

Bosnia and Herzegovina

IOCC opened its Belgrade office in 1992 at the invitation of the Serbian Orthodox Church; field offices in Bosnia and Herzegovina (1995) and Montenegro (1998) supported IOCC's response after Yugoslavia's dissolution and beyond. IOCC has helped millions across the region rebuild livelihoods and face natural and human-caused disasters.



Sustainable Livelihoods

IOCC's microloan program in Bosnia and Herzegovina began in 2002 and remains active. With a repayment rate of over 99%, loans to artisans and small businesses in agriculture, trade, and manufacturing grow family incomes and promote job creation in rural, underdeveloped areas.

Over 22,000 loans cumulatively worth over \$34 million have been made since the program's inception, and in 2024 alone, 743 loans valued at \$1.48 million were made. Also in 2024, the program created 84 new sustainable jobs. For example, with a loan to buy a used car, one borrower started his taxi business; another used the funds to buy additional equipment

for a hair salon, creating a need for one more employee; still another procured additional woodworking machines that likewise created a new position. The microloan program supports business activities in the fields of agriculture, production, services, and trade. In addition, the program provides loans for tuition; in 2024, IOCC helped 144 students pursue higher education, thus increasing their chances of finding promising employment. About half the loans support agricultural development. There are many farmers who, 21 years ago, started a business from scratch and are now successful producers of milk and dairy products, poultry and eggs, or greenhouse crops.

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Sustainable Livelihoods *(continued)*

For example, in 2003, a farming household in the Gradiska municipality started vegetable production in plastic greenhouses with a \$1,200 microloan from IOCC. Seven loans later, this family's main source of income is now vegetable production in three 3,200 square-foot plastic greenhouses. With that income, they built a new house and supported their son's medical studies. Another example is a female farmer from Derventa who has been gradually building a dairy farm with IOCC microloans. Six loans later, this woman now has 12 dairy cows whose milk supplies a local creamery. The program's goal is for 35% of total loans to go to women entrepreneurs each year. Many of the entrepreneurs are candidates for participation in ecotourism and culinary tourism and create products that can be tasted and bought onsite.

IOCC's microloan program, in addition to a strong impact on the resilience and the economic development of small entrepreneurs, also has enviable performance indicators, where, besides the repayment rate of over 99%, the portfolio at risk is around 1%.

In 2021 and 2022, IOCC supported upgrades to the Institute for the Protection of Female Children and Youth in Višegrad, home to 182 girls and women with mental and physical disabilities. The project supported occupational therapy activities and income-generation for residents. IOCC established vegetable production on the property by installing a 2,150-square-foot plastic greenhouse with a 400-gallon water-storage tank and drip irrigation system. IOCC also provided the institute with vegetable seeds, seedlings, fertilizer for three planting seasons, and a walk-behind tractor with a ground-milling attachment used for plowing, and training on vegetable production in the greenhouse. Because an important part of the institute's occupational therapy is a workshop in which residents engage in embroidery, weaving, painting, and decoupage, IOCC also provided six months' of supplies, including knitting and weaving threads and two sewing machines. The project supported the organization of two handicraft fairs for the institute's workshop, one in Višegrad and the other in Bijeljina, in December 2021.

Emergency Preparedness and Response



Working with the Orthodox Church, the local Red Cross, and others, IOCC has provided emergency relief, including household appliances, hygiene kits, school kits, shoes, and bedding to internally displaced persons, refugees and migrants from the Middle East, and local residents in need. In 2022, IOCC worked with local Church humanitarian partner Trojeručica to distribute 600 hygiene kits to economically and socially vulnerable households in underserved areas. The project included supporting the local partner with



training in beneficiary selection, procurement, distribution, and logistics, and supplying office equipment. Also in 2022, IOCC procured and installed three industrial aspirators and conducted minor repairs to the electrical installations in the Red Cross of Bihać's soup kitchen, which serves 6,000 meals for 2,000 migrants daily. After historic flooding in 2014, IOCC helped the affected population recover by providing household appliances, as well as by repairing classrooms at two schools.



Rebuilding after Conflict

In 2022, IOCC designed and installed a “sensory playground,” the first of its kind in Bosnia and Herzegovina. The installation contains five specially designed and certified playground devices at a daycare center for children with special needs in Modriča.

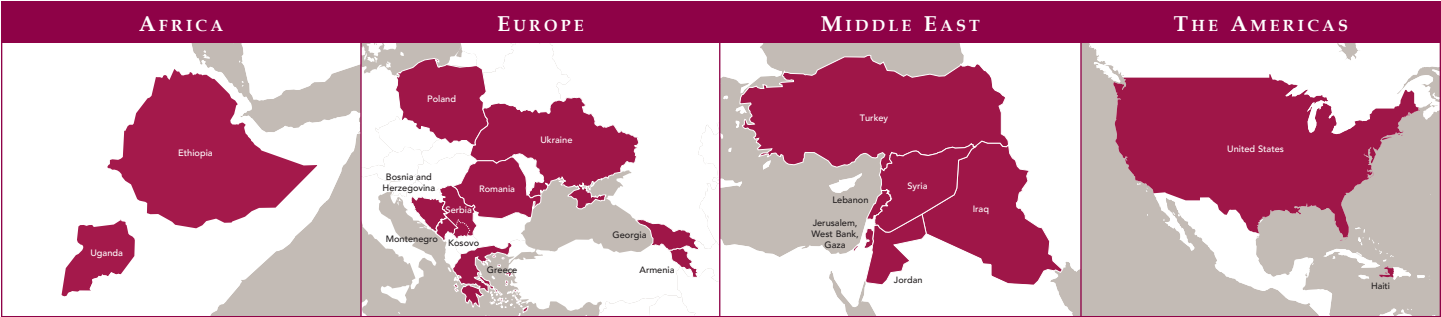


IOCC also equipped the daycare’s kitchen with a dishwasher, sink, new kitchen cabinets, and counters, improving the environment and level of care the center can provide to the community.

Earlier, as many displaced families returned to Bosnia and Herzegovina from 1998 on, IOCC helped foster economic development. IOCC rebuilt hundreds of homes, repaired nearly 100 miles of high- and low-voltage electricity supply lines for 1,500 households, repaired water-supply systems for households, and repaired schools.

In addition, IOCC assisted returnee families with transportation of their belongings and by providing them with 650 pieces of new agricultural equipment, 350 plastic greenhouses, and 300 head of livestock. In order to revive and strengthen civil society in the country, IOCC established NGO resource centers and organized national and regional NGO fairs, community action teams, youth community action teams, and 110 high-school student councils throughout the country.

Active Worldwide Programs



- Ethiopia
 - Uganda
- Armenia
 - Bosnia and Herzegovina
 - Georgia
 - Greece
 - Montenegro
 - Poland
 - Romania
 - Serbia including Kosovo
 - Ukraine
- Iraq
 - Jerusalem, West Bank, Gaza
 - Jordan
 - Lebanon
 - Syria
 - Turkey
- Haiti
 - United States



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| Emergency Preparedness & Response | 110,270 |
| Sustainable Livelihoods | 26,290 |
| Food Security & Agriculture..... | 108,902 |
| Health | 742,444 |
| Other (Education, Nonfood Items, Shelter, Protection) | 159,618 |

IN 2024, IOCC SERVED 1,147,524 PEOPLE WORLDWIDE

IOCC was established in 1992 and is the official humanitarian organization of the Assembly of Canonical Orthodox Bishops of the United States. IOCC provides emergency relief and development assistance to those in need worldwide, without discrimination, and strengthens the capacity of the Orthodox Church and local NGO and community partners. Its global operations are managed from its headquarters in Baltimore, Maryland, in the United States, with field offices in Eastern Europe, the Middle East, East Africa, and the US. Since its founding, IOCC has distributed more than \$858 million worth of aid in over 60 countries around the world, and has extensive experience implementing programs in partnership with United States government agencies (USAID, BHA, PRM) and the United Nations (UNICEF, WFP, UNHCR, OCHA), as well as with European and international donors.