When you change the story...

they get to



2019 MINISTRY REPORT

World Renew MINISTERED TO A TOTAL OF 918,663 PARTICIPANTS WORLDWIDE WHO CHANGED THEIR STORIES IN 2019.



World Renew helped 677,509 participants recover from an international disaster.



256 North American congregations were engaged in partnerships with churches internationally.



World Renew engaged with a total of **755** youth and young adults from North America, including volunteers and those seeking the Lord's direction for service.

Free A Family® donors gave (US) \$719,683, HELPING TO FREE 2,221 FAMILIES FROM POVERTY LAST YEAR.

> DRS volunteers contacted 2,300 disaster-affected households to assess their needs, and repaired or rebuilt 290 damaged homes.

In total, 2,784 volunteers from more than 36 denominations gave 243,196 hours of their time to serve others through World Renew in 2019, the equivalent of 121 fulltime employees.

WITH WORLD RENEW'S SUPPORT. **47** SPONSORING **GROUPS WELCOMED** 206 REFUGEES TO ĆANADA, AND 44 **GROUPS SUBMITTED** NEW APPLICATIONS FOR 190 REFUGEES.

4 PARTICIPANTS CHANGED THEIR STORY THROUGH WORLD RENEW'S COMMUNITY DEVELOPMENT PROGRAMS.

COMMUNITIES WORLDWIDE JOINED WORLD RENEW THROUGH A LOCAL CHURCH OR OUTREACH MINISTRY.

> GLOBAL VOLUNTEERS SERVED OTHERS IN NORTH AMERICA AND AROUND THE WORLD.

INTERNATIONAL **RELIEF MANAGERS** WERE PLACED IN BANGLADESH, HONDURAS, MALAWI. MADAGASCAR, AND NIGER.



Every good and perfect gift IS FROM ABOVE. COMING DOWN FROM THE FATHER OF THE HEAVENLY LIGHTS. WHO DOES NOT CHANGE LIKE SHIFTING SHADOWS. **JAMES 1:17**

Dear Friend:

The Apostles of the early church, like James, remind us that we can depend on God the Father who, in a world of remarkable change, is steadfast. Sharing God's "good and perfect gifts" (Jas. 1:17) with others – especially those who are poor, hungry, and in need - is not only a touchable expression of faith, it embodies the identity of people who believe that Jesus Christ is Savior of this shifting world.

Thank you for changing the story of hunger and oppression by investing in World Renew in 2019. Your prayers, involvement, and financial support created opportunities, through 80 church and outreach partners, for a total of 918,663 participants in 31 countries to grow into stories of greater strength and hope. Many people experienced real transformation at fundamental levels through World Renew when they encountered God's truth about who they are in Jesus Christ.

Irene, a beautiful young woman from Uganda, told this story.

"I was orphaned early and raised by my aunt," Irene said. "She told me every day that I was unlovable and hopeless because I was ugly and not good at anything. I tried my whole life to prove her wrong so she could love me."

"But now I realize God's truth. He made me in His image, for His purpose," she said. "That means I have guaranteed value and everlasting love, no matter what my aunt tells me. There is no such thing as people who are useless or unlovable. No one is worthless. My new mission is to tell every young person in my village this truth."

In the infographic on the previous page, you will find numbers that reflect the changed stories of thousands of people like Irene. And that is not all. Each changed story is an opportunity for a brighter future for people whose lives are built more solidly on bearing and sharing God's image. This is the kind of whole-person transformation your support for World Renew made possible last year.



When you share your prayers, involvement, and financial gifts through World Renew, you give people like Irene, who own very little in this world, the opportunity to change their lives for the better. And when they change their lives, they can influence others to make positive, permanent changes in their lives as well. God's love for us is infectious; His good and perfect gifts never fail.

God's awesome, unchanging power and glory were visible throughout World Renew's work last year - in changed stories, improved futures, and transformed lives. As we worked with local faith partners, many people testified to new hope and strengthened faith in God that continues to be nurtured through the church.

We are thankful for your involvement that made these changes, and so much more, possible. The future is different because of you.

With gratitude and joy,

Ida Kaastra Mutorgo Bumer Bunni

Ida Kaastra-Mutoigo Director, Canada

Carol Bremer-Bennett Director, U.S.

actalliance Integral:







FOOD SECURITY COMMUNITY HEALTH ECONOMIC OPPORTUNITY PEACE AND JUSTICE DISASTER RESPONSE

in Global Community



SET FREE FROM HUNGER

World Renew has been helping families in West Africa improve their long-term food security in challenging circumstances. Smallholder farmers face frequent religious and ethnic violence, unpredictable rainfall, and soil degradation. To help them reclaim the soil's fertility and support themselves, World Renew recently began a 3-year sustainable land-management project.

Fatoumata, a 41-year-old wife and the mother of 11 children, participated in the pilot project. She raises crops and does housework for other families to earn extra income. Her husband and son also contributed to the family income, but together they still did not earn enough money to get by. Most years, Fatoumata had to sell a goat to support the family, sabotaging their longer-term stability.

"One day, there was no food," Fatoumata said. "I cried and didn't know what to do. I wound up sorting through chaff left from the millet harvest to make hot cereal. That moment changed me."

World Renew started training Fatoumata and her neighbors in ways to improve the soil. They reclaimed 160 acres of land and doubled their crop yields in a year! Fatoumata herself harvested 400 kg (880 lb) of maize from a half-acre of land. She still takes on work for other families, but now she can pay her children's school tuition, buy more goats, and start a small savings fund. She knows her future is food secure.

Fatoumata is especially excited about purchasing her own land. "We own land!" she exclaimed. "That is exceptional and innovative in our tradition. You can't imagine how that has set us free." World Renew is providing opportunities for women farmers like Fatoumata to change their stories from hunger to fullness of life: we pray that she and her neighbors continue to change the world.

FROM NOMADS TO FARMERS

The Karamojong are nomadic herders from Uganda who contend with the changing climate and increasing stress on the land. The dire circumstances have pushed the Karamajong to settle down and start farming to survive. It is a substantial shift for them and the people already living in the area.

The Karamajong are one of the poorest people groups in Uganda, and they do not have the skills, tools, or seeds they need to start farming. To help them, World Renew and the Pentecostal Assemblies of God Church have started a food security project in the communities most affected by the change.

Rose Lokwi, head of one of 312 farm families participating in the project, said, "I'm excited that my household can now produce food to eat. We learned to grow crops, and now we raise mung beans, sorghum, and cassava."

World Renew's work in Karamoja is challenging. The communities are remote, and there are few services such as health clinics or schools. But the story of the Karamajong in Uganda is changing as they adapt to new circumstances through your support for World Renew and our church partners around the world.

Community Health

SOMETIMES DIRT DOES HURT

World Renew is improving health in southern Honduras, where many people do not have enough resources. To equip them, World Renew's partner, Diaconia Nacional, trains community leaders and parents in preventive health. Last year, 350 mothers learned to prepare home remedies, use proper hygiene, and provide tuberculosis prevention and care in villages where up to 46 percent of young children are underweight.

Each month, a trained health volunteer like Gloribel Mejia measures the growth of children under five years old. One baby, Fernanda Ordonez, weighed just 16 pounds (7 kg) at 11 months old. Fernanda received vitamin supplements, medicine for intestinal parasites, treatment for anemia, and nutrition counseling from a doctor. Gloribel also visited the Ordonez home to learn more about her care.

She found that Fernanda's grandmother looked after her during the day while her mother and father worked. "Fernanda crawls on the dirt floor," the grandmother said. "She eats her meals on the floor surrounded by cats, dogs, and chickens. They take her food. If any falls, she picks it up and eats it."

Gloribel showed the grandmother how care for Fernanda: no eating on the floor; wash her hands before every meal; use boiled water; keep the floors clean. She also arranged monthly food baskets for the family. These steps improved

> Fernanda's nutritional status and brought her back to a healthy weight.

> > Now, Fernanda plays on a new, clean, cement floor at home. She is happy and energetic, and weighed 27 pounds at her latest check in — a good weight for a child her age. Your support for World Renew's long-term community development programs save lives. The stories, and futures, of children like Fernanda are changing.



GOD CREATES US EQUAL

A year ago, World Renew finished an HIV and AIDS project in Akokma, Uganda, a fishing village on Lake Kyoga. Each day, fisher folk brought in their catch to merchants on the shore who hoped to turn a profit reselling the fish at the market. Sometimes the fishermen curried sexual favors from the young market girls, who needed to earn money to help support their families.

The villagers participated in other risky behaviors, resulting in a high HIV transmission rate — and it was spreading. World Renew and a Ugandan partner trained volunteers to provide HIV testing, counselling, and treatment. The volunteers also trained couples in communication, health, and marital faithfulness.

A year after World Renew's programs in Akokma ended, 160 trained health volunteers were still working in their communities. They found financial support for four selfhelp groups, started savings and loan groups, constructed roads, and dug wells.

In addition, the number of HIV infections decreased from 34.7 percent at the start of the project to just 2.2 percent today. Also, the church in Akokma is growing: the volunteers are role models in their congregations and communities. Family relationships are healthier, and there is broad knowledge of sexual and human rights. The people of Akokma are changing their stories for the good of everyone in their community — and the world.

Economic Opportunity



KINDNESS AND TRUST IN KOIKORO

Koikoro is a community of farm families in Sierra Leone who struggle to grow enough food. In early 2019, Christian Extension Services (CES), a World Renew partner, worked with local leaders to start a Village Savings and Loan Association (VSLA) to help families earn enough income to eat year 'round.

With World Renew's support, CES trained 37 villagers in Koikoro to set up and manage their funds and provided a start-up grant of about US \$300 (\$400 Cdn). Group members could borrow from the fund to start businesses that could supplement their income, such as selling food, household items, and local services. Each member paid back their loan with interest and put funds into a savings account. They also decided to start a community fund to help people who are in a crisis.

By late 2019, the group had increased their start-up funds from \$300 to \$800, nearly tripling their savings. At the same time, CES and World Renew evaluated their work in the community and found that heavy rains in Koikoro had washed out most of the rice harvest, meaning hunger for everyone until after the next planting season.

The VSLA agreed to use their community fund to purchase 20 bags of rice to make up for their neighbors' poor harvests, selling it to them at cost. The group's generous action saved the farm families money and prevented widespread hunger throughout the village.

"The people of Koikoro are grateful to World Renew for helping them avoid a severe food shortage," said the group leader, Bambeh Sannoh. "The village chief said that he trusts and appreciates CES because they started the VSLA program, and it is bringing many positive changes to Koikoro."

MIREILLE CAN FEED HER CHILDREN

World Renew works in the Leogane area of Haiti, southwest of Port-au-Prince, helping people like Mireille Petit-Homme improve their lives. Mireille is a 56-year-old mother of five who lives in Coraille village. She supports her family by selling rice, sugar, corn, and beans at a nearby market. She is also a member of a World Renewsupported Village Savings and Loan Association (VSLA).

Mireille and her neighbors save money together in a joint savings account, and they can take out small loans with low interest rates and flexible payment terms. Mireille has made huge changes in her life since becoming part of World Renew's VSLA program. "I have been approved for three loans since I started saving money with my group," she said. "I invested it in my business, and it is growing. For the first time, I can feed my children at least twice a day. I am very happy."

Mireille and her group offer each other a strong support network that includes group activities and social events. This broad base of encouragement and accountability helps assure their success. The Petit-Homme family is not only improving their way of life, their community is improving also.

"Women are not entirely dependent on their husbands for income anymore," she said. "Many women in my group now own small businesses of their own, as well. I want to thank World Renew for their commitment to Coraille. I am excited about our future."

Peace and Justice

TEENS CHANGING THE FUTURE

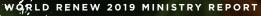
In countries where poverty is prevalent, there are few opportunities for higher learning outside the city centers. Cambodia's public education system does not yet provide students in rural areas with learning in advanced thinking skills. As a result, these bright young minds have not been applied to the problems in their own communities.

To address this challenge, World Renew and a Cambodian partner created 22 youth clubs last year. The young people gather to practice asking effective questions, identify and solve issues, and manage change in their communities. The club members also meet with peers from Liger Learning Center in Phnom Penh to work collaboratively on community projects such as child nutrition, visual impairment, and drug addiction.

In the future, these students will work together to improve access to technology, financial literacy, and document local history. In the process, they will learn project design and implementation, research, data collection, video production, publishing, website development, and oral presentation.

Through World Renew's work with local Christian partners, young adults from rural and urban areas are contributing to their communities and learning crucial leadership skills they can continue to hone in the future. Through your involvement with World Renew, you are changing their story so that someday, they can change the world.







HEALING THE SOUL

In some areas where World Renew works, violent unrest has claimed many lives and pushed thousands of individuals, families, and whole communities to run for safety. World Renew's trauma healing work began in partnership with the American Bible Society in 2012. It offers hope to those who have lost their loved ones or homeland, and are unable to cope with the atrocities they have experienced.

Mary Crickmore, World Renew's West Africa ministry team leader, said, "There are physical wounds to our body that we can see, but there are also wounds of the heart that are unseen and often unhealed. Our goal is to help people meet their deep needs and to walk with trauma survivors as they heal and rebuild their lives." Last year, World Renew's trauma healing programs included 15 church denominations, six partner organizations, and facilitator training with hundreds of people who are now working with groups of adults and children as they heal from the trauma they have experienced.

World Renew continued to make great strides in this critical work in 2019, including expansion into Latin America and North American indigenous communities. There are more opportunities for growth in areas of the world where there is deep need. Your ongoing prayer and support for those who are persecuted and oppressed are so crucial to this work of bringing peace and healing to those who are hurting.



International Transitional Programs



TRUSTING GOD IN ALL SEASONS

In a time when global weather patterns are shifting, farmers who have relied on traditional knowledge and predictable seasons are struggling. When the rains start on time, farmers plant their fields and pray for the best. Then the rain stops abruptly, only to appear again a month later, after the tender plants have withered and died.

The changes have been significant in the Lake Zone of Tanzania, where World Renew and our partners are helping farmers adapt to changes in the weather and build their resilience in crop failures. By introducing conservation agriculture practices, World Renew is helping farmers adjust to shifts in rainfall patterns.

Sabina Makongo is a farmer who practices conservation agriculture in Nyamohonda, Tanzania. She is so successful that she became Champion Farmer in her village. But growing up, Sabina was frequently hungry. She and her husband were raised in farm families where traditional methods resulted in low yields every season.

Sabina wanted more for her seven children and she worked hard to provide for them. But the couple just could not grow enough food to feed their family adequately. They needed about 2,000 kg (4,400 lbs.) of maize each year to avoid hunger and their efforts were yielding less than 700 kg (1,500 lbs.).

When World Renew and the Africa Inland Church introduced conservation agriculture in Sabina's village, she joined a farmer's group. After training, she started making changes on her two-acre farm. She prepared her land using organic fertilizer and planted seeds using new spacing recommendations. At first, Sabina planted only green cover crops, such as Lablab beans, to nourish the soil before planting maize the following season. Then she started to see changes in her fields: there were fewer weeds, the soil held moisture, the seeds were germinating well, and — best of all — her efforts paid off with healthy crops and bigger harvests. Sabina's latest harvest yielded 4,800 kgs (10,000 lbs.) of maize from the very same land that only produced 700 kgs before!

"All along I trusted in God," Sabina said, "for my family's provision and good health. I'll keep on trusting in Him for our future plans."

Sabina says that during difficult times when her children lacked food, she never realized the full joy of being a mother and a wife. Now she can experience that joy deeply, celebrating her family's food security and looking beyond it to greater long-term economic stability.



International Pisaster Response





A WORLDWIDE SNAPSHOT OF 2019

Last year, more than 70 million people were forcibly displaced by conflict, persecution, or disaster. Among the most affected and the most vulnerable are women, girls, the elderly, and people who live with disabilities. World Renew's International Disaster Response team provided support to many communities worldwide that were affected by disasters. The following snapshots show how your faithful prayers and generous support changed people's lives.

BANGLADESH

Since October 2017, more than 366,890 Rohingya refugees in displacement camps in Cox's Bazar received food assistance, and 2,700 families received items related to monsoon-preparedness. Twenty community kitchens and 500 household cooking stoves were also distributed. In February 2019, World Renew provided fresh-food vouchers to 62,278 Rohingya refugees to give people more freedom of choice in their diet and the dignity to choose among 21 food items from dried fish to vegetables.

HONDURAS

World Renew provided short-term food assistance to 750 families affected by flooding in Valle and Choluteca in southern Honduras. The families received a four-month supply of flour, rice, beans, oil, and salt to sustain them in their recovery.

INDONESIA

Last year, World Renew worked with local partners to respond to successive disasters that struck in 2018. These were the Lombok earthquake in August, the Sulawesi earthquake and tsunami in September, and the Sunda Strait tsunami in December. World Renew provided ongoing relief to more than 19,000 people who urgently needed food, clean water, hygiene kits, temporary latrines, shelter and kitchen kits, and bedding. In 2020, World Renew is providing permanent house reconstruction, water-point repair, livelihood recovery, disaster risk reduction, and psychosocial care.





MADAGASCAR

Communities in southern Madagascar were affected by significant drought and crop failure. Nearly 1,350 families received a four-month supply of rice and funds to buy additional food from local markets. Each family also received one healthy female goat.

MALAWI

More than 2,500 families affected by Cyclone Idai received emergency food assistance for four months, as well as maize and bean seeds to plant for the next harvest. They also received blankets, soap, water treatment supplies, and feminine products.

NEPAL

World Renew finished recovery work from a 2015 earthquake by helping 957 households restore and strengthen their livelihoods and establish savings groups. Just over 100 families moved into permanent shelters built in the Terai region after flooding destroyed their houses in 2017.

NIGERIA

In northern Nigeria, 1,200 families were displaced by drought and religious violence in 2019. They received cash assistance, giving them the freedom and flexibility to purchase the food and household items they needed most, and to support the recovery of nearby markets and the local economy.

THE PHILIPPINES

Since 2015, World Renew has focused on rebuilding economic growth in Philippine communities that were affected by Typhoon Haiyan. With generous funding from the Canadian government, World Renew helped families improve their livelihoods, increase household income, and prepare for and recover from future disasters. Since 2013, more than \$8 million has been programmed for these emergency and recovery efforts.

SOUTH SUDAN

Since 2016, World Renew has been responding to the needs of South Sudanese refugees living in northern Uganda in informal settlements that lack basic infrastructure. World Renew and a local partner, Here is Life, constructed 180 latrines and 140 shelters for some of the most vulnerable households. In 2019, the response also included trauma-healing workshops that reached 2,000 people with the support they needed to find peace and hope.

SYRIA AND LEBANON

Since 2012, World Renew has been working with churches across Syria and Lebanon, offering food assistance each year to some of the 21,000 people who fled violence in their communities. Last year, 750 families in 23 locations received food vouchers and 230 Syrian refugee families across Lebanon received milk and diapers. Meanwhile, more than 14,000 internally displaced and vulnerable people received monthly food assistance through churches within Syria.

ZAMBIA

The current drought in Zambia started with a strong El Niño weather disruption in 2018, and it continues to cause severe food insecurity. In May 2019, World Renew, with the United Church of Zambia and the Canadian Foodgrains Bank, initiated a five-month food assistance project for 2,000 households in ten communities in western Mwandi. Now, 81 percent of the 2,000 families involved in the project are eating enough calories to sustain them each day. Praise God!



		and the second second
	ASIA	
	Bangladesh	
	Conflict, Recurring Drought	Food, Nutrition
	India	
	Flooding	Food
	Indonesia	
	Storm	Food, Shelter, WASH,
		DRR training
	Laos	
	Recurring Drought	Agriculture
	Nepal	
	Earthquake, Flooding	Shelter, Emergency Assistance
	The Philippines	
	Storm	Economic Recovery
	EAST AND SOUTHERN AFRICA	-
	Ethiopia	
	Drought	Food
1	Kenya	
	Drought, Recurring Drought	Food, Agriculture
	Madagascar	
	Drought	Food
	Malawi	1000
	Storm	Food
		FOOD
	Mozambique	Emorgonov Assistance
	Flooding	Emergency Assistance
	Tanzania Decuming Drought	Agriculture
	Recurring Drought	Agriculture
	Uganda Canfliat Draught	Mater Constation and Unions
	Conflict, Drought, Recurring Drought	Water, Sanitation and Hygiene, Food, Psychosocial
	Zambia	
	Drought	Food
	WEST AFRICA	
	Nigeria	
	Conflict	Food
	Sierra Leone	
	Flooding	Shelter
	LATIN AMERICA AND THE CAR	
	Haiti	
	Storm	Agriculture, Economic Recovery
	Honduras	
	Flooding	Food
	MIDDLE EAST	1000
	Lebanon	
	Conflict	Food
	Syria	1000
	Conflict	Food
	Yemen	
ġ.	Conflict	Medical Supplies
	connect	

WHERE WORLD RENEW WORKED IN 2019

Compelled

stories

by God's deep passion for mercy and justice, World Renew joins communities around the world in powerful change that renews hope, reconciles lives, and restores creation.

12





COUNTRY	DEVELOPMENT PARTNERS	DEVELOPMENT PARTICIPANTS	DEVELOPMENT COMMUNITIES	DISASTER PARTICIPANTS
Bangladesh*	5	84,972	67	273,009
Cambodia*	5	33,312	99	-
Canada**	1			-
Dominican Republic	1	302	15	-
Ethiopia	-	-	-	4,600
Guatemala*	4	7,005	19	-
Haiti*	4	2,549	32	3,560
Honduras	5	2,860	30	6,250
India	2	11,415	5	16,500
Indonesia	-	-	-	41,343
Kenya	5	14,097	159	48,683
Laos	1	5,466	51	8,311
Lebanon	-	-	-	5,130
Madagascar	-	-	-	6,700
Malawi*	1	6,526	53	21,839
Mali*	4	20,627	222	3,329
Mexico	1	58	4	700
Mozambique	1	10,684	106	4,138
Nepal	-	-	-	9,686
Nicaragua	5	1,731	63	-
Niger	2	7,962	99	-
Nigeria*	3	12,769	49	15,200
Philippines	-	-	-	12,955
Senegal	2	822	5	-
Sierra Leone	1	2,100	18	48,400
Syria	-	-	-	34,100
Tanzania	2	3,439	13	37,085
Uganda	5	7,389	127	10,430
United States***	1			27,711
Yemen	-	-	-	23,850
Zambia	3	5,069	94	14,000
TOTALS	64	241,154	1,330	677,509
TOTAL				019 667

TOTAL PARTICIPANTS

* The number of participants varies year-to-year due to changes in grant funding, security, disaster, or partner transition. Participant numbers shown here represent all programs implemented in 2019.

** World Renew supports Diaconal Ministries Canada.

*** World Renew DRS reports by household. Participant totals are calculated by multiplying by three the total number of households served.

Note: In addition to 64 board-approved partners, World Renew worked with 16 partners in research and development in 2019.

918,663

Pisaster Response in North America



SPIRITUAL CARE ON THE ROAD TO RECOVERY

The holistic scope and Christ-filled hope of World Renew's ministry permeate every aspect of the work of the Disaster Response Services (DRS) program. DRS volunteers are trained to give physical help in a crisis, and provide emotional and spiritual care to survivors, community leaders, and partners who are often experiencing acute stress. The following messages are from World Renew DRS participants.

A woman from Dickenson, Texas, whose house was damaged by Hurricane Harvey, left a note. "You don't just fix houses; you helped restore my spirit and gave me hope. Never underestimate the fantastic things you bring to others. Please tell everyone on your crew that there are not enough words to say thank you!"

A DRS volunteer on a needs assessment in Florida after Hurricane Michael reported this interaction. "A woman came back on the last day of the assessment. She raced in, hugged me, and said that since we prayed together earlier that week, she felt a renewed relationship with the Lord. She now knew that she had the strength, with God's help, to move forward."

Your prayers, involvement, and financial gifts make it possible for many people who are struggling to recover from a disaster to experience hope. DRS volunteers not only rebuild roofs, walls, and floors, they give people a glimpse of the strength and dignity they will find in God who loves them.

LUWORLD RENEW 20

HOPE AND HEALING FROM HURRICANES

In 2019, World Renew DRS assisted many homeowners who needed help recovering from six major hurricanes that hit the Gulf and East coasts of the United States and surrounding islands in the last few years. These were Hurricane Matthew in 2016, hurricanes Harvey, Irma, and Maria in 2017, and hurricanes Florence and Michael in 2018.

World Renew DRS completed its response to Hurricane Matthew last year while continuing to repair damage from the other five storms. The response to these hurricanes involved clean up and rebuilding among homeowners who were unable to complete repairs on their own. This included those who are elderly, have physical or other limitations, and are otherwise without resources.

"DRS volunteers helped elderly widows who were trying to safely navigate warped, uneven flooring in their homes for two years after Michael struck Florida," said World Renew DRS Director Bob Laarman. "We fixed homes for single parents with little kids who were sick because black mold was growing in their home. We built wheelchair ramps for veterans who were struggling to get in and out of their houses."

When you make a financial gift to World Renew, you ensure that homes that are damaged by a disaster in the US or Canada will be repaired as long as there is a need. World Renew DRS responds, often years after a hurricane occurs, sharing the hope and love of Christ during difficult days. Thank you for making hope and healing possible.

2019 NORTH AMERICAN DISASTER RESPONSE

LOCATION		DISASTER						
BUILDING ESTIMATING								
Florida	2	Hurricane Irma 2017						
Ontario	1	Flooding 2017						
Texas	2	Hurricane Harvey 2017, Flooding 2015						
DISASTER CLEAN-UP								
Texas	1	Hurricane Harvey 2017						
EARLY ASSESSME	NT							
Florida	1	Hurricane Irma 2017						
Ontario	1	Flooding 2017						
HOME REPAIR								
Alberta	1	Fires 2016						
California	2	Fires 2013 and 2015						
Florida	3	Hurricanes Hermine 2016 and Irma 2017						
Louisiana	2	Flooding 2016						
Michigan	1	Flooding 2014						
Missouri	4	Flooding 2015 and 2016, Storms 2017						
Mississippi	1	Tornadoes 2017						
North Carolina	4	Hurricane Matthew 2016						
New Jersey	1	Hurricane Sandy 2012						
Ontario	1	Flooding 2017						
Puerto Rico	1	Hurricane Maria 2017						
South Carolina	1	Flooding 2015						
Texas	7	Hurricane Harvey 2017, Flooding 2015						
Washington	1	Fire 2014						
West Virginia	5	Storms 2016						
NEEDS ASSESSME	ENTS							
Florida	4	Hurricane Irma 2017						
Louisiana	1	Flooding 2016						
Missouri	1	Flooding 2017						
Ontario	1	Flooding 2017						
Texas 4 H		Hurricane Harvey 2017						
CAPACITY-BUILD	ING							
California	1	Fire 2017						
Florida 1 Hurricane Irma 2017								
TOTAL DRS ACTIVITIES IN 2019: 53								

I cannot thank you enough for everything you all did for me and for all your hard work so I could Keep my home. I wouldn't have Been able to without you !!!

God Bless you all,

A flood survivor mailed this hand-written note to World Renew, expressing deep gratitude for the work that volunteers completed on her home to make it livable again.

DRS NEEDS ASSESSMENT MAKES A \$500,000 IMPACT

After World Renew DRS completed a needs assessment in Florida in December 2018, the local response organization, the Hendry and Glades Counties Unmet Needs Coalition, said the survey had a major impact on their organization, and more importantly, on LaBelle, the community they serve.

"Our organization was submitting grant requests, and when one of the granting organizations visited our offices, they saw folders for the 300 assessments that World Renew DRS completed piled up in a stack," said a staffperson. "The files represented 300 households that were hard hit by Hurricane Irma in 2017 and still needed help more than a year later. When the vistitors saw the true need present in our community, they granted us \$500,000 to complete the work! Without World Renew's partnership, this would not have happened. As a result, we are changing our business model."

The church in local Jocal Community

Oa



REFUGEE SPONSORSHIP CELEBRATING 40 YEARS OF WELCOME

Through its Private Sponsorship of Refugees program, World Renew has welcomed more than 10,500 refugees to Canada since 1979. In celebration of 40 years of refugee sponsorship in 2019, Canadian church communities gathered to fellowship and tell their welcome stories at anniversary events across the country. The events, organized by the churches, embraced the resilience of refugees from around the globe and demonstrated Christ's love to those in need.

"The celebration of the World Renew refugee program in Ontario not only allowed us to give thanks as sponsors, it allowed the families we brought to Canada to say thank you in a special way," said Rick DeGraaf, an event organizer and member of Cambridge Maranatha Christian Reformed Church (CRC). "They made treats, told their stories, and connected with the communities that brought them here. It affirms that the church can be a relevant community that embraces people who have lost everything and gives them a new start."

Nathaniel Madakiwe, a co-sponsor at Ancaster CRC, said, "These celebrations are a reminder to be grateful for the loving hearts of people who help those who live in fear of persecution or are ripped from their homes by war. They are a call to continue to do good deeds for others because of Christ's example."

In British Columbia, more than 140 people gathered at Hope Community Church in Surrey for their celebration event. "At the last minute, we had almost double the number of people we had anticipated — and a kind of 'beautiful chaos' ensued," said Dena Nicolai, a chaplain and refugee support mobilizer. "Jesus worked a miracle through the generosity of our amazing cooks, and somehow, every plate was filled even though we'd planned for half the amount of people who attended."

These events and others across the country are evidence of God's abundant faithfulness as church communities and sponsored newcomers became neighbors to one another. Following a celebration event held at Maranatha CRC in Alberta, Pastor Kenneth Vanderploeg affirmed, "It's all about grace!"



GLOBAL VOLUNTEER PROGRAM

LIVES INTERSECT AND STORIES CHANGE

There are times when as Christ's followers, we are challenged to dive deeper, ask difficult questions, and reflect on God's calling in our lives. World Renew's Global Volunteer Program (GVP) gives individuals and groups opportunities to explore and seek God's plan for them. As a volunteer in the overseas ministry of World Renew for a week or several months, GVP participants' lives intersect with others — and at the crossroad, God changes stories.

GVP has short-term missions trips, tours, and work groups that can be customized and scaled to fit a church, school, group, or individual. There are experiences for people of any age and skill set who want to serve others through World Renew's development, disaster response, and justice ministry around the world.

There are **individual placements** for people to use their gifts and skills in communities where World Renew is working to change the story in Asia, Africa, or Latin America.

Through **EMBARK,** young adult seekers can explore the world of international service in an environment designed to encourage them to start to see how their gifts could be used and determine if God is calling them to serve.

Focusing on congregations, World Renew's **Global Partnership Program** brings together churches that are seeking to develop lasting, in-depth relationships with other Christians internationally.

To discover more about how God desires to use you, email globalvolunteer@worldrenew.net or go to worldrenew.net/ volunteer to explore the next steps in your story.

FREE A FAMILY™ THE WORLD'S FAMILIES CHANGE THEIR STORIES

For families struggling with poverty and hunger, hope seems out of reach. Through World Renew's Free a Family™ program, hope is being renewed in families and communities around the world.

This family-centered, sustainable approach to community development changes the story of poverty for generations. Parents are connected with new opportunities to build their skills and resources. This results in better food security, improved health, more economic opportunities, and education for their children — now and in the future.

But the change does not stop there. Through Free a Family[™] and World Renew's holistic community development work, parents are equipped and empowered to invest their time and efforts in building up their local communities. We believe that encouraging parents to participate in local planning initiatives means entire communities become better able to tackle the issues of poverty, hunger, and disaster in ways that are best for them.

"A healthy family forms a healthy foundation for a community and nation. Thank you for your support that ensures a healthy and free family can change our world and give God glory!" said World Renew's Canada Director Ida Kaastra-Mutiogo.

In 2019, your financial support freed 2,221 families from poverty around the world — in Asia, southern Africa, eastern Africa, western Africa, and Latin America — and provided hope for a better future. These changes were made possible because 1,900 families in the U.S. and Canada shared the love of Christ and decided to help change the story of poverty for the world's families. Thank you for standing with parents as they work toward a better life for their children and their communities.



JOSEPH STEWARDS A LEGACY OF COMPASSION

Joseph Stewards are ministry supporters who have identified themselves to World Renew as intending to include a financial gift to support this ministry in their will or estate plan. Based on the story of Joseph in Genesis 41, Joseph Stewards share their blessings with those who face hunger and poverty, creating opportunities for people to change their story and the world through future generations.

With careful planning and generous spirits, Joseph Stewards set an important example for others to follow, joining together to make a greater impact for Christ around the world. More than 750 Joseph Stewards have shared that World Renew is included in their will or estate plan. Are you one of them? If so, please let us know; if not, please consider it.

To find out how you can become a Joseph Steward, go to worldrenew.net/planned-giving or call Willemiena McCarron at 800-552-7972 in the U.S. or Loise Githinji at 888-WRLD-RNW in Canada.

I AM NOT MY OWN TOUR

Singer-songwriter Jeremy Benjamin traveled across Canada for 18 months, starting in 2017, appearing in churches to raise a total of (Cdn) \$500,000 (US **\$383.000)**. Some of that total went to local ministries and tour costs, and the rest went to World Renew's work in Nigeria with a four-to-one matching grant from the Canadian Foodgrains Bánk. Canadian churches donated more than \$300.000 to this cause. World Renew is using the funds to help 750 hungry farm families in Nigeria, who were displaced by violent attacks, with funds to purchase food. In 2019, Benjamin started a 40-day celebration tour in contributing churches to mark the release of Wonderlove, a CD that includes their 16,000 recorded voices singing, "I Am Not My Own." Find out more at iamnotmyown.org.



JUSTICE GENERATIONS OF JUSTICE

What do you get when you combine years of wisdom, youthful passion, local experience, mutual respect, care for creation, and love for your neighbor? Justice!

This summer an intergenerational group, including Grandpa Steve Mulder and granddaughter Anneke joined World Renew staff, friends, and partners to see firsthand how climate change is affecting farm communities in Kenya and Uganda.

While not every Climate Witness Project partner can travel to East Africa, this group had a vision to go, build relationships, learn as much as they could, and come back to tell their story in North America. During the trip, they experienced how World Renew partners with local farmers to help them adapt to climate change through training in conservation agriculture methods.

The group also saw how geography and natural resources are affected by climate variations, and they met with church leaders and national-level experts to learn more about how East Africa is approaching solutions that work. The delegates returned to North America with renewed insight and deeper motivation to shrink their own carbon footprints.

Group members are sharing what they have learned in churches across North America, and they are taking their message to lawmakers. Each traveler expects to take the following actions after their experience in Africa:

- to publish at least four articles with faith-based magazines and newspapers
- to lead presentations with 33 churches and campus
 groups
- to convene at least six meetings with their elected officials

The Climate Witness Project is comprised of 115 congregations and more than 600 individual members. To learn more about them, their trip, and their work, go to worldrenew.net/creation-care.

ADVOCACY ADVOCATING FOR CHANGE

In 2019, World Renew provided opportunities for pastors, church councils, and young people to learn about advocating for change in public policies and funding to help fight global hunger and poverty.

A workshop called, *Faith in Action: Practicing Biblical Advocacy*, was developed and offered to churches in partnership with the Canadian Foodgrains Bank and the *I Care Campaign* in 2019. This educational opportunity is part of World Renew's ongoing effort to equip Christians in the U.S. and Canada to act for change on global poverty and hunger through advocacy.

The workshop focused on helping small-scale farmers, especially women, in developing countries. The daylong events included training in communication with local, provincial, and national leaders. It included how to research and organize around a justice issue, how to write advocacy letters, and how to prepare to meet in-person with elected officials.

One attendee, a refugee from Jamaica, said she had long wanted to be a voice for the voiceless, but always wondered where to begin. Guiding people through the process of identifying the Member of Parliament for their riding (political region) is the first step toward connecting with them to advocate for areas of justice such as affordable housing, global food security, or refugee issues.

As a result of these workshops, participants contacted ten Members of Parliament representing the Liberal, Conservative, and New Democratic parties to let them know that they care about ending hunger and increasing Canadian aid in order to achieve it.

Faith in Action workshops are being offered in 2020 in the U.S. and Canada. Churches can host a larger event or receive coaching to run a smaller workshop themselves. To find out more, go to worldrenew.net/peace-and-justice.

Financial Information

ON AVERAGE, WORLD RENEW WORKS WITH EACH NATIONAL CHRISTIAN DEVELOPMENT PARTNER FOR **15** YEARS AND HAS HAD AN ONGOING AGREEMENT WITH FIVE OF OUR 64 BOARD-APPROVED PARTNERS FOR **30** YEARS.

THE AVERAGE SIZE OF A COMMUNITY PARTICIPATING IN WORLD RENEW DEVELOPMENT PROGRAMS IN AN INTERNATIONAL SETTING IS **150** HOUSEHOLDS.

THROUGH GRANTS AND MATCHES FROM OUR FUNDING NETWORKS, WORLD RENEW LEVERAGES EVERY \$1 YOU GIVE INTO \$1.60 IN MINISTRY IMPACT.

> IN 2019, WORLD RENEW WAS AMONG CANADA'S TOP **100** CHARITIES AND AMONG CANADA'S TOP **10** CHARITIES IN INTERNATIONAL AID AS RATED BY MONEYSENSE MAGAZINE (MONEYSENSE.CA).

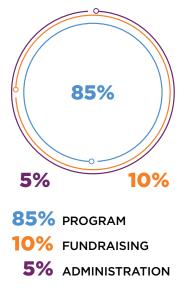
IN 2020, WORLD RENEW CANADA IS LISTED AMONG CANADA'S TOP **100** CHARITIES AND THE TOP **10** CHARITIES IN INTERNATIONAL AID AS RATED BY MCLEAN'S MAGAZINE (MCLEANS.CA).

WORLD RENEW 2019 MINISTRY REPORT

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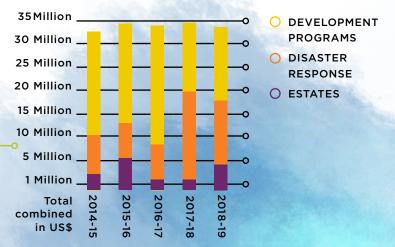
World Renew is deeply committed to being trustworthy in carefully stewarding with absolute integrity your financial investment in people who are affected by poverty, disaster, and injustice.





In 2019, 85 percent of each gift you gave directly benefited people in need. The other 15 percent supported World Renew's core mission through administration and fundraising. Five percent helped to administer our programs effectively, and 10 cents of each dollar provided you with communication and accountability about how your gifts were used.





World Renew is a registered charitable organization in Canada. (Registration Number 11885 7366 RR0001.) A charitable tax receipt is issued for gifts received in Canada. World Renew is a 501(c)(3) tax-exempt organization in the United States. Donations received in the U.S. are tax deductible. Funds are spent only in boardapproved programs and projects.

Spending of funds is confined to World Renew board approved programs and projects. Each contribution directed towards an approved program or project will be used as restricted with the understanding that when the need for such a program or project has been met, or cannot be completed for any reason as determined by the World Renew board, the remaining restricted contributions will be used where most needed.

WHERE OUR RESOURCES CAME FROM

JULY 1, 2018-JUNE 30, 2019

				50EF 1, 2017 SOME 50, 2010				
	US in US\$	Canada in CDN\$	Combined in US\$	Combined in CDN\$	US in US\$	Canada in CDN\$	Combined in US\$	Combined in CDN\$
Churches and Individuals	8,593,695	7,725,447	14,396,194	19,167,093	7,691,650	7,835,962	13,826,916	17,659,737
Disaster Response	3,350,378	13,707,767	13,646,132	18,168,460	7,070,092	3,061,797	9,467,365	12,091,719
Estates	3,670,127	663,419	4,168,414	5,549,826	975,396	700,218	1,523,641	1,945,994
Grants/ Miscellaneous	1,394,307	1,543,398	2,553,536	3,399,778	1,363,165	12,498,052	11,148,674	14,239,086
Total Revenues	17,008,507	23,640,031	34,764,276	46,285,157	17,100,303	24,096,029	35,966,596	45,936,536

ILLEV 1 2017- ILLINE 30 2018

JULY 1. 2017-JUNE 30. 2018

WHERE OUR RESOURCES WENT

JULY 1, 2018-JUNE 30, 2019

	US in US\$	Canada in CDN\$	Combined in US\$	Combined in CDN\$	U in US		Combined in US\$	Combined in CDN\$
International Development	6,244,000	6,657,138	11,244,104	14,970,400	6,021,24	8 6,865,617	11,396,770	14,555,955
Domestic Development	100,617	281,452	312,013	415,413	108,52	0 233,129	291,051	371,731
Disaster Response	3,861,753	14,058,814	14,421,175	19,200,352	3,173,84	7 13,320,117	13,603,002	17,373,754
Education	957,749	643,643	1,441,182	1,918,790	1,494,32	6 801,339	2,121,745	2,709,892
General & Administrative	725,215	1,536,053	1,878,928	2,501,604	692,42	21 1,309,766	1,717,919	2,194,126
Fundraising	1,556,467	1,818,466	2,922,297	3,890,746	1,647,78	5 2,168,060	3,345,295	4,272,611
Total Expenses	13,445,801	24,995,566	32,219,699	42,897,305	13,138,14	7 24,698,028	32,475,782	41,478,069

WORLD RENEW'S NET ASSETS WERE US \$41,659,028 (OR \$54,519,171 CDN) IN THE 2018-2019 FISCAL YEAR. FIND OUR MOST RECENT AUDITED FINANCIALS AT WORLDRENEW.NET/ABOUTUS, OR CALL US FOR MORE INFORMATION.

Note: These figures are derived from the combined financial statements for World Renew according to USA GAAP and as such may vary from those found in the World Renew Canada audited financial statement. The income received from CFGB each year may vary slightly from the project amount committed. At the end of the fiscal year 2018-19, World Renew had an income surplus over expenses of \$2.5 million (US). About \$1.3 million (US) of this amount is surplus of operating revenues over expenses, \$1.1 million (US) is net increase in unrestricted estate gifts supporting the Joseph term endowment fund, and the remaining \$.1 million (US) is the increase of unspent donor-restricted contributions for disaster and community development programs.

KEY IMPACTS FOR 2019

PROGRAM PARTICIPANTS BY REGION

DEVELOPMENT PROGRAM PARTICIPANTS	ASIA	EAST AFRICA	LATIN AMERICA	SOUTHERN AFRICA	WEST AFRICA
Food Security	24,911	9,975	8,082	3,321	14,345
Community Health	86,448	5,850	4,756	11,641	14,327
Economic Opportunity	55,168	5,785	12,702	13,262	32,900
Peace and Justice	16,312	460	2,964	1,821	18,299
Other*	5,488	0	1,528	2,940	819

5-YEAR SOCIAL IMPACT GRID

	2019	2018	2017	2016	2015
Planned Participants	253,568	273,503	268,740	175,115	317,274
Actual Participants	241,154	265,866	249,142	276,215	289,927
Planned Budget	\$5,410,264	\$5,688,970	\$6,090,402	\$6,029,772	\$4,766,211
Actual Expenses	\$4,639,020	\$4,896,903	\$5,361,325	\$4,649,599	\$4,979,228
Number of Communities	1,330	1,451	1,428	1,325	1,556

*Other program costs are used to build the organizational capacity of our long-term Christian partners around the world.

COMMUNITIES ARE GROUPS OF PEOPLE BROUGHT TOGETHER BY COMMON GEOGRAPHY AND NEED, OPPORTUNITY, EXPERIENCE, OR INTEREST, WHO WORK TOGETHER FOR A COMMON VISION OR TASK.

PARTICIPANTS ARE INDIVIDUALS WHOSE PROGRESS WORLD RENEW IS TRACKING BECAUSE THEY ARE WITHIN IMMEDIATE REACH OF A PROGRAM OR PROJECT WE FUND, AND WHO ARE EXPECTED TO BENEFIT FROM THE OUTPUTS, OUTCOMES, AND IMPACTS OF THAT WORK.

INDIRECT BENEFICIARIES ARE NOT PARTICIPANTS IN WORLD RENEW-FUNDED PROGRAMS OR PROJECTS, BUT BENEFIT BY PROXIMITY TO THEM. WE DON'T COUNT THEM, BUT WE REJOICE WITH THEM!

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Thanking Story Changers



ACTION BY CHURCHES TOGETHER-

ACT is a global alliance of **156** churches and faith-based organizations working together in advocacy, development, and humanitarian aid in **120** countries. World Renew is grateful for the coordination, representation, and financial support provided by the ACT Alliance in 2019.

BAKER FAMILY FUNDS—World Renew is grateful for gifts to the Baker Agriculture, Village Savings and Loan, Maternal and Child Health, and Proactive Justice funds. These funds support World Renew's ministry and innovation efforts over a 10- to 15-year period. The legacy created by gifts from the Baker estate is an encouragement to many.

BARNABAS FOUNDATION AND CHRISTIAN STEWARDSHIP SERVICES-

World Renew is grateful to the Barnabas Foundation and Christian Stewardship Services for advancing stewardship as an expression of faith. Barnabas and CSS guide World Renew supporters in financial stewardship, estate planning, and planned giving.

CANADIAN FOODGRAINS BANK-CFGB

is a partnership of **15** Canadian churches and churchbased agencies, including World Renew. CFGB supports international programs, influences policies, and engages Canadians in ending global hunger. As a member of CFGB, World Renew committed a total of **\$9,040,532** (Cdn) in resources to food-related programming in **14** countries last year.

CHRISTIAN REFORMED CHURCH

AGENCIES—World Renew appreciates our fellow Christian Reformed agencies, including Resonate Global Mission, Back to God Ministries International, the Office of Race Relations, the Office of Social Justice, and others. Our collaborations strengthen our ministry, the witness of the church, those we serve, and the cause of Christ.

DEACONS AND CHAMPIONS-World

Renew is rooted in the Office of Deacon in Christian Reformed congregations across North America. We deeply appreciate our deacons, deacon's conferences, ambassadors, volunteers, and other stakeholders who represent World Renew in their local congregations, encouraging prayer, involvement, and support for people who live in poverty.

GROWING HOPE GLOBALLY-World Renew

appreciates GHG's partnership and contributions from local growing projects. GHG supports World Renew's programs by engaging with subsistence farmers in the world's poorest regions. In 2019, GHG supported World Renew with **\$281,600** (USD) in food security programs in Bangladesh, Cambodia, Guatemala, India, Kenya, Mozambique, Nicaragua, Niger, and Uganda.

INTEGRAL ALLIANCE—World Renew is thankful for the Integral Alliance, a global network of 22 Christian relief and development agencies that works together in a more effective response to poverty worldwide through collaborative opportunities for its members, including World Renew, in disaster response and beyond, so that the lives of poor people are transformed holistically.

JOSEPH FUND CONTRIBUTORS-World

Renew is grateful to those who supported the Joseph Fund in 2019. These gifts have a 7-year term: 10 percent is used the first year, the remainder is invested, and a percentage is directed to the ministry throughout the term. Last year, US **\$2,460,434** (\$3,275,822 Cdn) was released to World Renew's ministry through the Joseph Fund.

JOSEPH STEWARDS—World Renew would like to thank our Joseph Stewards, who include those who are poor, hungry, and displaced in their will or estate plan. These gifts will transform lives and communities, providing resources far into the future among churches and Christian organizations that partner with World Renew. **MICAH NETWORK**—World Renew is proud to be part of the Micah Network, a group of **623** Christian relief and development organizations with programs in **89** countries. The Micah Network motivates and equips the global Christian community to practice holistic transformation, calling people to love and repentance in all areas of life and bearing witness to the transforming grace of Jesus Christ.

REFUGEE RESETTLEMENT-World

Renew thanks each church and individual who assisted in refugee sponsorship through World Renew last year. Because of your support, World Renew's refugee program helped **206** people who fled dangerous circumstances find a home in Canada, and **44** sponsoring groups submitted new sponsorship applications for **190** refugees. In the last five years, World Renew has helped **43** Christian churches, and **161** Christian Reformed congregations resettle refugees in communities in Canada.

YOU—World Renew fully recognizes that this ministry is not possible without the support, prayer, and involvement of many generous churches and people like you. God's powerful work through the transforming death and resurrection of Christ Jesus permeates and undergirds our mission. We are deeply grateful that, in response to God's transforming power in your heart, you give so that those who have the least may know more of His abundance, change their story — and the world.

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DISASTER RESPONSE SUPPORT – World Renew

is grateful to the organizations that contributed to international or domestic disaster response interventions in 2019.

- ADRA Canada
- All We Can UK
- Artevel Foundation
- Canadian Baptist Ministries
- Canadian Reformed World Relief Fund
- Cedar Fund
- Charis Foundation
- Covenant Order of Evangelical Presbyterians
- EUROSAN: European Commission on Food Security, Nutrition, and Resilience in Honduras
- Evangelical Missionary Church of Canada
- Federal Emergency Management Agency
- Food for the Hungry
- Galveston County Recovers
- Growing Hope Globally
- Imago Dei Fund
- Manitoba Council for International Cooperation
- MedAir
- Mennonite Central Committee Canada
- National Voluntary Organizations Active in Disaster
- One Day's Wages
- Presbyterian World Service & Development
- Red Een Kind (Help a Child)
- Reformed Church in America
- Reformed Church of the Netherlands, Board of Special Needs
- TF Switzerland
- TEAR NZ
- Tearfund Australia
- Tearfund Canada
- Tearfund UK
- Stronger Than Maria
- The Salvation Army
- United Methodist Church, Eastern North Carolina Conference
- Woord en Daad
- World Charitable Foundation of Canada

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PLANNED GIVING

YOU ARE A VITAL PART of the ministry of World Renew. Your financial gift can be made with a check, credit card, or electronic funds transfer by calling **800-552-7972** in the U.S. or **888-WRLD-RNW** in Canada. You can also donate online at **worldrenew.net/donate.** Your financial support is a powerful way to take action with Christ-like compassion and justice among people who live in poverty.



THROUGH A NON-CASH ASSET GIFT

If you have retirement assets or securities that have appreciated, you can donate them to World Renew – and reduce your taxes. You can also name World Renew as a beneficiary on your retirement savings plan or insurance policies. Real estate can be donated to World Renew while you continue to use the property. World Renew is adept at receiving **stocks, bonds, retirement assets, real estate**, and other assets. Please contact us about these giving options.

THROUGH A GIFT IN YOUR WILL

Have you considered making a gift to World Renew in your will? Your ultimate gift provides resources that change stories of hunger, poverty, and injustice into testimonies of hope. It is a meaningful way to express your values. If you have already included World Renew in your final plans, please let us know and welcome you to **Joseph Stewards**, World Renew's legacy group.

THROUGH A LIFE INCOME GIFT

Through charitable gift annuities, you can make an immediate, significant gift to World Renew while receiving income for life. **The Barnabas Foundation** in the U.S. and **Christian Stewardship Services** in Canada issue and administer charitable gift annuities on behalf of World Renew.

TO LEARN MORE about including World Renew in your will, giving appreciated securities, retirement assets, a life income gift, or to share your legacy gift intentions with World Renew, please call Willemiena McCarron at **800-552-7972** in the U.S. or Loise Githinji at **888-WRLD-RNW** in Canada.

UVING JUSTICE - LOVING MERCY - SERVING CHRIST

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PRINTED JANUARY 2020 IN THE U.S.A.