

Sierra Leone: Freetown,  
Port Loko, Kailahun, Kenema

Guinea: Conakry,  
N'Zerekore, Kissidougou

Liberia: Monrovia, Gbarnga;

Kosovo: Pristina/Mitrovica,  
Prizren & Peja/Pec,  
Gjilan/Gnjilane

SMM: Belgrade, Skopje,  
Vranje, Podgorica, Berane

Darfur: Khartoum, Nyala

South Sudan/Uganda: Kampala,  
Yei, Kajo Keji, Nimule

Rwanda: Kigali, Kibuye,  
Byumba, Ngarama

Sri Lanka: Trincomalee

Pakistan: Islamabad, Quetta, Bagh

Thailand: Bangkok, Sangklaburi,  
Umphang, Ranong

United States: Minneapolis,  
Chicago, Washington

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Minneapolis, MN 55403  
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## Our Mission

The American Refugee Committee works with refugees, displaced people, and those at risk to help them survive crises and rebuild lives of dignity, health, security and self-sufficiency.

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## To the ARC Community of Friends,

2005 was a year of emergencies. In frightening succession, the Indian Ocean Tsunami killed more than 200,000 people, Hurricanes Katrina and Rita scattered U.S. Gulf Coast residents, and the earthquake in mountainous Pakistan left 4 million homeless for the winter. Many of us watched on TV. as lives were suddenly turned upside down.

Our mission was clear. As a humanitarian relief organization, ARC is in the business of responding to disaster and giving people hope. But our ability to do so rests with our supporters. Thankfully, our community reached out in record numbers and gave ARC relief workers the backing they needed to save lives.

Even as some communities were devastated, others were being reborn. In Liberia, peace empowered villages to begin rebuilding their schools and clinics. Congolese refugees started businesses and could support their families thanks to skills trainings in Rwanda camps. And a group of youth in Guinea turned their backs on violence and planted seeds of peace in their own communities.

The ARC community was there from destruction to new beginning. In situations that seem impossible, ARC supporters, beneficiaries and staff worked together to find hope in devastation. Together, we provided the knowledge, care, and training that people needed to recover and make the most of their potential. And, together, we nurtured communities as they rebuilt and created new futures.



*President Hugh Parmer tours an ARC youth club and visits with kids affected by the October 2005 earthquake in Pakistan.*

Nearly two million people's lives were made better – people whose lives had been turned upside-down by tragedy. And, ARC's support network grew by 5,360 new donors and countless community activists, as private financial contributions passed the \$6 million mark.

The determination of survivors together with the dedication of ARC supporters and staff created the foundation for a better future. In the face of destruction, it's the commitment of the entire ARC community that makes change possible. As partners, we're creating a world we can all believe in.

*Hugh Parmer*

Hugh Parmer  
President

*Sonia Cairns*

Sonia Cairns  
Chair of the Board

## Restoring Hope and Creating Opportunity

It happens suddenly. A person is forced to flee their home – to become a refugee.

The world around them spins out-of-control. And, they take flight, leaving behind their belongings, with no time to plan for their survival.

Some are forced to walk seemingly endless distances in search of safety – often in harsh climates, without water or food. And many don't make it.

Those who do, crowd in make-shift shelters and refugee camps. They are weak and ill from their journeys, and in crowded quarters, disease can spread fast. The trauma they've experienced is unimaginable. The grief paralyzing.

*But there can still be hope. And that's why we exist.*

When an emergency happens, ARC organizes medical professionals to care for survivors. We provide temporary shelter, blankets, and cookstoves. We quickly dig wells to get clean and safe water. And we build latrines to keep sickness from spreading.

And we stay. For too many, there's a long and frustrating wait until they can go home. Without help, the waiting can be worse than the original journey to safety. But, even in desperate times, hope can be nurtured.

During the months and years people are away from home, ARC helps them beat common but dangerous illnesses; assists mothers in delivering and caring for their babies; and teaches communities how to stop the spread of HIV/AIDS, tuberculosis, malaria, and other diseases. Victims of violence get the treatment, counseling, and legal aid they need to heal.

A tug at first, hope and opportunity pull people through the worst times.

ARC teaches survivors the vocational and business skills they will use to support themselves into the future. We hire survivors as ARC team members. They become health workers and birthing attendants. They learn to bore wells, build latrines, and educate their communities.

When it's safe to finally go home, their skills go with them. ARC helps smooth this final transition - rebuilding homes, helping people cope with the stress of returning, and providing the seed money to help people get a business started.

From devastation to new beginning, survivors, ARC donors and staff create hope and opportunity, so communities can heal and start again.

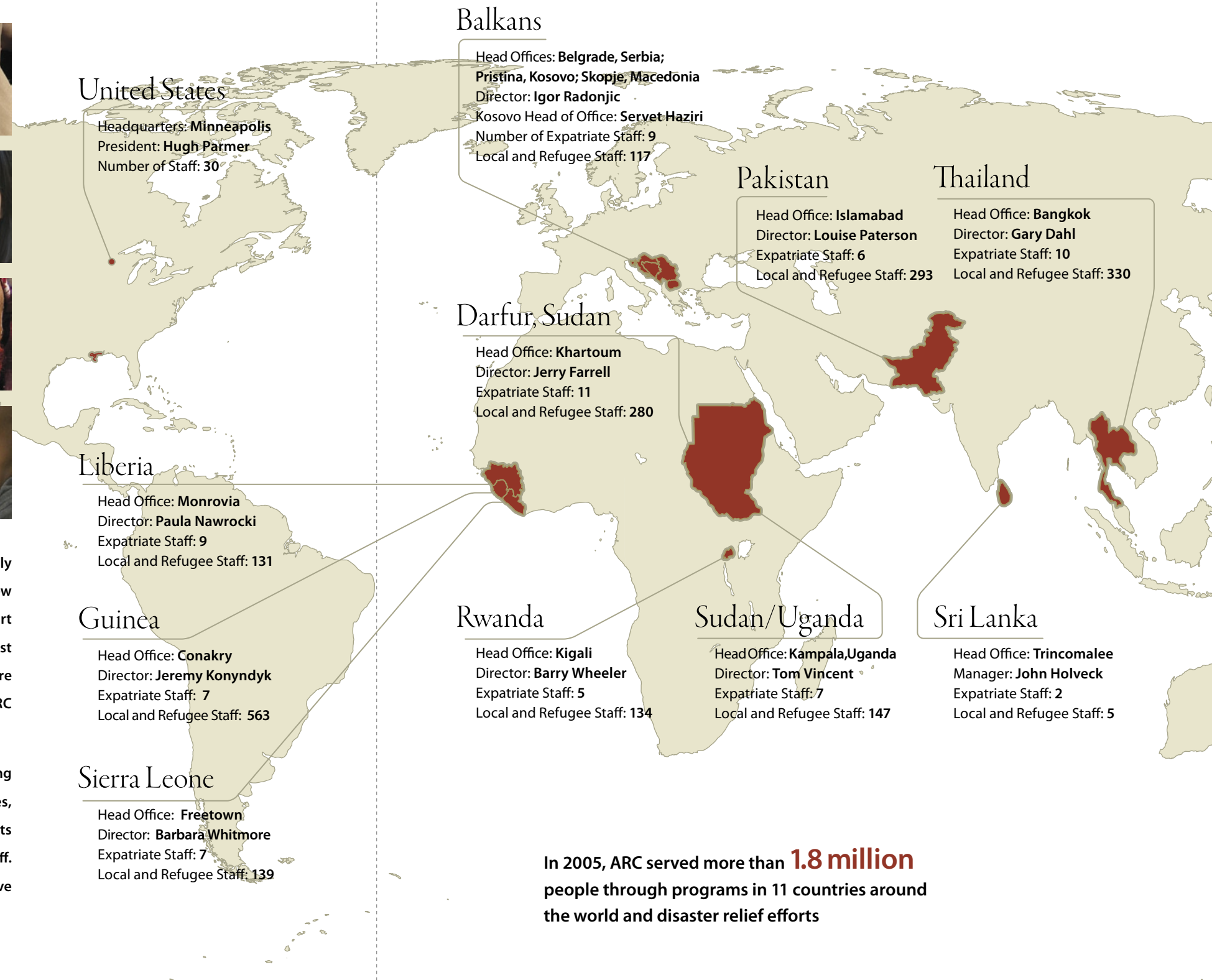


# ARC Worldwide



Last year, ARC's 2,100 employees worked with nearly two million people in need to help them shape new possibilities and a sustainable future. At the very heart of this work is ARC's local and refugee staff. Almost 95% of ARC employees are refugees themselves or are local citizens. They're members of the communities ARC serves.

These team members are instrumental in building programs that address the needs of their communities, directly. That communities can rally around ARC's efforts is a testament to our hardworking refugee and local staff. They are the inspiration behind ARC's vision of effective and locally-appropriate service.



In 2005, ARC served more than **1.8 million** people through programs in 11 countries around the world and disaster relief efforts

## 2005 A Year of Emergencies

### Indian Ocean Tsunami

*Working with:* Tsunami Survivors

The Indian Ocean Tsunami devastated coastal communities from Southeast Asia to East Africa. ARC responded to the crisis quickly, delivering emergency supplies and assistance to survivors in Thailand, Sri Lanka, and Indonesia. ARC spent the remainder of 2005 helping survivors in Thailand and Sri Lanka recover.

Together with tsunami survivors and individual donors, ARC created the Fishing Boat Project. By the end of 2005, more than 400 fishermen in southern Thailand had a new boat and could support themselves again. In Sri Lanka, ARC distributed relief items and small grants to help people restart their businesses and rebuild community buildings.



*right: This man was injured and forced to flee when the Tsunami struck his home in Sri Lanka.*

*facing page, top: Katrina evacuees at ARC clinic in Louisiana.*

*facing page, bottom: ARC delivers seed to farmers devastated by the earthquake in Pakistan.*

Only a month after the Tsunami, ARC donors have given more than \$700,000 for Tsunami Relief

Relief supplies are delivered to fishing villages in southern Thailand; ARC relief teams later deployed to Sri Lanka and Indonesia

December 04	January	February	March	April	May	June	July	August	September	October	November	December
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The Fishing Boat Project is born – to replace fishing boats in Thai villages

An Indian Ocean earthquake generates a tsunami that hits coasts from Asia to East Africa. 1.5 million people are left homeless

Bush-Clinton Tsunami Relief Fund selects ARC to receive \$1 million grant for Fishing Boat Project.

“Operation Minnesota Lifeline” deploys to provide medical care for hurricane survivors in Lafayette, Louisiana

Hurricane Katrina makes landfall on the U.S. Gulf Coast

US Government Awards ARC \$2.7 million to continue Pakistan Earthquake Relief

ARC launches Pakistan Earthquake Relief effort

A magnitude 7.6 earthquake shakes the Kashmir region of Pakistan, destroying buildings and leaving 4 million people homeless.



### Hurricane Katrina

*Working with:* Hurricane Evacuees

Hurricane Katrina made landfall on the U.S. Gulf Coast on August 29, 2005. The hurricane caused terrible damage and threatened the lives of thousands. In order to fill some of the gaps in assistance efforts, ARC organized and led Operation Minnesota Lifeline, a coalition of Minnesota organizations, to provide relief to

hurricane survivors around Lafayette, Louisiana. Operation Minnesota Lifeline deployed 257 volunteers to provide medical care and relief services to hurricane evacuees. They saw thousands of patients, vaccinated nearly 19,000 patients against tetanus and other diseases, and provided medications to more than 3,000 people. The operation marked ARC’s first domestic relief operation.

Operation Minnesota Lifeline included teams from ARC, Mayo Clinic, the University of Minnesota, the College of St. Catherine, and Nechama.

### Pakistan Earthquake

*Working with:* Earthquake Survivors

Last October’s earthquake left more than 4 million people in northeast Pakistan homeless and in need of basic services. In some areas, 80% of homes and other buildings were demolished. Hours after the quake, ARC dispatched a team to the region to get quake survivors the food, shelter, healthcare, clean water, and sanitation they needed to survive.

In the earthquake-devastated region of Pakistan, ARC partnered with the World Food Programme to provide food for nearly 35,000 people battling the high-altitude winter. ARC also distributed shelter kits to 6,000 families and hired a workforce of local craftsmen, “The Flying Carpenters,” to build 1,258 temporary winter shelters for families headed by children, the elderly, and widows.

ARC is providing medical attention to more than 46,000 people, and the ARC water and sanitation team has built 2,458 latrines and distributed 2,800 hygiene kits to halt the spread of disease.

# Our Programs

## Darfur, Sudan

*Working with: Displaced Darfuri Sudanese*

Violence continues in Darfur, Sudan, slowed only by the region's rainy season. The conflict has created an environment of fear and has destroyed most of Darfur's schools, hospitals, and homes. Some 400,000 people have died and two million Darfuris have fled their homes since the fighting began in 2004. ARC began work in south Darfur in 2004 to get people the basic health care they need and help the region rebuild its schools, clinics, water, and sanitation systems. ARC also works closely with farmers, providing them with seeds, tools, and training in better ways to grow and sell vegetables.

In 2005, ARC opened 12 health clinics in villages throughout South Darfur and led a campaign that vaccinated more than 63,000 children against childhood illnesses. Darfuri women and girls risk their lives fetching water miles from the safety of their homes. In response, ARC drilled 14 wells and built 10 wateryards to provide villages with safe and clean drinking water. To get kids back to school, ARC rebuilt 50 classrooms, distributed books and supplies to more than 6,000 kids, and outfitted schools with latrines, kitchen gardens, and fountains with safe drinking water. In total, ARC served more than 191,000 people in Darfur in 2005.

## Guinea

*Working with: Liberian and Ivorian Refugees, Guinean Nationals*

In the late 1990's, Guinea was flooded with refugees from civil wars in neighboring Sierra Leone and Liberia. Both wars have ended, and many refugees have returned home, but Guinea still carries the scars of that violent period. ARC began operating in Guinea in 1996 to address the immediate needs of people who were affected by civil war. Today, ARC is helping Guineans rebuild healthy and just communities and preparing refugees to return home.

In April of 2005, ARC launched an innovative new project, known as PATHWAY, to prevent youth violence in the unstable Forest Region of Guinea. PATHWAY will teach more than 8,000 youth important life skills and will provide 2,500 participants with economic assistance and hope for a peaceful future. Also in 2005, ARC reached roughly 20,000 people with HIV/AIDS prevention and education campaigns in Guinea. And our legal aid clinics for female victims of violence handled 20-30 new cases per month.





## Liberia

*Working with: Returnees, Displaced Liberians*

After the successful election of Liberia's new President, Ellen Johnson-Sirleaf, Liberians are hopeful and believe a peaceful future is in their grasp. The country endured violence and widespread destruction during its 14-year civil war. But the conflict has ended, and Liberia's recovery is beginning. Today, ARC works with war-affected Liberians to ensure they have the tools, information and training to help them with the important work of rebuilding.

ARC launched community development projects in 2005 to help 60 communities reconstruct schools, community meeting centers, markets, and wells destroyed in the civil war. In January of 2005, ARC established Liberty Finance – an institution providing small business owners with training and small loans (many less than \$75). By the end of 2005, Liberty Finance had made loans to 2,284 business owners, 91% of them women. 99% of loans have been repaid. And, throughout 2005, ARC's gender-based violence (GBV) prevention and response program educated Liberian communities and built the capacity of health care workers to prevent, identify and respond to cases of GBV.

## Pakistan

*Working with: Afghan refugees, Pakistani Nationals and Earthquake Survivors*

At least one million refugees have fled conflict, drought, and threat in Afghanistan and are living in and around refugee camps in West-Central Pakistan, in Balochistan province. ARC has been working with Afghan refugees in Pakistan since 2002, providing essential medical care, health education, and counseling and support services.

In 2005, ARC reached more than 110,000 Afghan refugees with primary health care, mother and infant care, Gender-Based Violence and HIV/AIDS education and response services. ARC was the first organization to embark on an HIV/AIDS prevention program serving Afghan refugees in Balochistan. ARC is also the only organization in the region with a comprehensive, community-based Gender-Based Violence prevention and response program.

## Rwanda

*Working with: Congolese and Burundian Refugees*

The Rwandan genocide of 1994 has left a destructive imprint on the entire Great Lakes region of East Africa. While sectarian violence in Rwanda has ended, militia and rebel fighting in neighboring Democratic Republic of the Congo (DRC) continues to threaten stability in the region. Today,

works with refugees who have fled their home communities in the DRC for safety in Rwanda.

In addition to managing the two largest refugee camps in Rwanda, ARC spent much of 2005 responding to refugee emergencies. A rapid influx of Congolese and Burundian refugees into Rwanda meant that two new camps needed to be built. In February of 2005, ARC completed construction of a new refugee camp at Nyamure for 3,000 Burundian refugees. And then in April, when thousands of Congolese refugees poured into Rwanda, the Government of Rwanda and the United Nations called on ARC to build another camp. ARC completed the Nyabiheke camp in late 2005. Today, ARC is managing the camps at Nyabiheke, Gihembe, and Kiziba, providing shelter, essential health, water, and sanitation for nearly 40,000 Congolese refugees. An Income Generating Program, initiated by ARC, also supports cooperative groups in these three camps.

## Serbia, Montenegro, Kosovo, and Macedonia

*Working with: Ethnic Minorities, Refugees, Internally Displaced People, and Host Communities in southern Balkans*

In the 1990's, ethnic conflicts in the Balkans forced millions to flee their homes. People fled across borders, into neighboring countries and provinces. Now, more than ten years later, many have still not returned home. In 1993, ARC began working in the Balkans, helping people who had sought refuge in Croatia. Today, with offices in Kosovo, Macedonia, Serbia, and Montenegro, ARC has created a network of support that has guided thousands of people on their return to their homes throughout the Balkans.

In 2005, ARC's refugee return network helped 547 people return to their homes in Kosovo. But before they returned, ARC helped to prepare people's homes and communities for their return. ARC worked to rebuild houses and community centers, offered small business development training, and provided trauma counseling to help people with the transition home. Before their final return, ARC took people on day trips back to their homes to talk to neighbors and reconnect with their communities. To ensure safe returns and help communities live together peacefully again, ARC ran community information campaigns on human rights and the legal system. In all, ARC served 1,548 people in the Balkans.

## Sierra Leone

*Working with: Sierra Leonean Returnees, Liberian Refugees, and Those-at-Risk*

Sierra Leone is in a period of rebuilding. The country's eleven-year civil war ended with a ceasefire in 2000 and elections in 2002, but poverty and disease continue to affect the country. ARC began working with refugees and returning refugees in Sierra Leone in 2000. Last year, ARC worked to







these groups the resources they need to protect their health and build a better future.

In 2005, nearly 7,000 teachers, students, religious leaders, and community members completed either ARC's tuberculosis education and prevention program or our HIV/AIDS education and prevention program. Also in 2005, Finance Salone, ARC's microfinance institution in Sierra Leone, gave loans to more than 13,700 people. 99% of borrowers are repaying their loans – an amazingly high rate. And, as a key partner in the LINKS consortium, ARC worked to revitalize the rural economy in the part of the country most devastated by the civil war.

## Sudan-Uganda

### *Working With: Displaced Sudanese*

Civil war has plagued Sudan since independence. The most recent conflict began in 1983 and stunted southern Sudan for 22 years, killing hundreds of thousands and driving 4 million people from their homes. But in 2005, government and rebel forces signed a peace accord that ended the war. Though there is still insecurity in the region, people are beginning to return home. ARC continues to provide displaced Sudanese with health care, health education, clean water, sanitation, and small business development services.

In 2005, ARC began a new cross-border program for refugees wishing to go home, helping them safely and successfully transition back to their home communities. ARC's HIV/AIDS prevention program filled a critical gap in the region last year. ARC health workers tested 3,413 people for HIV and treated 4,000 others for sexually-transmitted infections. And, ARC continued its partnership with Pact International to produce Straight Talk an HIV/AIDS prevention newspaper insert. It runs bi-monthly in the Sudan Mirror to improve knowledge and dialogue about the disease.

## Thailand

### *Working with: Burmese Refugees and Thai Nationals*

ARC spent 2005 working on two fronts in Thailand. In northwestern Thailand, ARC worked with Karen, Muslim and other ethnic and minority groups who have fled fighting between rebel and government troops in Myanmar (Burma). ARC also worked with local communities and institutions to provide infectious disease health and training services to Burmese migrants and local Thais.

Last year, ARC worked with 35,479 Burmese refugees - 25% of the total refugee camp population in Thailand - to improve community health with sanitation systems, primary health care, and health education campaigns including gender-based violence awareness. ARC also reached nearly 120,000 Thai nationals and Burmese migrants by working with community leaders to diagnose, treat, and educate people about infectious diseases like malaria and tuberculosis.



## 2005 Financials

Financial responsibility is a priority for ARC. We aim to work as efficiently and effectively as possible in addressing the needs of refugees, displaced people and others in need. And we make every effort to responsibly steward the funds entrusted to us by our donors. In 2005, 90 cents of every dollar raised went to providing hope and opportunity to survivors of conflict and disaster.

ARC received an A+ rating from the American Institute of Philanthropy and meets the Better Business Bureau's careful standards for charity accountability. The efficiency of our programs has been recognized by *Reader's Digest*, *Worth* magazine, *Money* magazine and others.

## Statement of Activities

December 31, 2005

### Changes in Unrestricted Net Assets

<i>Revenues</i>	
United States of America Government Grants	\$16,413,492
United Nations	\$4,725,478
Foreign Government grants	\$3,002,763
Private Support Contributions	\$4,906,198
Interest	\$37,105
Other	\$425,373
<b>Total Revenues</b>	<b>\$29,510,409</b>
<i>Net assets released from restrictions</i>	
Satisfaction of program and time restrictions	\$225,924
<b>Total Unrestricted Revenue</b>	<b>\$29,736,333</b>
<i>Expenses</i>	
International program	\$26,774,805
General and Administrative	\$1,931,991
Fundraising	\$609,913
<b>Total expenses</b>	<b>\$29,316,709</b>
<b>Increase in unrestricted net assets</b>	<b>\$419,624</b>

### Changes in temporarily restricted net assets

Contributions	\$2,335,479
Investment return	\$22,355
Net unrealized gains (losses) on investments	(\$5,031)
Net assets released from restrictions	(\$225,924)
Increase in temporarily restricted net assets	\$2,126,879
<b>Increase in net assets</b>	<b>\$2,546,503</b>
<b>Net assets—beginning of year</b>	<b>\$2,554,289</b>
<b>Net assets—end of year</b>	<b>\$5,100,792</b>

## Statement of Financial Position

December 31, 2005

### Assets

#### *Current Assets*

<i>Cash and Cash Equivalents:</i>	
Headquarters Cash	\$98,568
Overseas Cash	\$3,097,713
Grants Receivable	\$2,867,161
Other Receivables	\$269,895
Prepaid Expenses	\$222,828
Pledges Receivable—current,net	\$366,741

#### *Assets whose use is limited*

Headquarters cash	\$2,537,660
Overseas cash	\$530,695
Micro-credit Receivable	\$1,104,903
<b>Total Current Assets</b>	<b>\$11,096,164</b>

### Assets Whose Use is Limited

Headquarters Cash	\$287,177
Investments	\$545,784
Accrued Interest Receivable	\$2,794
Pledges Receivable	\$110,333
Equipment and Automobiles	\$380,059

**Total Assets \$12,422,311**

### Liabilities and Net Assets

#### *Current Liabilities*

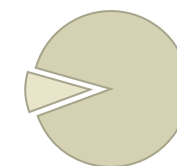
Accounts Payable	\$2,248,318
Grants Payable	\$225,790
Micro-credit Payable	\$1,635,598
Lines of Credit	\$400,000
Accrued Expenses	\$595,930
Deferred Expenses	\$2,215,883
<b>Total Current Liabilities</b>	<b>\$7,321,519</b>

### Commitments and Contingencies

#### *Net Assets*

Unrestricted	\$1,727,377
Temporarily Restricted	\$2,537,660
Permanently Restricted	\$835,755
<b>Total Net Assets</b>	<b>\$5,100,792</b>

**Total Liabilities and net assets \$12,422,311**



**90%** of all revenue directly supports survivors of conflicts and natural disasters

**Take Action** One by one, ARC supporters are reaching out to people around the world. They help in many different ways, hosting fundraisers, getting the word out about ARC and our work, staying informed, donating, volunteering... But what they all have in common is the difference they've made.

## Monthly Givers

Monthly Givers are a new group of ARC supporters who commit to give a gift each month. They help ARC be more efficient and provide funds we know we can count on in an emergency. Learn more about becoming a monthly giver at [www.ARCrelief.org/monthlygivers](http://www.ARCrelief.org/monthlygivers).

## Introduce ARC to Your Community

Here's how some ARC supporters are connecting their communities to the world's most vulnerable people. How can you get your community involved?

- 1 Talk to the community affairs department at your work to see how they can be involved.
- 2 Host a party at your house. Inspire your friends to help bring hope and opportunity to survivors of tragedy.
- 3 Invite ARC to speak at your school, a community event, or to your business.
- 4 Pass out ARC brochures at your favorite coffee shop.

## Leave a Legacy of Hope and Opportunity

A Planned Gift to ARC is a great way to do just that. And it's as easy as adding ARC as a beneficiary in your will, trust, insurance policy, or IRA.

Talk to a financial planner to see if planned giving is right for you. You can find more information at [www.ARCrelief.org](http://www.ARCrelief.org), or discuss your plans with Susan Fink, our Gift Planning Officer.

## Get Online – ARCrelief.org

ARC's new website – [ARCrelief.org](http://ARCrelief.org) – is a great resource. You can sign up to stay informed with ARC's eNewsletter, send ARC eCards to let your friends know about important issues, or donate online. See for yourself!



## Students Take Action

St. Louis Park Senior High School, Minnesota

The Deaf & Hard of Hearing student group at St. Louis Park Senior High School organized a coffee shop fundraiser that raised \$650 for Pakistan Earthquake survivors.

Every Friday morning in December, the students manned coffee stations at their school, providing cups of coffee to their teachers for a small donation.

The students received the 2005 Youth in Philanthropy Award, given by the Minnesota Association of Fundraising Professionals.



## Minnesota Timberwolves

The Timberwolves and the Timberwolves FastBreak Foundation raised \$175,000 for tsunami relief efforts with in-game auctions and fan donations. And, a number of generous players made personal donations to the tsunami relief efforts.



## Special Thanks to the Bush-Clinton Tsunami Relief Fund

Former U.S. Presidents George H.W. Bush and William Clinton contributed \$1 Million from the Bush-Clinton Fund to support fishing communities ravaged by the Southeast Asia Tsunami. The Presidents' support of ARC's Fishing Boat Project gave these fishermen hope in a very difficult time.

The Presidents' dedication and commitment to tsunami survivors inspired many Americans to take action. ARC is grateful for their leadership and support."

## GoodSearch.com

How many times a day do you Google? 5,6,7 times? Or more? Wouldn't it be great if you could somehow help ARC each time you did an internet search? ARC supporters are doing just that. They're using GoodSearch.com, a new search engine that donates about a penny per search to the charity of your choice.

It's easy to get started. Just go to GoodSearch.com and start searching. Make sure you enter "American Refugee Committee" as the charity you're supporting.

## Be an Advocate

Write to your Representatives. Let them know you care about the issues facing refugees. And let them know you vote!

## Give Us a Call

Want to let us know about your great idea? Or need more ideas of how you can help? Get in touch with us. We'd love to hear from you.

American Refugee Committee, Intl Headquarters  
430 Oak Grove Street, Suite 204  
Minneapolis, MN 55403  
Phone: (800) 875-7060 or (612) 872-7060  
Email: [info@archq.org](mailto:info@archq.org) Web: [ARCrelief.org](http://ARCrelief.org)

## The ARC Support Team

Thanks to the generous support of ARC donors, volunteers, and staff, we were able to help nearly 2 million people in 2005. Although we can't list all of our dedicated team in this report, we are thankful to each and every one of them. By reaching out across the world, helping those who have lost everything, we are making the world a better place. We are helping survivors find hope and create opportunity.

### Individuals and Family Foundations

#### \$100,000 and above

Kevin Garnett  
Nancy and Thomas Roberts  
Richard L. Smith  
Theodore & Vada Stanley  
Jeanne & Joseph Sullivan

#### \$50,000 to \$99,999

Lars E. Bader  
William Clarke III & Bonnie Clarke  
Barbara L. Forster & Lawrence Hendrickson

#### \$20,000 to \$49,999

Arcadia Charitable Trust  
William H. Donner Foundation  
Frankel Family Foundation  
Mary Ruth Hotz  
Richard Kraft  
Madison Fund of The Saint Paul Foundation  
Holly Myers & E. Kirk Neely  
Madelyn R. Schalow  
The Hilary J. Smith Charitable Lead Annuity Trust  
Latrell Sprewell  
Sundance Family Foundation  
Carol D. Winslow

#### \$10,000 to \$19,999

Douglas & Anne Albrecht  
Ruth & Ted Arneson  
Edward R. Bazinet Fund of The Minneapolis Foundation  
Dave and Jodi Dent Family Fund of The Minneapolis Foundation  
Bud and Miriam Frankel  
Trenton Hassell

Anne & Peter Heegaard Family Fund of The Minneapolis Foundation  
Greg & Merri Lee Henderson  
Cheryl and Lowell Jacobsen Family Fund of The Minneapolis Foundation  
Ann Johnson  
Lynette K. Kaderlik  
The Lamm Family Foundation  
Kenneth & Sandy Lenoir  
R.C. Lilly Foundation Fund of The Saint Paul Foundation  
Nancy & David Michael  
Jeffrey T. Peterson  
Tracy Poe & Peter A. Frankel  
Anne & Leland Salisbury  
John G. & Lois Schrantz Welshons Fund of The Saint Paul Foundation  
James & Anayansie Small  
Mary M. Tjosvold  
Watson Family Fund of The Minneapolis Foundation  
Jerry & Sonja Wenger  
Ambassador Benson K. & Mary F. Whitney  
Penny & David Winton

#### \$5,000 to \$9,999

Muhammad A. R. Al-Agil  
Bernard L. Benson  
Susan M. Briggs, M.D., M.P.H., FACS  
M. Nicholas Burke & Susan Slattery-Burke  
Joan & Ronald Cornwell  
Julie Corty & Richard Erickson Family Fund of The Minneapolis Foundation  
Michael & Carol Cushmore  
Jeffrey & Kristin Dahl  
Mary Lee Dayton  
David L. & Johanna C. Duclos Fund of The Minneapolis Foundation  
David & Johanna Duclos  
Andrew R. Gaspard & Nina Ingalls  
Alfred & Ingrid Lenz Harrison

Robert & Justine Haselow  
David J. Hill  
Larry H. Hjelle  
Fred Hoiberg  
David and Shirley Hubers Family Fund of The Minneapolis Foundation  
Ervin Johnson  
Kaufman Family Foundation  
Sheldon Kimmel  
Randy Lee  
Teresa Marshall  
Robert & Sharon Mattison  
Peggy & Steven McCormick  
William F. Messerli  
GWL Newton Fund of The Minneapolis Foundation  
Craig & Beth Olson  
David & Karen Olson  
Suzanne & Richard Pepin, Jr.  
Bonnie S. Peters  
Donald & Marion Ravell  
Michael Rodenbaugh  
Debra Russell  
Janine C. & Mary A. Sahagian  
Barbara L. Santry  
Stephen & Cynthia Shevlin  
Lynette & Steve Sikora  
Scott & Sarah Sponheim  
Derek Trone

#### \$2,500 to \$4,999

Bruce Allen  
Sally Anson  
John & Barbara Bacich  
Barry K. Baines  
Joanne & George Baker  
Neal Ball Charitable Fund of The Chicago Community Trust  
Neal Ball  
Bell Family Charitable Gift Fund of The Fidelity Charitable Gift Fund  
Peter Bell & Sharon Bottorff  
Jack Benedict  
Annette M. Bianchi  
Martha & John Bordwell Fund of the Fidelity Charitable Gift Fund  
Maury D. Bramson  
Anne Bridges  
Sonia & John Cairns  
Susana & Matthew Carpenter Fund of The Minneapolis Foundation  
John & Sage Fuller Cowles  
Cox Family Fund  
Thomas A. Demetrio Foundation  
J. Peter Dowd & Marcia Dowd  
Brad P. Engdahl  
Richard & Mary Erickson

Deborah S. Freedman  
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**ARC would like to recognize the dedication of our overseas volunteers. Each of them took time away from jobs, families, and loved ones to travel abroad and work with ARC. Coordinating ARC's Emergency Response, providing medical care, and finding new ways for ARC to help, these volunteers brought their talents to bear for communities in need. They filled the gap between people's needs and available funding. ARC thanks them for the hope they've inspired in people around the world.**

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# 2,284 microloans

**In January of 2005, ARC established Liberty Finance – an institution providing small business owners in Liberia with business training and small loans. In 2005, loans were made to some 2,284 business owners, 91% of them women. 99% of loans have been repaid.**

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## 8,000 Youth

**In April of 2005, ARC launched PATHWAY, an innovative project to prevent youth violence in the unstable Forest Region of Guinea. PATHWAY will teach more than 8,000 youth important life skills and provide 2,500 participants with economic assistance and the hope and opportunity for a peaceful future.**

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### 3 Natural Disasters

#### ARC responded to 3 natural disasters in 2005: the Indian Ocean Tsunami, Hurricane Katrina and the Earthquake in Pakistan.

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\$1,000,000

Bush-Clinton Tsunami Relief Fund

\$100,000 to \$999,999

Avon Foundation  
 Direct Relief International  
 Kreditanstalt fur Wiederaufbau  
 (KfW)  
 Minnesota Timberwolves Community  
 Foundation  
 The Persephone Committee of The  
 Whitney Foundation

\$50,000 to \$99,999

American Jewish World Service  
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 Central Minnesota Community  
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 Stichting Vluchteling (SV)-Nether-  
 lands Refugee Foundation  
 Tides/New Fields Foundations  
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\$25,000 to \$49,999

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 Agency (ADRA)  
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 eration Round-up

\$15,000 to \$24,999

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\$5,000 to \$9,999

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**\$6,000,000**

**ARC received \$6 million in funds from private, individual donors in  
 2005 – the highest in the organization's 27 year history.**



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Scandinavian Friends  
The Schwab Fund for Charitable  
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Corporation  
Sioux Trail Elementary  
South Kingstown High School  
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Valentine Hills Elementary School  
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Program  
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### \$500 to \$999

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AutoNation  
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Blistex, Inc.  
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itable Foundation  
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Carpetmax Design Studio  
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Future Foam, Inc.  
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Glen Ellen Firefighters Association  
Good News Circle Riverside United  
Methodist Church  
Grandview Middle School Student  
Council  
Hamline University

## 2 New Camps

**Upon the urgent request of the Government of Rwanda and the UN High Commissioner for Refugees (UNHCR), ARC built two new camps at Nyabiheke and Nyamure for an influx of Congolese and Burundian refugees into Rwanda.**

Hands For Humanity  
Harriet Bishop Elementary School  
Student Council  
Hendricks Farmers Lumber Company  
Hung Vuong Association of Minnesota  
IGA Country Foods of Minong, Inc./  
DBA Henson's Country Foods  
Immanuel Lutheran Church  
Jesus in the City Ministries, Inc.  
John F. Kennedy Elementary School  
Jordan: A Salon  
JP Morgan Chase Foundation Match-  
ing Gift Program  
Lake Harriet United Methodist  
Lake Harriet Yacht Club  
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Leonard, Street & Deinard Founda-  
tion  
Life Innovations  
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M. Bratek & Associates, Inc.  
Marin Honda  
Meadow Vista Garden Club  
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Minneapolis Friends Meeting  
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River Hills United Methodist Church  
Roseville Area Middle School  
Sacred Heart Schools  
Safety Solutions  
Salem Hills Elementary  
Sons of Norway  
South View Middle School

Southern MN Initiative Foundation  
Southwest Minnesota Foundation  
St. Albans Church of God in Christ  
St. Alban's Sunday School  
The Congregation of St. James Lu-  
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St. Michael School  
St. Paul Travelers Foundation  
University of St. Thomas/Campus  
Ministry  
Star Tribune Foundation  
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Syren Book Company LLC  
Tatanka Elementary School  
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Telex Communications, Inc.  
UBS  
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wick  
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munications  
Villas by Mary T. of Arizona  
Wachovia Foundation Matching Gifts  
Program  
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Wells Fargo Financial Acceptance  
Why Wait Roofing  
Willow Creek Homes, LLC  
Wipaire, Inc.  
Charles Wright Academy

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Canadian Embassy-Bangkok  
CARE with Funding from USAID  
Catholic Relief Services (CRS) with  
funding from OFDA  
Chemonics International with funding  
from USAID  
Family Health International (FHI)  
with funding from USAID  
Global Fund to Fight AIDS/Tubercu-  
losis and Malaria (GFATM)  
John Snow Inc. with funding from

USAID  
Netherlands Ministry of Foreign  
Affairs  
Office of the United Nations High  
Commissioner for Refugees (UN-  
HCR)  
United Nations Capital Development  
Fund (UNCDF)  
United Nations Children's Fund  
(UNICEF)  
United Nations Development Pro-  
gram (UNDP)  
United Nations Office for the Coord-  
ination of Humanitarian Affairs  
(OCHA)  
United Nations Population Fund  
(UNFPA)  
United States Agency for International  
Development (USAID) and its Of-  
fice of Foreign Disaster Assistance  
(OFDA)  
United States Department of State,  
Bureau of Population, Refugees and  
Migration (BPRM)  
United States Embassy-Rwanda  
University of Rhode Island-with fund-  
ing from USAID  
World Bank through the Government  
of Sierra Leone  
World Food Program (WFP)

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Consulting  
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Barbara L. Forster & Lawrence Hen-  
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This document was produced by the  
American Refugee Committee

Photography: Linda Cullen; Therese Gales; Nell Benton, Tom  
Hommyer; Sarah Hartman; Louise Ruhr; Gideon Tesfay; Jules  
Hersman; Gary Dahl; and other staff, volunteers, and friends of  
the American Refugee Committee

Writing and Production: Sarah Hartman and Chris Kindler

Layout: Sokitumi

Printing: Inkwell Marketing Communication

