



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.

2006 Annual Report
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My home again, my home again

When I shall see my home again

When shall I see my mother and father

Never I forget my home

My brother is there, my sister is there

When I shall see my home again

When shall I see my brother and sister

Never I forget my home

A song sung by children in
Gihembe Camp, Rwanda



To our partners

At ARC, we take our values of respect, self-reliance and strong communities and apply them to our programs around the world. While we work on the front lines when conflict or disaster strikes, providing emergency essentials like food, shelter and medical care, ARC is not in the business of creating dependent populations. At the core of our mission is helping our clients do what they want most: take back control of their lives.

ARC recognizes our clients as partners, working with us toward the same goal. In fact, more than 95 percent of our 2,100 employees are local staff, many of whom are themselves refugees. Their leadership will continue to benefit their communities long after ARC is gone.

ARC responds to short-term needs with long-term solutions. Education and training are integral to all of the services we provide. When digging wells and building water yards, ARC trains our clients on sanitation and disease prevention. We provide safe havens and counseling for victims of gender-based violence as well as educate communities on how to recognize and prevent it. Our business programs help people who have lost everything get back on their feet and stay self-sufficient after it is safe for them to go home again.

Shelter, sanitation systems and health care are essential components of healthy communities. But by helping people help themselves, we're not just building infrastructure — we're building lasting confidence and security. These intangible things are the true indicators of a prosperous future.

33 million people worldwide have been forced to leave their



ARC President Hugh Parmer visits an ARC maternal health center at Gihembe camp in Rwanda.

homes due to factors beyond their control. ARC helped nearly 10 percent of them last year alone. Thousands of ARC funding partners made this possible. Together, we made a substantial impact in some of the most devastated places on earth. Knowing our partnership is strong, we continue investing in the futures of the people we serve.

Sincerely,

Hugh Parmer
President

Sonia Cairns
Board Chair

ARC

around the world

The American Refugee Committee **is a partnership.**
Clients, Funding Partners, Host Communities, Staff, Volunteers and Peers



We work to give people who have lost everything a chance to take back control of their lives.

Darfur

Greetings from ARC in Darfur! We are pleased to share with you what you've enabled us to achieve during 2006 and what we're doing in 2007 with your help.

2006 was very challenging in Darfur. Violence was targeted at humanitarian aid agencies, limiting the movements of humanitarian workers. Some aid agencies scaled down, suspended operations, relocated or withdrew. However, with financial support and with prudent security precautions, ARC remained operational in Darfur.

In 2006, we provided access to pure drinking water for 60,000 war-affected women, children and men. Waste disposal and general hygiene were also improved for 32,700 people — including 2,700 school children — through hygiene education and the construction of 1,642 institutional and household latrines.

ARC clinics and mobile health teams provided health care services to more than 200,000 people, particularly women and children.

300 poor farming households improved their agricultural production through high quality seeds and simple tools, like foot pumps for irrigation, provided by ARC.

During 2007 and beyond, we will



In conflict areas, displaced people such as this woman, who runs a coffee stand, take comfort in maintaining the routines of normal life.

your help to continue pursuing the following objectives with the communities we serve:

- Further strengthen health care services and practices
- Improve access to potable water and promote good hygiene and sanitation practices
- Improve food security among war-affected households, particularly female-headed households
- And increase protection for women and girls

Thank you for this much needed support.

Emmanuel Kailie, Director
Darfur - Sudan



Guinea & Sierra Leone

I am writing to you from the westernmost edge of Africa, where the beauty of the lands is scarred with wars and poverty. Yet there is always hope and smiles on the faces of the people because they have strength from within. Your compassion and contributions to our work have also planted the seeds for a better future in the well-being of the people we serve and the places we work.

We use your gifts to touch thousands of lives and provide the appropriate response to the needs and the rights of many others.

Last year in Guinea, you were part of our efforts to tell 35,000 women who have suffered physical violence that they have basic rights and entitlements. You also made it possible for us to produce and distribute nearly 60,000 pamphlets on sexually transmitted infections, to launch and sustain the women's center in Conakry, to provide life skills training and economic opportunities to 6,000 at-risk youth, and to facilitate the return of refugees to their country of origin.

In Sierra Leone, your gifts helped set up a microfinance institution which currently provides microloans to over



The majority of ARC's microcredit beneficiaries are women. Micro-loans and business training help women whose husbands were killed in conflict provide for their families.

14,000 small business owners through eight branches across the country. Your gifts made it possible!

We are truly blessed to be living in a world where giving and compassion toward others is embraced as a fundamental value.

Thank you again for your concern and generosity — and for making a difference in the lives of our beneficiaries, their families and our talented staff. We couldn't fulfill our goals without you.

Didier Ellepo, Director
Guinea / Sierra Leone

Liberia

Liberia is a country that has seen turmoil but has enormous potential. The positive change over the past year has been incredible. All camps for the internally displaced have closed, and more than 40 percent of refugees from the 14-year civil war have returned home. ARC staff is focusing on helping Liberians rebuild their country.

As Liberia has moved from an emergency to a transitional phase, ARC has continued to develop its four major program areas in the country: gender-based violence



(GBV) prevention and response, community development, income generation and microfinance.

We have expanded our gender-based violence programs, training communities on how to identify, prevent and respond to GBV. Counseling, reproductive health, legal aid, and literacy and skills training services are all incorporated into the programs.

ARC's community development programs are managed by Liberians, empowering them to rebuild their own communities. Thousands of Liberians are benefiting from new or rehabilitated wells and latrines, access to community health clinics, and opportunities for education.

In 2006, ARC's income generation programs provided business training and start-up grants to 1,300 of the most vulnerable returning refugees. Liberty Finance, ARC's microfinance institution, continues to give microloans to active entrepreneurs, enabling them to expand their businesses and support their families.

We are helping Liberians help themselves. Thank you.



At the persistent requests of their children, the residents of Balama, Liberia, made building this school their top priority upon returning to the town after Liberia's civil war.

Paula Nawrocki, Director
Monrovia, Liberia

Pakistan

In late 2005, an earthquake struck Northern Pakistan and made hundreds of thousands of people homeless. Everything was gone — the infrastructure, the health centers, the roads. ARC spent 2006 helping communities rebuild.

We provided medical care to 121,000 earthquake survivors, with services like emergency obstetric care for expectant mothers. Our “Flying Carpenters” helped 7,258 homeless families construct shelters for the winter. We gave 3,000 farming families maize seed so they wouldn’t miss the fall harvest. And we showed them new sowing methods that increased their yields.

We’re still helping rebuild, but the difference in the communities is incredible. After the earthquake, your contributions turned what was a terrible disaster into a story of successful recovery.

In the south, we continued our work with Afghan refugees living in the Balochistan province of Pakistan. ARC operates seven health centers in Balochistan, caring for more than 170,000 refugees last year. Our emergency childbirth facilities are open 24 hours a day, seven days a week.



ARC distributes high-yield seeds, fertilizer and tools to help farmers who have lost everything get back on their feet.

The Pakistani and Afghani governments would like to see these people return to Afghanistan. But many have nothing left there. Some fled more than 25 years ago. Afghan refugees will need considerable help from ARC and other agencies if they’re to return and reintegrate successfully into Afghani communities.

I’m so happy to give you a report of what we’ve been doing in Pakistan and what’s next on the horizon. Thank you so much for your concern and support.

L. Paterson

Louise Paterson, Director
Islamabad, Pakistan

Rwanda

In 2006, ARC continued its work with the displaced population from eastern Democratic Republic of the Congo living in Gihembe, Kiziba and Nyabiheke refugee camps in Rwanda. We provided basic health care, water, sanitation, shelter and infrastructure, and gender-based violence awareness and prevention services. And we worked to ensure the prevention, early detection and resolution of public health problems.

ARC also worked with UNICEF and UNHCR to build preschools and primary schools for refugee children in the camp. We launched new HIV/AIDS treatment, awareness and prevention programs in Nyabiheke and Gihembe camps. And we continued our impactful income generation and vocational training programs — designed to foster long-term economic self-sufficiency and support participants in making better, more secure lives for themselves and their children — in all three camps.

As long as eastern Congo remains unstable and in conflict, the camps will remain. In 2007, ARC continues to work to ensure essential health care, water and sanitation, infrastructure and income generation opportunities are available in the camps. If conditions can stabilize, prospects for repatriation will improve



ARC’s reproductive health programs in Rwanda help mothers and their babies get the care they need, before, during and after delivery.

dramatically for the Congolese refugees in Rwanda. ARC is exploring the possibility of new interventions to help refugees return home in the event of peace in the Democratic Republic of the Congo.



Barry Wheeler

Barry Wheeler, Director
Kigali, Rwanda

South Sudan



In 2006, ARC responded to the urgent and immediate needs of displaced people, returnees and community members in Yei, Lainya, Morobo, Kajo Keji, Rumbek and Nimule counties in South Sudan.

Through drilling and rehabilitation of boreholes, construction of shallow wells and installation of rainwater harvesting systems, women and children have improved access to clean water within a reasonable distance from their homes. This has reduced the time they spend collecting water and increased the time available for other activities. Water quality testing and treatment has led to a reduction in waterborne diseases and improved health. Hygiene education campaigns and the construction of latrines have improved community sanitation.

In 2006, 44 ARC health centers provided medicine and health education to communities in Magwi, Yei and Kajo Keji counties – increasing the quality and accessibility of health services for tens of thousands. Services include: immunizations, antenatal services for mothers and



For families in South Sudan, ARC is an important source of education.

infants, and HIV/AIDS and home-based care activities.

Planned operations for 2007 include expanding to new counties in South Sudan, building the capacity of communities to manage their water sources, constructing health facilities, building the capacity of county health departments to manage health services, and facilitating the sustainable return of refugees to their homes.

Thank you.

Ruari McDermot, Director
Juba, Sudan

Sri Lanka



ARC began emergency relief operations in Sri Lanka shortly after the December 2004 tsunami. In 2006, we improved the well-being of 50,000 people affected by natural disaster and 20 years of conflict. ARC has sought to balance emergency assistance for those displaced by conflict with long-term development for returned refugees.

Though our efforts were challenged by security concerns, ARC was successful in providing our constituents with community health programs, better sanitation, livelihood activities and agriculture enhancement.

With your support, ARC has helped communities strengthen their health infrastructure by helping them build latrines, wells, sanitation systems, hospitals and rural health clinics. Improved drainage systems will mitigate flooding during monsoon season.

ARC collaborated with the Sri Lanka Department of Agriculture to give hundreds of farmers future food



ARC's vaccination campaigns, nutrition programs and opportunities for fun and games improve the lives of hundreds of thousands of children each year.

security and the means to support themselves and their families. We provided training in irrigation, farm machinery operation and maintenance, home gardening and crop diversification.

Thank you for your support of our work.

John Holveck, Director
Trincomalee, Sri Lanka

Thailand

Last year, we educated more than 30,000 refugee camp residents on nutrition, disease prevention, sanitation, hygiene and HIV/AIDS. We provided drinking water and toilets to about 40,000 people in the camps, and we provided clinical services such as vaccinations against childhood diseases, care for pregnant women and assistance in child delivery.



Resourcefulness is an essential characteristic for refugees. This woman is using an old bicycle wheel as a loom.

We continued to partner with Right to Play to bring sports and games to kids – opportunities for recreation are scarce in a refugee camp. We incorporated health information into the games. “Mosquito tag” was created to teach kids how to protect themselves from malaria.

ARC also worked to prevent disease outbreaks in Southern Thailand. We screened Burmese migrants and Thai nationals for tuberculosis, malaria, dengue fever, and pneumonia and referred patients to health facilities for treatment. And, we provided health education to prevent any future outbreaks.

In late 2006, we concluded our Tsunami Relief efforts. In total, we rebuilt 630 boats for fishing families who were hit by the tsunami. Now, they’re back to work again.

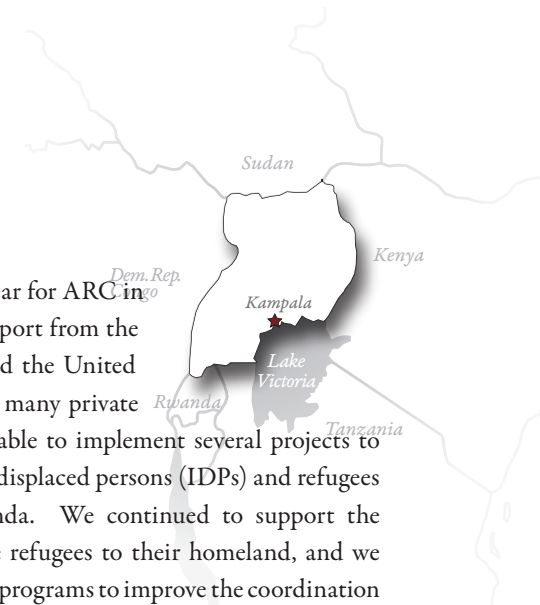
This year, we’re facing a lot of challenges: a potential bird flu pandemic, drug-resistant tuberculosis, malaria and other outbreaks. We continue to raise awareness to prevent domestic and sexual violence. We’re creating more opportunities for refugees to earn some income while they’re in the camps. And we’re focused on promoting and improving the health of refugee women and children.

Gary Dahl, Director
Bangkok, Thailand

Uganda

2006 was a good year for ARC in Uganda. With support from the US government and the United Nations, as well as many private donors, ARC was able to implement several projects to support internally-displaced persons (IDPs) and refugees in Northern Uganda. We continued to support the return of Sudanese refugees to their homeland, and we also started up new programs to improve the coordination of assistance in IDP camps and to provide services to battered and exploited women. 2006 also saw the signing of a cease-fire between the Ugandan military and the LRA rebel group, halting the fighting that has displaced more than 1.5 million people in the region.

In 2007, ARC plans to expand its existing programs and start up new programs focusing on economic livelihoods support, HIV/AIDS, conflict resolution and reintegration of former combatants. With security improving in Northern Uganda and a permanent end to hostilities on the horizon, there will be a great deal of work required to rebuild stable and peaceful communities in the region.



ARC is helping build hope and opportunity for this family in Pawel, Uganda.

Jeremy Konyndyk, Director
Kampala, Uganda



The Balkans

Albania, Bosnia, Croatia, Kosovo, Macedonia, Montenegro, Serbia

In 2006, ARC made the difficult decision to close our operations in the Balkans, marking the end of a humanitarian relief program that spanned 13 years.

The brutal ethnic conflicts of the 1990s forced millions of people to flee their homes to neighboring countries. ARC responded in 1993, assisting refugees and displaced people in Croatia with emergency medical supplies and services. We later expanded to Bosnia, Albania, Kosovo, Macedonia, Serbia and Montenegro. Once the conflict ended, we began helping refugees return home, rebuild and reintegrate.

ARC recognized early on that the task of helping resettle Balkan refugees, especially those returning to communities controlled by other ethnic groups, demanded a new approach.

Our original programs built local capacity, stabilized communities, benefited diverse ethnic groups, and ensured the permanent return of refugee families. We helped refugees get back home to their communities, rehabilitate and rebuild their houses, and earn a living again. We engaged and encouraged communities to learn



to live together again. And, we provided legal aid and trauma counseling services and organized multi-ethnic sports and cultural and youth activities to help communities reconcile and return to normal.

ARC's hallmark project in the Balkans was the 2003 successful return of Roma refugees to the neighborhood of Abdullah Presheva in Gjilan town in Kosovo.

Abdullah Presheva had been a multi-ethnic community with Roma and Albanian ethnic groups living side by side. But when the conflict broke out, many Romas fled, leaving mostly ethnic Albanians behind.

When the conflict finally ended, the neighborhood had been devastated. ARC provided housing, skills training and other vital services to the entire community, regardless of ethnicity, to help them get back in control of their lives. One year after the project ended, 100% of the assisted families remained in Abdullah Presheva.

In May 2003, ARC reached a milestone, handing over our operations in Croatia to a locally based organization. When we transferred our programs in Bosnia to a third NGO in 2004, we were providing legal assistance to over 3,200 refugees and displaced people per month. We completed the handover of all of our operations in the Balkans in late 2006.

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Individuals, Families and Donor Advised Funds

\$200,000 and above

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In 2006, our generous funding partners helped 2.8 million people get essential services to regain their health and take back control of their lives.

Every single gift created an opportunity. And each ARC member actively participated in building the better, fairer world we all believe in. We cannot list all our dedicated donors in this report, but we are incredibly thankful to each and every one of them.

\$10,000 - \$19,999

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We would like to recognize the dedication of our overseas volunteers. Each of them took time away from jobs, families and loved ones to help people displaced by crisis regain their health and reclaim their lives.

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Manuel Guerra



ARC empowered 35,000 women in Guinea by educating them on their right to be safe from gender-based violence.

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41,500 people worldwide were given the chance to pursue new business opportunities through ARC's microenterprise programs.

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In 2006, ARC provided health care to nearly 100,000 Afghan refugees in Pakistan.

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Corporations, Organizations, and Foundations

\$20,000 and above

American Jewish World Service

Blue Oak Foundation

CARE with funding from USAID

Catholic Relief Services with funding from OFDA

Columbia University's Heilbrunn Department of Population and Family Health, in the Mailman School of Public Health

Committee to Encourage Corporate Philanthropy - South Asia Earthquake Relief Fund

Chemonics International with funding from USAID

Cordaid

Direct Relief International Development Alternatives, Inc. with funding from the USAID's Office for Transition Initiatives

Family Health International with funding from USAID

Grizzly Industrial Inc.

John Snow, Inc. with funding from USAID and Centers for Disease Control

Kreditanstalt für Wiederaufbau

National Opinion Research Center

Plan International

RSM McGladrey, Inc.

Stichting Vluchteling - Netherlands Refugee Foundation

Tides/New Fields Foundation

Whitney Foundation

Women's Commission for Refugee Women and Children with funding from BPRM, the Gates Foundation and DFID

\$10,000 - \$19,999

Journey Foundation

Kirkland & Ellis

Loring, Wolcott & Coolidge Office

Ms. Foundation for Women, Inc.

The Northern Trust Company

Plymouth Congregational Church

Refugees International

SEED Network with funding from USAID

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University of Central Florida / Management Department

\$5,000 - \$9,999

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Design Guys Inc.

Equity Group Investments

Faegre & Benson LLP

GOAL - Ireland

Hays Companies

ITW Foundation Matching Gift Program

Jonathan Rizzo Memorial Foundation

\$2,500 - \$4,999

ADC Foundation

Baker Hughes Foundation

Blue Cross & Blue Shield of MN

Channel Medical Advisors, Inc.

Electronic Arts OutREach

Fredrikson & Byron, P.A.

The Jewish Community Foundation

Merck Partnership for Giving Campaign

Northern Capital Commercial Lines, Inc.

Sargent Management Company

T H S Multimedia, LLC

World Law Group

\$1,500 - \$2,499

AIG WorldRisk

Ameriprise Financial Gift Matching Program

Bioenergy, Inc.

The Brackenridge Foundation

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Colter Elementary School

Congregational Church United Church of Christ

Edina Community Lutheran Church

ETA, Inc.

First Presbyterian Church

Friedler Construction Company

Gustavus Adolphus College

International Trauma and Disaster Institute, Inc.

Land O' Lakes, Inc.

McDougal, Littell & Co.

Merrill Lynch

Minneapolis Friends Meeting

The Protestant Chapel Community of University of Rochester

St. Paul Academy and Summit School

Star Tribune Foundation

Wayzata Community Church

\$1,000 - \$1,499

36 Foundation Inc.

Associated Bank

Automatic Data Processing, Inc.

Bank of America Matching Gifts Program

Bollin Primary School

Arch Bishop Quigley Seminary

Chiang Mai Thai

Covanta Holding Corporation

Current Events Class at Pfeiffer College



In Darfur, Sudan, 300 farmers improved their yields with quality seeds and simple tools provided by ARC.

Dorsey & Whitney LLP

The HAVI Group LP

Streicker & Company, Inc.

Telephone and Data Systems

Underground Devices, Inc.

\$500.00 - \$999

The Asteri Group

Blistex Inc.

Carmel High School

Christ The Redeemer Church

Arie & Ida Crown Memorial

Hamline University

The Historic Grandview Lodge

Hyperion

ING Community Matching Gifts Program

JP Morgan Chase Foundation Matching Gift Program

Law Office of Emily Love, P.C.

Mayfield Congregational Church

Microsoft Matching Gifts Program

Nechama

OppenheimerFunds Legacy Program

Pedersen & Houpt

The Poetry Foundation

QUALCOMM Incorporated

Residential Capital Corporation

Sheahan & Associates

Totino-Grace High School

Woodlake Medical Management Inc.

Governmental and Intergovernmental Organizations

Global Fund to Fight AIDS, Tuberculosis and Malaria

Netherlands Ministry of Foreign Affairs

Office of the United Nations High Commissioner for Refugees

United Nations Capital Development Fund

United Nations Children's Fund

United Nations Development Program

United Nations Food and Agriculture Organization

United Nations Office for the Coordination of Humanitarian Affairs

United Nations Population Fund

United States Agency for International Development

USAID Office of Foreign Disaster Assistance

USAID Office of Conflict Management and Mitigation

United States Department of State, Bureau of Population, Refugees and Migration

World Food Program

Gifts in Kind

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Sonia & John Cairns

Direct Relief International

Elephant Walk Cottages

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United Nations Children's Fund

United Nations Food and Agriculture Organization

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World Food Program

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In 2006, ARC helped nearly 3 million people in ten countries take back control of their lives.

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We welcome the opportunity to meet and talk with our funding partners. If you would like to get in touch with someone at ARC, please contact the Headquarters office. Also, please visit www.ARCrelief.org regularly to read program reports and updates.

Call: (800) 875-7060

Email: Info@archq.org

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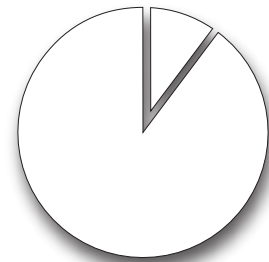
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2006 Financials

Responsible stewardship is a top priority for ARC. Even in difficult environments, we work as efficiently and effectively as possible in addressing need. In 2006, 89 cents of every dollar was used to help refugees and displaced people take back control of their lives.

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.



89%

Eighty-nine percent of funds go directly to our overseas programs.



Statement of Financial Position

December 31, 2006

Assets

Current assets	
Overseas cash	\$2,457,403
Grants receivable	\$2,384,188
Other Receivables	\$219,334
Pledges receivable – current, net	\$222,187
Prepaid expenses	\$311,524

Assets limited as to use – current

Headquarters cash	\$1,464,444
Overseas cash	\$176,236
Micro-credit receivable	\$2,072,732

Total Current Assets \$9,308,048

Assets Limited As To Use

Headquarters cash	\$339,867
Investments	\$493,095
Accrued interest receivable	\$2,793

Total Assets Whose Use is Limited \$835,755

Equipment and Vehicles	\$478,805
Total Assets	\$10,622,608

Liabilities and Net Assets

Current Liabilities	
Accounts payable	\$755,142
Grants payable	6,460
Micro-credit payable	\$2,248,968
Accrued expenses	\$430,960
Deferred revenue	\$1,732,082
Total Current Liabilities	\$5,173,612

Commitments and Contingencies

Net Assets	
Unrestricted	\$2,342,349
Temporarily restricted	\$2,270,892
Permanently restricted	\$835,755
Total Net Assets	\$5,448,996

Total Liabilities and Net Assets \$10,622,608

Statement of Activities

December 31, 2006

Changes in Unrestricted Net Assets

Revenues	
United States of America government grants	\$17,802,803
United Nations grants	\$5,297,669
Foreign government grants	\$26,367
Private support contributions	\$2,965,091
Interest	\$35,311
Micro-credit interest and fees	\$645,847
Other	\$538,531
Total Revenues	\$27,311,619

Net assets released from restrictions	
Satisfaction of program and time restrictions	\$2,043,850
Total Unrestricted Revenue	\$29,355,469

Expenses	
International programs	\$26,022,935
General and administrative	\$2,164,510
Fundraising	\$553,052
Total Expenses	\$28,740,497

Increase in Unrestricted Net Assets \$614,971

Changes in Temporarily Restricted Net Assets

Contributions	\$1,758,770
Investment return	\$17,119
Net realized gains on investments	\$1,193
Net assets released from restrictions	\$(2,043,850)
Decrease in Temporarily Restricted Net Assets	\$(266,768)

Increase in Net Assets \$348,204

Net Assets – Beginning of Year	\$5,100,792
Net Assets – End of Year	\$5,448,996

These statements were audited by McGladrey and Pullen, Certified Public Accountants



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Gereida - Gulu - Islamabad - Juba - Kailahun- Kajo Keji - Kampala- Kenema
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