Darfur. I’d never heard that people were being killed — especially the way they were being killed. And nobody knew about it. For me I thought, “Well, I have all these resources, and we can be their voice, in a sense.”

Emily: Barely anyone in our school even knew what was going on and we were like, “Why doesn’t someone do something about this? And we can.”

Alli: People don’t get it because you’re not there. Darfur is so far away, and it’s hard to relate to what’s going on. I say that, even though it’s hard to relate because they speak a different language from us and they live in different environments, they’re still human beings. You have to remember that would be like your brother being killed or your sister being raped, your mother or father being killed.

I know this is something I’ll be doing for the rest of my life. If it’s not with Darfur, it’s with another place. It’s really giving me a purpose because I think everyone’s here for a reason. And I think this is kind of my reason.

Emily: If we didn’t want to, we wouldn’t have to do anything about this. But the fact that we can make a difference and we do is exciting. We have this opportunity to help, so it’s exciting to take it.

Alli: I think lots of times in high school you get kind of lost in the dramas and what’s going on in your friend groups. And it’s nice to have something to make you take a step back and be like, “Wow, this is so much more important than rumors.” It’s so much more important.

We pool our strengths with refugees’ and we partner with them.

The fact that we can make a difference and we do is exciting. We have this opportunity to help, so it’s exciting to take it.
The American Refugee Committee’s Through Our Eyes project puts video cameras in the hands of refugees, enabling them to engage their communities on putting an end to violence. Through Our Eyes teams in Uganda, Rwanda, southern Sudan, Liberia, and Thailand are trained to produce dramas and documentaries on controversial topics like rape, domestic violence, and HIV. They decide the topic and the format, recruit actors, and produce the videos. Then, they show the videos at playback sessions, to which the whole community is invited. After the screening, there is a discussion in which people share their feelings about the issue and their ideas on how to deal with it. Participants have found that simply getting people talking about the issue is the first step to getting them to change their behavior.

Susan Hikma is a participant in the Through Our Eyes project in southern Sudan. She fled fighting in her country in 1997, at the age of 15, and lived as a refugee in Uganda for eight years. She joined the American Refugee Committee in October 2008.

I’m really very happy because I had eight days of training on how to communicate and pass a message of change. I know that with all the training I got, I’m going to give the message to my people and change. I have seen that I can do something to change my people and to change me. Because this violence is everywhere. This is what I know.

I know this project will bring change because we have been moving from community to community, taking this playback. The people in the community — they’re taught raping, violence against women, violence against children — this is the way of handling people. But with all these plays, I know and I believe it will really change people. This is now the right time to give them the images of what is happening.

The special thing for me is the way of passing a message. How to [communicate with] somebody who’s illiterate, who cannot really read. Just seeing the image alone will reach a different category of people, and that is one thing which I really love.

I hope they change these three things: 1. Domestic violence, because I have seen the effects of domestic violence, on individuals. If we really work very hard, this domestic violence will reduce, although we cannot stop it. 2. I don’t want to hear [about] rape [at all]. Rape is risking our life — being a woman, being a man, being a child. 3. And then I’m just thinking our laws of southern Sudan should be implemented. Although we are passing this message in the form of play, the government should help us in how to reduce all this violence in our community.

Since this video is made by us, and I hope this department of the organization will expand, we already have the knowledge. We will continue implementing [the project]. Let them go. The knowledge is with us. We will bring more change — more than what they expected from us.

Our whole purpose is to journey with refugees. We meet them wherever they are on their journeys, we listen to their stories, and we help.
American Refugee Committee programs are built from the ground up.

We work with people at the most vulnerable points in their lives. They let us know what they need most, and we work together to develop ways to help them get it. The most common requests are for health care and the opportunity to make a decent living. On the following pages, you’ll see how the American Refugee Committee is helping people through extremely challenging times. You’ll also get a snapshot of each of our country programs: the people we serve and how we’re working with them toward a better future. Our programs are as diverse as the people we serve, but they all work together for the same goal – to help people take back control of their lives.

The Ways We Work

Agriculture & Food Security
Camp Management
Capacity Building and Training
Community Development
Community Health Education
Community Reconciliation and Reintegration
Disaster Preparedness
Disease Prevention and Control
Emergency Health Care
Emergency Obstetrics
Gender-based Violence Prevention and Response
HIV/AIDS Prevention and Treatment
Immunizations
Income Generation
Infectious Disease Prevention
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Microenterprise Development
Microfinance
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Psychosocial Support
Rapid Emergency Response
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Reproductive Health Care
Savings and Loans Associations
Shelter Construction and Rehabilitation
Small Business and Vocational Training
Sports and Recreation Programs
Through Our Eyes Participatory Video Communication
Water and Sanitation Services
Sudan-Darfur

Millions of Darfuris are living without access to clean water. Their wells have been destroyed or contaminated. Those who rely on farming for their livelihoods can’t make a living for their families. They live in camps with no access to farmland. Or they’re forced to flee fighting too frequently to raise any crops. Rather than go to school, children are staying with their parents for safety and to help their families survive. The conditions created by the fighting are putting the lives of millions of people at risk.

The American Refugee Committee is taking a variety of actions to directly help people survive this humanitarian crisis. Our corps of midwives assist pregnant mothers to safely deliver their babies, and our health clinics provide treatment and life-saving drugs to thousands of people each month. We’re working with Darfuris to dig wells that will provide safe drinking water to thousands. And, we’re partnering with families to plant crops that will feed and support them. We each contribute something different – we bring the tools and seeds and they bring the farming know-how – to grow the food that will sustain them for months.

Even in these profoundly challenging conditions, we’re partnering with parents to secure a better future for Darfur. When children come to school, the American Refugee Committee provides the kids with a nutritious meal each day. Parents have one less mouth to feed, and their children will be educated and better prepared to help rebuild the region when the fighting has ended.

Liberia

In 1988, Liberia was among the richest countries in Africa – a source of great pride for many Liberians. But the 14-year civil war changed all that. When hundreds of thousands of Liberian refugees began returning home in 2004, they found their communities, businesses, and infrastructure devastated. Their country was one of the poorest.

Today, Liberians are working with vigor and optimism to restore their communities and businesses. A Liberian who wants to start a small business can come to the American Refugee Committee for immediate and practical help. Together, we’ll build the know-how they need to prosper in their business, and we’ll provide a seed loan to get them started. Our clients fully repay 95% of these loans – a far greater rate than any bank in the developed world.

During the war, domestic violence and rape became a major problem. Now, Liberian women have organized to put an end to violence against them. Women come to us for different reasons – counseling and medical care – help in seeking justice against their attackers – or to raise awareness that violence against women is not acceptable. Through participatory video, they tell their own stories in their own way and begin the community healing process. They want to make a change in their communities, and we’re there to support them in every way we can.
Rwanda

War has raged in eastern Congo for decades – the most deadly since World War II. People living there have experienced some of the worst the world can offer – killings, beatings, and innocent people forced to join armed groups under the threat of death. Women and children are especially targeted for abuse. Every person knows someone who has been raped. Hundreds of thousands of people have escaped the terror in the Congo – 50,000 of them to refugee camps in Rwanda.

The American Refugee Committee runs the three major refugee camps in Rwanda. They are safe places to live, to care for a family, and to get an education until the danger is over. There, Congolese refugees can recover from the physical and mental abuses they suffered at home.

Refugees get the specific help they need. If a person was assaulted or contracted HIV as a result of rape, they can get help to heal and recover. If a child is sick or malnourished, they’ll get the shelter, clean water, nutritious food, and basic medical care they need to survive. If a refugee mother needs help supporting her family, she can learn a new skill that will help her earn money to put clothes on her children’s backs. The safety of our camps offers people the space to heal and begin to create a new future for themselves.

Sierra Leone

Sierra Leone’s 11-year civil war took an enormous toll on the country. For the past two years, the well-being of Sierra Leoneans has ranked at the very bottom in the world. One in four children die before they reach age 5. One of every 50 births results in a mother’s death. And only 44% of children continue their education to high school.

In these conditions, breaking the cycle of poverty is extremely difficult. But it’s not impossible. The American Refugee Committee is working with Sierra Leoneans to stem the suffering in their country and rebuild strong communities.

It all starts with the people who come to us with the goal of starting a business that will support themselves and their families – a small farm, a shop in the marketplace, furniture-making. They have little money of their own. And in most cases, we’re the only place they can turn for help to overcome this extremely frustrating situation.

We make sure they have the business and practical skills they need to succeed in a new venture. And we make sure they have access to the funds – usually a loan as small as $50 or $100 – that will provide the initial boost for their efforts. Together we’re rebuilding Sierra Leone, one small business at a time.

Southern Sudan

From 1983 to 2005, civil war ripped apart the fabric of community in southern Sudan. Many people fled their homes for safer parts of the country or for refugee camps throughout eastern Africa. Millions of others stayed, suffering the violence, hunger and disease the war created.

Today is a new day. Many in southern Sudan still struggle for their survival – but the end of the war means there is hope for the future. Already, 250,000 Sudanese refugees have returned home to rebuild their communities in southern Sudan. And more are on their way back. They are both ecstatic and uneasy about their return – about how things have changed – and whether they will be welcomed back.

The American Refugee Committee is there to ease the transition home. We make sure families have access to medical care and clean water they need on their homecoming, and we work with local groups to prevent the spread of HIV/AIDS. Some villages and homes have been abandoned for years, so we partner with communities to get things back into working order. We’re also ensuring refugees can easily reintegrate into society.

We provide a forum and vehicle for all parties to discuss their concerns about the return process and reconcile lingering differences. As communities melt back together and begin rebuilding, we are there to teach new skills and provide microloans to get them started.

Thailand

135,000 refugees currently reside in refugee camps in the jungles of western Thailand. Most are from Karen tribes, having fled their mountain villages because of violent persecution by the military regime in Myanmar. The camps in Thailand offer them safe haven – a place to recover from the abuses they suffered at home and to live safe from violence.

While they’re in the camps, the American Refugee Committee is helping refugees protect their health and prepare for the future. We’re making sure 33,000 camp residents are healthy – but we’re not doing it alone. Refugees are trained by American Refugee Committee aid workers to provide high quality health care for their community. Whether they can eventually return home to Myanmar or resettle in Thailand or another country, they will leave the camps with the tools to rebuild their lives. They’ll be an asset to whatever community they call home. For now, they are responsible for promoting health and defending their communities from the threats of HIV, malaria, TB and diarrheal diseases.

In Southern Thailand, we’re also working with 236,000 economic migrants from Myanmar. These people have fled poverty and hunger to try to find work in Thailand. But they’re still in harm’s way. They don’t have access to the health services available to everyone else. The American Refugee Committee is working with this group to aggressively screen for infectious diseases, promptly treat those who’ve become sick, and empower the community with the knowledge they need to protect themselves against disease.

Uganda

Each day is more painful than the last when you live only a couple of hours from your home but can never return there. The Acholi people of Northern Uganda – refugees in their own country – have endured this pain since conflict began there in 1986. Forced from their homes and into camps, they’ve had to rely on others for food, health care and other help.

Today, they are finally going home. After 20 years, they’re relieved to be leaving the camps and taking back control of their lives and communities. But there are still a lot of questions about what life will be like now. The American Refugee Committee is there to help find answers to those questions and smooth the transition home.

We’re partnering with communities to tackle immediate needs and help them rebuild as soon as possible. Together, we’re reconstructing markets, roads, wells, and homes to help people get back on their feet. We’re helping neighbors resolve disputes, survivors of violence get the counseling they need, and communities raise awareness about the dangers of HIV/AIDS and domestic violence. We’re working alongside Ugandans to lay the foundations necessary to make a new start for their communities.
In 2008, 4,700 American Refugee Committee funding partners helped nearly 2.5 million people get essential services to regain their health and take back control of their lives.

Every single gift creates additional opportunity. We cannot list all our dedicated donors, volunteers and partners in this report, but we are incredibly thankful to each and every one of them.

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In Memorium: John Callaway

John Callaway (1936 - 2009), nationally acclaimed journalist and commentator, received more than 60 awards for distinguished reporting. His was among the country’s first television coverage of the plight of Vietnamese refugee “boat people” and the formation of the American Refugee Committee in response. His subsequent work on refugee crises included a televised “town meeting” on helping refugees who resettled in the Minneapolis Foundation.

Monthly Giving

With donors who give each and every month, the American Refugee Committee is able to provide immediate support to people with no place else to turn. When a disaster occurs, we can deploy disaster relief teams right away knowing that our monthly donors will back us up. To become a regular donor, visit:

www.ARCrelief.org/monthlygiving
The following people have supported the American Refugee Committee for more than 20 years. Many have been with us since our founding in 1979. Their contributions have been indispensable in making the American Refugee Committee what we are today. We offer our deepest gratitude for their incredible generosity and enduring commitment. They are truly inspirational to us all.

- John Bordwell
- Chelsea Cooper
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- Donna Chu

- Sarah Halfmann
- Maureen Murphy
- Lauren Young
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- David Snyder & Margaret Salamon, M.D.
- David Steigberger & Sara Tabor
- Susan & John Stetz
- John & Nancy Stenson
- Gilbert & Susan O. Tauck
- John A. Tengwall
- Jill & J. D. Thoreson
- Steve & Kathy Vaughan

- Ambassador Benson K. & M. F. Whitney
- Erica & David Whitney
- The Whitney Foundation
- Beth Widstrom Anderson & Roger Anderson
- Anne Wilson & Michael M. Monds
- Jim Winzenburg
- Ned & Kristi Zimmerman-Bence

In-kind
- Bernard Benson
- Christina & Dustin Boyd
- Chief Steven Brown
- The Capital Grill Restaurant
- Cragun’s Conference & Golf Resort
- DARFUR/DARFUR – Leslie Thomas
- Claudia Dangel & Alan Saltzman
- The Depot Minneapolis, a Renaissance Hotel
- East Lake Liquors
- Fabulous Catering
- Karen Fredericksen
- D. Sam Hartman
- Hennepin Theatre Trust
- Al Vento Restaurant, Chef Jonathan Hunt
- Kincaid’s Restaurant
- Hopkins’ Uptown Market

- Carol Y. Erickson
- Jeanine & Charles Evenson
- Gary & Jane Fileman
- Linda & Robert Fisher
- Marjorie A. Forshy
- Barbara L. Forster & Lawrence Hendricksen
- Bud & Mimi Frankel
- Mabel E. Frankenstein
- Richard E. & Marjorie Friedman
- Mary & Dale Gerdig
- Patricia D. Gortz
- Dr. Marc Goldfarb
- Melvin & Judith Goldstein
- Carol & Fred Green
- Deborah Hadas & Robert Hanson
- Jacqueline K. & Charles D. Humblin
- Howard & Carol Hanson
- Basavuraj Haranurren
- Kent & Judith Harbison
- Alfred & Ingrid Hass Hartson
- Richard G. & Carol J. Harroff
- Claire K. Hartley
- Ruth L. Hass
- James F. & Cathy Harch
- Philip Hatcher & Margaret Herschmick
- Howard & Nicole Haugh
- Peter Hawkins, Jr. & Katherine Hawkins
- Evelyn Havens/WH
d. Elizabeth & William Herzog
- Alyx L. Hennington
- Mary E. Hill
- Donald & Suzanne Hofstrand
- Kathleen Hollands & Rodney Johnson
- Nora & Wayne Hornick
- Joanne T. Howard
- Joyce & Robert Humboldt

Barbara & Gregory Howe
Jean & Robert Jacobson
Mary Sue & Blair Jennings
James P. Johnson
Diane E. & Thomas J. Judge
Mary F. Kading
Jean O. Kachel
Sheldon Kimmel
Knopf Family Fund of The Minneapolis Foundation
Mary & Julie Koehler
James E. Kramer
Sheldon & Dolores Levin
Renee Logan
Margaret A. Lynch
Janis L. Lyons
Lauren L. & Margaret E. Mackallon
Catherine M. Marien
Timothy D. & Pradhana Mastro
Joan P. & William Minter
Elizabeth W. Merchant
Philip R. Merkle
Laura & James M. Miles
Trent E. & John M. Miller
Sharle Muller & Jon-Soo Kim
Patricia Miskell
Jamie & Anna Moreno
Peter & Kaely Myers
Thomas E. & Patosmitrag Nager
Kenneth E. & Carolyn C. Notar
Mary E. O’Connor
Ronald & Linda Ott
Phyllis & Edgar Pears
Jonathan Perman & Melissa Pierson
Lorraine & Norman Perman
Bonnie S. Peters
Jeffrey F. Peterson
Ann & Felix Phillips
Sean B. Polk
Patrick K. & Pamela L. Riley
Nancy Roberts
Donald K. Rockenbach
Rosemary Rockwell
Dr. William C. Rosenfeld
Brynhild Rowborg
Ruth M. Saari
Marcella E. Schneider
Les & John Schrants Welnho
Judy & Anthony A. Schumacher
Lyall A. & Inez M. Schwarzkopf
Marguerite E. Seflow
Harriet S. Siegel
Susan & Richard Skare
Stephen Smiarcz
Todd N. Sorlie
Mary & Richard Steiger
Paul Stein & Margaret Powers
Mary & Max Steinberger
Susan & John Stier
Jeanne M. Sullivan
Marjorie J. Tarr
Renata Tatiska
Patricia Thomas
Jill & J. D. Thoreson
Paul & Joanne Tieymi
Ellen Toll
Susan Toth & James Stajberg
La Von & James True
Emily Anne & Godfrey Turtle
Mary C. Van Evera
Joanne & Philip Von Blon
Lesley & Rodney Wade
Mary & Stephen Watson
John C. Weaver, Jr., MD
Mr. & Mrs. William A. Whitlock
Paul & Janieck Windle
Martha Wiggins
Bruce C. Winchlow
Carol D. Window
Ms. Ruth D. Woods
Ann & Gary Wynia

28

29
Statement of Financial Position

<table>
<thead>
<tr>
<th>Assets</th>
<th>(in dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>991,251</td>
</tr>
<tr>
<td>Headquarters Cash</td>
<td>2,567,179</td>
</tr>
<tr>
<td>Overseas Cash</td>
<td></td>
</tr>
<tr>
<td>Total Cash</td>
<td>3,558,430</td>
</tr>
<tr>
<td>Investments</td>
<td>451,082</td>
</tr>
<tr>
<td>Grants receivable</td>
<td>15,029,103</td>
</tr>
<tr>
<td>Other receivables</td>
<td>1,010,424</td>
</tr>
<tr>
<td>Pledges receivable</td>
<td>238,958</td>
</tr>
<tr>
<td>Micro-credit loans receivable</td>
<td>2,703,136</td>
</tr>
<tr>
<td>Accrued interest receivable</td>
<td>2,439</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>376,928</td>
</tr>
<tr>
<td>Equipment and vehicles, net of accumulated depreciation of $225,707</td>
<td>162,027</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>23,530,898</strong></td>
</tr>
<tr>
<td><strong>Liabilities and Net Assets</strong></td>
<td><strong>23,530,898</strong></td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td><strong>23,530,898</strong></td>
</tr>
</tbody>
</table>

2008 Financial Statements

Financial responsibility is always a top priority for the American Refugee Committee. We work as efficiently and effectively as possible in addressing the needs of refugees.

These statements were audited by Gelman, Rosenberg & Freedman, Certified Public Accountants.

Statement of Activities & Changes in Net Assets

<table>
<thead>
<tr>
<th>Revenue and Support</th>
<th>(in dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions and grants:</td>
<td></td>
</tr>
<tr>
<td>United Nations grants</td>
<td>6,595,159</td>
</tr>
<tr>
<td>U.S. government grants</td>
<td>15,121,743</td>
</tr>
<tr>
<td>Private support contributions</td>
<td>6,058,371</td>
</tr>
<tr>
<td>Foreign government grants</td>
<td>441,181</td>
</tr>
<tr>
<td><strong>Contributions</strong></td>
<td><strong>27,712,257</strong></td>
</tr>
<tr>
<td>Revenue from investments</td>
<td>159,670</td>
</tr>
<tr>
<td>Micro-credit interest and fees</td>
<td>947,023</td>
</tr>
<tr>
<td>Interest and investment income</td>
<td>(12,309)</td>
</tr>
<tr>
<td>Other income</td>
<td>73,076</td>
</tr>
<tr>
<td><strong>Total revenue and support</strong></td>
<td><strong>29,383,914</strong></td>
</tr>
</tbody>
</table>

Expenses

<table>
<thead>
<tr>
<th>Expenses</th>
<th>(in dollars)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services:</td>
<td></td>
</tr>
<tr>
<td>International programs</td>
<td>24,455,675</td>
</tr>
<tr>
<td>Supporting services:</td>
<td></td>
</tr>
<tr>
<td>General and administrative</td>
<td>2,611,543</td>
</tr>
<tr>
<td>Fundraising</td>
<td>645,039</td>
</tr>
<tr>
<td>Total Supporting Services</td>
<td>3,256,582</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>27,712,257</strong></td>
</tr>
</tbody>
</table>

Changes in Net Assets

| Net Assets at beginning of year, as restated | 17,215,457 |
| Net Assets at End of Year                 | **18,887,114**|

Matching gifts double – and sometimes triple – the impact of a single gift. The organizations below generously matched donations made by their employees and stakeholders. Check with your Human Resources department to see if your donation to the American Refugee Committee can be matched.

4 Charity
American Tower Corporation
Assurant
Automatic Data Processing, Inc.
Bank of America Matching Gifts Program
Bloomberg LP
Chubb & Son

GlaxoSmithKline Foundation
Global Impact
Goldman, Sachs & Co.
ING
LexisNexis Cares Matching Gift Program
Liquidnet
Merrill Lynch & Co. Foundation, Inc.
Microsoft Giving Campaign & Matching Gifts Program
The Millipore Foundation
National Starch and Chemical Foundation
Natural Resource Group, LLC
Oracle Matching Gifts Program
Piper Jaffray Matching Gifts Program
Pepco Foundation
The Prudential Foundation
QUALCOMM Matching Gift Program
Russell Corporation Charitable Foundation
TCF Foundation/Matching Gifts
Thomson Reuters
Unilever United States Foundation, Inc.
Verizon Foundation

American Jewish World Service (AJWS)
Chevron International with funding from USAID
Committee to Encourage Corporate Philanthropy (CECP), South Asia Earthquake Relief Fund (SAERF)
Common Humanitarian Fund (with funding from UNDP and UNICEF)
Cordaid
Family Health International (FHI) with funding from USAID
John Snow Inc. with funding from USAID and Centers for Disease Control (CDC)
Global Fund to Fight AIDS/Tuberculosis and Malaria with funding from World Vision and the Thailand Ministry of Health (GFTAM)
Norwegian Ministry of Foreign Affairs (MFA)
RAISE Initiative
United Nations Capital Development Fund (UNCDF)
United Nations Children’s Fund (UNICEF)
United Nations Development Fund for Women (UNIFEM)
United Nations Development Program (UNDP)
United Nations Food and Agriculture Organization (UNFAO)
United Nations High Commissioner for Refugees (UNHCR)
United Nations Population Fund (UNFPA)
United States Agency for International Development (USAID)
United States Department of State, Bureau of Population, Refugees and Migration

Expenses

Printing: Resolution Graphics
Layout: Sokitumi Design
Photography: Rob Carlson, Linda Cullen, Tom Honeymower, Louise Hult, Miguel Samper, and others. The photos in this report were taken from our 30 year-old photo archives. Though we’re unable to credit all those who created these beautiful photos, we thank all of the talented photographers whose images appear on these pages.

Writing and Production: Therese Gales, Sarah Hartman, Chris Kinder and Elizabeth Polles

Cover: Miguel Samper

Electronic Arts Outreach
Edison International Employee Giving Campaign
Edison International Matching Gifts Program
Electronic Arts Matching Gifts Program
Electronic Arts OutrEAch
Electronic Arts Philanthropy
Electronically OutREACH
The GE Foundation
General Mills Foundation
GlaxoSmithKline Foundation
Global Impact
Goldman, Sachs & Co.
ING
LexisNexis Cares Matching Gift Program
Liquidnet
Merrill Lynch & Co. Foundation, Inc.
Microsoft Giving Campaign & Matching Gifts Program
The Millipore Foundation
National Starch and Chemical Foundation
Natural Resource Group, LLC
Oracle Matching Gifts Program
Piper Jaffray Matching Gifts Program
Pepco Foundation
The Prudential Foundation
QUALCOMM Matching Gift Program
Russell Corporation Charitable Foundation
TCF Foundation/Matching Gifts
Thomson Reuters
Unilever United States Foundation, Inc.
Verizon Foundation

2008 Financial Statements

Financial responsibility is always a top priority for the American Refugee Committee. We work as efficiently and effectively as possible in addressing the needs of refugees.

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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?

We welcome the opportunity to meet and talk with you.

Go to www.ARCrelief.org/whatcanido. 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.

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