



BOSNIANS HAVE REASON TO BE BULLISH ABOUT THE FUTURE

Dragan Isaretović

Editor's note: More than fifteen years after the signing of the Dayton Agreement that ended the war in Bosnia-Herzegovina, IOCC continues to offer microloans to vulnerable Bosnian families to enable them to begin or build small businesses. The loans are helping communities in Bosnia-Herzegovina to recover by creating businesses and developing sustainable employment. With lending capital of \$1.46 million, more than 6,700 loans worth over \$12 million have been disbursed to support agriculture, service businesses, small grocery stores, bookshops, restaurants, and small-scale production. The loans have helped 20,000 people and created 1,028 new jobs.

Gradiška, Bosnia-Herzegovina — Zoran, a 38-year-old father of two teen-aged children, tried his hand at numerous jobs to support his family before he found his future right in his backyard. He performed hard physical labor as a construction worker and drove a truck for a transportation company. But the work he found was not reliable and – despite his hard efforts – his family was barely scraping by. Work as a laborer had no future.

Although he hadn't taken much interest in working in agriculture before, Zoran seized the opportunity to expand the small livestock production activity that his father maintained to provide for their family. After discussing the idea with his father, he decided to leave behind the manual labor he had been doing



Zoran, a 38-year-old father of two children, expanded his family farm with the help of a micro-credit loan. Fifteen years after the end of the war in Bosnia-Herzegovina, IOCC continues to offer microloans to vulnerable Bosnian families to enable them to begin or build small businesses. The program has provided more than 6,700 loans and directly helped over 20,000 people.

and commit himself to breeding cattle on his family's 25 acre farm.

Using the limited savings that he had, Zoran bought four young bulls and utilized a portion of the family farmland to produce fodder for the animals. The land his family had available allowed Zoran to control costs and avoid purchasing feed from other suppliers.

The new business venture was successful and quickly grew into a stable of ten young bulls. But as the number of animals expanded, Zoran lacked the machinery that would allow him to bring in the fodder he

needed to sustain his operation.

Traditional banks wouldn't lend the money that a farmer with limited experience in a traditionally volatile, high-risk business needed in order to expand his business and fully utilize the land he had available. Meanwhile, the current size of his business wasn't sufficient to provide the cash he needed to purchase the machine.

Zoran, like many small entrepreneurs around the world, was stuck. He lacked the capital that would allow him to provide for his family.

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FROM THE EXECUTIVE DIRECTOR



U.S. Navy

Like Hurricane Katrina that devastated the southeastern United States in 2005, the 9.0 earthquake and tsunami in Japan causes us to confront our vulnerability in the face of powerful natural disasters – risks that even developed countries of the world with sophisticated emergency response capacities and extensive national resources cannot eliminate.

Just as Great Lent is a time for us to set aside our human hubris and focus on preparing ourselves spiritually, natural disasters like the earthquake and tsunami also serve as reminders for us to prepare ourselves physically for the critical hours and days before even the most capable emergency response systems can respond to our needs.

I encourage everyone to prepare emergency plans and gather family emergency supplies. Helpful resources are available on IOCC's website at www.iocc.org/emergency.

Each day we are confronted with far less dramatic – but equally deadly and urgent – natural and man-made disasters that families face around the world. The lack of access to clean water that kills millions each year.

The lack of access to adequate food and nutrition. The lack of access to life-saving medicines and health care.

In the pages that follow, you will read how your service to our fellow human beings through IOCC is helping young families in Greece to rebuild farms destroyed by wildfires, entrepreneurs in Bosnia-Herzegovina who are building small businesses and creating new opportunities fifteen years after the end of the war, isolated communities in Haiti that are piecing back their community after the earthquake last year, and the vital medical help being extended to assist Southern Sudan.

As you read these stories, we thank God for His protection and all of the blessings we enjoy each day of our lives that you have shared with these families to give them hope and new opportunities.

Yours in Christ,

Constantine M. Triantafilou
Executive Director & CEO

International Orthodox Christian Charities, Inc. (IOCC) is the official humanitarian aid agency of the Standing Conference of Canonical Orthodox Bishops in the Americas (SCOBA) 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.

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SAVING FAMILY FARMS IN FIRE-STRICKEN AREAS OF GREECE

Baltimore, MD (IOCC) —

Wildfires that swept through southern Greece in 2007 claimed 84 people, over 25,000 cattle and sheep and destroyed more than 667,000 acres of farmland, homes and forests. Three years later, small family farms on the Peloponnese Peninsula may become the next victims of the disaster as Greece's economic struggles and the difficult farming conditions challenge the economic viability of the region's small farms.

A \$300,000 grant from the Greek Fire Relief Fund of the Greek Orthodox Archdiocese of America to IOCC aims to help young families in the Prefecture of Ileia to modernize their small family farms and help them become economically viable. The six month project will focus on the areas around Zacharo, Oleni, Pini, Andritsena, and Alifira.

"Many of the young farmers I spoke to following the fire were determined to restore the land and adopt new techniques that will help them to become more competitive in a global economy," said His Grace Bishop Andonios of Phasiane, Chancellor of the Greek Orthodox Archdiocese of America who visited the region soon after the fires. "This grant will provide the opportunity for farming families to implement some of these changes and build upon the assistance they have received previously from our Archdiocese and the Greek Orthodox faithful of America to recover their farms and maintain their way of life."

Two hundred young farmers and their families in Ileia will receive grants to assist them in meeting short-term agricultural needs or in improving their farming equipment. The grants will be repaid



Since the wildfires that swept Greece in 2007, young farmers like this one from Chelidoni, Greece have struggled to rebuild their farms and make a living in agriculture. A \$300,000 grant from the Greek Fire Relief Fund of the Greek Orthodox Archdiocese of America is helping young families to modernize their small family farms.

through in-kind support provided by the farmers to meal distribution centers of the Church of Greece and the Municipality of Athens.

The advanced age of many farmers in the Peloponnese region discourages them from investing in their farming facilities and from adopting new practices, which are critically needed in order to meet the demands of international markets for farming products. By providing assistance to young people with families, the grants are intended to help families maintain their farms rather than being forced to migrate to urban areas.

In addition to the grants, farmers in fire-stricken areas will receive assistance through soil analysis. Priority will be given to farmers who produce olives, grapes and vegetables. Technicians will take samples from the farmers' fields and perform the tests. Using data gathered through the soil tests, technicians will provide instruc-

tion to farmers on how to use the data to improve their yield.

The soil laboratory, constructed by IOCC beginning in 2008 in Pyrgos, the capital of the Prefecture, was funded through a grant from the Greek Orthodox Archdiocese of America and The Pancretan Association of America. It has been in operation since the middle of 2009 to provide for reliable, local testing of soils for farmers in the region.

To date, the Greek Orthodox Archdiocese has provided a total of more than \$3.6 million to fund projects carried out by IOCC following the fires in Greece. In addition to the soil lab, emergency provisions of animal feed and forage seed were provided to more than 2,000 Greek farmers in the provinces of Ileia and Arcadia who lost livestock and pasturelands in the fire. New equipment was also provided to firefighters in the region.



Learn more at
ioccc.org/greece

BUILDING FOR THE FUTURE IN RURAL HAITI



Beoussico, Justin, and Fortune, all from the Embouchure area, begin demolition of a quake-damaged school building in the rural Haitian village of Embouchure. People from the local area were employed to demolish the old school building and construct a new facility designed to withstand earthquakes and hurricanes.

Embouchure, Haiti (IOCC) — Driving south from the earthquake-ravaged Haitian city of Léogane, the road into the tragically de-forested mountains of Haiti's southwest peninsula becomes increasingly steep and narrow until you reach the point where even a four-wheel drive vehicle can go no further. Somewhere ahead in these broken hills is the village of Embouchure, Haiti.

When the long drive by road ends, you have arrived — at the starting point of a daunting two-and-a-half hour walk, down an incredibly steep switchback trail, then next to — and occasionally through — a river until you reach a remote school where another river converges at the village.

Embouchure, however, is less of a rural village than it is the meeting point for thousands of people who assemble here from their remote mountain dwellings for the market

that materializes each Tuesday.

“Normally, after this kind of a trek into a wildly remote area you would expect to find very few people,” reflects Mark Gruin, IOCC's capacity development coordinator, who oversees the ongoing response in Haiti. “It was amazing to arrive at the river junction and find 5,000 people at the point where the rivers meet — people who had walked hours through the steep hills to come to the weekly market.”

In Embouchure, far away from the attention focused on the urban areas around Léogane and the Haitian capital city Port-au-Prince, the modest St. Joseph's school that served more than 300 children from the surrounding areas was badly damaged by the January 2010 earthquake. For months after the quake children continued to gather around and use the damaged school. There was

simply no alternative.

As part of its response to the earthquake and the recovery challenges that have followed, IOCC has been supporting the reconstruction of the school for the people of Embouchure. The work is being done in cooperation with Finn Church Aid, a partner agency in the ACT Alliance, a global coalition of churches and agencies engaged in development, humanitarian assistance and advocacy.

Designing and building a new school in such a difficult and remote place, and building it to withstand earthquakes and hurricanes, is a daunting challenge. Finn Church Aid is leading these efforts, with a commitment to build at least 100 new schools that can also serve as emergency community shelters in the event of earthquakes or hurricanes.

Progress in the school's construction has been challenging — the same path that leads people into the remote site of Embouchure is also the route for all of the supplies that must be brought in to build a new school.

“Each donkey can take only two sacks of cement per trip and we have delivered over 230 sacks already, but there are only 10-12 mules available in the area,” explained Ms. Sari Kaipainen, the reconstruction manager from Finn Church Aid.

“We decided to cut all wooden trusses for the wall and roof into pieces in Port-au-Prince and then mark them with letters so that we can put them together on site like IKEA furniture following simple instructions. This way, we do not have to bring large pieces of raw wood, which would be very time consuming and difficult.”

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BUILDING FOR THE FUTURE IN RURAL HAITI

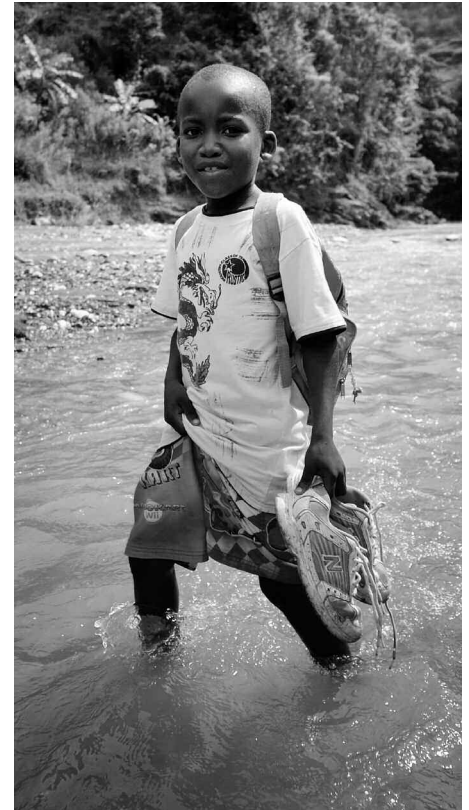
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“We are using mules for all deliveries, which is time consuming, but the big plus is that this also employs more local workers and mule owners; so in that sense it is good news that many people of Embouchure are participating with this school project which helps to create a better

sense of ownership.”

Just over a year after the devastating earthquake, Embouchure now has a new school – and a new reason for people in this rural area to converge by the rivers.

 Learn more at
iocc.org/haiti



(above) A girl studies in a quake-damaged school building in the rural Haitian village of Embouchure. The school was damaged in the January 2010 earthquake, yet classes continued inside. In October 2010 villagers began holding classes in a large tent while the old building was razed and a new one constructed. (above right) Forging a stream, a boy walks home from school in the remote Haitian village of Embouchure. The village's new school was built from materials that were brought in by donkeys that had to traverse the same narrow paths and streams carrying heavy loads.

BOSNIANS HAVE REASON TO BE BULLISH ABOUT THE FUTURE

(continued from page 1)

Turning to “Zdravo”, IOCC’s long-term partner which implements the microcredit program in Bosnia-Herzegovina, Zoran requested a loan to purchase the harvester he needed.

After checking the application data and working with Zoran to estimate his needs and potential, IOCC approved a loan payable over a year.

With additional funds that he was able to contribute to the transaction, Zoran was able to buy the harvester he needed. By increasing the capacity to produce his own animal feed, Zoran has reduced his costs and

increased revenue. Since obtaining the new machinery, the loan that the banks would not make to Zoran has been paid on time.

Today, thanks to the increased capacity to harvest the fodder, Zoran and his family have 18 bulls and look forward to building the business to the farm’s projected capacity of 24 bulls and the income they will produce to support the family.

What’s more, the loan that he has repaid can now help other families who are looking to build for the future in Bosnia-Herzegovina.



D. Isarevovic/IOCC

 Learn more at
iocc.org/bosnia

WORLD'S NEWEST COUNTRY TO RECEIVE LIFE-SAVING AID



A 30-year-old man votes in Southern Sudan's January 2011 referendum. A child soldier since the age of 6, he is overjoyed to vote in the referendum. "This is the end of a very, very long road for me," he explains.

ACT/DCA/Nils Carstensen

Baltimore, MD (IOCC) —

For women in Southern Sudan, the risk of dying in childbirth is the highest in the world. More than one out of every 50 women die during childbirth and less than half of all births are attended by a skilled provider. One in ten children dies before their fifth birthday.

Civil wars that have plagued Sudan over the better part of the last fifty years have rendered the health system in Southern Sudan virtually non-existent. According to the Sudan Tribune, in 2004 there were only three surgeons in the region and in some areas there was just one doctor for every 500,000 people. Without access to health care, the people of Southern Sudan face some of the most appalling health and development indicators in the world.

The signing of the Cooperative

Peace Agreement in 2005 paved the way for autonomous rule of Southern Sudan and the beginning of the peace process that resulted. In January 2011, the people of Southern Sudan voted overwhelmingly in a referendum to form a separate country. Southern Sudan is expected to become an independent country in July.

An important part of the Peace Agreement is a commitment by the government to improve access to basic health care, education, safe water and sanitation. While significant improvements have been made, much of the work to build a functioning health system remains to be done.

Now IOCC, in cooperation with Medical Teams International (MTI), will be providing an estimated \$700,000 in medicines and medical supplies to help address some of the health needs in Southern Sudan.

The aid will be delivered to the Christian Health Association of Sudan, which includes the participation of the Coptic Orthodox Church of Sudan, to be used as part of an ongoing community-based maternal health improvement project in Nzara County. The project seeks to address the high maternal mortality rates due to lack of knowledge about safe prenatal care and birthing practices. By providing medical supplies and knowledge, the program will also help mothers who have otherwise been unable to reach health care services in rural areas.

IOCC and its long-time partner MTI have collaborated on numerous projects in the past to deliver medical assistance. Last year, the two organizations teamed up to provide more than \$2.8 million in critically-needed medical supplies and medicines following the earthquake in Haiti.

AN ORTHODOX UNDERSTANDING OF ACTS OF MERCY

Fr. Thomas Hopko

Christ commanded his disciples to give alms. To “give alms” means literally “to do” or “to make merciful deeds” or “acts of mercy.” According to the Scriptures the Lord is compassionate and merciful, longsuffering, full of mercy, faithful and true. He is the one who does merciful deeds (see Psalm 103).

Acts of mercy are an “imitation of God” who ceaselessly executes mercy for all, without exception, condition or qualification. He is kind to the ungrateful and the wicked.

To “do mercy” means to do good to others in concrete acts of charity. It does not mean, in the first instance, to forgive, or to “let off sinners.” A merciful person is one who is kind, gracious, generous and giving; a helper and servant of the poor and needy. For example, St. John the Merciful of Alexandria was a bishop who helped the poor and needy; he was not a judge who let off criminals.

Mercy is a sign of love. God is Love. A deed of merciful love is the most Godlike act a human being can do. “Being perfect” in Matthew’s Gospel corresponds to “being merciful” in Luke’s Gospel. “Perfection” and “being merciful” are the same thing.

To love as Christ loves, with the love of God who is Love, is the chief commandment for human beings according to Christianity. It can only be accomplished by God’s grace, by faith. It is not humanly possible. It is done by the indwelling of the Holy Spirit. One can prove one’s love for God only by love for one’s neighbors, including one’s worst enemies, without exception, qualification or condition. There is no other way.

To love God “with all one’s

strength” which is part of “the first and great commandment” means to love God with all one’s money, resources, properties, possessions and powers.

Acts of mercy must be concrete, physical actions. They cannot be “in word and speech, but in deed and truth” (First letter of John and letter of James).

Jesus lists the acts of mercy on which human beings will be judged at the final judgment (Parable of the Last Judgment in Matthew 25). Acts of mercy are acts done to Christ himself who was hungry, thirsty, naked, homeless, in prison and “sick” i.e. wounded for our transgressions on the Christ, taking up of our wounds, and dying our death.

Christian acts of mercy must be done silently, humbly, secretly, not for vanity or praise, not to be seen by men, “not letting the right hand know what the left hand is doing”, etc.

Christian acts of mercy must be sacrificial. By this, we understand that we must not simply give to others what is left over. We have to be sharing our possessions with others in ways that limit ourselves in some way (The Widow’s Mite).

Acts of mercy should be done without qualification or condition to everyone, no matter who, what or how they are (Parable of the Good Samaritan).

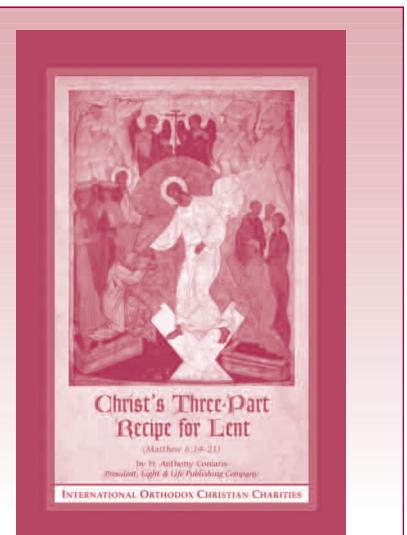
Christians, when possible, should do acts of mercy in an organized manner, through organizations and communities formed to do merciful deeds. Throughout its history the Christian people have had many forms of eleemosynary institutions and activities.

Being the poor

Christians are not only to help the poor; they are themselves to be the poor, in and with Jesus Christ their Lord. Christians are to have no more than they actually need for themselves, their children and their dependents.

How much is enough? How much is necessary? What do we really need? How may we use our money and possessions for ourselves, our families, our children and our churches? These are the hardest questions for Christians to answer.

*Fr. Thomas Hopko is *Dean Emeritus* of St. Vladimir’s Orthodox Theological Seminary and currently serves at the Orthodox Monastery of the Transfiguration in Ellwood City, Pennsylvania.



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VOLUNTEER HIGHLIGHT: EMILY IGLENDZA



When Fr. Nabil Hanna of St. George Orthodox Church in Indianapolis, Ind. approached Emily Iglendza to be the IOCC representative at the parish she accepted without hesitation recalling one of her favorite scripture passages from Paul's second letter to the Corinthians (2 Cor 9:7): "Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver."

Emily's dedication to helping others through the ministry of IOCC in her parish has taken many forms from organizing events, to encouraging her parish to participate in special appeals, to coordinating hands-on projects to engage others in the work of IOCC.

"In these times of corrupt leaders and shocking news stories, it is very refreshing to learn of IOCC's commitment to reducing overhead and administrative expenses so those in need – our brothers and sisters in Christ – are impacted the greatest."

On January 30 of this year, Emily chaired a dessert reception jointly hosted by St. George and Holy Trinity Greek Orthodox Church.

This was not the first IOCC event that Emily and her parish participated in. During the aftermath of the 7.0 earthquake in Haiti, Emily and her fellow parishioners helped pack 1,000 emergency kits for those in need affected by the disaster. Emily hopes to continue this act of giving by hosting an annual "Kits for Kids" event, where children will assist in putting together emergency health kits for those affected by man-made or natural disasters.

To learn more about how you can become involved in making a difference in the lives of those in need, like Emily, please contact Megan Carniewski, IOCC Outreach Coordinator at mcarniewski@iocc.org or toll free at 877-803-4622.



Learn more at
iocc.org/getinvolved