IMPACT SPEAKS LOUDER THAN WORDS

2009 Annual Report
2010 Program Highlights
WHEREVER JEWS ARE IN NEED

JDC IS THERE

JDC rescues Jews and others in danger and crisis, alleviates hunger and hardship, and renews and rebuilds emergent Jewish communities. Today, JDC is impacting hundreds of thousands of lives in more than 70 countries worldwide.
MESSAGE FROM
THE PRESIDENT AND THE CHIEF EXECUTIVE OFFICER

The state of the economy colored everything we did this past year, challenging us to match scarce resources with sharply expanding needs. Everywhere we operate we saw the stark reality behind the statistics: as the global recession deepened, the impact on the people we serve was profound.

Thanks to the steadfast support of The Jewish Federations of North America and our other donors and partners, we are proud to say that once again JDC rose to the challenge. With tested initiatives and on-the-ground expertise, we responded quickly and effectively to crisis, be it unexpected economic needs in the Baltic countries, political upheaval in Kyrgyzstan, or a devastating earthquake in Haiti.

Through the personal stories that follow, you’ll meet some of the tens of thousands of people whose lives we touch every day. Their stories will grip you and help you see what it is like on the frontlines of global Jewish poverty—where thousands of children go to bed hungry, and tens of thousands of lonely elderly forgo food to purchase medicine, or make do with one meal a day.

A WISE INVESTMENT
When you invest in JDC you are making a doubly significant difference in the lives of these Jews in need. For JDC’s strength lies in its ability to leverage funding and partnerships. In Israel, for example, each dollar we spend on innovative programs that are helping to meet social challenges of poverty and dependency leverages $4 in additional funding from the Israeli government and other sources.

Experience and adaptability are JDC watchwords, encouraging us to export successful programs and apply proven initiatives to new situations. For example, programs we devised following the 2001 Argentine financial collapse to help struggling Jewish families are today helping the new Jewish poor in the Baltic countries and Central and Eastern Europe get basic needs and retrain for the job market.

Your confidence in JDC’s ability to deliver put us at the forefront of relief efforts in Haiti in the days following the January earthquake. Your donations enabled us to provide incubators and other critical equipment for the Israel Defense Forces’ field hospital, a remarkable operation that quickly became the talk of the media and made us all so proud. Working with other Israeli organizations and local and international partners, we continue to provide relief and longer-term rehabilitation support as Haiti struggles to recover from the worst disaster to hit this region in 200 years.

A COMMITMENT TO JEWISH CONTINUITY
Throughout its history JDC has coupled its concern for Jewish lives with an equally firm commitment to strengthening Jewish life. Today, our Jewish renewal activities span the globe, building self-sustainable communities capable of offering a vital, pluralistic Jewish life to people of all ages and backgrounds. Expert evaluations show that our innovative programming is changing the way communities reach out to the unaffiliated and bringing in people essential to our collective Jewish future.

World events have engendered a heightened feeling of vulnerability in many of the communities we assist. And even as we focus on the larger populations, we also strengthen the smaller, more isolated communities in North Africa and critical parts of Asia through schools, activities for the younger generation, and support services for the poor and

The poorest Jews in the world live in tiny, sweltering, rundown rooms with no air conditioning, no fan, no refrigerator, and in many cases no indoor plumbing. We should do no less for them than we would do for our own parents.

In Germany, home to 250,000 Jews, JDC runs programs that transcend language and cultural and religious backgrounds. Bambinim (meaning children) brings Jewish programming to young families in Berlin that speak German, Russian, Hebrew, or English.

JDC has supported the modernization of schools in Morocco and Tunisia to ensure that Jewish children have a high quality Jewish and secular education.

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**A STRONG NETWORK OF SUPPORT**

As always, we value the strong support of the JDC Board—people of outstanding ability whose commitment to JDC’s multipronged mission is unswerving. The caliber of our staff, too, continues to draw accolades, as does the quality of programming they consistently deliver. We are pleased that our effort to engage North American young adults in overseas service initiatives is giving a new generation a stake in the principle of areivut—of communal responsibility—that has guided this organization since 1914. We also continue to be very grateful for the trust and support we receive from Jewish community Federations throughout North America in partnership with JFNA, the Harry and Jeanette Weinberg Foundation, the Conference on Jewish Material Claims Against Germany, UIA Federations Canada, the International Fellowship of Christians and Jews, the Maurice and Vivienne Wohl Charitable Foundation, the Swiss Banks Settlement, World Jewish Relief, and other individuals, foundations, and partners around the world.

It is a privilege to be leading this dynamic organization. We believe the path JDC is taking in the present economic climate will enable it to emerge even stronger than before. In what is clearly a turbulent period, you can count on us to maintain the global, responsive infrastructure that for nearly a century has assured Jewish communities around the world that “whenever a Jew is in need, JDC is there.”

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When there is a new idea ... or a new challenge, we first turn to JDC because we know we will get the best... a very professional corporate culture, and a long-range vision of how things should look in the future....”

—Isaac “Buji” Herzog, addressing JDC’s Board of Directors in May 2010
I have no one else to rely on. I am so grateful to the people at Hesed for their care and attention.

While just a teenager, Irina, now age 78, witnessed her family’s vibrant Jewish community in the Urals region of Russia decimated in World War II, their synagogue go up in flames, and the Jewish cemetery destroyed. Still, Irina persevered. Undeterred by the anti-Semitism and later hardships she faced during years of communism, she graduated from university and moved to the Far East to begin her 34-year career as a French teacher. The only thing she has to show for that now is a pension that puts her below the poverty line.

Living on less than $112 a month, Irina depends on JDC’s Hesed social welfare center in Melitopol, Ukraine, to provide food; medicines; heating fuel and blankets to protect her through the winter; and weekly home care visits from Yelena who cooks, cleans, and bathes Irina—basic tasks that would be impossible to accomplish alone.

For Irina, it is a good day when she doesn’t suffer a mild stroke. It’s a bad day when she lies shivering on her bed because her decomposed ancient firewood heater can’t protect her from the bitter Ukrainian winters. Every day is a struggle for survival—one she faces on her own since the deaths of her husband and son. Her loving marriage was cut abruptly short when her husband died in 1959 of radiation exposure from his service as a career medical officer in the Soviet Army. And Irina watched her only son—the joy of her life—succumb to leukemia before his 28th birthday.

Today Irina fights severe, deforming arthritis with every step she takes along the creaking floor of her home. She lives alone and isn’t able to venture outside its four walls—except when Yelena comes.

On a rare bright morning when Irina feels strong enough, she accompanies Yelena to the local supermarket where she can choose her own groceries and purchase them with dignity using a special food debit card provided by Hesed.

All that Irina has left in the world are childhood memories of celebrating Jewish holidays with her large family, and some tattered photos of her son. These have been her only source of comfort through ensuing decades of heartache. But today she has Yelena; today she has dignity.

JDC IS THERE WHEN AN ELDERLY JEW STRUGGLES

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DID YOU KNOW?
The JDC Food Card model was developed in response to the 2001-2 economic crisis in Argentina, where approximately 1/3 of the Jewish population was suddenly plunged below the poverty line.

FAST FACT
More than half a million elderly Jews have benefited from JDC’s Hesed network across 9 time zones of the former Soviet Union (FSU).

TODAY JDC PROVIDES VITAL RELIEF TO DESTITUTE ELDERLY IN SOME 2,800 LOCATIONS IN THE FSU

ACTIVIST ALERT
The Hesed system is essential to thousands of lives, but it is a lifeline on life support. Diminishing resources forced JDC to pare down services and tighten eligibility criteria, leaving tens of thousands of elderly Jews without the food, medicine, and home care they need to ensure their well-being.
Mafteach helped me turn our lives around.

It can be hard enough to plan for the expected, but as Akiva, 31, and his wife Tzipora, 28, recently learned, having to adapt when the unexpected happens can literally alter the course of a family’s life. A child of Haredi (ultra-Orthodox) parents, Akiva was raised to make Talmud study paramount. As an adult he fulfilled this mandate by studying at a kollel (institute for Talmud study) rather than pursuing a career.

With their first child, Akiva and Tzipora lived frugally on his modest kollel stipend and her salary. Their life on the outskirts of B’nei Brak was manageable until Tzipora gave birth to triplets and the family’s expenses quickly eclipsed their income. Despite efforts to conserve money, the family of six skidded deeper into poverty. Akiva was ashamed that he could not provide for his wife and children, but with no education or work experience outside the yeshiva world, opportunities to increase his income were extremely limited.

Then he answered an ad in the community newspaper for JDC’s network of Mafteach (Hebrew for “key”) Haredi employment centers. JDC’s Mafteach centers address the stigma, cultural barriers, and gap in education and professional experience that often preclude Haredi parents from efficiently maneuvering in the modern job market.

At Mafteach, Akiva was encouraged to think broadly about his capabilities and build his resume; he was then connected to companies where JDC has established relationships. Following an intensive screening process, Motorola offered Akiva his first paid job, including future training. Mafteach guided Akiva through the process of negotiating terms, accepting the position, and successfully obtaining approval from his prospective supervisor to adjust his shift time so he could drop his children off at daycare.

Today, Akiva’s salary is helping him and Tzipora chip away at their debt and move steadily toward supporting themselves with dignity. The couple agrees that, at least this time, the unexpected brought not only new lives into the world, but new life and opportunity to their young family.
“We look forward to the holidays when the food package we receive from the Jewish community for Rosh Hashanah arrives. It’s the only time all year we eat dates and cookies.”

For many children, chewing gum is a common, sweet treat. For the Samaras boys, Andrey, 11, and Artyom, 9, it’s what fastens sheets of plastic to their window to protect them from Tashkent’s howling winter winds or 110 degree heat-wave temperatures.

They live on the edge of town, at the end of a long dirt road where wild donkeys, geese, and mule carts drawn by elderly women dodge gaping potholes and large rocks. Andrey and Artyom share a two-room shack with their mother, Lyudmila, a recovering alcoholic. The boys’ stepfather occasionally stops by unannounced; when he’s in a good mood, he leaves a few hundred Uzbeks—less than 20 cents—for food.

The foundation of the Samaras’ mud and straw hut is eroding; the walls are crumbling and in complete decay. The makeshift roof is held on by rocks, bricks, and plastic. There is no electricity or running water.

“We’re too busy taking care of the daily chores and trying to stay alive to think about doing kid stuff,” says Artyom. “We never notice that we don’t have a television, a bathroom, an outhouse, a refrigerator, heat, or enough food in the cupboard.”

The only help these brothers have in the world comes from JDC’s partnership with the International Fellowship of Christians and Jews (IFCJ). The Samaras family relies on JDC’s Jewish Family Service model of case management that the Samaras receive assistance that goes beyond the material and engages them in local Jewish activities. The boys’ haven 15 kilometers from home is the JDC-supported Tashkent Jewish Community Center, where Andrey and Artyom visit for help with their homework, to celebrate Jewish holidays, and to participate with their mom in Jewish family retreats—a rare opportunity for them to learn and share Jewish experiences with other families.

The IFCJ-JDC Partnership provides aid to more than 27,000 needy Jewish children and their families.

JDC IS THERE WHEN A CHILD’S FUTURE IS AT STAKE

DID YOU KNOW?
JDC’s Jewish Family Service model, launched in Hungary in 2008, helps families break the cycle of poverty and engages them in Jewish community activities that provide joy and relief from their focus on daily survival.

FAST FACT
JDC-supported Jewish Community Centers, which often house the local Jewish Family Service, offer Jews of all ages and backgrounds a connection to their heritage through social, cultural, and educational activities.

ACTIVIST ALERT
Amidst growing and deepening cases of children’s poverty, approximately 25,000 additional children across Central and Eastern Europe and the former Soviet Union need crucial assistance.
“This was my first educational experience where I was trained for something really useful and treated with respect and care.”

When Oleg was told that the warehouse where he’d been working for 13 years was bankrupt and closing its doors, he felt the air being wrenched from his chest. He had seen many people lose their jobs in Latvia’s economic crisis, but never thought that it would happen to him; his company had been stable for decades. No matter how desperately Oleg tried to remain calm about his future, all he could picture was the disappointment he’d see in his son Eitan’s eyes. For the first time since the boy was born in 1997, Oleg would not be able to support him. “This was the most demoralizing experience of my life,” shares the 42-year-old father.

Oleg immediately started searching for new employment, but interview after interview yielded no job. He became increasingly depressed and lay awake at night worrying about providing for his family.

Then Oleg learned about JDC’s Ariel Job Center, housed in the same Riga Jewish Community Center where his son participated in JDC’s Children in Need program. Oleg’s family was already receiving subsidies from that program to pay for food, clothing, and utilities as they struggled to live solely on his wife’s recently slashed income. And now he discovered another JDC-supported Jewish community resource, right down the hall.

Everything changed for Oleg and his family once he began his professional training courses at the Ariel Job Center—a model JDC program to retrain and place young professionals whose jobs had been eliminated in Latvia’s financial crisis.

For nearly three months, Russian-speaking Oleg studied Latvian and learned data- and word-processing programs as well as how to utilize email and online resources to search for jobs. Ariel professionals also gave Oleg personal help to improve his resume and boost his job interview skills—especially his confidence and communication.

Bolstered by this new knowledge, Oleg successfully landed a job overseeing retail distribution at Latvia’s leading home electronics warehouse. Now he studies English and is continuing to grow professionally through Ariel. At the same time, Oleg’s “refreshing” experience with caring and skilled staff at Ariel inspired him to see the Jewish community as a resource not only for Jewish cultural programs for his son, but for practical and critical guidance for his family’s everyday survival.

Today Oleg puts this renewed appreciation for his community into action by volunteering with JDC’s welfare programs to distribute food, medicine, and other assistance to the neediest Jews in the city—and now more than ever he encourages his son to engage in Jewish activities.

JDC IS THERE WHEN A FAMILY LOSES EVERYTHING

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Miriam has been a dedicated volunteer with Montevideo’s Jewish community for years because, she says, “our people should know that there is always a heart and hand to help each other in our time of need.” She spends hours each week giving dignity back to hundreds of poor Jewish families through the Tzedaká Uruguay Foundation (a Jewish social services organization established with help from JDC) where her husband is currently president.

In fact, Miriam is one of the founding members of a Tzedaká women’s commission that supports programs for children and families struggling to rebuild their lives since the country’s economic crisis earlier this decade. These are families like the Grinbergs, whose financial situation became so desperate that the five of them were sleeping between washing machines in the back of their laundromat business. Poor and vulnerable Jewish children like the Grinbergs receive food, health care, and educational support thanks to the work of Miriam and her commission. The Jewish daycare center she helped launch offers a nurturing place for these kids to spend after-school hours so their parents can search for work and earn a living to support them. Beyond the financial help, youth at risk of dropping out of school or hanging out on the streets participate in Jewish activities that integrate them into their caring community.

But for Miriam and others, the transformation into an effective women’s volunteer group required overcoming obstacles—challenges that JDC’s Leatid training experts are uniquely qualified to help them tackle. A leadership training program pioneered by JDC, Leatid works to develop Jewish lay and professional leaders to better serve the needs and challenges of their communities. According to Miriam, Leatid has been no less than transcendent in raising the professionalism and coordination of her group. With coaching over the course of a few months, the women reconnected with the Jewish values of mutual responsibility and compassion that inspire their work and began collaborating with other community groups. Since the commission began working with Leatid, it has grown significantly—both in spirit and numbers. “Hundreds more women have joined us because we are successfully and meaningfully addressing needs in our community,” Miriam shares. She and this team of committed volunteers have assumed responsibility not only for delivering the programs, but fundraising for them as well. Today these women of valor are giving struggling Jewish families in Uruguay the opportunity to thrive, reinforcing the strength and viability of the entire community.
“My prosthesis has given me a second chance to realize my dream, to stand again...to walk forward with confidence and a vision to change Haiti.”

“16   17”

“16   17”

JDC IS THERE WHEN AN EARTHQUAKE SHATTERS LIVES

Ever since Oscar was old enough to kick a ball across a dusty sports field in Port-au-Prince, his dream has been to play professional soccer—and also follow in the technological and philanthropic footsteps of his idol, Bill Gates. Those aspirations were very much alive for Oscar in the moments just before the January 2010 earthquake tore through the walls of his three-story high school, killing all but two of his classmates. Oscar escaped with his life, but he lost 250,000 of his Haitian brothers and sisters—and his right leg—to one of this century’s worst natural disasters.

Oscar was sitting in economics class the morning of January 12 when the building started shaking violently, echoing sounds of falling debris and squeaking rebar. He saw the staircase and center of the floor collapse, swallowing dozens of his friends fleeing toward the exit door. Clinging desperately to the building’s external wall—the only one still standing—Oscar made his decision: he jumped out of the building to safety on the rumbling ground.

Oscar did not have time to react to the massive pillar that came crashing down on his leg. He spent the night pinned to the ground; 54 of his dear friends lay dead just a few feet from him. By the time his father reached and pulled him out of the rubble the next morning, Oscar was one of three survivors from his 12th grade class. His right leg was amputated two days later.

The first thing that went through Oscar’s mind when he saw his severed limb was that he would never play soccer again; he would never play on a team that made it to the national soccer championships like he did last year.

“I saw so many amputees after the earthquake that I was sure I would never walk again,” Oscar said with a soft and regal tone that belies his devastation. “I figured, if they don’t have legs, I, too, will never have a leg.”

But then Oscar was referred by a friend to the Haiti University Hospital, where top Israeli medical professionals from JDC field partner Magen David Adom (MDA)/Tel HaShomer Hospital fit him for a state-of-the-art prosthesis. Through intensive physical rehabilitation with Israeli specialists, Oscar stretched, worked on parallel bars, and learned how to take one step at a time—again. With sheer determination and grace that impressed the therapists, Oscar soon graduated from two crutches to one, and then began to walk independently.

“The idea that there were people who were going to take care of me—to get me a prosthesis and help me walk on my own—allowed me to dream again,” he said.

Surveying the destruction and poverty all around him, Oscar says he is “committed now more than ever to be like Bill Gates.” He is studying computer programming with the long-term goal of effecting meaningful change by bringing health and education to Haiti and the developing world at large.

“DID YOU KNOW?

JDC has since its inception used its expertise to respond to humanitarian crises throughout the world, from the 1920s famine in Ukraine to the December 2004 Indian Ocean tsunami.

“FAST FACT

JDC’s non-sectarian International Development Program acts on the Jewish tradition of tikkun olam (repairing the world) by offering a Jewish response to human suffering, particularly following disasters.

“ACTIVIST ALERT

When crisis strikes, JDC’s emergency campaigns raise special funds from the Jewish Federations of North America, foundations, and thousands of generous individuals. These funds allow JDC to form partnerships on the ground that bring immediate relief and long-term development support to victims of man-made and natural disasters.

The JDC Tanks provide clean drinking water to more than 150,000 displaced Haitians.

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The following table summarizes JDC’s annual budget with income provided primarily by the Jewish Federations of North America/Federation system and the extent to which additional funds from various sources have been obtained and utilized.

In sum, the JDC core budget of $73.9 million has leveraged another $259.8 million for total expenditures on JDC projects of $333.7 million during 2009.

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<td>7,059,789</td>
</tr>
<tr>
<td>Non-Sectarian</td>
<td>1,012,070</td>
<td>6,272,253</td>
<td>7,284,323</td>
</tr>
<tr>
<td>Other Muslim Countries</td>
<td>421,801</td>
<td>534,850</td>
<td>956,651</td>
</tr>
<tr>
<td>Poland</td>
<td>1,050,158</td>
<td>2,358,581</td>
<td>3,408,739</td>
</tr>
<tr>
<td>Property Reclamation</td>
<td>1,155,888</td>
<td>150,000</td>
<td>1,285,888</td>
</tr>
<tr>
<td>Regional Africa &amp; Asia Programs</td>
<td>59,650</td>
<td>500</td>
<td>60,150</td>
</tr>
<tr>
<td>Regional European Programs</td>
<td>2,022,801</td>
<td>1,430,850</td>
<td>3,453,651</td>
</tr>
<tr>
<td>Relief-In-Transit</td>
<td>538,100</td>
<td>350,000</td>
<td>888,100</td>
</tr>
<tr>
<td>Romania</td>
<td>1,273,560</td>
<td>3,096,282</td>
<td>4,369,842</td>
</tr>
<tr>
<td>Russian Federation</td>
<td>10,568,208</td>
<td>38,560,527</td>
<td>49,128,335</td>
</tr>
<tr>
<td>Serbia/Macedonia</td>
<td>330,474</td>
<td>537,454</td>
<td>874,928</td>
</tr>
<tr>
<td>Slovakia</td>
<td>225,985</td>
<td>1,072,466</td>
<td>1,298,451</td>
</tr>
<tr>
<td>Special Grants</td>
<td>362,293</td>
<td>0</td>
<td>362,293</td>
</tr>
<tr>
<td>Taub Center for Social Policy Studies in Israel</td>
<td>864,150</td>
<td>0</td>
<td>864,150</td>
</tr>
<tr>
<td>Transmigrants</td>
<td>399,742</td>
<td>0</td>
<td>399,742</td>
</tr>
<tr>
<td>Tunisia</td>
<td>383,103</td>
<td>335,106</td>
<td>718,209</td>
</tr>
<tr>
<td>Turkey</td>
<td>234,641</td>
<td>87,500</td>
<td>322,141</td>
</tr>
<tr>
<td>Ukraine</td>
<td>6,610,246</td>
<td>31,947,956</td>
<td>38,558,202</td>
</tr>
<tr>
<td>Administration</td>
<td>12,771,819</td>
<td>0</td>
<td>12,771,819</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$73,875,362</td>
<td>$259,810,024</td>
<td>$333,685,386</td>
</tr>
</tbody>
</table>

**2009 PROGRAM BUDGET DISTRIBUTION**

### BY GEOGRAPHIC AREA
- **Central & Eastern Europe**: 9.5%
- **Latin America**: 2.6%
- **Africa & Asia**: 3.7%
- **Commonwealth of Independent States**: 34.6%
- **Multiregional**: 0.6%
- **Israel**: 43.9%
- **International Development Program**: 2.1%
- **Services for Children at Risk**: 20.9%
- **Jewish Life & Community**: 15.7%
- **Trauma & Leadership Development**: 10.5%
- **Welfare Services for the Elderly**: 44.6%
- **Israel Emergency Campaign**: 3.3%
- **Research**: 2.7%
- **Non-Sectarian**: 2.1%
- **Welfare Services for the Elderly**: 44.6%
- **Israel Emergency Campaign**: 3.3%
- **Research**: 2.7%
- **Non-Sectarian**: 2.1%
- **Trauma & Leadership Development**: 10.5%
- **Jewish Life & Community**: 15.7%
- **Services for Children at Risk**: 20.9%
FINANCIAL REPORT

BALANCE SHEET: EXHIBIT A
December 31, 2009 (with summarized financial information for the year ended December 31, 2008)

<table>
<thead>
<tr>
<th></th>
<th>UNRESTRICTED</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Operating Fund</td>
<td>Legacy Fund</td>
</tr>
<tr>
<td>ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash</td>
<td>15,304,035</td>
<td>7,078,538</td>
</tr>
<tr>
<td>equivalents</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Time deposit in Israel-interest bearing</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Accounts and accrued interest receivable</td>
<td>1,174,603</td>
<td>7,985,364</td>
</tr>
<tr>
<td>Advances to community, other receivables and other assets (net of allowance for uncollectible accounts of $312,000)</td>
<td>7,985,364</td>
<td>—</td>
</tr>
<tr>
<td>Liabilities</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>28,844,330</td>
<td>272,554</td>
</tr>
<tr>
<td>Dividends payable</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Amortization of deferred compensation</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Loans payable</td>
<td>49,005,195</td>
<td>—</td>
</tr>
<tr>
<td>Due from related parties</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>77,850,525</td>
<td>272,554</td>
</tr>
<tr>
<td>Net assets (deficit) (Exhibit B)</td>
<td>(22,672,841)</td>
<td>133,099,388</td>
</tr>
</tbody>
</table>

For a copy of JDC’s full financial statements and Independent Auditor’s Report, email Eugene Philips, JDC’s Chief Financial Officer, at financials@jdcny.org or access at www.JDC.org.

JDC is the recipient of Charity Navigator’s highest 4-star rating; is among the Non Profit Times’ Top 100 nonprofits; and is an accredited charity with the Better Business Bureau.

Mumbai’s Jewish Community Center, supported by JDC, is the central address for Jewish activities enjoyed by people of all ages in India.

Judafest Jewish street festivals and other innovative programs provide an accessible and fresh approach to connecting Central and Eastern European Jews to their heritage, using informal venues that bring activities “outside the JCC-walls.”

Budapest Jewish street festivals and other innovative programs provide an accessible and fresh approach to connecting Central and Eastern European Jews to their heritage, using informal venues that bring activities “outside the JCC-walls.”

Mumbai’s Jewish Community Center, supported by JDC, is the central address for Jewish activities enjoyed by people of all ages in India.
## Statement of Operations and Changes in Net Assets: Exhibit B

Year ended December 31, 2009 (with summarized financial information for the year ended December 31, 2008)

### UNRESTRICTED

<table>
<thead>
<tr>
<th></th>
<th>Operating Fund</th>
<th>Legacy Fund</th>
<th>Board Designated Fund</th>
<th>Plant Fund</th>
<th>Total</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUES, GAINS, AND OTHER SUPPORT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Jewish Communities</td>
<td>$ 40,189,818</td>
<td>$ —</td>
<td>$ —</td>
<td>$ —</td>
<td>$ 40,189,818</td>
<td>$ 25,086,057</td>
<td>$ 61,275,875</td>
</tr>
<tr>
<td>Contributions</td>
<td>20,618,575</td>
<td>5,008,180</td>
<td>—</td>
<td>—</td>
<td>25,626,755</td>
<td>133,068,390</td>
<td>158,695,145</td>
</tr>
<tr>
<td>Other income-exchange gains</td>
<td>—</td>
<td>1,961,337</td>
<td>—</td>
<td>—</td>
<td>1,961,337</td>
<td>250,000</td>
<td>2,211,337</td>
</tr>
<tr>
<td>Investment income</td>
<td>28,972,414</td>
<td>2,209,005</td>
<td>—</td>
<td>—</td>
<td>31,182,419</td>
<td>14,264,413</td>
<td>717</td>
</tr>
<tr>
<td>Actuarial gains (losses) on pension obligations</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>(28,529)</td>
<td>(93,628)</td>
</tr>
<tr>
<td><strong>Net assets released from restriction</strong></td>
<td>167,528,989</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>167,528,989</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td><strong>Total revenues, gains (losses) and other support</strong></td>
<td>$328,537,382</td>
<td>36,682,931</td>
<td>2,209,005</td>
<td>—</td>
<td>367,429,318</td>
<td>5,331,422</td>
<td>(82,931)</td>
</tr>
</tbody>
</table>

### EXPENSES (EXHIBIT C)

|                        |                |             |                       |            |       |                       |                        |
| **Program services**   |                |             |                       |            |       |                       |                        |
| Reliefs and welfare    | 57,115,369 | 253,374 | — | — | 57,367,743 | — | — | 57,367,743 | 54,222,374 |
| Health services        | 22,906,846 | 110,353 | — | — | 23,017,199 | — | — | 23,017,199 | 31,780,790 |
| Services to the aged   | 43,761,376 | 238,526 | — | — | 43,999,802 | — | — | 43,999,802 | 48,327,207 |
| Jewish education and religious | 26,753,395 | 118,014 | — | — | 26,871,409 | — | — | 26,871,409 | 26,726,657 |
| Education and manpower development | 19,787,042 | 87,433 | — | — | 19,874,475 | — | — | 19,874,475 | 25,632,872 |
| Social development     | 37,758,256 | 166,841 | — | — | 37,925,097 | — | — | 37,925,097 | 40,170,810 |
| Multifunctional        | 18,388,957 | 81,251 | 74,973 | — | 18,545,181 | — | — | 18,545,181 | 16,673,855 |
| **Total program services** | $226,471,341 | 1,014,792 | 74,973 | — | 227,681,096 | — | — | 227,681,096 | 243,124,455 |
| **Supporting services** |                |             |                       |            |       |                       |                        |
| Management and general | 12,606,993 | 2,281,958 | — | 1,471,649 | 16,362,600 | — | — | 16,362,600 | 15,826,605 |
| Fund raising            | 2,340,728 | 313,668 | — | 174,422 | 2,571,690 | — | — | 2,571,690 | 3,374,090 |
| **Total supporting services** | $14,849,721 | 2,595,626 | 1,489,061 | 18,934,208 | 18,934,208 | — | — | 18,934,208 | 20,050,554 |
| **Total expenses**      | 241,321,062 | 3,650,218 | 74,973 | 1,489,061 | 246,553,314 | — | — | 246,553,314 | 263,225,009 |
| **Change in net assets before other changes** | (12,963,680) | 33,232,713 | 2,124,032 | (1,489,061) | 20,894,004 | 5,211,422 | (82,931) | 26,022,513 | (111,897,375) |
| **Other changes in net assets** |                |             |                       |            |       |                       |                        |
| Transfer for fixed assets and loan payments | (83,293) | — | 6,337,291 | 6,293,998 | (6,293,998) | — | — | — |
| Reclassifications      | (961,650) | — | (961,650) | 1,461,650 | (500,000) | — | — | — |
| Transfer for operating funds programs | 10,820,000 | (10,820,000) | — | — | — | — | — | — |
| Pension and postretirement benefit adjustment | — | 5,551,666 | — | 5,551,666 | — | — | 5,551,666 | (8,877,552) |
| Cancellation of prior year's appropriations | 9,569 | — | — | — | 9,569 | — | — | 9,569 | 23,085 |
| **Change in net assets (Exhibit D)** | (12,237,404) | 27,002,729 | 2,124,032 | 4,888,130 | 31,787,587 | 279,074 | (563,911) | 31,553,816 | (120,751,843) |
| **Net assets (deficit) - beginning of year, as previously stated** | (20,425,427) | 30,094,659 | 11,288,636 | 58,084,789 | 105,043,627 | 130,210,528 | 23,507,590 | 298,752,545 | 376,673,931 |
| Restatement             | — | — | — | — | — | — | — | — | 28,930,436 |
| **Net assets (deficit) - beginning of year, restated** | (20,425,427) | 106,096,659 | 11,288,636 | 58,084,789 | 155,034,627 | 130,210,528 | 23,507,590 | 298,752,545 | 409,594,387 |
| **Net assets (deficit) - end of year (Exhibit A)** | (22,672,841) | 131,099,388 | 13,422,648 | 62,573,019 | 186,825,234 | 130,210,528 | 22,924,479 | 320,330,295 | 288,752,545 |
### Statement of Functional Expenses: Exhibit C

Year ended December 31, 2009 (with summarized financial information for the year ended December 31, 2008)

#### Program Services

<table>
<thead>
<tr>
<th>Program Services</th>
<th>Relief and Welfare</th>
<th>Health Services</th>
<th>Services to the Aged</th>
<th>Jewish Education and Religious</th>
<th>Education and Management Development</th>
<th>Social Development</th>
<th>Multifunctional</th>
<th>Total</th>
<th>Management and General</th>
<th>Fund Raising</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants to local communities</td>
<td>$ 587,653</td>
<td>3,737,529</td>
<td>2,447,683</td>
<td>1,644,052</td>
<td>6,640,725</td>
<td>1,057,166</td>
<td>2,983,314</td>
<td>29,097,922</td>
<td>19,097,922</td>
<td>20,623,997</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash assistance</td>
<td>3,009,504</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>3,009,504</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>3,009,504</td>
</tr>
<tr>
<td>Food and clothing to needy individuals</td>
<td>26,042,334</td>
<td>434,761</td>
<td>—</td>
<td>56,273</td>
<td>—</td>
<td>—</td>
<td>72</td>
<td>26,533,440</td>
<td>—</td>
<td>—</td>
<td>26,533,440</td>
<td>22,432,693</td>
</tr>
<tr>
<td>Healthcare and rehabilitation</td>
<td>1,072,278</td>
<td>11,053,588</td>
<td>45,037</td>
<td>—</td>
<td>18,923</td>
<td>25,000</td>
<td>127,648</td>
<td>12,340,974</td>
<td>12,340,974</td>
<td>11,151,428</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical supplies</td>
<td>—</td>
<td>1,429,936</td>
<td>588,502</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>1,778,038</td>
<td>1,778,038</td>
<td>1,227,876</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Religious, cultural and outreach programs</td>
<td>3,401</td>
<td>—</td>
<td>24,000</td>
<td>3,324,329</td>
<td>107,064</td>
<td>—</td>
<td>—</td>
<td>32,222,396</td>
<td>3,720,294</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education and scholarships</td>
<td>23,000</td>
<td>69,334</td>
<td>—</td>
<td>12,366,677</td>
<td>1,105,202</td>
<td>1,856,460</td>
<td>4,360</td>
<td>15,427,013</td>
<td>—</td>
<td>15,427,013</td>
<td>17,411,598</td>
<td></td>
</tr>
<tr>
<td>Training and communal workers</td>
<td>745,041</td>
<td>291,690</td>
<td>64,795</td>
<td>3,470,115</td>
<td>8,041,079</td>
<td>6,089,660</td>
<td>5,874,974</td>
<td>24,599,854</td>
<td>24,599,854</td>
<td>24,673,788</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Occupancy, warehousing, repairs and equipment</td>
<td>977,635</td>
<td>405,486</td>
<td>2,014,875</td>
<td>251,632</td>
<td>727,543</td>
<td>957,773</td>
<td>556,739</td>
<td>14,558,682</td>
<td>15,766,185</td>
<td>175,132</td>
<td>16,309,999</td>
<td>11,669,877</td>
</tr>
<tr>
<td>Emergency assistance and relief</td>
<td>17,311,248</td>
<td>2,739,398</td>
<td>1,672,925</td>
<td>40,086</td>
<td>107,213</td>
<td>1,314,335</td>
<td>986,785</td>
<td>24,071,990</td>
<td>—</td>
<td>24,071,990</td>
<td>34,536,807</td>
<td></td>
</tr>
<tr>
<td>Home care and personal assistance</td>
<td>18,487</td>
<td>246,789</td>
<td>2,896,791</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>—</td>
<td>29,382,067</td>
<td>—</td>
<td>29,382,067</td>
<td>28,747,243</td>
<td></td>
</tr>
<tr>
<td>Social, recreation and communal organizations</td>
<td>4,868,619</td>
<td>964,679</td>
<td>6,648,767</td>
<td>3,515,861</td>
<td>1,887,137</td>
<td>14,063,541</td>
<td>1,045,960</td>
<td>32,994,564</td>
<td>32,994,564</td>
<td>40,528,045</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>525,477</td>
<td>36,662</td>
<td>7,297</td>
<td>399,701</td>
<td>196,765</td>
<td>171,645</td>
<td>769,954</td>
<td>2,109,601</td>
<td>—</td>
<td>2,109,601</td>
<td>802,498</td>
<td></td>
</tr>
<tr>
<td><strong>Total program expenses</strong></td>
<td><strong>35,086,087</strong></td>
<td><strong>2,619,061</strong></td>
<td><strong>42,199,372</strong></td>
<td><strong>25,097,926</strong></td>
<td><strong>18,832,601</strong></td>
<td><strong>35,799,827</strong></td>
<td><strong>14,491,051</strong></td>
<td><strong>215,926,045</strong></td>
<td><strong>15,576,185</strong></td>
<td><strong>175,312</strong></td>
<td><strong>215,877,562</strong></td>
<td><strong>235,312,552</strong></td>
</tr>
</tbody>
</table>

#### Management and Administrative Expenses

| Management and Administrative Expenses | Payroll, social security benefits and consultants | 1,741,670 | 1,188,949 | 1,381,128 | 1,377,122 | 794,499 | 1,623,288 | 2,332,016 | 10,438,672 | 7,562,058 | 1,844,796 | 18,865,536 | 18,199,705 |
| | Travel | 230,622 | 143,781 | 167,021 | 166,537 | 96,080 | 196,506 | 282,013 | 1,262,360 | 636,000 | 69,000 | 1,967,360 | 1,376,318 |
| | Telephone and fax | 34,361 | 23,457 | 27,248 | 27,569 | 15,675 | 32,026 | 46,008 | 205,944 | 235,400 | 30,000 | 471,244 | 555,713 |
| | Conferences, media and public relations | 6,613 | 4,314 | 5,244 | 5,229 | 3,017 | 6,164 | 8,855 | 39,636 | 1,346,500 | 11,500 | 1,397,636 | 1,376,543 |
| | Contracted services, supplies and other expenses | 288,390 | 190,867 | 228,689 | 228,026 | 133,553 | 268,786 | 386,138 | 1,728,449 | 2,096,701 | 401,768 | 4,226,918 | 2,517,227 |
| **Total management and administrative expenses** | **2,583,656** | **1,557,548** | **1,809,530** | **1,804,083** | **1,040,824** | **2,126,550** | **3,015,050** | **13,675,061** | **11,874,669** | **2,379,864** | **27,928,794** | **24,045,504** |
| **Interest expense** | — | — | — | — | — | — | — | 1,460,097 | 1,460,097 | 2,548,725 |
| **Depreciation and amortization** | — | — | — | — | — | — | — | 1,471,649 | 1,471,649 | 1,128,228 |
| **Investment management fees** | — | — | — | — | — | — | — | 1,375,503 | 1,375,503 | 1,571,945 |
| **Total expenses** | **57,567,743** | **23,077,199** | **43,999,702** | **26,871,409** | **19,874,475** | **37,925,397** | **18,545,181** | **227,601,106** | **17,738,103** | **2,571,608** | **247,930,817** | **264,796,990** |
| **Less investment management fees deducted from investment income on the statement of operations and changes in net assets** | — | — | — | — | — | — | — | (1,375,503) | (1,375,503) | (1,571,945) |
| **Total expenses as reported on the statement of operations and changes in net assets (Exhibit B)** | **57,567,743** | **23,077,199** | **43,999,702** | **26,871,409** | **19,874,475** | **37,925,397** | **18,545,181** | **227,601,106** | **16,362,600** | **2,571,608** | **246,535,314** | **263,225,009** |
### STATEMENT OF CASH FLOWS: EXHIBIT D

**Year ended December 31, 2009**

#### CASH FLOWS FROM OPERATING ACTIVITIES

Change in net assets (Exhibit B)  $31,583,750

Adjustments to reconcile change in net assets to net cash used by operating activities:

- Depreciation and amortization  1,489,061
- Permanently restricted contributions
- Permanently restricted investment income  (717)
- Realized and unrealized gains on investments  (43,559,536)
- Actuarial loss on annuity obligations  112,157
- Decrease (increase) in assets:
  - Accounts and accrued interest receivable  250,152
  - Contributions receivable  7,969,268
  - Advances to communities, other receivables and other assets  2,669,950
  - Advances on account of future year's programs  249,176
  - Decrease in liabilities:
    - Accounts payable and accrued expenses  (2,763,949)
    - Due to related parties  362,688

Net cash used by operating activities  (1,638,000)

#### CASH FLOWS FROM INVESTING ACTIVITIES

Purchase of investments  (107,806,988)

Proceeds from sale of investments  114,613,188

Purchase of fixed assets  (6,293,999)

Net cash used by investing activities  (512,201)

#### CASH FLOWS FROM FINANCING ACTIVITIES

Repayment of loans  (30,952,619)

Proceeds from loans  29,960,000

Proceeds from permanently restricted investment income  717

Payment of annuity obligations  (266,424)

Proceeds from investment income subject to annuity obligations  166,346

Net cash provided by financing activities  (1,091,980)

Net decrease in cash and cash equivalents  (2,217,779)

Cash and cash equivalents - beginning of year  25,721,399

Cash and cash equivalents - end of year  $23,503,620

Supplemental disclosure of cash flow information:

Cash paid during the year for interest  $1,440,097
The life-saving work of JDC's Medical Director, Dr. Rick Hodes, is the subject of a newly released book and documentary. For more than 20 years JDC has brought critical help to tens of thousands of Ethiopians, and its family retreats have connected to their Jewish heritage through participation in over the past 15 years.

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