



NEWS & NEEDS

INTERNATIONAL ORTHODOX CHRISTIAN CHARITIES

WINTER 2019

Microloans Yield Macro Results

Farming Families in the Balkans Build Businesses with Microcredit

Radenko and Natasa have always been entrepreneurs.

For years the couple was in the wholesale business, importing children's toys in their town of Banja Luka in Bosnia and Herzegovina. But in 2008, when their shipment was delayed, they lost sales to competitors and weren't able to make up the income.

Knowing they had to find another source of income, and fast, the couple (now in their late 40s) decided to start a farm on land inherited from Radenko's father in Prnjavor, near Banja Luka. With a small loan provided by IOCC's long-running microcredit program, the family set up a greenhouse and began growing pumpkins, tomatoes, and other vegetables. They're able to get a fair price at market for their produce, creating a steady income stream.

Greenhouse production is more reliable and often more profitable than open-field farming, for several reasons. Crops are protected from harsh weather and wind, and the contained space helps farmers maintain a consistent growing environment. Protection from the weather also extends the growing season, which means increased harvests.

Starting with their greenhouse, Radenko and Natasa – along with children Angela (22) and Milan (17) – have been able to build up business and grow their income. After repaying their initial loan, they gradually expanded their farming enterprise, taking out another small loan in 2012 to add beekeeping and honey production to their repertoire. Their bees produce about 75 kilos of honey each month, and this loan, too, was soon repaid.

In 2017, looking to take the next step, Radenko and Natasa applied for another small loan, this time to rent additional land near their home in Banja Luka and grow gherkins for pickle production. They started with 9,000 cucumber plants, and between the four family members, they manage to keep up with the demanding harvest schedule. Gherkins must be harvested when they are still small in order to fetch the best price, and this farming family has supplemented their harvest income by adding this in-demand product.

IOCC's microcredit program in Bosnia and Herzegovina has been running continuously since 2002, offering more than 11,000 families the opportunity to make their entrepreneurial goals reality – building their businesses and livelihoods step by step.



Radenko and Natasa have used IOCC microloans to grow their farm's harvests and increase their income.

FROM THE EXECUTIVE DIRECTOR



Dear friends,

Any moment can be a good time to make a fresh start toward a goal, and somehow the beginning of a new year feels like an even greater opportunity.

Whether they're starting a new business to support a family, building their community's ability to manage a precious but limited resource like water, or meeting a potential employer when they'd been uncertain they could ever gain financial independence, the people IOCC serves are inspiring. You can read about just some of them here.

These men, women, and children are full of determination to meet their goals. And IOCC is honored and humbled to be part of their stories as they overcome obstacles and shape better futures.

Thank you for making this incredible work possible.

A new year, a new start – thank you for being the driving force behind IOCC's mission to serve.

In Christ,

Constantine M. Triantafilou
Executive Director & CEO

Networking Gets New Meaning in Amman

*Job Fair for People with Disabilities Connects
Job Seekers and Employers*



A young man fills out application materials at an IOCC job fair in Amman.

The first step in any job search is learning what the opportunities are. For people with disabilities, including those with hearing or visual impairments, getting to that initial conversation can seem like an insurmountable hurdle.

Aiming to connect job seekers with employers who have job openings, IOCC held a job fair in Amman, Jordan, specifically for people with impairments and disabilities. Approximately 300 job seekers had a chance to meet and talk with representatives of employers and agencies in several sectors looking to fill vacancies across various skillsets.

The project, part of a two-year IOCC initiative serving Jordanian and Syrian people with disabilities, is funded by the Austrian Development Cooperation and Diakonie Austria. In parallel with job fairs like this one, IOCC also offers employability skills classes at its Livelihoods Resource Center in Amman and vocational training through a local center. IOCC works to raise awareness among communities and families about opportunities and integration for people with disabilities.

Taken together, all these offerings help ensure that people living with a disability or impairment are able to continue pursuing their career and life goals.

International Orthodox Christian Charities, Inc. (IOCC), is the official humanitarian relief and development agency of the Assembly of Canonical Orthodox Bishops of the United States of America and a member of the ACT Alliance, a global coalition of churches and agencies engaged in development, humanitarian assistance, and advocacy.

IOCC, in the spirit of Christ's love, offers emergency relief and development programs to those in need worldwide, without discrimination, and strengthens the capacity of the Orthodox Church to so respond.



a member of the
actalliance

Community Leaders Train for Water Management in Rural Uganda

Uganda Orthodox Church Education Secretary Thanks IOCC

In Uganda, IOCC is working to improve communities' knowledge about water, hygiene, and sanitation issues. Through its Katherine Valone "St. Photini" Water Fund, and in collaboration with the Uganda Orthodox Church, IOCC is building buy-in and local knowledge in Lwemiyaga and Butembe villages through a series of training workshops for community leaders. "Training of trainers" sessions equip participants to spearhead improved water conservation, health, hygiene, and water safety in their areas.

"The training got at these workshops [will] be translated into health, wealth, and well-being of all our people," wrote Rev. Dn. Dr. Cornelius Wambi Gulere, Education Secretary of the Uganda Orthodox Church Schools, in a note to the IOCC team. Participants learn, for instance, how to monitor and test water safety, keep water safe in storage, maintain proper household sanitation to avoid contaminating water sources, and encourage positive changes in water and hygiene habits.

"We thank God Almighty, who made the training workshops ... a great success," continued Dr. Gulere. "Often ... we destroy the natural wealth that God has provided for our survival.... We must pay much attention [to] how we use this very important resource. Water is life."

Because of these trainings, communities, students, and teachers will ultimately be able to maintain a safe water system and better health, and communities will develop action plans for improving water stewardship among their residents.



Community leaders in Lwemiyaga learn how water sources can become contaminated and discuss ways to protect and conserve this precious resource.

Supporting Better Health & Nutrition

IOCC's health and nutrition programming typically serves hundreds of thousands of people each year. This map shows where people who need it are receiving this kind of assistance right now.

Just a few of our current projects:



Immunizations for children



Malnutrition screening and referral



Weekly hot meals for families



Prevention and treatment of pododermatitis

Lebanon
Jerusalem,
West Bank,
Gaza
Syria
Jordan

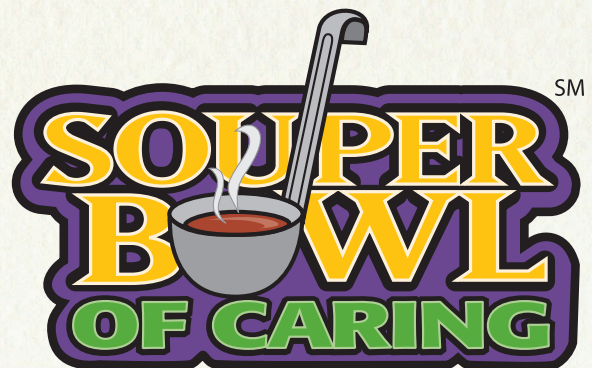
Ethiopia
Uganda

COMING SOON



Watch for our collection
of Lenten recipes!

iocc.org/lent



Sunday, Feb. 3, 2019

HELP FEED THE HUNGRY
by collecting nonperishables for
a local food bank, and collect
money for IOCC to support our
work around the globe. Together we
can turn the biggest weekend in
football into a super day of giving!

iocc.org/souperbowl