





Lionel has been able to sell 25,000 seedlings and counting for use by other coffee farmers. Of the money she earned, she kept 40 percent to support her family; she shared the other 60 percent among the people in her community who helped her.



THANK YOU.

Thank you for your support of Lutheran World Relief during the last year. You are making amazing things happen in the world.

It is such a privilege to do this work, to spend my days with people who see opportunity where others see hopelessness. It would be easy to throw up our hands and say that the world's problems are too large, too complex. I know that together we can make a difference. I see it happening every day.

I am so excited about the progress we are making. Globally, extreme poverty is half of what it was in 1990. In 2015, the world adopted the Sustainable Development Goals, also known as the Global Goals. The number one goal? End poverty in all its forms, everywhere. You, and LWR, have a part to play in helping the world meet that goal. And I believe it is possible.

At LWR we believe that all people wherever they may be, in the world's poorest places or most affluent, have dignity and worth, gifts and talents so that each life has meaning and purpose to live out God's calling. For those who live in poverty, those gifts and talents need opportunity in order to flourish. Through your generosity, we walk hand in hand, in partnership, providing opportunity to those less fortunate so that they may build on their own potential to achieve a better life for themselves, their families and communities. The stories in

this year's annual report will demonstrate how you, in partnership with LWR, are creating opportunity. In Kenya, hardworking farmers now have improved farming methods; in Colombia, families can now address environmental challenges that threatened their livelihoods. In Honduras, women are now overcoming economic and cultural barriers that prevented them from using their God-given capacities. These are just a few of the many successes you will read about in this report.

We are called to support our brothers and sisters in need as part of our faith journey. Isaiah 58:10 also promises that when we pour ourselves out for the hungry, we too are transformed. As we work toward our vision of a world where everyone can live in justice, dignity and peace, we experience transformation in our own hearts and lives. I thank you for coming along with us on this journey of transformation, and I look forward to seeing the change we can make in the world together.

Ambassador Daniel Speckhard (rt.)

Ambassador Daniel Speckhard (rt.)

President and CEO

When I visited Mutua's family's farm in Kenya, I saw the evidence of the difference you're making in the world. Even in the dry, hilly region where Mutua lives, you are making it possible for families to feed their children by learning better techniques to grow crops so that kids like Mutua and his four brothers no longer go to bed hungry.

Turn the pages of this report to see how you are providing opportunity all around the world

IN 2015, TOGETHER WE REACHED:



MORE THAN

4 MILLION

PEOPLE

THROUGH

2 126

PROJECTS

GUATEM

EL SALVA



the poorest places in the world — can now grow crops during the long, harsh dry season because they are able to irrigate using new wells and a new pump irrigation system.

Because of your generosity, Geeta's grandchild (pictured here) will grow up with healthy food options and water sources in the village instead of miles away.

View more statistics about our programmatic reach at **lwr.org/impact**.



Liborio Ochoa already farms cocoa, coffee and citrus crops on his farm in Nicaragua. You're teaching him the skills needed so he can be an even better farmer and increase his income enough to support his family and send his children to school.



"Onions are expensive to produce," says Hidaya Tanzania. They also have better income potentia area such as corn, beans, tomatoes and potatoe marketing you're supporting, farmers have the pag of onions — from 50,000 Tanzanian Shilling.





Omari, who farms onions on a 3-acre plot in I than the other crops typically grown in the es. With the improved quality and collective otential to more than double the price per s (about \$31) to 120,000 (about \$75).

INDIA



Sawsan (right) and Beesan (left), ages 5 and 7, are cousins from Dara'a, a city in southwestern Syria. Now living as refugees in Jordan, their families fled home after Beesan was injured in the violent Syrian civil war. Since 2011 you have sent more than \$7 million of Quilts and Kits reaching more than 337,000 people affected by the crisis.



VANUATU

BOUTI

YEMEN

ORGIA

DN

YA

ANIA

INSTITUTIONAL DONORS

Act for Peace*

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Australian Lutheran World Service*

Bill & Melinda Gates Foundation

Canadian Lutheran World Relief*

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Diakonie Katastrophehilfe*

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Wider Church Ministries*

World Food Programme

*ACT Alliance Members

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October 1, 2014 - September 30, 2015

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KRISTIN YAKIMOW

...

"I HAVE GIVEN TO LWR FOR SOME YEARS, ADMIRING THE STEWARDSHIP AND SELECTION OF SERVICES THEY SUPPORT. LUTHERAN WORLD RELIEF ADHERES TO THE MISSION OF SERVICE AND CARING."

pathdoc, posted to greatnonprofits.org

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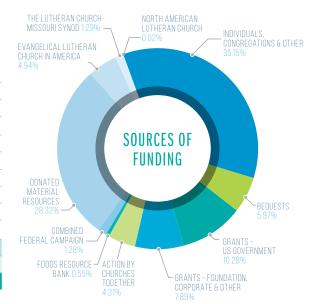


STATEMENT OF ACTIVITIES AND CHANGE IN NET ASSETS

Fiscal year ended September 30, 2015 (in thousands)

SUPPORT AND REVENUE

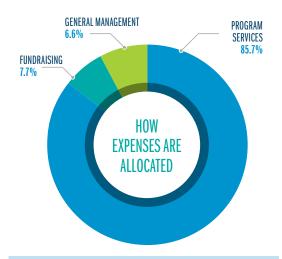
EVANGELICAL LUTHERAN CHURCH IN AMERICA	\$2,295
THE LUTHERAN CHURCH-MISSOURI SYNOD	598
NORTH AMERICAN LUTHERAN CHURCH	11
INDIVIDUALS, CONGREGATIONS AND OTHER	16,335
BEQUESTS	2,775
GRANTS - U.S. GOVERNMENT	4,775
GRANTS - FOUNDATION, CORPORATE AND OTHER	3,668
ACTION BY CHURCHES TOGETHER (ACT Alliance)	2,001
FOODS RESOURCE BANK	256
COMBINED FEDERAL CAMPAIGN	596
TOTAL SUPPORT AND REVENUE - CASH	33,310
DONATED MATERIAL RESOURCES	13,163
TOTAL SUPPORT AND REVENUE	\$46,473



EXPENSES

PROGRAM SERVICES

NET ASSETS, END OF YEAR	\$33,043
TOTAL CHANGE IN NET ASSETS	(4,444)
CHANGE IN NET ASSETS - CASH (MATERIAL RESOURCES)	473
(TEMPORARILY and PERMANENTLY RESTRICTED)	
CHANGE IN NET ASSETS - CASH	(660)
CHANGE IN NET ASSETS - CASH (UNRESTRICTED)	(4,257)
NET ASSETS, BEGINNING OF YEAR	\$37,487
ANALYSIS OF CHANGE IN NET ASSETS	
TOTAL CHANGE IN NET ASSETS	\$(4,444)
DESIGNATED FOR CURRENT OPERATIONS	, ,
INVESTMENT RETURNS, NET OF AMOUNTS	[459]
OTHER CHANGE IN NET ASSETS	
TOTAL EXPENSES	\$50,458
TOTAL SUPPORT SERVICES	\$7,195
FUNDRAISING	3,877
GENERAL MANAGEMENT	3,318
SUPPORT SERVICES	
TOTAL PROGRAM SERVICES	\$43,263
CROSS CUTTING PROGRAM MANAGEMENT	3,167
OTHER WORLDWIDE	2,304
UNITED STATES	2,790
LATIN AMERICA	6,917
ASIA & MIDDLE EAST	13,364
AFRICA	\$14,721



FINANCIAL STEWARDSHIP

LWR is a highly rated nonprofit, with high scores from Charity Navigator, Charity Watch, Great Nonprofits and the Better Business Bureau. LWR wisely and prudently invests our financial resources for growth, so that we may develop sustainable programs that make a lasting impact in the lives of more and more people experiencing poverty and marginalization around the world. In fiscal year 2015, LWR spent \$43.3 million on program expenses, representing 85.7 percent of total expenses. Visit lwr.org/impact to learn more about the impact of your donation.



CREATING **OPPORTUNITY**REALIZING **POTENTIAL** IN

KENYA&UGANDA

ukia is a member of the Gumutindo Coffee Cooperative Enterprise (GCCE) in Uganda, where she's experienced great success in recent years due to the training and support she's received to grow top-quality coffee.

"Disease destroyed my coffee completely and I got very worried. I did all I could but still there were problems," she said.

In fact, she and other farmers in her community struggled for years to produce decent yields of good quality coffee. Coffee growing communities in nearby Kenya also struggled.

Traditionally farmers like Rukia would get technical advice from agricultural advisors working for their cooperative who serve many farmers across a geographic region. But the typical wait to see an advisor could be upwards of a month, which is a significant portion of the growing season.

LWR has been working with GCCE in Uganda, and the BUCCODEG cooperative in Kenya, building on the potential they already have within the cooperatives: the farmers themselves! A cohort of farmers receive special training to be community knowledge workers and serve farmers in their own communities by sharing the technical know-how needed to grow good quality coffee.

They are each equipped with a smart phone connected to an agricultural database where they can research information on best practices for coffee farming, crop diseases, weather forecasts and a variety of other subjects.

Rukia says that having access to this support has really helped her improve her farming. She says, "Soil erosion is no longer a problem and my coffee is now clean; pests and diseases have disappeared. I now get more coffee than before."

THIS PROJECT MADE POSSIBLE BY:

GENEROUS SUPPORT OF INDIVIDUALS AND CONGREGATIONS

EVANGELICAL LUTHERAN CHURCH IN AMERICA



CREATING OPPORTUNITY REALIZING POTENTIAL IN COLUMN AND COLUMN AND

scar Ospina was born on his family's coffee farm along the Guarinó River watershed in Colombia — and it has supported him his entire life.

He remembers as a child helping out with nearly every stage in the coffee production process. "We helped our father plant, weed and harvest coffee. We have lived the entire process, from planting seedlings to filling bags and seeing the coffee grow."

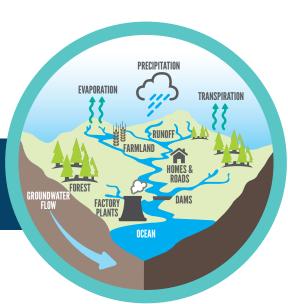
These days Oscar farms his family land with his mother and sister, but it's not easy. Pests, coffee plant diseases and constantly changing coffee prices are just a few of the challenges he and other farmers in this region face.

As profitability of traditional coffee production decreases, farmers often adopt unsustainable practices that further deteriorate the environment. As the negative spiral continues, migration away from the coffee-producing communities increases, and conflict erupts over use and control of resources — in particular over water and land.









Yet, there is great opportunity to halt backwards progress and address these challenges head on. You're working with communities to introduce agricultural practices that support environmentally sustainable farming so farmers like Oscar are able to continue to rely on the valuable work of coffee farming to feed and support their families.

An important part of this work includes installing and repairing community sanitation structures so that waste water from the coffee production process does not contaminate the fresh water supply. You're also installing and repairing coffee processing equipment like wet-mills, and introducing agricultural practices that improve coffee quality and yields while also protecting the natural resources on which Oscar's family — and many others — depend.

Oscar now has an improved wet-mill and coffee washing basins on his farm. With these, he uses less water to process his coffee and can more effectively manage the waste water to avoid pollution.

"They gave me the [wet-mill] tank and I'm so happy with this system. It saves lots of water ... now I spend about 50 percent less," he says.

Installing and repairing community sanitation structures helps to ensure waste water from the coffee production process does not contaminate the fresh water supply.

THIS PROJECT MADE POSSIBLE BY:

EVANGELICAL LUTHERAN CHURCH IN AMERICA THE STARBUCKS FOUNDATION



CREATING OPPORTUNITY, REALIZING DELICIONALIZING

owen and Lorenda Joromat run a thriving cacao seedling nursery, nestled in the green mountains of northern Davao City in Mindanao. The couple works together in the nursery, tending seedlings, grafting trees and fulfilling seedling orders.

In fact, their income is growing so steadily that they are expanding their operation to additional plots down the road and now say they feel confident they will be able to send all three of their children to college

Just a year ago, this level of prosperity seemed like a dream to them.

That's because the Joromats, along with many other farmers in Mindanao, once struggled to afford the proper tools and fertilizer needed to maximize the production on their land.

Since the early 1990s, the Philippine government has worked to transform Mindanao into the country's agricultural production center. However, changing climate conditions, natural disasters and conflict in the region have left many farmers struggling to feed their families, let alone produce enough to turn a profit in markets.

Together with our local partner LWR has been working to bridge this livelihood gap through farming cacao — the seeds from which cocoa, cocoa butter and chocolate are made.

NEARLY 2,200 CACAO FARMERS like the Joromats receive start-up materials like seeds and shears, along with training on cacao seedling growth, nursery management and business management. They are able to learn and practice at demonstration facilities and now have access to six post-harvest facilities where they can properly ferment and dry their cacao.

Farmers also benefit from a text message based application where they can ask questions and get quick responses about cacao and nursery management.

The Joromats say they feel very confident about their future. Looking out at their nursery, it's not hard to see why. Your support helps grow both cacao and hope for families in the Philippines — now and for many years to come.

THIS PROJECT MADE POSSIBLE BY:

GENEROUS SUPPORT OF INDIVIDUALS AND CONGREGATIONS

EVANGELICAL LUTHERAN CHURCH IN AMERICA

CACAO INDUSTRY DEVELOPMENT ASSOCIATION OF MINDANAO INC (CIDAMI)

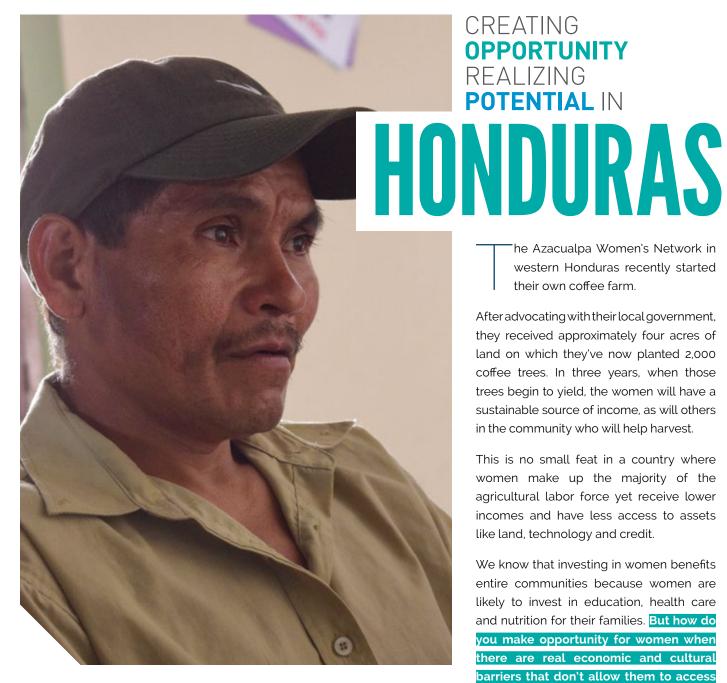
Globally, there are approximately 30 million farming families growing either coffee or cocoa. Most of these families farm on small plots of land and live in poverty. The farmer, who does most of the work, receives a disproportionately low amount of the profit made from the final product.

LWR believes that satisfying growing global demand for coffee and cocoa and improving the lives of farmers can and should go hand in hand. Through our GROUND UP INITIATIVE we work with farmers around the world to improve quality, maximize their earnings and move them out of poverty.



Through 22 PROJECTS Reaching More Than 427,000 PEOPLE





Rodrigo Ramos, a grain farmer, is the president of a rural credit institution in Honduras and participated in the gender awareness training. "My big challenge is to involve more women in the rural credit institutions and their boards," he says. "I am hopeful that at least two women will soon be part of the board of directors. We've been actively lobbying on behalf of these women."

he Azacualpa Women's Network in western Honduras recently started their own coffee farm.

After advocating with their local government, they received approximately four acres of land on which they've now planted 2,000 coffee trees. In three years, when those trees begin to yield, the women will have a sustainable source of income, as will others in the community who will help harvest.

This is no small feat in a country where women make up the majority of the agricultural labor force yet receive lower incomes and have less access to assets like land, technology and credit.

We know that investing in women benefits entire communities because women are likely to invest in education, health care and nutrition for their families. But how do you make opportunity for women when there are real economic and cultural barriers that don't allow them to access the resources they need?

You work with women AND men.

Together with LWR, you're working with women's networks in 10 municipalities to build leadership and public administration skills. Through training they have begun to solicit municipal funding for their members' agricultural enterprises - including that coffee farm in Azacualpa.

Maria Benilda Rodriguez is the president of the Azacualpa Women's Network and also serves as the treasurer of her local rural credit institution. She says participating in the trainings has empowered her and now she's committed to sharing what she's learned with others.

Zapole Nescota De Acopi ajas Donde A parle u y materia del Ediff anta Juana concillos

"The trainings we have received as part of this project have helped to strengthen and develop our knowledge," Maria says. "I am grateful for all the support we have received."

At the same time, we're working with men, using an innovative gender awareness training to promote shifts in male attitudes towards equitable political and economic participation by women. During the trainings men share life experiences that have shaped their notions of gender roles.

WITH YOUR SUPPORT.



MORE THAN 1,200 WOMEN

have developed leadership skills to access funds designated by law. Since the project began in 2014, the project has directly reached more than 2,700 WOMEN.



of rural financing institutions, have participated in trainings that have helped them realize the value of supporting greater leadership by women and more investment for women's agricultural activities.



Seven municipal
women's networks have
submitted a total of
31 AGRICULTURAL
PROPOSALS to their
respective local
governments, with a value
of more than \$50,000 USD.

THIS PROJECT MADE POSSIBLE BY:

GENEROUS SUPPORT OF INDIVIDUALS AND CONGREGATIONS

EVANGELICAL LUTHERAN CHURCH IN AMERICA

UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT



CREATING **OPPORTUNITY** REALIZING **POTENTIAL** IN

BURKINA FASO, MALI & NIGER

ssita Lankoandé and her husbandDaniel are turning land they oncefound hopeless into a productive farm.

They live in the community of Diéla in Burkina Faso, a West African country affected by recurring cycles of drought and food shortages.

Since 2011, the Sahel region of West Africa has experienced a series of three relentless food crises. During each of these crises, the families were forced to make difficult decisions such as rationing food and taking on more debt. In order to purchase food, many were also forced to sell land, livestock or other assets.

You are helping families, like the Lankoandés, become better equipped to cope with and recover from these crises so they can build the foundations of independence: education, health and economic opportunity. Our comprehensive approach to resilience in the Sahel includes:

- A livestock-sharing process called habbanayé.
- Drought-tolerant seed distributions and training on how to most effectively plant and weed.
- Training on soil and water conservation, along with the distribution of tools, like pickaxes and shovels.
- The construction of cost-effective storage facilities so farmers can store excess crops.
- Training in business skills and marketing.

Essita was one of four women farmers in her community elected to serve as a volunteer resource person. In this role she helps others learn how to construct conservation structures called zaï pits that collect water and compost. This method is commonly used in West Africa to increase soil fertility and, in turn, crop yields.

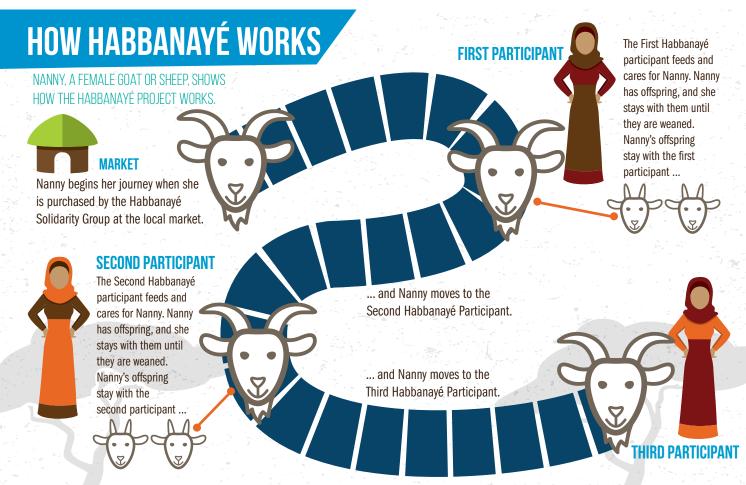
"Previously, Imy wife and II didn't have the faintest hope that we could cultivate this degraded parcel of land of ours, but based on the fruits of Essita's work, believe me when I tell you that you can count on all of our landholdings being used judiciously like this next year," said Daniel.

Our work in Burkina Faso, Mali and Niger is continuing! The next phase of this work begins in 2016, reaching more than 100,000 people over three years.

- As of December 2015, more than 57,700 PEOPLE have been reached in Burkina Faso, Mali and Niger.
- In a 2-year period, **INCOMES**INCREASED by 13% in Mali, 24% in
 Niger and 75% in Burkina Faso.

THIS PROJECT MADE POSSIBLE BY:

MARGARET A. CARGILL PHILANTHROPIES





CREATING OPPORTUNITY REALIZING POTENTIAL IN

am Chandra Dawadi's home and all his family's belongings were completely destroyed in the 7.8 magnitude earthquake that struck Nepal on April 25, 2015. The quake struck near the border between the Lamjung district, where he lives, and the neighboring Gorkha district.

Ram says the disaster was both economically and psychologically devastating for his family. They were already struggling to send one of their daughters, who is disabled, to school. With their home and belongings all destroyed, he feared they'd be homeless and hungry as the upcoming monsoon season approached.

With your generous support, that did not happen. Within hours of the earthquake, LWR staff were working with partners on the ground to reach families like Ram's. Ram's family received a food pack with enough food to feed a family of four for 15 days.



Ram Chandra Dawadi is thankful for the support you provided to his family after the earthquakes in Nepal, from immediate relief supplies, like food and temporary shelter, to early recovery assistance, like soybean seeds and opportunities to earn income.





9,000 LIVES



600,000 HOUSES

They also received a warm LWR Quilt to ward off the cold, as well as a tarpaulin and corrugated galvanized iron sheets to shelter themselves from the monsoon rains.

And while so much was lost, there was still opportunity for Ram. He also participated in a cash-for-work program clearing debris and earning cash he could use to meet his family's most pressing needs. Ram also received soybean seeds, a highly nutritious and familiar crop that farmers could plant ahead of the monsoon season to ward off hunger later in the year.

Ram says he plans to use what he's earned to begin rebuilding his family's home and recover his livelihood raising goats.

Visit **lwr.org/nepalearthquake** for the latest information about LWR's response to the earthquakes in Nepal.

BECAUSE OF YOUR SUPPORT:*



20,000 PEOPLE

were reached in the Lamjung and Gorkha districts



1.708 HOUSEHOLDS

received corrugated galvanized iron sheets and 577 families received cash transfers for the construction of temporary shelter



2,914 FOOD PACKS

were distributed, each sufficient for 15 days for a family of five



4,699 HOUSEHOLDS

received Quilts, Personal Care Kits and tarpaulins to provide temporary shelter



100 WATER FILTRATION UNITS

were provided for schools



"LWR is a life changing organization in so many ways ... LWR brings resources, supplies and support around the world to those in need. LWR is especially known for its excellent support during disasters. I support LWR financially and through volunteering with the quilt ministry, [personal care] kits and baby kits at my church ... LWR touches the lives of the volunteers and those receiving direct assistance."

> kbwalker, posted to reatnonprofits.org

THIS PROJECT MADE POSSIBLE BY:

GENEROUS SUPPORT OF INDIVIDUALS AND CONGREGATIONS

ANNIE E. CASEY FOUNDATION

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THE LUTHERAN CHURCH— MISSOURI SYNOD

THRIVENT FINANCIAL

MEMBERS OF THE ACT ALLIANCE



PILOT PROJECT PROMOTES QUALITY SEED PRODUCTION TO IMPROVE FOOD SECURITY IN UGANDA

Uganda, demand uncertainty and barriers to working capital have constrained seed companies from producing sufficient quality legume seeds. This limits farmers' ability to grow legumes such as groundnuts and soybeans, which are highly nutritious and contain nutrients that improve overall soil quality.

To increase smallholder farmer access to quality seeds in Uganda, LWR is participating in the AgResults Legume Seeds pilot project.

AgResults is a multi-country initiative that provides incentives for high-impact agricultural innovations that promote global food security, health and nutrition. LWR is managing the AgResults Uganda Legume Seeds Pilot (LSP), a new five-year pilot project.

The LSP project is designed to incentivize seed companies to increase the production and sales of certified legume seed varieties in Uganda. Seed companies are offered a volume guarantee and an end-of-pilot prize to build a stronger, more competitive legume seed industry and improve the livelihoods of smallholder farmers.

The goal of this pilot is to find market solutions to challenges in the current seed value chain and to build a stronger, more competitive legume seed industry in Uganda. Ultimately, this work will improve food security because farmers will have access to quality legume seeds to grow nutritious food that also helps to improve their soil.



"I can't think of a better place to invest my donations. Thanks so much for all you do ... God Bless."

- Chuck Burr, Lake Tapps, Wash.

THIS PROJECT MADE POSSIBLE BY:

DELOITTE CONSULTING LLP,
WITH SUPPORT FROM THE
UNITED STATES AGENCY FOR
INTERNATIONAL DEVELOPMENT,
THE AUSTRALIAN GOVERNMENT
DEPARTMENT OF FOREIGN
AFFAIRS AND TRADE, THE UNITED
KINGDOM DEPARTMENT
FOR INTERNATIONAL
DEVELOPMENT, THE GLOBAL
AFFAIRS CANADA, THE BILL &
MELINDA GATES FOUNDATION
AND THE WORLD BANK





Sebastian Cedillos inspects a corn field during drought conditions in El Salvador. In wide areas across Central America and the Caribbean, harvests have been completely destroyed by the drought causing enormous hardship for many thousands of subsistence farming families.

LOOKING AHEAD

or the past 70 years, Lutheran World

Relief has worked in some of the world's poorest places, helping communities through some of the most complex emergencies, and our experience on the ground has given us a better idea of the complex relationships among poverty, human dignity and security. Here are several potential trouble spots we are monitoring:

SYRIA, where more than 4.5 million people have fled war, persecution, disaster or extreme poverty as refugees, with another 6 million people inside its borders displaced from their homes.

NEPAL, where scientists believe the April and May 2015 earthquakes "unzipped" the Main Himalayan Thrust fault, which had been locked for a decade, making strong earthquakes in the future a likely possibility.

IRAQ, already suffering from nearly a decade and a half of war, is now menaced by the threat of the Islamic State group (IS), which expanded its activities from Syria to a significant swath of northern Iraq, including Iraq's second largest city, Mosul.

CENTRAL AMERICA AND THE CARIBBEAN,

where warmer than normal ocean temperatures associated with El Niño are causing the worst drought in decades in Central America and Haiti, causing widespread hunger.

THE SAHEL REGION OF WEST AFRICA

where conflict and poor harvests are driving hunger for more than 20 million people. In addition, there are approximately 3.5 million displaced people in the Sahel, a figure that has doubled in the last year.

SOUTH SUDAN, an independent nation since just 2011, is engulfed in a civil war that has killed 50,000 and displaced nearly 2 million people, in addition to those who have entered the country to flee violence in neighboring Sudan.

THANK YOU FOR YOUR LASTING PARTNERSHIP IN THIS WORK.

Together we will continue to work toward an end to poverty, injustice and human suffering.



"I give to LWR knowing that they work with so many farmers around the world."

- George Koller, Oak Park, III.





700 Light Street Baltimore, MD 21230, USA

800.597.5972

lwr.org

- facebook.com/LuthWorldRelief
- twitter.com/LuthWorldRelief
- youtube.com/LutheranWorldRelief
- blog.lwr.org

COVER IMAGE: Students at ELIMAA School near Arusha, Tanzania, received LWR School Kits, Personal Care Kits and Quilts at a distribution organized by the school in November 2015. The school serves students ages 4-7 from families who otherwise would not be able to afford school fees and related expenses. The children also receive a large cup of warm porridge each morning. The school's teacher is creating lesson plans specifically to use the components of the School Kits and Personal Care Kits, including lessons in proper hygiene. (Brenda Kimaro for LWR)

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