A Mother and Son Flee Conflict in Ukraine

Antonina and Danilo Find Safety – and Hope

Antonina, 34, and her five-year-old son Danilo (not their real names) fled Ukraine for Poland in March of 2022. Antonina had no choice but to leave her husband, parents, and grandparents behind, as Danilo required surgery that couldn't be performed in Ukraine. Fortunately, they were able to find shelter at a refugee center in southern Poland.

IOCC helped Antonina to afford rehabilitation services and orthopedic equipment for her son Danilo.



Danilo has a genetic disorder, Klippel-Feil syndrome, which causes partial atrophy of his nerves and optic discs and hinders his motor and speech development. He also has a congenital heart defect that can only be corrected with surgery.

Antonina was able to find a special kindergarten for Danilo in Poland, but his schedule didn't leave her enough time to take a job. However, with funding from partner United Methodist Committee on Relief (UMCOR), and in collaboration with Eleos Poland, IOCC is helping Antonina and other Ukrainian refugees pay for essentials like food, clothes, medicine, public transportation, and rent.

The program has made it possible for Antonina to afford additional rehabilitation services for Danilo, and to buy the orthopedic equipment he needs to function and flourish. She is also able to purchase phone cards which allow her to talk with her family back in Ukraine.

As Antonina waits for Danilo's heart surgery, she remains grateful for all the help she has received, and for the generous support of the local community. She said, "The most important thing is Danilo and his health. I am happy that, despite the war, we are here among Polish friends who have welcomed us with open arms.

"Danilo's frequent smiles make me forget for a moment the situation in our homeland," she continued, "and the longing for loved ones. It is thanks to your support that we can live and sleep safely, despite worries and fears. I am very grateful to all of you for all your help, for every hand that reaches out to us."

NEWS&NEEDS

FROM THE EXECUTIVE DIRECTOR



It hardly seems possible, but summer has flown by, and a new church year is beginning. Once again, thank you for your love, your prayers, and your faithful support.

We have much to look forward to in this new year. IOCC's 2024 Prayer Journal is now available. Designed for children in grades 3-8, this full-color booklet features stories of our faith in action around the world. The Prayer Journal is available at no charge for your youth group or Sunday School class. You can order it at iocc.org/orderprayerjournal.

This year, IOCC Sunday falls on November 24. This is a special opportunity to share the work of IOCC with your parish. More details will be available soon.

In this edition of *News & Needs*, we are honored to share three stories of how your compassion and generosity are making a real difference in the world. The stories of Antonina and Danilo from Ukraine, Mihajlo in Bosnia and Herzegovina, and Khalil in Jordan, demonstrate that even in difficult circumstances faith and love can persevere.

All of us at IOCC wish you and your family a blessed Ecclesiastical New Year.

Yours in Christ,

Constantine M. Triantafilou Executive Director & CEO

Microloans Make a Major Impact

IOCC Program Supports Small Business in Rural Bosnia and Herzegovina

Long after the Balkan conflict subsided, economic troubles continued to reverberate throughout the region. Such was the case for Mihajlo, 36, and his wife, Natasa, 31, in northwestern Bosnia and Herzegovina. They were struggling to support themselves, their three young children, and Mihajlo's parents—even though Mihajlo was working two jobs.

Looking to build a better life, Mihajlo and Natasa turned to an IOCC microloan program in 2009. The program, started in 2002, makes loans averaging \$2,000 (with the opportunity to borrow larger amounts after successful repayment), mostly to small business owners in rural areas who can't get financing from traditional banks. Since its inception, it's given over 16,000 families a chance to make their entrepreneurial goals a reality.

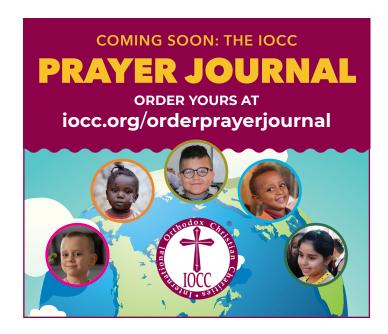
Mihajlo and Natasa combined funds from their loan with their own money to buy land and dairy cows. The farm was a success, and Mihajlo used a total of seven microloans to finance further expansion, repaying each loan in full. And Mihajlo is not alone. The microloan program has an impressive 99% repayment rate.

Thanks to your support, the farm is prospering, with 27 cows producing milk. In addition, Mihajlo has leased 25 acres to grow feed for his cattle. His most recent microloan was used to purchase a tractor so he can expand his operations even further.

International Orthodox Christian Charities, Inc. (IOCC), is the official humanit agency of the Assembly of Canonical Orthodox Bishops of the United States of

IOCC, in the spirit of Christ's love, offers emergency relief and development p worldwide, without discrimination, and strengthens the capacity of the Orthod

Mihajlo and his family have built a successful dairy farm through IOCC's microloan program in Bosnia and Herzegovina.



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iocc.org



UKRAINE CRISIS RESPONSE

By the Numbers

More than 3.7 million people are still internally displaced in Ukraine, while Poland is hosting roughly 1 million refugees, and nearly 200,000 more have sought refuge in Romania and Moldova. As the crisis continues into its third year, families are still separated, and communities lack the infrastructure and resources to rebuild.

IOCC has a long history of humanitarian and development programming in Eastern Europe, and with strong partners across the region, we are addressing people's immediate and long-term needs.

PEOPLE SERVED IN 2023:

UKRAINE: 256,000

ROMANIA & MOLDOVA: 83,000

POLAND: 26,000

PROJECTS INCLUDE:



Cash assistance to refugees and host families



Language lessons to support access to the job market



Community support programs to promote inclusion and integration



Vocational training for women and small business grants



Repair of damaged houses and institutions



Distribution of relief items like food, clothing, and shoes

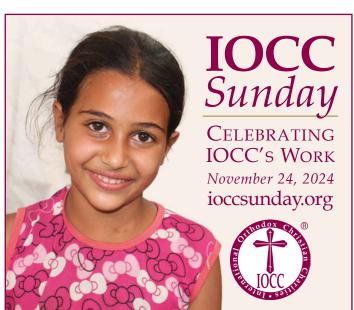


A Vision for a Better Future

Khalil is grateful that his new glasses enable him to continue to work in his shop at Azraq Camp to support his family.

IOCC Program Helps a Shop Owner in Jordan

Khalil, age 55, fled the conflict in Damascus, Syria with his family in 2011. Internally displaced for several years as fighting intensified, they constantly feared for their safety. In 2014, Khalil, his wife, and their six children risked everything to find safety in Jordan.



After six months in one refugee camp, they settled in Azraq Camp, where they've been ever since. There, Khalil opened a small shop to support his family – the camp hosts around 390 shops owned by refugees and Jordanians.

Recently, however, Khalil noticed that his vision was deteriorating. He had trouble reading words on paper or on his mobile phone – he often needed assistance.

When Khalil heard that there was an IOCC vision and hearing clinic in the camp, he made an appointment. An optometrist examined him, determining that the problem was simply a matter of advancing age, and he was prescribed reading glasses.

With his new glasses, Khalil can now read easily, perform his duties, and provide for his family. He is extremely grateful for the quality of his examination and sends his thanks to everyone who made the vision project possible.