

Annual Report 2020

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In a broken world full of poverty and injustice, Woord en Daad seeks to make the signs of God's coming Kingdom visible. The Christian perspectives of justice and compassion motivate us each day to contribute to a sustainable change that benefit all people.

Table of contents



Woord en Daad in short: connected

Foreword	5
Woord en Daad in short	6
Impact in the South	7
The world of Woord en Daad	8
2020 Key figures	10
Summary	11
Strategic policy choices	12
Value creation model Woord en Daad	14



1. Strategy, vision and policy: impact both near and far 15



2. Dynamics in the work field: impact both near and far 17

2.1 Inclusive Agribusiness	18
2.2 Education and Sponsoring	20
2.3 Sustainable Water	22
2.4 Employment and Training	24
2.5 Our Three Strategies	26



3. Accountability, learning and innovating: a future with focus 29



4. Organization and governance: connected together 31



5. Financial accountability: more despite less 36

Annual accounts 39



6. Annexes 42

Auditor's statement	42
Internal financial control	42
Overview partners	43



Per programme these logos show how our work contributed to the realization of one or more Sustainable Development Goals. These 17 global goals were set by the United Nations General Assembly in 2015 for the year 2030. (sdgs.un.org/goals)





Foreword

Connected



A small virus brought a large world to a halt in 2020. Day after day, reports about this filled the news pages while, at the same time, there was little attention for other news with considerable impact, such as the hurricanes in Guatemala and the Philippines. The tensions in Ethiopia, which culminated in a civil war in Tigray that cost thousands of people their lives, briefly appeared in the news, but reports about the vaccine rapidly began to receive more and more attention.

Amidst all of the major news that scrambled for attention, Woord en Daad continued to do its work. Trips to Asia, Central America or Africa were not possible, but from our homes, we continued to be digitally connected as colleagues, but also with our partners. The virtual context probably even allowed us to have more contact than in the past. In my case, I felt lucky to have a home office on the bank of the Dordtse river Kil. When I looked out of my window, I could see large ships sailing by. And every evening I enjoyed the fantastic, unique sunsets: they were like presents after a busy workday. From that workplace, I was connected with a worldwide network in 2020. I felt grateful for the existing digital possibilities. Time and again, my contact with partners gave me food for thought. Daniel from Haiti enthusiastically told me about how home education had been quickly set up when the schools had to close. During the meeting with participants from the employment programme in the Philippines, I was told that they really struggled with the strict lockdown. In their context it was a tremendous challenge to remain in good contact with entrepreneurs and

young people. Missy from Colombia described how red flags in neighbourhoods hung out of the windows: an alarm call for food from homes that were having to do without. She was moved when she heard that a Dutch entrepreneur wanted to support the employment programme in Colombia in this difficult year. The energy erupted from Hyacinthe's screen in Chad when he heard that the Netherlands Enterprise Agency wants to be the Dutch partner for the employment programme. West African partners could hardly believe their ears when they received the news that their programme had been approved for Southern Leadership, with Woord en Daad as a strategic partner of the Dutch Ministry of Foreign Affairs.

In 2020, I was also connected with many people in the Netherlands from my home office in Dordrecht. Hundreds of volunteers had to remain at home, for example because the second-hand shops were temporarily closed. They however didn't despair, and came up with online initiatives that exceeded their own expectations. I spoke with an entrepreneur who, especially now that he sees so many challenges in the Netherlands, wants to continue contributing to the water programme in Ethiopia. All of these encounters have greatly impressed my colleagues and I. We feel more connected than ever before. Why? Because particularly during these times we experienced a glimpse of the vulnerability in life that many face daily. Memories.... gave rise to a certain sense of apprehension. Memories of worldwide encounters from the past retrospectively gave rise to a certain amount of trepidation. Did we ever truly understand what it is like to

live life from one day to another, without a longer-term perspective? I realize more than before that I am blessed with enough food, good health and a warm home. Although, when the temperatures outside plummeted, some things did go haywire for a while: my heater stopped working and could not be repaired immediately. Wearing a thick jumper and a large scarf, I logged in for a meeting with our partners in West Africa.

After a prayer, we calmly went through the points on the agenda. Meanwhile, Josias from Burkina Faso sent me a WhatsApp message: 'Rina, what's going on with you?' He had noticed the large scarf and the thick jumper. I told him that my heater was defective. During the "any other business" section, Josias raised his digital hand. 'Let us pray for Rina's defective heater.' A serious invitation, which he followed up on himself.

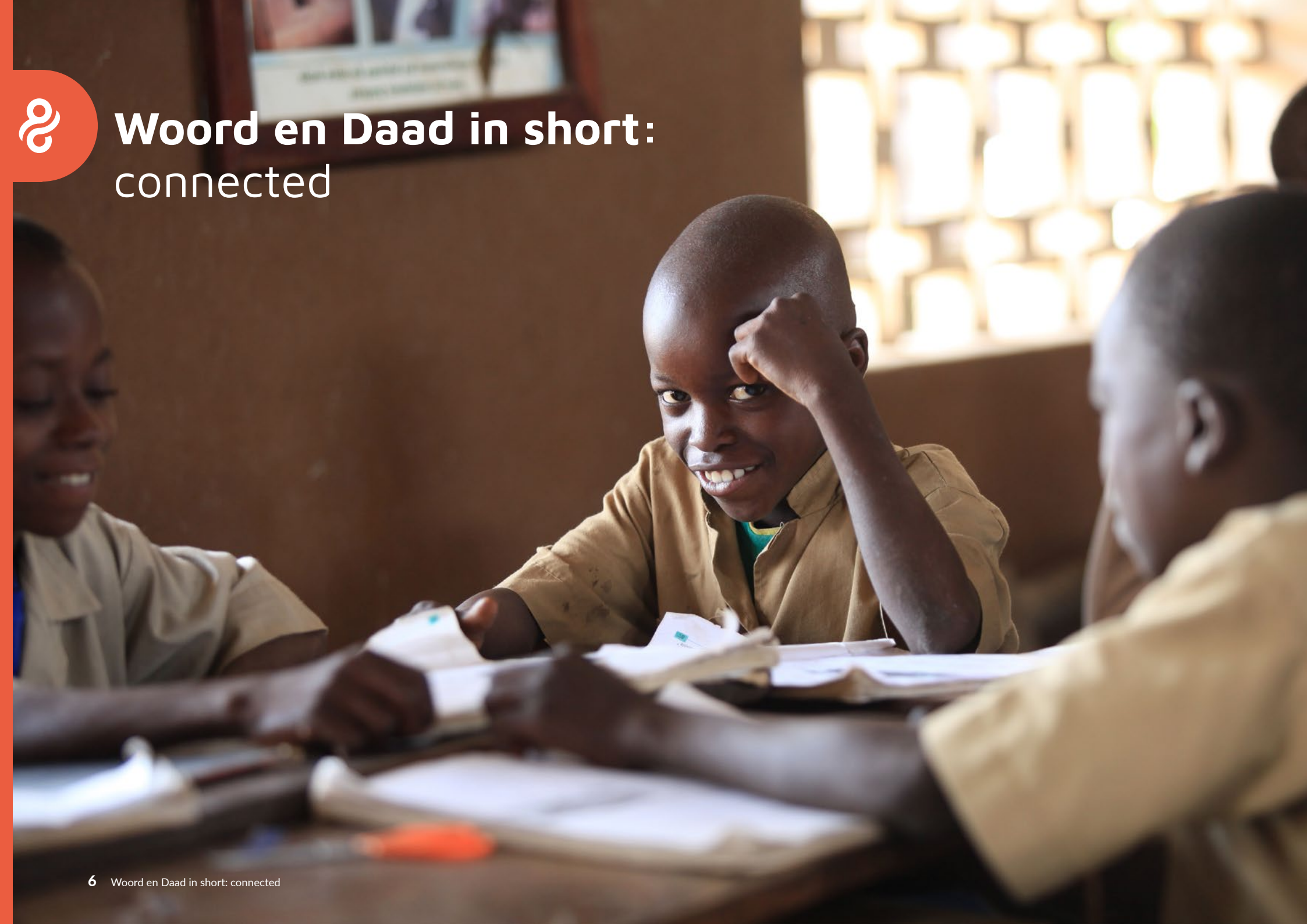
This simple example made me appreciate once again that God's care can be found both in world events, as well as in the small things. 2020 was a year in which being connected with each other was expressed in a different way. It was also the year in which we realized more than ever before how we need God's grace to be able to continue doing our important work each day.

Rina Molenaar,
CEO





Woord en Daad in short: connected



Impact in the South

Mission

In a broken world full of poverty and injustice Woord en Daad seeks to make the signs of God's coming Kingdom visible. The Christian perspectives of justice and compassion motivate us each day to contribute to a sustainable change that benefits all people.

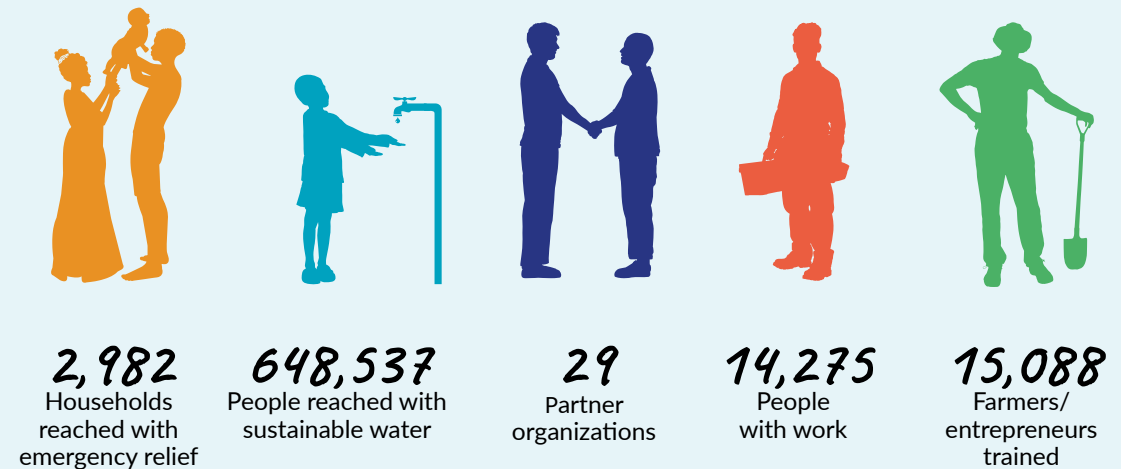
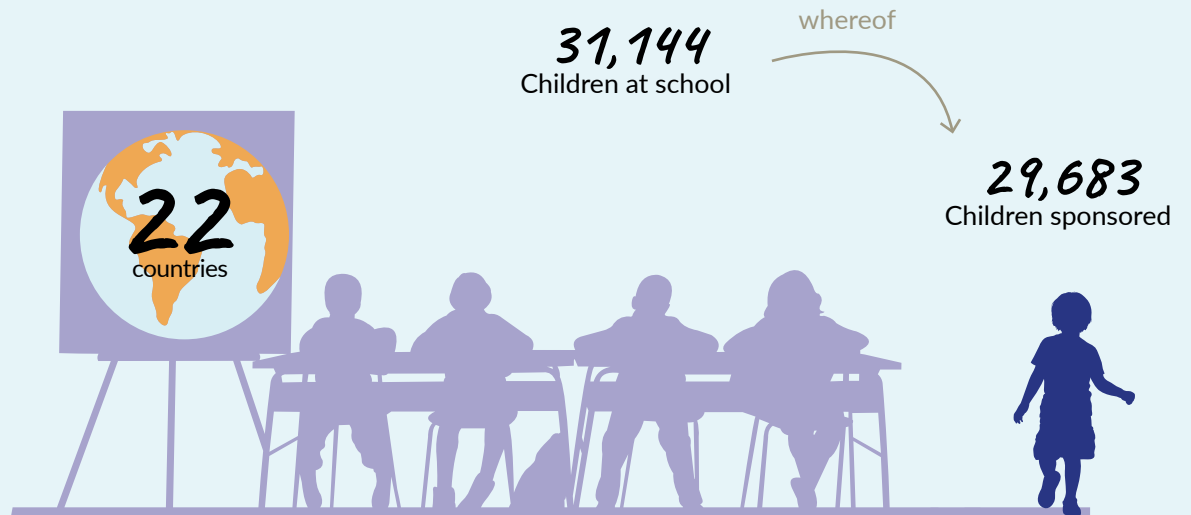
Vision

Woord en Daad connects people world-wide in their efforts to overcome poverty and to realize a dignified existence for every individual.

Core values

Five core values can be derived from our mission, vision and strategy. These guide our choices at various levels. The key values determine our policy. Our core values are:

- *Co-responsibility* - Responsible for yourself, your neighbour and creation
- *Fellow creature* - Creature of God, equal and unique
- *Compassion* - Close to and alongside people who suffer
- *Stewardship* - Treating human beings, resources and the environment with care
- *Interdependence* - Independent in choices, dependent in collaboration



The world of Woord en Daad

Results programmes

Programmes



Education and Sponsoring



Sustainable Water



Employment and Training



Inclusive Agribusiness



Emergency Relief and Resilience



Awareness Raising



Policy Influencing in the North



Work in the North

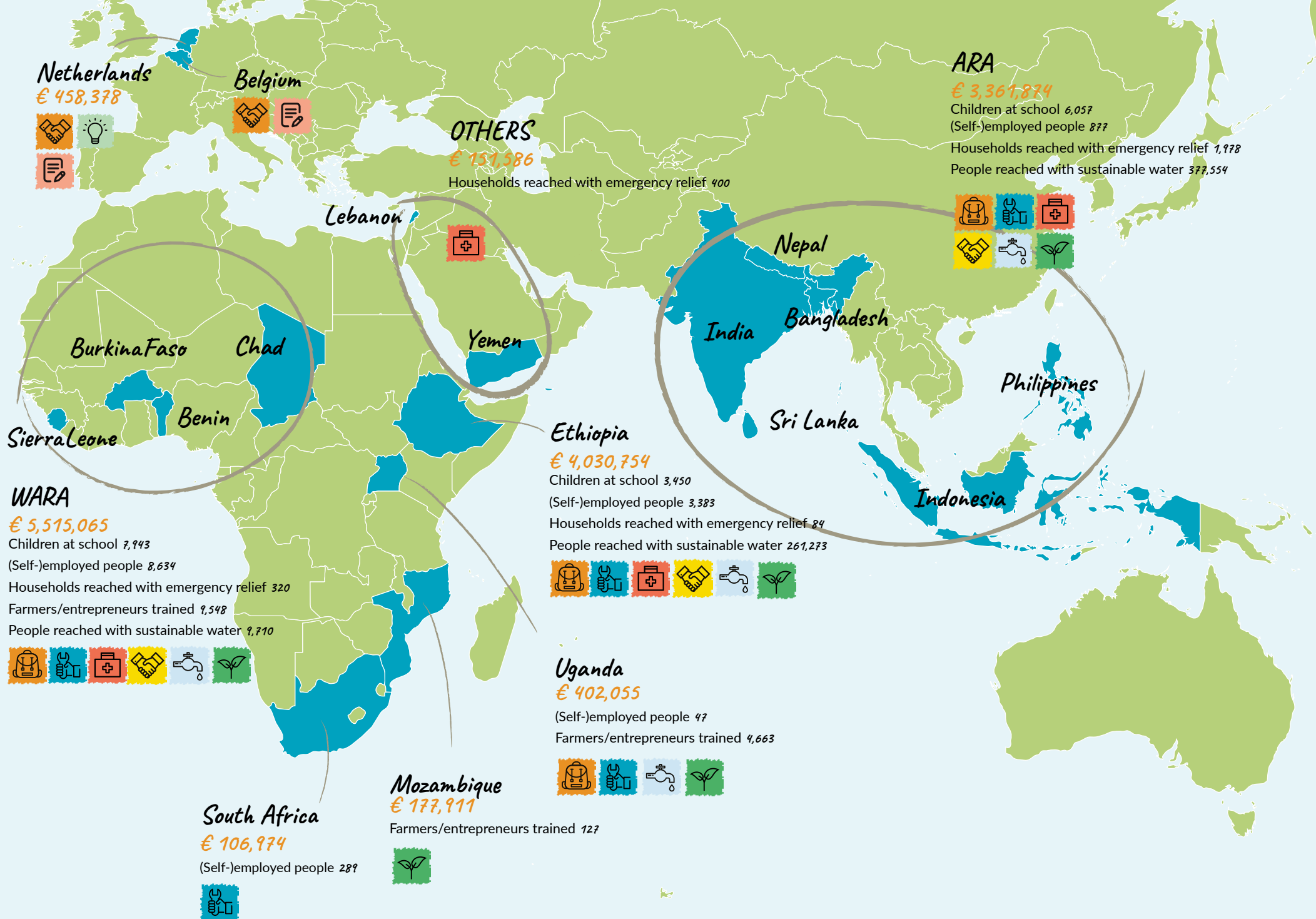


Policy Influencing in the South

Regional cooperation

Woord en Daad collaborated in alliances in the following regions: Asian Regional Alliance in Asia (ARA), Haitian Regional Alliance (HARA) in French-speaking Latin America, Latin American Regional Alliance (LARA) in Spanish-speaking Latin America and West African Regional Alliance (WARA) in West Africa. In Ethiopia and Uganda partner organizations also work together.





2020 Key figures

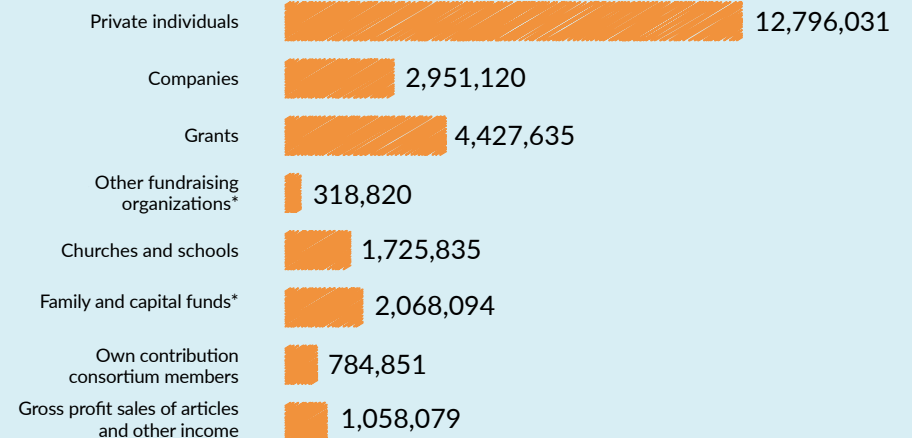


These figures give an impression of the social support of Woord en Daad in the Netherlands. The total number of individual donors is not the sum of the figures mentioned in this overview, because some groups fall

in several categories. The total number of donors decreased slightly. But the average amount given per donor has increased, which is reflected in a slight growth in individual donations.

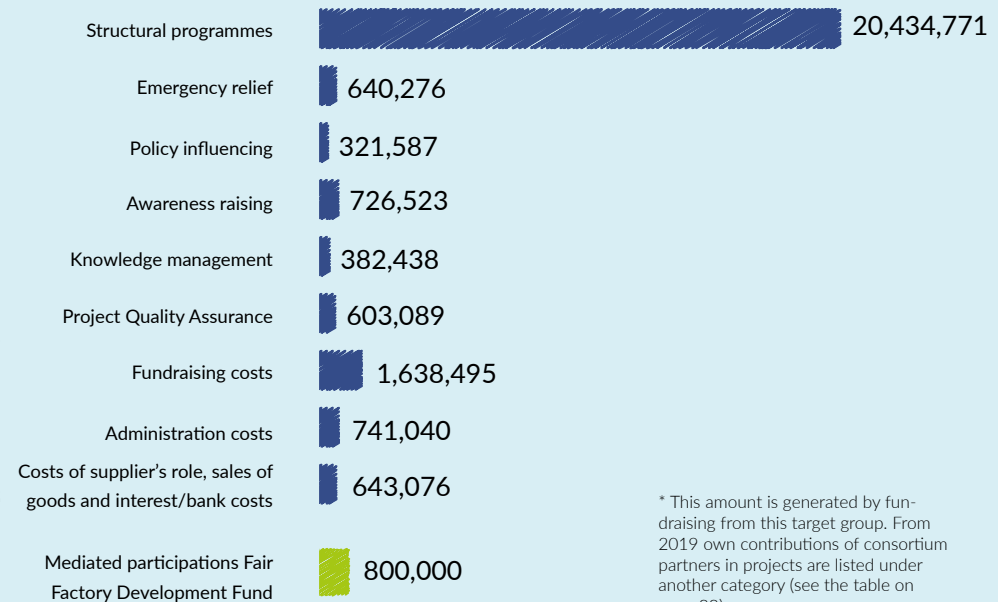
Income 2020 in €

26,130,465



Expenditure 2020** in €

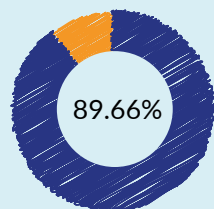
26,131,295



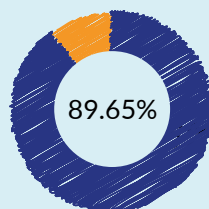
* This amount is generated by fundraising from this target group. From 2019 own contributions of consortium partners in projects are listed under another category (see the table on page 33).

** excluding balance of financial income and expenses

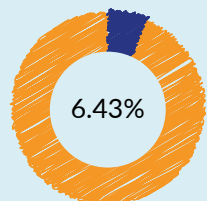
Summary



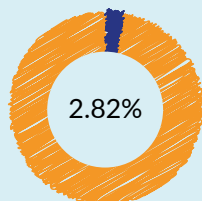
Target expenditure ratio
(expenditure on targets with regard to the total income)



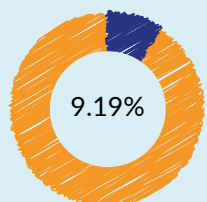
Target expenditure ratio
(expenditure on targets with regard to the total expenditure)



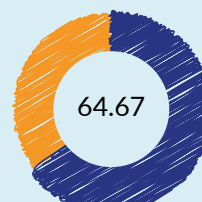
Costs own fundraising with regard to proceeds from own fundraising



Woord en Daad standard for management and administration (max. 3.1%)



Woord en Daad overheads standard (max. 7.5%)



Woord en Daad norm Result on Investment grants (min. 20)

2020 promised to be a special year. Woord en Daad made a good start, together with our partners, volunteers and supporters base. 2020 was the last year of the current policy period and the year in which we would agree upon the new policy plan 2021-2025.

Woord en Daad made a flying start during the first two months. In West Africa, under the inspiring leadership of our Southern partners, people worked hard on a large programme concerning climate change. This programme would possibly yield a strategic partnership with the Dutch Ministry of Foreign Affairs. We waited eagerly for a response. The second-hand shops applied the successful lessons learned in 2019 and used these to set high ambitions for 2020. In January, as Woord en Daad colleagues, we discussed the deep significance of identity in our work. These were valuable conversations that we also want to continue with our partners in 2021. We rolled up our sleeves and energetically set to work.

And then came March with its challenges. A seemingly small virus particle taught us that the Woord en Daad's partners, volunteers and colleagues possessed a high degree of adaptability. The second-hand shops closed, travel was no longer possible, and many companies saw their trade stagnate. However, we also saw considerable creativity and innovation on all fronts. Digitalisation took off and was sustainably deployed for our future plans. Colleagues worked with considerable passion on the new policy plan that we proudly presented at the end of 2020. Navigation and adaptive management were the keywords in that new policy. The experiences of 2020 confirmed that we were taking the right path with these concepts.

For our supporter base, 2020 also meant a year of awareness. The sense of vulnerability experienced in the Netherlands made sponsors realize that in the future, the need could only become bigger. With a considerable influx of 447 sponsors in 2020, the sponsor programme grew again for the first time in twelve years. The involvement of the supporter base was

bigger than ever and companies, even though they faced considerable challenges, remained committed to our work. We gratefully received the message from the Dutch Ministry of Foreign Affairs that Woord en Daad had been selected as a strategic partner. We received grants from the Netherlands Enterprise Agency and the Norwegian government.

With several of the grants entrusted to us, various projects were started or further developed within the Inclusive Agribusiness programme. Considerable steps were also taken within the Sustainable Water programme. The Water Pricing project around the Awash River in Ethiopia was started with the aim of providing almost 1 million people with clean drinking and irrigation water. The northern part of Ethiopia began to face more and more challenges and the water programme in Tigray was temporarily halted. We had to switch to emergency relief. With the Christian Emergency Relief Cluster, we also provided urgent help in other countries following the hurricanes in Guatemala and the Philippines and after the explosion in Beirut. The Education and Sponsoring programme initiated systemic change in various countries. In Guatemala, a programme based on Christian values was developed and used to start training 130,000 competent teachers. Ten thousand young people found work through our Youth Employment programme. That is less than the planned 14,000, but in view of the COVID-19 measures, it nevertheless exceeded our expectations. In the areas of policy influencing and awarenessraising, Woord en Daad played an important role in areas such as international corporate social responsibility and sustainability.

At the end of 2020, we looked back in gratitude and concluded that the proposed policy choices for the policy period 2016-2020 had largely been achieved despite the challenging year. The only policy choice that was not sufficiently implemented was the focus on disaster risk reduction within the Emergency Relief programme. This theme will receive the necessary attention in the next policy period. We can look back on a year for which we can be grateful. And we can also confidently look ahead to a new policy period.

Strategic policy choices

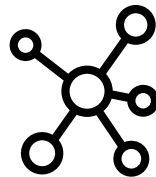
Strategic policy choices for 2016-2020 and the extent to which these have become visible in practice.



≥50%

Analyze and tackle the root causes of poverty; support initiatives to better reach the poorest of the poor.

We are more aware of the complexity of poverty and our insights into this have also increased through, among other things, our own field research. Concrete steps have also been taken to better reach unreached groups with our projects. However, we need to become even better at this and so we will continue to focus on this theme in the next policy period.



≥90%

Facilitate links and synergy between social and economic development, with successful links between supply and demand on the labour market and in value chains.

An entrepreneurial attitude is now a characteristic of all our programmes. The starting point of the (new) concepts of the programmes Employment and Training and Inclusive Agribusiness is the possibilities offered by the (labour) market to ensure that the projects are relevant and effective.



≥90%

Support multi-stakeholder collaboration, effective (national) coalitions and broad networks (with programmes, policy influencing, fundraising).

This has received a lot of attention and although there are differences between programmes, we see that all of them are starting to be composed of more broad and effective consortia, putting us in a strong position to further our ambition of system change.



≥90%

Facilitate policy coherency in the North and South and champion equal access to different services.

The subject of policy coherency has already received a lot of attention, especially in the North. Together with our collaborative partners, we were successful in involving parliamentarians as well as in the development of an SDG test.



≥90%

Support practical applications of ecological (and other forms of) sustainability; promote sustainable lifestyles - in the Netherlands and internationally.

We successfully requested attention for the importance of a sustainable lifestyle among our immediate supporter base, but also more widely among Christians in the Netherlands, managing in the process also to collaborate in a meaningful way with the media.



<50%

More attention for preventing disasters (disaster risk reduction) within the programme Emergency Relief and Resilience.

The intention to thoroughly overhaul the Emergency Relief and Resilience programme and to take new directions in this with more attention for preventing disasters, and strengthening the resilience of vulnerable people against the consequences of disasters, took shape in a far more limited way than we wanted. However, the most important strategic choices have now been made and these will be elaborated in 2021.



≥90%

Diversification in fundraising.

In the previous policy period, we managed to raise funds from a considerable number of new institutional donors and we have become better and more successful in putting together a mix of funds (largely from our committed and loyal supporter base!) with which we can cover the project budgets.



≥50%

Develop planning, monitoring, evaluation, and learning (PMEL) systems with which we can account for our work to target groups and other stakeholders.

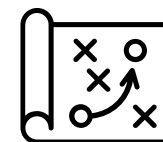
Important steps have been made in this area so that we now have monitoring systems that provide better management information. But now that we increasingly collaborate in broad consortia and are going to focus on system change, a further development of our PMEL systems is necessary for us to be able to make adjustments (more) rapidly, learn effectively and provide transparent accountability.



≥90%

Designing the organization in such a way that it makes us flexible, effective and efficient.

The project-based approach to working has been strongly developed and new strategic roles have been positioned, as a result of which we are ready for the next policy period.



≥90%

Realise (international) corporate social responsibility (I)CSR according to plan.

Our own internal CSR policy has been realized according to plan. Possibly more important still is that we have also developed our ICSR policy and are active in this area as well through our participation in the IRBC Agreement for the Food Products Sector.

Value creation model Woord en Daad

Resources

Capacity per 31-12

- Projects 39.97 fte
- Funds 9.50 fte
- Support 13.65 fte
- Executive Board 1.00 fte
- Flexible pool 1.08 fte
- Office volunteers 22 persons

Finances

- Private individuals € 12,796,031
- Companies € 2,951,120
- Grants € 4,427,635
- Other fundraising organizations € 318,820
- Churches and schools € 1,725,835
- Family and capital funds € 2,068,094
- Own contribution consortium partners € 784,851
- Supplier's role and gross profit sales of articles € 1,058,079

€ 26,130,465

External capacity

Collaboration in realizing programmes in the South with government bodies, companies and microfinance institutions, (often Christian) NGOs, knowledge partners, thematic networks, TVET schools and civil society networks in 22 countries.

Knowledge

Concrete knowledge requirements and objectives (both overarching and thematic) have been formulated. These will be tackled by a combination of different approaches.

Approach

Mission

In a broken world full of poverty and injustice, Woord en Daad seeks to make the signs of God's coming Kingdom visible. The Christian perspectives of justice and compassion motivate us each day to contribute to a sustainable change that benefit all people.

Core values

- Co-responsibility
- Fellow creature
- Compassion
- Stewardship
- Interdependence

Development principles

- Ownership
- System change approach
- Sustainability
- Partnership
- Innovation

Key activities

- Deepening knowledge about local contacts, developments and opportunities, and providing specific knowledge and expertise (partner role)
- Facilitating collaboration with several interested parties (role as connector)
- Mobilizing and providing financial support in context-related programmes of high quality (donor role)
- Providing paid services to professional organizations (supplier role)

Strategy

Together with local partners and actors from the relevant sectors, Woord en Daad connects people worldwide and, in doing so, increasingly fulfils a "broker's role". Woord en Daad's work is project-based and has four aspects:

• Sustainable change in lives

In Africa, Asia, the Caribbean and Central America, we vigorously tackle poverty together with partner organizations by working on the themes Education and Sponsoring, Employment and Training, Sustainable Water and Inclusive Agribusiness.

• Awareness

In the Netherlands, we and our supporter base together consider questions related to poverty and wealth and everybody's responsibility in this.

• System change in the South

Woord en Daad works together with its partners on a strong societal embedding of the work. This means that the influence of our work becomes widespread and gains a sustainable effect.

• Policy influencing

In the Netherlands and Europe, we defend with others the interests of the poorest of the poor, for example by asking attention for their position in politics, the press and business.

Aim

Long-term objective

Integration and sustainable transformation of poor and marginalized people.

Through:

- Focus on context: a more stimulating environment
- Focus on people: strengthening people at different levels
- Focus on mentality: contributing to the mentality and higher aspirations at different levels in society

In order to:

- Improve the livelihood and to build up a decent and dignified life
- Participate in society
- Take and bear responsibility
- Experience restored relationships

1. Strategy, vision and policy: impact both near and far



'We made a good start in 2020. The successful Woord en Daad World Day on 19 January attracted about 1500 visitors. There were many opportunities for funding from major donors. But everything in the world was turned upside down when the outbreak of the coronavirus became a pandemic. That had a major impact on all of us in both our work and private lives. 2020 was also an unusual year for good reasons. It marked the start of writing the new five-year policy plan. All of the teams within the organizations worked hard on this. It was also the year in which, after a long time, we once again received major grants: from the Dutch and Norwegian governments. And the Dutch Ministry for Foreign Affairs also selected us as a strategic partner.'

Rina Molenaar, CEO

COVID-19: the impact

'Although the coronavirus crisis is associated with major concerns, it also taught us a lot in 2020', say Rina Molenaar. Looking back: 'When COVID-19 broke out in Europe, the roles were reversed: the partners in the South were concerned about us here in the Netherlands. They sent us encouraging mails. Prayer meetings were held at schools of a partner in Chad. Our partners taught us how to deal with vulnerability. This made a huge impression on the team.'

The coronavirus spread to the South. In Central America and Asia, the lockdowns are

strict and long. In Colombia and Guatemala, for example, the children have only had online education since March 2020. Rina: 'There are also serious concerns about children in unsafe home situations. Shocking figures are already known about the consequences for the economy in Colombia: the number of poor people is growing rapidly. The difference between rich and poor is set to become even greater yet.'

COVID-19: the opportunities

Nevertheless, the crisis also brings us opportunities. There is more attention for local (food) production: less dependency on the world market. 'Local governments are showing more interest in programmes such as Employment and Training and Inclusive Agribusiness', Rina notices. 'That motivates us to describe the value of these projects even more clearly still. Although the visits between partners are missed, we do see partner organizations taking responsibility. For example, our partner in Benin is looking for funding within the country. This ownership is a relief because it means that the work can go on.'

Online education has amidst low digital infrastructure capacity received a boost. With children and parents both at home, online lessons are watched together with the whole family, meaning parents are more engaged with school and education. The applications of digital communication have also accelerated in the Netherlands. Rina: 'On a warm summer evening, I was connected online with thirty

Dutch sponsors and our partner in Colombia. This was a fantastic and encouraging meeting.'

Partnership in times of crisis

A highlight of 2020 was experiencing the strength of our supporter base in times of crisis. For the first time in twelve years, the number of donors in our sponsor programme once again increased this year. And by a lot too: we had a net increase of 433 donors, people who have entered into a long-term relationship with us by supporting a child financially. Among companies, however, a decrease in the number of gifts is visible. That is not the consequence of a reduced level of support and partnership, states Rina: 'Companies are cautious, they postpone donations, but they remain connected with us.'

Major grants

Together with twenty other development organizations, Woord en Daad has been selected as a strategic partner of the Dutch Ministry of Foreign Affairs. We received 20 million euros for the project Benkadi that focuses on resilience towards climate change in West Africa. The ministry chose Woord en Daad due to this project's unique approach: not Woord en Daad, but the partners in Burkina Faso, Benin, Mali and Ivory Coast lead the project. You can learn more about this in the section Emergency Relief and Resilience.

Via the Netherlands Enterprise Agency, we received a grant from the same ministry for our Inclusive Agribusiness project in the

Philippines. We are also grateful for the major grant of 2.3 million euros from the Norwegian government for the project fighting child slavery in Ethiopia, and the grant of 6 million euros from the Dutch Embassy for Employment and Training projects in Burkina Faso.

A new vision, a new course

In 2020, we worked hard on the new policy plan for the next five years. Based on research, global developments, expertise among our experienced partners and reflections on our programmes, three policy themes have been formulated: "Reaching the unreached", "Pro-poor climate resilience", and "Value-driven systemic change; to tackle the underlying causes of injustice and poverty, we will consider the entire system".

Rina: 'From 2021 onwards, these three new policy themes will determine the direction of our projects. In addition, we have decided to make a sharp distinction between the programme and the strategy. The projects we realize in the South belong to one of the following four thematic programmes: Education and Sponsoring, Employment and Training, Inclusive Agribusiness, and Sustainable Water. The main strategies that we deploy for these programmes are: Emergency Relief and Resilience, Policy Influencing in The Hague and Brussels, Awareness Raising in the Netherlands, and fundraising in the North.'

2. Dynamics in the work field: resilience



2.1 Inclusive Agribusiness



The aim of the Inclusive Agribusiness programme is a fair place for everybody in the value chain. That will enable farmers, families and communities to flourish. Small-scale farmers in our working area are often good entrepreneurs. However, they do not flourish due to the environment they work in. With sixteen projects in nine countries, we support 37,600 small farmers, their families and communities so that they can assume that dignified position in the value chain.

Inclusive value chain

Antonie Treuren is the programme leader of Inclusive Agribusiness: 'Good products and resources are needed to enable both an agricultural business and its environment to flourish. Examples are seeds, tools, access to a fair market, credit to invest and responsible management.' We are therefore working with the right partners on an inclusive and well-organized value chain. A chain where all voices are heard because we involve all stakeholders in a dialogue with each other. Our starting point is that everybody benefits. Antonie: 'We do this with an eye for God's creation. We promote the sustainable management of raw materials: the farmer grows crops in a way that does not exhaust the Earth or does so less.'

A fair price

Many farmers experience difficulties because they do not have sufficient supplies to bridge

the period between sowing and harvest. Intermediaries abuse this situation. They offer loans against exorbitant rates of interest and give an advance on the new harvest against rock bottom prices. With hunger as the alternative, farmers have little other choice.

Woord en Daad and investment company Includvest are the founders of the Fair Factory Development Fund. This fund invests in the development of factories that produce foodstuffs from the harvest of groups of small-scale farmers. The farmers obtain a stable market and a fair price for their products. They can also access an interest-free loan in the months prior to the harvest. Farmers are trained in sustainable cultivation methods. This increases the harvest and reduces costs. The factory also provides employment for the local population.

In Benin and Burkina Faso, farmers are trained to grow cashew nuts sustainably. In addition, investments have been made in a factory so that the cashew nuts can be processed locally, which also provides extra jobs. The cashew nuts are exported across the world under the name "Proud of Africa". In 2021, this project, partly financed by the Netherlands Enterprise Agency, will enter its last project year.

With support from capital fund Dioraphte, an inclusive honey value chain is being developed in Karamoja, Uganda. Karamoja is a very poor and isolated area but with good opportunities for beekeeping. Dioraphte offers support for the establishment of a network through which women and young people in particular, are trained by a beekeeper. Connections have also been made with the market so that beekeepers can support themselves.

dioraphte

Henk Broere is Woord en Daad's project leader for the Fair Rice project in Sierra Leone: 'In 2020, attractive results were achieved. With the investment in the rice-processing factory Mountain Lion, the capacity could be doubled, and now an extra 1000-1500 rice farmers can supply their harvest to the factory. Eight new farmer groups have been started, and a total of 800 farmers have become members of these groups.'

The farmers had a good harvest in 2020 since they could harvest more thanks to a training on the SRI technique. SRI is a climate-friendly method for increasing productivity. It is more labour intensive, but it also yields a larger harvest. Seed saving banks have been set up where farmers can invest part of their harvest so that they can sow again in the following season. Henk: 'In 2020, the French government body Expertise France pledged a grant of 230,000 euros. This funding will be used in

2021 and 2022 to train more farmers in techniques to increase their production, and they will become members of saving groups. We also want to invest in machines that farmers can use to cultivate the land.'

New projects

The confidence that the Netherlands Enterprise Agency has in Woord en Daad and its partners is apparent from the approval that we received in 2020 to further elaborate a project plan in the Philippines. In 2021, we will start with supporting farmers in the cultivation and export of abaca. The fibres of this indigenous plant are used to, amongst other things, produce teabags and coffee filters.

The project for sustainable fishing in Sri Lanka has been taken over from the relief organization ZOA. This project started as emergency relief in 1995 during the protracted civil war, and it has grown into structural economic

Results Inclusive Agribusiness



Farmers/entrepreneurs
trained



Farmers/entrepreneurs
selling to companies supported
by our projects

development for fishermen. ZOA subsequently decided to transfer the project to Woord en Daad. Antonie: 'This is a fine example of our collaboration in which we increasingly connect with each other's expertise. With the local partners, we are working here towards a sustainable, future-resilient value chain with a better financial position for the fishermen.'

The Anton Jurgens Fonds supports various projects of Woord en Daad in the area of Sustainable Water and Inclusive Agribusiness. In Sierra Leone, the project Cashing in on Cashew has started with funding from the EU and the Anton Jurgens Fonds. With this, we want to support 3000 farmers. Although the process has been delayed due to the travel restrictions associated with COVID-19, a start was made in 2020 with market research and reaching and registering the cashew farmers.



Farmers/entrepreneurs with access to finance because of project interventions

Enabling farmers to flourish

'The start of the new policy period of five years was a valuable phase', notes Antonie. 'Everybody in the team had the opportunity to contribute ideas based on their own expertise. This resulted in a vibrant, joint process in which we asked each other questions, such as why are we doing what we do? What do Christian values such as justice, compassion and caring for creation mean for our work? With our team, we formulated a mission for our programme: Enabling the farmer, family and community to flourish.'

Expenditures Inclusive Agribusiness in €

Benin	51,378
Burkina Faso	27,009
Philippines	753,331
Ethiopia	-17,566
Netherlands	71,924
Uganda	60,006
Sierra Leone	-42,391
Total costs	903,690
Project management	309,712
Total	1,213,403

Impact Story



Abdoulaye Chabi is married, has four children and lives in Guessou-Bani, a village in the north of Benin. He has been trained to be a plant breeder within the agricultural project Familles Fortes. 'I breed various types of plant to provide our income.

In addition, I work on the land and grow soya and maize.' The Familles Fortes project supports him in many ways. Abdoulaye: 'I am trained and supervised to produce more and better crops and to find a market where I can sell my products for a good price. I also receive help with setting up the bookkeeping.'

Explanation: In 2020 several new projects started implementation. Despite COVID-19 most farmer trainings continued. Internal travel restrictions (particularly in Sierra Leone) made it difficult for factories to purchase farm products. Nevertheless more than 3500 extra farmers have been reached compared to 2019, who have sold their products to a factory.

2.2 Education and Sponsoring



Our education programme strives to realize a hopeful future for children and young people. Many children are limited by weak

education systems, as a result of which they cannot develop their talents, or they are even excluded from education. One of the reasons for this is exploitation. Therefore, besides working on the quality of education, we also work on protecting children. Through changing systems, we want to influence education sectors and tackle the causes of poverty and injustice.

Strengthening education

'In our approach, we target three focus areas: the education programme including the sponsor programme, the international education network INCE, and reaching extra vulnerable children who are exploited or who run the risk of being exploited', says Jaco Ottevanger, programme leader Education and Sponsoring. 'The INCE network is an initiative of Woord en Daad and Driestar Christian University and aims to improve education worldwide. By working together in consortia with, for example, other educational institutions and civil society organizations, we can realize system change on a large scale. We do this by influencing regulations at all levels so as to strengthen the education system. We also initiate the discussion with collaborating partners about standards and values, and we hold these discussions from the perspective of our Christian identity.'

In 2020, almost 2000 teachers were trained in our education programme. The themes tackled included the involvement of parents, Christian

education and the risks of internet use. Training teachers is an important aspect of the INCE network. Well-trained teachers continue to improve themselves and are vital for a healthy education system.

30,000 competent teachers

A concrete example of this approach can be found in Guatemala. For 40 years, Woord en Daad has invested in Christian education there together with our partner AMG Guatemala. Yet despite this, there are still many children who have no access to quality education. With the ambition of increasing the impact in education, the collaboration has been extended to a consortium that includes the educational institution Guatemala Próspera and the Mariano Gálvez University of Guatemala. Together we have developed the four-year School Improvement Programme. This programme, based on Christian values and standards, has been set up in such a way that it can be used in both private and public education systems. Within this programme, competent and passionate teachers are trained. Some of these teachers teach in our education programmes. In 2020, a curriculum and materials were developed for this. At the end of 2020, the Ministry of Education in Guatemala, which already collaborates with Guatemala Próspera, gave permission for the project to be implemented as a pilot in two provinces. As a result, we will be able to reach 30,000 teachers with the training.

Sponsor programme grows in popularity

For the first time in ten years, we have seen an increase in the number of new sponsors. With a considerable influx of 433 new sponsors, private individuals, schools, churches, volunteer committees and companies now support a total of 29,683 sponsor children.

In the education project in Chad, which was started in 2019, 82 children go to school. The start-up phase was evaluated in 2020, and this evaluation recommended expanding the project. In the next year, a further 150 children will be included in the project. A new sponsor project has also been established in Uganda. In 2021, a total of 100 children will participate in this via our partner organization AMG Uganda.

Challenges and opportunities

Education throughout the world has been hit hard by the coronavirus crisis. 'It is amazing that especially in heavily affected countries, online home education has been realized in such a short time', observes Jaco. 'Colombia and Guatemala are good examples of this. Despite the concerns associated with home education, for example children in unsafe home situations, we can also see positive effects. One example is that when a child follows online Bible lessons, the entire family often listens in.'

In the school year 2019/2020, 304 children were part of the education project of our partner organization Restavek Freedom. This organization aims to protect "Restaveks" (child slaves) and stop this practice. Despite the challenges such as political unrest, a lack of safety on the street and the coronavirus crisis, social workers managed to maintain weekly contact with each child. A radio programme aimed at preventing child slavery reached 470,000 listeners. Some 788 church and local leaders have been trained to spot child slavery. The RegioOndernemers Genemuiden, who have supported this project since 2017, raised € 137.950 for it with a large auction on the 5th of March 2020.

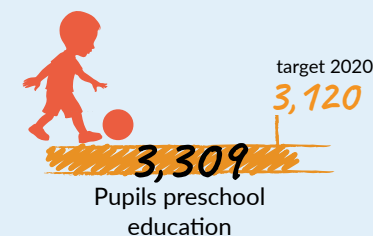
In the north of Burkina Faso, Christians face increasing danger due to the rising violence

from radical Islamic groups. The government can also restrict the Christian identity at schools, which is sometimes the case in Nepal and India. Jaco: 'Yet despite this, a lot is still possible. Our partners are intimately acquainted with the local situation, and as a result of this, they can give our Christian identity a place in various contexts.' In Benin and Sierra Leone, a start has been made with an INCE network. We have worked on strategy development, partner organizations have been sought, and the themes where an improvement in quality is needed have been determined.

Grants and funds

We received a large grant of 2.3 million euros from the Norwegian government for our child slavery project in Ethiopia. Jaco: 'What once started as an innocent habit, giving children a place in the households of rich family members as a way of supporting poor

Results Education and Sponsoring

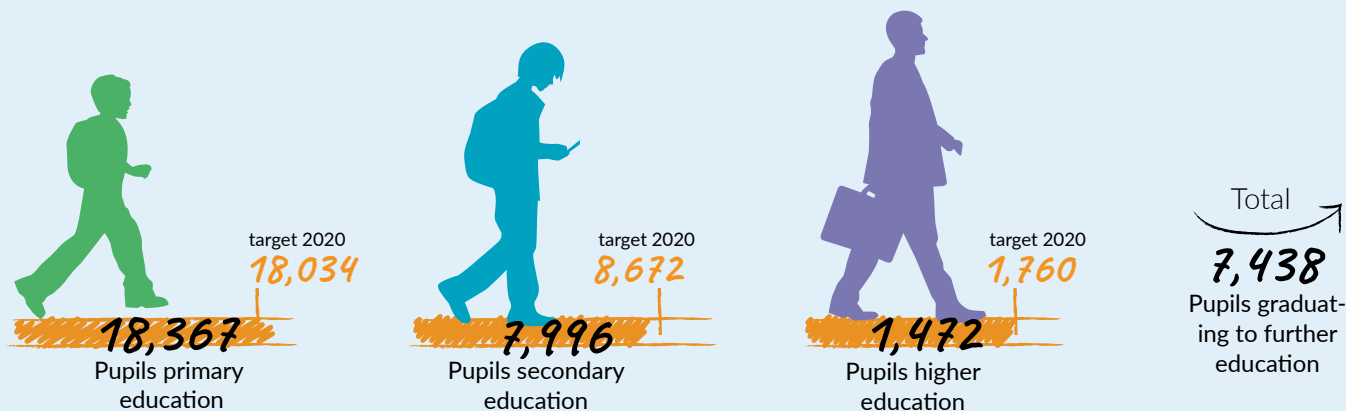


families, has grown into a harmful system: children are traded between and exploited by families.'

The project focuses on the restoration and reintegration of the children in their own family. Furthermore, we focus on prevention through information campaigns. We work together with key figures in education, churches, local and national government, the police and the legal system. The grant proposal was submitted together with Hope for Justice. This partner of Woord en Daad has close contacts with the Norwegian government. Woord en Daad provided advice during the writing of a proposal by our partner in Nepal, the Norwegian NLA University College, which was submitted to the Norwegian government. This proposal was awarded: at the close of 2020, a grant of 1.8 million euros was released for the education programme in Nepal.

Expenditures Education and Sponsoring in €

Bangladesh	268,661
Benin	304,770
Burkina Faso	1,263,515
Colombia	738,260
Philippines	945,817
Ethiopia	2,363,540
Guatemala	1,645,222
Haiti	2,164,006
India	678,756
Netherlands	28,660
Nepal	131,191
Uganda	257,129
Sierra Leone	498,383
Chad	155,972
South Africa	39,670
Total costs	11,483,553
Project management	723,742
Total	12,207,295



6,123 pupils attended informal education

29,683 of these children were supported by sponsors from the Netherlands

Explanation: Despite COVID-19 and its consequences many of our partners were able to shift to online or radio education. Teaching materials were brought to pupils. In further education this appeared to be more difficult. COVID-19 also influenced realising informal education objectives.

One of our partners in Ethiopia aimed to reach 9000 children with informal education, despite COVID-19 more than 3500 children were reached. Finally more than 1400 extra children are reached by informal education compared to 2019.

Impact Story



Judeley from Haiti was very weak when he was taken in by our partner organization Restavek Freedom. Due to financial worries, his parents had already brought him at a young age to a guest family, where he worked hard and was regularly abused.

After several years of education and supervision in the programme, he received the news that he could go back to his family. Judeley: 'I could not believe it and I prayed to God that it would become a reality. When I returned to my parents, I was so happy that I cried.'

Judeley wants to become a psychologist: 'The psychologist from the programme helped me by listening. I also want to do that for others.'

2.3 Sustainable Water



Water is vitally important. We need it to wash, drink, clean things, allow crops to grow and also for industry. At many locations, people do not have access to clean drinking water. As in the South, in particular, the periods of drought are becoming increasingly severe, the pressure on water reserves is also increasing. Programme leader Jacob Jan Vreugdenhil: 'Together with companies, government bodies and water boards we strive to realize good water management so that the water available is fairly distributed and efficiently used.'

Ethiopia: water for Tigray

'We look back at a successful start of the iWET (Inspiring Water Entrepreneurship in Tigray) project', says project leader Jacob Jan. 'One of the success factors was the good collaboration between a broad group of partners, including water boards. This was strengthened by a visit from the Ministry of Water of the Tigray region. In January, a delegation came to the Netherlands to talk with us about the vision and strategy for the water projects.'

Unfortunately, during the course of the year, the project was hit by two major crises. In 2020, a large amount of measurement equipment was due to be placed in Tigray by a Dutch company, including weather stations and soil moisture meters. Due to the travel ban to Ethiopia as a result of the circumstances, this was postponed until 2021. Jacob Jan: 'Even more dramatic for the people there is the civil war that broke out on the 4th of November. It is a humanitarian disaster, and a large part of the population has fled to

neighbouring Sudan. We cannot yet oversee what the damage is for the iWET projects and more importantly still: how the farmers and entrepreneurs involved are coping.'

Since 2017, AFAS Foundation has been a sponsor and strategic partner of Woord en Daad in this programme. Together with refugees organization ZOA, we submitted a proposal for emergency relief to the AFAS Foundation. This was approved, and in December, a start was made on realizing the emergency relief programme for a period of six months. Jacob Jan: 'We are impressed by AFAS Foundation's support and response to the situation as a strategic partner. As a result of this, we can remain loyal to our local partners and the target group, even in times of crisis.'



Ethiopia: around the Awash River

In early 2020, a start was made on realizing the Water Pricing project around the Awash River. Heavy floods and drought occur regularly in the water catchment area. As a result of this, the harvest is lost, and the residents leave. We are working with six consortium partners on integral water management for families and agriculture to provide almost one million people with clean drinking and irrigation water. An interactive online platform has been developed, www.awashbasinplatform.org/en/, where visitors can zoom in on projects, results and people's personal stories.

Another fine outcome is the water agreement, signed by important stakeholders in Ethiopia. The result of this agreement is a joint approach to fairly distribute scarce water and limit the

damage caused by floods. Woord en Daad supported this agreement by signing it.

Bangladesh

In Bangladesh, the WASH project (Water, Sanitation and Hygiene) was completed in 2020. More than 406,000 people have been reached with better sanitary facilities, 94,000 sanitary points such as toilets and washing facilities have been constructed or repaired, 186 advisers have been trained to bring the importance of good hygiene to the attention of people, and 186 entrepreneurs have been trained to market good quality sanitary products. Finally, 207 sweepers, people who empty the latrines and cesspits, have been trained to do this as hygienically as possible. With this, nearly all of the objectives from the three-year project have been more than achieved.

Drops for Crops Burkina Faso and Benin

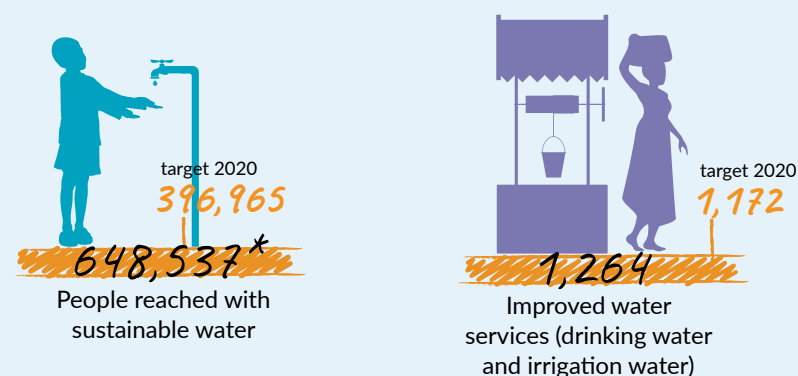
In the arid Sahel region, we also focus on integrated water management with Drops for

Crops, a project that is funded by the Dutch Ministry of Foreign Affairs. After a change of collaborative partner, the first partner did not satisfy the strict conditions from the ministry, we have made a successful start in Benin. In Burkina Faso, the project is running successfully, and there are plans to expand that. Here we support onion and potato farmers with sustainable water management and access to credit for investments. We also support local entrepreneurs to start a fertilizer and seed business. USAID has approved the grant proposal for well-ventilated storage rooms for the onions so that they can be stored longer.

Evaluation and ambition

In January 2020, the results of an evaluation report were presented by IRC, an external party that carried out the evaluation. The conclusions were highly positive. The projects of Sustainable Water are innovative, entrepreneurial and anticipate developments in the future. Points for improvement were: a better

Results Sustainable Water



realization of the learning agenda and more attention for environmental objectives and inclusiveness.

The points for improvement from this study and the three policy themes formulated in the new policy plan (see Chapter 2) form the basis of the directive document “Objectives and focus areas for the programme Sustainable Water” that contains the vision. Jacob Jan: ‘We want to become stronger in collecting and using data. A start has already been made on this with apps in which entrepreneurs or farmers within the target group can maintain their administration and receive coaching.’

One of the focus points in the programme Sustainable Water is to reach people that other programmes do not reach. We will work on lobbying and collaboration with government bodies for an inclusive water policy. ‘Pro-poor climate resilience’ is another point for attention. Jacob Jan: ‘With a new programme proposal, considerable steps have been taken in the climate response approach.’

If our proposal receives funding, then we will set out to work on this in Burkina Faso and Mali.’

“Unity is strength. If we work together with partners and crucial stakeholders, then we can realize our plans in a short space of time and bring about genuine change.”

Melkamu Adere, Basins Development Authority

Expenditures Sustainable Water in €

Bangladesh	111,670
Benin	62,153
Burkina Faso	144,959
Ethiopia	825,078
Haiti	-3,182
Netherlands	30,640
Uganda	21,981
Total costs	1,193,299
Project management	269,541
Total	1,462,840

Impact Story



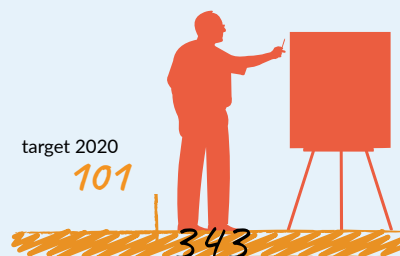
The Ethiopian Simenesh is 42 years old. After the death of her husband, she inherited a piece of land and became a farmer. ‘I purchased some extra land and I also rent a piece of land. I now have a total of 3 hectares.’ She would like to see her farm alongside the Awash River grow. That is currently a huge challenge due to the lack of water and the unpredictable weather conditions.

Simenesh is a member of the association of water users (WUA), in which farmers work together with respect to water use. She also has a special task within this association. ‘My role is to check the irrigation channels so that we do not waste any money. We need each other, and we must work together, especially because of all the challenges here at the Awash River.’

Simenesh is pleased with the project for improved water management: ‘The river is important for us, so we must take good care of it. After all, everybody needs water for his or her livelihood.’



Improved sanitary services



Water and hygiene service providers trained

* Explanation: Because of COVID-19 awareness raising about hygiene got more attention and reached more people. Furthermore more improved water points and sanitary facilities

were realised because of a higher than expected demand. This also increased the number of people reached with improved facilities.

2.4 Employment and Training



A job gives young people self-esteem and a perspective. Thanks to a job, they are no longer dependent on others but can look

after themselves and often a family too. The programme Employment and Training focuses on the complete approach towards employment: from market-oriented vocational training to coaching in finding a job. With different types of projects, such as Job Booster projects and support from Christian vocational colleges, we are providing a structural contribution to youth employment.

Decent work for everybody

With the Job Booster projects, we are active in seven countries: Benin, Burkina Faso, Chad, the Philippines, India, Colombia and Sri Lanka. With vocational colleges, we contribute to youth employment in five countries: Bangladesh, Burkina Faso, Colombia, Ethiopia and Uganda. The local demand for professionals determines the provision of courses offered.

'Dignified work for everybody is the mission of this programme', says Bertine Vermeer, programme leader Employment and Training, 'That was a particular challenge in 2020 now that the worldwide economy has been severely affected by the coronavirus crisis. In the countries with a prolonged lockdown, such as Colombia, India and the Philippines, it is particularly difficult to help young people find a job. And although some of the education has continued online, that remains very complex for vocational education.'

We have mainly focused on developing the strategy, marketing, and setting up social enterprises. These are not-for-profit compa-

nies that provide Employment and Training activities, such as job mediation and coaching. Through this market-oriented approach, we are making the programme sustainable.

Responding to opportunities

'Nevertheless, as a result of this crisis, we can see the strength of the Employment and Training projects', remarks Bertine. 'Young people have learned to respond to opportunities in the market. We can see this approach bearing fruit in, for example, how young people have switched their activities to producing face masks. In Chad, a hairdresser had to close her salon, and she now produces and sells wigs for women.'

No less than 60% of the parents of sponsor children in Colombia lost their job as a result of COVID-19. We adjusted the programme in response to this and expanded it to this group of parents. By helping them to find a job as quickly as possible, they could once again care for their families. A lot of attention and support came from regional and national governments. The government of Burkina Faso pledged co-funding. As part of its economic policy, the government of Chad made extra money available for loans so that young people could start their own company.

Bertine sees another positive development to: 'Travel is not possible, but online many informative meetings took place between partners. During webinars around relevant themes, they learned a lot from each other.'

Visible results

In 2020, good, concrete results were achieved. In Ethiopia, where people are confronted with ethnic violence, 1500 unemployed young people were trained and helped to find work. Curriculum advisory

boards have been set up in which the private sector, government and civil society organizations work together to connect vocational colleges with the demand from the labour market.

In Burkina Faso, 4000 young people found a job or started their own company. Businesses in Burkina Faso increasingly know how to find their way to the Employment and Training project. The young people make a financial contribution to the job mediation, training and coaching if they start a company.

In Chad, a system has been developed in which young entrepreneurs receive five hours of training from a coach to start a company. If the young people want to receive more coaching hours, they have to pay for this. The first results of this approach are very positive. In Burkina Faso, Benin and Chad, employment fairs took place. At these fairs, starting entrepreneurs could present their products, share experiences and demonstrate how they have been helped by Employment and Training projects. These fairs had a huge reach and even made the national news. Youth employment is an important objective of West African governments.

Results Employment and Training



target 2020
27,549

26,898
Students in training



target 2020
23,289

16,018
Graduated students

- Of which short course (<3 months) 14,803
- Of which medium-length course (3 -12 months) 801
- Of which long course (>12 months) 414

Funds and grants

With a grant from the Dutch Embassy in Burkina Faso, Employment and Training projects have been started in the three eastern regions of Burkina Faso. These are highly vulnerable regions due to drought, a lack of security and poor infrastructure. Here, we will support 10,000 young people with starting a company or finding a job over the next three years.

With this, our working area in Burkina Faso has been extended to six regions. This has also been made possible thanks to the

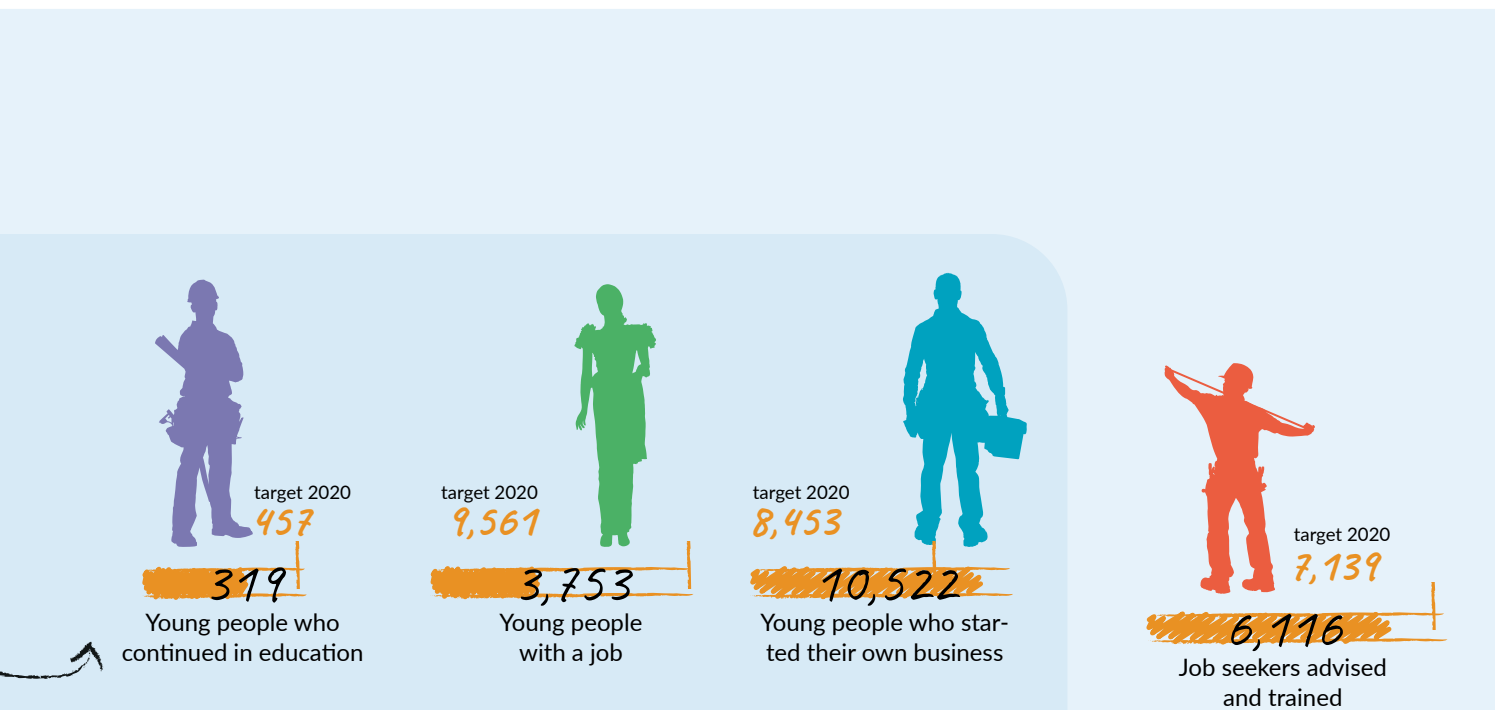
financial support from the Norwegian government (NORAD) and the Turing Foundation, which have been involved in this Employment and Training project since 2018. We received a grant from the Netherlands Enterprise Agency that we can use to expand the Employment and Training project in Chad: 3000 young people will be supported in setting up or improving their company in the agricultural sector.



Evaluation and ambition

During the past year, we have learned that Employment and Training ties in well with other programmes, for example Inclusive Agribusiness and Education. Bertine: 'In rural areas, many young people cannot read and write well enough. By supporting them with a literacy course, they can independently request a loan from a bank or maintain a cashbook.'

Research and evaluation sometimes leads to difficult choices. For example, in 2020, the Employment and Training project in South



Explanation: Because of COVID-19 in 2020 the project in Haiti stopped and some start-up projects were put on hold. Finding new jobs for youth was very difficult during this period. For example in Chad the focus changed to coaching youth who wanted to start a new business. In India a new project leader started during CO-

VID-19, resulting in lower than planned results. But in 2021 the first young people are placed in jobs to close the gap. In 2020 many online trainings were organized, replacing the physical trainings, but in many cases the practical education has been postponed to after COVID-19.

Impact Story



Tomas Bejarano (17) from Colombia

I had never expected that my hobby, making clothes for skaters, would be my profession', says Tomas Bejarano (17). He lives with his mother, grandparents and uncle in Bogotá, Colombia. 'We have never had a lot of money. Fortunately, my family gave me all of the support I needed to complete secondary school.' Via the Employment and Training project CONECTA, Tomas has set up his own line of sports clothing. 'The training and advice helped me to elaborate on my ideas. For example, I learned all about marketing, branding and entrepreneurship.' Tomas, who works together with his mother and uncle, is ambitious: 'In the future, I hope we can start our own factory!'

Africa was stopped due to the stricter countries policy. Within the programme, quality and efficiency are strived for by focusing on a limited number of countries. The local partners in South Africa will receive support so that they can independently continue the project.

The Employment and Training programme team also tackled the three policy themes (see Chapter 2). Bertine: 'We drew up a directive document with our vision, objectives and focus areas. One of those focus areas is access to work for young people with a distance to the labour market, for example, due to a handicap or ethnic background. Another focus area is giving the working conditions and personal education of the students a more prominent place in the programme. We will work on these ambitions in 2021.'

'We seek the connection with the market and learn which skills our students need if they enter the labour market. All of these insights enable us to realize long-term improvements for our projects. Meanwhile, ASHTEC has acquired a considerable reputation within the business sector.'

Jun Pascual, director of the vocational college ASHTEC in the Philippines Funds and grants

Expenditures Employment and Training in €

Bangladesh	74,987
Benin	2,300
Burkina Faso	2,568,976
Colombia	202,936
Philippines	77,687
Ethiopia	461,451
Haïti	16,583
India	98,941
Mozambique	5,939
Netherlands	62,525
Uganda	62,890
Sri Lanka	75,829
Chad	236,451
South Africa	67,304
Total costs	4,014,800
Project management	380,977
Total	4,395,777

2.5 Our Three Strategies

Emergency Relief and Resilience

Not only the frequency of natural disasters is increasing, but also the consequences of these. Woord en Daad supports people in vulnerable situations with the strategy Emergency Relief and Resilience. Immediately after a disaster, it meets basic needs such as clean drinking water and shelter. But also prior to a disaster, it protects communities against an insidious disaster, such as increasing drought. We do this by working on resilience so that people can better deal with disasters in the future. Wherever possible, we work together with partners from the Christian Emergency Relief Cluster.

From vulnerable to resilient

Renate Garvi, project leader Emergency Relief and Resilience: 'From the perspective of emergency relief we increasingly seek connections with other programmes to improve resilience. One such example is the water project in Ethiopia in the arid and hot Shalla region. The groundwater and surface water have a high concentration of fluoride

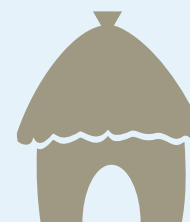
that makes people ill. Renate: 'So, for this project, a connection was sought with the programme Sustainable Water, and we made use of the expertise that is available there. Wells have been drilled for clean drinking water. From that moment onwards, the local population is responsible for the water systems. We support local entrepreneurs who carry out this maintenance.'

Learning and reflecting

Although Woord en Daad provides emergency relief, it is definitely not an emergency relief organization. Renate explains: 'Our most important focus for the next five years is resilience. For this, we have posed the question: what is resilience, and how do we give that form in our strategy? Our ambition is to make far more people resilient by teaching them to deal with the consequences of climate change. We want to continue learning and do things better using the expertise from our collaborative partners, such as emergency relief organization ZOA. In addition to this, we take part in the peer learning meetings that Prisma organizes. Woord en Daad also plays an active role in knowledge dissemination, intervention and inspiration meetings in the Dutch foundation Intern Toezicht Goede Doelen (ITGD) which monitors charitable organizations.

Results Emergency Relief and Resilience

1,867
Households that, with help, build up their (economic) lives again



1,115
Households helped with initial emergency relief after a disaster

In addition to the support mentioned, 9500 people in Ethiopia received personal protection equipment against COVID-19.

Civil war Ethiopia

In Tigray, Ethiopia, a civil war broke out in November 2020. Through the expertise of emergency relief organization ZOA and the network within the iWET project of Woord en Daad (see also Section 2.3 Sustainable Water) we could already initiate emergency relief in December for the people who had fled to eastern Sudan. When the area of Tigray partially opened at the end of December, the planning for emergency relief was agreed upon with the local employees of the iWET project in collaboration with other emergency relief organizations.

Explosion Lebanon

On August 4, 2020, a devastating explosion took place in the harbour of Beirut. The Christian Emergency Relief Cluster provided emergency relief. Woord en Daad focused on resilience by providing Employment and Training courses to young people so that they could acquire an income in destitute Lebanon.

Hurricanes in Guatemala and the Philippines

In Guatemala, we distributed food packages

following hurricane ETA. Houses were damaged and harvests lost. The Philippines also suffered from a severe hurricane. In collaboration with partner organization AMG Philippines, we focused on food, clothing, school items and the repair of homes, schools and a training centre. Renate: 'From AMG, we have heard that most people have become more resilient following the lessons they had learned from hurricane Haiyan. They are more willing to evacuate and to plant trees, such as mangroves, to protect the coasts.'

Resilience against disasters

The Dutch Ministry of Foreign Affairs has made more than 20 million euros available for the resilience project Benkadi. An important aim of this project is contributing towards resilience to changes in the climate and microclimate in the Ivory Coast, Mali, Burkina Faso and Benin. Lourens van Bruchem is the project leader from Woord en Daad: 'With the microclimate, we mean the regional climate that is partly determined by the natural landscape. If this landscape changes or is damaged due to human interventions, then the microclimate can change, with all of the

associated negative consequences.'

Ivory Coast and Benin are suffering from coastal erosion. In Mali, 400,000 hectares of forest disappear each year. The ground becomes infertile and it becomes increasingly harder to grow food. Gold mining, in particular the toxic substance mercury that is used to purify gold, is causing severe environmental problems in Burkina Faso.

The essence of this project is ownership: the people receive the possibility to exert influence on their environment and the government bodies. What makes this project unique is that the leadership is owned by four countries. Woord en Daad's role is to advise where necessary, support and bring together a worldwide, expert network of companies, ambassadors, NGOs and government bodies. Knowledge and experience are linked to support the local partners and people in effectively tackling climate problems. Lourens: 'Our role is changing, and that is a good thing. This Southern leadership, supported by the people, is one of the reasons why the Dutch Ministry of Foreign Affairs is financing this project.'

Awareness Raising

With our Awareness Raising programme, we want to reflect, together with other people, on the impact of our lifestyle here in the Netherlands on people and their environment in the South. From our Christian value of stewardship, we want to inspire people to make deliberate and fair choices that do justice to our fellow human beings and the Earth. We do this through an annual campaign, holding presentations, providing teaching packages for schools, our participation in the annual "Week of Sustainability" and publications in the media.

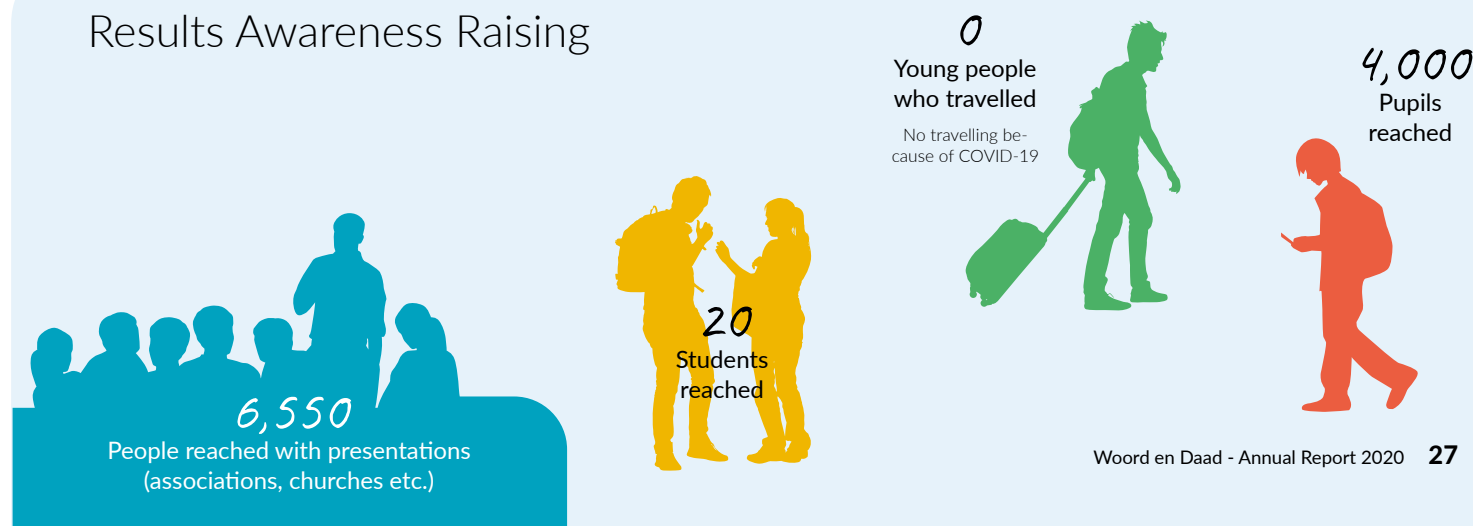
Behaviour and consequences

Climate migration in the South is our new campaign theme that was devised and prepared in 2020. 'This campaign will start in the second quarter of 2021', says project leader Janneke Witzier. 'Why this theme? As a result of climate change, prolonged drought and floods are occurring more often in the South, in particular. Especially young people leave because there seems to be no future for them. We want to link this effect to our behaviour in the Netherlands. The aim of the

Expenditures Emergency Relief and Resilience in €

Bangladesh	-2,830
Burkina Faso	37,858
de Filipijnen	102,498
Ethiopië	398,252
Guatemala	-45
Haïti	15,878
India	1,625
Libanon	151,586
Mozambique	171,972
Total Emergency Relief and Resilience	876,794
Projectmanagement	128,507
Total	1,005,301

Results Awareness Raising



campaign is to create awareness about the impact of our choices on climate change.’ We work together with partners such as the young people’s organizations of Christian political parties, churches, companies and various media. With our target groups, we consider questions such as: how can we make (more) sustainable choices? How can we work towards a circular economy? We also do this via our own media, such as the website and our magazines.

Week of Sustainability

In 2020, we started to give our own character to the annual “Week of Sustainability”. With our theme “Tasty and Sustainable”, the focus was on the importance of fair trade food, linked to pineapple and mango farmers in Sierra Leone. During this week people could register for a range of activities, for example a baking workshop or taking part in the Fair Food Challenge. In this week, the teaching package “Eerlijk is eerlijk” [Fair is fair] was launched for the higher grades of primary schools. Children dove into the world of fair trade chocolate.

Evaluation and ambition

In 2020, the team Awareness carried out a study into behavioural change. How can people be motivated to change their behaviour? What is the relationship between knowledge, attitude and behaviour? Scientific research has revealed that only 8% of people who are exposed to a campaign change their behaviour. Janneke: ‘After each presentation or workshop, we hold an evaluation with the participants. Every quarter we process the outcomes into a report. This information helps us to shape our new campaign. Collecting even more data and applying this well is a priority for 2021.’

Policy Influencing

We continually remain in dialogue with government bodies in the Netherlands and the countries where we work in order to realize a sustainable change for people living in poverty. These government bodies have the important task of realizing policy that improves the welfare of people. Our political advisers in the Netherlands and in Brussels continually call for ongoing investment in development cooperation. Our partners also do this in the countries where they are active. In addition, we share high-quality information with decision-makers and, in this way, work together with government bodies to tackle the causes of poverty.

Research into the SDG Test

If the government gives money to development cooperation, then there should be no government policy that hinders this. In practice, however, this unfortunately continues to happen, for example due to tax evasion. Therefore in 2019, we developed the SDG test. This means that when new policy is made, civil servants must examine the effect of this on developing countries and the Sustainable Development Goals (SDGs). These are seventeen SDGs to make the world a better place in 2030, formulated by the countries that are members of the United Nations.

Political adviser Jacob van der Duijn Schouten: ‘In 2020, we investigated the use of the SDG test. The effects on developing countries were only included in two of the nineteen relevant legislative proposals. This is far too few; we have requested attention for this in the run-up to various debates. Sigrid Kaag, the Dutch Minister for Foreign Trade and Development Cooperation, has pledged to formulate an improvement of the SDG test in the next

government. We will carefully monitor the next government’s progress.’

Coherent policies

The theme “policy coherency”, government policy that makes sense, has been the focus of Building Change, a collaboration with the organizations Partos and FMS. Each year, Building Change makes a contribution to the SDG reporting of the Dutch Ministry of Foreign Affairs about the application of the test in the Netherlands. In 2020, a survey about this was conducted under civil society organizations. We also published a report in which we consider the realization of the SDGs in the Netherlands and internationally in greater detail.

For many years, Building Change has run the successful campaign “Adopt an SDG”. With this campaign, we increase awareness among members of parliament for the SDGs. In 2020, Building Change launched a new campaign: #Beleiddatklopt [Coherent policies that make sense]. Jacob: ‘We focused on several themes where you can see a conflict between the development policy and, for instance, the trade or climate policy. For example, we made efforts in the area of international corporate social responsibility and more transparent taxes. In 2021, the year of the Dutch national elections, we will continue this campaign with the ambition that policy coherency and achieving the SDGs will be even more widely supported in the Dutch House of Representatives.’

International corporate social responsibility (ICSR)

Corporate social responsibility (CSR) is not mandatory in the Netherlands. Companies who incorporate CSR do so voluntarily. WD works together with companies, gov and CSO

in the ICSR (Food) Covenant to encourage international corporate social responsibility.

Jacob: ‘In the covenant, we work together to identify the food chain’s biggest risks. This is very complex, but as far as we’re concerned, it cannot happen quickly enough. With the MVO platform, the network of Dutch organizations active in the area of corporate social responsibility, we have been lobbying for years for legislation in the area of ICSR. For example, requiring companies to systematically investigate risks in their operations and to tackle these.’

And in 2020, we achieved success. The Dutch House of Representatives frequently discussed legislation in the area of ICSR. For example, the Christian party ChristenUnie took the lead by writing a white paper entitled “Against slavery and exploitation - a statutory minimum standard for responsible business”. In its election programme, the Dutch reformed political party, SGP, wrote that covenants are desirable, but when these clearly do not work, legislation is an option. Jacob: ‘These are very positive developments within political circles. It is a fantastic outcome of all the work realized by Woord en Daad and its partners.’

3. Accountability, learning and innovating: a future with focus



In the summer of 2020, the new strategic policy plan for the next five years was approved. This contains the insights from a foresight study and lessons from various programme evaluations, as well as feedback from our supporter base and our partners from the South and North. Knowledge strategist Wim Blok has, together with his team, recorded the trajectory of investigating, evaluating and reflecting that led to this new strategic policy: 'In our complex working field, where success depends on so many factors, a learning attitude is appropriate.'

Focused learning agenda

'From recent years, we can conclude that if you want to learn substantial lessons, you need a focused learning agenda. For the next five years, our focus is on three key policy themes: "Reaching the unreachable", "Pro-poor climate resilience" and "Value-driven systemic change", states Wim. 'We will ask ourselves questions about these themes and continue to work on them. We want to deliver impact for these themes.'

'Woord en Daad has always had the ambition of reaching people who do not yet have access to development projects. However, we have also discovered that we have not managed to reach everybody we wanted to reach. People were excluded without us being aware of that. This was an important lesson from recent years. We therefore want to analyse our projects for inclusion: are groups missed, and if so, what is the cause of this? Based on this analysis, we will set objectives to reach these groups better and to monitor this.'

We can see the climate changing in our work areas, which puts our target group in an extra vulnerable position. They are confronted by

the consequences: floods, persistent drought and hurricanes. This makes "climate resilience" a highly relevant theme.

The third theme, "Value-driven systemic change", concerns the approach to the underlying causes of poverty and injustice by considering the entire system. 'For example, we examine not just an individual school but the education sector, the government and the prevailing values', explains Wim. 'Collaboration with a broad group of partners is important in this regard. That is because we need more expertise than Woord en Daad and its core partners possess.'

Supporting learning trajectory

All programme groups have worked on producing a programme policy document. This contains the strategic contours with which we will determine our vision and direction for the future: how will we appropriately translate the three policy themes to our programmes in the coming years? After all, every programme has to deal with frameworks and an often complex context.

Wim: 'We are supporting this process with the learning trajectory in which knowledge and experience are collected and shared. The various policy plans are summarized in a strategy document of seven pages because from previous policy periods, we have learned that a policy plan of more than 100 pages does not stick.'

Remaining faithful to our identity

This policy strategy means that in our consortia, we also collaborate with non-Christian partners. That gives rise to an important question for us: how do we remain faithful to our Christian identity, vision and mission? That

is something that we discuss with each other and with our partners. What are our values and why? What does this mean for our work? This self-examination is strongly encouraged by the study "Christian profession" that Woord en Daad has been carrying out since 2019 together with the Christian college *Christelijke Hogeschool Ede* and healthcare group *Lelie Zorggroep*. 'Part of this is the discussion between colleagues about values and Christian identity in relation to their work. That yields valuable conversations', says Wim.

Investing in data and trends

Besides a learning, searching attitude,

investing in the collection and use of relevant information and context data is important. Through accurate monitoring, we can get to know and understand the system and can therefore promptly adjust our plans. That is the reason why we want to appoint data analysts in the regions where we work. They will investigate figures, trends and the influence of local, relevant organizations. These data insights will help us to put the right subjects on the agenda at the right moment. Wim: 'All of these lessons, experiences and data support the story with which we can demonstrate to our donors and supporter base that this approach works.'



4. Organization: connected together



4.1 Organization

4.1.1 Project-based working

Our organization model and project-based way of working have developed further in an organic manner and enable us to implement changes in aspects that increase our work's effectiveness without having to change the entire structure. In 2020, we also regularly called upon the expertise and knowledge from the flexible pool of experts. This input fits our project-based approach to our work and will also be important in the coming years.

4.1.2 Employees

Since March 2020, colleagues have largely worked from home due to the measures taken because of this exceptional year. The

coronavirus measures also meant that projects could no longer be visited. Despite the limitations, we are thankful when we look back upon our colleagues' commitment in allowing the work to continue.

During 2020, HRM tackled the following issues:

- Based on the good experiences with respect to working digitally from home and the input from colleagues, it was decided to expand the working from home policy, in which the most important premise is remaining connected with the organization and colleagues.
- Different options were investigated and elaborated for making the employment conditions package more flexible. Where possible, this was translated into procedures that are a part of the employment conditions scheme.
- A further professionalization was realized with respect to the contracts with the many volunteers that we work with.
- In consultation with the Works Council, a selection trajectory was examined for collaboration with an occupational health and safety service. It was decided to continue the existing collaboration.
- The Woord en Daad Academy developed further (in digital form). Various training sessions and moments of inspiration were offered to colleagues, in which there was attention for skills and knowledge as well as moments of inspiration. As the sessions were held digitally, a database was constructed with which knowledge can also be stored.
- In various projects, Woord en Daad works with local experts and coordinators. The experiences with this are positive, and so it was considered how a further expansion of the collaboration with local experts could be realized in the future.

- In February 2020, an employee satisfaction survey was held. The average satisfaction score was 8.3 – a decrease of 0.1 compared to 2019. Independent of this positive score, various points for improvement were also stated, and so in the autumn of 2020, an in-depth employee satisfaction survey was held that zoomed in on the themes work-life balance, work pressure/energy from working and working from home.

4.1.3 Integrity

With respect to integrity, Woord en Daad strives for an open culture within which people can hold each other accountable, with equally important the existence of a clear structure in which violations can be detected and dealt with. Especially in view of our Christian core values, we believe it is vital our work is done with integrity.

Integrity policy and code of conduct

In our integrity policy, we describe how we try to prevent abuses. Besides an integrity statement, the policy refers to various underlying procedures, including the anti-corruption policy, the confidential advisers procedure, the whistleblower procedure, the complaints procedure and the Donor Manual (in which it is described what Woord en Daad expects from partner organizations in the collaboration). An important aspect of the integrity policy is the code of conduct in which, based on our core values, it is described how we expect the people involved to act with integrity. The code of conduct therefore forms the basis for all of our actions.

Prevention

Everything is aimed at preventing every form of action that violates integrity. At the same time, an assessment and evaluation system is needed with clear rules and agreements.

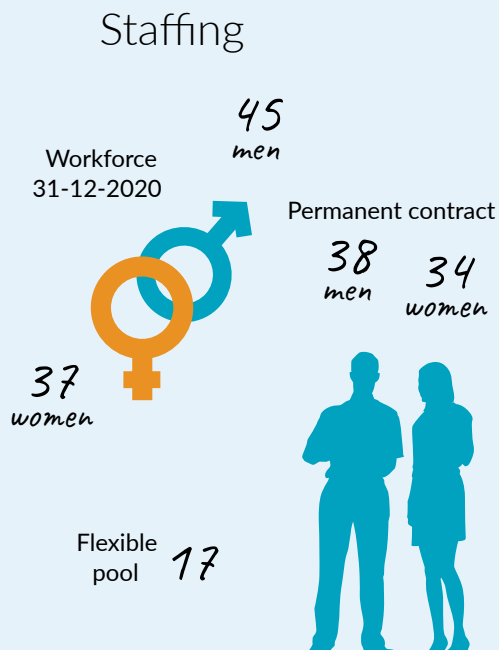
Therefore, numerous checks and balances have been established both inside the organization and externally. These preventive measures are extensively described in the integrity policy and the underlying documents.

Possibilities to report and to respond to reports

Although everything is aimed at preventing actions that violate integrity, occurrences of such violations cannot be excluded. If a violation does occur, then it is vitally important that the person concerned at Woord en Daad can report this. For this reason, both the Dutch and English versions of the Woord en Daad website provide information about how violations of integrity can be reported. In such cases, Woord en Daad wants to provide a safe setting in which this report can be made, and a full and frank discussion can take place. Subsequent steps are always taken in consultation with the person who made the report. During this process, the principle of hearing and rebuttal is applied, which is important to obtain a complete picture of the situation.

Direct and indirect responsibility

The integrity system focuses on those involved in the own organization (employees, volunteers, donors, et cetera). However, Woord en Daad works together a lot with (local) partner organizations who have their own responsibility towards their stakeholders and the target group. In the case of a direct responsibility, Woord en Daad can primarily decide about the setup, manner of working, behaviour and the sanctioning of actions (internal organization). Where Woord en Daad has to trust the systems of stakeholders (especially partner organizations), then this is a case of indirect responsibility. In those cases, Woord en Daad takes its responsibility by means of performing audits on the functioning of the (integrity) systems of partner organizations.



Reports 2020

In the annual report for 2019, we described a report concerning a suspected misuse of financial resources at a partner organization. An external party investigated this, and the suspicions were largely confirmed. In response to the final report that was received in 2020, the decision was taken to end the collaboration with the partner organization involved. In 2020, we received three reports of suspected violations of integrity committed by people involved in Woord en Daad's projects. Based on the reports that we received, we concluded that these cases of conduct did not comply with the code of conduct drawn up by Woord en Daad. After a report has been received, then, and only after consent from the person who reported the matter, hearing and rebuttal are standardly applied. In one case, this permission was not given as a result of which the report could not be further investigated and, in consultation with the person who reported the matter, no subsequent steps were taken. In the case of a second report, this consent was given, and the rebuttal was applied. Based on the hearing and rebuttal, and for other associated reasons, the collaboration with the person concerned was ended in mutual consultation. We also made agreements with the person who reported the matter in order to properly finalize the reporting procedure. The third report concerned a signal with respect to the action of a person who is no longer involved in the project as a result of which hearing and rebuttal could no longer be applied. However, the signal was passed on to the partner organization from the project concerned so that in the event of any possible future signals, this signal is already known to them. In all cases, the reports concerned transgressive interpersonal behaviour. Furthermore, these reports showed us that anonymous reports are

difficult to investigate, and that the creation of a safe setting is important so that the person reporting the case can be shown that the report is taken seriously, is properly investigated and, dependent on the outcome, that clear consequences are attached to violations of integrity. Woord en Daad has shared the lessons learned with the sector organization Partos.

Ongoing awareness

Part of our preventative measures is continuously monitoring the discussion about the importance of acting with integrity, both with colleagues and partner organizations. In 2020, we held this discussion with colleagues. In 2021, we will also focus on discussing this with our partner organizations, which will include discussing concrete moral dilemmas.

4.1.4 Works Council

All positions on the Works Council are filled, and the Council represents the breadth of the organization. In the past year, the Works Council has held constructive talks about the themes that arose and these included changes in the employment conditions, work pressure, staff turnover and culture. The new situation of working from home and the resulting changes received particular attention from the Works Council. Members of the Works Council followed training so that they can optimally fulfill their role.

4.2 Policy and governance

4.2.1 Policy and supervision

In line with the *Code Goed Bestuur voor Goede Doelen* [Good Governance for Charitable Organizations] Woord en Daad governance and supervision are separate from each other. When members of the Board of Supervisors and the CEO are appointed, their connectedness to the supporter base is considered. Only

people who are actively involved in the life of the Dutch Reformed Church and, based on this, wholeheartedly support the basic principles and aim of the foundation are eligible for appointment. Woord en Daad works on a project basis: there is no management team, and projects are managed by project leaders who report directly to the CEO. A strategic consultation regularly takes place in which the CEO discusses themes with a strategic character with colleagues from various disciplines. The agenda points determine which colleagues are invited to the discussion. In addition to this, the CEO has a meeting once every three weeks with teams that facilitate and support the work in the projects. The CEO has delegated responsibilities and competencies to programme and project leaders and self-managing teams for the realization of the work. The procedures for this are recorded in the Organization Handbook. Compliance with the procedures is checked via internal audits, and is reported by the internal auditor to the CEO.

4.2.1.1 Administrative accountability CEO

From a statutory perspective, the CEO is responsible for the organization at a policy level. In 2020, Rina Molenaar MSc was the CEO of Woord en Daad.

Board of Supervisors

The Board of Supervisors approves the policy proposed by the CEO and oversees that the mission and vision of Woord en Daad are realized. It also appraises the functioning of the CEO. In 2020, the Board of Supervisors met on seven occasions in the presence of the CEO.

Appraisal CEO

In the December meeting, the Board of Supervisors appraised the functioning of the

CEO as positive. The evaluations of various parties (advisory group private individuals, advisory group companies, partner network and Works Council) were included in the appraisal.

Financial Audit Committee

The Financial Audit Committee advises the Board of Supervisors about financial matters. This committee met on two occasions in 2020.

Accountant

The Board of Supervisors commissions the CEO and the organization to be externally and independently audited by an accountant. This year Dubois Accountants provided the external audit of the annual accounts.

4.2.1.2 Remuneration and salary CEO

For the remuneration of its employees, and therefore the CEO's remuneration too, Woord en Daad uses the salary scales from the Collective Labour Agreement Government (Dutch: *CAO Rijk*). The Board of Supervisors establishes the size of the CEO's remuneration and other salary components. In determining the remuneration policy and the remuneration awarded, Woord en Daad adheres to the "Regulation remuneration of directors of charitable organizations" of the charity branch organization *Goede Doelen Nederland*. Based on weighting criteria, the regulation gives a maximum standard for the annual income of the CEO. The Board of Supervisors performs the weighting of the criteria that leads to this basic score for management positions (BSD) score. The BSD score established for Woord en Daad is 490 points. Based on this, the maximum possible annual income of the CEO in 2020 was € 141,765. The actual gross income (€ 107,823) remained well under this established maximum. For the total gross

annual income, the taxed remunerations/ additional tax for company cars, the employer's contribution to the pension and other remunerations, a maximum of € 201,000 applies. The salary of the CEO remained well within the maximum amount stated. The size and composition of the remuneration is explained in the annual accounts in the explanation of the statement of income and expenditure.

4.2.2 Quality management

- Woord en Daad set up its quality management system in accordance with the principles of ISO 9001 and the Partos standard 9001 (sector-specific ISO standard). In April 2020, our ISO/Partos certificate was once again renewed for a period of three years. As a result of the coronavirus measures, the entire audit was performed digitally.
- Two internal auditors performed four audits on different internal processes to check the quality management system's performance and, where possible, to improve this. Deviations and points for improvement were reported and followed up.
- The Handbook Organization (including all process diagrams, procedures, manuals and other documents) has been kept up-to-date in collaboration with the colleagues responsible for this.
- Various colleagues have held client satisfaction surveys, and the satisfaction of donors about trips, events, meetings and about Woord en Daad have been measured.
- In May 2020, the suppliers' assessments were carried out.
- In June 2020, the strategic team carried out the annual management review. The conclusion was that the quality management system functions satisfactorily. Action points were established.
- In October 2020, a follow-up audit was

performed by Veda Quality with respect to the *Gouden Oor* [Golden Ear] framework. Based on this framework, it is assessed to what extent an organization collects and responds to feedback from relevant stakeholders. We once again scored several points higher on level 2.

4.2.3 Complaints, signals and compliments

In 2020, the complaints, signals and compliments received were registered and answered according to our "Procedure for complaints, signals and compliments".

4.2.4 Codes of conduct and certification

Woord en Daad subscribes to the following codes and adheres to the following guidelines:

- Code of Conduct of the International Red Cross, an international code of conduct for relief organizations;
- Code of conduct of the charity branch organization *Goede Doelen Nederland*
- COSO: the system is mainly aimed at a critical management of the fundraising and fund expenditure processes and reliable reporting in the annual accounts. This is realized through a satisfactory administrative organization and the internal management measures described in this.

Woord en Daad has the following certifications:

- CBF quality mark, integrated with the *Code Goed Bestuur voor Goede Doelen* [Code of Good Conduct for Charitable Organizations] (Wijffels code). The quality mark poses requirements on the governance, policy, fundraising, information communication, expenditure of resources and reporting. Via the new Recognition regulation that became effective in 2016, Woord en Daad is recognized as a charitable organization that

satisfies the CBF requirements.

- ISO: this quality mark is used by Woord en Daad for a critical management, adaptation and optimization of processes. Woord en Daad is also Partos-9001 certified (sector-specific standard based on the ISO standard).
- *Gouden Oor* [Golden Ear]: this is an assessment framework for listening to and responding to clients.

4.2.5 Corporate social responsibility policy

Our corporate social responsibility policy influences the choices we make as an organization concerning the environment, economy and society. In our corporate social responsibility policy, we follow the ISO 26000 guideline.

4.3 Communication, marketing, events and supporter base

The results that we achieved were only possible thanks to our committed supporters base: individuals - also young - givers, sponsors, volunteers, churches, capital funds and entrepreneurs. They remained particularly loyal in supporting Woord en Daad even though the year 2020 was difficult for many of them.

4.3.1 Volunteers

Despite the many challenges, the number of volunteers in 2020 grew explosively by 221 volunteers in the Woord and Daad shops. In addition, ten new sales points for our Woord and Daad products started, two new second-hand shops opened, and the online sales took off. We are thankful that we could count on the huge effort of thousands of volunteers in 2020 as well.

4.3.2 Entrepreneurs

We had a good year in 2020, despite the huge impact that the pandemic had on many entrepreneurs. Although compared to 2019, the income decreased – in uncertain periods, entrepreneurs understandably postpone donations – the involvement in Woord en Daad's work was just as high. In 2020, we could welcome various entrepreneurs as investors in the Fair Factory Development Fund, with which they invest in sustainable and fair food production in our project countries.

4.3.3 Events

On January 18th, 2020, we organized the Woord en Daad World Day in Barneveld, with various speakers from our project countries as well as from the Netherlands. Former sponsor child Miftah Seid from Ethiopia told those present how the sponsor programme changed his life and that he can now serve as a doctor in his country. Sephora Nadjimaidje, director of partner organization FDB, shared how he works for the care and schooling of children in Chad. During the event, which more than 1600 people visited, about 100 volunteers were active. It was a very special event!

Due to the coronavirus crisis, the event Sport for Others could not go ahead in France. Even so, a fantastic amount of more than € 105,000 was raised for the project "Clean drinking water in Shalla" (Ethiopia) via various individual initiatives in the Netherlands during the month of September.

4.3.4 Marketing

Marketeers also set their sights on just one goal in 2020: optimal service towards the donor. They gave a social media workshop to colleagues, set up fundraising campaigns, and took action to realize the points for improve-

ment from the client satisfaction survey. We made a start with marketing automation, as a result of which large groups of donors can still be approached personally. Our own online campaign platform could be widely used for online campaigns by schools and private individuals. Therefore, fundraising could continue despite considerable limitations.

4.3.5 Design

The Design team worked on more than 300 different internal design jobs in 2020 to support the different projects using approaches that were matched to the various target groups. This concerned brochures, video material, visualizations, advertisements (this year more online) and fair trade furnishings.

4.3.6 Communication

2020 was also a very different year for the Communication team. There was an unprecedented emphasis on current affairs. COVID-19 changed the world and so also the countries and projects where Woord en Daad works. The Communication team worked to bring this news to the supporter base via a range of

(renewed) channels in 2020. This included a live blog, an interactive world map, and publications in the press and media, in our own magazines and on social media. In all of this communication and interaction the focus was on connection, for example the connection between the loyal supporter base of Woord en Daad and the skilled and experienced partners in the project countries. More than ever before, this year has shown us how powerful and flexible our partners continue to be during times of crisis. Like never before, their story, and their subject knowledge and collaboration with project leaders in the Netherlands was the focus of the communication. In this communication about project countries and partners, Woord en Daad believes it is important to convey a message of equality and hope. To learn more about this and to inspire the sector, Woord en Daad participated in a research trial of the sector organization Partos about "Positive routes to commitment". We will take the outcomes from this trial and translate these into concrete tips for fundraising and communication for our work in 2021.

Income per target group in €

Target group	Objective 2020	Realisation 2020	Realisation 2019	Difference 2020-2019
Total private individuals	€ 16,060,000	€ 12,796,031	€ 14,187,935	-€ 1,391,904
projects	€ 6,110,000	€ 3,058,935	€ 4,888,095	-€ 1,829,160
sponsorship	€ 9,100,000	€ 9,135,293	€ 9,068,923	€ 66,370
emergency relief	€ 850,000	€ 601,803	€ 230,917	€ 370,886
Other fundraising organizations	€ 300,000	€ 318,820	€ 509,101	-€ 190,281
Churches and schools	€ 1,950,000	€ 1,725,835	€ 1,639,625	€ 86,210
Capital funds	€ 3,346,866	€ 2,068,094	€ 2,890,693	-€ 822,599
Companies	€ 3,965,000	€ 2,951,120	€ 3,122,554	-€ 171,434
Grants	€ 866,902	€ 4,427,635	€ 1,310,003	€ 3,117,632
Own contribution of consortium partners	€ 781,118	€ 784,851	€ 495,337	€ 289,514
Total	€ 27,269,886	€ 25,072,386	€ 24,155,248	€ 917,138

Communication with our supporter base



Online/magazines



- Unique visitors to the website: **112,238**
- Number of sessions: **296,801**
- Unique page visits: **547,700**
- Followers on social media (4 channels): **11,855**
- Readers printed magazines (4 magazines): **148,300**





5. Financial accountability: more despite less



Income

In the unusual year of 2020, it transpired that Woord en Daad could once again count on a considerable commitment from its supporter base despite the pandemic. Indeed, the total income was slightly higher than in 2019. That was mainly due to higher contributions from grants awarded. The broad mix of donors ensured that Woord en Daad is less sensitive for falling incomes from one particular donor group. Despite the uncertainty about the economic perspectives, private individuals, companies, churches, and schools generously gave their money, time, and knowledge to Woord en Daad's work.

Private individuals and shops

Income from private individuals decreased by almost 9% compared to 2019. This was, amongst other things, caused by a decrease in income via the shops and committees due to the coronavirus crisis and considerably lower legacies. The coronavirus also meant that the Sport for Other events could not take place. The alternative initiatives in the Netherlands yielded more than € 100,000. Income for emergency relief was considerably higher (more than € 600,000) due to a number of campaigns, such as the campaign in the wake of the explosion in Beirut. Another fine development was the structural growth with respect to child sponsoring. At the end of 2020, no less than 447 more additional children were sponsored than at the start of the year. This income has a structural character, and in the coming year, in particular, it will be fully taken into account as income.

Companies and capital funds

The picture among companies was diverse. Some entrepreneurs experienced difficult times in 2020, whereas other companies did

really well. The total income decreased by about 5% compared to 2019. In that year, however, multiannual contracts from companies had already been included, as these were linked to grants with a duration of several years. The commitment of entrepreneurs is as keen as ever, and many promising new contacts have been made for the future. Besides the gifts, an amount of € 780,000 was raised as investment money for the Fair Factory Development Fund, which makes the commitment to these donors even greater. The income from capital funds fell by 28% due to ambitions not being realized in the USA and among some new donors. Woord en Daad has a strategic partnership of several years with a number of capital funds, which is given shape via the sharing of knowledge, networks and funds.

Income from churches, schools and other fundraising organizations

Regular income from churches, schools and other fundraising organizations remained the same. Schools had to deal with closures, as a result of which fundraising campaigns did not go ahead or were limited in nature. Churches looked for other ways of collecting money. Indeed, the contribution to regular and emergency relief projects was slightly higher than in 2019.

Grants

Unlike 2019, 2020 was a successful year for grants. Various new grants were awarded: via the Netherlands Enterprise Agency for an agribusiness project in the Philippines and Chad, and via NORAD for a project concerning child slavery in Ethiopia. The Dutch Ministry of Foreign Affairs awarded a large grant for a project in the area of youth employment in Burkina Faso. Besides these new grants, multiannual projects were realized for which

the grant income had already been booked once in previous years.

The costs for producing grant proposals for institutional donors versus the revenues from grants awarded was standardized with an ROI (return on investment) that must be at least 20. This means that at the overall level, the grant benefits must amount to at least 20 times the costs of writing the proposal. With this approach, we can consider even more critically whether we should actually write a grant proposal so as to ensure that the costs and expected revenues are in balance. In 2020, the ROI was 64.67, which was well above the standard. The ROI for 2019 was recalculated to 9.6 as a result of a grant awarded in 2020 for which the costs had already been incurred in 2019. In the coming years, Woord en Daad wants to focus on larger grant proposals, as with these, both an improved efficiency and higher impact can be achieved.

Throughout 2020, a lot of effort was put into a large proposal for policy influencing in the area of climate change in West Africa, and that was approved in 2021. Woord en Daad makes use of the Dutch government's NOW1 and NOW2 schemes, which serve to compensate for a loss of income due to the coronavirus crisis, so that employees can retain their jobs.

Woord en Daad works with strong consortia in different countries and with these consortia, it submitted grant proposals for various programmes. Woord en Daad puts a lot of effort into building up good relationships with embassies and institutional donors, and these efforts were rewarded in 2020. Although travelling is often not possible, intensive contacts were maintained with various large donors, both with their country offices and their headquarters. As the concepts and

programmes fit the grant opportunities, the prospects are highly promising, and Woord en Daad is regularly invited to submit a proposal.

Expenditure

As can be seen from the previous section, incomes can vary considerably. Such fluctuations are not always predictable due, for example, to delays in the opening of grant opportunities, the rejection of grant proposals and fluctuating emergency relief incomes. Woord en Daad has a stable source of income from a reliable supporter base. Woord en Daad uses a system that strongly links expenditure with income to manage income fluctuations. This system once again worked well in 2020. Part of the overall resources were used during the year to allow projects to go ahead for which the fundraising had gone less well due to the coronavirus crisis. In addition, some multiannual awards of grants were linked to receivables in the balance. This means that the expenditure for these programmes is covered, and that benefits the stability of the activities. The education programme grew: this was partly due to the INCE concept for quality improvement in education that Woord en Daad realizes with Driestar Christian University, but also through the starting up of new education programmes and the expansion of existing programmes. Agribusiness grew, amongst other things due to the provisions of grant funding in the Philippines and Chad, but also due to further expansion of the programme. The Job Booster concept was further rolled out in 2020 and received a boost due to the awarding of funds in West Africa from the Dutch Ministry of Foreign Affairs. Expenditures within the programme Sustainable Water were lower in 2019, but that was mainly because several multiannual grants were awarded in 2019 for which the activities could also continue in 2020.

In 2020, we worked entirely with the project-based approach in which project leaders with their (international) team assumed integral responsibility for both the funding and realization of their projects. This created a lot of entrepreneurship and ownership in the project teams at both Woord en Daad and its partners. ProjectConnect, a web application, played an important role in reporting and monitoring. Further investments were made in this software in 2020, and this simplified the matching of funds and expenditure. With a further development of Child Connect, a far-reaching link was made between the donor in the Netherlands, on the one hand, and the child in the sponsor programme on the other. Data collection and analysis is increasingly important, and several innovative pilot projects were started in this area.

The vast majority of expenditure on objectives was for structural programmes concerning poverty alleviation (88%) and emergency relief (3%) in the South. In addition, Woord en Daad believes it is important that the poorest of the poor are also given a voice and a face within political circles and that poverty alleviation receives the attention it merits within Dutch society. That is why awareness-raising and policy influencing in the Netherlands and Europe account for almost 5% of the expenditure on objectives. Further, Woord en Daad attaches considerable value to the high quality of its programmes in which expenditure is tightly monitored, and the lessons learned from the field are incorporated in new projects. That is why Woord en Daad has invested 4% of the target expenditure for knowledge management and audits. In 2020, the new strategic policy plan for the next years was established. The three policy themes “Reaching the unreachable”, “Value-driven systemic change” and “Pro-poor climate

resilience” play an important role in each programme and will be further developed in the coming years.

Budgeting system

Since 2019, Woord en Daad has worked via a new budget system appropriate to its changing context and approach in which the focus is shifting from linear plans to navigating. The distinction is made in the standard budget (with the associated standards for overhead costs in relation to income, for example) and a business development budget for new funding opportunities in the coming year. The standard budget is published and concerns the regular income from private individuals, companies, churches, capital funds and grants already known. These amounts can be reasonably well planned, unlike grant proposals (which may or may not be approved and can lead to large fluctuations in income and expenditure). The business development budget uses a return on investment (ROI), in which the investment to submit a proposal is set against the expected total income from these grants and the consortium partners' own contribution. The ROI is standardized at a minimum of 20. Therefore, income from the business development budget should be at least 20 times the costs of submitting a proposal. The business development budget functions as an internal steering document that is continuously updated. In the annual report, the costs and income realized with respect to new grants is reported on.

Balance of costs and benefits

The balance of costs and benefits is virtually nil. As planned, the general project reserve was reduced in 2020 and was used for projects where fundraising proved to be more difficult due to the coronavirus crisis. By contrast, sponsor funds and INCE funds increased in

2020, and the spending of these will take place in 2021. In 2020, a start was already made with this spending by rolling out projects about educational quality in the countries where Woord en Daad has educational projects. The emergency relief funds increased slightly, this mainly concerns funds for the emergency relief projects in Lebanon, which will be spent in 2021 in collaboration with other partners.

Reserves and funds

As planned in 2020, the total reserve position of Woord en Daad decreased. In particular, this was because funds were awarded from the general project reserve to projects that found it more difficult to raise funds due to the coronavirus crisis and due to the capping of the exchange rate reserve to a maximum amount of € 750,000, which is considered to be more than enough for the exchange rate risk that Woord en Daad incurs. As a result of this, more money can be devoted to the direct objective. At the end of 2020, the general project reserve was € 229,060 (2019: € 549,771) and this is available for project expenditure in 2021. The general project reserve should be between 0% and 7.5% of the total income, whereby Woord en Daad aims to use gifts for projects within a foreseeable period of time. There is a strong buffer for exchange rate risks. The exchange rate risks, which are not included in the exploitation, are covered by Woord en Daad via this reserve. Since 2020, the projects have no longer added to this reserve each year because the current level is sufficient to cover any possible exchange rate losses. Both exchange rate gains and exchange rate losses are for the benefit/cost of the exchange rate reserve. It is clear that exchange rate gains and losses remain reasonably in balance at the overall level in the long term.

In view of the importance of qualitatively good grant proposals, a reserve for Business Development was formed at the end of 2019, which could be used to pre-fund the costs of grant proposals from 2020 onwards. The reserve was completely used in 2020. If the application is successful, the costs incurred can be included in the project's acquisition objective. With this, the Business Development reserve will once again be replenished so that funds remain available for investing in new proposals. Via the capping of the exchange rate reserve and a transfer from the general funds, the reserve for Business Development was once again brought up to the required level at the end of 2020 (€ 350,000).

The designated funds have increased, especially the sponsor funds and the INCE funds that are filled from sponsor money. These funds will be used for expanding the education programme and for quality improvement in the coming years. The other designated funds decreased slightly. Throughout 2020, the fund matchers have, in close consultation with project leaders and fundraisers, sought to realize an optimal match of income and expenditure. Also, the use of grant managers ensured a good monitoring of budgets within the projects.

Liquidity

The liquidity position of Woord en Daad has increased, especially due to several advances from grant providers. In 2021 we will, also in view of the current negative interest regime, preferably work on an as needs arise basis instead of via fixed advance payments as was standardly the case up until now. The liquidity is more than enough to satisfy our obligations on time. The way in which Woord en Daad manages liquidity has proven to be effective for the project-based approach to working.

Cost percentages/ratios and Return on Investment (ROI)

Woord en Daad manages strictly on the basis of cost percentages. This management is based on two standard percentages. The first is the standard for management and administration (M&A). Woord en Daad follows *Goede Doelen Nederland's* advice and the prescribed model as included in the guideline on reporting RJ 650. The maximum percentage for management and administration has been standardized by Woord en Daad as a maximum of, on average, 3.1% over three years. In 2020, the actual percentage was 2.88%, which is higher than in 2019 when an incidental Dutch VAT repayment over several years gave rise to lower costs. According to Woord en Daad's own standard, the total overheads (fundraising costs and management and administration) may be no more than 7.5% calculated over three years of the total costs. In 2020, this figure amounted to 9.19% at Woord en Daad (8.37% in 2019), which was mainly due to the income from our own supporter base being lower than the budgeted amount. The overhead realized lies € 250,000 lower than the budget for 2020, but the total incomes were lower than budgeted as well. The average of the realization over three years was 8.7%. For 2021, an overhead percentage of 7.84% has been budgeted for the regular incomes. In relation to the total budgeted income (standard + business development) the overheads percentage is 7.01%, for which the proportion of income from business development has been less ambitiously estimated compared to previous years. Increasing use is made of a flexible pool of experts when specific expertise is needed or in the case of peaks with respect to grant proposals.

The target expenditure ratio (expenditure on objectives divided by total expenditure)

decreased slightly to 89.65% (2019, 88.14%). The standard percentages apply for Woord en Daad and are based on Woord en Daad's single annual accounts. Other foundations involved in the consolidation, such as the Woord en Daad Winkels (shops), have their own earning model and are therefore standardized in a different manner.

Annual accounts 2020

Consolidated balance sheet per December 31st (after result allocation)

Activa	2020 €	2019 €
Fixed assets:	8,859,965	11,151,969
Intangible fixed assets	1,824,891	1,167,959
Activation of website/software development in the course of business		
Tangible fixed assets	390,551	331,645
In the course of business		
Financial fixed assets	6,644,253	9,652,366
Loans /equities/ other receivables	2,015,591	2,239,926
Receivables from income contracts in the course of the target	4,628,932	7,412,440
Current assets	14,082,950	13,711,272
Stocks	931,995	820,440
Goods supply in the course of business		
Receivables	6,088,232	6,467,665
Liquid assets	7,062,723	6,423,167
Total assets	22,942,915	24,863,241
Liabilities		
Reserves and funds	8,436,100	8,436,931
Reserves	4,050,296	4,559,495
Foundation capital	272	272
Continuity reserve	2,720,964	2,731,599
Designated reserves		
Exchange rate reserve	750,000	927,853
Reserve participation results realized	0	0
Reserve Business development	350,000	350,000
General projects reserve	229,060	549,771
Funds	4,385,804	3,877,437
Sponsor funds	772,838	615,239
INCE funds	740,284	517,805
Designated funds for emergency relief	703,034	506,329
Other designated funds	2,169,647	2,238,063
Provisions	0	0
Long-term debts	2,812,407	6,590,588
Short-term debts	11,694,408	9,835,722
Projects and programmes	9,527,905	7,288,204
Deferred sponsor funds	697,961	756,836
Other debts and accrued expenses	1,468,542	1,790,683
Total liabilities	22,942,915	24,863,241

Consolidated statement of income and expenses for 2020

	Current financial year	Estimated financial year	Prior financial financial year
	€	€	€
Income			
Income from private individuals			
- collections	118,378	150,000	148,685
- legacies	630,752	1,200,000	1,889,641
- sponsor programme	9,135,293	9,100,000	9,068,923
- other donations *	2,911,608	3,825,000	3,080,686
Total income from private individuals	12,796,031	14,275,000	14,187,935
Income from companies *	3,123,541	3,965,000	3,327,906
Income from government grants	4,427,635	866,902	1,310,003
Income from other non-profit organizations *	4,725,179	6,902,984	5,329,404
Total income acquired	25,072,386	26,009,886	24,155,248
Income from the provision of products and services			
Income from supplier's role and awareness raising			
Gross profit sale of goods	231,424	150,000	260,596
Sum of the income generated from services provided	826,655	1,630,000	1,121,968
Total income*:	1,058,079	1,780,000	1,382,564
Balance of income and expenses*	26,130,465	27,789,886	25,537,812
Expenditure			
Expenditure on targets:			
Structurele programma's	20,434,771	20,124,982	17,877,156
Education and Sponsoring	11,483,553	10,836,931	11,361,971
Employment and Training	4,014,799	2,747,193	1,744,691
Inclusive Agribusiness	903,690	1,480,464	1,387,278
Sustainable Water	1,193,300	2,046,207	929,895
Health programme	0	0	10,219
House Construction programme	53,089	288,250	-55,667
Policy Influencing	68,727	0	27,350
Capacity Building	0	0	788
Resilience	236,518	0	0
Regional Alliances	10,493	135,997	305,884
Other	280,838	200,000	262,212
Partner role in the Netherlands	2,189,764	2,389,940	1,902,535
Emergency relief			
-support provided through organizations/local agencies	640,276	1,649,809	728,135
Lobby	321,587	490,137	357,931
Awareness raising	726,523	767,746	848,904
Knowledge management	382,438	183,433	417,266
PQA	603,089	827,798	656,337
Total expenditure on targets	23,108,684	24,043,905	20,885,729

	Current financial year	Estimated financial year	Prior financial financial year
Expenditure (continuation)			
Acquisition of income:	1,638,495	1,862,346	1,499,285
Costs of own fundraising	1,424,213	1,623,936	1,337,095
Costs of grants from governments	214,282	238,410	162,189
Costs supplier's role	102,167	124,885	178,263
Costs of sales of goods	365,364	370,571	317,231
Management & Administration costs	741,040	723,118	610,333
Total expenses	25,955,751	27,124,825	23,490,839
Balance of income and expenses	174,714	665,061	2,046,972
Balance of financial income and expenses	-101,851	0	-97,087
Balance of results from organizations participated in	-73,694	0	-451,329
Balance of income and expenses **	-831	665,061	1,498,556
Designation balance income and expenses:			
Transfer to or from:			
- Continuity reserve	-10,635	0	76,276
- General reserve	-320,711	46,252	565,698
- Reserve participations	0	0	212,798
- Exchange risk fund	-177,853	243,809	248,115
- Sponsor funds	157,599	0	39,785
- INCE funds	222,479	0	-7,116
- Designated funds emergency relief	196,705	0	-324,148
- Guarantee funds enterprise development	0	0	-8,904
- Reserve white spot policy		100,000	
- Reserve business development (meant for prefinancing cost of grant applications)	0	200,000	350,000
- Other designated funds	-68,415	75,000	346,052
	-831	665,061	1,498,557

* For which total income emergency relief in 2020 € 1,207,311 (Budget € 2,000,000; 2019: € 574,610), accounted for under donations from individuals, companies and other non-profit organizations.

** Excluding family and capital funds and donors as these are included in costs own fundraising.

Valuation Principles

The principles of valuation and of result determination are drawn up in accordance with the Dutch Accounting Standard for Fundraising Institutions (RJ650). For a further description of the principles of valuation of the assets and liabilities and for the determination of results, see the notes to the consolidated financial statements in the Dutch Annual Report (page 45 and 46).


Consolidated cash flow for 2020

	2020	2019
Cash flow operational activities		
Balance income and expenses:	-831	1,498,556
<i>Adjustments concerning:</i>		
Amortization intangible fixed assets	297,193	280,431
Depreciation material fixed assets	114,217	60,706
Change provision of loans	-16,575	36,015
Writing off loan u/g	0	0
Result provisions	73,694	451,329
<i>Adjustment changes in operational capital:</i>		
Changes in stocks	-111,555	-133,198
Long-term receivables from funding agencies	2,783,508	2,745,399
Changes in receivables	379,433	-129,623
Long-term project obligations	-3,901,399	-3,875,320
Changes in short-term project obligations	2,239,701	-495,482
Changes in sponsor funds received in advance	-58,875	-8,555
Changes in other debts and costs yet to be paid	-322,140	-102,990
Cash flow from operational activities (A)	1,476,371	327,269
Cash flow from investment activities		
Investments in intangible material fixed assets	-954,125	-164,015
Investments in tangible fixed assets	-173,123	-129,784
Divestments material fixed assets (property, plant and equipment)		0
Cash flow from operational activities (A)	-1,127,248	-293,799
Cash flow from investment activities		
Provision of loans to partner organizations	-172,179	-213,767
Repayments received on loans provided	102,950	283,947
Other mutations in loans provided	0	80,047
Mutation in long-term lease periods	80,047	-80,047
Loans provided to /input in participations	156,398	-272,500
Long-term liabilities received	153,475	3,274
Repayment long-term debts	-30,257	-23,479
Cash flow from funding activities (C)	290,434	-222,525
Change liquid assets (A + B + C)	639,556	-189,055
Liquid assets per 1 January	6,423,167	6,612,221
Liquid assets per 31 December	7,062,723	6,423,166
Change liquid assets	639,556	-189,055

- Since 2013 the depreciation is on activated costs for software development since the end of 2012. In the software development after 2013 the depreciation will be realized in such a manner that the entire investment is written off by the end of 2024.
- The receivables on grants from income contracts and obligations to partner organizations have both decreased, due to the lack of new multi-annual commitments on grant contracts which would have led to receivables. As a consequence less multi-annual pledges to partner organizations are done.
- The liquid assets have slightly increased compared to 2019. On a number of grant contracts advance payments were received. Over the years the liquidity position improves, partly due to the annual depreciation of the capitalized costs for software development.



Auditor's statement



INDEPENDENT AUDITOR'S REPORT

To: the Management Board and the Supervisory Board of Stichting Reformatrische Hulpaktie Woord en Daad in Gorinchem.

The accompanying summary financial statements, which comprise the summary statement of financial position as at 31 December 2020, the summary statements of comprehensive income, changes in cash flow for the year then ended and related notes, are derived from the audited financial statements of Stichting Reformatrische Hulpaktie Woord en Daad for the year ended 31 December 2020. We expressed an unqualified audit opinion on those financial statements in our report dated 31 March 2021.


The summary financial statements do not contain all the disclosures required by the Guidelines for annual reporting 650 "Fundraising Organisations" of the Dutch Accounting Standards Board. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of Stichting Reformatrische Hulpaktie Woord en Daad.

Board's responsibility
Board is responsible for the preparation of a summary of the audited financial statements in accordance with the general notes to the financial statements.

Auditor's responsibility
Our responsibility is to express an opinion on the summary financial statements based on our audit. We conducted our audit in accordance with Dutch law, including the Dutch Standard on Auditing 810, 'Engagements to Report on Summary Financial Statements'.


Opinion
In our opinion, the summary financial statements derived from the audited financial statements of Stichting Reformatrische Hulpaktie Woord en Daad for the year ended 31 December 2020 are consistent, in all material respects, with those financial statements, in accordance with the general notes to the financial statements.

Amsterdam Dubois & Co. Registeraccountants



ValidSigned door G. Visser RA
op 23-04-2021


G. Visser RA



ValidSigned door A.A. Hammega RA
op 23-04-2021

A.A. Hammega RA

Dubois & Co. Registeraccountants is een maatschap van praktijkvennootschappen. Op alle opdrachten die aan ons kantoor worden verstrekt zijn onze algemene voorwaarden van toepassing. Deze voorwaarden, waarvan de tekst is opgenomen op de website www.dubois.nl, bevatten een aansprakelijkheidsbeperking.



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Internal financial control

Internal audit

Part of the handbook Administrative Organization is the procedure "Assessment Internal Audit" (Procedure 9.3.1). Every six months, the internal auditor of the unit Finance and Control (F&C) assesses how the internal management measures function so that risks and processes relevant for the categories in the annual accounts can be redressed to an acceptable level.

The assessment framework for the internal audit focuses on the key processes: income processing, recording and handling obligations, the national and international payments, the processing of sponsor income and the reminder and collection process, the processing and management of the revenues of committees, postage stamp sales and the management of master data of creditors. Also the substitution of sponsored children, application of Chamber of Commerce mandates and CBF rules are considered.

There are both data-oriented and system-oriented checks via random samples or integral assessment. Authorizations and mandates are also involved in this, as established in the software package. During the assessment, the correct and full application of the established procedures (by the authorized persons) is considered as well as the recording and documentation of this in systems.

The internal auditor reports the findings about this to the board of directors and makes concrete proposals for improvement. The external auditor makes use of these reports and any actions linked to these during the assessment of how well the internal audit system functions. The external auditor also publishes an assurance report, which shows that the internal audit testing has taken place in accordance with the procedure. Two assessments were carried out during 2020. Both resulted in the conclusion that there were no significant deviations with respect to the established procedures and mandates.

In 2019, an EDP audit was performed by the external auditor. This covered issues such as access security, cyber security and roles and responsibilities in the software, and recommendations were made. There were no major risks although several procedures were tightened and authorizations adjusted. During the year-end audit at the start of 2020, the external auditor established that all recommendations had been enacted.



CEO
Rina Molenaar

December 2020

Overview partners

This overview shows the core partner organizations of Woord en Daad. In addition, we work with a wide range of other networks, alliances and consortia.

Partner	Country
AEAD	Burkina Faso
AESEB	Burkina Faso
AMG Guatemala	Guatemala
AMG Haïti	Haïti
AMG India	India
AMG Philippines	Philippines
AMG Uganda	Uganda
ADP	Uganda
Bright Future Ethiopia	Ethiopia
CCDB	Bangladesh
CCT	Philippines
CSS	Bangladesh
Conviventia	Colombia
CTF	Sierra Leone
COUNT	India
CRECH	Haïti
CREDO	Burkina Faso
DEDRAS	Benin
EFSL	Sierra Leone
FDB	Chad
Hope for Justice	Ethiopia
ODE	Burkina Faso
P&A	Haïti
PBSA	Benin
SPONG	Burkina Faso
TWA	Ethiopia
Vision Afrique	Burkina Faso
WDI	India
YGRO	Sri Lanka

CREDITS

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Woord en Daad is a registered charity (ANBI) under Dutch law. For legacies, our address is Stichting Reformatorische Hulpactie Woord en Daad, Gorinchem. Our charity is registered under number 41118168 at the Dutch Chamber of Commerce in Utrecht and our finances are audited by a registered accountant. We bank with the Rabobank: account number NL64 RABO 0385 487088, account holder Woord en Daad, Gorinchem.

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Jilke Tanis, Woord en Daad





See the annual report online at:

www.woordendaad.nl/annualreport2020