

CRF



ANNUAL REPORT / 2022

CRF IS THE MOTHER OF ALL CHANCES

“CRF gave me a smile,” Ezra explained. The smile came fifteen years ago as Ezra Kimutai of Samabul, Kenya was sponsored by Christian Relief Fund.

Being young and having lost his mother, CRF sponsorship meant the world to Ezra. When he received the news in 2007 that he was sponsored, everything in Ezra’s life began to change. Before the sponsorship, Ezra lived with his aging grandmother. He was staring into the brutal reality that he was going to miss out on basic necessities like education, food and shelter.

“If someone had dared to tell me fifteen years ago that I would someday be successful, I would have never believed them,” Ezra said. But then it happened—Ezra was sponsored.



“CRF is the mother of all chances.”

I love this statement by Ezra. I have pondered it over and over again. He further said, “Imagine someone stepping up to pay for my education and ensuring that I grow up with good character, spirituality and an upright life.

It’s easy to see why Ezra sees CRF as the mother of all chances. Can you imagine Ezra sitting in poverty and a CRF director



comes up to him and says—“you are sponsored”? He is told you now you get to go to school. You now have plenty of food to eat. You now have a place to stay. You now have a church to attend. Think of all the good things that happened just because Ezra was sponsored.

Can’t you imagine how CRF is also the

mother of all chances for a child who has no water? Or the kid who is in a famine with no food. Or a child who is first hearing the good news about Jesus. Indeed, CRF has been the mother of all chances for thousands of children. Kids were stuck, but then they got a chance to move forward into a good life.

And now Ezra is the chaplain to all the students at the Living Hope Educational Center, our CRF work in Samabul. He is giving back. What is his favorite thing to do? He loves to tell the story of an orphan who got sponsored and is now doing great things—his story.

There are so many stories about children who got a chance that I’d love to tell you. If you tune in to our newsletters this year, you will hear a bunch of them.

This issue is our annual report. It’s the time we look back at 2022 and evaluate the chances we gave to people caught in the cycle of poverty. And it was a good year for CRF—maybe our best.

You have made this a great year. **It was the greatest financial year in the 51 years of our existence.**

Thanks a trillion!

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HOW CRF IS THE MOTHER OF ALL CHANCES

Ezra is correct. CRF gives all kinds of chances—especially to those who are caught in the cycle of poverty. Thank you for giving chances. Here are some of the chances you gave in 2022.



Child Sponsorship

Over 50 years ago, we started giving chances to children. In our beginning CRF had just a few orphans in India. Wow, have we grown. We now fully sponsor 9,106 kids. When a child is sponsored, they get an education, food, clothing, housing and spiritual training. In addition to sponsored children, Christian Relief Fund helps thousands of other children through famine relief, family feeding, and kids who attend our CRF schools but who are not in our sponsorship program.

Learn more at crf.com/sponsor

Water Projects

Child sponsorship has historically been the focus of CRF. If there is a close second, it would be drilling water wells. It was only nine years ago that we drilled our first well, and it was the only one that year. But it gave us a chance to start something new and big. In 2022 we drilled 162 wells. Now nearly three quarters of a million people will have a chance to drink clean water today and every day because of these wells. Most of our drilling takes place in Kenya and Haiti. Once again in 2022 we had matching funds given for water. On the average one of our wells costs \$10,000. But with the gift match, every \$5,000 you give is matched with another \$5,000 which is enough for a well. In Africa they say—"Water is Life!" It is very true. And every gift that you give for water is giving a person a chance to live.

Learn more at crf.com/water



Disaster Relief

Although there were domestic disasters where CRF helped victims of hurricanes and tornadoes, two disasters became the focal points of our relief last year. First of all, there was the war in Ukraine. To head our relief effort, we asked Eugen Anna, who previously was our Romanian director, to return and help refugees from Ukraine. Eugen and his team have provided hospitality, housing, food, hope and spiritual direction to people fleeing Ukraine. In fact, the CRF welcome booth is the first thing a refugee sees upon entering Romania.

But the biggest disaster for CRF this past year was the famine in the Horn of Africa, especially Turkana and Samburu. We drill wells, start schools, sponsor children and plant churches in these areas. The national news in Kenya has singled out CRF for the relief we are bringing.

Give for disaster relief at crf.com/disaster

Accountability

At CRF, we are accountable before God and before you to use your gifts in the best way possible to help those in need around the world.

We are a member of the **Evangelical Council for Financial Accountability (ECFA)** and abide by all of its strict reporting standards. Our audited financial report is available upon request.

We were also honored to receive 4 Stars—the highest possible rating—from Charity Navigator for the 12th consecutive year. **This puts CRF in the top 2% of charities in terms of impact and accountability.**



Food Delivery

The greatest problem of the famine was a lack of food. And many people who didn't have food were in very remote places. As a result, food delivery became crucial to our ministry. Most of the time, CRF feeds our sponsored children in our schools. But because of Covid, governments closed many schools for part of 2022. When this happens, we are forced to deliver food, which is a hard job. We have to find food that is hard to locate in a famine, we have to purchase food at inflated prices, and we have to deliver food when we don't have enough vehicles. And it became the primary job of our directors (who don't typically spend most of their time delivering food). But when you care about children, you have to feed them. Everyone deserves a chance to eat.



New Buildings

With all of the famines and changes to some of our educational systems in Africa, we didn't think that we would have the chance to build many buildings in 2022. But once again we were able to do more than we imagined in Kenya. Christian Relief Fund constructed a middle school at Alara and refurbished another junior high at Emmanuel Namunyu in Bungoma. We also were able to remodel Oasis of Hope High School in Kisumu. In addition to these new places of construction, we built four new schools in the famine area of Turkana—Jim Shelburne School, Bill Dismuke School, Redeemer Christian School, and Harvest Connexion School. With these new buildings, children who have never been able to attend school will get the chance to have a good education.

Church Plants

Spiritual training is very important to Christian Relief Fund. Therefore, we teach our sponsored children the Bible and the message of Jesus every single day. We also want them to have a chance to be a part of the church. Often there are good churches close to them. But if they are not able to be close to a healthy church—we plant one. We especially do this when we drill wells. All of our drilling crew are also ministers. They plant new churches where there is new water. Most all of our CRF works also have church planting as a priority. For example, our ministry in Eldoret, Kenya has planted over 250 churches in the last decade. Everyone deserves a chance to hear the gospel.

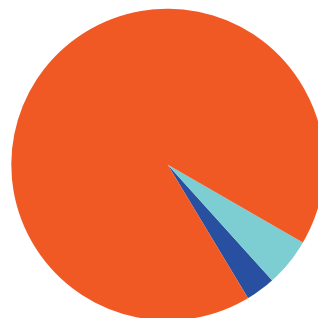


Financial Information

In the fiscal year ending in September 2022, total donated income was \$11,629,247. Total ending assets were \$12,416,283.

\$10,852,748 was designated to relief projects and reserves, \$465,115 to administrative costs, and \$311,384 to fundraising costs.

From an independent audit by Johnson & Sheldon, P.C.



93% Programs & Reserves

4% Administrative

3% Fundraising

Board of Trustees

Milton Jones
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Julie Rawlins
Scott Sager

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A LETTER FROM THE PRESIDENT

by Milton Jones, CRF President

What can you say? There's nothing better to say than "Thanks a Trillion Times!" Wow, CRF donors came through in 2022. We had our best year ever when it came to finances. You gave \$11,629,247 I keep hearing about other non-profits struggling to pay their bills but not Christian Relief Fund. You gave us the best year ever. And with the traumatic situations in the world today, it was truly needed.

When I think of 2022, I will always think of three words—inflation, famines, and war.

All of us are certainly aware of the inflationary woes in our lives. All you have to do is go to the grocery store or the gas pump. Everything costs more than it did in the past. And this is certainly the case in developing countries. CRF helps people in poverty who have very limited resources. And the world's inflation hurt these areas even more than it did where we live. This was especially true when it came to food. As a result, 2022 saw a huge addition to the ministry of CRF. We delivered food. People supported by our ministries and people in the areas of our influence didn't have the money to meet their needs. And what little money they had simply wasn't doing what it did in the past. You helped us to help more people in 2022 than we ever have before.

In 2022 we experienced the worst famine in the last 40 years. And most people are not even aware of it. Whatever source of media you choose, you probably heard very little about the famine. In parts of the world, it quit raining. This contributed to the food problem. If you were to pick the very worst place in the world for the current famine, it would be right where CRF was already working—the Horn of Africa. I have never seen sadder and more desperate people than in this area. Your contributions literally saved lives this year in these famine regions. The long-term solution to this problem is to drill water wells—and we did. We drilled nearly three wells a week in the worst areas of the famine. But clean water can't help fast enough. Food is needed immediately. The water will help with thirst and give opportunities for future farms and a way to keep agriculture alive. But food was needed immediately. So CRF has been feeding more than ever before in the Horn of Africa. We know the needs because we were already there. Our directors and CRF workers have done an incredible job of distributing food.

And then there is the war in Ukraine. We have tried to help there as much as we can. Eugen Ana, our CRF director in Romania, has led an effort to welcome and take care of Ukrainian refugees. In Ukraine it has been more difficult to take care of children like we did in the past. But we are supplying needs for the cold winter there. We furnish stoves for heating and cooking since so many places have lost their electricity. We are also providing warm thermal clothes for the extreme temperatures in Ukraine. And we have even had a front-line battlefield nurse to take care of wounded soldiers. If you were to go to the Horn of Africa and

ask them where they import food from in times of famine and hunger, they would tell you, "Ukraine." As a result, there is an external supply problem in famine areas because of the war and the lack of available food for export.

When it comes down to our bread-and-butter ministries, 2022 was also a blessed year. If CRF does anything well, it is taking care of children. We are now sponsoring more children than ever before. In fact, we have 9,106 children fully sponsored. We also take care of other kids through education at our schools, family feeding programs, and disaster relief. What does this mean? Every minute of every day, 9,106 sponsored children were fed in 2022 (and that's just the sponsored kids). That's over 3.3 million meals.

Water was also a big deal in 2022! It wasn't very many years ago that I remember rejoicing because we drilled one water well that year. We drilled 162 wells in 2022. We complete a new water well nearly every 2 days. Nearly 800,000 people will drink clean water today and every day from one of our wells.

2022 has seen us building new schools. This has especially been true in Turkana, Kenya which is in the heart of the famine. We wanted children there to get food but also an education. And we can distribute food at these new schools. Kenya is changing the structure and curriculum of its educational system. And we have more schools in Kenya than any other country. As a result, we are adding on to our facilities to accommodate these changes.

Ashley Hunter, who has served on our board longer than any other current member, has retired from his position. We will miss the leadership that Ashley brought CRF for decades. Ashley was very instrumental in making some of our greatest changes in 2022. You have probably noticed that we have moved from christianrelieffund.org to crf.com. We have also added a new integrated database. Ashley was in the forefront of helping us make these changes. Now we have the ability to keep in touch better not only with our donors but also with our children and workers in the field. We hope you like the way it can also better connect you to Christian Relief Fund.

Central to my original involvement as a CRF donor was the financial integrity of CRF. Charity Navigator, the organization that is the standard for evaluating non-profits, gave us their highest mark—a four-star rating. Here's what is impressive. We have received a four-star rating for twelve consecutive years. Only 2% of charities have ever done this. I'm pretty proud of this.

I love to tell stories. I think that's how so many of us start helping CRF. We hear a story of someone like Ezra. We listen to his needs. And then we give because just like Ezra we also believe that Christian Relief Fund is the mother of all chances for children in poverty.

Thanks a trillion times!

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