

CHRISTIAN AID MINISTRIES

# Annual Report

A report of 2021 activities





# Dear supporter friends,

As I write this letter amidst the freedom and economic blessings most of us experience in the USA, I am keenly aware of the missiles and bombs dropping on the people of Ukraine at this very moment. Our dedicated Ukrainian national workers, with the help and direction of our evacuated American staff, are courageously doing what they can to try to help people suffering the ravages of war.

I am reminded of the scripture in Matthew 24:6-8: "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 addition to the thousands of people killed and the millions fleeing the Ukraine/Russia conflict, we are also aware of the ongoing conflicts and mass displacements of people in Yemen, Myanmar, Syria, Ethiopia, Afghanistan, and other countries. Not since World War II has the world seen so many refugees and internally displaced people.

In addition to the wars and uprisings mentioned in Matthew 24, it also references famines (hundreds of millions around the world are facing a hunger crisis), pestilences (COVID-19 has claimed the lives of an estimated six million), and earthquakes (two in Haiti in 2021 killed several thousand people and destroyed hundreds of homes). In the face of news like this, it is very important that we do as Jesus encouraged us in verse 6: "... see that ye be not troubled." God is, after all, in control of our lives, and as children of His we can find peace and rest both now and eternally. Praise the Lord!

**THANK YOU VERY MUCH for your faithful prayers, contributions, and volunteer work in 2021!**

Together, we are privileged to show forth the love of Christ and make a difference in the lives of millions of people who find themselves in difficult circumstances.

Your generosity blesses untold numbers of the widowed, orphaned, elderly, sick, and handicapped, as well as poor families and schoolchildren, in many parts of the world. Storm victims in the USA are blessed and encouraged through interaction with volunteer workers. Many impoverished people learn how to become self-sustainable. Your support enables us to provide Bibles for large numbers of believers who eagerly seek a copy of the holy Scriptures. The Word of God also goes forth in the forms of Christian family magazines and Biblical Discipleship seminars. Millions of people are reminded of God and their appointment with Him through Gospel messages along America's highways.

It is a wonderful privilege for us to work with you as, together, we seek to be "the hands and feet of Jesus" on this earth. 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 2021!

*Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness. 2 Corinthians 9:10*



David N. Troyer, General Director

Middle East Refugee Crisis, Turkey







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:**  
See page 29  
for information



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

To request extra copies of the 2021 Annual Report for friends, relatives, customers, or employees, use the enclosed response coupon or call 330.893.2428.

**Editorial/design team:** Weston Showalter, Wilma Dueck, Lois Miller, Kristi Yoder, Rebekah Miller, Emily Miller, Andrew Schwartz, Leroy Yoder, Janessa Troyer, Sherlyn Yoder, Anna Yoder, Rosa Tindall, Edward Martin

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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Restricted country

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

**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, microloans, savings groups, agricultural programs, and Christ-centered teaching.

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

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

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

Provide alternative places of employment for conscientious objectors to serve should the 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; II Peter 1:20, 21)

## SIN AND SALVATION

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

## THE CHURCH

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

needs of all people. (Mark 16:15; Matthew 28:19, 20; I John 3:17)

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

## to meet physical and spiritual needs around the world

*For program descriptions, see pages 39-46*

### **Bibles and Christian literature**

Bibles-for-the-World

*Bibles for Restricted Countries*

*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**

Coronavirus Crisis Care

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

### **Clothing, comforters, and kits**

Blankets for the Poor

Clothing Bundle Project

Comforter Project

Kits (hygiene, layette, school, etc.)

Sewing Centers

### **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

Support-A-Widow

Widows Care Fund

### **Programs in the USA**

Billboard Evangelism

Conservative Anabaptist Service Program (CASP)

Disaster Response Services USA

*DRS Rebuilding*

*Rapid Response Services*

*Loaves and 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

### **Medicines and medical supplies**

Adult Disposable Briefs

Gifts-That-Grow

Hope-for-the-Handicapped

*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







# Where your support made a difference in 2021



**132** countries and territories received aid, literature, or teaching.

More than **16** million people were helped.

Additionally, an estimated 27.3 million people in the U.S. saw a CAM Gospel billboard each day.



## AFRICA

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

## ASIA

27. Afghanistan
28. Armenia
29. Azerbaijan
30. Bahrain
31. Bangladesh
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)

68. Australia

## EUROPE

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. Finland
82. Georgia
83. Germany
84. Greece
85. Ireland
86. Italy
87. Latvia
88. Lithuania
89. Luxembourg
90. Malta
91. Moldova

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

## NORTH AMERICA

104. Canada
105. Mexico
106. United States

## CENTRAL AMERICA AND CARIBBEAN

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

## SOUTH AMERICA

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

# CAM's network of staff and contacts around the world

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



Volunteers at CAM's meat cannery in Ephrata, Pennsylvania.

# Thank you, volunteers

You are the backbone of Christian Aid Ministries. Your work makes a huge 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	1,349	70,114
Rapid Response Services Cleanup	2,768	34,079
Search & Rescue	240	13,863
Pennsylvania Warehouse (packing food parcels, etc.)	6,740	23,212
Pennsylvania Cannery	1,995	5,676
Conservative Anabaptist Service Program (CASP)	137	19,678
Pennsylvania Clothing Center	4,881	23,418
Indiana Clothing Center	2,410	5,500
Illinois Clothing Center	969	3,841
Iowa Clothing Center	1,308	4,233
Kentucky Clothing Center	841	4,090
Wisconsin Clothing Center	799	3,033
Berlin, Ohio, Home Office (stuffing newsletters)	1,983	3,751
Mid-Missouri Community Center (packing food parcels and kits)	794	5,170
CAM-West (packing food parcels and kits)	560	1,521

**“Thank you so much for the opportunity to serve, love, and care, to bring the love of Jesus to others.”**

*—Mexico Border Ministry volunteer*

**“I came home inspired and challenged.”**

*—DRS Rebuilding volunteer, Gates, Oregon*



**27,774** CAM volunteers in 2021

**248,472** hours of labor

This is equal to 119  
full-time employees per year.



Volunteers interact with migrant children through CAM's Mexico Border Ministry.



DRS Rebuilding volunteers work on a house in Louisiana.

## Foreign field staff

We greatly appreciate the dedicated work of our 90-plus foreign field staff and our 200-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 worked by our staff in offices, warehouses, and other locations in the USA and Canada.



A CAM staff member in the Middle East interacts with an aid recipient.



# Haiti Kidnapping

A huge thank you to the many Christians around the world who prayed for us during the difficult two months when our workers were held hostage in Haiti. Following are excerpts from updates we gave throughout the time we waited for their deliverance.

**October 17, 2021:** We request urgent prayer for the group of Christian Aid Ministries workers who were abducted while on a trip to visit an orphanage on Saturday, October 16. We are seeking God's direction for a resolution, and authorities are seeking ways to help.

The group of sixteen U.S. citizens and one Canadian citizen includes six men, six women, and five children. Join us in praying for those who are being held hostage, the kidnappers, and the families, friends, and churches of those affected. Pray for those who are seeking God's direction and making decisions regarding this matter.

**October 21, 2021:** Letter from families of the hostages:

*Dear church of Christ around the world,*

*Thank you for your prayers on behalf of our family members who are being held hostage in Haiti. God has given our loved ones the unique opportunity to live out our Lord's command to "love your enemies, bless them that curse you, do good to them that hate you" (Matthew 5:44).*

*God invites us to call upon His name in the day of trouble (Psalm 50:15). We thank Him that He is God, and ask Him to hear our prayers and bring our families home. We also pray that the light of God's love might shine out into the darkness of sin, and that the gang members might be freed from their bondage to sin and experience freedom in Jesus Christ.*

*Thank you, brothers and sisters in Christ, and PLEASE keep praying!*

**October 23, 2021:** Today marks one week since our workers and loved ones were kidnapped in Haiti. This group is still being held hostage. It has been a week of many tears and thousands—if not millions—of prayers.

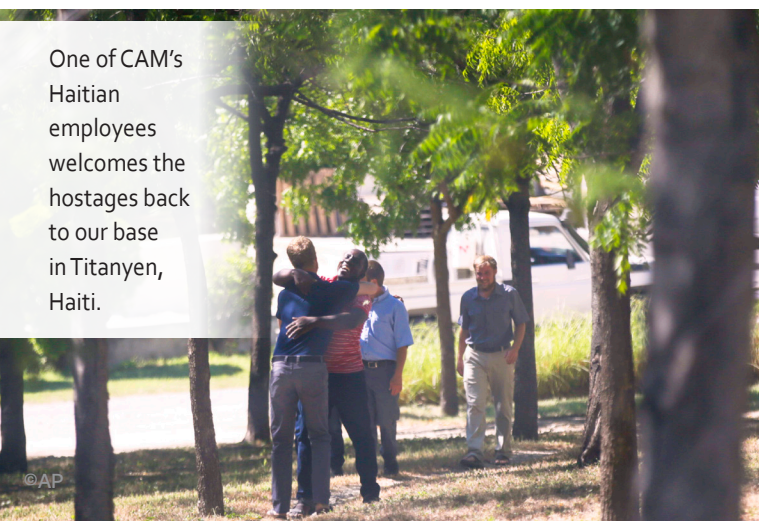
**November 10, 2021:** *God created you for ministry. If you are not serving, you are just existing. God wants to use you to make a difference in this world.* This saying is posted on the desk of one of our workers who is being held hostage in Haiti. This person, along with the others who were kidnapped, had a heartfelt desire to serve the people of Haiti.

**November 12, 2021:** It is now the twenty-eighth day since the kidnapping in Haiti took place... Admittedly, the waiting is difficult.

**November 16, 2021:** Throughout the past month... we have



These two photos show all 17 of the hostages. The married couple, pictured separately, was the first to be released.



One of CAM's Haitian employees welcomes the hostages back to our base in Titanyen, Haiti.



The two youngest hostages with their parents.



received hundreds and hundreds of encouraging letters from caring people in forty-five states and fifty-five countries.

**November 21, 2021:** We have learned that two of the hostages in Haiti were released. We praise God for this! ... The two hostages who were released are safe, in good spirits, and being cared for.

**November 24, 2021:** Thanksgiving Day is tomorrow ... Families get together on this special day to thank God for His blessings during the past year and enjoy good food and fellowship. Overshadowing all of this is the fact that fifteen of our loved ones are still held hostage in Haiti.

**November 30, 2021:** We are aware that numerous kidnappings—mostly of Haitian people—continue to take place in Haiti ... We recognize that other families are anxiously awaiting the return of their loved ones.

**December 3, 2021:** Next week, on Monday through Wednesday,

we invite believers around the world to observe focused prayer and fasting for the release of the hostages.

**December 6, 2021:** We are thankful to God that three more hostages were released last night. Those who were released are safe and seem to be in good spirits.

**December 9, 2021:** A nine-year-old boy wrote the following note: "I want to encourage you and make sure you know that God is with you ... Joshua 1:9 says, 'Be strong and courageous, do not be afraid or discouraged because of them. For the LORD your God will be with you wherever you go.'"

**December 16, 2021:** **We glorify God for answered prayer—the remaining twelve hostages are FREE!** Join us in praising God that all seventeen of our loved ones are now safe. Thank you for your fervent prayers throughout the past two months ... "I will sing unto the Lord, for he hath triumphed gloriously" (Exodus 15:1b).



Three of the single men who were held hostage pose with one of CAM's Haitian employees.



On the day the hostages escaped, this caravan of vehicles escorted them to the airport to return to the U.S.

## Other things new or significant in 2021

**COVID ravages India:** In early 2021, a second wave of COVID-19 hit India, killing many people and bringing lockdowns that decimated the economy. The working poor suffered tremendously as hunger became a pressing issue.

**Haiti's president assassinated:** Jovenel Moïse was assassinated in July, and his wife, First Lady Martine Moïse, was critically injured. This further deteriorated Haiti's political stability.

**Taliban takeover in Afghanistan:** In August, the government of Afghanistan fell, and the feared Taliban, a Muslim extremist group, took control. CAM continues to work through contacts to assist some of the many people suffering from this crisis in Afghanistan.

**Violent tornadoes in Kentucky:** In December, severe tornadoes moved across western Kentucky. One unusually long-track tornado brought catastrophic damage to numerous areas. Rapid Response Services provided cleanup in various parts of the state.

**Widows Care Fund launched:** CAM introduced the Widows Care Fund to help provide food, self-help resources, and other assistance for needy widows in India and other places.





**Medicines-for-Multitudes:**  
Donated medicines from  
CAM are transported across  
a river to reach the remote  
Jacob Lartey Town Clinic  
in Liberia.



# What your gifts provided in 2021

**CAM supporters helped supply approximately 54.4 million pounds** of food, medicines, clothing, comforters, seeds, Bibles, Christian literature, heating supplies, and other aid. This is equal to about 1,297 semi loads of aid.

*Excludes building materials and some self-help items.*

**6.4 million** Bibles, New Testaments, and Bible story books.

More than **25 million** pounds of food.

**2.3 million** pounds of clothing, comforters, footwear, and related items.

**115,432** food parcels for needy people in various countries.

**\$43 million** worth of medicines, vitamins, nutritional items, and medical supplies to 389 medical outlets.

On the following pages we listed as accurately as possible the literature and material aid CAM provided in 2021. Some miscellaneous items are not listed. The purpose of this compilation is to show you, our supporters, how your gifts were used during the last year. Some items provided may be distributed in 2022. In addition to purchased items, this list includes large quantities of donated items. These free goods significantly increased the value of your cash donations.

approximately

**1,297**  
semi loads of aid







4,526,289 Bibles

2,455,760  
pounds of potatoes



42,627  
gallons of milk

## Christian literature

### Bibles

Restricted countries <sup>†</sup> (various languages)	4,479,680 ea.
Amharic	214 ea.
Armenian	440 ea.
Assorted	916 ea.
Bassa	444 ea.
Creole	744 ea.
Croatian	25 ea.
English	20,588 ea.
German	220 ea.
Kpelle	55 ea.
Romanian	7,020 ea.
Russian	11,696 ea.
Serbian	20 ea.
Shona	380 ea.
Sinhala	550 ea.
Spanish	2,707 ea.
Swahili	30 ea.
Tagalog	550 ea.
Thai	10 ea.

### New Testaments

Restricted countries <sup>†</sup> (various languages)	1,119,713 ea.
Assorted	5,349 ea.
Bengali	20 ea.
Croatian	20 ea.
Czech	2 ea.
English	12,289 ea.
Korean	4 ea.
Romanian	700 ea.
Russian	15,618 ea.
Serbian	20 ea.
Swahili	30 ea.

### Scripture portions

Restricted countries <sup>†</sup> (various languages)	120,000 ea.
English	10 ea.
Russian	95,303 ea.

### Audio Bibles

Restricted countries <sup>†</sup> (various languages)	13,723 ea.
Assorted	1,628 ea.
English	168 ea.
French	500 ea.
Portuguese	1 ea.
Russian	1 ea.
Urdu	1 ea.

### Audio New Testaments

Restricted countries <sup>†</sup> (various languages)	41 ea.
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<sup>†</sup>The term "restricted countries" refers to locations where access to God's Word is limited by hostility from the government or society. In most of these locations there is also some level of persecution of Christians.

## Audio Old Testaments

Restricted countries <sup>†</sup> (various languages)	6 ea.
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### Bible story books

#### 101 Favorite Stories from the Bible

Restricted countries <sup>†</sup> (various languages)	411 ea.
Assorted	932 ea.
Creole	1,000 ea.
English	7,360 ea.
German	36,600 ea.
Karen	10,200 ea.
Khmer	520 ea.
Romanian	1,520 ea.
Russian	1,600 ea.
Spanish	14,170 ea.
Swahili	120 ea.
Thai	19,400 ea.
Ukrainian	6,200 ea.

#### 102 Favorite Stories from the Bible

Restricted countries <sup>†</sup> (various languages)	33,000 ea.
English	27,560 ea.

#### 25 Favorite Stories from the Bible

Restricted countries <sup>†</sup> (various languages)	25,000 ea.
Amharic	560 ea.
Assorted	560 ea.
Bulgarian	10,000 ea.
Burmese	6,240 ea.
Creole	3,000 ea.
English	13,231 ea.
German	2,643 ea.
Karen	3,120 ea.
Kekchi	160 ea.
Oromiffa	6,240 ea.
Russian	23,250 ea.
Spanish	9,600 ea.
Swahili	5,200 ea.
Thai	3,120 ea.

### Favorite Stories from the Bible

*Editions similar to 25 Favorite Stories from the Bible, but with 26, 29, 30, 31, 32, and 33 stories, chosen to meet specific field needs.*

Restricted countries <sup>†</sup> (various languages)	397,510 ea.
Russian	40,000 ea.
English	37,500 ea.

## Christian Family Magazines

### Seed of Truth/related magazines

Restricted countries <sup>†</sup> (various languages)	10,213,765 ea.
Azeri	33,000 ea.
English	75,219 ea.
Polish	58,334 ea.
Romanian	1,202,350 ea.
Russian	488,602 ea.

### Antorcha de la Verdad (Torch of Truth)

English	75,697 ea.
Haitian Creole	102,833 ea.
Spanish	1,697,500 ea.

## Assorted Christian literature

### Christian tracts and booklets

Restricted countries <sup>†</sup> (various languages)	60,000 ea.
Assorted	515 bxs.
Assorted	35,691 ea.
Creole	122,214 ea.
English	27,058 ea.
Romanian	3,830 ea.
Spanish	10,145 ea.

### Books

Restricted countries <sup>†</sup> (various languages)	78,554 ea.
Assorted	462 ea.
Creole	19,544 ea.
English	9,539 ea.
French	673 ea.
Romanian	21,511 ea.
Spanish	9,104 ea.
Ukrainian	404 ea.

### CDs (singing and teaching)

Assorted	11 ea.
English	8,044 ea.
Spanish	50 ea.

## Food

Almonds	3,093 lbs.
Apples	1,254 lbs.
Apples (dried)	17,433 lbs.
Beans	867,318 lbs.
Beans (canned)	788,805 lbs.
Biscuits	2,837 lbs.
Bread	16,440 lbs.
Buckwheat	834 lbs.
Bulgur	280,365 lbs.
Butter	5,574 lbs.
Cereal	2,927 lbs.
Cheese	79,247 lbs.
Chickpeas	75,139 lbs.
Cocoa	11 lbs.
Cooking oil	264,760 gal.
Corn	8,210 lbs.
Cornmeal	128,282 lbs.
Cream of wheat	15,316 lbs.
Dal (lentils)	808,529 lbs.
Eggs	29,198 dz.
Fish	47,863 lbs.
Fish (canned)	12,450 ea.
Fish sauce	688 gal.
Flour	5,249,168 lbs.
Food (assorted)	299,591 ea.
Food (assorted)	94,459 lbs.
Food parcels	1,053,621 lbs.
Freekeh (wheat cereal)	13,593 lbs.
Fruit (assorted)	41,971 lbs.
Halawa	22,770 lbs.
Halva	763 lbs.
Honey	62 lbs.
Hummus	20,618 lbs.

# Donated kits and comforters

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

**In 2021, supporters provided:**

**86,947** hygiene kits

**19,130** layette bundles

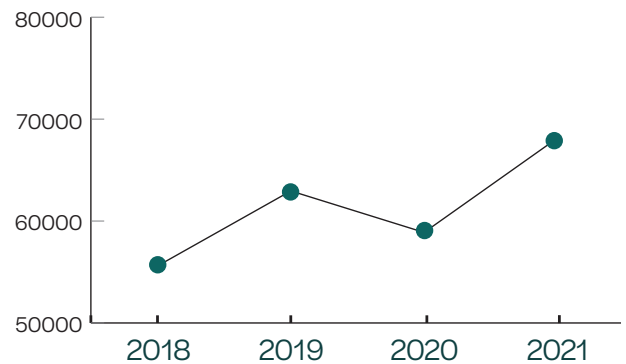
**52,604** international school kits

**20,372** children's care packs

**13,219** new clothing packs

## 68,139 comforters donated

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





**1,167,878**  
adult briefs



**1,537** wheelchairs



**828** pigs

Jam	12,112 lbs.
Juice	399 gal.
Lentils	364,508 lbs.
Margarine	27,061 lbs.
Meals for needy families	10,639 ea.
Meat	42,433 lbs.
Meat (canned)	352,475 ea.
Meat (lunch)	21,293 lbs.
Milk	42,627 gal.
Milk	5,534 lbs.
Milk (powdered)	193,000 lbs.
Oats/oatmeal	6,544 lbs.
Pasta	215,964 lbs.
Peanuts	1,522 lbs.
Peas	2,756 lbs.
Peas (canned)	446,178 lbs.
Potatoes	2,455,760 lbs.
Raisins	6,204 lbs.
Rice	8,089,391 lbs.
Salt	499,394 lbs.
Soup	247,827 lbs.
Soy sauce	254 gal.
Soybeans	6,194 lbs.
Spice	49,806 lbs.
Sugar	1,531,878 lbs.
Tahini	11,079 lbs.
Tea	37,275 lbs.
Tomato	6,454 lbs.
Tomato juice	3,600 ea.
Tomato juice	561 lbs.
Tomato paste	112,589 lbs.
Vegetables (assorted)	818,494 lbs.
Water (bottled)	3,529 gal.
Wheat	39,197 lbs.
Yeast	17,401 lbs.
Yogurt	305 lbs.

## Clothing and bedding

Assorted items	1,600 ea.
Bedding/towels	163,884 lbs.
Blankets	77,192 ea.
Clothing	1,627,764 lbs.
Comforters	68,139 ea.
Comforter tops	854 ea.
Dishcloths/washcloths	3,592 ea.
Dresses	629 ea.
Footwear	9,641 lbs.
Footwear	16,575 pairs
Footwear (bags)	162,570 lbs.
Pants	1,805 ea.
Shirts	210 ea.
Socks	1,200 pairs

## Supplements

### Vitamins and herbs

Assorted	1,045,939 ea.
Bottles	13,100 ea.
Capsules	1,447,750 ea.
Gallons	38 ea.
Tablets	22,792,668 ea.
Tubes	112 ea.

### Nutritional items

Assorted	541,769 ea.
Assorted	2,505 lbs.
Bottles	68,528 ea.

## Medicines

Assorted	976,217 ea.
Bottles	535,252 ea.
Capsules	7,114,928 ea.
Gallons	25 ea.
Kits	544 ea.
Tablets	18,719,096 ea.
Tubes	102,931 ea.
Vials	249,624 ea.

## Medical supplies

Assorted items	5,149,732 ea.
Assorted items	4,648 lbs.
Bottles	5,324 ea.
Boxes	94 ea.
Kits	300 ea.
Medical equipment	33 ea.
Rolls	10,527 ea.

## Supplies for the handicapped

Assorted supplies	222 ea.
Assorted supplies	17 lbs.
Canes	18 ea.
Crutches	791 pairs
Hospital beds	8 ea.
Powered scooter	1 ea.
Prosthesis	1 ea.
Standers	64 ea.
Toilet chairs	303 ea.
Walkers	731 ea.
Wheelchair parts (assorted)	588 ea.
Wheelchairs	1,537 ea.

## Hygiene and personal care

Absorbent pads	190,514 ea.
Adult briefs	1,167,878 ea.
Antiseptic	114 gal.
Assorted	2,625 ea.
Baby oil/powder	452 ea.
Bed pads	5,211 ea.
Cleansing wipes	373,948 ea.
Cleansing wipes	5,628 lbs.
Diapers	7,175 ea.
Diapers	20 lbs.
Dishcloths/washcloths	13,000 ea.
Disinfectant	2,196 ea.
Disinfectant	4,175 gal.
Face masks	2,661,211 ea.
Hand sanitizer	164,547 btl.
Hand sanitizer	3,916 gal.
Hygiene items (assorted)	110,473 ea.
Hygiene items (assorted)	849 lbs.
Lotion	178,870 ea.
Mosquito nets	4 ea.
Soap	49,178 btl.
Soap	7,233 gal.
Soap	1,319,416 lbs.
Soap (assorted items)	162,311 ea.
Soap bars	942,102 ea.
Soap bars	254,694 lbs.
Tissues	7,352 lbs.
Toilet paper	922 lbs.
Toilet paper	564 rolls
Toothbrushes/toothpaste	59,352 ea.

## Kits

Children's care packs	20,372 ea.
Classroom kits for Haiti	303 ea.
Comforter kits	4,264 ea.
Hygiene kits	86,947 ea.
International school kits	52,604 ea.
Layette bundles	19,130 ea.
New clothing packs	13,219 ea.
Rapid Response literature kits	2,340 ea.
Student kits for Haiti	1,781 ea.

## School supplies

Backpacks	2,778 ea.
Calculators	68 ea.
Chalk	1,070 bxs.
Colored pencils	1,296 ea.
Copybooks	662 ea.
Crayons	3,072 ea.
Erasers	2 ea.
Geometric instruments	2,036 ea.
Notebooks	85,349 ea.
Paper	254 pks.



**Cast me not off in  
the time of old age;  
forsake me not  
when my strength  
faileth.** *Psalm 71:9*



**Help-for-the-Elderly:** Each month, more than 1,700 needy elderly people receive much-needed food parcels. This recipient is one of many poverty-stricken elderly people in Moldova.





5 tractors

935

sewing machines



2,298 tons of coal

Pencil sharpeners	15 ea.
Pencils	1,897 ea.
Pens	10,269 ea.
Rulers	48 ea.
School books	57,968 ea.
School supplies (assorted)	3 ea.
School supplies (assorted)	240 lbs.
School supply set	5,034 ea.
Spring files	74 ea.

## Sewing supplies

Fabric	69,687 lbs.
Quilt batting	91 ea.
Sewing machine cabinet	1 ea.
Sewing machines	935 ea.
Sewing supplies	3,950 lbs.

## Seeds

Bean	50,200 lbs.
Carrot	80 lbs.
Corn	1,000 pkts.
Cucumber	29 lbs.
Cumin	176 lbs.
Family seed packs (Romania)	6,988 lbs.
Family seed packs (Ukraine)	8,883 lbs.
Garden seeds (assorted)	31 lbs.
Garden seeds (assorted)	1,178 pkts.
Lettuce	634 pkts.
Mustard	176 lbs.
Okra	600 pkts.
Onion	600 pkts.
Parsley	88 lbs.
Pepper	49 pkts.
Pepper (hot)	600 pkts.
Plant seedlings	1,720 ea.
Radish	88 lbs.
Radish	200 pkts.
Red beet	88 lbs.
Rice	2,640 lbs.
Spinach	600 pkts.
Tomato	44 lbs.
Tomato	635 pkts.
Watermelon	44 lbs.
Watermelon	600 pkts.
Zucchini	14 lbs.

## Self-help items & projects

*Includes items from CAM's Gift Catalog*

Agricultural hand tools	3,337 ea.
Bakery	2 ea.
Barber shop	1 ea.
Bicycle	48 ea.
Cafeteria project	1 ea.

Cement (bags)	208 bags
Chainsaws	7 ea.
Charging boards	19 ea.
Clothing business	15 ea.
Construction tools	53 ea.
Cooking gas cylinders	18 ea.
Cooking pots/pans/bowls	253 ea.
Electric current stabilizers	20 ea.
Farm equipment	1 ea.
Farm store project	4 ea.
Fast food project	18 ea.
Fishing project	9 ea.
Freezers	8 ea.
Generators	20 ea.
Greenhouses	14 ea.
Ice making project	2 ea.
Job startups with equipment	25 ea.
Kitchen appliances	5 ea.
Kitchen utensils	689 ea.
Land	0.47 acres
Leather sewing machines	9 ea.
Market cart	3 ea.
Mobile grocery trailer	1 ea.
Phone chargers	39 ea.
Photocopier	1 ea.
Plumbing business	2 ea.
Repair shop	4 ea.
Restaurant	2 ea.
Retail store	52 ea.
Solar chargers	4 ea.
Solar system	1 ea.
Steam iron	1 ea.
Tailoring business	25 ea.
Tillers	22 ea.
Tools (assorted)	191 ea.
Tractors	5 ea.
Tuk Tuk (taxi)	27 ea.
Vegetable shop	19 ea.
Watering cans	254 ea.
Wheelbarrows	301 ea.
Woodworking project	1 ea.

## Animals and Supplies

Beehives	32 ea.
Calves	4 ea.
Chickens	22,531 ea.
Cows	156 ea.
Donkey and cart	1 ea.
Doves	252 ea.
Ducks	250 ea.
Goats	1,053 ea.
Harness for horse	1 ea.
Honey extractor	1 ea.
Honey equipment (assorted)	5,500 lbs.
Horses	2 ea.
Pigs	828 ea.
Poultry project	40 ea.
Quail raising project	1 ea.

Sheep	156 ea.
Sheep shelter	1 ea.
Wagon for horse	1 ea.

## Heating/cooking supplies

Coal	2,298 tons
Electricity for heating	1,252,762 kwh
Firewood	1,868 tons
Gas for heating	622,677 cu.meters
Stoves	42 ea.

## Water-related items

Handwashing stations	33 ea.
Rainwater collection systems	1,800 ea.
Water filters	274 ea.
Water tanks	397 ea.
Well pumps	30 ea.
Wells	354 ea.

## Building materials

Building supplies (assorted)	708 ea.
Cement (bags)	72 bags
Cement blocks	405 ea.
Fasteners	56,295 ea.
Fasteners	1,735 lbs.
Gravel	39 cu. meters
Lumber	1,120 bd. ft.
Perlins	72 ea.
Rebar	44 ea.
Receptacles	19 ea.
Roofing metal	9,611 ea.

The items in this list cover what was distributed by CAM through a number of our programs. Some CAM programs, however, do not include specific aid items distributed, but fill a vital role in ministering to physical and spiritual needs. See pages 39-46 for information about all CAM programs, and see page 49-50 for financial details of the programs.





Zimbabwe

## Water-for-the-World

Throughout 2021, CAM gave significant focus to providing clean water sources in poverty-stricken countries.

The danger of polluted water or the constant struggle of searching for clean water is unfathomable to most of us. In impoverished countries, women and young children are forced to trek miles in search for this life-sustaining liquid. Their water source might be a river, mud puddle, or some other stagnant waterhole. Murky water

can contain dangerous bacteria which cause diarrhea, cholera, and other diseases with potentially fatal consequences.

Your support helped bring pure water sources to many communities. In 2021, the Water-for-the-World program provided 354 wells in Asia, Ethiopia, Malawi, Gaza, Zimbabwe, and other places. Now these people have the necessity they desperately needed, the gift of fresh water.

## What water-related items did supporters' funds provide in 2021?

**354** wells

**1,800** rainwater collection systems

**274** water filtering systems

**397** water storage tanks



# Coronavirus Crisis Care

2021 brought a grim turn of events in many areas of the world, especially India and other parts of Asia. For some, loss of loved ones was reality. For others, spiking food prices, strict lockdowns, and lack of work pushed the poor into hopelessness and starvation in some cases.

We immensely appreciate how you as supporters rose to the occasion, enabling us to respond to pleas for help. **This relief effort is the largest CAM has ever done.** One contact wrote, “Your prayers and generous support have changed the lives of many people who were in utter distress and unbearable pain.”

As food and other aid was distributed, our ultimate goal was to point people to Jesus. Our contacts report that many people repented and came to the Lord as a result of the compassion of Christians who helped them in their distress.

Vietnam



**“We have been working very hard to survive. We felt like nobody cared about us. Many times we have gone hungry.”** —India



**Yemen:** War-weary Yemenis faced yet another set of challenges when food prices increased. Coronavirus Crisis Care provided a way to help the growing need for food in Yemen.



**India:** A child says “Thank you” for the help he and his family received.



# 68 countries and territories helped through Coronavirus Crisis Care (2020 and 2021)

Afghanistan  
Algeria  
Armenia  
Azerbaijan  
Bahamas  
Bangladesh  
Belarus  
Cambodia  
Canada  
Colombia  
The Congo  
Egypt  
El Salvador  
Ethiopia  
Gaza  
Georgia  
Ghana

Greece  
Haiti  
Honduras  
India  
Indonesia  
Iraq  
Israel  
Jordan  
Kazakhstan  
Kenya  
Kyrgyzstan  
Laos  
Lebanon  
Liberia  
Madagascar  
Malawi  
Malaysia

Mauritania  
Mexico  
Moldova  
Morocco  
Myanmar  
Nepal  
Nigeria  
Pakistan  
Peru  
Philippines  
Romania  
Rwanda  
Serbia  
South Africa  
South Sudan  
Spain  
Sri Lanka

Syria  
Tajikistan  
Thailand  
Trinidad and Tobago  
Tunisia  
Turkey  
Turkmenistan  
Uganda  
Ukraine  
USA  
Uzbekistan  
Venezuela  
Vietnam  
West Bank  
Yemen  
Zambia  
Zimbabwe



**India:** Some funds were used to help people who lost their livelihood during COVID. Our India contacts recently told us that "millions of little shops by the roadside are gone."

## What is our plan going forward?

COVID lockdowns have eased in many parts of the world, but the devastating economic fallout continues in many countries. Sources of income have diminished while the costs of food and other goods continue to skyrocket. In 2022, we plan to transition from Coronavirus Crisis Care to a new World Hunger Fund program that will enable us to help meet the ongoing need for food in various places.



Rapid Response volunteers clean up a property in Mayfield, Kentucky, where an EF-4 tornado struck in December 2021. Three people were killed on this property during the tornado and were later found buried in the rubble.



# Disaster Response Services USA

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

The Disaster Response Services programs provide a way to reach out to our “neighbors” in the United States. Our goal is to be the hands and feet of Jesus in times of distress and loss. Here is an overview of our 2021 activities.

**DRS Rebuilding:** CAM set up rebuilding bases in Beaumont, Texas; Chattanooga, Tennessee; Moss Bluff, Louisiana; Westlake, Louisiana; Barceloneta, Puerto Rico; and Gates, Oregon. Coming from various states and provinces, 1,349 volunteers joined their skills to rebuild and restore 179 damaged and destroyed homes.

**Rapid Response Services:** In 2021, Rapid Response Services helped clean up after ice storms, windstorms, tornadoes, and floods. More than 1,100 people were blessed by 2,635 volunteers who left

their homes to help in disaster-stricken areas.

**Loaves and Fishes Food Kitchen:** CAM’s Loaves & Fishes Food Kitchen is operated by the New Order Amish and provides hot meals to people in disaster areas. In 2021, Loaves & Fishes volunteers spent 12,436 hours to serve 34,863 meals in the wake of Hurricane Ida in Louisiana.

**Chaplain Ministry Program:** Natural disasters like tornadoes, hurricanes, and floods often leave people traumatized and in need of Christ-centered support. During 2021, Chaplain Ministry workers traveled to various states to give support and guide survivors to Jesus, our true rest and hope.

*Learn more about Disaster Response Services on page 41.*



# Rapid Response Services cleanup projects 2008-2021

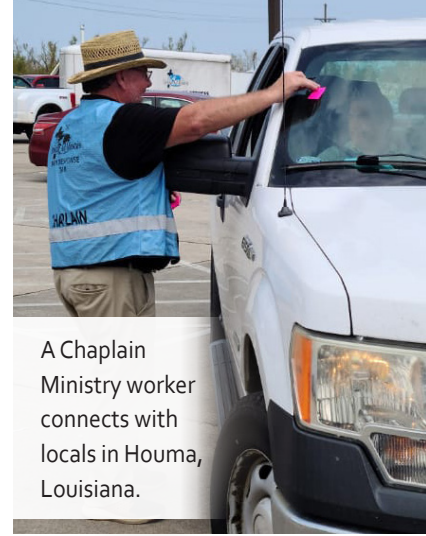
Rapid Response Services started in 2008. Following are program statistics from over the years.

**Disasters: 375**

**Hours: 454,673**

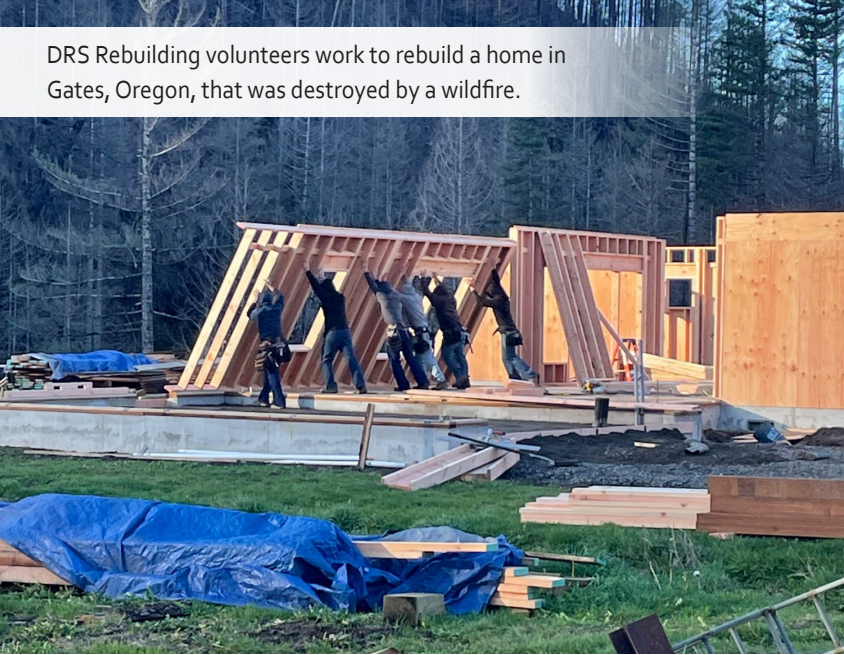
**Volunteers: 35,651**

**Properties cleaned up: 10,414**



A Chaplain  
Ministry worker  
connects with  
locals in Houma,  
Louisiana.

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



DRS volunteers work to rebuild  
a home in Westlake, Louisiana.



## DRS Rebuilding projects 1992-2021

The DRS Rebuilding program started in 1992.  
Following are program statistics from over the years.

**Projects: 118**

**Volunteers: 34,541**

**Hours: 1,384,733**

**New houses built: 548**

**Houses repaired: 5,886**

Loaves & Fishes Food Kitchen volunteers work in the rain to prepare  
a meal for people affected by Hurricane Ida in Houma, Louisiana.





# Search & Rescue

The mission 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 the lives of people right here in our homeland.

Our trained Search & Rescue teams include volunteers from Anabaptist communities in Arkansas, Illinois, Minnesota, Missouri, Ohio, Oklahoma, Pennsylvania, Tennessee, and Virginia.

**In 2021:**

**Search & Rescue teams responded to 98 incidents.**

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



A search in New York

## 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 the CASP

program. CASP coordinates with these groups 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 2021:**

**13** pilot projects **137** alternative service workers



# Billboard Evangelism

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

More than 1,500 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 2021:**

**27.3 million** people saw a CAM Gospel billboard every day. (2021 estimate)

**108,832** calls were logged. Some callers listened to recorded messages, and others chose to speak to a phone team member.

**12,955** callers chose to listen to a brief sermon on our phone menu.

**1,016** packets were mailed to interested callers.

*For more information about Billboard Evangelism, see page 39.*

**"I surrendered my life to Jesus as a result of your billboard."** —Texas

**"I am so discouraged... What should I do?"**

—Indiana

**"There are tears in my eyes because I haven't had someone pray that specifically for me in a long time."**

—Tennessee

Oakland, California





# International Crisis 2021 projects

## \$1,000,000 - \$3,500,000 projects

**Afghanistan Crisis:** Afghanistan's government fell in August 2021. The Taliban, a Muslim extremist group, took control. Many people fled the country, while others are stranded inside Afghanistan and face hunger and other difficulties. CAM worked through contacts to provide food, emergency supplies, and other aid to needy Afghans.

**War in Yemen:** The war in Yemen started in 2014 and has now passed the eight-year mark. The conflict continues with ceasefires never holding for more than a short time. Millions of Yemenis experience desperate needs and severe hunger. CAM supplied food, water systems, comforters, hygiene kits, and other aid.

**Middle East Refugee Crisis:** Although active fighting largely subsided in Syria, the aftermath is far from over. We provided food, hygiene items, blankets, Christian literature, medical care, heating assistance, schooling for refugee children, and other aid for people affected by the wars in Syria and Iraq.

## \$250,000 - \$1,000,000 projects

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

**Bangladesh Rohingya Refugee Crisis:** In 2017, the Rohingya people fled to Bangladesh because of violence in Myanmar. This created the world's largest refugee camp. In 2021, supporters' funds made quality medical care available for Rohingya refugees. In addition, the SALT Agri-Plus program helped refugees develop and improve garden plots to grow food for themselves.

**Haiti Political Crisis:** To respond to the ongoing political and economic crisis, CAM operated Work-for-Wages projects such as repairing roads and developing water systems. These projects enabled needy Haitians to earn an income while doing projects to benefit their communities.





**Israel/Gaza Conflict:** For eleven days in May 2021, militants in Gaza, the strip of land between Israel and Egypt, launched thousands of rockets into Israel. The Israeli military retaliated by carrying out hundreds of airstrikes in the Gaza Strip. In the aftermath, CAM provided food and other aid.

**Lebanon Economic Crisis:** Throughout 2021, the economic situation in Lebanon continued to degenerate as the value of currency plummeted. CAM provided food and hygiene items.

### **Other projects (less than \$250,000)**

Armenia/Azerbaijan Conflict

Central America Hurricanes

Ethiopia Refugees

Grenadines Volcano

Haiti Earthquake

Ivory Coast Refugees

Indonesia Earthquake

Indonesia Cyclone

Libya War

Myanmar Refugees

Philippines Typhoon

South Sudan Tribal Conflict

South Sudan Flooding

Ukraine Unrest

**I will gather  
all nations  
and tongues;  
and they shall  
come, and see  
my glory.**

*Isaiah 66:18b*



A Syrian woman feeds her twin girls in a refugee camp in Turkey.



# Bibles-for-the-World

Requests for Bibles resound from various countries around the world. Millions of people long for their own copy of God's Word. Many more have never heard the Gospel message. The greatest cry for Bibles comes from believers in closed and restricted countries.

In addition to providing Bibles, the Bibles-for-the-World program

supplies New Testaments, Bible story books, and other Bible-teaching literature, all of which are in great demand.

We thank our generous supporters, on behalf of millions of recipients, for enabling us to spread the light of God's Word in 2021!

Restricted country



Kenya



In 2021, your generosity helped provide:

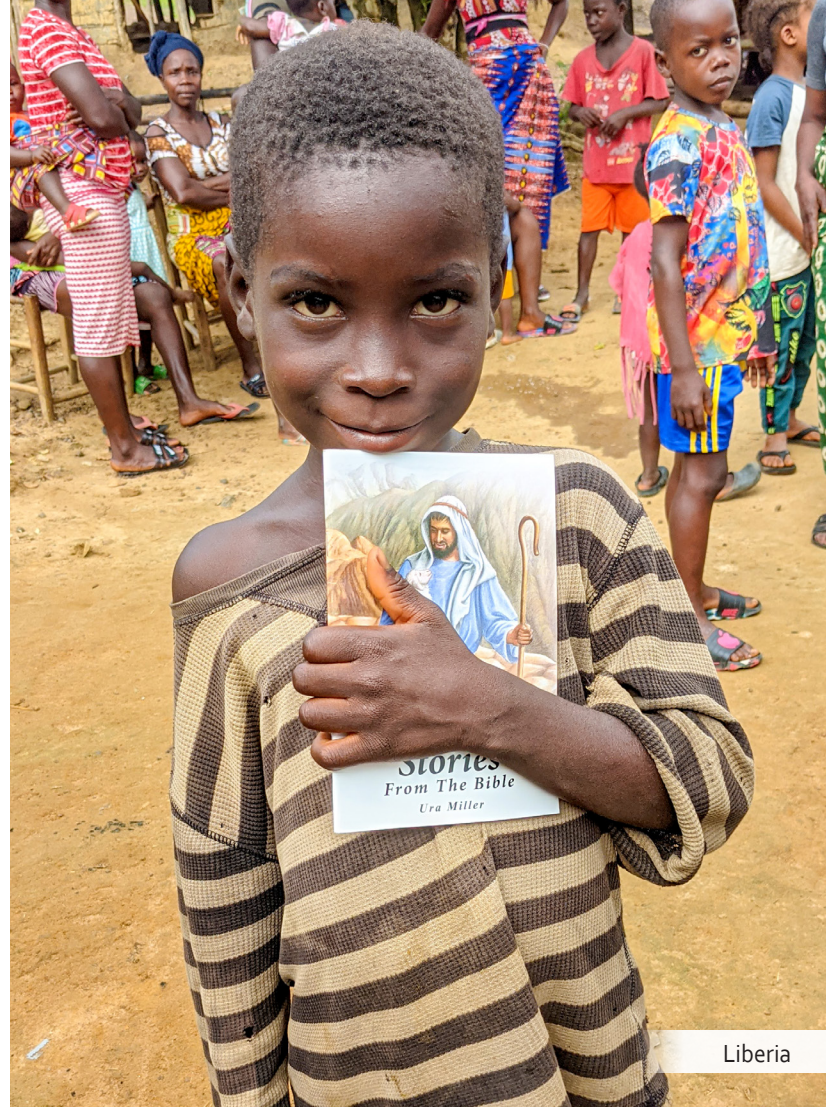
**4.5 million** Bibles, most of which went to closed and restricted countries.

**753,000** Bible story books that taught children and adults around the world about Jesus, many for the first time.





Haiti



Liberia

# Christian Family Magazines

The Christian Family Magazines program distributes more than 1 million Bible-based magazines every month. These magazines fill a large need where Bible teaching is needed and Christian literature is rare. Most Christian family magazines are distributed to believers in closed and restricted countries who have little to no practical Bible-teaching literature.

**13.9 million** Christian family magazines provided in 2021.



Nicaragua





This family in Bangladesh started a bakery business with a small loan from their SALT savings group.

# SALT Microfinance Solutions

Christ-centered solutions to break the cycle of poverty

More than 70,000 SALT members from twenty countries have the prospect to experience lasting change in their communities. This is made possible through your continued support of the SALT program.

The purpose of SALT is to offer hope and opportunity to people in poverty-stricken communities where life seems hopeless. This is accomplished by providing a secure financial structure within their own communities and giving business, agricultural, and

financial teaching. Biblical teaching is interwoven within all these practical life lessons.

Thank you for walking with SALT members and farmers by giving them hope and opportunity. As they learn to follow Jesus in everyday life and find ways to better provide for their own, they have a reason to get up each morning to face the challenges life brings their way.

More than **70,000** SALT members in **20** countries





## Our two main objectives:

Help people discover ways to provide for their families.

Pattern and teach a Biblical way of life.

## Highlights of 2021

**Nigeria:** There are now more than 5,000 SALT members in Nigeria. Many group members testify of changed lives as the lessons from the SALT manuals challenge many areas of their lives.

**Ghana:** Twenty-three groups of SALT Agri-Plus farmers in Ghana stored 1,097 bushels of grain in grain bins made by local craftsmen. They will withdraw this saved grain at the end of the dry season when their other food stock is depleted.

**Haiti:** The political crisis in Haiti made it challenging for American SALT staff to continue living in the country. By the end of 2021, many of the staff members returned home. National SALT staff members continue operations in Haiti with American directors administering remotely.

**Bangladesh:** COVID-19 related government lockdowns in April and again in July caused difficulty for SALT members to meet for their weekly savings and teaching meetings. Thankfully, by September restrictions were lifted and meetings normalized again. Despite the difficulties, over 1,000 members were added to the program throughout the year.

**Grenada:** The SALT program is in the process of starting in the country of Grenada. As usual, when starting in a new country, it can be challenging to get individuals interested in forming savings groups.



SAVINGS GROUPS

MICROLOANS

AGRI-PLUS


VOCATIONAL SCHOOLS

SALT & LIGHT (USA)



SALT savings group meeting in Cambodia



A young Rohingya girl stands in the center of a narrow, brick-paved alleyway in a refugee camp. She is wearing a light orange headscarf, a white top, and a colorful patterned skirt. She is holding a small red bag and looking directly at the camera. The alleyway is flanked by makeshift shacks made of bamboo and plastic. A large white sack with Arabic text hangs from the left. In the background, a chicken is visible on the path, and more shacks line the right side. The ground is wet and muddy in places.

**Let all the earth fear  
the Lord: let all the  
inhabitants of the world  
stand in awe of him.**

*Psalm 33:8*

**Rohingya Refugee Crisis, Bangladesh:**  
More than 1 million Rohingya refugees from Myanmar live in this refugee camp in Bangladesh. CAM continues to support a clinic to provide medical care and share the love of Jesus with the suffering Rohingya people.



# Touching notes from supporters

I found these \$50 in an old card envelope and the lady said I may keep it. We decided to give it to CAM to help the poor.

"As you may be able to tell, I am a farm girl at heart even though I've always lived in town. You have provided me a way to 'live' my dream—I have taken pictures from the Gift Catalog and will be praying for the specific people to whom the gifts go—for the farmer, the animals, the seeds, the trees, the seamstresses, those in wheelchairs, etc. . . ."  
—with \$4,000 for Gifts and Projects

"This is to be used for Bibles. A donation in memory of our daughter who died as an infant. This year would be the year to give her a Bible for her ninth birthday. God bless your work!"—with \$200

The \$60 is from a 63-year-old blind lady. She emptied her change can and wants it to go for Where Needed Most."

"We appreciate what you are doing to make a difference. Truly the harvest is great and the laborers are few. Yet may we be found faithful and not wanting. . . . use this to God's glory."  
—with \$60,000 for Where Needed Most


hello  
I sewed dresses with fabric remnants and sold them at a yard sale and I'm sending the money to CAM! The dresses that didn't sell I made dress kits with for CAM. You can use this money to ~~help~~ send the kits to other countries. Have a good day!

Love, a 15yr. old girl

Dear Friend,

Thank you for the newsletters. I really enjoy reading them. I'm always looking forward to the next one. I really like to learn about other countries.

Mom and Dad gave me some guinea pigs. There is two females and one male. I sold the baby guinea pigs, but traded on in. It is a female. I am sending you some of the money I got for you.

I hope I can make  
Some, smiles on people's  
face's!   
Kendall - age 9



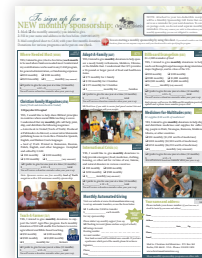
# Thank you, monthly sponsors!

"I am thankful to God for you and for your part in the help to me and my family. . . . We need this so much because in this hard time, part of our money is going to fix our house after it was damaged by bombs from 2015-2017. May God bless you and reward you for your goodness and for your faithfulness to Him. And may He bless you for your good heart to the people."

—*Adopt-A-Family, Ukraine*

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

**How to become a monthly sponsor:** There is always a need for more sponsors since the needs in our world are endless. If you would like to become a monthly sponsor, you can choose from any of our 50-plus programs. To join the effort of meeting needs in many countries, see the enclosed sponsorship sheet or visit us online at [www.christianaidministries.org](http://www.christianaidministries.org). If for any reason you wish to discontinue your monthly sponsorship, you are not obligated to continue.



Support-A-Widow, Kenya





**Egypt-Sponsor-A-Child:** Thanks to the support of sponsors, thousands of needy children from Coptic Christian homes in Egypt learn to read and write at CAM-supported schools.





# Biblical Stewardship Services

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

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

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

## Gifts to CAM Foundation in 2021

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.



Eggs

**20,700 dozen**  
value of **\$39,724**



Cash

**\$1,700,693**



Securities and  
business interests  
value of **\$6,519,356**



Seed

**145 tons**  
value of **\$167,600**



Soybeans

**22,283 bushels**  
value of **\$289,633**



Corn

**94,838 bushels**  
value of **\$534,356**



Grain & beans  
**4,098 bushels**  
value of **\$132,636**



Storage sheds  
**6 units**  
value of **\$39,038**



Cattle

**58 head**  
value of **\$47,894**



Food products

**20,880 cases**  
value of **\$517,345**



Assorted items  
value of **\$35,650**

For more information,  
contact us at:

CAM Foundation  
P.O. Box 290  
Berlin, OH 44610  
330.893.4915  
[bss@camoh.org](mailto: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 and families in Nicaragua, the second poorest country in the western hemisphere. Each sponsorship of \$75 a month sends a 50-pound parcel of food and healthcare items to those in need.

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

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

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

**Bibles-for-the-World** At the heart of CAM programs is the goal to get God's Word into as many hands as possible. In 2021, donations to this program helped provide 4.5 million Bibles. To spread the words of truth, we also use the avenues of Bible story books, inspirational books, and Bible correspondence courses. God has opened the door to distribute some of these items in unique places of the world, including closed and restricted countries.

**Billboard Evangelism** Many Americans call themselves Christians but do not follow Biblical principles. Others refuse to acknowledge that God exists. To remind people of God and His truth, CAM has posted more than 1,500 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 108,000 calls were logged in 2021. Of



Milk-for-Many-Mouths, Romania



Blankets for the Poor, Syria



Jericho Road Program, Romania



these callers, some chose to listen 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. In these countries, we provide funds to purchase blankets in the country to distribute to the needy. On average, the delivered price of a good, warm blanket bought directly from factories is about \$25.

**Christian Family Magazines** Biblical teaching material is in great demand in many parts of the world. CAM responds to this need through the *Seed of Truth* and *Antorcha de la Verdad* (Torch of Truth) magazines. Both magazines are written by conservative Anabaptists and include articles and stories for children, youth, and adults. They are printed in 10 languages and distributed in approximately 100 countries and territories, including numerous restricted Islamic and communist countries. In 2021, supporters provided 12 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 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 940 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 five supported churches are 193 members. Funds are used to provide meeting places and cover the costs of ministry trips and other needs.

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

**Comforter Project** CAM receives thousands of cozy, 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.

## 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](http://christianaidministries.org).



**Conservative Anabaptist Service Program** This program operates under CAM and provides alternative places of employment for conscientious objectors to serve, should the U.S. government activate a military draft. CASP has pilot projects in place where draft-age men work just as if there would be a draft. In 2021, 137 volunteers served on 13 rebuilding and forestry projects. The goal of CASP is to provide ethical and moral work environments for alternative service workers.

**Coronavirus Crisis Care** The economic fallout of COVID-19 resulted in enormous suffering, especially in countries that already faced great needs. These areas will likely suffer for years to come as economies recover. This program enables CAM to respond to requests for help with food, hygiene items, medical supplies, and other aid. The uncertainties caused many people who had no interest in God to receive the Gospel. This opened a door to provide Bibles, Christian literature, and other avenues of spiritual encouragement.

**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 respond with volunteers within 48 hours. Cleanup projects include cutting up fallen trees, clearing debris, mucking out flooded houses, putting tarps on damaged roofs, and more.

**Loaves & Fishes Food Kitchen:** When the power is off or someone's home is damaged or destroyed, receiving a hot meal means a lot. 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 people don't have a network of friends or church family to support them and are

desperate for a listening ear and someone to provide encouragement and spiritual direction.

**Egypt-Sponsor-A-Child** A large number of Coptic Christians in the Nile River Valley live in deplorable conditions, marginalized from society. In some areas of Egypt, a large percentage of these Christians are unable to read or write. Marginalization, illiteracy, and huge economic difficulties result in chronic poverty and a limited understanding of God's Word. CAM supports numerous remedial classes operated by Christian workers in Egypt. The classes teach reading, writing, and math. The children learn Bible verses and principles while experiencing 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.

**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.

**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 sponsorship provides food to needy people in Yemen. A monthly sponsorship of \$100 provides 190 pounds of food such as flour, rice, beans, sugar, salt, and oil. It also provides cooking gas to prepare nourishing meals.

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

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

**Grow-A-Tree** Many trees in Haiti have been chopped down for a quick cash crop, leaving the land barren and prone to soil erosion. Haiti needs trees to help stabilize the soil, reforest the land, and





Widows Care Fund, India



Refugee Discipleship Program, Greece



Hope-for-the-Handicapped, Middle East



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 further protect the trees from roaming animals once people show diligence in caring for the trees. Little by little, these trees help reforest northwest Haiti.

**Haiti-Sponsor-A-Child** Paying for school tuition, uniforms, and textbooks is out of the question for many Haitian parents. About 40 percent of the population is unable to read and write. The Haiti-Sponsor-A-Child school program helps educate children so 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 7,000 students at 40 schools in Haiti. The program also provides Biblical training and subsidized pay for the teachers. A donation of \$65 per month enables five students to go to school.

**Help-for-the-Elderly** Many elderly people in Romania, Liberia, Haiti, and other impoverished countries have no one to care for them. Some beg on the streets or try to sell a little something for income. Thanks to Help-for-the-Elderly supporters, 20,455 food parcels were provided to needy elderly people in 2021. 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.

**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 situations like a handicapped person living alone in deplorable situations or an elderly woman calling a collapsing house "home." This program helps provide these people with a more stable, secure house. Funds may be used toward purchasing, building, or repairing a house.

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

**Wheelchairs:** Many handicapped people in impoverished countries have little choice but to crawl on their hands and knees. Some of them wear flip flops or other things on their hands 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 those in need.

**International Crisis** This program helps victims of famine, war, and other disasters in various countries. Supporters' donations provide emergency food, medicine, clothing, shelter, or other important aid. CAM's main priority in all International Crisis projects is to share the love of Christ in countries with deep spiritual and economic needs. Some of the many areas where CAM had International Crisis projects during 2021 included Afghanistan, Yemen, Bangladesh, Lebanon, Haiti, Armenia, Azerbaijan, Indonesia, and Venezuela.

**International-Sponsor-A-Student** This program was started to support Christian schools in places lacking quality Christian education. In Liberia, 382 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 and provides quality schooling for needy children in Belize. 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 five remedial schools for street children and others who struggle in the public school system. Staff members also hold marriage seminars and home Bible studies, oversee agricultural projects, distribute food to the elderly, and provide other assistance for those in need.

**Medicines-for-Multitudes** More than 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 \$30 worth of product for every dollar given to this program. In 2021, we shipped an estimated wholesale value of \$43.2 million of medicines, vitamins, nutritional supplements, and medical supplies. Some funds are also used to purchase much-needed medicines 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 2021, the staff at the clinic helped 4,973 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 2021, the clinic staff saw 1,749 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



who live in this region provide food parcels, wheelchairs, income resources, and other relief to impoverished people. They are also involved in savings group development, English teaching, and other relationship-building 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 2021, this program distributed approximately 29,350 gallons of milk. More than 1,000 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. We are exploring options of starting 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 often cannot 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 hold Bible studies and operate an agriculture project to train refugees to start their own agriculture businesses.

**SALT Microfinance Solutions** SALT is an acronym for Shared Accountability, Lending, and Teaching. This program has two main objectives—to help people discover ways to provide for



Family-Self- Support, Egypt



Potatoes for the Poor, Ukraine



their families and to pattern and teach a Biblical way of life. 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.

**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.

**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 they often lack opportunity and teaching to rise above poverty. Agri-Plus provides teaching on soil conservation, crop production, animal husbandry, and more. Our goal is for farmers to discover simple yet sustainable practices to improve their yields.

**Vocational Schools:** We continue to develop and operate vocational classes to help the poor in under-developed countries.

Students learn useful, practical skills such as sewing, welding, and auto mechanics. Utilizing these skills helps them work their way out of poverty, contribute to the needs of their communities, and employ others.

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

**Save-A-Life** Every day thousands of children and adults in impoverished countries die from malnutrition and treatable sickness. The Save-A-Life program has rescued many from joining these statistics. In most cases, 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 and 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 nine 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 and supplies for families in Romania, Moldova, Ukraine, and other





countries who depend largely on their gardens for food. In countries like Liberia, Nicaragua, Haiti, and Kenya, CAM provides crop seeds and some agricultural tools and supplies for needy farmers. Our goal for the Seed Project is not only to provide physical seeds but also to plant spiritual seeds through Christian literature and teaching given with the seeds.

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

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

**Sponsor-an-Orphan** More than 4,000 orphaned, destitute, and abandoned children in Liberia, Kenya, Nepal, India, and Haiti benefit from this program. For \$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.

**Support-A-Widow** Needy widows, widowers, and abandoned wives are some of the most vulnerable people in economically depressed areas. A donation of \$59 provides them with a 35-pound parcel of food, a Christian family magazine, healthcare items, and \$10 cash or its equivalent in other needed items. In 2021, supporters provided 21,888 parcels for recipients in Liberia, Haiti, Nicaragua, Romania, Moldova, Ukraine, India, the Middle East, and other places.

**Warm-A-Family** Many people in Romania, Moldova, Ukraine, and other cold-climate countries struggle to pay their heating bills or buy fuel to heat their houses during the cold winter months. The Warm-A-Family program helps by supplying firewood, coal, stoves and/or 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, water tanks, water filters, and irrigation systems for people in Kenya, Haiti, Liberia, India, Cambodia, Gaza, and other parts of the world.

**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 and makes a big difference for one family.

**Widows Care Fund** To millions of women, widowhood is a lifelong sentence of disgrace and struggle. Labeled and abandoned, they face a lonely life of suffering. Over the years, our faithful supporters have enabled us to provide food parcels to needy widows around the world. But in seeing other needs, we launched this program to provide food, shelter, self-help resources like sewing machines and animals, or other aid. In some cases, we also help widowers and abandoned wives.

**World Hunger Fund** Rampant inflation, COVID-19 economic fallout, conflict, and other factors have dramatically increased the world hunger problem in recent years. In 2021, the United Nations reported that more than 155 million people across the globe face severe food insecurity, a significant increase from the previous year. 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 war-torn Yemen, struggling families in former Soviet countries, and others without sufficient food.

**Worldwide Refugee Crisis** The last decade brought a dramatic increase of displaced people around the world. The number of people who fled their homes due to conflict, famine, and persecution nearly doubled from 40 million to more than 80 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.



# 2021 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 2021, 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:

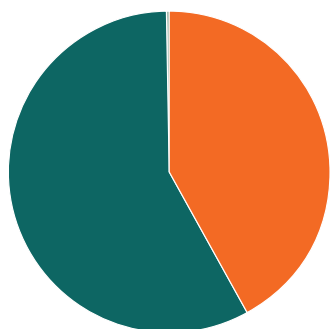
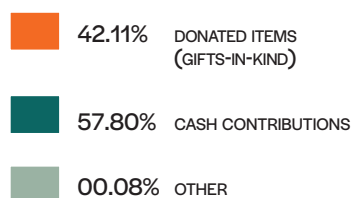
### Open books

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.

## Income and Support



Graphs on this page do not include TGS International

## 2021 financial statements

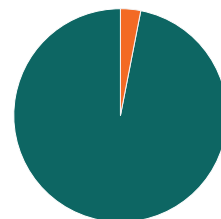
CAM's audited financial statements are on the following pages. All contributions to CAM are used 100 percent as specified. In 2021, general administration and fundraising expenses were 2.69 percent of the total income (total income includes cash contributions and wholesale value of donated items). Following is an explanation of how CAM allocates expenses:

### Allocation of expenses

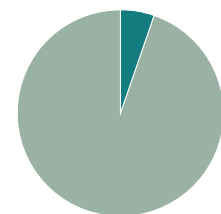
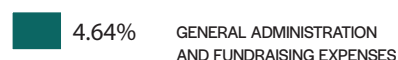
- Costs allocated to programs include all related costs, such as product, preparation, shipping, distribution, and program administration costs.\*
- General administration (non-aid) and fundraising expenses come from undesignated funds or those designated for “Where Needed Most.”
- When the expenses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

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

### Administrative Expenses as a percent of income (Total contribution income including gifts-in-kind)



### Administrative Expenses as a percent of income (income with cash contributions only)





## 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, 2021, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the financial position of Christian Aid Ministries as of December 31, 2021, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

### 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.

### Comparative Information Restated

As discussed in Note 16 to the consolidated financial statements, the 2020 consolidated financial statements have been restated to correct a misstatement. Our opinion is not modified with respect to this matter.

### Report on Summarized Comparative Information

We have previously audited Christian Aid Ministries' December 31, 2020, consolidated financial statements and we expressed an unmodified audit opinion on those audited consolidated financial statements in our report dated March 25, 2021. In our opinion, the summarized restated comparative information presented herein as of and for the year ended December 31, 2020, is consistent in all material respects other than the restatement discussed in Note 16 in the notes to consolidated financial statements, with the audited consolidated financial statements from which it has been derived. See Note 16 in the notes to consolidated financial statements for additional information.

*Payne, White & Schmutz, CPA, PA*

Payne, White & Schmutz, CPA, PA  
Seneca, South Carolina  
March 30, 2022



**CHRISTIAN AID MINISTRIES, CONSOLIDATED STATEMENT OF FINANCIAL POSITION • December 31, 2021, with Comparative Information as of December 31, 2020**

	2021	2020		2021	2020
<b>Assets:</b>			<b>Liabilities:</b>		
Cash and cash equivalents	\$20,389,740	\$17,376,092	Accounts payable	\$1,513,420	\$1,503,198
Promises to give	10,344,500	2,725,856	Accrued expenses	334,636	160,562
Inventory:			Planned giving program obligations	385,337	318,914
GIK items	17,022,532	14,632,841	Notes payable	66,000	66,000
Purchased items	4,423,315	4,442,524	<b>Total liabilities</b>	<b>2,299,393</b>	<b>2,048,674</b>
Investments in certificates of deposit	34,607,805	24,448,178	<b>Net assets:</b>		
Investments related to			Without donor restrictions:		
planned giving program	518,444	433,095	Available for operations	78,819,543	58,091,122
Notes receivable	338,831	466,410	Designated for annuity reserves	230,852	184,661
Other assets	522,225	518,261	Total net assets without donor restrictions	79,050,395	58,275,783
Future interest in real estate	243,000	243,000	Net assets with donor restrictions	23,375,810	22,323,547
Capital assets net of accumulated depreciation			<b>Total net assets</b>	<b>102,426,205</b>	<b>80,599,330</b>
of \$13,015,870 and \$13,381,424	16,315,206	17,361,747	<b>Total liabilities and net assets</b>	<b>\$104,725,598</b>	<b>\$82,648,004</b>
<b>Total assets</b>	<b>\$104,725,598</b>	<b>\$82,648,004</b>			

**CHRISTIAN AID MINISTRIES, CONSOLIDATED STATEMENT OF ACTIVITIES • For the Year Ended December 31, 2021, with Comparative Information for the Year Ended December 31, 2020**

	2021		2020	
	Without Donor Restrictions	With Donor Restrictions	Total	Total
<b>Revenue and support:</b>				
Contributions	\$19,147,144	\$74,292,787	\$93,439,931	\$74,941,436
Donated items (gifts-in-kind)	67,530,254	-	67,530,254	55,414,063
Contributed services	547,408	-	547,408	475,932
TGS sales, net of discounts and cost of goods sold	1,250,021	-	1,250,021	1,091,296
Investment income	(15,513)	-	(15,513)	446,889
Other income	92,407	-	92,407	95,647
Change in value of annuities and trusts	37,956	1,453	39,409	43,942
Gain on sale of capital assets	18,062	-	18,062	24,124
Foreign exchange gain/(loss)	(1,415)	-	(1,415)	(6,206)
<b>Total revenue and support</b>	<b>88,606,324</b>	<b>74,294,240</b>	<b>162,900,564</b>	<b>132,527,123</b>
<b>Reclassifications:</b>				
Satisfaction of program restrictions	73,241,977	(73,241,977)	-	-
<b>Total reclassifications</b>	<b>73,241,977</b>	<b>(73,241,977)</b>	<b>-</b>	<b>-</b>
<b>Expenses for aid programs: (amounts include cash and GIK values):</b>				
<b>International programs:</b>				
Gifts-That-Grow/Medicines-for-Multitudes	44,465,525	-	44,465,525	62,251,961
Bibles-for-the-World	14,769,838	-	14,769,838	6,814,099
Clothing Bundle Project (includes footwear, comforters and sewing centers)	12,145,764	-	12,145,764	13,358,381
Coronavirus Crisis Care	11,952,315	-	11,952,315	11,606,206
International Crisis projects:				
Yemen Crisis	3,582,256	-	3,582,256	2,178,123
Other International Crisis projects	3,026,265	-	3,026,265	1,909,521
Middle East Crisis	2,533,618	-	2,533,618	1,765,757
Afghanistan Crisis	1,436,893	-	1,436,893	-
Venezuela Crisis	830,409	-	830,409	444,823
SALT Microfinance Solutions	2,752,531	-	2,752,531	2,625,759
Sponsor-an-Orphan	2,734,143	-	2,734,143	3,039,462
Other aid	2,568,195	-	2,568,195	1,748,213
Christian Family Magazines (Seed of Truth, Antorcha)	2,382,793	-	2,382,793	2,445,699
Kits (school, hygiene, layette, comforter, etc.)	2,251,725	-	2,251,725	1,758,978
Family Food Parcels (Romania, Moldova, Ukraine, Israel)	2,112,258	-	2,112,258	2,787,411
Blankets for the Poor	1,266,797	-	1,266,797	-
Warm-A-Family	1,148,765	-	1,148,765	796,606
Support-A-Widow	1,145,906	-	1,145,906	1,255,026
Family-Self-Support	1,116,125	-	1,116,125	967,679
Help-for-the-Elderly	934,328	-	934,328	1,114,087
Save-A-Life	626,742	-	626,742	721,376
Water-for-the-World	586,164	-	586,164	328,770
Widows Care Fund	550,000	-	550,000	-
Project Good Samaritan	504,397	-	504,397	451,953
Biblical Discipleship Centers	487,344	-	487,344	480,678
Hope-for-the-Handicapped	418,669	-	418,669	235,110
Refugee Discipleship Center (Greece)	341,156	-	341,156	292,949
International-Feed-A-Family	293,344	-	293,344	771,344
Seed Project	273,819	-	273,819	410,990
All-Nations Bible Translation	200,000	-	200,000	145,100
Middle East Ministries (Israel)	187,030	-	187,030	118,283
Support-an-Orphan (Romania, El Salvador)	179,907	-	179,907	92,133
Project Baby Moses	176,360	-	176,360	132,192
Church Planting	165,564	-	165,564	113,284
International-Sponsor-A-Student	119,760	-	119,760	54,698
Christian-Martyrs-Fund	103,126	-	103,126	113,691



	2021		2020	
	Without Donor Restrictions	With Donor Restrictions	Total	Total
<b>Romania:</b>				
Jericho Road Program	188,536	-	188,536	148,744
Milk-for-Many-Mouths	124,141	-	124,141	132,509
<b>Haiti:</b>				
Sponsor-A-Child School Program	1,319,118	-	1,319,118	1,644,402
<b>Nicaragua:</b>				
Family Food Parcel	601,955	-	601,955	656,251
<b>USA programs:</b>				
Billboard Evangelism	6,385,074	-	6,385,074	5,118,614
Disaster Response Services/Rapid Response/Search & Rescue	3,815,086	-	3,815,086	3,351,819
Other programs	224,802	-	224,802	134,052
Conservative Anabaptist Service Program (CASP)	49,062	-	49,062	49,116
Reaching Out to America	17,679	-	17,679	33,919
<b>Total expenses for aid programs</b>	<b>133,095,284</b>	<b>-</b>	<b>133,095,284</b>	<b>134,599,768</b>
<b>Excess (deficit) of revenue and support over expenses for aid programs</b>	<b>28,753,017</b>	<b>1,052,263</b>	<b>29,805,280</b>	<b>(2,072,645)</b>
<b>Supporting and other activities (non-aid):</b>				
General and administrative expenses	2,657,629	-	2,657,629	2,486,865
Fund raising expenses	1,680,132	-	1,680,132	1,672,275
TGS operating expenses	1,175,452	-	1,175,452	1,066,835
Transfer of assets to other organization	2,465,192	-	2,465,192	-
<b>Total supporting expenses</b>	<b>7,978,405</b>	<b>-</b>	<b>7,978,405</b>	<b>5,225,975</b>
<b>Change in net assets</b>	<b>20,774,612</b>	<b>1,052,263</b>	<b>21,826,875</b>	<b>(7,298,620)</b>
<b>Net assets, beginning of year</b>	<b>58,275,783</b>	<b>22,323,547</b>	<b>80,599,330</b>	<b>87,897,950</b>
<b>Net assets, end of year</b>	<b>\$79,050,395</b>	<b>\$23,375,810</b>	<b>\$102,426,205</b>	<b>\$80,599,330</b>

CHRISTIAN AID MINISTRIES, CONSOLIDATED Statement of Functional Expenses • For the Year Ended December 31, 2021, with Comparative Information for the Year Ended December 31, 2020

	2021				2020	
	Ministry Expenses	General and Administrative	Fund Raising	TGS Operating Expenses	Total	Total
Grants and assistance	\$106,711,631	\$-	\$-	\$6,000	\$106,717,631	\$108,106,442
Direct project costs	10,058,802	-	-	-	10,058,802	7,928,843
Wages	6,874,411	1,420,867	593,569	664,586	9,553,433	9,804,403
Travel	1,799,506	77,070	33,535	4,898	1,915,009	1,720,286
Supplies	1,369,885	41,344	470,920	27,531	1,909,680	3,516,865
Depreciation	1,120,475	221,043	-	41,112	1,382,630	1,422,257
Shipping	1,345,077	-	-	340	1,345,417	1,434,215
Payroll taxes	793,071	101,515	44,912	52,479	991,977	927,108
Occupancy	695,654	41,051	12,901	22,096	771,702	707,264
Postage and freight	192,664	40,431	369,136	75,956	678,187	711,132
Other services	413,689	19,865	79,720	91,639	604,913	789,867
Contributed services	507,043	17,733	3,506	-	528,282	425,534
Professional fees	94,037	279,827	17,102	12,079	403,045	439,367
Information technology	159,740	213,855	20,210	1,108	394,913	417,527
Customs fees	245,631	-	-	-	245,631	272,173
Miscellaneous	96,315	113,381	4,218	-	213,914	257,402
Communications	168,047	23,490	7,627	657	199,821	191,225
Other taxes	116,751	5,941	781	17,506	140,979	155,717
Equipment maintenance	116,048	12,593	3,909	-	132,550	133,292
Other fees	20,123	-	6,733	94,439	121,295	91,185
Meeting expenses	100,758	13,006	29	-	113,793	51,318
Bank and merchant fees	27,063	9,162	-	30,010	66,235	63,113
Employee benefits	57,120	4,885	1,377	-	63,382	165,368
Advertising	220	-	9,601	32,969	42,790	67,385
Equipment rental	11,523	570	346	47	12,486	15,902
Insurance	-	-	-	-	-	10,553
Subtotal of expenses	133,095,284	2,657,629	1,680,132	1,175,452	138,608,497	139,825,743
Transfer of assets to other organization	-	-	-	-	2,465,192	-
<b>Total expenses</b>	<b>\$133,095,284</b>	<b>\$2,657,629</b>	<b>\$1,680,132</b>	<b>\$1,175,452</b>	<b>\$141,073,689</b>	<b>\$139,825,743</b>

CHRISTIAN AID MINISTRIES, CONSOLIDATED Statement of Cash Flows • For the Year Ended December 31, 2021, with Comparative Information for the Year Ended December 31, 2020

	2021	2020		2021	2020
<b>Cash flows from operating activities:</b>			Change in value of life estate	49,312	(70,263)
Change in net assets	\$21,826,875	\$(7,298,620)	Adjustment of planned giving obligations	16,083	5,658
<b>Adjustments to reconcile change in net assets to net cash provided (used) by operating activities:</b>			(Increase)/decrease in promises to give	(7,618,644)	(2,167,860)
Depreciation	1,382,630	1,422,257	(Increase)/decrease in inventory	(1,344,320)	24,578,386
Donated property and services capitalized	(30,686)	(71,396)	(Increase)/decrease in other assets	(3,964)	(161,080)
(Gain)/loss on sale of capital assets	(18,062)	(24,124)	Increase/(decrease) in accounts payable	10,222	437,086
Realized (gain)/loss on investments	(9,632)	(15,884)	Increase/(decrease) in accrued expenses	174,074	(205,239)
Unrealized (gain)/loss on investments	177,628	(93,637)	<b>Net cash provided (used) by operating activities</b>	<b>14,611,516</b>	<b>16,335,284</b>



	2021	2020
Cash flows from investing activities:		
Purchase of property and equipment	(1,811,527)	(1,852,385)
Proceeds from sale of capital assets	498,023	41,862
Note receivable proceeds disbursed	-	(374,386)
Payments received on notes receivable	127,579	30,126
(Increase)/decrease in planned giving programs assets	(33,814)	9,333
<b>Net (purchases)/maturities of certificates of deposit</b>	<b>(10,379,157)</b>	<b>(5,360,069)</b>
<b>Net cash provided (used) by investing activities</b>	<b>(11,598,896)</b>	<b>(7,505,519)</b>

	2021	2020
Cash flows from financing activities:		
Payments on notes payable	-	(35,000)
Proceeds from planned giving program contracts	41,765	42,610
Payments of planned giving program obligations	(40,737)	(37,290)
<b>Net cash provided (used) by financing activities</b>	<b>1,028</b>	<b>(29,680)</b>
<b>Net change in cash and cash equivalents</b>	<b>3,013,648</b>	<b>8,800,085</b>
<b>Cash and cash equivalents, beginning of year</b>	<b>17,376,092</b>	<b>8,576,007</b>
<b>Cash and cash equivalents, end of year</b>	<b>\$20,389,740</b>	<b>\$17,376,092</b>

## CHRISTIAN AID MINISTRIES, Notes to Consolidated Financial Statements · For the Year Ended December 31, 2021, with Comparative Information for the Year Ended December 31, 2020

### Note 1 - Summary of Significant Accounting Policies:

#### General

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

#### Basis of Accounting and Presentation

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

#### Principles of Consolidation

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

#### Use of Estimates

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

#### Cash and Cash Equivalents

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

#### Promises to Give

Unconditional promises to give donated goods (gifts-in-kind) that are expected to be received within one year are reported at fair value and according to CAM's valuation policy for medicines. At December 31, 2021 and 2020, CAM recognized promises to give amounting to \$10,344,500 and \$2,725,856.

#### 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 \$17,022,532 at the end of 2021 and \$14,632,841 at the end of 2020. CAM's gifts-in-kind inventory was distributed as follows in 2021 and 2020: \$7,056,452 (2021) and \$2,604,941 (2020) were located at U.S. warehouses; \$4,775,342 (2021) and \$5,638,237 (2020) were in-transit to foreign sites; and \$5,190,738 (2021) and \$6,389,663 (2020) were located at CAM's foreign operational sites.

#### Investments

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

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

#### Other Assets

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

#### Notes Receivable

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

#### Property and Equipment

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

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

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

#### Fair Value Measurements

Fair value is defined under GAAP as an exit price, representing the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. CAM uses market information or assumptions that participants would use in pricing the asset or liability. GAAP establishes a three-tier fair value hierarchy, which prioritizes the inputs used in measuring fair value. These 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:

- a) 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.
- b) Net assets with donor restrictions are those restricted by donors for specific operating purposes or for use in a future reporting period. Also included in this category are net assets subject to donor-imposed restrictions to be held in perpetuity such as endowments or irrevocable trusts.

## Revenue and Support with or without Donor Restrictions

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

## Future Interest in Real Estate

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

## Donated Items (Gifts-in-Kind)

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

## Contributed Services

A substantial number of volunteers have provided various skilled services that enable CAM to carry out its program activities and support functions. Services are determined based on hours of service donated at the average fair value of comparable services and are reported both as revenue and expense in the period performed. If contributed services are part of a capital project, the value of those services is capitalized. The value of contributed services recorded by CAM totaled \$547,408 in 2021 and \$475,932 in 2020. \$19,126 (2021) and \$50,398 (2020) were attributed to capital projects.

## Functional Classification of Expenses

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

## Income Taxes

CAM is tax-exempt under Section 501(c) (3) of the Internal Revenue Code. TGS is not tax exempt. Current income tax expense for TGS totaled \$17,356 and \$4,357 for 2021 and 2020, respectively.

CAM has adopted accounting principles related to accounting for uncertainty in income taxes. CAM's policy is to record a liability for any tax position taken that is beneficial to CAM, including any related interest and penalties, when it is more likely than not the position taken by management with respect to a transaction or class of transactions will be overturned by a taxing authority upon examination. Penalties and interest related to underpayment of income taxes are not recorded as income taxes but as penalties and interest expense. Management has determined that it does not have any material unrecognized tax benefits or obligations as of December 31, 2021 and 2020. Years ending on or after December 31, 2018, remain subject to examination by federal and state authorities.

## Comparative Data

The consolidated financial statements include certain summarized prior year comparative information in total but not by net asset classification. Such information does not include sufficient detail to constitute a presentation in conformity with GAAP. Accordingly, such information should be read in conjunction with CAM's financial statements for the year ended December 31, 2020, from which the summarized information is derived.

## Reclassifications

Certain reclassifications have been made to the 2020 amounts to conform to the 2021 financial statement presentation.

## Foreign Currency Translation and Transactions

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

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

## Subsequent Events Evaluation

Management has evaluated subsequent events through March 30, 2022, which is the date the financial statements were available to be issued.

## Note 2 – Financial Assets and Liquidity Resources:

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

CAM has established a cash management program with a local bank. Deposits are transferred to and from a sweep account daily. The sweep account is funded with repurchase agreements. The repurchase agreements are backed by government securities and are held by another financial institution. The bank reserves the right to substitute the collateral prior to the repurchase date upon notice to CAM. Deposits in its sweep accounts totaled \$5,310,000 in 2021 and \$2,890,000 in 2020. Deposits not covered by depository insurance totaled \$744,099 at the end of 2021 and \$748,725 at the end of 2020. Management believes that any credit risk related to these deposits is minimal.

The following schedule reflects CAM's financial assets as of 2021 and 2020, reduced by amounts that are not available for general use due to contractual or donor-imposed restrictions within one year of the statement of financial position date. Amounts that are not available also include board designated amounts that could be utilized if the board of directors approved their use.

	2021	2020
Cash and cash equivalents	\$20,389,740	\$17,376,092
Investments in certificates of deposit	34,607,805	24,448,178
Investments related to planned giving program	518,444	433,095
Notes receivable	338,831	466,410
Other financial assets	228,699	270,976
Total financial assets	56,083,519	42,994,751
Less those unavailable for general expenditures within one year		
due to: Restricted by donors with time or purpose restrictions	(23,209,478)	(22,150,778)
Investments held in planned giving program, net of amounts that will be available for general expenditures within one year	(469,833)	(390,664)
SALT micro-loan receivables	(86,175)	(80,002)
Board designation for annuity reserves	(230,852)	(184,661)
Financial assets available to meet cash needs for general expenditures within one year	\$32,087,181	\$20,188,646

## Note 3 – Notes Receivable:

CAM's notes receivable are as follows:

	2021	2020
Notes receivable: Interest free notes to two individuals in Haiti with the notes being due on demand.	\$-	\$27,579
Note receivable: Note bearing 3.25% interest to individual in Greece. Interest payments are due monthly and the note matures in January 2030.	338,831	338,831
Note receivable: Interest free note to a related organization. The note is due on demand.	-	100,000
Total	\$338,831	\$466,410

## Note 4 – Investments:

Investments consist of the following:  
Available for ministry purposes:

	2021	2020
Certificates of deposit	\$34,607,805	\$24,448,178
Planned giving program:		
Charitable gift annuities:		
Money market funds	19,363	14,230
Bond funds	108,521	72,291
Equity funds	199,712	149,826
Total charitable gift annuities	327,596	236,347
Trusts:		
Money market funds	5,417	10,527
Bond funds	61,786	64,207



**Note 4 – Investments: (continued)**

	2021	2020
Equity funds	123,645	122,014
<b>Total trusts</b>	<b>190,848</b>	<b>196,748</b>
<b>Total planned giving program</b>	<b>518,444</b>	<b>433,095</b>
<b>Total investments</b>	<b>\$35,126,249</b>	<b>\$24,881,273</b>

**Investment income consists of the following:**

	2021	2020
Interest and dividends	\$204,018	\$386,013
Realized gains/(losses)	-	(95)
Unrealized gains/(losses)	(219,531)	60,971
<b>Total investment income</b>	<b>\$(15,513)</b>	<b>\$446,889</b>

**Note 5 - Planned Giving Program:**

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

	2021	2020
<b>Assets:</b>		
Charitable gift annuities	\$348,673	278,019
Trusts	190,848	196,748
Future interest in real estate	243,000	243,000
<b>Total</b>	<b>\$782,521</b>	<b>\$717,767</b>
<b>Liabilities:</b>		
Charitable gift annuities	\$117,821	\$93,358
Trusts	178,160	185,512
Life estate liability	89,356	40,044
<b>Total</b>	<b>\$385,337</b>	<b>\$318,914</b>

CAM received contribution revenue from charitable gift annuities of \$48,235 in 2021 and \$24,808 in 2020. The change in value of annuities and trusts presented on the consolidated statement of activities consists of:

	2021	2020
Interest and dividends	\$8,377	\$5,488
Realized gains/(losses)	9,632	15,978
Unrealized gains/(losses)	41,902	32,666
Actuarial adjustments	24,654	31,632
Administrative fees	(4,419)	(4,532)
Payments to income beneficiaries	(40,737)	(37,290)
<b>Total</b>	<b>\$39,409</b>	<b>\$43,942</b>

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

There were no changes during 2021 and 2020 to CAM's valuation techniques to measure asset and liability fair values on a recurring basis. The following tables set forth by level within the fair value hierarchy CAM's assets accounted for at fair value on a recurring basis as of December 31, 2021 and 2020. 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 12/31/2021	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	-	-
<b>Total</b>	<b>\$26,643,249</b>	<b>\$493,665</b>	<b>\$26,149,584</b>	<b>\$-</b>

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

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, \$28,872,740 (2021) and \$19,859,092 (2020) 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	2021	2020
<b>United States:</b>		
Land	\$1,040,213	\$1,471,177
Buildings and improvements	7,860,719	7,852,759
Vehicles and equipment	6,564,444	5,821,717
Assets not placed in service	2,632,542	2,277,565
Construction in progress	28,106	44,953
<b>Total United States</b>	<b>18,126,024</b>	<b>17,468,171</b>
<b>Foreign:</b>		
Land	378,306	443,317
Buildings and improvements	6,120,929	6,850,635
Vehicles and equipment	4,407,443	5,110,529
Assets not placed in service	79,394	315,619
Construction in progress	218,980	554,900
<b>Total foreign</b>	<b>11,205,052</b>	<b>13,275,000</b>
<b>Total property and equipment</b>	<b>29,331,076</b>	<b>30,743,171</b>
Less accumulated depreciation	(13,015,870)	(13,381,424)
<b>Property and equipment, net</b>	<b>\$16,315,206</b>	<b>\$17,361,747</b>

**Note 8 - Notes Payable:**

CAM's notes payable are as follows:

	2021	2020
Notes payable to individual. All notes are due on demand and are interest free. The notes are not collateralized.	\$66,000	\$101,000

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

**Note 9 - Net Assets with Donor Restrictions:**

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

Purpose	2021	2020
International Crisis	\$4,110,705	\$3,434,035
Bibles-for-the-World	3,619,679	4,722,786
SALT Microfinance Solutions	2,484,830	1,488,333
Clothing Bundle Project	1,920,250	1,667,541
Disaster Response Services/Rapid Response/Search & Rescue	1,820,401	1,799,394
Coronavirus Crisis Care	1,415,396	4,036,576
Widows Care Fund	1,339,861	-
Water-for-the-World	1,098,693	421,581
Adopt-A-Family	1,040,183	290,468
Blankets for the Poor	775,087	-
Support-A-Widow	584,864	378,174
Seed Project	444,490	448,075
Nicaragua-Adopt-A-Family	266,735	282,541
International-Feed-A-Family	250,348	49,217
Canned Chicken for North Korea	188,928	183,338
Hope-for-the-Handicapped	185,059	104,300
Egypt-Sponsor-A-Child	171,368	152,694
Help-for-the-Elderly	165,087	99,123
International-Sponsor-A-Student	161,069	225,002
Potatoes for the Poor	143,371	-
Wheelchairs	135,001	146,542
Winer Coat Project	132,789	-
Strong Tower Orphanage	124,623	158,171
Family-Self-Support	121,912	-
Gifts & Projects Catalog	121,714	152,202
House-for-a-Poor Family	115,350	84,103
Christian-Martyrs-Fund	80,383	89,699



Purpose	2021	2020
All-Nations Bible Translation	76,025	110,296
Milk-for-Many-Mouths	27,082	7,959
Conservative Anabaptist Service Program (CASP)	23,652	23,288
Sponsor-an-Orphan	17,780	191,879
Kits	15,618	104,864
Other Aid	13,043	470,788
Middle East Ministries	8,408	129,863
USA Food Box	8,092	15,010
Soap for Relief	1,602	15,401
Adult Briefs	-	263,819
Saving Precious Lives	-	258,975
Other Romanian programs	-	52,150
Project Baby Moses	-	37,943
Teaching Ministries Program	-	13,227
<b>Program restrictions</b>	<b>23,209,478</b>	<b>22,109,357</b>
<b>Net assets with time restrictions</b>	<b>166,332</b>	<b>214,190</b>
<b>Total net assets with donor restrictions</b>	<b>\$23,375,810</b>	<b>\$22,323,547</b>

#### Note 10 - Related Party Transactions:

In November 2005, Christian Aid Ministries entered into a joint ministries agreement with Christian Aid Ministries of Waterloo (CAMW), a Canadian nonprofit organization. The agreement sets forth terms by which both organizations can pool their resources to accomplish specified program objectives. These programs are conducted through the operations of CAM. The Canadian organization also operates a clothing center, with the shipments going to CAM's overseas operations. CAM received contributions of \$4,304,978 in 2021 and \$1,958,625 in 2020 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 \$2,053,649 in 2021 and \$900,817 in 2020 to CAM. As of the current year-end, CAMF was holding \$3,000,000 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 11 - Employee Benefit Plan:

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

#### Note 12 – Donor Concentrations:

CAM received \$29,210,059 of donated items from one donor in 2021 and \$25,645,683 from the same donor in 2020. These donations accounted for 17.93% and 19.35%, respectively, of CAM's total revenue for each year.

#### Note 13 – Revenue from Contracts with Customers:

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

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

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

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

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

Source of Revenue	2021		2020	
	Revenue Recognized from Customers	Point of Sale Over Time	Revenue Recognized from Customers	Point of Sale Over Time
Books and food items, net of discounts	\$2,783,706	\$-	\$2,455,360	\$-
Freight-forwarding services	149,942	-	267,215	-
Employee leasing income	-	51,847	-	46,932
<b>Total</b>	<b>\$2,933,648</b>	<b>\$51,847</b>	<b>\$2,722,575</b>	<b>\$46,932</b>

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

Description	2021		2020		2019	
	Contract Assets	Contract Liabilities	Contract Assets	Contract Liabilities	Contract Assets	Contract Liabilities
Books and food items accounts receivable	\$99,556	\$-	\$115,099	\$-	\$66,514	\$-
Freight-forwarding services accounts receivable	14,141	-	20,395	-	4,443	-
Books and food items deferred revenue	-	6,288	-	10,668	-	13,628
Employee leasing income accounts receivable	5,618	-	6,016	-	3,411	-
Employee leasing income wages payable	-	775	-	738	-	1,793
<b>Total</b>	<b>\$119,315</b>	<b>\$7,063</b>	<b>\$141,510</b>	<b>\$11,406</b>	<b>\$74,368</b>	<b>\$15,421</b>

#### Note 14 – Billboard Leases:

CAM leases billboard space in its Billboard Evangelism program. Lease terms are generally less than twelve months in length. Monthly lease payments ranged from \$230 to \$62,100 in 2021 and ranged from \$166 to \$73,347 in 2020. These leases entitle CAM to place a gospel message at a single location or at multiple locations. At December 31, CAM had about 180 (2021) and 884 (2020) billboard leases. Lease payments approximated \$5,046,625 in 2021 and \$4,095,036 in 2020.

#### Note 15 – Transfer of Assets to Organization:

As of the beginning of the current 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)
<b>Total assets transferred to other organization</b>	<b>\$2,465,192</b>

#### Note 16 – Correction of an Accounting Error in the Prior Year:

CAM's management discovered an error in the valuation of its foreign inventory valuation as of December 31, 2020. The error caused an overstatement in the prior year inventory balance. An entry to restate the prior year ending inventory was made to correct for this overstatement and this adjustment necessitated an adjustment to beginning net assets. Since comparative financial information is included in the financial statements, the prior period line items were restated to reflect this correction. The following schedule lists the restated amounts in the prior year comparative financial information:

Financial Statement Line Item	Reported Originally	Amount of Change	Restated Amount
Inventory - GIK items	\$19,358,338	\$ (4,725,497)	\$14,632,841
Inventory - purchased items	\$ 4,615,869	\$ (173,345)	\$ 4,442,524
Net assets without donor restrictions	\$63,174,625	\$ (4,898,842)	\$58,275,783
Gifts-That-Grow/Medicines-for-Multitudes program expenses	\$57,353,119	\$ 4,868,842	\$62,221,961
Change in net assets	\$ (2,399,778)	\$ (4,868,842)	\$ (7,268,620)
Total net assets	\$85,498,172	\$ (4,868,842)	\$80,629,330
(Increase)/decrease in inventory (cash flows statement)	\$19,679,544	\$ 4,868,842	\$24,548,386

#### Note 17 – Uncertainty of Future Field Operations:

CAM's future operations in Haiti are uncertain due to the kidnapping of CAM staff members that took place in 2021. The continued political upheaval in Haiti makes it difficult to plan, project, and implement program operations. Additionally, the war in Ukraine has brought uncertainty to the future of CAM's presence in Ukraine.

**Moreover it is required in stewards, that  
a man be found faithful.**

*1 Corinthians 4:2*



# 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 NOG 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

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

## Pennsylvania Clothing Center

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

## Iowa Clothing Center

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

## Illinois Clothing Center

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

## Kentucky Sorting Center

3330 Old Railroad Lane  
Guthrie, KY 42234  
Phone: 270.483.9942

## Wisconsin Sorting Center

W8872 Sterling Avenue  
Thorp, WI 54771  
Phone: 715.669.7658

## Mid-Missouri Community Center

Buffalo, MO

## 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

Thomas Wagler	Chairman
Wendell Miller	Vice Chairman
Scott Hoover, CPA	Finance Officer
Japheth Nolt	Board Secretary
Mike Hershberger	
Wendell Hollinger	
Curvin Martin	
James B. Mullet	

## EXECUTIVE COUNCIL

Mike Hershberger, James B. Mullet, Thomas Wagler

## AUDIT REVIEW COMMITTEE

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

## CANADA BOARD OF DIRECTORS

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

## EXECUTIVE COMMITTEE

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	International Programs Manager
James Yoder	Programs Manager/Compliance Director

## DEPARTMENT MANAGERS

Arlene Brubaker	PA Office Coordinator
Edwin Coblentz	Disaster Response Services/Search & Rescue
Kim Eichorn	International Programs/Rapid Response
Joe Hershberger	TGS Warehouse
Kurvin Fox	PA Cannery
Delbert Kline	SALT Operations
David Leid	Community 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
David Ropp	International Programs
John Smucker	CAM-West General Manager
Jon Stoltzfus	Public Relations/CAM Foundation
Marcus Troyer	Travel Department/Gifts in Kind
Karen Zook	OH Office Coordinator

## FIELD DIRECTORS

Aaron Amstutz	Field Director, Ukraine
Randall Graber	Field Administrator, Greece
Luke Kurtz	Field Director, Kenya
Dave Martin	Field Director, La Source, Haiti
Cornel & Elena Marza	Medicine Program, Cluj, Romania
Elmer Sensenig	Field Director, Liberia
Kevin Steiner	Field Director, Nicaragua



Food recipients leave a  
distribution in war-torn Yemen.

**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



✉ P.O. Box 360, Berlin, OH 44610

☎ Phone: 330.893.2428

☎ Fax: 330.893.2305

🏠 [www.christianaidministries.org](http://www.christianaidministries.org)

