

CHRISTIAN AID MINISTRIES

Annual Report

A report of 2020 activities



Dear Supporter Friends,

As I sit down to write this letter about 2020 activities, several things readily come to mind, one being how much we at Christian Aid Ministries (CAM) have to thank God for! Did everything in 2020 go as planned? Was it always easy and stress free? The answer is a resounding “no.” However, through thick and thin God was there with us. As always, HE was faithful and saw us through!

We are also deeply thankful for all of you, our supporters. Without your prayers, your contributions, and your volunteer labor, we could not have done anything! When the COVID-19 pandemic reared its ugly head, we did not know what would happen and we expected the worst. Needs immediately spiked. We expected contributions to plummet, but the opposite happened. They greatly increased. Not only did this help us to continue with current operations, but it also enabled us to help tens of thousands of people around the world who suffered, and in many cases continue to suffer, from the resulting lockdowns and economic upheavals. We are indeed grateful for your generous support.

It is our desire to be a channel and a servant to enable conservative Anabaptist churches and individuals to reach out and bless the less fortunate in today’s world—both physically and spiritually. The needs are great and the opportunities are many, but we do not in any way want to interfere with the plans, projects, and programs of your local church. CAM is a parachurch organization, not a church, and we encourage our supporters to first support and bless the work of their own churches.

We feel it is our calling to gather and share information about the needs and opportunities around the world. If you choose to help, we try to see to it that your contribution is used for the purpose intended. That is our goal, but I am sure we fall short at times. Only with your prayers and God’s help is our goal attainable.

Along with the many blessings of 2020, challenges remain. The fallout from the Haiti abuse case continues to weigh on us. In other parts of the world, some of our former

literature channels are no longer operating. The political instability in Haiti and other countries causes uncertainty and difficulties. Stringent new customs requirements in some countries and international COVID-19 travel restrictions cause many challenges. Closer home, some CAM associates have suffered from various illnesses, including COVID-19. One faithful, long-time CAM associate, Jacob P. King of Lancaster, PA, passed away from the disease.

At CAM we sense, as you probably do too, that slowly but surely change is coming to America. Perhaps the freedoms and opportunities we have long cherished may not always be as they are now. Abroad, persecution of Christians has increased in a number of countries. Some doors that are open today might not be open tomorrow. God alone knows the times and the seasons. However, it does seem that now is the time to work; tomorrow may be too late! (John 9:4)

As 2021 gets under way, here are several things we are working on: substantial new opportunities for a restricted country Bible distribution; renewed emphasis on providing blankets, assistance for widows, nutritional mix, and safe water sources; increasing our focus on self-sustainable programs such as SALT and Work-for-Wages programs; starting a new Billboard Evangelism Light to America 2021 project for the USA.

From all of us at Christian Aid Ministries, **THANK YOU AND GOD BLESS YOU** for helping us spread the good news of the Gospel, bind up the wounds of the hurting, fill the mouths of the hungry, and heed the cries of the orphaned, widowed, sick, and handicapped in 2020 and in the future!

“For the administration of this service not only supplieth the want of the saints, but is abundant also by many **thanksgivings unto God.**” II Corinthians 9:12



David N. Troyer, General Director



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“As we have therefore opportunity,
let us do good unto all men,
 especially unto them who are of the
 household of faith.” —Galatians 6:10



This grateful woman from India received aid through the Coronavirus Crisis Care program. Like many others in India, she lived in poverty before the pandemic, but faced even greater needs due to the economic fallout of COVID lockdowns.

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To request extra copies of the 2020 Annual Report for friends, relatives, customers, or employees, use the enclosed response coupon or call 330.893.2428.

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CAM desires that supporters give priority to local church needs and programs before giving to CAM.

Out of respect for individuals' privacy, we do not sell or rent our mailing list to other groups that wish to use the names and addresses of our supporters.



Bangladesh

A channel enabling
the church to minister
to **PHYSICAL** and
SPIRITUAL NEEDS
around the world



Nicaragua



Malawi



Syria

Purpose Statement

Christian Aid Ministries was founded in 1981 as a nonprofit, tax-exempt 501(c)(3) organization. Our main purpose is to glorify God and help enlarge His kingdom: "... whatsoever ye do, do all to the glory of God" (1 Corinthians 10:31).

CAM strives to be a trustworthy and efficient channel for Amish, Mennonite, and other conservative Anabaptist groups and individuals to minister to physical and spiritual needs around the world. This is in response to the command, "... do good unto all men, especially unto them who are of the household of faith" (Galatians 6:10). Our goal is to connect people who want to help with people who need help.

CAM'S main goals in providing aid are:

- To help and encourage God's people
- To help bring the Gospel to a lost and dying world

What we do

Generous supporters and volunteers make it possible to:

Distribute food, clothing, medicines, and seeds to orphans, widows, the elderly, and impoverished Christian families.

Reach out to people in material poverty and help them provide for themselves through self-help resources, microloans, savings groups, agricultural programs, and Christ-centered teaching.

Print and distribute Bibles, Bible story books, and other Christian literature to believers and unbelievers across the globe.

Clean up and rebuild for survivors of natural disasters in the USA.

Help victims of war, famine, and natural disasters in various countries.

Provide alternative places of employment for conscientious objectors to serve should the U.S. activate a military draft.

Install Gospel billboards along America's major highways.

Support church planting efforts in Romania, Haiti, and Liberia.

Operate medical clinics in Haiti and Nicaragua.

Statement of Faith and Practice

GOD

1. We believe in one God, eternally existing as Father, Son, and Holy Spirit. (Matthew 28:19; Galatians 4:4-6; Ephesians 2:6, 13-18; I John 5:1-13)
2. We believe that Jesus Christ is the Son of God, and that He was conceived of the Holy Spirit and born of the virgin Mary. (Luke 1:35; Matthew 1:20-25)
3. We believe that the Holy Spirit convicts of sin, effects the New Birth, gives guidance in life, empowers for service, and enables perseverance in faith and holiness. (John 16:7-11, 13)

CREATION AND HUMAN LIFE

4. We believe that in the beginning, God created all things in six 24-hour days and rested on the seventh day. We believe that God made man in His own image, with a free will, a moral character, and a spiritual nature. (Genesis 1:26-27; Colossians 1:16, 17; John 1:1-13)
5. We believe that human life is sacred and begins at conception. God forms a human being in the womb as either a genetic male or a genetic female. We believe that God disapproves of and forbids any attempt to alter one's gender. A Christian must not take part in any destruction of human life, born or unborn; therefore, we cannot endorse or allow abortive contraceptives. (Isaiah 44:24; Psalm 139:15; Jeremiah 1:5; Luke 1:44; Luke 18:20; Romans 1:26-29, Matthew 19:4)

SCRIPTURE

6. We believe that the Bible is the divinely inspired Word of God, revealing God and His will, both in the Old and New Testaments. (Luke 1:70; II Timothy 3:16; II Peter 1:20, 21)

SIN AND SALVATION

7. We believe that man, through unbelief and disobedience, fell into sin bringing depravity and death upon the human race; that man as a sinner is self-centered and self-willed, unable to redeem himself. (Romans 3:10-18, 23, 5:12)
8. We believe that there is one Mediator between God and man, the Man Christ Jesus, Who shed His blood and died on Calvary to redeem us from sin, was resurrected from the dead, ascended to heaven, and is sitting at the right hand of the Father interceding for us. (John 3:16; Hebrews 9:12-14, 10:12; Colossians 1:20-22)
9. We believe that salvation is by grace through faith in Christ—a free gift bestowed by God on all who believe in Christ, repent of their sins, are born again, and walk in newness of life. (Ephesians 2:8, 9; John 3:3, 5; Romans 6:1-7, 10:9,10)
10. We believe that those who repent and believe should be baptized with water as a symbol of: new birth, baptism of the Spirit, cleansing from sin, commitment to Christ, and separation from evil. (Matthew 28:19; Acts 2:38, 10:44-48; I Peter 3:21)

THE CHURCH

11. We believe that the church is the body of Christ, and that all those who are born again and walk in obedience to the Word of God, constitute the true church of which Christ is the Head. (Ephesians 1:22, 23; Colossians 1:18; I John 1:7; I Timothy 3:15)
12. We believe that God provides the church with the necessary leadership such as bishops, ministers, evangelists, and deacons, to shepherd the flock, teach the Word, administer the ordinances, and lead the church in the exercise of discipline. (Ephesians 4:11-16)
13. We believe that Christ commissioned the church to: evangelize the world, make disciples of all men and teach them to follow Him in a Biblical walk of life, and to minister to the needs of all people. (Mark 16:15; Matthew 28:19, 20; I John 3:17)

14. We believe that the church and state are ordained of God as separate entities in His divine plan, and that believers should honor rulers and be subject to their authority and pray for them. (Romans 13:1-7; I Peter 2:13-17)
15. We believe that the unrepentant, fallen brother or sister shall be excommunicated from the body of Christ in the spirit of love, and shall be received back into fellowship upon repentance and amendment of life. (I Corinthians 5:1-13; II Corinthians 6:14)
16. We believe that the church should observe the communion of the Lord's Supper as a symbol of His broken body and shed blood, in a common union of believers with Christ and one another. (I Corinthians 10:16-21, 11:23-26)
17. We believe that Christ taught both by example and by commandment that foot-washing is a symbol of brotherhood, service, and humility, and should be observed literally. (John 13:3-17)
18. We believe that the holy kiss should be practiced as a symbol of Christian love among the believers, brother with brother, and sister with sister. (Romans 16:16; I Peter 5:14)

MARRIAGE

19. We believe that marriage is designed by God to be the union of one naturally-born man and one naturally-born woman for life. Therefore, any sexual relationship outside this marriage is sin. Furthermore, adultery, fornication, homosexuality, pornography, lesbianism, and any other sexual involvement is condemned by God. (Hebrews 13:4; Mark 10:6-9; Romans 1:24-28; Matthew 5:27-28; I Corinthians 6:9, 10)

CHRISTIAN LIVING

20. We believe that God has established unique roles of authority for man and woman. Therefore, a man's head is to be uncovered in praying and prophesying, and the woman's head is to be veiled, and her hair uncut, signifying their acceptance of God's order. (I Corinthians 11:1-16)
21. We believe that anointing with oil, accompanied by the prayer of faith, is honored by God in the restoration of physical health, in accordance to His will. (James 5:14, 15)
22. We believe that the personal appearance and lifestyle of Christian men and women should be modest, free from worldly fashion and adornment, maintaining simplicity in all areas of life, living as strangers and pilgrims in this world, seeking a city not made with hands, eternal in the heavens. (Romans 12:1, 2; James 4:4; I John 2:15-17)
23. We believe that all human beings bear the image of their Creator, God, and must be treated with dignity and respect, showing the love of Jesus in a way that draws all men to God. (Galatians 5:14; I John 4:7)
24. We believe that Christians should live a nonresistant lifestyle, without any acts of retaliation, demonstrating the love of Christ in our daily walk. (Matthew 5:39-46; John 18:36; Romans 12:19-21)

ETERNITY

25. We believe in the second coming of our Lord Jesus Christ, the blessed hope of believers, and that upon His return He will resurrect the righteous to eternal bliss in heaven, and the unrighteous to eternal damnation in hell. He will sit on the throne of His glory, judging all nations in the last day. (I Thessalonians 4:16, 17; Matthew 25:31-46)

50-plus programs

TO MEET PHYSICAL AND SPIRITUAL NEEDS AROUND THE WORLD

For program descriptions, see pages 39-46



Bibles and Christian Literature

Bibles-for-the-World
Bibles for Restricted Countries
Christian Family Magazines
Favorite Stories from the Bible
Sponsor-A-Bible-Lesson



Food and Nutrition

Adopt-A-Family
Help-for-the-Elderly
International-Feed-A-Family
Milk-for-Many-Mouths
Nicaragua-Adopt-A-Family
Save-A-Life



Crisis Projects and Refugee Aid

Coronavirus Crisis Care
Disaster Response Services
Rapid Response Services • Search & Rescue
Loaves & Fishes Food Kitchen • Chaplain Ministry
Food for War-Torn Yemen
Food-Parcels-for-Syrian-Refugees
International Crisis
Water Systems for Yemen



Clothing and Comforters

Blankets for the Poor
Clothing Bundle Project
Comforter Project
Kits (hygiene, layette, school, etc.)
Sewing Centers



Belize

School

Egypt-Sponsor-A-Child
 Haiti-Sponsor-A-Child
 International-Sponsor-A-Student
 Jericho Road Program
 Sponsor-A-Refugee-Child



Liberia

Orphans and Widows

Sponsor-an-Orphan
 Support-A-Widow
 Support-an-Orphan



India

Helping People Help Themselves

Family-Self-Support
 SALT Microfinance Solutions
 Savings Groups • Microloans • Agri-Plus
 Vocational Schools • Salt & Light (USA)
 Seed Project



Nicaragua

Medicines and Medical Supplies

Adult Disposable Briefs
 Gifts-That-Grow
 Hope-for-the-Handicapped
 Wheelchairs
 Medicines-for-Multitudes
 La Source Medical Clinic (Haiti)
 Waslala Medical Clinic (Nicaragua)

Other

Christian-Martyrs-Fund
 Conservative Anabaptist Service Program (CASP)
 Grow-A-Tree
 Middle East Ministries
 Project Baby Moses
 Project Good Samaritan
 Warm-A-Family
 Water-for-the-World

Sharing God's Truth

All-Nations Bible Translation
 Billboard Evangelism
 Biblical Discipleship Centers
 Church Planting
 Refugee Discipleship Center—Greece

If you wish to support any of CAM's programs, please see the enclosed response coupon or mail your contribution to P.O. Box 360, Berlin, OH 44610.

Where your support made a difference in 2020



126 countries and **7 territories** received aid, literature, or teaching.

More than **14 million people** were helped.

Additionally, **35 million COVID-related Gospel tracts** were funded and an estimated **24.1 million people** in the U.S. saw a CAM Gospel billboard each day.



AFRICA

1. Algeria
2. Chad
3. Democratic Republic of the Congo
4. Egypt
5. Eritrea
6. Ethiopia
7. Ghana
8. Ivory Coast
9. Kenya
10. Liberia
11. Libya
12. Malawi
13. Morocco
14. Mozambique
15. Namibia
16. Niger
17. Nigeria
18. Republic of Mauritius
19. Rwanda
20. Somaliland
21. South Africa
22. South Sudan
23. Sudan
24. Tanzania
25. Tunisia
26. Uganda
27. Zambia
28. Zimbabwe

ASIA

29. Afghanistan
30. Armenia
31. Azerbaijan
32. Bahrain
33. Bangladesh
34. Cambodia
35. China
36. India
37. Indonesia
38. Iran
39. Iraq
40. Israel
41. Jordan
42. Kazakhstan
43. Kuwait
44. Kyrgyzstan
45. Laos
46. Lebanon

47. Malaysia
48. Mongolia
49. Myanmar
50. Nepal
51. North Korea
52. Oman
53. Pakistan
54. Palestinian Territories
55. Philippines
56. Qatar
57. Saudi Arabia
58. Socotra
59. South Korea
60. Sri Lanka
61. Syria
62. Tajikistan
63. Thailand
64. Turkey
65. Turkmenistan
66. United Arab Emirates
67. Uzbekistan
68. Vietnam
69. Yemen

AUSTRALIA

(AND SURROUNDING ISLANDS)

70. Australia

EUROPE

71. Austria
72. Belarus
73. Belgium
74. Bulgaria
75. Buryatia
76. Croatia
77. Czech Republic
78. Dagestan
79. Denmark
80. England
81. Estonia
82. France
83. Georgia
84. Germany
85. Greece
86. Hungary
87. Ireland
88. Italy
89. Latvia
90. Lithuania
91. Luxembourg
92. Moldova

93. Netherlands
94. Norway
95. Poland
96. Portugal
97. Romania
98. Russia
99. Scotland
100. Serbia
101. Spain
102. Sweden
103. Switzerland
104. Ukraine

NORTH AMERICA

105. Canada
106. Mexico
107. United States

CENTRAL AMERICA AND CARIBBEAN

108. Aruba
109. Bahamas
110. Belize
111. Costa Rica
112. Cuba
113. Dominican Republic
114. El Salvador
115. Grenada
116. Guatemala
117. Haiti
118. Honduras
119. Netherland Antilles
120. Nicaragua
121. Panama
122. Puerto Rico

SOUTH AMERICA

123. Argentina
124. Bolivia
125. Brazil
126. Chile
127. Colombia
128. Ecuador
129. Guyana
130. Paraguay
131. Peru
132. Uruguay
133. Venezuela

CAM's network of staff and contacts around the world

Our staff members are stationed in ten countries where we have ongoing programs. In the other countries listed on this map, we work through a network of contacts established over the years. Whenever possible, we work with conservative Anabaptist groups to meet needs in these places. However, many parts of the globe have no conservative Anabaptist presence through which to work. In these places, we work through other carefully screened Christian groups that align with our program goals.

Thank you, volunteers

Your work makes a huge difference for millions of people around the world! You are the backbone of Christian Aid Ministries. On behalf of CAM and recipients in the U.S. and abroad, thank you and God bless you for your labors!

Project / Location	Volunteers	Hours
Disaster Response Services Rebuilding	1,228	61,554
Rapid Response Services Cleanup	2,396	39,056
Search & Rescue	336	12,722
Pennsylvania Warehouse (packing food parcels etc.)	7,558	25,656
Pennsylvania Cannery	2,986	8,378
Conservative Anabaptist Service Program (CASP)	109	8,864
Pennsylvania Clothing Center	4,177	18,988
Indiana Clothing Center	2,318	5,292
Illinois Clothing Center	1,154	4,910
Iowa Clothing Center	1,252	4,289
Kentucky Sorting Center	676	3,201
Wisconsin Sorting Center	513	2,180
Berlin, Ohio, Home Office (stuffing newsletters)	1,522	2,271
Mid-Missouri Community Center (packing food parcels and kits)	350	2,200
CAM-West (packing food parcels and kits)	284	598
Other	263	17,624



NOTE: The number of volunteers listed above may include duplicates as some helped on more than one project. Volunteer totals don't include field staff.



Children help pack food parcels at CAM's Pennsylvania warehouse.

27,122

CAM volunteers in 2020

217,783

hours of labor

This is equal to **104**
full-time employees per year.



Rapid Response volunteer, Tennessee

Foreign field staff

We greatly appreciate the dedicated work of our 100-plus foreign field staff. They invest many hours overseeing CAM programs and distributing aid. Their work on the front lines in foreign countries is a crucial part of CAM.

In addition to field staff, we are also grateful for the many hours put in by our staff in offices, warehouses, and other locations in the USA and Canada.



A CAM staff member in Kenya distributes Support-A-Widow food parcels along with a small amount of cash.



Children in Guatemala listen intently to a Bible story at a distribution for people affected by the severe hurricanes that hit Central America.



New or significant in 2020

First news of COVID-19: CAM launched the Coronavirus Crisis Care program to meet the huge surge of needs resulting from lockdowns around the world. Thanks to generous donors, CAM has supported COVID aid projects in sixty-one countries.

Most named storms: The Atlantic hurricane season had the highest number of named storms than any year on record.

Two hurricanes hit same area in Louisiana: Hurricane Laura hit Louisiana on August 27 and was followed by Hurricane Delta six weeks later. Laura and Delta were both category 4 storms. Following an extensive cleanup project, CAM started a Disaster Response Services rebuilding project there in December 2020.

Work-for-Wages projects start in Haiti: In response to political upheaval and ongoing poverty, CAM started Work-for-Wages projects so Haitians could earn money to feed themselves and their families. This program helps those in need while doing community projects that benefit others.

Explosion in Lebanon: An explosion in the port of Beirut, Lebanon, created a shock wave that engulfed the city in early August. A massive 2,750 tons of ammonium nitrate ignited in a warehouse at the port and left behind a path of devastation and rubble.

War in Armenia/Azerbaijan: In September, conflict erupted between Armenia and Azerbaijan. Thousands of innocent people were caught in the crossfire. Believers in the region requested help.

International storms: Two hurricanes, Eta and Iota, slammed into northeastern Nicaragua and other parts of Central America in November. Both hurricanes were rated as category 4 storms and hit less than two weeks apart. We funded an International Crisis cleanup/rebuilding project in Nicaragua, Honduras, and Guatemala.

Growth of SALT Microfinance Solutions: In spite of COVID, the SALT indigenous teams expanded the program significantly. They reached the milestone of 60,000 SALT members receiving regular business and Biblical teaching.

Political unrest in Haiti: American staff returned to our Haiti base after being gone for nine months due to political unrest.

What your gifts provided in 2020

Approximately 34.4 million pounds of food, medicines, clothing, comforters, seeds, Bibles, Christian literature, heating supplies, and other aid. This is equal to about **821 semi loads** of aid. *Excludes building materials and some self-help items.*

2.4 million Bibles, New Testaments, and Bible story books.

2.2 million pounds of clothing, comforters, footwear, and related items.

143,683 food parcels for needy people in various countries.

\$39 million worth of medicines, vitamins, nutritional items, and medical supplies to 420 medical outlets.

More than 11.5 million pounds of food for those in need.

On the following pages we have listed as accurately as possible the literature and material aid CAM provided in 2020. The purpose of this compilation is to show you, our supporters, how your gifts were used during the last year. Some items provided may be distributed in 2021. In addition to purchased items, this list includes large quantities of donated items. These free goods significantly increased the value of your cash donations.





1,326,472 Bibles

2,169,113
pounds flour



1,110,827 Bible
story books

Christian literature

Bibles

Restricted countries [†] (various languages)	1,246,650 ea.
Amharic	599 ea.
Assorted	2,720 ea.
Basa	94 ea.
Creole	259 ea.
English	61,994 ea.
French	200 ea.
Klao/Krue	127 ea.
Kpelle	20 ea.
Russian	443 ea.
Sinhala	1,150 ea.
Spanish	10,953 ea.
Swahili	97 ea.
Tagalog	778 ea.
Tigrinya	288 ea.
Turkana	100 ea.

New Testaments

Restricted countries [†] (various languages)	302,579 ea.
Assorted	193 ea.
Creole	10 ea.
English	102,708 ea.
French	17 ea.
Krahn	255 ea.
Russian	45,021 ea.
Spanish	20,939 ea.

Scripture portions

Restricted countries [†] (various languages)	20,000 ea.
English	2,886 ea.
Russian	35,000 ea.

Audio Bibles

Restricted countries [†] (various languages)	8,022 ea.
English	52 ea.

Audio New Testaments

Restricted countries [†] (various languages)	58 ea.
English	200 ea.

Audio Old Testaments

Restricted countries [†] (various languages)	98 ea.
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Bible story books

101 Favorite Stories from the Bible

Restricted countries [†] (various languages)	55,000 ea.
Assorted	578 ea.
Creole	1,000 ea.
English	21,618 ea.
German	48,880 ea.
Romanian	1,520 ea.
Russian	2,330 ea.

[†]The term "restricted countries" refers to locations where access to God's Word is limited by hostility from the government or society. In most of these locations there is also some level of persecution of Christians.

Spanish	64,806 ea.
Swahili	12,280 ea.
Ukrainian	8,346 ea.

102 Favorite Stories from the Bible

Restricted countries [†] (various languages)	306,545 ea.
English	47,560 ea.
French	110 ea.
Swahili	153 ea.

Favorite Stories from the Bible (O.T. stories)

Restricted countries [†] (various languages)	60,000 ea.
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Favorite Stories from the Bible (N.T. stories)

Restricted countries [†] (various languages)	60,000 ea.
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25 Favorite Stories from the Bible

Azeri	6,000 ea.
Bulgarian	5,000 ea.
Creole	3,040 ea.
English	38,399 ea.
Russian	21,300 ea.
Spanish	5,857 ea.
Swahili	56,970 ea.
Ukrainian	6,300 ea.

29 Favorite Stories from the Bible

Restricted countries [†] (various languages)	10,500 ea.
English	73,200 ea.
Farsi	3,000 ea.
French	200 ea.

30 Favorite Stories from the Bible

Restricted countries [†] (various languages)	250,335 ea.
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Christian Family Magazines

Seed of Truth/related magazines

Restricted countries [†] (various languages)	9,560,251 ea.
Azeri	27,000 ea.
English	79,246 ea.
Polish	51,631 ea.
Romanian	1,205,150 ea.
Russian	540,211 ea.

Antorcha de la Verdad (Torch of Truth)

English	76,145 ea.
Haitian Creole	161,270 ea.
Spanish	1,717,763 ea.

Assorted Christian literature

Christian tracts and booklets

Restricted countries [†] (various languages)	36,481,216 ea.
Assorted	1,300 ea.
English	366 bxs.
English	146 lbs.
English	92,151 ea.
Romanian	54,281 ea.
Spanish	16,326 ea.

Books

Restricted countries [†] (various languages)	270,000 ea.
Basa	69 ea.
Creole	28,515 ea.
English	10,861 ea.
Russian	430 ea.
Ukrainian	228 ea.

CDs (singing and teaching)

English	20,551 ea.
Spanish	430 ea.

Food

Almonds	2,905 lbs.
Apples (dried)	28,950 lbs.
Beans	1,878,190 lbs.
Beans (canned)	303,199 lbs.
Bread	41,676 lbs.
Buckwheat	4,920 lbs.
Bulgur	279,120 lbs.
Burghul	4,497 lbs.
Butter	6,675 lbs.
Cassava flour	5,159 lbs.
Cereal	155 lbs.
Cheese	45,206 lbs.
Chickpeas	44,653 lbs.
Chocolate	240 lbs.
Cocoa	44 lbs.
Condensed milk	315 lbs.
Cooking oil	178,952 gal
Corn	215,524 lbs.
Cornmeal	189,793 lbs.
Cream of wheat	8,780 lbs.
Dal	222,966 lbs.
Drink mix	67 lbs.
Eggs	14,471 doz.
Fish	11,666 lbs.
Fish sauce	1,965 gal.
Flour	2,169,113 lbs.
Fonio (grain)	1,057 lbs.
Food (assorted)	11,080 ea.
Food (assorted)	77 gal.
Food (assorted)	418,796 lbs.
Food kits	2,042 ea.
Food vouchers	415 ea.
Freekeh (wheat cereal)	7,608 lbs.
Fruit (assorted)	272 lbs.
Gari	2,954 lbs.
Garlic	1,137 lbs.
Groats (grain)	22,156 lbs.
Halawa	11,547 lbs.
Halva	3,032 lbs.
Honey	1,942 lbs.
Hummus	8,077 lbs.
Jam	12,366 lbs.
Juice	15 gal.
Lemons	104 lbs.
Margarine	16,280 lbs.
Mayonnaise	165 lbs.



Nicaragua



Romania

Donated kits and comforters

Thank you, supporters, for providing hygiene items, school supplies, baby clothing, and other gifts for the needy. God bless you for your part in providing these meaningful gifts.

In 2020, supporters provided:

100,853 hygiene kits

17,362 layette bundles

45,258 international school kits

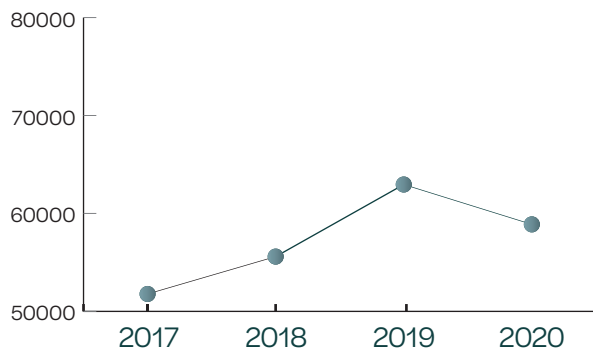
12,075 children's care packs

8,352 student kits for Haiti

10,503 new clothing packs

58,883 comforters donated

Sewing groups and individuals spend many hours making warm comforters. Each year, we could use as many as 100,000 comforters. God bless each of you who are working behind the scenes to provide these warm gifts for those in need.





14,471 dozen eggs

4,973,404
pounds rice



1,438 wheelchairs

Meals for needy families	3,400 lbs.
Meals for needy families	178,201 ea.
Meat	29,513 lbs.
Meat (canned)	567,828 ea.
Meat (canned)	22,560 lbs.
Meat (lunch)	27,108 lbs.
Milk	45,989 gal.
Milk (powdered)	15,257 lbs.
Millet	926 lbs.
Oats/oatmeal	10,167 lbs.
Pasta	328,858 lbs.
Peanuts	396 lbs.
Potatoes	453,373 lbs.
Raisins	5,730 lbs.
Rice	4,973,404 lbs.
Salt	192,529 lbs.
Soup	265 ea.
Soup	317,356 lbs.
Soy sauce	1,716 gal.
Soybeans	3,408 lbs.
Spice	58,852 lbs.
Sugar	878,371 lbs.
Tahini	11,569 lbs.
Tea	29,865 lbs.
Teff (grain)	16,314 lbs.
Tomato	6,351 lbs.
Tomato paste	51,462 lbs.
Vegetables (assorted)	256,392 lbs.
Vinegar	123 gal.
Water (bottled)	25 gal.
Wheat	9,855 lbs.
Yeast	20,606 lbs.
Yogurt	152 lbs.

Gallons	44 ea.
Gummies	14,443 ea.
Tablets	19,685,790 ea.

Nutritional items

Assorted	31,631 ea.
Assorted	66,191 lbs.
Bottles	112,613 ea.

Medicines

Assorted	390,107 ea.
Bottles	293,658 ea.
Capsules	3,819,048 ea.
Gallons	62 ea.
Kits	12,936 ea.
Purchased meds	\$4,865
Tablets	19,568,559 ea.
Tubes	296,091 ea.
Vials	140,768 ea.

Medical supplies

Assorted	1,476,730 ea.
Bottles	1,037 ea.
Boxes	193 ea.
Gallons	8 ea.
Kits	900 ea.
Rolls	26,188 ea.
Tubes	14,803 ea.

Diapers	120,922 ea.
Disinfectant	402 gal.
Face masks	1,210,031 ea.
Feminine wash	17,358 btl.
Hand sanitizer	31,225 btl.
Hand sanitizer	7,452 gal.
Hygiene items (assorted)	4,879 ea.
Hygiene items (assorted)	1,553 gal.
Hygiene items (assorted)	6,337 lbs.
Lotion	2,464 ea.
Mouthwash	1,962 btl.
Soap	13,119 btl.
Soap	59,287 ea.
Soap	13,208 gal.
Soap	100,227 lbs.
Soap bars	623,877 ea.
Tissues	43,777 bxs.
Toilet paper	25,766 rolls
Toothbrushes/toothpaste	108,889 ea.

Kits

Children's care packs	12,075 ea.
Classroom kit for Haiti	537 ea.
Comforter kits	4,597 ea.
Hygiene kits	100,853 ea.
International school kits	45,258 ea.
Layette bundles	17,362 ea.
New clothing packs	10,503 ea.
Rapid Response cleaning bucket kits	1,457 ea.
Rapid Response literature kits	552 ea.
Student kits for Haiti	8,352 ea.

Clothing and bedding

Baby clothing	357 ea.
Bedding/towels	176,362 lbs.
Blankets	29,023 ea.
Clothing	1,597,779 lbs.
Coats	30 ea.
Comforters	58,883 ea.
Dresses	554 ea.
Footwear	148,504 lbs.
Footwear	10,936 pairs
Pants	24 ea.
Sheet sets	2 ea.
Shirts	302 ea.
Socks/underwear	342 ea.
Towels	189 ea.
Washcloths	22,696 ea.

Supplements

Vitamins and herbs

Assorted	58,752 ea.
Bottles	22,578 ea.
Capsules	5,082,590 ea.

Supplies for the handicapped

Canes	173 ea.
Crutches	379 pairs
Hospital beds	2 ea.
Special needs stroller	1 ea.
Standers	5 ea.
Toilet chairs	54 ea.
Walkers	333 ea.
Wheelchairs	1,438 ea.
Wheelchair parts (assorted)	129 ea.
Wheelchair ramp	1

Hygiene and personal care

Absorbent pads	16,876 pks.
Absorbent pads	186,680 ea.
Adult briefs	743,353 ea.
Antiseptic	595 gal.
Baby powder	482 ea.
Bed pads	980 ea.
Body oil	7,552 ea.
Cleansing wipes	6,337 pks.
Clorox	3,012 gal.
Detergent	95,019 lbs.

School supplies

Backpacks	2,682 ea.
Calculators	632 ea.
Chalk	129 bxs.
Chalk	223 ea.
Colored pencils	852 ea.
Crayons	4,124 ea.
Crayons	847 bxs.
Erasers	10,570 ea.
Geometric instruments	1,353 sets
Lesson plan books	3,250 ea.
Markers	448 ea.
Notebooks	41,035 ea.
Paper	490 pks.
Pencil sharpeners	53 ea.
Pencils	23,010 ea.
Rulers	2,657 ea.
School books	2,242 ea.
School supplies (assorted)	157 lbs.
Scissors	9 ea.
Spring files	35 ea.



41,035 notebooks

743,353

adult briefs



235 goats

Sewing supplies

Comforter tops	1,098 ea.
Embroidery sewing machine	6 ea.
Fabric	48,892 lbs.
Quilt batting	122 rolls
Quilt frames	2 ea.
Sergers	6 ea.
Sewing machines	184 ea.
Sewing machine heads	2 ea.
Sewing machine table	1 ea.
Sewing supplies	3,926 lbs.

Seeds

Bean	42,500 lbs.
Beet	1,027 lbs.
Cabbage	500 pks.
Cabbage Seed	358 lbs.
Carrot Seed	813 lbs.
Celery	44 lbs.
Collard	500 pks.
Corn	4,100 lbs.
Corn	1,000 pkts.
Cucumber	345 lbs.
Cucumber	500 pks.
Eggplant	88 lbs.
Garden seeds (assorted)	1,438 lbs.
Lettuce	500 pks.
Mayan spinach tree seedlings	1,706 ea.
Okra	500 pks.
Okra	58 lbs.
Onion	500 pks.
Onion	372 lbs.
Parsley	146 lbs.
Pepper	81 lbs.
Pepper (hot)	500 pks.
Pumpkin	61 lbs.
Radish	630 lbs.
Rice seedlings	100,000 ea.
Spinach	500 pks.
Squash	334 lbs.
Tomato	500 pks.
Tomato	166 lbs.
Watermelon	44 lbs.
Watermelon	500 pks.
Zucchini	88 lbs.

Self-help items & projects

Includes items from CAM's Gift Catalog

Agricultural hand tools	3,306 ea.
Aluminum press	1 ea.
Appliance parts store	1 ea.
Auto repair shop	2 ea.
Bakery	2 ea.
Barbershop	1 ea.
Chainsaws	25 ea.

Charging boards	17 ea.
Construction tool sets	5 ea.
Cooking pots/pans/bowls	382 ea.
Cotton candy machine	1 ea.
Elastic sewing machine	1 ea.
Electric scale	1 ea.
Farm equipment	18 ea.
Fishing boats	3 ea.
Fishing net sets	3 ea.
Flour sifters	15 ea.
Garden tool sets	90 ea.
Generators	17 ea.
Grape farming project	1 ea.
Greenhouses and equipment	8 ea.
Hauling service	1 ea.
Heating/packing machine	1 ea.
Honey extractor	1 ea.
Irrigation kits	50 ea.
Land	1 acre
Machetes	25 ea.
Measuring cup sets	15 ea.
Mechanic equipment	3 ea.
Metal grinding blades	5 ea.
Mixing spoons	30 ea.
Orchard equipment	1 ea.
Ovens	2 ea.
Phone chargers	51 ea.
Plumbing project	1 ea.
Professional ironing table	1 ea.
Sausage press	1 ea.
Sharpening stone tools	172 ea.
Slush maker	1 ea.
Steam iron	1 ea.
Tillers	3 ea.
Tools (assorted)	446 ea.
Tractors	10 ea.
Transport vehicle	1 ea.
Tuk Tuk (taxi)	6 ea.
Wagons	1 ea.
Watering cans	1,361 ea.
Wheelbarrows	253 ea.
Woodworking business	1 ea.

Animals and Supplies

Beehives	71 ea.
Calves	119 ea.
Canaries (to raise)	20 pairs
Chicken farms	2 ea.
Chickens	3,295 ea.
Chicks (including feed)	762 ea.
Cows	54 ea.
Goats	235 ea.
Harnesses (for horses)	4 ea.
Horses	4 ea.
Pig farm	1 ea.
Pigs	371 ea.
Sheep	99 ea.
Wagon (for horses)	1 ea.

Heating/cooking supplies

Coal	1,232 tons
Electricity for heating	153,642 kwh
Enviro bricks	48,384 ea.
Firewood	2,059 tons
Gas for heating	375,265 cu. meters
Heaters	466 ea.
Stoves	158 ea.

Water-related items

Rainwater collection systems	2,010 ea.
Water filters	200 ea
Water tanks	214 ea
Water treatment	7,552 btls.
Wells	207 ea.

Building materials

Building supplies (assorted)	355 ea.
Dust masks	12,000 ea.
Electrical wire	17 rolls
Nails	1,706 lbs.
Receptacles	17 ea.
Roofing metal	8,073 ea.
Roofing metal	3,600 sq. ft.
Screws	5,000 ea.
Steel sheets	390 ea.
Timber	4,764 bd. ft.

Misc.

Baby bottles	272 ea.
Bicycles	13 ea.
Broom heads	10 ea
Broom sticks	4 ea
Buckets	5,934 ea.
Chain hoists	3 ea.
Chlorinated disinfecting tablets	76 ea
Ear plugs	1,310 pair
Electric current stabilizer	17 ea.
Fans	308 ea.
Floor mat textile	495 lbs.
Gloves	271 ea.
Lunch coolers	1,602 ea
Mats/matresses	1,485 ea.
Mosquito repellent	755 ea.
Mosquito nets	500 ea.
Safety glasses	4,104 ea.
Safety vests	275 ea.
Shoe polish	495 ea.
Sunglasses	1,064 pairs
Tents	35 ea.

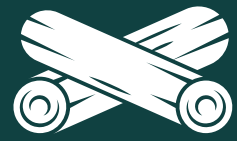
The items in this list cover what was distributed by CAM through a number of our programs. However, some CAM programs do not include specific aid items distributed. See page 20 for a list of these programs, which also play a vital role in meeting physical and spiritual needs around the world.



4,057 chickens



379 crutches



2,059 tons of firewood

211 sea containers shipped in 2020

to Belarus, Haiti, Iraq, Israel, Jordan, Lebanon, Liberia, Moldova, Nicaragua, Nigeria, North Korea, Puerto Rico, Romania, South Sudan, Syria, Tajikistan, Ukraine, and Yemen.

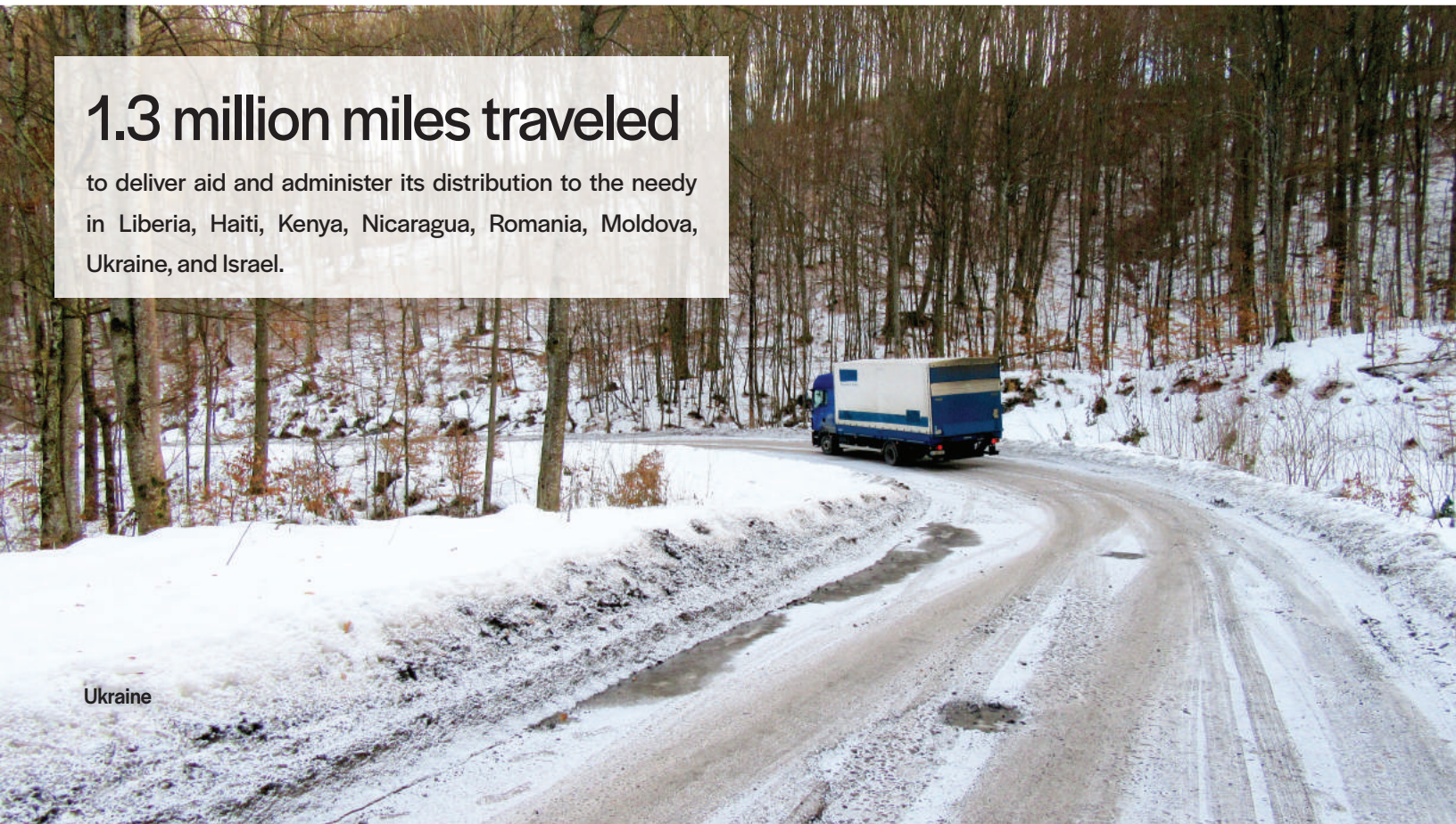
In addition to the sea containers that were shipped, the equivalent of 610 semi loads of aid and literature was purchased at field locations in various countries.



1.3 million miles traveled

to deliver aid and administer its distribution to the needy in Liberia, Haiti, Kenya, Nicaragua, Romania, Moldova, Ukraine, and Israel.

Ukraine





Other projects funded by CAM

While the items listed on pages 15-18 cover the items that were distributed by CAM through a number of our programs, the impact of various other programs/projects is not captured in that list. Your contributions also helped fund the following:

All-Nations Bible Translation: Bible translation for unreached people groups

Biblical Discipleship Centers: Teaching seminars for national pastors in Haiti, Nicaragua, and Liberia

Billboard Evangelism: Gospel messages to point America to God

Christian-Martyrs-Fund: Support for disabled pastors/Christian workers and their families in Vietnam, the former Soviet Union, the Middle East, and other locations

Church Planting: Supports church plants in Romania, Liberia, and Haiti

Conservative Anabaptist Service Program (CASP): Provides an alternative place of service in case of a military draft

Disaster Response/Rapid Response: Responds to disasters and crises in the U.S. through rebuilding, cleanup, Search & Rescue, Loaves & Fishes Food Kitchen, and Chaplain Ministry

Egypt-Sponsor-A-Child: Schooling for children from needy Coptic Christian homes

Family-Self-Support La Source Project: Self-help development, agricultural experimentation, and reforestation in La Source, Haiti

International-Sponsor-A-Student: Support for Christian schools in various countries

Jericho Road Program: Reaches out to Gypsies, street children, and other neglected people in Romania

Project Baby Moses: Rescues precious babies in Israel and other places from abortion

Project Good Samaritan: Helps needy families in various countries with emergency situations such as house fires and medical needs

Refugee Discipleship Center—Greece: Bible teaching for refugees

SALT Microfinance Solutions: Small loans, savings groups, and teaching to help impoverished people become self-sustaining.

Sponsor-A-Bible-Lesson: Bible correspondence lessons for Romania and Liberia

Sponsor-A-Refugee-Child: Schooling for Syrian refugee children

Support-An-Orphan: Support for Strong Tower Children's Home in El Salvador

Warm-A-Family: In addition to the heating items listed on page 18, your support also provided funds for utilities, etc.



Coronavirus Crisis Care

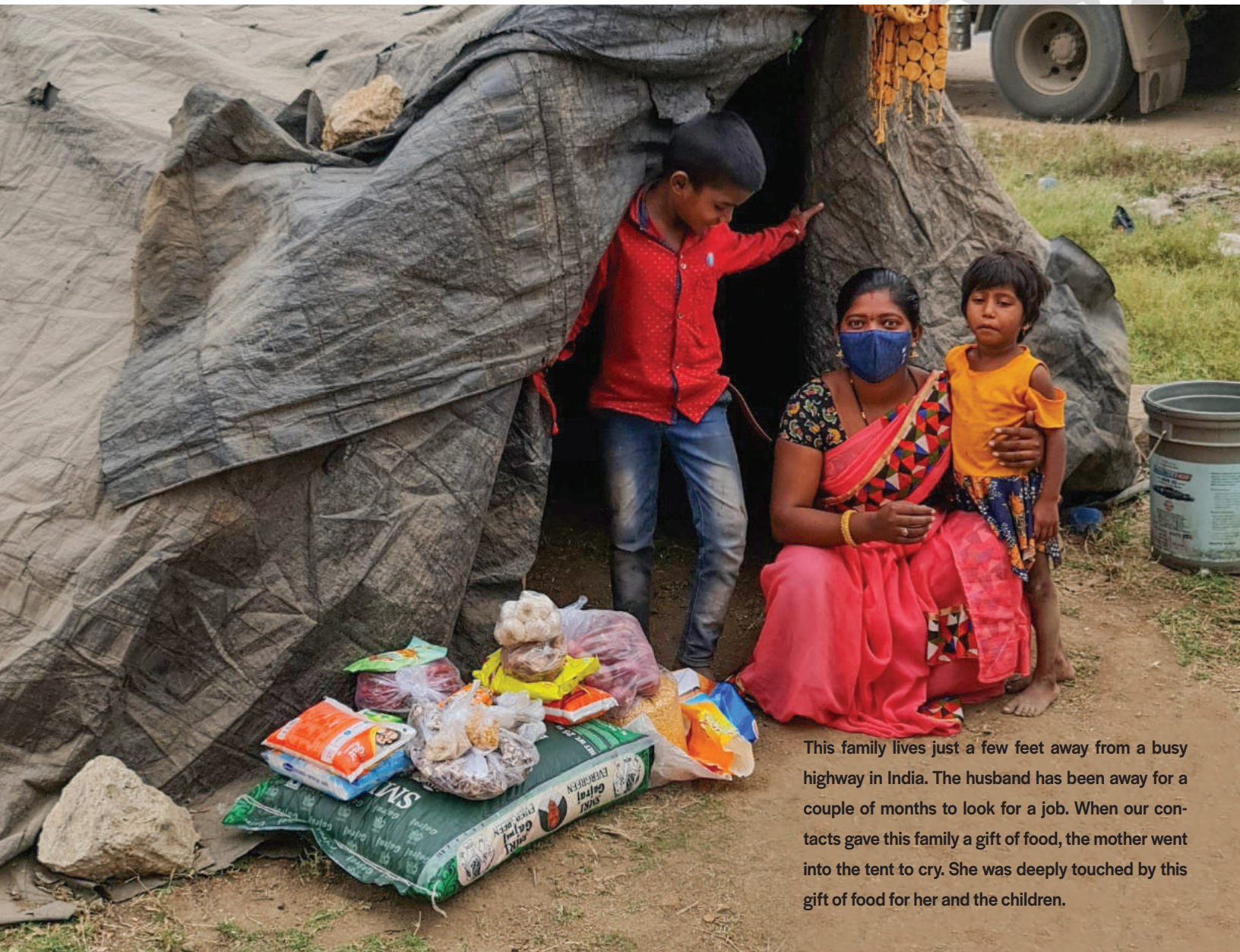
When the COVID-19 pandemic swept throughout the world, chaos and panic rippled across mountains, plains, and national borders. Many people feared the virus, while many more feared the hunger resulting from shutdowns. The virus came with many unknowns, but one thing certain was the devastating economic impact. The pandemic greatly affected millions of already needy people.

In early 2020, we had a significant surge of requests for help from across the globe. From the slums of Asia, to impoverished villages in Africa, to cities in the United States, most pleas had one thing in common: “We need food for ourselves and our families.”

Like always, God is able to bring good out of bad. He opened countless doors of opportunity to minister to

people’s physical and spiritual needs since the pandemic. In some cases, our staff and contacts were able to reach out to people in places they were never able to penetrate before. While many of our projects focused on the need for food, whenever possible we included Bibles, New Testaments, or Bible story books.

The ongoing Coronavirus Crisis Care project has been the largest CAM has ever undertaken. Thank you, supporters, for your help in answering the cries of the hungry and bringing the Gospel to those who expressed a renewed interest in spiritual things due to the pandemic. Your contributions to this program have blessed hundreds of thousands of people around the world.



This family lives just a few feet away from a busy highway in India. The husband has been away for a couple of months to look for a job. When our contacts gave this family a gift of food, the mother went into the tent to cry. She was deeply touched by this gift of food for her and the children.



Yemen



Haiti



Kenya

Recipient quotes

“We were going through an exceedingly difficult time and we were praying and waiting on the Lord for His provision. We are overjoyed for His providence through you.” *Sri Lanka*

“I felt so bad when my children asked for breakfast, but I was not able to feed them any during the last few weeks . . . I prayed to God and we received help from some of our neighbors . . . and now we are receiving support from you . . . I am so happy and thankful to the donors and to Jesus. They have stilled our worries of starving.” *Myanmar*

“I borrowed food from shopkeepers, but since the last two months they are not giving me food anymore because I did not yet pay. On many days, we have one meal only, and that is just bread with tea.” *Afghanistan*

“This gift for brothers and sisters ended up being simply a gift from heaven. Many had tears of gratitude in their eyes. Many families during this pandemic lost their income, which especially affected families with many children and those who live by themselves. They received the most essential food items from you as from the Lord.” *Kazakhstan*

Disaster Response Services USA

Disaster Response Services rebuilding • Rapid Response Services cleanup • Search & Rescue

Loaves & Fishes Food Kitchen • Chaplain Ministry Program

The Disaster Response Services programs provide a way to reach out to our “neighbors” in the United States. Our goal is to be the hands and feet of Jesus in times of distress and loss. Here is an overview of our 2020 activities.

Rapid Response Services cleanup: In 2020, Rapid Response teams helped clean up debris and tarp roofs after a derecho devastated Iowa and other Midwest states in August. After hurricanes Laura, Sally, and Delta hit the southern USA in August and September, cleanup teams responded by removing fallen trees, tarping roofs, and making temporary repairs to homes. Rapid Response teams also responded after various floods, tornados, and other disasters throughout the year.

Disaster Response Services rebuilding: Disaster Response Services had bases in Texas, Puerto Rico, Florida, Tennessee, Louisiana, and North Carolina in 2020. Volunteers from across the United States and Canada selflessly gave thousands of hours of labor to rebuild homes.

Search & Rescue: CAM’s purpose with the Search &

Rescue program is to reach out with the compassion of Jesus by searching for lost and missing people. Search & Rescue members from conservative Anabaptist churches make up ten teams across the USA. In 2020, team members searched for missing children, wounded hikers, drowning victims, and lost dementia patients.

Loaves & Fishes Food Kitchen: Operated by the New Order Amish, CAM’s Loaves & Fishes Food Kitchen serves hot meals in response to disasters. In 2020, Loaves & Fishes volunteers served 38,488 meals in Westlake, Louisiana, after that area was devastated by hurricanes Laura and Delta.

Chaplain Ministry Program: Disasters such as hurricanes or tornados often leave people traumatized and seeking answers. Loss of homes, family members, or friends can be distressing. Throughout 2020, Chaplain Ministry workers were sent to various states to provide support and point disaster survivors to Jesus, our true rest and hope.

Learn more about Disaster Response Services on page 41.



Disaster Response Services volunteers rebuild a home in Youngstown, Florida.



A Chaplain Ministry worker connects with a resident of Beaumont, Texas.



Rapid Response volunteers repair a roof in Louisiana that was damaged by Hurricane Laura.

Rapid Response Services worked in **27 disaster areas** throughout the USA.

Search & Rescue responded to **105 incidents.**

1,228 DRS volunteers restored or rebuilt **158 homes.**

The Loaves & Fishes Food Kitchen served **38,488 meals.**



Homeowners and volunteers receive hot meals at the Loaves & Fishes Food Kitchen in Westlake, Louisiana.



Search & Rescue team members from Pennsylvania search for an elderly man with dementia.

Biblical Discipleship Centers

Biblical, Anabaptist teaching for national church leaders and other believers

Many of us grew up in homes saturated with sound Bible teaching. It is hard for us to imagine not having access to Christ-centered teaching, sound Biblical books, and mentors who can disciple us. But in many parts of the world, sound teaching is rare.

CAM's Biblical Discipleship Centers in Liberia, Nicaragua, and Haiti provide three-week seminars on topics such as morality, family living, new life in Christ, spiritual warfare, and more. As the men sit under God's Word and hear teaching they have never been exposed to, many are convicted. Our goal is to instruct attendees so they can take these teachings back to their home communities and bless others with Biblical truths.



Conservative Anabaptist Service Program (CASP)

CASP's primary purpose is to provide alternative places of employment approved by the United States Selective Service System (SSS) where conscientious objectors can serve their required time, should a draft be activated by the U.S. government.

Nineteen church constituencies are signed up under the CASP program. CASP coordinates with these groups on pilot projects where service-age men work just as if there were a draft. These projects last a minimum of four weeks per group and usually include forestry or rebuilding projects.

13 pilot projects in 2020

109 alternative service workers

"I enjoyed the morning devotions and the discipleship classes . . . Getting a peek into the lives of the people I helped work for made me appreciate more the blessing of family, friends, and community as a whole."

—youth who served with CASP



Las Vegas, NV

Billboard Evangelism

"I have sinned, and now I am scared and confused."

"I heard that I need to have a relationship with Jesus. How do I do this? Where do I begin?"

"I long to have peace with God. Can you help me?"

Each year, CAM's Billboard Evangelism team receives hundreds of questions and statements like those above. Confusion, fear, and despair pervade our culture.

Your support helps us present truth to millions of people through the avenue of Gospel billboards. Our prayer is that God would use these simple messages **"To open their eyes, and . . . turn them from darkness to light, and from the power of Satan unto God, that they may receive forgiveness of sins . . ."** Acts 26:18

87,284

calls were logged. Some chose to listen to recorded messages, and others chose to speak to a phone team member.

24.1 million

people a day saw a CAM Gospel billboard. (2020 estimate)

31,084

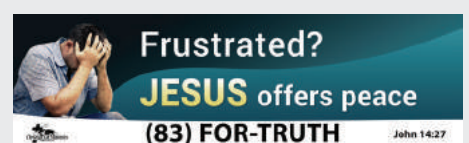
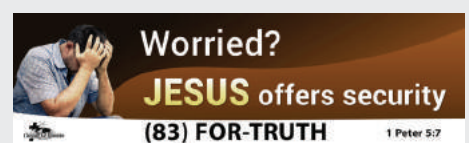
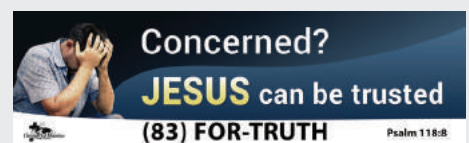
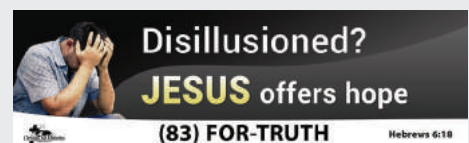
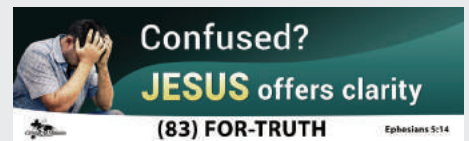
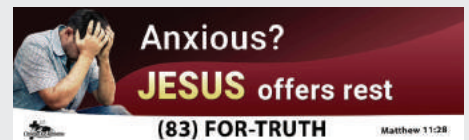
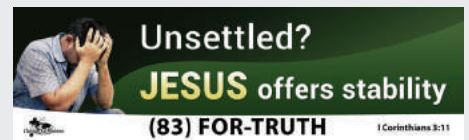
callers chose to listen to brief sermons on our phone menu.


1,058

packets were mailed to interested callers.



From July to October of 2020, a series of special messages was posted throughout America. The messages were pertinent to the anxiety many people faced during the unusual year. The goal of the 2020 Light to America project was to share the Gospel with Americans in a tumultuous and confusing time.



A photograph of a child sitting on the porch of a damaged wooden home in Nicaragua. The home is made of weathered wood and has a blue-painted section. The child is sitting on the porch, and there are various items like a broom and a bucket nearby. The background shows palm trees and other buildings.

A Nicaraguan child sits on the porch of a home that was damaged by severe hurricanes in November 2020.

International Crisis 2020 projects

\$1,000,000 - \$2,000,000 projects

Middle East Refugee Crisis: The civil war in Syria died down in some places, but in other areas of the country new outbreaks triggered yet another wave of displacement. We provided food, hygiene items, mattresses, blankets, Christian literature, medical care, and other aid for people affected by the wars in Syria and Iraq.

War in Yemen: The war in Yemen has now passed the five-year mark. Millions of Yemenis face desperate need and severe hunger. The UN considers this the world's largest humanitarian crisis. CAM provided food, water systems, and hygiene items. See page 34 for information about our Food for War-Torn Yemen program.

\$100,000 - \$500,000 projects

Armenia/Azerbaijan Conflict: Thousands of innocent people were caught in the crossfire as fighting erupted once again between Armenia and Azerbaijan, two former Soviet Union republics. We provided food and other aid for those displaced or otherwise affected by the fighting.

Bangladesh Rohingya Refugee Crisis: The Rohingyas are one of the most oppressed people groups in the world. Supporters' funds provided medical care for Rohingya refugees who fled brutal violence against them in Myanmar. In

addition, the SALT Agri-Plus program helped refugees develop and improve garden plots to grow food for themselves.

Lebanon Port Explosion: Following a massive explosion in the port city of Beirut, CAM provided emergency aid and worked through contacts to repair damaged homes.

Central America Hurricanes: Two back-to-back hurricanes devastated parts of Nicaragua, Guatemala, and Honduras. CAM provided cleanup, food aid, and building materials for those in need. This project continued into 2021.

Haiti Political Crisis: In the wake of a serious political and economic crisis, CAM launched Work-for-Wages projects such as road repair and water projects. These projects enabled needy Haitians to earn an income while doing projects to benefit their communities.

Ukraine Unrest: Tension and active fighting continue in eastern Ukraine. We provided food, firewood, literature, and other aid to people affected by the fighting.

Venezuela Economic Crisis: The economic crisis in Venezuela has left multitudes in great need. We worked through conservative Anabaptist contacts to provide food aid and Christian literature in Venezuela and surrounding countries such as Peru and Colombia.

Other projects (less than \$100,000)

Afghanistan Flood
Bahamas Hurricane
Bangladesh and India Cyclone
Egypt Flood
Greece/Camp Moria Fire
Ethiopia/Tigray Refugee Crisis
Ivory Coast Refugee Crisis

Kenya Flood
Mozambique Cyclone
Sudan and South Sudan Flood
Sudan Food Insecurity
Turkey Earthquake
Ukraine Flood
Vietnam Typhoon



A CAM staff member in Liberia preaches to Ivory Coast refugees before an aid distribution.



Typhoon victims in Vietnam receive aid.

“That thy way may be
known upon earth,
thy saving health
among all nations.”

Psalm 67:2



A massive explosion in Beirut, Lebanon, destroyed thousands of homes.

Bibles-for-the-World

Shining the light of God's Word through Bibles, Bible story books, and Christian literature

A large portion of the world has never heard of Christ or seen a Bible. Requests for Bibles ring out around the world. Millions of persecuted Christians are among those who long for their own copy of God's Word. CAM attempts to meet the unending demand for Bibles and Christian literature by

providing large quantities of Bibles, New Testaments, Bible story books, and other Bible-teaching materials.

On behalf of millions of recipients throughout the world, we say "thank you" for helping to spread the light of God's Word in 2020!

"I searched the world for a religion with meaning, but I learned that all religions are the same. They are all empty, demanding much of their followers, but offering them nothing in return. At the climax of my journey, I obtained a Bible, intending to prove from its pages, for once and for all that there is no god and religion is a hoax. Instead, I found in the pages of the Bible the living Jesus and learned to embrace Him as my Saviour and Lord." —restricted country



In 2020, your generosity helped provide:

1.3 million Bibles, most of which went to closed and restricted countries

1.1 million Bible story books that taught children and adults around the world about Jesus, many for the first time.



Christian Family Magazines

The Christian Family Magazines program distributes more than 1 million Bible-based magazines every month. This helps fill a vital need for Bible teaching in places where Christian literature is scarce. The need for these magazines is especially great in closed and restricted countries where believers have little access to practical Bible-teaching material.

13.4 million Christian family magazines provided in 2020.



A SALT savings group meets in a poverty-stricken village in northern Bangladesh. In the past, most villagers struggled to improve their family's life conditions. Now, through weekly Bible-based teaching, they are slowly learning how to better manage their resources to provide for the needs of their homes.



SALT Microfinance Solutions



Christ-centered solutions to break the cycle of poverty

Your support for the SALT program continues to bring lasting change to poverty-stricken communities in twenty countries around the world.

SALT members are learning to provide for their families and are discovering Bible principles that have the potential to impact them for life. They express deep appreciation for the teaching and guidance they receive. “I really like the lessons,” said a savings group member in Haiti. “The beautiful stories [in the SALT manual] are so instructive. They teach us how to live well in our homes. They teach us how to take

good care of our clients when they come to buy.”

COVID-19 brought challenges throughout 2020, but our national facilitators seized the opportunity to guide SALT members through the difficulties.

Our two main objectives:

HELP PEOPLE discover ways to provide for their families
PATTERN AND TEACH a Biblical way of life

Learn more about SALT Microfinance Solutions on page 45.



“NOW MY LIFE HAS DIRECTION and I can see opportunities that were not there before.”

Pam Bitrus, SALT savings group member in Nigeria

“THESE PROGRAMS COME WITH A DIVINE INTERVENTION to help people and to reduce hunger and poverty in my community and beyond.”

Mtamla Maburi, village chief in North Ghana



“OUR VISION IS TO BE ABLE TO HELP OTHERS in our neighborhood in some way just as we have been blessed. We believe that with God it is possible.”

Madame Pason Jean-Baptiste, SALT savings group member in Haiti

Other CAM programs that help people help themselves:

Seed Project

In Romania, Ukraine, and Moldova, many villagers depend on their gardens for food. Farmers in parts of Africa and Central America work small plots of land to grow corn, beans, and other crops for their families to eat or sell. The Seed Project provides quality seeds to help people make the most of their land. We also provide garden tools and supplies in some cases.

26 tons of high quality garden and crop seeds provided in 2020.

Family-Self-Support

Many fathers long to provide for their families, but lack the funds they need to get started. The Family-Self-Support program provides self-help resources to give needy families a source of income. For many impoverished families, these resources make the difference between being self-supporting and depending on others for aid.

Some resources provided in 2020:

- Cheese-making equipment ▪ greenhouses ▪ livestock
- quail-raising supplies ▪ start-up store inventory ▪ tillers
- sewing machines ▪ tuk-tuk taxis ▪ mechanic tools



Food for War-Torn Yemen

Relentless conflict in Yemen continues to thrust people into severe suffering. 2020 marked another difficult year in Yemen, the poorest country on the Arabian Peninsula. Rising food prices, dropping job availability, and ever-increasing poverty plunged the struggling population deeper in hunger and desperation.

Supporters' gifts of 190-pound deliveries of food are bringing sparks of hope to people in Yemen who have suffered much.

Yemenis displaced from home:

3.5 million

People killed by war, hunger, and disease:

250,000

Children under age five who die each day from hunger and disease: **130**

Voices from Yemen:

“Our financial circumstances are so difficult we usually spend our day having only one meal from some neighbors and good people who give us food.”

“I have a large household and my sons and daughters are in need of food.”

“When I received the food [parcel], it meant a lot to us. It represented great hope at the time of increasing prices and no more available jobs.”

Notes from supporters

"My parents raised my sisters and me with a spirit of compassion for others. We saw many examples of this in our growing up years, and by our grandparents also. I have been blessed and want to extend that to others." —with \$13,000 for various programs

Here is 28.00 for you to put to use where it's most needed. \$3.00 of this donation is from our byr. daughter Megan who has a big spot in her heart for those less fortunate. God Bless!



I found this along the road as I was mowing the lawn. I want to give it to my daddy's Search and Rescue Team. — with \$5.00 for Search and Rescue

Dear CAM,
Here is a gift to help buy Bibles. I found your spiritual famine letter in our kitchen. I asked Mom what it meant. And she told me that they need Bibles.
I want to share some of the money I made picking green tomatoes. My two sisters ages 9 and 5 and my brother age 6 want to share theirs too.

"This past school term my students earned this money by using kind words and giving others compliments. And we as a class wish to give this money to you. We would like the money to be used for good water, medicine, and Bibles."

—with \$85.50

Dear CAM,
Daddy promised me \$20 if I could recite Ephesians 6 all the way through six months after I memorized it. I took those \$20 and \$10 from the money I made on whistles I sold and here's my donation of thirty.

"We live in the city of Philadelphia, PA, and often find change on the sidewalks as we walk. Often our five children would save it up for awhile and then buy a little treat.

This time, though, after reading about Syrian refugee children they decided to save it up for someone other than themselves. Use this money to bless children in need."

—with \$14.00 for Sponsor-A-Refugee-Child

Thank you, monthly sponsors!

Your faithful monthly support blesses orphans, widows, persecuted Christians, elderly, handicapped, and others in need. The dependable donations from more than 20,000 monthly sponsorships are of great value to CAM. As this foundation of support increases, we are able to expand our programs to meet more needs. Your committed support helps CAM plan ahead in meeting needs in various countries.

Your sponsorships help thousands of people each month. There is always a need for more sponsors since the needs in

our world are endless.

How to become a monthly sponsor: If you would like to become a monthly sponsor, you can choose from any of our 50-plus programs. To join the effort of meeting needs in many countries, see the enclosed sponsorship sheet or visit us online at www.christianaidministries.org. If for any reason you wish to discontinue your monthly sponsorship, you are not obligated to continue.

“I don’t have words to express what the food parcel means to me.
When it comes, a sense of peace comes over me.” —Romania



Adopt-A-Family, Romania



Stay informed

ABOUT CAM PROJECTS

Want to stay in touch with CAM projects? You can sign up for our main newsletter or other mailings about programs and projects that interest you.

CAM's main newsletter

Our monthly newsletter will keep you up to date with CAM programs in various countries. This newsletter includes stories of recipients, colorful photos, and updates on needs and opportunities to help.

Other updates

You will receive these mailings only if you specifically request them, even if you are on our main mailing list.

DisasterLink (semiannually)

Find out how God is using CAM's Disaster Response Services, Rapid Response Services, and Search & Rescue programs to minister to hurting people in the United States.

Biblical Stewardship Services Planner (semiannually)

Provides articles on Christian stewardship, tax-wise giving, and ways to channel possessions and assets to support kingdom work.

Billboard Evangelism Update (quarterly)

Includes stories from callers, prayer requests, and information about the spiritual condition of the U.S.

Children's Corner newsletter (quarterly)

Includes child-friendly stories and projects to expose children to needs and opportunities around the world.

SALT Microfinance Solutions (quarterly)

Features SALT client stories from various countries and updates on the program.

Sign up for *First Alert!* mailings

Get notices about crisis projects and special opportunities.



These notices are similar to the emergency postcards we send to everyone on our mailing list when a major crisis takes place. But *First Alert!* subscribers will also be informed about smaller crisis projects and special opportunities.

To sign up for any or all of our mailings, see the response coupon or call us at 330.893.2428.

You can also sign up online at www.christianaidministries.org.



Biblical Stewardship Services












Did you know you can donate assets such as grain or cattle to support kingdom work? Are you selling your farm or business and need help with capital gains tax issues? Would you like help from a Biblical perspective on establishing a will or trust?

Our Biblical Stewardship Services department may be able to help you with the following services:

- Charitable Gift Annuities
- Donor Advised Funds
- Gifting assets and commodities
- Bequests
- Estate design assistance
- Getting started on wills and trusts

Gifts to CAM Foundation in 2020

Proceeds from gifts to CAM Foundation are generally placed in a Donor Advised Fund. The donor can then advise how the funds will be distributed, whether to their local church, Christian Aid Ministries, or other approved charities.

 <p>Real estate value of \$672,211</p>	 <p>Cash \$937,344</p>	 <p>Securities and business interests value of \$1,775,313</p>	 <p>Seed 118 tons value of \$70,485</p>
 <p>Soybeans 16,589 bushels value of \$150,096</p>	 <p>Corn 60,892 bushels value of \$242,995</p>	 <p>Grain 3,037 bushels value of \$10,816</p>	 <p>Storage sheds 15 units value of \$67,335</p>
 <p>Cattle 8 head value of \$8,763</p>	 <p>Canned goods 7,320 cases value of \$175,882</p>	 <p>Assorted items value of \$32,269</p>	<p>For more information, contact us at: CAM Foundation, P.O. Box 290, Berlin, OH 44610 330.893.4915 bss@camoh.org</p>

CAM programs

descriptions and updates

Adopt-A-Family Communism collapsed in Eastern Europe more than 30 years ago, but its effects are still seen today. Families whose land was stolen by the communist government still struggle to rebuild their lives. The cost of living continues to rise in spite of low incomes, and families wonder how they will survive. Each sponsorship of \$75 a month sends a parcel of food and healthcare items to those in need. For the poorest families in Romania, Moldova, and Ukraine, the Adopt-A-Family parcels bring a ray of hope. These parcels are mostly for struggling Christian families, but some parcels are distributed to unbelievers as a means of outreach. This program also reaches out to needy families in the Middle East.

Adult Disposable Briefs Adult disposable briefs are a critical need almost everywhere in the world CAM works. Briefs are distributed to people who care for the elderly, paralyzed, or handicapped. Adult briefs are vital in easing the burden of these caretakers who have limited resources and often live with no running water or indoor plumbing.

All-Nations Bible Translation Thousands of tribal groups go through life without a copy of the Bible in their own language. CAM supports All-Nations Bible Translation, an Anabaptist-based organization that coordinates Bible translation to fill this need. Funds are used to train and support translators, produce quality Bible translations, coordinate community development projects, and help plant Anabaptist churches that will apply these Scriptures.

Biblical Discipleship Centers Many pastors, teachers, and other men receive teaching at CAM's Biblical Discipleship Centers in Haiti, Liberia, and Nicaragua. Three-week seminars cover topics like spiritual warfare, family life, and leadership. The goal of these seminars is to promote sound doctrine to attendees so they can influence their churches in a Biblical way.

Bibles-for-the-World At the heart of CAM programs is the goal to get God's Word into as many hands as possible. In 2020, donations to this program helped provide 1.3 million Bibles. To spread the words of truth, we also use the avenues of Bible story books, inspirational books, and Bible correspondence courses. God has opened the door to distribute some of these items in unique places of the world, including closed and restricted countries.

Billboard Evangelism Many Americans call themselves Christians but do not follow Biblical principles. Others refuse to acknowledge that God exists. To remind people of God and His truth, CAM has posted more than 2,000 Gospel messages across the United States. Most of these messages are posted on billboards along interstates and major highways. Thousands of people call our toll-free number, searching for answers about God, the Bible, and life issues. In 2020, our phone team had the opportunity to speak to more than 37,000 callers.

Blankets for the Poor Millions of people in many of the world's poorest countries are ill prepared when winter hits. They not only lack money for food, but they also cannot afford blankets and warm clothes for the winter. Many suffer from the cold, and some even freeze to death. Although we ship thousands of donated comforters around the world, we are unable to ship comforters into many countries. In these countries, we provide funds to purchase blankets in the country to distribute to the needy. On average, the delivered price of a good, warm blanket bought directly from factories is about \$25.

Christian Family Magazines Biblical teaching material is in great demand in many parts of the world. CAM responds to this need through the *Seed of Truth* and *Antorcha de la Verdad* (Torch of Truth) magazines. Both magazines are written by conservative Anabaptists and include articles and stories for children, youth, and adults. They are printed in 10 languages and distributed in approximately 100 countries and territories. In 2020, supporters provided 11.4 million *Seed of Truth* and related magazines and 1.9 million *Antorcha de la Verdad* magazines.

Christian-Martyrs-Fund Over the years, pastors and other Christian workers in Vietnam, the former Soviet Union, and the Middle East have faced tremendous persecution. As a result, some suffer physical and mental disabilities, making it difficult to earn a living. The Christian-Martyrs-Fund supports such pastors and Christian workers with money for food, clothing, medical needs, and other necessities. In some cases, this program sponsors the widows and children of people who were martyred for their faith. The program also provides special assistance to believers facing or fleeing persecution.

Church Planting Projects When CAM establishes a base in another country, we feel the need to have a church nearby that shares our beliefs. These churches benefit our field staff and open spiritual opportunities in the community. CAM financially supports church-planting efforts in Haiti, Romania, and Liberia. Among the five supported churches, there are 182 members.

Funds are used to provide meeting places and cover the costs of ministry trips and other needs.

Clothing Bundle Project This program ships large amounts of quality used clothing to many parts of the world. Supporters also provide footwear, fabric, and thousands of comforters. The items are sorted by volunteers and staff at our clothing centers in various states. Although the items are donated, there are costs involved in getting the items to their destination. Every gift of \$69 processes, ships, and distributes approximately 125 pounds of clothing, footwear, and comforters.

Comforter Project CAM receives thousands of cozy, hand-made comforters from sewing groups and individuals each year. These comforters are in high demand around the world and help bring warmth and cheer to those in need. Funds from supporters help ship them to their final destinations. Comforters are distributed to families in Eastern Europe, refugees in the Middle East, and various other locations. Comforters are also a blessing in tropical countries where they are sometimes used as beds or blankets when the weather is damp and rainy.

Conservative Anabaptist Service Program This program operates under CAM and provides alternative places of employment for conscientious objectors to serve, should the U.S. government activate a military draft. CASP has pilot projects in place where draft-age men work just as if there would be a draft. In 2020, 109 volunteers served on 13 rebuilding and forestry projects. The goal of CASP is to provide ethical and moral work environments for alternative service workers.

Coronavirus Crisis Care The economic fallout of COVID-19 is resulting in enormous suffering, especially in countries that already faced great needs. These areas will likely suffer for years to come from the unusual global shutdown. Most of the requests from around the world include the cry for food as people face the fear of starvation. Other requests for help include hygiene products, which are often lacking when people can't even afford food. All these needs and uncertainties are causing many people who had no interest in God to seek Him.

Disaster Response Services (USA) Our Disaster Response Services (DRS) program provides relief in the wake of disasters in the United States. These projects provide opportunities for

Hope-for-the-Handicapped, Middle East



Clothing Bundle Project, Romania



our staff and volunteers to build relationships and minister the love and comfort of Jesus in a time of loss. Disaster Response Services ministers through the following avenues:

Disaster Response Services rebuilding: If long-term recovery help is needed in a disaster area, our DRS rebuilding program sets up a base. We then schedule volunteer work teams to rebuild or repair homes in the area. Recipients are generally underinsured and have a low income. Many of them have nowhere else to turn for help. DRS rebuilding projects can last anywhere from several months to several years.

Rapid Response Services: When a tornado, hurricane, flood, or wildfire strikes, our 23 Rapid Response teams scattered across the U.S. are equipped and ready to investigate and respond to the damage. Our goal is to have a Rapid Response team research a disaster within 24 hours and respond with volunteers within 48 hours. Cleanup projects include cutting up fallen trees, clearing debris, mucking out flooded houses, putting tarps on damaged roofs, and more.

Loaves & Fishes Food Kitchen: When the power is off or someone's home is damaged or destroyed, it means a lot to them to be able to get a hot meal. The Loaves & Fishes Food Kitchen, operated by the New Order Amish churches, sets up in disaster areas of the U.S. Loaves & Fishes ministers to people by providing delicious meals, lending a listening ear, praying with suffering people, and distributing Christian literature.

Search & Rescue: Each day many people go missing and create search and rescue incidents across the U.S. Our ten trained Search & Rescue teams are ready to respond quickly to help local authorities search for lost and missing persons. Our goal for this program is to show God's love and provide support to those in distress.

Chaplain Ministry Program: This program sends out qualified and trained personnel to work alongside CAM's Rapid Response and Loaves & Fishes teams. Many people don't have a network of friends or church family to support them and are desperate for a listening ear and someone to provide encouragement and spiritual direction.

Egypt-Sponsor-A-Child A large number of Coptic Christians in the Nile River Valley live in deplorable conditions, marginalized from society. In some areas of Egypt, a large percentage of these

Christians are unable to read or write. Marginalization, illiteracy, and huge economic difficulties result in chronic poverty and a limited understanding of God's Word. CAM supports numerous remedial classes operated by Christian workers in Egypt. The classes teach reading, writing, and math. The children learn Bible verses and principles while experiencing the love of Jesus in practical ways. Without these remedial classes, most of these Egyptian children would not learn to read, write, or understand God's Word.

Family-Self-Support Through this program, thousands of families have been able to start or expand small businesses that provide a regular income. This is a dream come true for families in Romania, Moldova, Ukraine, Liberia, Nicaragua, and the Middle East, where jobs are scarce and opportunities limited. Recipients have used their Family-Self-Support funds to build greenhouses, purchase livestock or tractors, expand construction businesses, start taxi services, and much more. This program also supports agricultural development projects in Haiti, such as soil erosion control and water conservation.

Favorite Stories from the Bible CAM's Bible story books have been translated into more than 80 languages, making it possible to reach many people groups. Some of these groups have never heard the Gospel. The vivid pictures in the story books help these Bible stories become alive and create a hunger for God's Word in both children and adults.

Food for War-Torn Yemen As the horrific civil war continues in Yemen, millions are at risk of starvation. Many have died from hunger and disease. This sponsorship provides food to needy people in Yemen. A monthly sponsorship of \$100 provides 190 pounds of food such as flour, rice, beans, sugar, salt, and oil. It also provides cooking gas to prepare nourishing meals.

Food-Parcels-for-Syrian-Refugees Millions of Syrian refugees remain in desperate need of food, heat, and shelter. This program enables CAM to provide food items for displaced people living in Jordan, Lebanon, Iraq, Syria, and Turkey.

Gifts-That-Grow Each year, millions of dollars' worth of free medicines, food, nutritional supplements, and other valuable items are available to CAM. Though companies and individuals donate the items, we must pay procurement fees and shipping costs to bring the products to our warehouse in Pennsylvania. Each dollar donated to the Gifts-That-Grow program helps us procure \$150 worth of donated products. Some funds may also be used to ship the products overseas.



Grow-A-Tree Many trees in Haiti have been chopped down for a quick cash crop, leaving the land barren and prone to soil erosion. Haiti needs trees to help stabilize the soil, reforest the land, and provide food. CAM starts many kinds of trees in a small nursery at La Source, Haiti. Once ready to transplant, the trees are passed on to families with teaching on how to care for them. Little by little, these trees help reforest Haiti.

Haiti-Sponsor-A-Child Paying for school tuition, uniforms, and textbooks is out of the question for many Haitian parents. About 40 percent of the population is unable to read and write. The Haiti-Sponsor-A-Child school program helps educate children so that, as adults, they can read the Word of God and support themselves. Sponsors' donations provide textbooks, school supplies, and a warm meal each school day for 9,430 students at 52 schools in Haiti. The program also provides Biblical training and subsidized pay for the teachers. A donation of \$65 per month enables five students to go to school.

Help-for-the-Elderly Many elderly people in Romania, Liberia, Haiti, and other impoverished countries have no one to care for them. Some beg on the streets or try to sell a little something for income. Thanks to Help-for-the-Elderly sponsors, 1,610 food parcels are provided to needy elderly people each month. A \$49 donation provides a 25-pound or larger parcel and \$10 cash or its equivalent in food items. In many cases, a Christian family magazine is also included.

Hope-for-the-Handicapped In some cultures, disabled children and adults are neglected and pushed aside. Some suffer in deplorable conditions without anyone to love and care for them. Hope-for-the-Handicapped supplies food, health kits, and other aid to disabled individuals, mental institutions, and homes for the elderly and handicapped. The program operates in Liberia, Kenya, Israel, the Palestinian territories, and various other places.

Wheelchairs: Many handicapped people in impoverished countries have little choice but to crawl on their hands and knees. Some of them wear flip flops or other things on their hands to provide a little protection. While wheelchairs may seem like a small gift, they are often life-changing for a handicapped child or adult. They now have a way to get out and interact with the people around them. Supporters' funds enable us to purchase wheelchairs in large quantities for those in need.

International Crisis This program helps victims of famine, war, and other disasters in various countries. Supporters' donations provide

emergency food, medicine, clothing, shelter, or other important aid. CAM's main priority in all International Crisis projects is to share the love of Christ in countries with deep spiritual and economic needs. Some of the many areas where CAM had International Crisis projects during 2020 included Yemen, Bangladesh, Lebanon, Armenia, Azerbaijan, Nicaragua, and Venezuela.

International-Feed-A-Family A \$45 donation provides 35 pounds of food, a *Seed of Truth* magazine, and in some cases healthcare items, for families and individuals in desperate need. In 2020, CAM provided 10,554 International-Feed-A-Family parcels for recipients in Haiti, Liberia, Romania, and the Middle East.

International-Sponsor-A-Student This program was started to support Christian schools in places where there is a lack of quality Christian education. In Liberia, 270 students attend the Light Mennonite and Hope Mennonite schools, which are extensions of the CAM-supported church plants in Monrovia, Liberia. Supporters' funds also provide quality schooling for needy children in Belize and a small church school in Romania. As opportunities arise, we also use this program to help provide Christian schooling in other impoverished areas of the world.

Jericho Road Program This program ministers largely in Gypsy communities of Suceava, Romania. It supports five remedial schools for street children and others who struggle in the public school system. Staff members also hold marriage seminars and home Bible studies, oversee agricultural projects, distribute food to the elderly, and provide other assistance for those in need.

Medicines-for-Multitudes More than 420 medical outlets receive donated medicines through the Medicines-for-Multitudes program. These items are a tremendous blessing to the sick and suffering in parts of the world where access to medical supplies and medicine is limited. Because pharmaceutical companies donate the medicines to CAM, we can ship and distribute \$30 worth of product for every dollar given to this program. In 2020, we shipped an estimated wholesale value of \$39 million of medicines, vitamins, nutritional supplements, and medical supplies. Some funds are also used to purchase much-needed medicines we are unable to acquire by donation.

Clinic at La Source, Haiti: Little medical care is available in the La Source area. CAM opened the Joshua Memorial Clinic in 1996 to provide greatly needed medicines and medical care in this remote area of Haiti. In 2020, the staff at the clinic conducted 2,735 consultations.

Clinic at Waslala, Nicaragua: CAM's Balm of Gilead Clinic in Waslala, Nicaragua, opened in February 1997.

It is an important factor in the outreach work the conservative Mennonite churches from Costa Rica have done in this area. Free medicines are a great blessing to the suffering people who come to the clinic for help. In 2020, the clinic staff did 7,780 consultations.

Middle East Ministries CAM's goal for ministering in the Middle East is to share Christ's love with the people who inhabit the region where the stories of the Bible took place. Our staff members who live in this region provide food parcels, wheelchairs, income resources, and other relief to impoverished people. They are also involved in savings group development, English teaching, and other relationship-building work.

Milk-for-Many-Mouths This program provides free, fresh milk to needy orphanages, hospitals, and families in Romania. Many families there cannot afford to buy milk or keep a family cow. In 2020, this program distributed approximately 35,000 gallons of milk. Over 1,250 people benefit from this nutritious supplement to their diet each week.

Nicaragua-Adopt-A-Family Nicaragua is the second poorest country in the western hemisphere. Eighty percent of its population lives on only two to three dollars a day. Sponsors help 750 Christian families each month by providing them with 45-pound parcels of food, medicines, and healthcare items. The

families also receive the *Antorcha de la Verdad* (Torch of Truth) magazine for spiritual nourishment.

Project Baby Moses Expectant Israeli mothers often face tremendous pressure—physically, spiritually, and financially. Abortion rates in Israel are high, and in many cases the government even funds abortion. Through Project Baby Moses, CAM supports several crisis pregnancy centers in Israel that offer hope, counsel, and assistance to needy mothers. The baby items, spiritual guidance, and emotional support encourage women to carry their babies to full-term. We are exploring options of starting this program in other countries.

Project Good Samaritan This fund meets pressing needs that arise due to medical emergencies, house fires, or other unexpected crises. Poverty-stricken people often cannot save for such emergencies and are destitute when they occur. Project Good Samaritan is used only in countries where CAM has ongoing projects or field staff.

Refugee Discipleship Center—Greece The influx of thousands of refugees into Greece provides an opportunity to share the Gospel with people who may not otherwise hear it. Most of these refugees are from closed countries where the government restricts the spread of Christianity. CAM has opened a discipleship center in Greece near the refugee camps to help new

SALT Microfinance, Bangladesh



Egypt-Sponsor-A-Child



believers grow strong in the faith. We have only a short time with them in Greece until they move on to other parts of Europe or are forced to return to their home countries. In addition to formal instruction, we are also doing an agricultural project to enable long-term discipling and provide training to help refugees start their own agriculture business.

SALT Microfinance Solutions SALT is an acronym for Shared Accountability, Lending, and Teaching. The goal of this program is to help impoverished people find ways to provide for themselves and their families without depending on others for aid. At frequent SALT meetings, clients are taught basic business principles such as how to market goods, keep good records, and work with customers. Most importantly, they hear the Gospel and learn about following Jesus in everyday life. SALT Microfinance Solutions reaches out in the following ways:

Savings Groups: SALT savings groups help the impoverished become the solution to their own financial problems. These groups provide structure to help members work together to save money. As savings accumulate, members can take out small loans to start or expand businesses or to help provide for their needs during hard times.

Microloans: Many people in developing countries want to operate a small business and provide for themselves, but they lack start-up capital. The micro-loan program uses funding from donors in the United States and issues small loans to help these individuals start or expand small businesses.

Agri-Plus: Farming in developing countries is difficult. Farmers work hard on small plots of land and many of them struggle to feed their families. While they may have resources available to succeed, they often lack opportunity and teaching to rise above poverty. Agri-Plus provides teaching on soil conservation, crop production, animal husbandry, and more. Our goal is for farmers to discover simple yet sustainable practices to improve their yields.

Vocational Schools: We continue to develop and operate vocational classes to help the poor in under-developed countries. Students learn useful, practical skills such as sewing, welding, and auto mechanics. Utilizing these skills helps them work their way out of poverty, contribute to the needs of their communities, and employ others.

Salt & Light: Many of our neighbors in the United States are afflicted with deep debt, broken homes, drug and alcohol addictions, poor financial choices, and more. Salt & Light provides Bible-based financial teaching that Anabaptist churches can use to build relationships with their neighbors and walk alongside them in their financial and spiritual difficulties.

Save-A-Life Every day thousands of children and adults in impoverished countries die from malnutrition and treatable sickness. The Save-A-Life program has rescued many from joining these statistics. In most cases, the sickness and malnutrition can be treated with nutritional items and proper medicines. The Save-A-Life program provides these life-saving items in Liberia, Nicaragua, Haiti, and various other countries. Sometimes help arrives too late and disease and malnutrition have already claimed a life. But for hundreds of others, the nutrients and medicines give them a chance to survive.

Seed Project This project provides quality vegetable seeds and supplies for families in Romania, Moldova, Ukraine, and other countries who depend largely on their gardens for food. In Liberia, Nicaragua, Haiti, and Kenya, the project provides crop seeds and some agricultural tools and supplies for needy farmers. Our goal for the Seed Project is not only to provide physical seeds but also to plant spiritual seeds through Christian literature and teaching given with the seeds.

Sewing Centers Many women have learned to sew at CAM-supplied sewing centers and are thankful for the opportunity to provide for the practical needs of their families. Some of the items made are distributed to other needy people. CAM stocks sewing centers in Romania, Ukraine, and Nicaragua with fabric, sewing machines, and notions provided by donors.

Sponsor-A-Refugee-Child Violence in Syria has forced many refugees to flee to surrounding countries. As parents struggle to provide food, shelter, and clothing, almost three out of five Syrian refugee children are not enrolled in school. The Sponsor-A-Refugee-Child program gives such school-age refugees in Lebanon access to Christian education that could affect their entire lives. A donation of \$50 per month helps one student go to school.

Sponsor-an-Orphan More than 4,000 orphaned, destitute, and abandoned children in Liberia, Kenya, Nepal, India, and Haiti benefit from this program. For \$49 per month, sponsors provide them with food, clothing, medicines, Christian literature, and some schooling. These children live in orphanages or with

Christian families or relatives. Besides providing physically for the children, our goal is to also put them in settings where they can learn about Jesus and grow up to help spread the Gospel in their country.

Sponsor-A-Bible-Lesson In places where sound Bible teaching is scarce, lessons on salvation, nonresistance, purity, and other topics meet an important need. Currently the Sponsor-A-Bible-Lesson program provides Lamp and Light correspondence courses to about 5,625 students in Liberia and 218 in Romania and other places. Students include prisoners, soldiers, seeking young people, and others.

Support-an-Orphan Strong Tower Children's Home in El Salvador provides a place of refuge, love, and security for abandoned or orphaned children. CAM provides the finances to operate the home, but it is administered by a board and executive committee from the conservative Mennonite churches in El Salvador. The home's vision is to raise the children in a way that they can someday be a blessing to the Salvadoran church and society.

Support-A-Widow Needy widows, widowers, and abandoned wives are some of the most vulnerable people in economically depressed areas. A donation of \$59 provides them with a 35-pound parcel of food, a Christian family magazine, healthcare items, and \$10 cash or its equivalent in other needed items. In

2020, supporters provided 20,483 parcels for recipients in Liberia, Haiti, Nicaragua, Romania, Moldova, Ukraine, India, the Middle East, and various other places.

Warm-A-Family Many people in Romania, Moldova, Ukraine, and other cold-climate countries struggle to pay their heating bills or buy fuel to heat their houses during the cold winter months. The Warm-A-Family program helps by providing stoves and/or funds to buy firewood and pay heating bills. This assistance goes to families, widows, and elderly people who lack funds to heat their homes.

Water-for-the-World The average household in many parts of the world does not have water flowing freely from a spigot. Many resort to using river water or stagnant pond water, which can result in life-threatening diseases. CAM supplies funds to provide wells, cisterns, water filters, and irrigation systems for people in Kenya, Haiti, Liberia, Cambodia, Gaza, and other parts of the world.

Water Systems for Yemen Polluted water sources in Yemen cause huge cholera outbreaks. The deadly disease threatens many lives. Even if people know where to access clean water, many of them lack the money needed to transport it to their homes. To help provide clean water, CAM offers a water system that collects, stores, and filters rainwater. The need for these water systems is endless. A one-time sponsorship of \$500 provides a rainwater system and makes a big difference for one family.



Blankets for the Poor, Asia

2020 Financial Statements

“Now on the fourth day was the silver and the gold and the vessels weighed in the house of our God . . .

By number and by weight of every one: and all the weight was written at that time.” *Ezra 8:33a, 34*

Financial accountability

To be stewards of what belongs to God is a privilege and a great responsibility. As we think about the money and other items you donated in 2020, we are humbled to be entrusted with these gifts. We commit ourselves to openness and accountability as we use sound Biblical standards to administer your gifts.

Following are a few of the steps taken to ensure accountability:

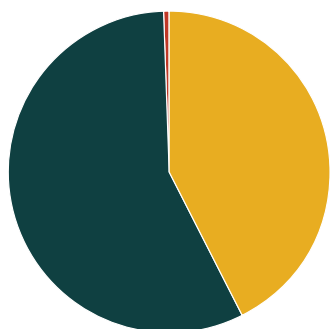
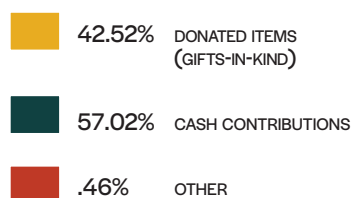
Open books

Our financial statements are prepared in accordance with Generally Accepted Accounting Principles and we willingly share it with anyone interested. The financial statements are included in this Annual Report which is mailed to our active mailing list. It is also available upon request or can be downloaded from our website. The public is welcome to call with any questions they may have about the financial statements and/or how our finances are handled.

Audited financial statements

An independent auditor is hired by our Board of Directors. Our independent audit was done by the accounting firm Payne, White & Schmutz, CPA, PA. The audit is done according to Auditing Standards generally accepted in the United States of America.

Income and Support



Graphs on this page do not include TGS International

2020 financial statements

CAM’s audited financial statements are on the following pages. All contributions to CAM are used 100 percent as specified. In 2020, general administration and fundraising expenses were 3.18 percent of the total income (total income includes cash contributions and wholesale value of donated items). Following is an explanation of how CAM allocates expenses:

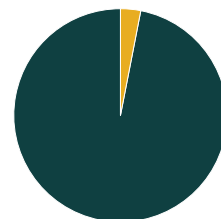
Allocation of expenses

- Costs allocated to programs include all related costs, such as product, preparation, shipping, distribution, and program administration costs.*
- General administration (non-aid) and fundraising expenses come from undesignated funds or those designated for “Where Needed Most.”
- When the expenses of a program exceed the contributions specified for that program, the balance comes from “Where Needed Most.”

*Program administration costs include field staff and related USA staff expenses.

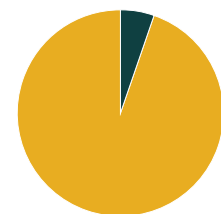
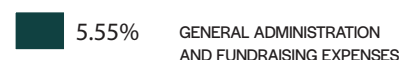
Administrative Expenses as a percent of income

(Total income including gifts-in-kind)



Administrative Expenses as a percent of income

(income with cash contributions only)



Payne, White & Schmutz

CERTIFIED PUBLIC ACCOUNTANTS, P.A.
114 WEST NORTH FIRST STREET · SENECA, SC 29678
TELEPHONE: (864)882-1937 (864)882-0849

MARK A. PAYNE, CPA · JASON S. WHITE, CPA/PFS, CFP, CFE · CHRISTIAN J. SCHMUTZ, CPA, MBA

MEMBER OF AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

Independent Auditor's Report

The Board of Directors
Christian Aid Ministries
Berlin, Ohio

We have audited the accompanying consolidated financial statements of Christian Aid Ministries, which comprise the statement of financial position as of December 31, 2020, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial

statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Christian Aid Ministries as of December 31, 2020, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Summarized Comparative Information

We have previously audited Christian Aid Ministries' December 31, 2019, consolidated financial statements, and we expressed an unmodified audit opinion on those audited consolidated financial statements in our report dated April 13, 2020. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2019, is consistent in all material respects, with the audited consolidated financial statements from which it has been derived.

Payne, White & Schmutz, CPA, PA

Payne, White & Schmutz, CPA, PA

March 25, 2021

CHRISTIAN AID MINISTRIES, CONSOLIDATED STATEMENT OF FINANCIAL POSITION · December 31, 2020, with Comparative Information as of December 31, 2019

	2020	2019		2020	2019
Assets:			Liabilities:		
Cash and cash equivalents	\$17,376,092	\$8,576,007	Accounts payable	\$1,503,198	\$1,066,112
Promises to give	2,725,856	557,996	Accrued expenses	160,562	365,801
Inventory:			Planned giving program obligations	318,914	378,200
GIK items	19,358,338	39,513,380	Notes payable	66,000	101,000
Purchased items	4,615,869	4,140,371	Total liabilities	2,048,674	1,911,113
Investments in certificates of deposit	24,448,178	19,027,139	Net assets:		
Investments related to			Without donor restrictions:		
planned giving program	433,095	393,783	Available for operations	62,989,964	74,275,110
Notes receivable	466,410	122,150	Designated for annuity reserves	184,661	115,675
Other assets	518,261	357,181	Total net assets without donor restrictions	63,174,625	74,390,785
Future interest in real estate	243,000	243,000	Net assets with donor restrictions	22,323,547	13,507,165
Capital assets net of accumulated depreciation			Total net assets	85,498,172	87,897,950
of \$13,381,424 and \$12,222,088	17,361,747	16,878,056	Total liabilities and net assets	\$87,546,846	\$89,809,063
Total assets	\$87,546,846	\$89,809,063			

CHRISTIAN AID MINISTRIES, CONSOLIDATED STATEMENT OF ACTIVITIES · For the Year Ended December 31, 2020, with Comparative Information for the Year Ended December 31, 2019

	2020			2019
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Revenue and support:				
Contributions	\$13,987,520	\$60,953,916	\$74,941,436	\$49,401,288
Donated items (gifts-in-kind)	55,414,063	-	55,414,063	80,790,727
Contributed services	475,932	-	475,932	639,233
TGS sales, net of discounts and cost of goods sold	1,091,296	-	1,091,296	1,198,426
Investment income	446,889	-	446,889	756,951
Other income	95,647	-	95,647	86,455
Change in value of annuities and trusts	44,178	(236)	43,942	35,727
Gain on sale of capital assets	24,124	-	24,124	59,935
Foreign exchange gain/(loss)	(6,206)	-	(6,206)	(2,154)
Total revenue and support	71,573,443	60,953,680	132,527,123	132,966,588
Reclassifications:				
Satisfaction of program restrictions	52,137,298	(52,137,298)	-	-
Total reclassifications	52,137,298	(52,137,298)	-	-
Expenses for aid programs: (amounts include cash and GIK values):				
International programs:				
Gifts-That-Grow/Medicines-for-Multitudes	57,353,119	-	57,353,119	56,695,943
Clothing Bundle Project (includes footwear, comforters and sewing centers)	13,358,381	-	13,358,381	10,563,298
Coronavirus Crisis Care	11,606,206	-	11,606,206	-
International Crisis projects:				
Yemen Crisis	2,178,123	-	2,178,123	2,917,078
Other International Crisis projects	1,909,521	-	1,909,521	1,850,581
Middle East Crisis	1,765,757	-	1,765,757	3,492,350
Venezuela Crisis	444,823	-	444,823	827,844
Bibles-for-the-World	6,814,099	-	6,814,099	6,821,728
Sponsor-an-Orphan	3,039,462	-	3,039,462	3,044,353
Family Food Parcels (Romania, Moldova, Ukraine, Israel)	2,787,411	-	2,787,411	2,763,624
SALT Microfinance Solutions	2,625,759	-	2,625,759	2,921,299
Christian Family Magazines (Seed of Truth, Antorcha)	2,445,699	-	2,445,699	2,349,685
Kits (school, hygiene, layette, comforter, etc.)	1,758,978	-	1,758,978	1,874,166
Other aid	1,748,213	-	1,748,213	391,656
Support-A-Widow	1,255,026	-	1,255,026	1,185,002
Help-for-the-Elderly	1,114,087	-	1,114,087	911,958
Family-Self-Support	967,679	-	967,679	786,336
Warm-A-Family	796,606	-	796,606	817,300
International-Feed-A-Family	771,344	-	771,344	700,022
Save-A-Life	721,376	-	721,376	769,704
Biblical Discipleship Centers	480,678	-	480,678	581,599
Special-Needs-Fund	451,953	-	451,953	427,705
Seed Project	410,990	-	410,990	424,451
Water-for-the-World	328,770	-	328,770	315,488
Refugee Discipleship Center (Greece)	292,949	-	292,949	317,778
Hope-for-the-Handicapped	235,110	-	235,110	270,400
All-Nations Bible Translation	145,100	-	145,100	226,551
Project Baby Moses	132,192	-	132,192	102,869
Middle East Ministries (Israel)	118,283	-	118,283	157,550
Christian-Martyrs-Fund	113,691	-	113,691	230,762

	2020			2019
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Church Planting	113,284	-	113,284	120,368
Support-an-Orphan (Romania, El Salvador)	92,133	-	92,133	120,448
International-Sponsor-A-Student	54,698	-	54,698	36,306
Romania and Moldova:				
Jericho Road Program (Romania)	148,744	-	148,744	143,173
Milk-for-Many-Mouths	132,509	-	132,509	136,965
Haiti:				
Sponsor-A-Child School Program	1,644,402	-	1,644,402	1,549,194
Nicaragua:				
Family Food Parcel	656,251	-	656,251	634,186
USA programs:				
Billboard Evangelism	5,118,614	-	5,118,614	4,720,094
Disaster Response Services/Rapid Response/Search & Rescue	3,351,819	-	3,351,819	3,652,524
Other programs	134,052	-	134,052	90,095
Conservative Anabaptist Service Program (CASP)	49,116	-	49,116	43,608
Reaching Out to America	33,919	-	33,919	25,386
Total expenses for aid programs	129,700,926	-	129,700,926	116,011,427
Excess (deficit) of revenue and support over expenses for aid programs	(5,990,185)	8,816,382	2,826,197	16,955,161
Supporting and other activities (non-aid):				
General and administrative expenses	2,486,865	-	2,486,865	3,019,414
Fund raising expenses	1,672,275	-	1,672,275	1,398,684
TGS operating expenses	1,066,835	-	1,066,835	1,139,843
Total supporting expenses	5,225,975	-	5,225,975	5,557,941
Change in net assets	(11,216,160)	8,816,382	(2,399,778)	11,397,220
Net assets, beginning of year	74,390,785	13,507,165	87,897,950	76,500,730
Net assets, end of year	\$63,174,625	\$22,323,547	\$85,498,172	\$87,897,950

CHRISTIAN AID MINISTRIES, CONSOLIDATED Statement of Functional Expenses • For the Year Ended December 31, 2020, with Comparative Information for the Year Ended December 31, 2019

	2020					2019
	Ministry Expenses	General and Administrative	Fund Raising	TGS Operating Expenses	Total	Total
Grants and assistance	\$103,197,600	\$-	\$-	\$10,000	\$103,207,600	\$90,868,826
Wages	7,420,189	1,308,494	553,294	522,426	9,804,403	9,871,717
Direct project costs	7,928,843	-	-	-	7,928,843	8,013,709
Supplies	2,975,120	47,480	456,242	38,023	3,516,865	1,319,511
Travel	1,649,811	45,965	23,041	1,469	1,720,286	2,474,258
Shipping	1,431,602	-	1,226	1,387	1,434,215	1,479,844
Depreciation	1,146,821	234,324	-	41,112	1,422,257	1,435,998
Payroll taxes	734,212	105,339	44,057	43,500	927,108	997,793
Other services	540,474	27,583	85,482	136,328	789,867	665,628
Postage and freight	240,059	33,957	383,268	53,848	711,132	526,136
Occupancy	607,242	49,073	20,678	30,271	707,264	695,936
Professional fees	163,711	231,082	33,857	10,717	439,367	362,828
Contributed services	418,528	1,185	5,821	-	425,534	546,977
Information technology	168,607	215,898	30,805	2,217	417,527	697,757
Customs fees	272,173	-	-	-	272,173	302,781
Miscellaneous	132,858	113,578	3,353	7,613	257,402	260,099
Communications	159,379	22,500	8,383	963	191,225	246,389
Employee benefits	161,676	3,393	299	-	165,368	156,104
Other taxes	141,410	7,798	639	5,870	155,717	108,675
Equipment maintenance	118,457	11,465	3,370	-	133,292	122,891
Other fees	-	3,765	6,822	80,598	91,185	103,311
Advertising	910	134	11,092	55,249	67,385	81,138
Bank and merchant fees	27,667	11,714	-	23,732	63,113	56,487
Meeting expenses	39,538	11,630	150	-	51,318	107,815
Equipment rental	14,967	508	396	31	15,902	17,656
Insurance	9,072	-	-	1,481	10,553	49,104
Total expenses	\$129,700,926	\$2,486,865	\$1,672,275	\$1,066,835	\$134,926,901	\$121,569,368

CHRISTIAN AID MINISTRIES, CONSOLIDATED Statement of Cash Flows • For the Year Ended December 31, 2020, with Comparative Information for the Year Ended December 31, 2019

	2020		2019	
	2020	2019	2020	2019
Cash flows from operating activities:				
Change in net assets	\$(2,399,778)	\$11,397,220	Unrealized (gain)/loss on investments	(93,637)
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:			Change in value of life estate	(70,263)
Depreciation	1,422,257	1,435,998	Adjustment of planned giving obligations	5,658
Donated property and services capitalized	(71,396)	(125,383)	(Increase)/decrease in promises to give	(2,167,860)
(Gain)/loss on sale of capital assets	(24,124)	(59,935)	(Increase)/decrease in inventory	19,679,544
Realized (gain)/loss on investments	(15,884)	(9,245)	(Increase)/decrease in other assets	(161,080)
			Increase/(decrease) in accounts payable	437,086
			Increase/(decrease) in accrued expenses	(205,239)
			Net cash provided (used) by operating activities	16,335,284
				1,207,492

	2020	2019
Cash flows from investing activities:		
Purchase of property and equipment	(1,852,385)	(3,669,552)
Proceeds from sale of capital assets	41,862	61,448
Note receivable proceeds disbursed	(374,386)	(22,150)
Payments received on notes receivable	30,126	4,087
(Increase)/decrease in planned giving programs assets	9,333	36,347
Net (purchases)/maturities of certificates of deposit	(5,360,069)	1,023,136
Net cash provided (used) by investing activities	(7,505,519)	(2,566,684)

	2020	2019
Cash flows from financing activities:		
Payments on notes payable	(35,000)	-
Proceeds from planned giving program contracts	42,610	-
Payments of planned giving program obligations	(37,290)	(38,663)
Net cash provided (used) by financing activities	(29,680)	(38,663)
Net change in cash and cash equivalents	8,800,085	(1,397,855)
Cash and cash equivalents, beginning of year	8,576,007	9,973,862
Cash and cash equivalents, end of year	\$17,376,092	\$8,576,007

CHRISTIAN AID MINISTRIES, Notes to Consolidated Financial Statements · For the Year Ended December 31, 2020, with Comparative Information for the Year Ended December 31, 2019

Note 1 - Summary of Significant Accounting Policies:

General

Christian Aid Ministries (CAM) is incorporated as a nonprofit organization under the laws of Ohio. Its purpose is to provide a reliable and efficient channel through which the church can minister to physical and spiritual needs around the world.

Basis of Accounting and Presentation

Financial statement presentation follows accounting principles generally accepted in the United States of America (GAAP) pertaining to Financial Statements of Nonprofit Organizations. Under Financial Statements of Nonprofit Organizations, CAM is required to report information regarding its financial position and activities according to two classes of net assets consisting of net assets without donor restrictions and net assets with donor restrictions.

Principles of Consolidation

The consolidated financial statements include the accounts of CAM and its wholly owned for-profit subsidiary. TGS International, Inc. (TGS) is a United States based company that sells inspirational books and various food items, and provides freight-forwarding services. Intercompany transactions and account balances have been eliminated.

Use of Estimates

The preparation of consolidated financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and disclosures of contingent assets and liabilities at the date of the consolidated financial statements, and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Cash and Cash Equivalents

Cash and cash equivalents consist of cash held in checking and savings accounts and include investments in highly liquid debt instruments with an original maturity of three months or less at the time of purchase. It is CAM's policy not to treat cash deposits and money market funds held in its investment accounts as cash and cash equivalents.

Promises to Give

Unconditional promises to give donated goods (gifts-in-kind) that are expected to be received within one year are reported at fair value and according to CAM's valuation policy for medicines. At December 31, 2020 and 2019, CAM recognized promises to give amounting to \$2,725,856 and \$557,996.

Inventory

Inventories consist of food, medicines, other supplies, and Christian literature. Inventory is stated at the lower of cost or net realizable value for items purchased and at the lower of fair value as of the date of donation or net realizable value for items donated. Gifts-in-kind medicines are valued at the lower of the Red Book wholesale acquisition cost (WAC) if listed, or 70% of the Red Book average wholesale price (AWP) if WAC is not available, or 70% of reliable online retail pricing if neither WAC nor AWP are available, or net realizable value. Gifts-in-kind inventory totaled \$19,358,338 at the end of 2020 and \$39,513,380 at the end of 2019. CAM's gifts-in-kind inventory was distributed as follows in 2020 and 2019: \$2,604,941 (2020) and \$4,738,593 (2019) were located at U.S. warehouses; \$5,638,237 (2020) and \$25,096,554 (2019) were in-transit to foreign sites; and \$11,115,160 (2020) and \$9,678,233 (2019) were located at CAM's foreign operational sites.

Investments

Investments in equity securities with readily determinable fair values and all debt securities are reported at fair value. All equity investments relate to planned giving programs and gifts of securities from the time of receipt until sold. It is CAM's policy to promptly liquidate donated securities. Investment income or loss (including gains and losses on investments, interest, and dividends) is included in the change in net assets.

Realized gains or losses on investments are determined by comparison of specific cost of acquisition to proceeds at the time of sale. Unrealized gains or losses are calculated by comparing cost to market values at the consolidated statement of financial position date.

Other Assets

Other assets include items such as accounts and interest receivable, prepaid expenses, microfinance program loans, and other miscellaneous assets.

Notes Receivable

Notes receivable are carried at the unpaid principal balance. CAM's notes range from interest free to 3.25% interest and are made to an affiliated organization or to foreign staff or nationals who are connected with CAM's program activities. Management periodically evaluates the collectability of its outstanding notes. When management concludes that a note's repayment is unlikely, the note is charged off. Notes receivable are immaterial to CAM's financial statements.

Property and Equipment

Property and equipment are carried at cost for items purchased and at fair value at the time of donation for donated items. Depreciation is provided over the estimated useful lives of the related assets. Maintenance and repairs are charged to operations when incurred. Renewals and betterments of a nature considered to materially extend the useful lives of the assets are capitalized. When assets are retired or otherwise disposed of, the assets and related allowances for depreciation and amortization are eliminated from the accounts and any resulting gain or loss is reflected in income. Depreciation is based on the following policies

Description	Useful Life	Method
Buildings and improvements - USA	10-50 years	Straight line
Equipment - USA	5-15 years	Straight line
Vehicles - USA	5-7 years	Straight line
Buildings and improvements - foreign	10-40 years	Straight line
Vehicles and equipment - foreign	3-15 years	Straight line

Equipment is capitalized when its cost or donated value equals or exceeds \$5,000 per unit item. Titled vehicles are capitalized regardless of cost.

Fair Value Measurements

Fair value is defined under GAAP as an exit price, representing the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. CAM uses market information or assumptions that participants would use in pricing the asset or liability. GAAP establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. These tier include: Level 1, defined as observable inputs such as quoted prices in active markets; Level 2, defined as inputs other than quoted prices in active markets that are either directly or indirectly observable; and Level 3, defined as unobservable inputs about which little or no market information exists, therefore requiring an entity to develop its own assumptions.

Planned Giving Program

CAM has established a charitable gift annuity plan whereby donors may contribute assets in exchange for the right to receive a fixed dollar annual return during their lifetimes. A portion of the transfer is considered to be a charitable contribution for income tax purposes. The difference between the amount provided for the gift annuity and the liability for future payments, determined on an actuarial basis, is recognized as a contribution without donor restriction at the date of the gift unless the gift portion is restricted. Upon the death of the annuitant (or last joint annuitant) income distributions cease.

As trustee, CAM administers irrevocable trusts, such as charitable remainder unitrusts and charitable remainder annuity trusts. These trusts provide for payment of distributions to the grantor or other designated beneficiaries. When the income beneficiaries' interests are terminated (upon their death or at the end of a term of years), the trusts provide for the distribution of assets to designated charitable organizations or remaindermen. The portion of the trusts attributable to the legally vested remainder interest of CAM is recorded in the consolidated statement of activities as contributions with donor restrictions in the year received. Some trusts may contain provisions allowing the donors to designate remaindermen other than CAM as beneficiaries. Trust liabilities include the present value of the income interest payable to the trust income beneficiaries and any remainder interest not legally vested in CAM.

CAM records planned gift assets at their fair value. Liabilities are recorded at the present value of projected payments, using a 6% or other applicable discount rate, mortality tables, and other actuarial assumptions. Annuity and trust liabilities are revalued annually. Changes

in value of annuities and trusts are recorded in the consolidated statement of activities.

Net Assets

The consolidated financial statements report amounts separately by class of net assets:

- Net assets without donor restrictions are those available at the discretion of the board for use in CAM's ministries and other functions, and those resources invested in land, buildings and equipment.
- Net assets with donor restrictions are those restricted by donors for specific operating purposes or for use in a future reporting period. Also included in this category are net assets subject to donor-imposed restrictions to be held in perpetuity such as endowments or irrevocable trusts.

Revenue and Support with or without Donor Restrictions

Contributions are recorded with or without donor restrictions depending on the expressed intentions of the donors. Support or revenue is recognized as it is received or as it is earned.

Future Interest in Real Estate

The future interest in real estate is recorded at fair value on the date of contribution. The donor and donor's spouse are responsible for utilities, property taxes, liability insurance, and maintenance costs to keep the property in good condition. CAM is responsible for property insurance.

Donated Items (Gifts-in-Kind)

Support arising from donated items has been recognized in the accompanying consolidated financial statements. The value of the donated items is based on fair value at the time the items are received. Gifts-in-kind medicines are valued at the Red Book wholesale acquisition cost (WAC) if listed, or 70% of the Red Book average wholesale price (AWP) if WAC is not available, or 70% of reliable online retail pricing if neither WAC nor AWP are available.

Contributed Services

A substantial number of volunteers have provided various skilled services that enable CAM to carry out its program activities and support functions. Services are determined based on hours of service donated at the average fair value of comparable services and are reported both as revenue and expense in the period performed. If contributed services are part of a capital project, the value of those services is capitalized. The value of contributed services recorded by CAM totaled \$475,932 in 2020 and \$639,233 in 2019. \$50,398 (2020) and \$90,038 (2019) were attributed to capital projects. Non-skilled volunteer labor is not included except for capital asset projects.

Functional Classification of Expenses

CAM conducts numerous types of program activities that minister to the physical and spiritual needs of people throughout the world. Natural expenses attributable to more than one functional expense category are allocated based upon estimated time and effort of CAM's employees. Administrative expenses are supporting activities that are not directly identifiable with program activities. Fund raising expenses promote the solicitation of support from current and potential donors for its program and administrative activities. Administrative and fund raising expenses are funded from net assets without donor restrictions. When a program's expenses exceed specific donor funding, the deficit is drawn from net assets without donor restrictions.

Income Taxes

CAM is tax-exempt under Section 501(c) (3) of the Internal Revenue Code. TGS is not tax exempt. Current income tax expense for TGS totaled \$4,357 and \$12,486 for 2020 and 2019, respectively.

CAM has adopted accounting principles related to accounting for uncertainty in income taxes. CAM's policy is to record a liability for any tax position taken that is beneficial to CAM, including any related interest and penalties, when it is more likely than not the position taken by management with respect to a transaction or class of transactions will be overturned by a taxing authority upon examination. Penalties and interest related to underpayment of income taxes are not recorded as income taxes but as penalties and interest expense. Management has determined that it does not have any material unrecognized tax benefits or obligations as of December 31, 2020 and 2019. Years ending on or after December 31, 2017, remain subject to examination by federal and state authorities.

Comparative Data

The consolidated financial statements include certain summarized prior year comparative information in total but not by net asset classification. Such information does not include sufficient detail to constitute a presentation in conformity with GAAP. Accordingly, such information should be read in conjunction with CAM's financial statements for the year ended December 31, 2019, from which the summarized information is derived.

Reclassifications

Certain reclassifications have been made to the 2019 amounts to conform to the 2020 financial statement presentation.

Foreign Currency Translation and Transactions

The functional currency of CAM is the U.S. dollar. The financial statements and transactions of CAM's foreign operations are generally maintained in the relevant local currency. Where local currencies are used, assets and liabilities are remeasured at the consolidated statement of financial position date at the exchange rate in effect at year-end. Income transactions

that occur in foreign currencies are translated using the exchange rate on the date of the transaction. Expense transactions that occur in foreign currencies are translated using the exchange rate on the date that USD funds are exchanged to foreign denominations in order to pay expenses. This exchange rate is deemed to approximate the exchange rate on the date of the transactions. Gains and losses from foreign currency translation are included in the current year change in net assets.

Subsequent Events Evaluation

Management has evaluated subsequent events through March 25, 2021, which is the date the financial statements were available to be issued.

Note 2 – Financial Assets and Liquidity Resources:

CAM's operations are primarily funded by contributions with and without donor restrictions. Those restrictions require that resources be used for specific program activities or in a future period. Therefore, CAM must maintain adequate resources to meet those responsibilities to its donors and certain financial assets may not be available for general expenditure within one year. As part of its liquidity management, CAM has a policy to structure its financial assets to be available as general expenditures, liabilities, and other obligations become due. CAM tries to maintain cash on hand at a minimum of ten weeks of its annual budget. It endeavors to keep about \$5,000,000 in its main operating checking account. Excess funds are invested in FDIC insured money market accounts and certificates of deposit with varying maturity dates. Also, the governing board would consider authorizing operational loans should it be deemed necessary to do so.

CAM has established a cash management program with a local bank. Deposits are transferred to and from a sweep account daily. The sweep account is funded with repurchase agreements. The repurchase agreements are backed by government securities and are held by another financial institution. The bank reserves the right to substitute the collateral prior to the repurchase date upon notice to CAM. Deposits in its sweep accounts totaled \$2,890,000 in 2020 and \$4,170,000 in 2019. Deposits not covered by depository insurance totaled \$748,725 at the end of 2020 and \$886,901 at the end of 2019. Management believes that any credit risk related to these deposits is minimal.

The following schedule reflects CAM's financial assets as of 2020 and 2019, reduced by amounts that are not available for general use due to contractual or donor-imposed restrictions within one year of the statement of financial position date. Amounts that are not available also include board designated amounts that could be utilized if the board of directors approved their use.

	2020	2019
Cash and cash equivalents	\$17,376,092	\$8,576,007
Investments in certificates of deposit	24,448,178	19,027,139
Investments related to planned giving program	433,095	393,783
Notes receivable	466,410	122,150
Other financial assets	270,976	238,908
Total financial assets	42,994,751	28,357,987
Less those unavailable for general expenditures within one year due to:		
Restricted by donors with time or purpose restrictions	(22,150,778)	(13,363,002)
Investments held in planned giving program, net of amounts that will be available for general expenditures within one year	(390,664)	(354,378)
SALT micro-loan receivables	(80,002)	(93,394)
Board designation for annuity reserves	(184,661)	(115,675)
Financial assets available to meet cash needs for general expenditures within one year	<u>\$20,188,646</u>	<u>\$14,431,538</u>

Note 3 – Notes Receivable:

CAM's notes receivable are as follows:

	2020	2019
Notes receivable: Interest free notes to two individuals in Haiti with the notes being due on demand.	\$27,579	\$-
Notes receivable: Note bearing 3.25% interest to individual in Greece. Interest payments are due monthly and the note matures in January 2030.	338,831	22,150
Notes receivable: Interest free note to a related organization. The note is due on demand.	100,000	100,000
Total	<u>\$466,410</u>	<u>\$122,150</u>

Note 4 – Investments:

Investments consist of the following:

	2020	2019
Available for ministry purposes:		
Certificates of deposit	\$24,448,178	\$19,027,139
Planned giving program:		
Charitable gift annuities:		
Money market funds	14,230	8,213
Bond funds	72,291	65,558
Equity funds	149,826	117,418
Total charitable gift annuities	<u>236,347</u>	<u>191,189</u>

	2020	2019
Trusts:		
Money market funds	10,527	10,922
Bond funds	64,207	68,946
Equity funds	122,014	122,726
Total trusts	196,748	202,594
Total planned giving program	433,095	393,783
Total investments	\$24,881,273	\$19,420,922

Investment income consists of the following:

	2020	2019
Interest and dividends	\$386,013	\$530,914
Realized gains/(losses)	(95)	-
Unrealized gains/(losses)	60,971	226,037
Total investment income	\$446,889	\$756,951

Note 5 - Planned Giving Program:

The assets and liabilities of the planned giving program are as follows:

	2020	2019
Assets:		
Charitable gift annuities	\$278,019	\$191,189
Trusts	196,748	202,594
Future interest in real estate	243,000	243,000
Total	\$717,767	\$636,783
Liabilities:		
Charitable gift annuities	\$93,358	\$76,770
Trusts	185,512	191,123
Life estate liability	40,044	110,307
Total	\$318,914	\$378,200

CAM received contribution revenue from charitable gift annuities of \$24,808 in 2020 and none in 2019. The change in value of annuities and trusts presented on the consolidated statement of activities consists of:

	2020	2019
Interest and dividends	\$5,488	\$7,822
Realized gains/(losses)	15,978	9,245
Unrealized gains/(losses)	32,666	51,953
Actuarial adjustments	31,632	11,907
Administrative fees	(4,532)	(6,537)
Payments to income beneficiaries	(37,290)	(38,663)
Total	\$43,942	\$35,727

Note 6 – Fair Value Measurements:

Prices for investments such as stocks which are readily available in the active markets in which those securities are traded, and open-ended mutual funds that produce a daily net asset value that is validated with a sufficient level of observable activity, are categorized as Level 1. The net asset value of open-ended mutual funds represents the exit value of the security at the measurement date. As money market mutual funds are normally priced at the amortized cost of the securities held in the fund, and not at market value, these securities are categorized as Level 2. Certificates of deposit which are publicly traded are categorized as Level 2, as these are valued based on other observable inputs rather than quoted prices on an active market. Level 3 items are based on assumptions developed by management.

There were no changes during 2020 and 2019 to CAM's valuation techniques to measure asset and liability fair values on a recurring basis. The following tables sets forth by level within the fair value hierarchy CAM's assets accounted for at fair value on a recurring basis as of December 31, 2020 and 2019. Assets are classified in their entirety based on the lowest level of input that is significant to the fair value measurement. CAM's assessment of the significance of a particular input to the fair value measurement requires judgment, and may affect the valuation of fair value assets and liabilities and their placement within the fair value hierarchy levels.

CAM measured the following at fair value on a recurring basis:

Description	Total at 12/31/2020	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Money market funds	\$24,758	\$-	\$24,758	\$-
Certificates of deposit	21,965,179	-	21,965,179	-
Bond funds	136,498	136,498	-	-
Equity funds	271,839	271,839	-	-
Total	\$22,398,274	\$408,337	\$21,989,937	\$-

Description	Total at 12/31/2019	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Money market funds	\$19,134	\$-	\$19,134	\$-
Certificates of deposit	17,437,139	-	17,437,139	-
Bond funds	134,504	134,504	-	-
Equity funds	240,145	240,145	-	-
Total	\$17,830,922	\$374,649	\$17,456,273	\$-

Cash and cash equivalents, money market deposit accounts, and certificates of deposit carried at cost are not defined within the levels as prescribed in ASC 820, Fair Value Measurements and Disclosures. At December 31, \$19,859,092 (2020) and \$10,166,007 (2019) of cash and cash equivalents, money market account deposits, and certificates of deposit carried at cost are not included in the above tables.

Note 7 - Property and Equipment:

Property and equipment consist of the following:

Description	2020	2019
United States:		
Land	\$1,471,177	\$658,344
Buildings and improvements	7,852,759	7,443,126
Vehicles and equipment	5,821,717	5,433,772
Assets not placed in service	2,277,565	2,374,688
Construction in progress	44,953	365,592
Total United States	17,468,171	16,275,522
Foreign:		
Land	443,317	443,317
Buildings and improvements	6,850,635	6,838,619
Vehicles and equipment	5,110,529	5,117,267
Assets not placed in service	315,619	27,971
Construction in progress	554,900	397,448
Total foreign	13,275,000	12,824,622
Total property and equipment	30,743,171	29,100,144
Less accumulated depreciation	(13,381,424)	(12,222,088)
Property and equipment, net	\$17,361,747	\$16,878,056

Note 8 - Notes Payable:

CAM's notes payable are as follows:

	2020	2019
Notes payable to individual. All notes are due on demand and are interest free. The notes are not collateralized.	\$66,000	\$101,000

Since the above notes are due on demand, CAM is liable for their repayment upon notification by the lender.

Note 9 - Net Assets with Donor Restrictions:

Net assets with donor restrictions are available for the following purposes as of December 31:

Purpose	2020	2019
Bibles-for-the-World	\$4,722,786	\$1,843,165
Coronavirus Crisis Care	4,036,576	-
International Crisis	3,434,035	2,259,638
Disaster Response Services/Rapid Response/Search & Rescue	1,799,394	2,084,560
Clothing Bundle Project	1,667,541	1,297,075
SALT Microfinance Solutions	1,488,333	1,297,052
Other Aid	470,788	-
Seed Project	448,075	458,444
Water-for-the-World	421,581	362,364
Support-A-Widow	378,174	176,296
Adopt-A-Family	290,468	-
Nicaragua-Adopt-A-Family	282,541	190,127
Adult Briefs	263,819	461,573
Saving Precious Lives	258,975	258,975
International-Sponsor-A-Student	225,002	171,357
Sponsor-an-Orphan	191,879	465,986
Canned Chicken for North Korea	183,338	175,110
Strong Tower Orphanage	158,171	128,755
Egypt-Sponsor-A-Child	152,694	83,416
Gifts & Projects Catalog	152,202	158,283
Wheelchairs	146,542	268,096
Middle East Ministries	129,863	-
All-Nations Bible Translation	110,296	48,424
Kits	104,864	52,477
Hope-for-the-Handicapped	104,300	49,600
Help-for-the-Elderly	99,123	150,563
Christian-Martyrs-Fund	89,699	9,958
House-for-a-Poor Family	84,103	53,640
Other Romanian programs	52,150	53,693
International-Feed-A-Family	49,217	-
Project Baby Moses	37,943	131,261
Conservative Anabaptist Service Program (CASP)	23,288	-
Soap for Relief	15,401	39,035
USA Food Box	15,010	36,598
Teaching Ministries Program	13,227	767
Milk-for-Many-Mouths	7,959	-

Net Assets with Donor Restrictions: (continued)

Purpose	2020	2019
Haiti-Sponsor-A-Child School Program	-	229,662
Meat for Relief	-	227,587
Warm-A-Family	-	103,568
Family-Self-Support	-	28,509
Grow-A-Tree	-	7,388
Program restrictions	22,109,357	13,363,002
Net assets with time restrictions	214,190	144,163
Total net assets with donor restrictions	\$22,323,547	\$13,507,165

Note 10 - Related Party Transactions:

In November 2005, Christian Aid Ministries entered into a joint ministries agreement with Christian Aid Ministries of Waterloo (CAMW), a Canadian nonprofit organization. The agreement sets forth terms by which both organizations can pool their resources to accomplish specified program objectives. These programs are conducted through the operations of CAM. The Canadian organization also operates a clothing center, with the shipments going to CAM's overseas operations. CAM received contributions of \$1,958,625 in 2020 and \$1,840,383 in 2019 from CAMW. CAMW owes CAM \$100,000. The note payable is interest free and due on demand.

Christian Aid Ministries and Christian Aid Ministries Foundation (CAMF) are related organizations. Both organizations have the same governing board of directors. CAMF contributed \$900,817 in 2020 and \$648,021 in 2019 to CAM.

Note 11 - Employee Benefit Plan:

CAM provides a Section 403(b) Plan. Each employee is eligible to participate on the first date of employment. CAM does not provide matching contributions.

Note 12 - Donor Concentrations:

CAM received \$25,645,683 of donated items from one donor in 2020. These donations accounted for 19.35% of CAM's total revenue for the current year. CAM received \$55,314,973 of donated items from two donors in 2019. This accounted for 41.60% of CAM's total revenue for the prior reporting period.

Note 13 - Revenue from Contracts with Customers:

Revenue from contracts with customers should be recognized when the entity fulfills its performance obligations to its customers. The sources of revenue from contracts with customers are as follows:

Books and food items - Performance obligations are completed at the point of sale for walk-in customers or at the time of shipment for items ordered. Payment is due at the point of sale or at the time of shipment. There are no formal, written contracts associated with the sale of these items. Contract assets include accounts receivable and there is not a return policy since returns would be infrequent and only for trivial amounts. Contract liabilities include deferred revenue when payments are received prior to the order being completed.

Freight-forwarding services - Management has determined that it only has one performance obligation related to its freight-forwarding services which is deemed completed when containers or items are ready for shipment. Customers are billed for incurred costs plus an administrative markup of up to 20%. Payment is due when containers or items are ready for shipping. Contract assets include accounts receivable and there are no contract liabilities associated with this revenue source.

Employee leasing - A small number of employees are leased to a related entity to work at a specific project. Payrolls are run on a bi-weekly basis and leasing income is earned during the course of each payroll period. There are no formal written contracts for its leased employees. Earned revenue is based on cost plus and administrative markup. Billing for these services occurs monthly and payment is due at billing. Contract assets include accounts receivable and contract liabilities include wages payable related to the leased employees.

Quantitative information related to revenue from contracts with customers is as follows:

Source of Revenue	2020		2019	
	Revenue Recognized from Customers	Revenue Recognized from Customers	Revenue Recognized from Customers	Revenue Recognized from Customers
	Point of Sale	Over Time	Point of Sale	Over Time
Books and food items, net of discounts	\$2,455,360	\$-	\$2,742,509	\$-
Freight-forwarding services	267,215	-	173,092	-
Employee leasing income	-	46,932	-	44,337
Total	\$2,722,575	\$46,932	\$2,915,601	\$44,337

Quantitative information related to contract assets and liabilities is as follows:

Description	2020		2019		2018	
	Contract Assets	Contract Liabilities	Contract Assets	Contract Liabilities	Contract Assets	Contract Liabilities
Books and food items accounts receivable	\$115,099	\$-	\$66,514	\$-	\$59,315	\$-
Freight-forwarding services accounts receivable	20,395	-	4,443	-	14,362	-
Books and food items deferred revenue	-	10,668	-	13,628	-	-
Employee leasing income accounts receivable	6,016	-	3,411	-	3,411	-
Employee leasing income wages payable	-	738	-	1,793	-	1,265
Total	\$141,510	\$11,406	\$74,368	\$15,421	\$77,088	\$1,265

Note 14 - Billboard Leases:

CAM leases billboard space in its Billboard Evangelism program. Lease terms are generally less than twelve months in length. Monthly lease payments ranged from \$166 to \$73,347 in 2020 and ranged from \$154 to \$59,588 in 2019. These leases entitle CAM to place a gospel message at a single location or at multiple locations. At December 31, CAM had about 884 (2020) and 581 (2019) billboard leases. Lease payments approximated \$4,095,036 in 2020 and \$3,442,318 in 2019.



Family Self Support, Romania

CAM locations and affiliates

Home Office

Christian Aid Ministries
P.O. Box 360 | Berlin, OH 44610
(4464 State Route 39 E | Millersburg, OH)
Phone: 330.893.2428

Pennsylvania Warehouse and Cannery

Christian Aid Ministries
2412 Division Hwy.
Ephrata, PA 17522
Phone: 717.354.2434

Canada Office / Reapers of Hope / Clothing Centre

Christian Aid Ministries Canada
1 Parkview Drive, Box 46
Moorefield, Ontario N0G 2K0
Phone: 519.638.0829
CAM of Waterloo operates as CAM Canada

CAM-West

8570 Parker Road
Independence, OR 97351
Phone: 541.999.7467

Indiana Clothing Center

Christian Aid Ministries
660B S. Van Buren St.
Shipshewana, IN 46565
Phone: 260.768.4855

Pennsylvania Clothing Center

Christian Aid Ministries
38 Ridge Road
Newville, PA 17241
Phone: 717.776.3892

Iowa Clothing Center

Christian Aid Ministries
1005 Nutmeg Ave. | P.O. Box 224
Kalona, IA 52247
Phone: 319.656.3608

Illinois Clothing Center

Christian Aid Ministries
Daystar Building
117 E County Road 500 N
Arthur, IL 61911
Phone: 217.543.3529

Kentucky Sorting Center

3330 Old Railroad Lane
Guthrie, KY 42234
Phone: 270.483.9942

Wisconsin Sorting Center

W8872 Sterling Avenue
Thorp, WI 54771
Phone: 715.669.7658

Mid-Missouri Community Center

Buffalo, MO 65622

DRS Warehouses

Vanleer, Tennessee
Commerce, Texas

CAM locations abroad

Cluj, Romania

Chisinau, Moldova

Zaprudya, Ukraine

Monrovia, Liberia

Nakuru, Kenya

Titanyen, Haiti

La Source, Haiti

Jerusalem, Israel

Waslala, Nicaragua

Managua, Nicaragua

Lesbos, Greece

Affiliated committees and teams

Pennsylvania Support Committee

Indiana Clothing Center Support Committee

Iowa Clothing Center Support Committee

Illinois Clothing Center Support Committee

Wisconsin Sorting Center Support Committee

Pennsylvania Clothing Center Support Committee

Rapid Response Teams

Search & Rescue Teams

Loaves & Fishes Food Kitchen Committee

CASP Committee

CAM-West Operations Committee

CAM associates

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James R. Mullet Accounting Manager/Biblical Stewardship Services
Weston Showalter Public Relations Operations Manager
Philip Troyer International Programs
James Yoder International Programs/Disaster Response Services

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Weston Showalter, Jay Stoltzfus, Philip Troyer, James Yoder

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Elmer Sensenig Field Director, Monrovia, Liberia
Kevin Steiner Field Director, Managua, Nicaragua

“As we have therefore
opportunity, let us do good
unto all men, especially
unto them who are of the
household of faith.”

—Galatians 6:10



Water-for-the World, Ethiopia



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