



Annual Report

A REPORT OF 2022 ACTIVITIES



Dear supporter friends,

This year, 2023, follows three unusual years for CAM. In **2020** the COVID-19 pandemic spread unexpectedly and rapidly across the world, triggering new humanitarian needs and spiritual opportunities. In **2021**, as the pandemic began to recede, it left behind economic devastation and hunger in much of the world, which continue today. 2021 was also the year of the Haiti hostage crisis. At the beginning of **2022**, Russia invaded Ukraine on February 24, triggering the largest military conflict in Europe since World War II.

Now 2023 seems like yet another unusual year. On February 6, two devastating earthquakes struck Turkey and Syria, killing tens of thousands, injuring many others, and leaving 1 to 2 million people homeless. This crisis, along with other critical needs in Afghanistan, Yemen, Myanmar, Ethiopia, and other places, call for our attention.

Should these difficulties be a surprise to us? Matthew 24:6-8 says, “And ye shall hear of wars and rumours of wars: see that ye be not troubled: for all these things must come to pass, but the end is not yet. For nation shall rise against nation, and kingdom against kingdom: and there shall be famines, and pestilences, and earthquakes, in divers places. All these are the beginning of sorrows.”

In the past decades and especially in the past three years, we have been greatly blessed and encouraged by the enthusiastic and generous response of God’s people! As news of needs and opportunities poured into our office, so did the generous response from you. **Thank you and God bless you!**

We do not know what the future holds. But we do know who holds it! Economic turmoil, high inflation, and hunger will continue inflicting much suffering in the foreseeable future. We believe the economic devastation and death toll from the war in Ukraine will keep rising. There will likely be enormous work and expense to recover from the deadly Turkey and Syria earthquakes. No end to the human suffering in Afghanistan, Yemen, Myanmar, and other conflict areas can be seen. In all of these places, God’s people and many others are suffering.

It can be difficult to know how to respond to all of these needs. Should we throw up our hands in despair and say, “We’ve done enough!” What would Jesus do? What would we want others to do if we were in a desperate situation? The Scriptures say, “Withhold not good from them to whom it is due, when it is in the power of thine hand to do it” (Proverbs 3:27). We are grateful for how you as supporters

continue to generously use your resources—that which is “in the power of your hand”—to minister to those in need.

At CAM we think of needs as opportunities—spiritual opportunities! When serious hardships come, people are almost always more open to the things of God. In these times of overwhelming need and pressing darkness, one common, encouraging theme comes through: unprecedented opportunities to share the LIGHT of the Gospel! In some areas mostly untouched by Christian influence for centuries, it is now possible to shine the light of Jesus.

The need and desire for the Scriptures continue unabated, far beyond what we can meet. In the restricted world where much of our literature distribution is done, some doors have closed while others have opened.

In a time when the United States continues its trend away from God and people become more spiritually confused, we find increasing opportunities to shine light here at home. Volunteers on Rapid Response, DRS, Search & Rescue, and CASP projects spread many little lights of Christian witness. The Billboard Evangelism program also reminds millions of people each day of the true Light.

As we respond to needs with food, clothes, comforters, medicines, and other aid, we are also making an increased effort to discern between critical and chronic needs. The SALT Microfinance Solutions program, which now has over 80,000 members in 22 countries, uses Bible-based teaching to instruct people in chronic poverty how to help themselves.

As long as these needs and opportunities come to us, we will keep bringing them to you and endeavoring to help. We can’t do anything without our supporters’ generosity, and we don’t want to do anything without God’s blessing.

We consider it a blessed privilege to work with you to be “the hands and feet of Jesus” on earth. Your love and generosity blessed more than 21 million people in 127 countries and territories in 2022. We trust and pray it exalts the name of Jesus! To HIM be all honor and glory; HE alone is worthy (Revelation 4:11)!

From all of us at Christian Aid Ministries, **THANK YOU AND GOD BLESS YOU** for all you did for the cause of Christ in 2022!



David N. Troyer, General Director



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

COVER PHOTO:

An elderly widow in Ukraine stands outside her war-damaged home. Her son was killed when a building collapsed on him during conflict in their area.

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

To request extra copies of the 2022 Annual Report for friends, relatives, customers, or employees, use the enclosed response coupon or call 330.893.2428.

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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.

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



Yemen ▲

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” (I 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, savings groups, microloans, 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 USA 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; I 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 feet-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+ 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

Favorite Stories from the Bible

Sponsor-A-Bible-Lesson

Christian Family Magazines

Antorcha de la Verdad (Torch of Truth)

Christian Family Magazines for Restricted Countries

Seed of Truth

Food and nutrition

Adopt-A-Family

Help-for-the-Elderly

Milk-for-Many-Mouths

Nicaragua-Adopt-A-Family

Potatoes for the Poor

World Hunger Fund

Crisis projects and refugee aid

International Crisis Projects

Food-Parcels-for-Syrian-Refugees

Sponsor-A-Refugee-Child

Food for War-Torn Yemen

Water Systems for Yemen

Worldwide Refugee Crisis

Refugee Discipleship Program, Greece

U.S./Mexico Border Crisis

Clothing, comforters, and kits

Blankets for the Poor

Clothing Bundle Project

Comforter Project

Sewing Centers

Kits (hygiene, layette, school, etc.)

School

Christian Schooling for Eastern Europe

Egypt-Sponsor-A-Child

Haiti-Sponsor-A-Child

International-Sponsor-A-Student

Orphans and widows

Sponsor-an-Orphan

Support-an-Orphan, El Salvador

Widows Care Fund

Support-A-Widow food parcels

Programs in the USA

Billboard Evangelism

Conservative Anabaptist Service Program (CASP)

Disaster Response Services USA

DRS Rebuilding

Rapid Response Services

Loaves & Fishes Food Kitchen

Chaplain Ministry Program

Search & Rescue

Helping people help themselves

Family-Self-Support

Grow-A-Tree

SALT Microfinance Solutions

Savings Groups

Microloans

Agri-Plus

Vocational Schools

Salt & Light (USA)

Seed Project

Work-for-Wages

Medicines and medical supplies

Gifts-That-Grow

Hope-for-the-Handicapped

Adult Disposable Briefs

Wheelchairs

Medicines-for-Multitudes

Save-A-Life (nutritional mix, specialty meds, etc.)

Sharing God's truth

All-Nations Bible Translation

Biblical Discipleship Centers

Church Planting Projects

Other

Christian-Martyrs-Fund

House for a Poor Family

Jericho Road Program

Middle East Ministries

Project Baby Moses

Project Good Samaritan

Warm-A-Family

Water-for-the-World

If you wish to support any of CAM's programs, please see the enclosed response coupon, call us at 330.893.2428, or go to christianaidministries.org.



Where your support made a difference in 2022



AFRICA

1. Algeria
2. Chad
3. Egypt
4. Eritrea
5. Ethiopia
6. Ghana
7. Kenya
8. Liberia
9. Libya
10. Madagascar
11. Malawi
12. Mauritania
13. Morocco
14. Namibia
15. Niger
16. Nigeria
17. Republic of Mauritius
18. Somaliland
19. South Africa
20. South Sudan
21. Sudan
22. Tanzania
23. Tunisia
24. Uganda
25. Zimbabwe

ASIA

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

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

AUSTRALIA

(AND SURROUNDING ISLANDS)

EUROPE

68. Australia
69. Austria
70. Belarus
71. Belgium
72. Bulgaria
73. Buryatia
74. Croatia
75. Czech Republic
76. Dagestan
77. Denmark
78. England
79. Estonia
80. France
81. Georgia
82. Germany
83. Greece
84. Ireland
85. Italy
86. Latvia
87. Luxembourg
88. Malta

89. Moldova
90. Netherlands
91. Norway
92. Poland
93. Portugal
94. Romania
95. Russia
96. Scotland
97. Serbia
98. Spain
99. Sweden
100. Switzerland
101. Ukraine

NORTH AMERICA

102. Canada
103. Mexico
104. United States

CENTRAL AMERICA AND CARIBBEAN

105. Belize
106. Costa Rica
107. Cuba
108. Dominican Republic
109. El Salvador
110. Grenada
111. Guatemala
112. Haiti
113. Honduras
114. Nicaragua
115. Panama
116. Puerto Rico
117. Trinidad and Tobago

SOUTH AMERICA

118. Argentina
119. Bolivia
120. Brazil
121. Chile
122. Colombia
123. Ecuador
124. Paraguay
125. Peru
126. Uruguay
127. Venezuela

127 countries and territories received aid, literature, or teaching.

More than **21** million people were helped.

Additionally, an estimated **21.2 million** people in the U.S. saw a CAM Gospel billboard each day.

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

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

Project / Location	Volunteers	Hours
DRS Rebuilding	1,313	57,553
Rapid Response Services	3,384	36,189
Search & Rescue	1,281	15,244
Conservative Anabaptist Service Program (CASP)	166	23,918
U.S./Mexico Border Crisis	141	3,170
Pennsylvania Warehouse (packing food parcels, etc.)	9,329	30,580
Pennsylvania Cannery	1,954	5,384
Pennsylvania Clothing Center	5,328	24,264
Indiana Clothing Center	2,673	6,014
Illinois Clothing Center	1,535	4,292
Iowa Clothing Center	2,377	8,115
Kentucky Clothing Center	868	4,312
Wisconsin Clothing Center	896	3,835
Berlin, Ohio, Home Office (stuffing newsletters)	2,609	2,974
Mid-Missouri Community Center (packing food parcels and kits)	364	2,471
CAM-West (packing food parcels and kits)	781	2,990

IN 2022:

34,999 volunteers

231,305 hours of labor

This is equal to **111** full-time employees per year.



Volunteers sort clothes at the Pennsylvania Clothing Center. ▲

25 YEARS at the CAM cannery

Construction of our cannery in Ephrata, Pennsylvania, began in 1996, leading to the first days of production in 1997.



Years come and go, the work continues . . .



. . . and today volunteers stand behind more than 9 million cans of chicken.

THANK YOU SEEMS SMALL WHEN EFFORTS HAVE YIELDED SO MUCH!

Foreign field staff

We greatly appreciate the dedicated work of our 80-plus foreign field staff and our 190-plus national 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 grateful for the many hours put in by our staff in offices, warehouses, and other locations in the USA and Canada.

New or significant in 2022

| FEBRUARY

Russia invaded Ukraine on February 24, launching Europe's largest ground war since World War II. Missiles exploded in Ukraine's capital Kyiv and other cities throughout the country. This attack unleashed a flood of displacement as millions fled for safety. *See pages 30-31 for information about CAM's response in Ukraine.*

| APRIL-OCTOBER

A pause in fighting in Yemen marked the first nationwide truce observed since 2016. Although pockets of fighting persisted, the six-month ceasefire provided a rare respite from the violent internal conflict. However, displacement and humanitarian needs continued to worsen across the country even during this time.

| MAY

The UN Refugee Agency announced that the number of displaced people around the world reached 100 million. The surge in growth was largely connected to the war in Ukraine.

| JUNE-SEPTEMBER

Pakistan, Afghanistan, and India's usual monsoon season brought far more rain than normal, creating the worst flooding the countries experienced in decades. Thousands died, and tens of millions of people were forced from their homes.

| JULY

Inflation in the U.S. reached a 40-year high in 2022, peaking at 9.1 percent in July. In many other countries, rampant inflation brought huge challenges to the poor who were especially impacted by dramatic increases in food and heating costs.

| SEPTEMBER

Antigovernment protests erupted in Iran after a young woman died in the custody of morality police. Contacts reported an increased hunger for truth as the hardline country grappled with ways to restore order in the midst of unrest and instability.

| OCTOBER

CAM's medical work concluded in refugee camps in Iraq. After several years of providing medical care for people displaced through Iraq's recent conflicts, we are grateful the project could be handed over to a conservative Anabaptist group that plans to work long-term in the region.

A gang took over the town of Titanyen, Haiti, where CAM's base is located. They forced their way into the CAM compound and still control the property to date. Thankfully all of our Haitian staff members escaped without harm. This took place just after the one-year anniversary of the kidnapping of 17 CAM staff members in Haiti. Throughout 2022, Haiti's political situation deteriorated significantly. Gangs rivaled for power in the vacuum of a functional government, leaving many Haitians facing fear and severe hunger.

| NOVEMBER

The world population passed 8 billion. India was the largest contributor to the growth milestone. In 2023, India is expected to pass China as the most populous nation.

| DECEMBER

Afghanistan entered an unusually brutal winter. This brought on a serious dilemma for Afghans who continue to face a shattered economy and high unemployment. Our contacts told us that many people sold items like blankets to buy food, leaving them ill-prepared for the winter.

International Crisis, Afghanistan: Throughout 2022, supporters' funds helped provide critical aid for suffering Afghan families.





Moldova ▲

What your gifts provided in 2022

On the following pages, we listed as accurately as possible the literature and material aid provided through CAM in 2022. Certain miscellaneous items are not included. Distribution of some aid listed may happen in 2023. In addition to purchased items, this list includes large quantities of donated items. These free goods significantly increased the value of your cash donations.



India ▲

Christian literature

BIBLES

Restricted countries† (various languages)	5,591,965 ea.
Amharic	872 ea.
Assorted	1,203 ea.
Bassa	416 ea.
Chichewa	2,000 ea.
Creole	860 ea.
Croatian	25 ea.
English	58,561 ea.
Moru	2,500 ea.
Romanian	4,169 ea.
Russian	13,330 ea.
Shilluk	500 ea.
Spanish	1,162 ea.
Swahili	30 ea.
Zande	830 ea.

NEW TESTAMENTS

Restricted countries† (various languages)	2,257,018 ea.
Assorted	5,048 ea.
Bengali	20 ea.
Croatian	20 ea.
English	4,012 ea.
Russian	7,642 ea.
Serbian	46 ea.
Spanish	61 ea.
Swahili	30 ea.
Tagalog	400 ea.
Ukrainian	30,700 ea.

SCRIPTURE PORTIONS

Restricted countries† (various languages)	431,000 ea.
English	2 ea.
Russian	50,000 ea.

AUDIO BIBLES

Restricted countries† (various languages)	7,902 ea.
Assorted	1,686 ea.
English	90 ea.

AUDIO NEW TESTAMENTS

Restricted countries† (various languages)	741 ea.
Assorted	300 ea.

AUDIO OLD TESTAMENTS

Restricted countries† (various languages)	8 ea.
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† 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 some level of persecution of Christians.

BIBLE STORY BOOKS

101 Favorite Stories from the Bible

Restricted countries† (various languages)	175,000 ea.
Assorted	1,000 ea.
Creole	970 ea.
English	4,532 ea.
German	4,440 ea.
Miskito	10,000 ea.
Romanian	400 ea.
Russian	9,163 ea.
Spanish	63,217 ea.
Ukrainian	9,401 ea.

102 Favorite Stories from the Bible

Restricted countries† (various languages)	205,240 ea.
English	23,080 ea.
French	5,050 ea.

25 Favorite Stories from the Bible

Assorted	1,608 ea.
Creole	3,100 ea.
English	55,204 ea.
Romanian	25,150 ea.
Russian	129,977 ea.
Spanish	59,401 ea.
Swahili	230 ea.
Tagalog	5,119 ea.
Ukrainian	12,151 ea.

Favorite Stories from the Bible

Editions similar to 25 Favorite Stories from the Bible, but with 26, 29, and 30 stories, chosen to meet specific field needs.

Restricted countries† (various languages)	734,150 ea.
Chichewa	15,000 ea.
English	37,650 ea.
French	5,100 ea.

CHRISTIAN FAMILY MAGAZINES

Seed of Truth/related magazines

Restricted countries† (various languages)	8,613,639 ea.
Azeri	30,000 ea.
English	93,075 ea.
Polish	51,593 ea.
Romanian	1,208,141 ea.
Russian	334,418 ea.

Antorcha de la Verdad (Torch of Truth)

Creole	9,009 ea.
English	75,208 ea.
Spanish	1,731,630 ea.

ASSORTED CHRISTIAN LITERATURE

Christian tracts and booklets

Restricted countries† (various languages)	180,000 ea.
Assorted	21 bxs.
Assorted	53 ea.
English	24,236 ea.
Romanian	2,128 ea.
Russian	450 ea.
Ukrainian	1,650 ea.

Books

Restricted countries† (various languages)	600,000 ea.
Assorted	24,348 ea.
Creole	3,708 ea.
English	367 bxs.
English	7,230 ea.
Romanian	25,101 ea.
Ukrainian	72,570 ea.

CDs (singing and teaching)

Assorted	46 ea.
English	7,852 ea.
Spanish	1 ea.

Christian Family Magazines, Liberia ▼



9.5 million
Bibles, New Testaments,
and Bible story books



“The love of God has reached me through His Word. . . . I must loudly proclaim this good news to others.”
—Believer in restricted country

Food

Almonds	2,390 lbs.
Apples	26,254 lbs.
Beans	1,308,708 lbs.
Beans (canned)	6,336 ea.
Biscuits	27,489 lbs.
Bread	4,897 lbs.
Buckwheat	453,326 lbs.
Bulgur	77,835 lbs.
Butter	22,524 lbs.
Cabbage	77,408 lbs.
Cereal	21,867 lbs.
Cheese	41,055 lbs.
Chickpeas	33,392 lbs.
Cooking oil	216,384 gal.
Corn	14,056 lbs.
Cornmeal	49,780 lbs.
Cream of wheat	22,421 lbs.
Dal (lentils)	321,498 lbs.
Drinks (assorted)	145,763 lbs.
Eggs	17,268 dz.
Fish	88,103 lbs.
Fish (canned)	356,789 ea.

Fish sauce	431 gal.
Flour	5,467,334 lbs.
Food (assorted)	16,910 ea.
Food (assorted)	254,996 lbs.
Food parcels	1,395,924 lbs.
Freekeh (wheat cereal)	11,489 lbs.
Fruit (assorted)	242,907 lbs.
Halawa	12,078 lbs.
Halva	7,681 lbs.
Hummus	19,523 lbs.
Jam	2,307 lbs.
Lentils	177,631 lbs.
Meals for disaster survivors	9,003 ea.
Meals for needy families	166,014 ea.
Meat	659,438 lbs.
Meat (canned)	320,640 ea.
Meat (lunch)	23,872 lbs.
Milk	43,299 gal.
Milk	38,798 lbs.
Milk (powdered)	78,037 lbs.
Oats/oatmeal	260,327 lbs.
Pasta	1,057,467 lbs.
Peas	50,967 lbs.
Potatoes	3,025,198 lbs.
Raisins	18,035 lbs.

Rice	8,362,674 lbs.
Salt	371,935 lbs.
Soup (canned)	111,606 ea.
Soup (powdered)	240,576 lbs.
Spice	21,744 lbs.
Sugar	1,572,022 lbs.
Tahini	7,759 lbs.
Tomato paste	93,051 lbs.
Tomato sauce	19,019 lbs.
Vegetables (assorted)	357,800 lbs.
Wheat	420,637 lbs.
Yeast	39,706 lbs.
Yogurt	6,831 lbs.

More than **27 million** pounds of food

“

“Thanks to God because He has blessed me and helped me in my needs through the gift of the food parcel.”

—*Help-for-the-Elderly, Nicaragua*

Clothing and bedding

Assorted items	4,263 ea.
Bedding/towels	20,524 ea.
Bedding/towels	250,121 lbs.
Blankets	98,407 ea.
Clothing	1,803,844 lbs.
Coats	21,293 ea.
Comforters	85,345 ea.
Footwear	188,721 lbs.
Footwear	39,303 pairs

Kits

Children's care packs	15,658 ea.
Comforter kits	1,595 ea.
Hygiene kits	137,129 ea.
International school kits	66,593 ea.
Layette bundles	23,005 ea.
New clothing packs	10,199 ea.
Rapid Response literature kits	836 ea.

Sewing supplies

Fabric	71,310 lbs.
Quilt batting	61 ea.
Sewing machine cabinets	32 ea.
Sewing machines	415 ea.
Sewing supplies	3,589 lbs.

School supplies

Backpacks	9 ea.
Chalk	320 bxs.
Colored pencils	247 bxs.
Copybooks	755 ea.
Crayons	125 bxs.
Notebooks	201 ea.
Paper	194 pks.
Pencil sharpeners	149 ea.
Pencils	10,671 ea.
Pens	7,104 ea.
Rulers	99 ea.
School books	996 ea.
School supplies (assorted)	19 ea.
School supplies (assorted)	22 lbs.

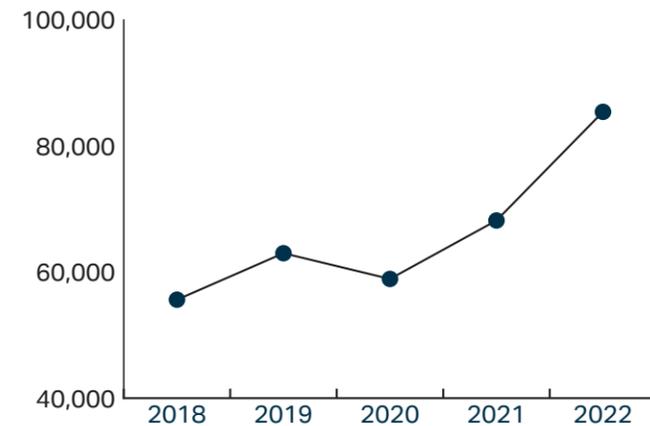
Our four clothing centers across the U.S. shipped a total of **68 sea containers** filled with clothing, kits, comforters, blankets, and other items.



Support-A-Widow, Kenya

85,345 comforters donated

Thank you to all the sewing groups and individuals who spent countless hours making warm comforters. Many people around the world are blessed because of your dedication!



Each year, CAM could use as many as **100,000** comforters.

Comforter recipients, Syria





\$43.5 million worth of medicines, vitamins, nutritional items, and medical supplies for 380 medical outlets

▲ Medicines-for-Multitudes, Nicaragua

Medicines

Assorted	249,893 ea.
Bottles	87,509 ea.
Capsules	5,421,960 ea.
Gallons	32 ea.
Kits	612 ea.
Tablets	12,638,934 ea.
Tubes	38,663 ea.
Vials	57,407 ea.

Supplies for the handicapped

Assorted supplies	345 ea.
Canes	164 ea.
Crutches	941 ea.
Hospital beds	5 ea.
Toilet chairs	290 ea.
Walkers	545 ea.
Wheelchair parts (assorted)	227 ea.
Wheelchairs	1,577 ea.

Medical supplies

Assorted items	1,879,822 ea.
Assorted items	4,819 lbs.
Bottles	1,066 ea.
Boxes	248 ea.
Kits	4,996 ea.
Rolls	998 ea.

Supplements

VITAMINS AND HERBS

Assorted	12,607 ea.
Bottles	34,972 ea.
Capsules	1,919,724 ea.
Tablets	16,416,549 ea.
Tubes	12,044 ea.

NUTRITIONAL ITEMS

Assorted	101,908 ea.
Assorted	13,117 lbs.
Bottles	4,246 ea.
Cans	3,252 ea.
Tubes	756 ea.

Hygiene and personal care

Absorbent pads	36,510 ea.
Adult briefs	2,688,079 ea.
Assorted	17,442 ea.
Baby powder	74 btl.
Cleansing wipes	120,411 ea.
Cleansing wipes	11 lbs.
Diapers	200,131 ea.
Disinfectant	82 gal.
Face masks	386,447 ea.
Hand sanitizer	26,855 btl.
Hand sanitizer	44,092 lbs.
Lotion	16,629 ea.
Soap	33,535 btl.
Soap	789 gal.
Soap	243,588 lbs.
Soap (assorted items)	33,499 ea.
Soap bars	444,465 ea.
Soap bars	275,872 lbs.
Tissues	6,143 lbs.
Toilet paper	8,768 rolls
Toiletry kits	3,096 ea.
Toothbrushes/toothpaste	34,395 ea.

Animals and supplies

Beehives	105 ea.
Cage for quail	1 ea.
Calves	81 ea.
Chickens	113,874 ea.
Cows	24 ea.
Goats	2,839 ea.
Harness for horse	2 ea.
Honey equipment	5 ea.
Horses	2 ea.
Pigs	5,280 ea.
Poultry project	7 ea.
Sheep	121 ea.
Wagon for horse	1 ea.

Self-help items and projects

Agricultural hand tools	4,565 ea.
Bakery	2 ea.
Bicycles	34 ea.
Cargo vehicle	1 ea.
Cassava mill	1 ea.
Chainsaws	6 ea.
Charging boards	56 ea.
Clothing business	6 ea.
Construction tools	2 ea.
Cooking pots/pans/bowls	224 ea.
Cooking supplies	150 ea.
Detergent trade	1 ea.
Electric current stabilizers	56 ea.
Fertilizer business	3 ea.
Freezers	2 ea.
Fruit trees	9,550 ea.
Generators	172 ea.
Greenhouses	7 ea.
Grocery business	11 ea.
Job startups with equipment	34 ea.
Knitting machines	2 ea.
Land	0.25 acres
Nursery project	1 ea.
Photocopier	1 ea.
Printshop project	1 ea.
Restaurant	1 ea.
Self-help resource packages	2,000 ea.
Strawberry plantation	1 ea.
Tillers	99 ea.
Tractors	5 ea.
Tuk tuk (taxi)	5 ea.
Vendor carts	3 ea.
Wheelbarrows	240 ea.

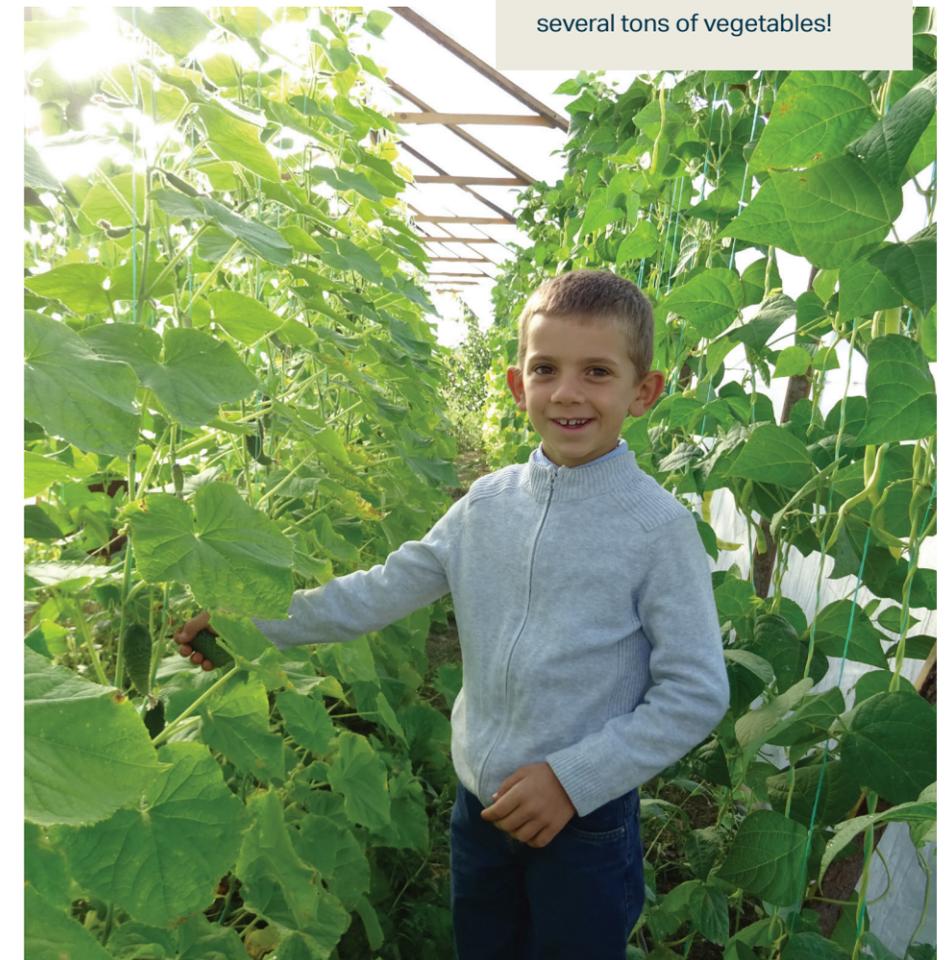
Seeds

Bean	19,394 lbs.
Cabbage	2,407 pkts.
Carrot	1,600 pkts.
Corn	2,646 lbs.
Cucumber	1,645 pkts.
Family seed packs (Romania)	9,020 lbs.
Family seed packs (Ukraine)	16,252 lbs.
Garden seeds (assorted)	408 lbs.
Garden seeds (assorted)	1,980 pkts.
Lettuce	1,621 pkts.
Okra	1,644 pkts.
Onion	2,419 pkts.
Parsley	88 lbs.
Pepper	3,236 pkts.
Radish	88 lbs.
Red beet	88 lbs.
Rice	2,310 lbs.
Spinach	819 pkts.
Squash	88 lbs.
Tomato	2,428 pkts.
Watermelon	1,645 pkts.
Zucchini	88 lbs.

YOUR GENEROSITY CHANGES LIVES.

► Ricardo and his wife operate a small bakery in Nicaragua. When their inadequate equipment limited the bakery's production, they surrendered the uncertain future to God. The couple says the large oven and commercial mixer provided by CAM are an answer to prayer!

► In Romania, years of careful saving enabled Daniel to buy land on the outskirts of a large city. After losing his job, he received funds from CAM to help build two greenhouses. Last summer Daniel and his 12 children produced and sold several tons of vegetables!



▲ Daniel's son helping in the greenhouse.

Water-related items

Handwashing stations	44 ea.
Water filters	30 ea.
Water tanks	450 ea.
Well pumps	28 ea.
Wells	410 ea.

Warm-A-Family, Belarus ▾

Heating/cooking supplies

Coal	3,185 tons
Electricity for heating	513,216 kwh
Envirobricks	25,986 ea.
Firewood	1,942 tons
Gas for heating	1,396,172 cu.meters
Heaters	1,510 ea.
Stoves	106 ea.

90 houses built for impoverished people in various countries and disaster survivors in the U.S.



Thank you, supporters!

Through various CAM programs, you supplied approximately **59.9 million pounds** of Bibles, Christian literature, food, medicines, clothing, comforters, seeds, heating supplies, and other aid in 2022.

Weight excludes building materials, animals, and some self-help items.

THIS IS EQUAL TO ABOUT



SEMI LOADS OF AID

Some CAM programs do not provide material aid, but fill a vital role in ministering to physical and spiritual needs. You will find information about all CAM programs on pages 39-46. See pages 49-50 for financial details of the programs.

Clothing Bundle Project, Tajikistan ▸

Bibles-for-the-World

Bibles, Bible story books, and Christian literature

From Christians living under oppressive governments, to elderly people in European villages, from tribal groups in Africa, to schoolchildren in South America—God’s Word is inspiring, challenging, and changing lives. Across the world, the demand for Bibles is nearly unending. Our desire is to place God’s Word into as many hands as possible.

Your support helps provide large quantities of Bibles, as well as New Testaments, Bible story books, and other Bible-teaching materials. Thank you for your role in helping people across the globe receive the life-changing Word!

IN 2022, YOUR GENEROUS GIFTS HELPED PROVIDE:

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

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



Kenya



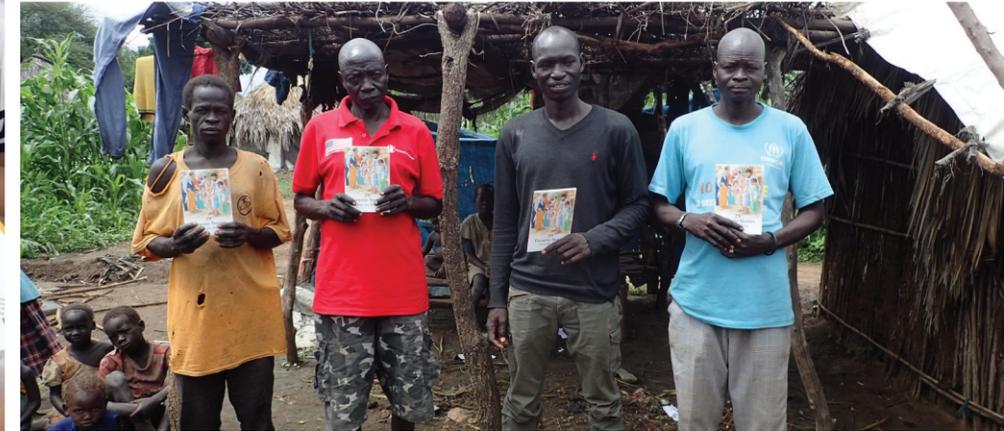
Moldova



Panama



Restricted country



South Sudan

“

“We asked for a handful of Bibles only, but . . . a whole box came! We were overjoyed. This many Bibles! And with great joy we gave them to believers who really needed them.”
—Believer in restricted country

“In 2022 there was a great demand for the Gospels and other books that testify of God, because the war [between Ukraine and Russia] sobered people, including believers.”
—CAM contact in Russia

Christian Family Magazines

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

12.1 million Christian family magazines provided in 2022.

“

“The magazine is like a Christian friend and I do not feel so lonely with it by my side.” —Chile



Romania



Homeowners evaluate damage following a tornado in Bonaire, Georgia. Rapid Response volunteers assisted with cleanup. ▲



▲ Rapid Response team members clean up and remove debris for a homeowner in Jackson, Kentucky, following major flooding.

Disaster Response Services USA

DRS Rebuilding · Rapid Response Services · Loaves & Fishes Food Kitchen · Chaplain Ministry Program

The Disaster Response Services programs offer assistance to people in the U.S. following natural disasters. Volunteers and staff members show the compassion of Jesus in a time of major loss and distress. Here is an overview of our 2022 activities.

DRS REBUILDING

CAM set up four bases where 1,313 volunteers from throughout the U.S. helped repair or rebuild 80 homes. The base in Gates, Oregon, helped build homes after a wildfire, while three bases in Louisiana—Houma, Moss Bluff, and Westlake—helped repair and rebuild homes damaged by hurricanes.

RAPID RESPONSE SERVICES

3,384 volunteers helped clean up after hurricanes, windstorms,

tornadoes, floods, and ice storms. Their kindness blessed more than 850 homeowners in devastated areas. The largest project followed severe flooding in Kentucky.

LOAVES & FISHES FOOD KITCHEN

CAM's Loaves & Fishes Food Kitchen, operated by the New Order Amish, provided 9,003 hot meals to people in Jackson, Kentucky, following flooding.

CHAPLAIN MINISTRY PROGRAM

The support of chaplaincy workers in 2022 helped direct people to place their hope and trust in Christ. People often welcome a listening ear and caring heart after the trauma of a natural disaster that devastates homes and sometimes claims lives.



▲ DRS Rebuilding volunteers rebuild a home that was destroyed by a wildfire in Gates, Oregon.



▲ After severe flooding in Kentucky, Loaves & Fishes Food Kitchen workers sing for people as they file through the line for a hot meal.

Search & Rescue

The goal of CAM's Search & Rescue program is to reunite missing individuals with their loved ones. Helping to search for lost and missing persons gives us an opportunity to reach out with Christ's love and touch lives here in our homeland.

Our ten trained Search & Rescue teams include volunteers from Anabaptist communities in Alabama, Arkansas, Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Missouri, Ohio, Oklahoma, Pennsylvania, South Dakota, Tennessee, Virginia, West Virginia, and Wisconsin.

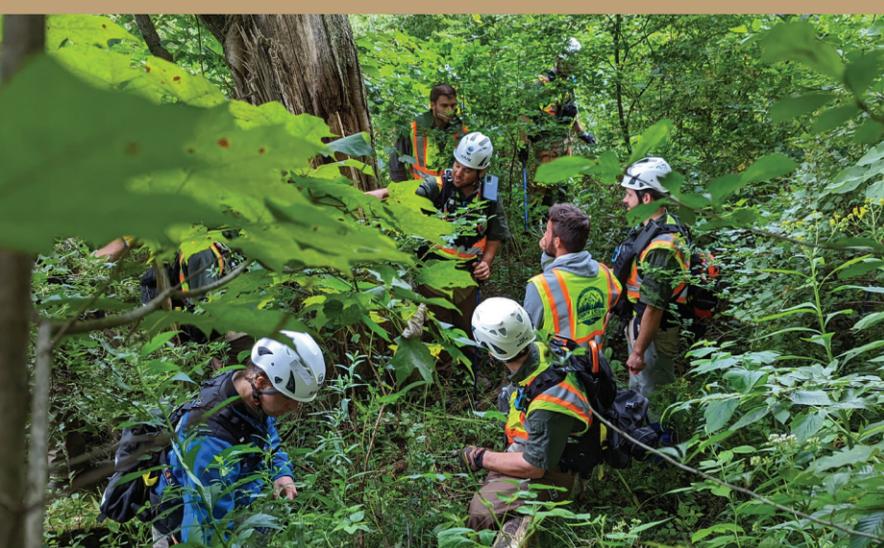
IN 2022:

Search & Rescue teams responded to **114 incidents.**

These incidents included drowning victims, missing children, dementia patients, and others.



"I have been searching for the words to thank you and your incredible team. There are not enough words in the universe to thank you all for your selfless help during the darkest days of our lives. Tears are streaming down my face and I attempt to show you the gratitude for you and your team's unending fortitude and grace as you searched for my brother." —*New Jersey*



Pennsylvania ▲



CASP project on government land in Colorado. ▲

Conservative Anabaptist Service Program (CASP)

CASP's foremost goal 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 the U.S. government activate a draft.

Twenty church constituencies are signed up under this program. CASP coordinates with these constituencies on pilot projects where service-age men work as if a draft was in place. Projects last at least four weeks per group and usually include forestry work or rebuilding homes in disaster areas.

IN 2022:

16 pilot projects
166 alternative service workers

World Hunger Fund

For I was an hungred, and ye gave me meat . . .

Matthew 25:35a

Throughout the COVID-19 pandemic, CAM supporters provided millions of pounds of food for the hungry through the Coronavirus Crisis Care program. Although the pandemic has subsided, we continue to see a desperate need for food. This increasing cry for food is driven by the war in Ukraine, drought in East Africa, rampant inflation, and various other causes. Because of this, we transitioned from Coronavirus Crisis Care to the World Hunger Fund in 2022.

Your support of the World Hunger Fund enables us to respond to pressing food needs around the world. As our staff and contacts distribute physical nourishment, doors open to share spiritual nourishment in Christ. After a widowed mother in Belarus received food she exclaimed, "There is a God in the world! . . . Thank you, thank you, thank you!"

2022 WORLD HUNGER STATISTICS:

More than **820 million** people go to bed hungry every night.

Food prices jumped to the **highest level ever recorded** in March 2022.

Wars and conflicts, the main causes of hunger, **doubled** between 2010 and 2022.

Source: 2022 Global Hunger Index report

▼ India



▼ Ethiopia



Vietnam ▲



"We had to beg from neighbors for food to quiet our hunger. Recently, very little food remained in the house, but you called us to come and get our food . . . I found new hope and a renewed desire to live." —*a mother in Yemen*

International Crisis 2022 projects

| \$10,500,000

Ukraine War: Russia invaded Ukraine in February 2022, bringing fear, loss, and death. CAM staff and contacts distributed food, comforters, literature, firewood, and other much-needed items. *See pages 30-31 for more information about the war in Ukraine.*

| \$1,000,000 - \$4,600,000

Yemen War: In 2022, a six-month ceasefire in Yemen brought hopes of peace. Sadly the truce was violated by both warring parties. Although conflict has not escalated dramatically since the ceasefire ended, frequent clashes continue years of civil war. Millions of Yemenis face hunger, disease, and displacement. Supporters' funds enabled us to work through contacts to supply food, water systems, hygiene kits, comforters, and other aid.

Middle East Refugee Crisis: Syria and other countries across the Middle East bear the marks of war, although active fighting in the region has mostly subsided. We provided food, hygiene items, literature, blankets, medical care, schooling, and other aid for people affected by the wars in Syria and Iraq.

Myanmar War: As a result of a brutal civil war in Myanmar, millions of people are displaced and struggling to find food. We provided aid such as food, cooking utensils, and funds for families to purchase rice.

Venezuela Economic Crisis: Venezuela's shattered economy leaves multitudes in need. With supporters' help, we worked through conservative Anabaptist contacts to supply food, Bibles, and Christian literature.

Afghanistan Crisis: Afghans face severe hunger, economic difficulties, natural disasters, and other struggles. Through trusted contacts, CAM provided food, emergency supplies, blankets, and other aid.

Central Asia Flooding: Weeks of heavy rain left people in Central Asia desperate. Many lost their homes and livelihoods. We provided food, blankets, hygiene items, and other aid to flood victims in Pakistan, Afghanistan, and India.

| \$250,000 - \$1,000,000

Haiti Work-for-Wages: To help Haitians caught in a dire political and economic crisis, CAM operated Work-for-Wages

projects. These projects enable Haitians to earn an income by doing things like repairing roads and developing water systems.

Afrin, Syria: Several years ago, conflict displaced thousands of people, including Christians, from the Syrian city of Afrin. Poverty and clashes between rivaling groups are still part of life. We supplied food and other aid, most of which went to struggling Christians.

Lebanon Economic Crisis: Lebanese people find themselves unable to afford basic necessities as their economy plummets. Through supporters, CAM provided food, literature, and other items.

Bangladesh Rohingya Refugees: Five years have passed since nearly one million Rohingya refugees took refuge in Bangladesh after fleeing violence in Myanmar. But needs remain. Supporters' funds made quality medical care available to Rohingya refugees. The SALT Agri-Plus program also helped refugees develop and improve garden plots.

Afghanistan Earthquake: An earthquake rocked parts of Afghanistan, collapsing homes and killing people trapped inside. We helped provide food, tents, and other aid.

| OTHER PROJECTS (LESS THAN \$250,000)

Azerbaijan/Armenia Conflict

Bangladesh Flooding

Ethiopia Refugee Crisis

Greece Refugee Food Aid

Haiti Earthquake

Haiti Unrest

Indonesia Earthquake

Israel/Gaza Conflict

Malawi Cyclone

Nicaragua and Venezuela Hurricane

Niger Drought

South Sudan Flood

Sri Lanka Economic Crisis

Vietnam Typhoon



▲ People affected by flooding in South Sudan.



▲ Rohingya refugee camp in Bangladesh.



▼ Camp for displaced people in Iraq.



▼ Aid distribution following severe flooding in India.





Village after village in Ukraine bears the scars of war. ▲

War in Ukraine

The first bombs and missiles were fired into Ukraine on February 24, 2022. Devastation and grief have followed since. Some people lost loved ones, others anguished over separation from family, and many witnessed horrible events and lost many possessions.

More than 12.8 million people fled the wrath of war in Ukraine, creating the largest refugee crisis in Europe since World War II. CAM provided crucial aid to some of these refugees and to people still living in conflict areas. An aid recipient in Ukraine shared, **“Our family fled under bullets and explosions. Now our family is in a camp for refugees. Kind people help us with clothing, food, and medication. They gave us a New Testament, which we read together as a family. God helps us a lot.”**

CAM also supplied Bibles and Christian literature to recipients of physical aid. The war has softened many hearts and created an eagerness for a message of hope.

We extend a special thank you to our Ukrainian national staff who personally face a volatile situation in their country, yet continue on with a vision and passion to help those in need.

“

“Thank you so much [for the blanket]! My eyes are tearing up with gratitude . . . It got cold to sleep on the floor.”

“During the day we work hard to rebuild, to repair, and to restore, but at night we cry into our pillows.”

“My daughter and I spent a whole month hiding in our cellar. Whenever we thought it was safe enough to come out, the bombing would start again. We got so cold in the cellar. Yesterday we were able to get a ride out of the city.”

WHAT YOUR GIFTS HELPED PROVIDE IN UKRAINE IN 2022:

Many semi loads of food aid for displaced people and other suffering Ukrainians.

More than 1,300 tons of firewood to help people survive the winter.

Bibles and Bible story books for people at a time of great openness to the Gospel.

Medical care packs to meet great needs in places without healthcare or pharmacies.

Rebuilding and repair of war-damaged homes using materials and oversight from CAM.

Thousands of hand-made comforters for displaced people or those with little bedding.

Generators for churches and other facilities that provide a place of warmth for communities.

Hygiene kits and other supplies for Ukrainians who lost many basic items.

▼ Bibles and Christian literature



▼ Food



▼ Hygiene kits



▲ Medical care pack



▲ Building project



▲ Generator



▲ Firewood

SALT Microfinance Solutions

Christ-centered solutions to break the cycle of poverty



More than 80,000 SALT members from 22 countries have the opportunity to experience lasting change in their communities. This is made possible through your continued support of the SALT Microfinance Solutions program.

The purpose of SALT is to offer hope and opportunity by helping members find sustainable ways to support their families. As SALT facilitators model and teach a Biblical way of life, members begin opening their hearts to the truth of the Gospel.

Thank you for walking with SALT members by giving them hope and opportunity. Learning to follow Jesus in everyday life and finding ways to better provide for their own helps give them a reason to get up each morning and face the challenges life brings their way.

NEW SALT COUNTRIES IN 2022:

- South Africa
- Dominican Republic
- Restricted country in Asia

Doors are also opening in several other countries and regions.

More than **80,000** SALT members in **22** countries



SALT Savings Group in Bangladesh ▲



Sidney, Ohio ▲

Billboard Evangelism

Each day, CAM's Gospel billboards prompt millions to consider their spiritual condition. Our phone team addresses a generation alarmingly unattached to the Bible. Many Americans are fearful, confused, or close to despair. What a privilege it is to minister to troubled souls and point them to God!

More than **1,900 Gospel billboards** are posted throughout the United States. We pray that God would use the simple messages "to open their eyes, and to turn them from darkness to light, and from the power of Satan unto God, that they may receive forgiveness of sins . . ." (Acts 26:19)

IN 2022:

21.2 million people saw a CAM Gospel billboard every day.

(2022 estimate)

110,127 calls were logged. Some callers listened to recorded messages, and others chose to speak to a phone team member.

14,458 callers chose to listen to a brief sermon on our phone menu.



"Do you think there is still hope for me?"
—unknown location

"I just rejoice that Gospel billboards had a sign up that day when I was in such despair . . ." —Texas

"After we die, what happens?" —Michigan

Widows Care Fund

Your support of the Widows Care Fund reflects the heart of God, the “father of the fatherless and . . . judge of the widows.” In some parts of the world, widows are considered outcasts, even rejected by their own relatives. For many widows, the only way of survival is to beg on street corners.

The Widows Care Fund provides food, shelter, self-help resources, and other assistance. Above all, our goal is to encourage these often-forgotten women and guide them to the One who will never leave or forsake them.



Pure religion and undefiled before God and the Father is this, To visit the fatherless and widows in their affliction, and to keep himself unspotted from the world. James 1:27

At ten years old, Malika* discovered she had leprosy. Everyone in her Indian community, except her mother, hated her. Malika and her mother moved to a leper colony where she lived for the next 15 years. When she was 26 years old, villagers arranged for Malika's marriage to another leper. Later, her husband operated a small grocery shop to support their children. Sadly he passed away and his store closed, leaving Malika and her children with no income. Malika relied on begging to support herself until she began receiving food from Christian workers. She feels blessed by the encouragement she receives along with the aid. It has changed her life!

*Name changed to protect identity.



Touching notes from supporters

We give thanks to God always for you all . . . Remembering without ceasing your work of faith, and labour of love, and patience of hope in our Lord Jesus Christ . . . I Thessalonians 1:2, 3



“I’m now a widow myself, for the last almost six months. [My husband] was 90 years old. I’d like to help those poor-looking widows out. It hurts to see how they have to live!” —with \$100 for Widows Care Fund

“Here are our two mites to help get warm winter wear to the needy. I would gladly add zeroes to this small amount, yet we know God can multiply it.” —with \$100

“Our wish is that no child must ever go to sleep cold or hungry! Please use this donation to keep this from happening!” —with \$100,000 for Warm-A-Family and World Hunger Fund

“My brother . . . suffered a spinal cord injury, being paralyzed from his waist down. It has brought a major change to our family, even with the modern technology and equipment. When I thought of the areas in the world that don’t even have as much as access to a wheelchair, I wanted to help at least a little, to make the life of some other handicapped person a little better.” —with \$500 for Wheelchairs

“I am ten. Every year my grandparents give me birthday money. This year I thought hard about how to spend the money. . . Please use this money to buy the biggest, warmest blanket you can find, and also a nice fat laying hen. Please give them both to a poor family.” —with \$25

“I am an elderly person who has in the past helped to clean up after disasters, but my strength is waning, so I am sending money in. Hope to help meet needs.” —with \$200 for Disaster Response Services

“We’re caring for my Dad for the last five years. He’s now between the bed and wheelchair. . . We often think how it would be to live in conditions as you wrote about. . . I feel that if he was in a proper mind, he would wish to help.” —with \$1,000 for Adult Briefs

Thank you, monthly sponsors!

Your faithful monthly support reaches refugees, orphans, hungry families, persecuted Christians, vulnerable people like the elderly and handicapped, and others in need. Dependable donations from more than 24,000 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 us plan ahead, and blesses thousands of people each month.



HOW TO BECOME A MONTHLY SPONSOR:

Since the needs in our world are endless, the need for more sponsors is constant. If you would like to become a monthly sponsor, you can choose from any of our 50-plus programs. To join this effort, see the enclosed sponsorship sheet or visit us online at christianaidministries.org. You are not obligated to continue your monthly sponsorship if for any reason you wish to discontinue.

“

“Thank you for my food parcel. It is heaven to me!”

—*Support-A-Widow, Liberia*

“We have been thanking the Lord Jesus for the help we received through you . . . Our needs have been supported monthly by the food [parcel] received from CAM . . .”

—*Adopt-A-Family, Romania*

“I do not know who donated . . . but I am sincerely grateful to you for your help. The Lord creates miracles.”

—*Warm-A-Family, Kazakhstan*



Adopt-A-Family, Romania ▲

Thousands of children are learning to read and write through the Egypt-Sponsor-A-Child program.





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?

GIFTS TO CAM FOUNDATION IN 2022

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. Below are gifts we received in 2022.

Our Biblical Stewardship Services department can help you with the following services:

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

 Real estate value of \$1,005,000	 Cash \$2,218,443	 Securities value of \$150,175	 Food products value of \$786,168
 Corn 95,878 bushels value of \$638,214	 Soybeans 30,068 bushels value of \$457,190	 Grain 12,124 bushels value of \$99,586	 Seed 18.8 tons value of \$57,684
 Storage sheds 8 units value of \$75,781	 Eggs 30,720 dozen value of \$62,415	 Cattle 16 head value of \$16,988	 Assorted items value of \$79,863

For more information: CAM Foundation P.O. Box 290 Berlin, OH 44610 | 330.893.4915 | bss@camoh.org

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. The cost of living continues to rise in spite of low incomes, and families wonder how they will survive. For the poorest families in Romania, Moldova, and Ukraine, food parcels bring a ray of hope. Adopt-A-Family parcels are mostly for struggling Christian families, but some parcels are distributed to unbelievers as a means of outreach. This program also helps support needy recipients in the Middle East. Each sponsorship of \$75 a month sends a 50-pound parcel of food and healthcare items to those in need.

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 churches that apply these Scriptures.

Biblical Discipleship Centers Pastors, teachers, and other men receive teaching at CAM's Biblical Discipleship Centers in 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. As of the date of this publication, our Biblical Discipleship Center in Haiti is unable to operate due to unrest in the country.

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 2022, donations to this program helped provide 5.6 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.

Bibles for Restricted Countries As government leaders in restricted countries clamp down on Christians, imprison church leaders, hurl false accusations, and seek to eradicate Christian teaching, people seem to grow in their yearning to learn about Jesus. According to our contacts, many millions of Bibles could be used. More Bibles cause growth in the church, which in turn demands even more Bibles. The need truly seems endless!

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 the Bible stories become alive and create a hunger for God's Word in both children and adults.



Sponsor-an-Orphan, Liberia ▲



Biblical Discipleship Center, Nicaragua ▲

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 5,790 students in Liberia, Romania, and some surrounding countries. Students include prisoners, soldiers, seeking young people, and others.

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 1,900 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. More than 110,000 calls were logged in 2022. Of these callers, some listened to recorded messages, and others chose to speak to a phone team member.

Blankets for the Poor Millions of people in the world's poorest countries are ill prepared when winter hits. Many of them lack money for food, so buying blankets is out of the question. People often 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. Here, 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 a factory 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 2022, supporters

provided 10.3 million *Seed of Truth* and related magazines and 1.8 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 that make 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.

Christian Schooling for Eastern Europe The Romanian public school environment is becoming increasingly hostile to Christian values. Immorality and secularism are fast making inroads and leaving negative effects. Many Christians are desperate for an alternative but don't know where to turn or how to get started. The vision for this program is to provide a Christ-centered solution to the schooling needs of Christian families in Romania and several surrounding countries. The program provides teacher training and supports workers who visit and encourage families. More than 980 students are enrolled.

Church Planting Projects When CAM establishes a base in a 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 seven supported churches are more than 190 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 130 pounds of clothing, footwear, and comforters. In some cases, funds are used to purchase clothing, shoes, and blankets to meet specific needs.

Comforter Project CAM receives thousands of handmade 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 others in various locations. Comforters are also a blessing in tropical countries where recipients sometimes use them as beds or blankets during damp and rainy weather.

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. CAM stocks sewing centers and church sewing groups in Romania, Ukraine, and Nicaragua with fabric, sewing machines, and notions provided by donors.

Conservative Anabaptist Service Program (CASP) 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 2022, 166 volunteers served on 16 rebuilding and forestry projects. The goal of CASP is to provide ethical and moral work environments for alternative service workers.

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

DRS 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 24 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 if necessary, respond with volunteers as soon as possible. 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, receiving a hot meal brings a spark of hope. 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 serving delicious meals, lending a listening ear, praying with suffering people, and distributing Christian literature.

Chaplain Ministry Program This program sends out qualified and trained personnel to work alongside CAM's Rapid Response and Loaves & Fishes teams. Many disaster survivors 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 primarily for children from Coptic Christian homes, operated by Christian workers in Egypt. The classes teach reading, writing, and math. The children learn Bible verses and principles while experiencing Jesus' love in practical ways. Without the 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.

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. A fence is provided to protect the trees from roaming animals once people show diligence in caring for the trees. Little by little, these trees help reforest northwest Haiti.

STAY INFORMED ABOUT CAM PROJECTS AND PROGRAMS

You can sign up to receive the following mailings from CAM:

- **CAM Monthly Newsletter** (our main newsletter that covers all programs)
- **First Alert! Notices** (postcard mailings that inform you of unusual opportunities and crisis projects)
- **Children's Corner** (quarterly mailing focused toward children)
- **Billboard Evangelism Update** (quarterly update on CAM's Gospel billboards)
- **DisasterLink** (semiannual update on Disaster Response Services and Search & Rescue)
- **SALT Microfinance Solutions Newsletter** (quarterly update on the SALT program)
- **Biblical Stewardship Services Planner** (semiannual update on stewardship considerations, estate design, etc.)

To sign up for any or all of these mailings, see the back of the enclosed response coupon or call us at 330.893.2428. You can also sign up online at christianaidministries.org.



Project Good Samaritan, Liberia: Roofing metal was provided for this family. ▲



Work-for-Wages, Haiti ▲



Middle East Ministries ▲

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 they can read the Word of God and support themselves as adults. Sponsors' donations supply textbooks, school supplies, and a warm meal each school day for more than 4,600 students at 21 schools in Haiti. The program also provides Biblical training and pay for the teachers. A donation of \$65 per month enables three 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 supporters, 18,148 food parcels were provided for needy elderly people in 2022. A \$59 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 Belarus, Liberia, Kenya, the Palestinian territories, and other places.

Adult Disposable Briefs Adult disposable briefs are a critical need in almost every area where CAM works. They are distributed to people who care for the elderly, paralyzed, or handicapped. Adult briefs are vital in easing the burden of caretakers who have limited resources and often live without running water or indoor plumbing.

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 for a bit of 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 disabled people in need.

House for a Poor Family For many people in Liberia and Haiti, waking up to rain-soaked clothes and bedding isn't uncommon during rainy season. Many families in cold-climate countries face winter without sufficient shelter, exposing them to low temperatures and bitter winds. Sometimes our staff members encounter a handicapped person living alone in deplorable conditions or an elderly woman calling a collapsing house "home." This program helps provide a more stable, secure house. Funds may be used toward purchasing, building, or repairing a house.

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 2022 included Ukraine, Afghanistan, Yemen, Bangladesh, Myanmar, and Syria.

Food for War-Torn Yemen As the horrific civil war continues in Yemen, millions are at risk of starvation. Many people have died from hunger and disease. This program provides food to needy people in Yemen. A monthly sponsorship of \$100 provides 170 pounds of food such as flour, rice, beans, 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, Syria, and Turkey. A monthly sponsorship of \$50 provides one food parcel.

Sponsor-A-Refugee-Child Violence in Syria 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 school-age refugees in Lebanon access to Christian education that could affect their entire lives. A monthly sponsorship of \$50 helps one student go to school.

Water Systems for Yemen Polluted water sources in Yemen have caused 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 systems seems endless. A one-time sponsorship of \$500 provides a rainwater system that makes a big difference for one family.

Worldwide Refugee Crisis The last decade brought a dramatic increase of displaced people around the world. In 2022 the number of people who fled their homes due to conflict, famine, and persecution reached 100 million. Refugees in the Middle East, Bangladesh, and other places seek safety for themselves and their families. Innocent people—parents, children, and the elderly—have fled their homes with few belongings. Many refugees depend entirely on the mercy of others. Supporters' funds provide help like food, emergency aid, and Christian literature to refugees and other people impacted by conflict and other causes of displacement.

International-Sponsor-A-Student This program was started to support Christian schools in places lacking quality Christian education. In Liberia, more than 300 students attend the Light Mennonite and Hope Mennonite schools, which are extensions of the CAM-supported church plants in Monrovia, Liberia. This program also supports a small church school in Romania, provides

quality schooling for needy children in Belize, and enables children from Christian homes in the Middle East to attend schools where they will not face discrimination for their Christian identity. As opportunities arise, this program helps 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 six 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.

Kits (hygiene, layette, school, etc.) Diapers for newborns, soap for proper hygiene, and crayons for school children are basic items that many families in developing countries don't have. These items in the various kits assembled by CAM supporters are a delight to people living in poverty. Each year, CAM can use tens of thousands of kits for those in need. Supporters can request the CAM *Projects You Can Do* catalog for instructions on how to assemble hygiene kits, layette bundles, international school kits, and other kits.

Medicines-for-Multitudes Approximately 380 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 \$20 worth of product for every dollar given to this program. In 2022, we shipped an estimated wholesale value of \$43.5 million of medicines, vitamins, nutritional supplements, and medical supplies. Some funds are also used to purchase much-needed medicines that we do not receive as donations.

Clinic at La Source, Haiti Little medical care is available in the La Source, Haiti, area. CAM opened the Joshua Memorial Clinic in 1996 to provide greatly needed medicines and medical care in this remote area of Haiti. In 2022, the staff at the clinic helped more than 4,500 patients.

Clinic at Waslala, Nicaragua CAM's Balm of Gilead Clinic in Waslala, Nicaragua, opened in February 1997. The clinic is an important part of 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 2022, the clinic staff saw more than 5,200 patients.

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 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 ministries.

Milk-for-Many-Mouths This program provides free, fresh milk to needy orphanages, hospitals, and families in Romania. Many Romanian families cannot afford to buy milk or keep a family cow. In 2022, this program distributed approximately 35,580 gallons of milk. More than 800 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.

Potatoes for the Poor Potatoes are a staple for people in Central Asia and Eastern Europe. In some former Soviet countries, people sometimes refer to the potato as their "second bread" because they incorporate it into various parts of their daily diet. Rich in nutrients, potatoes rank as one of the world's most important crops. CAM is providing potatoes to impoverished families and individuals in Central Asia and Eastern Europe where economies are declining, job opportunities are limited, and inflation and food prices are rising. People are grateful to receive potatoes to help them through the long, cold months of winter.

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. Project Baby Moses also operates in Uganda, and we are exploring options to start this program in other countries.

Project Good Samaritan This fund meets pressing needs that arise from medical emergencies, house fires, or other unexpected crises. Poverty-stricken people find it difficult to save for such emergencies and are destitute when they occur. Project Good Samaritan is used primarily in countries where CAM has ongoing projects or field staff, but some funds may be used to meet similar needs in other locations.

Refugee Discipleship Program The influx of thousands of refugees into Greece provides an opportunity to share the Gospel with people who may not hear it otherwise. Most of these refugees are from closed countries where the government restricts the spread of Christianity. We desire to disciple refugees in Greece before they move to other parts of Europe or are forced to return to their home countries. Our staff members hold Bible studies and operate an agriculture project to teach refugees basic life skills.

SALT Microfinance Solutions The SALT program has two main objectives—to model and teach a Biblical way of life and to help people discover sustainable ways to provide for their families. 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 help provide for their needs during hard times.

Agri-Plus Farming in developing countries is difficult. Many farmers struggle to feed their families even though they work hard on their small plots of land. They may have the resources available to succeed, but 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.

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

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 lonely and living in dysfunctional situations. They struggle with addictions, high levels of debt, relationship issues, and results of poor choices. Salt & Light is a tool for Anabaptists to build relationships with their neighbors and reach out to those struggling to rise above their financial challenges. It also creates platforms to discuss Biblical solutions to their problems. Varied types of course materials are available to reach out to different stateside audiences.

Save-A-Life Every day thousands of children and adults in impoverished countries die from malnutrition and treatable medical conditions such as parasites, malaria, and burns. The Save-A-Life program has rescued many from joining these statistics. In most cases, 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 other countries. Sometimes help arrives too late and disease or malnutrition have already claimed a life. But for hundreds of others, the nutrients and medicines give a chance to survive.

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. The goal for this program is to show God's love and provide support to those in distress.

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

Sponsor-an-Orphan More than 4,000 orphaned, destitute, and abandoned children in Liberia, Kenya, Nepal, India, and Haiti benefit from this program. For \$59 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 put them in settings where they can learn about Jesus and grow up to help spread the Gospel in their country.

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.

U.S./Mexico Border Crisis A lack of economic possibilities and danger from criminal gangs affect many people across South and Central America. Driven by hope for a better life, people make the arduous journey north to the U.S./Mexico border. Tens of thousands finally arrive at the border each month, with few or no possessions left and an uncertain future. This program supports the work of conservative Anabaptist believers who are stationed near the border. They interact with migrants in Mexico and hear their stories, hold Bible studies for adults, share stories with children, and distribute Bibles, Bible story books, and other Christian literature.

Warm-A-Family Many people in Romania, Moldova, Ukraine, Belarus, 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 supplying firewood, coal, stoves, and funds to 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 access to water flowing freely from a spigot. Many people resort to using river water or stagnant pond water, which can result in life-threatening diseases. CAM supplies funds to provide wells, well pumps, water tanks, water filters, and irrigation systems for people in Kenya, Malawi, Liberia, India, Cambodia, Gaza, and other parts of the world.

Widows Care Fund For millions of women, widowhood is a life-long sentence of disgrace and struggle. Labeled and abandoned, they face a lonely life of suffering. We launched this program to provide food, shelter, self-help resources like sewing machines and animals, or other aid. Most of the widows supported through this program are from Southeast Asia. In some cases, we also help widowers and abandoned wives.

Support-A-Widow food parcels 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 whenever possible, healthcare items, and \$10 cash or its equivalent in other needed items. In 2022, supporters provided 22,031 parcels for recipients in Liberia, Nicaragua, Romania, Moldova, India, the Middle East, and other places.

Work-for-Wages Together with trusted contacts and our national

staff, CAM is finding ways to bring hope to Haiti's desperate people. One of those ways is by organizing Work-for-Wages projects to help meet needs without creating dependency. These projects enable Haitians to earn money to feed themselves and their families while doing community projects that benefit others. They fix roads, clear canals, or dig water lines.

World Hunger Fund Rampant inflation, COVID-19 economic fallout, conflict, and other factors dramatically increased the world hunger problem in recent years. The United Nations reports that more than 155 million people across the globe face severe food insecurity, a significant increase from recent years. Millions face each day wondering how they will feed themselves and their children. The World Hunger Fund enables CAM to respond to food-related requests from around the world. Funds help provide food and food-producing resources for desperately poor families in India, suffering people in Kenya, struggling families in former Soviet countries, and others without sufficient food.



Potatoes for the Poor, Romania ▲

2022 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 2022, 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 them 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.

2022 FINANCIAL STATEMENTS

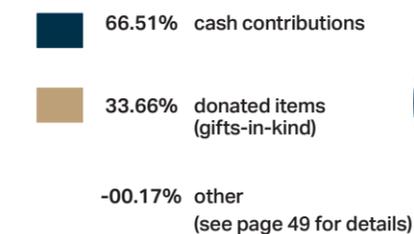
CAM's audited financial statements are on the following pages. All contributions to CAM are used 100 percent as specified. In 2022, general administration and fundraising expenses were 3.14 percent of the total income (total income includes cash contributions and wholesale value of donated items). Following 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.

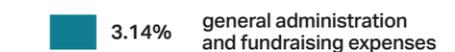
INCOME AND SUPPORT



Graphs on this page do not include TGS International

ADMINISTRATIVE EXPENSES AS A PERCENT OF INCOME

(Total contribution income including gifts-in-kind)



ADMINISTRATIVE EXPENSES AS A PERCENT OF INCOME

(income with cash contributions only)



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MEMBER OF AMERICAN INSTITUTE OF CERTIFIED PUBLIC ACCOUNTANTS

Independent Auditor's Report

The Board of Directors
Christian Aid Ministries
Berlin, Ohio

Opinion

We have audited the consolidated financial statements of Christian Aid Ministries, which comprise the statement of financial position as of December 31, 2022, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of Christian Aid Ministries as of December 31, 2022, and the consolidated 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.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are required to be independent of Christian Aid Ministries and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Christian Aid Ministries' ability to continue as a going concern for one year after the date that the consolidated financial statements are issued or when applicable, one year after the date that the consolidated financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one

resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit 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 Christian Aid Ministries' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Christian Aid Ministries' ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Report on Summarized Comparative Information

We have previously audited Christian Aid Ministries' December 31, 2021, consolidated financial statements and we expressed an unmodified audit opinion on those audited consolidated financial statements in our report dated March 30, 2022. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2021, 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
Seneca, South Carolina
March 27, 2023

CHRISTIAN AID MINISTRIES, Consolidated Statement of Financial Position - December 31, 2022, with Comparative Information as of December 31, 2021

	2022	2021	2022	2021
Assets:				
Cash and cash equivalents	\$14,993,142	\$20,389,740		
Promises to give	4,431,029	10,344,500		
Inventory:				
GIK items	14,530,390	17,022,532		
Purchased items	4,920,632	4,423,315		
Investments in certificates of deposit	39,382,450	34,607,805		
Investments related to planned giving program	459,802	518,444		
Notes receivable	374,639	338,831		
Other assets	1,101,270	522,225		
Right-of-use assets - operating	127,491	-		
Future interest in real estate	243,000	243,000		
Capital assets net of accumulated depreciation of \$13,418,434 and \$13,015,870	16,771,627	16,315,206		
Total assets	\$97,335,472	\$104,725,598		
Liabilities:				
Accounts payable			\$1,376,410	\$1,513,420
Accrued expenses			485,004	334,636
Planned giving program obligations			423,391	385,337
Lease liabilities - operating			130,516	-
Notes payable			66,000	66,000
Total liabilities			2,481,321	2,299,393
Net assets:				
Without donor restrictions:				
Available for operations			68,571,023	78,819,543
Designated for annuity reserves			219,417	230,852
Total net assets without donor restrictions			68,790,440	79,050,395
Net assets with donor restrictions			26,063,711	23,375,810
Total net assets			94,854,151	102,426,205
Total liabilities and net assets			\$97,335,472	\$104,725,598

CHRISTIAN AID MINISTRIES, Consolidated Statement of Activities - For the Year Ended December 31, 2022, with Comparative Information for the Year Ended December 31, 2021

	2022		2021	
	Without Donor Restrictions	With Donor Restrictions	Total	Total
Revenue and support:				
Contributions of cash	\$19,023,223	\$79,678,778	\$98,702,001	\$93,439,931
Contributions of nonfinancial assets	49,942,087	-	49,942,087	68,077,662
TGS sales, net of discounts and cost of goods sold	1,592,850	-	1,592,850	1,250,021
Gain on sale of capital assets	124,223	-	124,223	18,062
Other income	123,648	-	123,648	92,407
Foreign exchange gain/(loss)	(11,254)	-	(11,254)	(1,415)
Change in value of annuities and trusts	(64,556)	(6,977)	(71,533)	39,409
Investment income	(417,145)	-	(417,145)	(15,513)
Total revenue and support	70,313,076	79,671,801	149,984,877	162,900,564
Reclassifications:				
Satisfaction of program restrictions	76,983,900	(76,983,900)	-	-
Total reclassifications	76,983,900	(76,983,900)	-	-
Expenses for aid programs: (amounts include cash and GIK values):				
International programs:				
Gifts-That-Grow/Medicines-for-Multitudes	45,101,145	-	45,101,145	44,465,525
Bibles-for-the-World	20,701,351	-	20,701,351	14,769,838
Clothing Bundle Project (includes footwear, comforters and sewing centers)	9,705,720	-	9,705,720	12,145,764
International Crisis projects:				
Ukraine Crisis	10,008,584	-	10,008,584	-
Yemen Crisis	5,465,744	-	5,465,744	3,582,256
Other International Crisis projects	3,848,091	-	3,848,091	2,676,644
Middle East Crisis	3,601,435	-	3,601,435	2,736,213
Myanmar Crisis	1,686,061	-	1,686,061	147,026
Venezuela Crisis	1,263,722	-	1,263,722	830,409
Afghanistan Crisis	1,257,866	-	1,257,866	1,436,893
Sponsor-an-Orphan	3,694,388	-	3,694,388	2,734,143
SALT Microfinance Solutions	3,105,281	-	3,105,281	2,752,531
Family Food Parcels (Romania, Moldova, Ukraine, Israel)	2,759,052	-	2,759,052	2,112,258
Christian Family Magazines (Seed of Truth, Antorcha)	2,350,380	-	2,350,380	2,382,793
Other aid	2,320,075	-	2,320,075	2,313,193
World Hunger Fund	2,306,413	-	2,306,413	293,344
Coronavirus Crisis Care	2,225,273	-	2,225,273	11,952,315
Warm-A-Family	2,011,601	-	2,011,601	1,148,765
Kits (school, hygiene, layette, comfoter, etc.)	2,003,159	-	2,003,159	2,251,725
Blankets for the Poor	1,745,976	-	1,745,976	1,266,797
Support-A-Widow	1,465,026	-	1,465,026	1,145,906
Help-for-the-Elderly	1,280,617	-	1,280,617	934,328
Water-for-the-World	1,109,647	-	1,109,647	586,164
Widows Care Fund	1,001,238	-	1,001,238	550,000
Family-Self-Support	975,180	-	975,180	1,116,125
Save-A-Life	860,951	-	860,951	626,742
Hope-for-the-Handicapped	558,110	-	558,110	418,669
Potatoes for the Poor	542,185	-	542,185	255,002
Project Good Samaritan	474,131	-	474,131	504,397
Biblical Discipleship Centers	441,423	-	441,423	487,344
Refugee Discipleship Center (Greece)	406,437	-	406,437	341,156
Seed Project	295,720	-	295,720	273,819
Project Baby Moses	269,578	-	269,578	176,360
Middle East Ministries (Israel)	245,887	-	245,887	187,030
International-Sponsor-A-Student	168,533	-	168,533	119,760
Church Planting	153,051	-	153,051	165,564
All-Nations Bible Translation	151,083	-	151,083	200,000
Christian-Martyrs-Fund	79,550	-	79,550	103,126
Support-an-Orphan (Romania, El Salvador)	75,149	-	75,149	179,907

	2022			2021	
	Without Donor Restrictions	With Donor Restrictions	Total	Total	
Romania:					
Jericho Road Program	254,739	-	254,739	188,536	
Milk-for-Many-Mouths	180,886	-	180,886	124,141	
Haiti:					
Sponsor-A-Child School Program	1,057,616	-	1,057,616	1,319,118	
Nicaragua:					
Family Food Parcel	829,298	-	829,298	601,955	
USA programs:					
Billboard Evangelism	6,981,837	-	6,981,837	6,385,074	
Disaster Response Services/Rapid Response/Search & Rescue	4,104,273	-	4,104,273	3,815,086	
Other programs	304,210	-	304,210	224,802	
Conservative Anabaptist Service Program (CASP)	41,048	-	41,048	49,062	
Reaching Out to America	4,420	-	4,420	17,679	
Total expenses for aid programs	151,473,140	-	151,473,140	133,095,284	
Excess (deficit) of revenue and support over expenses for aid programs	(4,176,164)	2,687,901	(1,488,263)	29,805,280	
Supporting and other activities (non-aid):					
General and administrative expenses	2,906,035	-	2,906,035	2,657,629	
Fund raising expenses	1,758,710	-	1,758,710	1,680,132	
TGS operating expenses	1,419,046	-	1,419,046	1,175,452	
Transfer of assets to other organization	-	-	-	2,465,192	
Total supporting expenses	6,083,791	-	6,083,791	7,978,405	
Change in net assets	(10,259,955)	2,687,901	(7,572,054)	21,826,875	
Net assets, beginning of year	79,050,395	23,375,810	102,426,205	80,599,330	
Net assets, end of year	\$68,790,440	\$26,063,711	\$94,854,151	\$102,426,205	

CHRISTIAN AID MINISTRIES, Consolidated Statement of Functional Expenses - For the Year Ended December 31, 2022, with Comparative Information for the Year Ended December 31, 2021

	2022					2021	
	Ministry Expenses	General and Administrative	Fund Raising	TGS Operating Expenses	Total	Total	
Grants and assistance	\$124,291,748	\$-	\$-	\$58,000	\$124,349,748	\$106,717,631	
Wages	7,185,456	1,536,610	578,459	635,885	9,936,410	9,553,433	
Direct project costs	8,793,318	-	-	-	8,793,318	10,058,802	
Shipping	2,387,236	-	-	2,335	2,389,571	1,345,417	
Travel	2,157,721	70,377	70,210	6,438	2,304,746	1,915,009	
Supplies	970,657	53,454	495,544	38,876	1,558,531	1,909,680	
Depreciation	1,200,489	223,239	-	31,263	1,454,991	1,382,630	
Payroll taxes	906,252	113,669	44,504	52,199	1,116,624	991,977	
Occupancy	741,028	44,068	19,016	22,991	827,103	771,702	
Contributed services	804,081	5,270	7,159	-	816,510	528,282	
Postage and freight	238,394	32,118	338,003	92,455	700,970	678,187	
Other services	438,771	25,300	78,903	101,926	644,900	604,913	
Information technology	166,191	382,111	41,472	17	589,791	394,913	
Miscellaneous	97,186	197,619	3,785	2,350	300,940	213,914	
Customs fees	300,641	-	-	-	300,641	245,631	
Professional fees	74,559	128,554	30,059	12,239	245,411	403,045	
Communications	167,247	24,063	11,248	881	203,439	199,821	
Equipment maintenance	176,914	12,243	7,911	-	197,068	132,550	
Other taxes	56,545	4,429	698	118,658	180,330	140,979	
Other fees	2,411	103	7,123	145,177	154,814	121,295	
Meeting expenses	123,726	24,512	143	-	148,381	113,793	
Employee benefits	92,741	3,673	1,775	-	98,189	63,382	
Insurance	50,600	15,183	8,132	6,941	80,856	-	
Bank and merchant fees	30,651	9,037	-	32,885	72,573	66,235	
Advertising	146	25	13,533	57,464	71,168	42,790	
Equipment rental	18,431	378	1,033	66	19,908	12,486	
Subtotal of expenses	151,473,140	2,906,035	1,758,710	1,419,046	157,556,931	138,608,497	
Transfer of assets to other organization	-	-	-	-	-	2,465,192	
Total expenses	\$151,473,140	\$2,906,035	\$1,758,710	\$1,419,046	\$157,556,931	\$141,073,689	

CHRISTIAN AID MINISTRIES, Consolidated Statement of Cash Flows - For the Year Ended December 31, 2022, with Comparative Information for the Year Ended December 31, 2021

	2022		2021	
Cash flows from operating activities:				
Change in net assets	\$(7,572,054)	\$21,826,875		
Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:				
Depreciation	1,454,991	1,382,630		
Donated nonfinancial assets capitalized	(22,743)	(30,686)		
(Gain)/loss on sale of capital assets	(124,223)	(18,062)		
Realized (gain)/loss on investments	(5,434)	(9,632)		
Unrealized (gain)/loss on investments	1,115,015	177,628		
Net cash provided (used) by operating activities	2,270,834	14,611,516		

	2022	2021
Cash flows from investing activities:		
Purchase of property and equipment	(1,917,063)	(1,811,527)
Proceeds from sale of capital assets	154,722	498,023
Note receivable proceeds disbursed	(40,000)	-
Payments received on notes receivable	4,192	127,579
(Increase)/decrease in planned giving programs assets	(29,585)	(33,814)
Net (purchases)/maturities of certificates of deposit	(5,795,999)	(10,379,157)
Net cash provided (used) by investing activities	(7,623,733)	(11,598,896)

CHRISTIAN AID MINISTRIES, Notes to Consolidated Financial Statements - For the Year Ended December 31, 2022, with Comparative Information for the Year Ended December 31, 2021

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, disclosure 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 according to CAM's valuation policy for medicines and other supplies. At December 31, 2022 and 2021, CAM recognized promises to give amounting to \$4,431,029 and \$10,344,500.

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 inventory totaled \$14,530,390 at the end of 2022 and \$17,022,532 at the end of 2021. CAM's gifts-in-kind inventory was distributed as follows in 2022 and 2021: \$5,765,145 (2022) and \$7,056,452 (2021) were located at U.S. warehouses; \$4,650,563 (2022) and \$4,775,342 (2021) were in-transit to foreign sites; and \$4,114,682 (2022) and \$5,190,738 (2021) 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 CAM's planned giving programs. 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 generally are made to staff serving in foreign countries who are involved 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 consolidated financial statements

	2022	2021
Cash flows from financing activities:		
Proceeds from planned giving program contracts	-	41,765
Payments of planned giving program obligations	(43,699)	(40,737)
Net cash provided (used) by financing activities	(43,699)	1,028
Net change in cash and cash equivalents	(5,396,598)	3,013,648
Cash and cash equivalents, beginning of year	20,389,740	17,376,092
Cash and cash equivalents, end of year	\$14,993,142	\$20,389,740
Non-cash investing or financing activities:		
Right-of-use assets obtained in exchange for new operating lease liabilities	\$249,311	\$-

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 tiers 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.

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 \$117,621 and \$17,356 for 2022 and 2021, respectively.

For uncertainty in an income tax position, 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 believes there are no such positions for either the current year or prior years, and accordingly, no liability has been accrued.

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 consolidated financial statements for the year ended December 31, 2021, from which the summarized information is derived.

Reclassifications

Certain reclassifications have been made to the 2021 amounts to conform to the 2022 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 consolidated change in net assets.

New Accounting Standard Adopted

Effective January 1, 2022, CAM adopted the new lease accounting guidance in Accounting Standards Update No. 2016-02, *Leases* (Topic 842). The new accounting guidance in ASU 2016-02 is intended to improve financial reporting of leasing transactions by requiring organizations that lease to recognize assets and liabilities for the rights and obligations created by leases that extend more than twelve months on the consolidated statement of financial position. This accounting update also requires additional disclosures surrounding the amount, timing, and uncertainty of cash flows arising from leases. CAM did not elect to apply the adoption retrospectively to each prior reporting period presented in the consolidated financial statements, but elected instead to adopt the standard retrospectively at the beginning of the period of adoption through a cumulative-effect adjustment, if needed. As amounts were immaterial, no adjustment was required to beginning net assets.

Subsequent Events Evaluation

Management has evaluated subsequent events through March 27, 2023, which is the date the consolidated 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 \$3,260,000 in 2022 and \$5,490,000 in 2021. Deposits not covered by depository insurance totaled \$2,228,460 at the end of 2022 and \$744,099 at the end of 2021. Management believes that any credit risk related to these deposits is minimal.

The following schedule reflects CAM's financial assets as of 2022 and 2021, reduced by amounts that are not available for general use due to contractual or donor-imposed restrictions within one year of the consolidated 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.

	2022	2021
Cash and cash equivalents	\$14,993,142	\$20,389,740
Investments in certificates of deposit	39,382,450	34,607,805
Investments related to planned giving program	459,802	518,444
Notes receivable	374,639	338,831
Other financial assets	506,615	228,699
Total financial assets	55,716,648	56,083,519
Less those unavailable for general expenditures within one year due to: Restricted by donors with time or purpose restrictions	(26,000,568)	(23,209,478)
Investments held in planned giving program, net of amounts that will be available for general expenditures within one year	(411,191)	(469,833)
SALT micro-loan receivables	(94,283)	(86,175)
Board designation for annuity reserves	(219,417)	(230,852)
Financial assets available to meet cash needs for general expenditures within one year	\$28,991,189	\$32,087,181

Note 3 – Notes Receivable:

CAM's notes receivable are as follows:

	2022	2021
Note receivable: Interest free note to individual in the Middle East with flexible monthly payments and maturity date.	\$39,236	\$-
Note receivable: Note bearing 3.25% interest to individual in Greece. Payments are due monthly and the note matures in January 2030.	335,403	338,831
Total	\$374,639	\$338,831

Note 4 – Investments:

Investments consist of the following:

	2022	2021
Available for ministry purposes:		
Certificates of deposit	\$39,382,450	\$34,607,805
Planned giving program:		
Charitable gift annuities:		
Money market funds	21,519	19,363
Bond funds	112,346	108,521
Equity funds	194,378	199,712
Total charitable gift annuities	328,243	327,596
Trusts:		
Money market funds	5,647	5,417
Bond funds	46,073	61,786
Equity funds	79,839	123,645
Total trusts	131,559	190,848
Total planned giving program	459,802	518,444
Total investments	\$39,842,252	\$35,126,249

Investment income consists of the following:

	2022	2021
Interest and dividends	\$604,209	\$204,018
Realized gains/(losses)	-	-
Unrealized gains/(losses)	(1,021,354)	(219,531)
Total investment income	\$(417,145)	\$(15,513)

Note 5 - Planned Giving Program:

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

	2022	2021
Assets:		
Charitable gift annuities	\$328,271	\$348,673
Trusts	131,559	190,848
Future interest in real estate	243,000	243,000
Total	\$702,830	\$782,521
Liabilities:		
Charitable gift annuities	\$111,976	\$117,821
Trusts	125,848	178,160
Life estate liability	185,567	89,356
Total	\$423,391	\$385,337

CAM received no contribution revenue from new charitable gift annuities in 2022, but did receive contribution revenue of \$48,235 from such agreements in 2021. The change in value of annuities and trusts presented on the consolidated statement of activities consists of:

	2022	2021
Interest and dividends	\$6,502	\$8,377
Realized gains/(losses)	5,434	9,632
Unrealized gains/(losses)	(93,661)	41,902
Actuarial adjustments	58,158	24,654
Administrative fees	(4,267)	(4,419)
Payments to income beneficiaries	(43,699)	(40,737)
Total	\$(71,533)	\$39,409

Note 6 – Fair Value Measurements:

The carrying amount of cash and cash equivalents and accounts receivable approximates fair value because of the short-term maturities of those instruments. The fair values of investments are based on market prices obtained from various financial institutions. The carrying amount of accounts payable and accrued expenses approximates fair value because of the short-term maturities of those instruments.

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 that are publicly traded are categorized as Level 2, as these are valued based on other observable inputs rather than quoted prices in an active market. Level 3 items are based on assumptions developed by management.

There were no changes during 2022 and 2021 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, 2022 and 2021. 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 12/31/2022	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Money market funds	\$27,166	\$-	\$27,166	\$-
Certificates of deposit	30,812,450	-	30,812,450	-
Bond funds	158,419	158,419	-	-
Equity funds	274,217	274,217	-	-
Total	\$31,272,252	\$432,636	\$30,839,616	\$-

Description	Total at 12/31/2021	Level 1 Inputs	Level 2 Inputs	Level 3 Inputs
Money market funds	\$24,779	\$-	\$24,779	\$-
Certificates of deposit	26,124,805	-	26,124,805	-
Bond funds	170,308	170,308	-	-
Equity funds	323,357	323,357	-	-
Total	\$26,643,249	\$493,665	\$26,149,584	\$-

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, \$23,563,142 (2022) and \$28,872,740 (2021) 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	2022	2021
United States:		
Land	\$1,040,213	\$1,040,213
Buildings and improvements	8,925,044	7,860,719
Vehicles and equipment	6,772,931	6,564,444
Assets not placed in service	1,733,763	2,632,542
Construction in progress	290,563	28,106
Total United States	18,762,514	18,126,024
Foreign:		
Land	378,306	378,306
Buildings and improvements	6,138,519	6,120,929
Vehicles and equipment	4,279,244	4,407,443
Assets not placed in service	266,509	79,394
Construction in progress	364,969	218,980
Total foreign	11,427,547	11,205,052
Total property and equipment	30,190,061	29,331,076
Less accumulated depreciation	(13,418,434)	(13,015,870)
Property and equipment, net	\$16,771,627	\$16,315,206

Note 8 - Notes Payable:

CAM's notes payable are as follows:

	2022	2021
Notes payable to individual. All notes are due on demand and are interest free. The notes are not collateralized.	\$66,000	\$66,000

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	2022	2021
International Crisis	\$8,186,258	\$4,110,705
SALT Microfinance Solutions	2,723,053	2,484,830
World Hunger Fund	2,090,492	-
Disaster Response Services/Rapid Response/Search & Rescue	1,819,291	1,820,401
Clothing Bundle Project	1,627,771	1,920,250
Blankets for the Poor	1,524,128	775,087
Widows Care Fund	1,468,950	1,339,861
Warm-A-Family	1,337,505	-
Adopt-A-Family	864,272	1,040,183
Support-A-Widow	658,465	584,864
Family-Self-Support	515,914	121,912
Water-for-the-World	481,341	1,098,693
Seed Project	420,143	444,490
Winter Coat Project	374,022	132,789
Wheelchairs	286,415	135,001
Hope-for-the-Handicapped	221,255	185,059
Save-A-Life	210,320	-
Nicaragua-Adopt-A-Family	205,982	266,735
Egypt-Sponsor-A-Child	200,901	171,368
Canned Chicken for North Korea	194,378	188,928
All-Nations Bible Translation	89,662	76,025
Potatoes for the Poor	88,329	143,371
Strong Tower Orphanage	78,009	124,623
Christian-Martyrs-Fund	76,174	80,383
Conservative Anabaptist Service Program (CASP)	73,654	23,652
Meat for Relief	56,781	-
Help-for-the-Elderly	42,355	165,087
International-Sponsor-A-Student	37,899	161,069
House-for-a-Poor Family	27,311	115,350
Milk-for-Many-Mouths	14,603	27,082
USA Food Box	4,935	8,092
Bibles-for-the-World	-	3,619,679
Coronavirus Crisis Care	-	1,415,396
International-Feed-A-Family	-	250,348
Gifts & Projects Catalog	-	121,714
Other Aid	-	56,451
Program restrictions	26,000,568	23,209,478
Net assets with time restrictions	63,143	166,332
Total net assets with donor restrictions	\$26,063,711	\$23,375,810

Note 10 - Contributions of Nonfinancial Assets:

For the current and prior year-ends, contributed nonfinancial assets recognized within the consolidated statement of activities included the following:

	2022		2021	
	Without Donor Restrictions	With Donor Restrictions	Without Donor Restrictions	With Donor Restrictions
Drugs and medical supplies	\$32,155,020	\$-	\$50,632,038	\$-
Clothing and household goods	15,340,277	-	15,026,486	-
Food inventory	1,385,871	-	1,641,388	-
Books and publications	184,629	-	23,911	-
Other miscellaneous items	33,891	-	206,431	-
Contributed services	842,399	-	547,408	-
Total	\$49,942,087	\$		

items are not sold and are recognized at estimated wholesale value and are primarily used in food parcel programs like Adopt-A-Family, Support-A-Widow, and Help-for-the-Elderly.

Books and publications include various types of Christian literature and are recognized at estimated wholesale value. The literature is not monetized and is used in the Bibles-for-the-World program.

Other miscellaneous items include various functional supplies and are recorded at estimated wholesale value. The items are not sold and are used for Disaster Response Services projects, building projects on CAM bases, and other general uses at CAM locations in the United States and abroad.

Contributed services are provided by a substantial number of volunteers who 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. CAM's Disaster Response Services and Search & Rescue programs utilize the majority of these services.

Note 11 - Leases:

Effective January 1, 2022, CAM adopted the new lease accounting guidance in Accounting Standards Update No. 2016-02, *Leases* (Topic 842). CAM has elected the package of practical expedients permitted in ASC Topic 842. Accordingly, CAM accounted for its existing operating leases under the new guidance, without reassessing (a) whether the contract contains a lease under ASC Topic 842, (b) whether classification of the operating lease would be different in accordance with ASC Topic 842, or (c) whether the unamortized initial direct costs before transition adjustments (as of December 31, 2021) would have met the definition of initial direct costs in ASC Topic 842 at lease commencement.

CAM has made an accounting policy election not to recognize right-of-use assets and lease liabilities that arise from short-term leases for all classes of underlying assets. Therefore, the requirements in ASC Topic 842 will not be applied to short-term leases. Instead, lease payments of these short-term leases will be recognized in the consolidated statement of activities on a straight-line basis over the lease terms.

CAM leases numerous billboards in the conduct of its Billboard Evangelism program. Almost all of these leases are short-term with only a few of the leases being long-term leases. CAM also leases real estate in foreign countries as needed for its various program activities. Most of these leases qualify for short-term treatment. As of the end of the current reporting period, CAM had a total of five long-term operating leases. Management expects to keep the number of operating long-term leases to a minimum in future years since short-term leases are preferred. The following table presents relevant information about CAM's leases for the current reporting year:

Lease cost:	
Operating lease cost	\$72,725
Short-term lease cost	5,547,087
Total lease cost	\$5,619,812

Cash flows for leases:	
Cash paid for amounts included in the measurement of lease liabilities:	
Operating cash flows from operating leases	\$61,008
Right-of-use assets obtained in exchange for new operating leases	\$249,311
Weighted average remaining lease-term - operating	4.62 years
Weighted average discount rate - operating	4.75%

Future minimum lease payments under the multiyear operating lease agreements are as follows:

Year	Amount
2023	\$64,870
2024	15,336
2025	11,146
2026	11,146
2027	11,146
Thereafter	26,810
Total	140,454
Less imputed interest	(9,938)
Total per consolidated statement of financial position	\$130,516

Note 12 – 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 \$4,405,094 in 2022 and \$4,304,978 in 2021 from CAMW.

Christian Aid Ministries and Christian Aid Ministries Foundation (CAMF) are related organizations. Both organizations have the same governing board of directors. CAMF contributed \$2,896,662 in 2022 and \$2,053,649 in 2021 to CAM. As of the current year-end, CAMF was holding \$4,233,000 of CAM's funds for investment in certificates of deposit. This amount is included in CAM's investment in certificates of deposit, since CAMF has no variance power to utilize the funds for any other purpose.

Note 13 - Employee Benefit Plan:

CAM provides a Section 403(b) retirement plan. Traditional and Roth options are available. Each employee is eligible to participate on the first date of employment. CAM does not provide matching contributions.

Note 14 – Donor Concentrations:

CAM received \$14,271,308 of donated items from one donor in 2022 and \$29,210,059 from the same donor in 2021. These donations accounted for 9.52% and 17.93%, respectively, of CAM's total revenue for each year.

Note 15 – 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	2022 Revenue Recognized from Customers		2021 Revenue Recognized from Customers	
	Point of Sale	Over Time	Point of Sale	Over Time
Books and food items, net of discounts	\$3,404,597	\$-	\$2,783,706	\$-
Freight-forwarding services	209,029	-	149,942	-
Employee leasing income	-	45,398	-	51,847
Total	\$3,613,626	\$45,398	\$2,933,648	\$51,847

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

Description	2022		2021		2020	
	Contract Assets	Contract Liabilities	Contract Assets	Contract Liabilities	Contract Assets	Contract Liabilities
Books and food items accounts receivable	\$305,231	\$-	\$99,556	\$-	\$115,099	\$-
Freight-forwarding services accounts receivable	46,509	-	14,141	-	20,395	-
Books and food items deferred revenue	-	4,150	-	6,288	-	10,668
Employee leasing income accounts receivable	-	-	5,618	-	6,016	-
Employee leasing income wages payable	-	775	-	775	-	738
Total	\$351,740	\$4,925	\$119,315	\$7,063	\$141,510	\$11,406

Note 16 – Transfer of Assets to Organization:

As of the beginning of the prior reporting period, CAM ceased management of a portion of its operations located in the Suceava area of Romania. The operations were assumed by American staff and national workers under the responsibility of another charitable organization. All of the assets and liabilities associated with the operation were transferred to the entity located in Romania. The following schedule details the assets and liabilities transferred:

Description	Amount
Cash	\$258,199
Accounts receivable	4,416
Inventory	1,323,994
Book value of capital assets	926,175
Accounts payable and other liabilities	(47,592)
Total assets transferred to other organization	\$2,465,192

Note 17 – Uncertainty of Future Field Operations in Haiti:

CAM's future operations in Haiti have continued to be uncertain following the 2021 kidnapping of CAM staff members. The continued political upheaval in Haiti makes it difficult to plan, project, and implement program operations at prior levels. During the current reporting period, local gang members occupied and pillaged CAM's base at Titanyen, Haiti. Several of CAM's vehicles were stolen and many household items were taken. It is uncertain what the final outcome will be for CAM's base at Titanyen. Management believes it is too early to know whether any of CAM's buildings and real estate located in Haiti have suffered an impairment loss.

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

31914 Rolland Drive
Tangent, OR 97389
Phone: 541.999.7467

Indiana Clothing Center

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

Pennsylvania Clothing Center

38 Ridge Road
Newville, PA 17241
Phone: 717.776.3892

Iowa Clothing Center

1005 Nutmeg Ave., P.O. Box 224
Kalona, IA 52247
Phone: 319.656.3608

Illinois Clothing Center

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 Projects Center

W8872 Pine Road
Thorpe, WI 54771
Phone: 715.669.7658

Mid-Missouri Community Center

Buffalo, MO

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

Seedtime Acres Support Committee

Search & Rescue Teams

Loaves & Fishes Food Kitchen Committee

CASP Committee

CAM-West Operations Committee

CAM associates

USA BOARD OF DIRECTORS

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Wendell Miller	Vice Chairman
Scott Hoover, CPA	Finance Officer
Japheth Nolt	Board Secretary
Mike Hershberger	
Wendell Hollinger	
James B. Mullet	
Ben Stoltzfus	

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Mike Hershberger, James B. Mullet, Thomas Wagler

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Mike Hershberger, Scott Hoover CPA, Japheth Nolt

MINISTERIAL COMMITTEE

Joel Gingerich, Ernest Hostetler, Bobby Miller, Johnny Miller, Marion Miller, James B. Mullet, James R. Mullet, Alvin Stoltzfus

CAM CANADA BOARD OF DIRECTORS

Leroy Martin (President), Murray Martin (Vice President), Rodney Lebold (Secretary), Clare Martin (Treasurer), Aaron Bauman, Ryan Frey

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RESPONSIBLE FOR OPERATIONS OF CAM AND TGS

David N. Troyer	General Director
James R. Mullet	Accounting Director
Weston Showalter	Public Relations Director
Jay Stoltzfus	Human Resources Director
Philip Troyer	Programs Director
James Yoder	Asst. Programs Director/Compliance Director

DEPARTMENT MANAGERS

Arlene Brubaker	PA Office Coordinator
Edwin Coblentz	Disaster Response Services/Search & Rescue
Kim Eichorn	International Programs/Rapid Response
Kurvin Fox	PA Cannery
Joe Hershberger	TGS Warehouse
Delbert Kline	SALT Operations
David Leid	Projects Centers/International Crisis
Cornelius Martin	Computer Operations
David Martin	Computer Software
Alvin Mast	Christian Family Magazines
Philip Mast	International Programs/CASP
Bobby Miller	TGS Operations
Gary Miller	SALT Microfinance Solutions Director
Mark Nolt	PA Warehouse Operations
Jeff Nisly	Billboard Evangelism Operations
Elmer Sensenig	International Programs
John Smucker	CAM-West General Manager
Jon Stoltzfus	Public Relations/CAM Foundation
Marcus Troyer	Travel Department/Gifts-in-Kind
Marcus E. Troyer	International Crisis
Karen Zook	OH Office Coordinator

FIELD DIRECTORS

Aaron Amstutz	Field Director, Ukraine
Randall Graber	Field Director, Greece
Luke Kurtz	Field Director, Kenya
Cornel & Elena Marza	Medicine Program, Cluj, Romania
Ryan Miller	Field Director, Liberia
Kevin Steiner	Field Director, 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

Liberia


Christian Aid
MINISTRIES

📍 P.O. Box 360, Berlin, OH 44610

☎ Phone: 330.893.2428

📠 Fax: 330.893.2305

🌐 christianaidministries.org

