



Annual report 2003



## **Mission**

Word and Deed strives to be a reliable organisation that puts your aid contributions for developing countries to good use in a responsible manner. In cooperation with our Christian partners in these countries, we provide structural help in the struggle against poverty. Christian charity is our prime motivation in this.

## **Policy Spearheads**

- Vulnerability: helping people who are unable to support themselves  
*The very poorest, children and women in particular*
- Human dignity: providing the bare necessities needed for survival  
*Health care, water, food, and emergency relief.*
- Self-reliance: helping to acquire the knowledge and skills needed to earn a living  
*Education, professional training, labour market coaching, income position improvement*
- Professionalism: making great efforts to provide optimal support for the poor  
*Quality, reliability, and sustainability*
- Solidarity: speaking out for those who have no voice  
*Politics, the press, and our own supporters*

## **Foreword**

This is the abridged annual report for the year 2003, containing a concise report on our activities. 2003 was yet another year in which Word and Deed strove to effectuate the principle of Christian charity to the very poorest, in accordance with its mission.

Our supporters are highly motivated. A recent NIPO-survey showed that, 31 years after it was founded, Word and Deed enjoys great confidence. We would like to strengthen this confidence by providing a clear, transparent report on our activities. Using our three main programmes Education, Basic Needs (health, water, agriculture) and Job & Income as a guideline, we provide insight into the results achieved in the South. Additionally, we will provide you with information on our activities in The Netherlands, and with a brief version of our annual account.

We hope to receive your continuing support, so that we may continue to carry out our mission to support our neighbours.

On behalf of the Board,

M. A. van den Berg, chairman  
April 2004



## Word and Deed in the South

In 2003, Word and Deed (W&D) looked back at 30 years of activity in the field of poverty reduction. Through co-operation with Christian partner organisations in the South, the poorest of the poor are given assistance, so that they may become self-supportive.

W&D only works through local, Christian organisations with the same general objectives. Partnership agreements are used to lay down common points of departure, types of co-operation, and mutual responsibilities. 2003 saw W&D co-operating with partner organisations in Bangladesh, Burkina Faso, Colombia, Ethiopia, The Philippines, Guatemala, Haiti, Honduras, India, Nicaragua, Sri Lanka, Thailand, and South Africa. In addition, new contacts were established in Angola and Zambia.

Based upon field experience, W&D set up three programmes: Education, Basic Needs, and Job & Income. Besides direct sponsorship of students, Education encompasses development of educational methods and improvement of infrastructure (buildings etc.) for educational purposes. Education and training are the best tools to provide the poor and vulnerable with opportunities for taking a new course in life. In order to gain the most of this programme, improved living conditions (Basic Needs programme) are an essential condition, while improved chances on the labour market (Job & Income programme) are essential as a next step.

Aside from quantitative and financial growth, W&D also works on a qualitative strengthening of its programmes. Both internally (strengthening of its staff) and externally (developing programme capacity of partner organisations), essential preconditions for success will be looked at in detail.



In short, the following results were achieved in our various programmes:

#### *Education*

- Over 40,000 children and adults from poor and marginalised population groups made use of regular education and adult education
- 18 construction projects were partly or fully realised, contributing to an improved educational environment

#### *Basic Needs*

- Curative health care was provided for about 130,000 people
- About 410,000 people were reached with basic health care and specialist programmes (e.g., leprosy and aids education/control)
- Specific food support for 2,200 children, leprosy sufferers, and elderly women

#### *Job & Income*

- Over 1,500 young people and adults were trained in technical skills, making it easier for them to find paid work
- About 2,100 young people received a scholarship grant for secondary education and higher education
- Three partner organisations were enabled to set up employment agencies for school-leavers. W&D assisted in the establishment of 2 small medium enterprises

The following sections elaborate on the results achieved in the Education, Basic Needs, and Job & Income programmes.

### **Education Programme**

W&D spent over 60% of its resources on education in 2003. The adoption programme provided the largest share. Together with its partners, W&D works on the following objectives for 2003-2006:

#### *1. Expansion of the volume of the Education programme*

In the long-range estimate for the Education programme, a growth of 1,250 students was expected in 2003. This growth estimate wasn't fully realised. The number of supported students increased with 860. Funding for this was possible thanks to an increase of adoptions with 437 (one adoption often enables financial support for several children). The adoption programme increased to 28,631. Totally, 36,015 children were supported with this programme. More than two thirds of these come from the following countries: Haiti (10,065 children), India (9,024) and Guatemala (5,900).

#### *2. Providing education of good quality and increasing the effectiveness of education (in the framework of poverty reduction)*

Providing education of good quality and increasing the effectiveness of education (in the framework of poverty reduction) is the next objective of the Education programme.

In the past years, we urged our partners to provide clear reports on their education results. Some schools include these in their reporting system for education quality, but others could clearly improve on their reporting system. In general, we do have insight into the percentage of students that are promoted or graduate, with regard to the schools supported by W&D. W&D also aims for curriculum development. In Haiti and in The Netherlands, a project group has been formed to look into curriculum development in the Haitian education system.

Finally, W&D worked on the development of a database system that provides insight into the number of dropouts and the reasons for their premature school departure. The system will be operational in 2004.

### *3. Quality improvement of the education environment*

In 2003, W&D worked hard on improving the quality of the education environment. 18 new projects were approved in 6 countries (involving 8 partner organisations). These projects are all concerned with building or enlarging schools.

### *4. Strengthening the position of the poor through education*

In the long run, the Education programme is aimed at breaking the cycle of poverty, and in the short run at alleviating the burden of education for poor families. Education is provided for a small fee, or even for free. Students also receive uniforms and lunch at their school. In the long run, children are coached toward paid jobs (see under Job & Income programme). A special group among the very poorest consists of children who are extra vulnerable. This mainly concerns street children and abused girls. Through various projects, 420 of these children and young people are given Christian shelter and security in combination with schooling and professional training.

### *5. Increasing awareness in the Netherlands*

Finally, Word and Deed strives to increase awareness in the Netherlands with its Education programme. The growth in financial adoption reflects increased involvement of our Dutch supporters with regard to young people's education in the South. Through advertising, our website, and presentations in schools, on fairs and exhibitions, awareness is further increased.

## **Basic Needs programme**

The Basic Needs programme took up 10% of the total programme and project expenses in 2003. With regard to primary health care, nutrition, and agriculture, 42 projects of 10 partner organisations in 7 countries were supported in 2003. The central objective of this basic Needs programme is improving the target group's health, so that these people can also make better use of education and other facilities. W&D formulated the following policy focal points for its health care programmes for the period 2003-2006:

### *1. Optimising the quality of existing health care programmes*

W&D aims at health care programmes of high quality. To achieve this, W&D has formulated six focal points for its existing programmes, such as co-operation with other organisations, innovation, and personnel training. In 2003, the majority of the reports on health care projects included two or more of these issues. In 2004, feedback analysis will be followed by selective training for each partner organisation with regard to the missing points.

### *2. More emphasis on the prevention of easily avoidable diseases and very dangerous diseases*

Apart from supporting one-stop medical consultations (about 130,000 patients), W&D supports in particular programmes for specialistic and preventive care (about 410,000). In 3 countries a prevention programme (aimed at preventing ailments like diarrhoea and malnutrition) or programmes aimed at specific health problems (e.g. AIDS and leprosy) was launched.

### *3. Integration of HIV/AIDS-prevention in all education and health care projects.*

The aim of conducting a survey regarding all AIDS-related activities in all education and health programmes was attained for 14 out of 29 health care projects. It is not always applicable, e.g. when installing an IC unit in a hospital it is not possible to include HIV/AIDS related activities.

#### *4. Placing the main responsibility for curative health care with the local authorities*

The aim that all health projects would demonstrably establish ties with the government, resulting in expansion of government services for the target group, was achieved for 13 out of 29 projects. All health care programmes have achieved at least a minimum level of co-operation with the government. This co-operation often concerns focal points like HIV/AIDS, leprosy, vaccination, etc. The reason for this is that the government has a better overall view of what is happening in a particular area, and in the case of an epidemic (for instance, HIV/AIDS, leprosy), it can co-ordinate a response. If a partner organisation has a long and close relationship with the government, it is often more successful in securing additional government services for the target group.

#### *5. Maximum cost-effectiveness of aid (for clinics with patient contributions)*

The contributions paid by patients themselves amounted to a total of 48% of the costs for the clinics with patient contributions. This is 3% more than the target percentage. Despite their poverty, patients are usually able to make a (small) contribution, thereby making it possible that others are in turn supported with that money. In addition, this also stimulates patients' own sense of responsibility.

#### *6. Integration of health activities with activities in the sphere of agriculture and clean water*

Food aid (for neglected children, leprosy sufferers and elderly women) in support of other programmes is a specific element in the main programme (it involves 2,200 people). In 2003, three integrated programmes were started or expanded. In addition, agricultural projects are supported in several areas, to break the cycle of food shortages. If need be, assistance is provided with water projects.

### **Job & Income programme**

The long-running education programme generated the need for W&D and its partners to not only focus on education and training, but also to prepare young people for the labour market and coach them on the labour market. This led to the Job & Income programme. This programme has the following objectives for the period 2003-2006:

#### *1. Increasing young people and adult's chances on the labour market through professional training and a scholarship programme for higher education*

To increase young people and adult's chances, improved preconditions are needed: professional training, secondary and higher education, and training facilities. Through professional training and courses, 1547 young people and adults in 7 countries were trained in technical skills, ranging from sewing and welding to computer skills. In 5 countries, W&D supported advanced training courses for about 2,200 young people by means of scholarships.

With the intention to increase the possibilities for professional training, W&D financed a number of expansions and infrastructure improvements for schools. A Hostel and a kitchen were built in Botswana, for instance. In addition, W&D was busy with further improving professional education, for example by developing extending software possibilities for a student monitoring system for keeping track of students' progress.

#### *2. Building a bridge between the professional training programme, the scholarship programme, and the local labour market/business community, so that students may become self-supportive.*

Aside from establishing the essential preconditions for labour market access, it is also essential to bridge the gap between professional training/higher education and local businesses. Only then the independence of graduates will be promoted. To this end, 3 job & business centres (JBCs; employment agencies) were set up in 2003. In Colombia, the JBC also coaches students with regard to setting up their own small businesses (see 3).

### *3. Stimulating (informal) Entrepreneurship*

We set up a credit test project within the JBC in Colombia, and in Burkina Faso we launched a credit desk. In 2003, W&D aimed at granting between 1,000 en 1,200 credits through job centres. In the end, only 15 people received credit through a JBC, because the job centres were short on personnel, and setting up business is not easily achieved by inexperienced young people. Therefore, credit was not yet relevant. In addition, only 3 JBCs have been set up so far. The credit desk granted credit to 44 persons.

### *4. Stimulating and coaching economic activities that are profitable, or are expected to become profitable*

Two businesses were set up in 2003. In India, an agriculture and dairy project for 40 farmers was launched, and in South Africa a Business Development Centre was launched. We initiated a feasibility study on setting up five water factories in Bangladesh. In India, farmers were trained for a planned agricultural co-operative.

### *5. Additional objectives*

Woord en Daad stimulated a discussion on Sustainable Business among its Dutch *donors* (businesspeople). Furthermore, the Business Platform increased to 52 members. Knowledge and experience were exchanged between business people from the South and North, by means of work groups for Dutch business people, and business travels to The Philippines, South Africa and other countries. Work groups are concerned with thematic projects of an economic nature, and they maintain contact with partner organisations.

## **Cases**

### **Colombian refugees in a tight spot**

Cartagena is an important tourist attraction in Colombia. However, the town also accommodates thousands of refugees that fled their homes elsewhere in the country, because of the civil war. CDA, our Colombian partner, primarily seeks to help these refugees. Primary health care is provided in the form of a mobile clinic. This is a tent set up in the slums, and it is staffed by a nurse, a doctor and a dentist. CDA aims at official recognition of the refugees, and to that aim it lobbies the government. This recognition is important. Without it, the refugees are not entitled to education, health care, land ownership, or unemployment benefits.

### **Successful HIV/AIDS campaign in Burkina Faso**

6 to 7% of the population of Burkina Faso has been infected with the HIV-virus. Because of a general lack of HIV/AIDS awareness, this percentage is expected to increase in the future. CREDO, our partner in Burkina Faso, held a HIV/AIDS information campaign toward the end of 2003, at the height of which 10,000 to 15,000 people joined a march. The campaign was a success. Through this campaign, a government AIDS-programme for cheap medication, which was hardly promoted until then, became known to the poor. In addition, the government offered free AIDS-tests for 13 days. A government fund for HIV-infected orphans was also set up.

### **Education for the very poorest in Dessie**

In Dessie, northeast Ethiopia, 750 children (mostly orphans) receive education at the school of Hope Enterprises. These children come from the poorest families. The school in Dessie is among the best in the area. Almost all students were promoted in 2003. A meticulous selection process ensures that education is given to the very poorest. The local government's administration is used to find the poorest students. They are visited at home, after which the list of candidates is publicised. All residents get the opportunity to comment, before the list acquires a definitive status. These children all live in the vicinity of the school, thereby making it easy to monitor them in their home situations.

### **Christian education in development in Haiti**

Education in Haiti leaves a lot to be desired. One out of every three children does not go to school, and the average time spent in school is a mere four years. The number of teachers is limited, and their level of education generally is low. In the mid-1990s, some 40 churches and Christian organisations joined forces to strengthen Christian education. To this end, CRECH has been founded. Its purpose is to develop a curriculum of high quality, based on Christian norms and values. CRECH received financial means to employ three Haitian educationalists. In The Netherlands an advisory group of educationalists specialised in Christian education was formed. This advisory group acts as a sounding board, advisor and information source for the Haitian team. The Haitian educationalists are developing a programme for Bible education.

### **Business working group helps with Job & Business Centre setup**

Young people in the Philippines, particularly those from the poor population segment, receive vocational training through our partner AGM-Philippines to improve their chances on the labour market. Because it is not easy for young people to find jobs, we decided to set up a Job & Business Centre (JBC). The JBC acts as an employment agency, forming a bridge between vocational training and the business community, and it builds up a network of relations with businesses to obtain apprenticeships and jobs. The JBC was founded in co-operation with, and is still being advised by Word and Deed's Business Platform.

As for setting up the JBC, a large contribution was provided here by Jan Geluk. Early 2003, Geluk worked three months for our partner. His employer Collis Inc., which is a member of the Business Platform, made this possible. The JBC exists since early 2003, and it has already proven its worth. In the first half of 2003, over 50 percent of the participating young people obtained an apprenticeship through its services, and in the second half, this percentage rose to 74 percent.

## **Word and Deed in The Netherlands**

Word and Deed has already been active for 30 years in the field of development aid. On June 10, 2003, this occasion was marked with a conference on the themes of charity and justice. The sphere of activity in which Word and Deed has been active for 30 years now, continues to be in a state of flux. Calls for insight in the results of development aid are growing ever louder. W&D is of the opinion that -as a good caretaker- it should provide insight into the results of its work. However, the quality of life for poor people receiving aid should not suffer on account of the call for clearly visible results. We ought not to forget the spiritual dimension. As a Christian organisation, we therefore work on presenting a clear sound in the media, the political arena, and in networks: there is more to it than measurements and statistics.

## **Board**

As of December 31, 2003, the Board consisted of nine members. The Board concentrated its managing efforts more on the main policy lines: with the policy plan 2004-2007 and the year plan 2004, the Board determines the policy framework for the coming period. Within this framework, the director is given an executive mandate.

## **Personnel**

In 2003, Word and Deed's office had 25 employees, divided over the departments Projects and Programmes, Financial Administration, Institutional Funds, and Information and Fund-raising, for a total of 18.7 FTE. In addition, our office enjoyed the support of 5 volunteers (for a total of 1 FTE).

Thanks to the tireless efforts of our entire team, the work was done well, and W&D was once again able to keep its Dutch cost percentage down to 10, despite investments on various levels.

## **Support and information**

W&D wants to increase awareness on the poverty issues of the South among its own supporters. To this end, it publishes various magazines: the quarterly journal (in an edition of 60,000), the yearly youth magazine for elementary schools (in an edition of 85,000), 'Grenzeloos' (Borderless) for teenagers (in an edition of 19,000, 4 issues per year), and 'Daadkracht' (Decisiveness) for business people (in an edition of 2,500, 2 issues per year). Furthermore, W&D regularly updates its website. On average, 1,400 people visit the website each day. Finally, W&D held education sessions at schools, singing evenings, associations, and church services.

At the end of 2003, TNS/NIPO held an elaborate PSO-sponsored survey among our supporters. It showed that our supporters are highly committed and that they evaluate our work as positive. This provides a good stimulation to continue on the chosen path.

## **Private fund-raising**

The adoption programme increased with 437 sponsors, to a total of 28,631. The introduction of a new partner plan proved successful: 2,500 new sponsors decided to donate € 5 each month to Word and Deed.

In 2003, our 86 local and regional committees were very active again. Thanks to the efforts of some 750 committee members, W&D is able to use its low cost percentage as a trademark year after year. They raised a total of € 1.2 million. Many committees campaigned for vocational training, using the slogan 'Vocational training, a springboard to the future!' ICCO doubled the raised sum.

## **The Business Platform and our relations with businesses**

The business community supported W&D-projects with over € 1.2 million. Two meetings with business people were organised in 2003. At both meetings, over 50 business people attended. They displayed a great commitment to the subject at hand. The contribution of the

Business Platform to the Job & Income Programme is getting more and more intensive (also see the Job & Income programme).

### *Institutional Funds*

For our Education, Basic Needs, and Job & Income programmes we receive money from a growing number of institutional funds. These subsidies amount to about 19 percent of our total income.

The contract with the interdenominational co-financing organisation ICCO was succeeded by a contract with Prisma. Prisma is an umbrella organisation for Christian organisations in the field of development aid. W&D is a member of ICCO. A new element in the year 2003 was the subsidy we received from the Ministry of Foreign Affairs for the Basic Needs and Job & Income programmes (TMF; € 2.7 million).

Two committees applied to the NCDO (National Committee for international co-operation and Sustainable Development) with a request to double their committee's income.

Finally, we also received funds from several other organisations, including the Leprastichting (Leprosy Foundation).

### **Co-operations**

#### *-European Union and EU-Cord*

Word and Deed participates in a Christian European platform for co-operation in the field of fund-raising, projects, advocacy and lobby: EU-CORD (Christian Organizations in Relief and Development).

The co-operation in EU-Cord yielded several results in 2003. For instance, Tear Fund UK supported us in Gujarat, India. We were also able to support people in Bam (Iran) through another member of EU-Cord after the earthquake that hit the city. In 2003, W&D prepared an application for the work among displaced persons in Colombia. Furthermore, W&D -together with Human Bridge (Sweden)- submitted an application for a health project in Bangladesh. It was rejected. Finally, W&D took the lead in a EU-Cord work group that focuses on getting the business community involved in development aid.

#### *-Co-operation Word and Deed, TEAR Fund and ZOA (WTZ)*

Discussions were started on closer co-operation between these three organisations. There was already co-operation with regard to emergency relief. They now examined the possibilities for further co-operation. Soon we will co-operate more closely in the areas of ICT, administration & finance, networks, and institutional funds, communication & human resource management. In the framework of the last form of co-operation, they jointly appointed a staff member.

#### *-ICCO and Oikocredit*

Our intension was to build up the strategic co-operation with ICCO and Oikocredit in the field of economic development (Small & Medium-sized Enterprises/SME). Talks with ICCO made no headway. W&D engaged in an extended, strategic partnership with Oikocredit, leading to the signing of a partnership agreement with regard to financing SME-projects. In this regard, a so-called guarantee fund was set up, which will receive a deposit of € 250,000 for a period of four years, resulting in a total sum of € 1,000,000.

#### *-Additional co-operations*

Co-operation with Charitas (an association that offers purchase advantages for charitable causes; for instance, reduced tariffs for mailings) and with VFI (Vereniging Fondsenwervende Instellingen–Association Fund-raising Institutions) continued.

### **Policy influence and positioning**

In 2003, Word and Deed was involved (through Prisma) in a lobby programme regarding the relation between religion and development aid. In addition, W&D played an active role in the Dutch Haiti Platform. This platform was busy calling for attention to the situation in Haiti in

2003, making appeals to the European Parliament, the Dutch Parliament and the Minister of Development Co-operation. The Platform also demanded attention to the situation in Haiti from the Dutch press. In co-operation with BBO (Bureau Beleidsvorming Ontwikkelingssamenwerking – Bureau for Policy formation on Development co-operation) W&D demanded (together with other organisations) more government attention to the plight of the more than two million refugees in Colombia. Among other things, this resulted in a parliamentary motion asking the Minister of Development Co-operation to draw up a memorandum on Latin America.

## **Quality**

With each and every transaction, regardless of the scale on which we operate, it is your money and our foundation's name that are on the line. Moreover, our name refers to the roots of our charitable work. That is why we attach great importance to transparency when conducting our activities.

In order to properly manage our increasing funds and contacts in the South, Word and Deed uses a quality management system.

This system is based on the following pillars:

- CBF-seal of approval
- COSO report
- ISO 9001

### CBF-seal of approval for accredited organisations:

This is mainly aimed at proper fund raising and accountability. In addition, it lays down norms for management, fund raising costs, and general policy documents. Currently, reinforcement of this seal of approval is under consideration with regard to the level of attention given to expenses.

### COSO report:

Aimed at internal process management and internal control. It signifies proper handling of internal processes and in this way it makes a statement about the general quality of the organisation. Based on this, our accountant issues a statement on our most important expense -expenditures abroad.

### ISO 9001:

This quality assurance system is specifically concerned with clients and it is indicative of the quality of provided services. By 'client', we at Word and Deed mean both donors and receivers. Besides quality assurance, the system is aimed at a continuous improvement of processes. Complying with client wishes is constantly at the centre of attention.

## **Case**

### **Committees W&D highly enterprising**

The more than 80 committees, with over 750 members in all, have been the backbone of Word and Deed's fund-raising for many years now. The committees organise a wide range of activities to raise funds for projects in developing countries.

A random selection includes a second-hand hats sale by the committee Rotterdam, a stamps sale by the committee Gorinchem, and the yearly 'pea soup market' organised by the committee Goeree-Overflakkee.

It takes a lot of time, co-ordination, and dedication to set up such activities. This work is often done by a small number of people. Changes in committee membership do not make things any easier. In addition, it is not easy to attract new members, especially young people. We intend to work at this in the coming years.

## **Annual Account**

**In 2003, Word and Deed's income increased with over 14 percent to a total of € 16,845,000. In 2002 it was € 14,680,000.**

### **Cost Percentage**

Our expenses in The Netherlands are comprised of fund-raising costs and expenses on carrying out and supervising projects. In total, these costs amounted to 10 percent of the total income in 2003. This meant that out of every euro that was donated to W&D in 2003, 90 cents went straight to the developing countries.

Thanks to the tireless efforts of our entire team, the work was carried out well in all respects, and W&D was once again able to keep its Dutch cost percentage down to 10, despite investments on various levels.

### *Own Funds*

Word and Deed aims at a balance between income and expenditures. At the end of 2003 our total amount of own funds was about € 5.6 million, € 1.3 million of which was freely disposable.

### **Investment Policy**

Since approved projects generally are payable in instalments, W&D has liquid assets at its disposal. These are used for risk-free investments in bonds and deposits. In addition, in the contracts we have with our most important bank relations, the interest rate agreed upon is the one for current account money, which is a few tenths below the rate for one-month deposits.

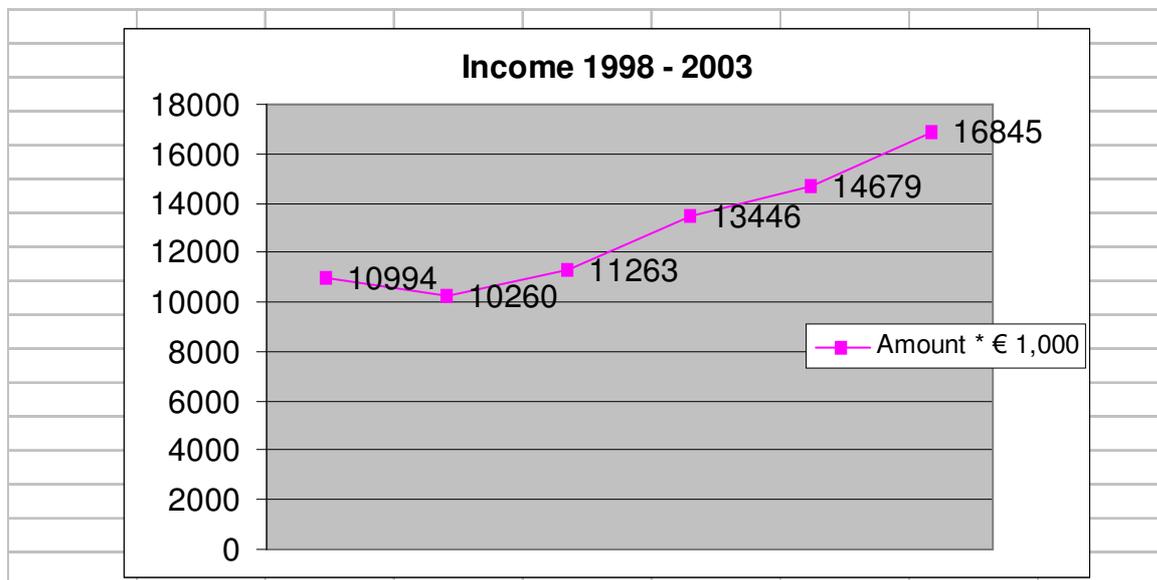
### **Salaries**

Word and Deed is pleased to have highly motivated Christians as employees, but at the same time it makes high demands on them with regard to professionalism and commitment. W&D is also of the opinion that the biblical stipulation that the labourer is worthy of his wages holds true in the charity sector also. W&D invests in work that is both efficient and good. Therefore, it takes into account the returns per FTE-unit and the quality of the work done, in addition to paid wages. The Dutch organisational costs of 10 percent are an important guiding factor here. The returns per FTE have increased over the years.

W&D follows the salary scales for government personnel. The actual linking between position and salary is achieved by means of a computerised position evaluation system, so that objectivity is guaranteed.

Aid distribution per country (x € 1,000):

	2003	2002
<b>Afghanistan</b>	<b>-/- 143</b>	<b>352</b>
<b>India</b>	<b>2,436</b>	<b>2,569</b>
<b>Bangladesh</b>	<b>282</b>	<b>501</b>
<b>Sri Lanka</b>	<b>252</b>	<b>199</b>
<b>Philippines</b>	<b>918</b>	<b>731</b>
<b>Thailand</b>	<b>80</b>	<b>70</b>
<b>Haiti</b>	<b>2,389</b>	<b>1,776</b>
<b>Colombia</b>	<b>1,199</b>	<b>1,149</b>
<b>Guatemala/Honduras/Nicaragua</b>	<b>1,700</b>	<b>1,975</b>
<b>South-Africa</b>	<b>402</b>	<b>126</b>
<b>Burkina Faso</b>	<b>1,236</b>	<b>1,325</b>
<b>Botswana</b>	<b>20</b>	<b>226</b>
<b>Zambia</b>	<b>44</b>	<b>33</b>
<b>Angola</b>	<b>56</b>	<b>111</b>
<b>Ethiopia</b>	<b>421</b>	<b>211</b>
<b>Liberia</b>	<b>50</b>	
<b>Sierra Leone</b>	<b>25</b>	
<b>Various</b>	<b>484</b>	<b>539</b>
<i>Total amount spent on aid</i>	<i>11,851</i>	<i>11,893</i>
<b>Other expenses:</b>		
<b>Information and publicity</b>	<b>252</b>	<b>223</b>
<b>Costs for monitoring and counselling</b>	<b><u>620</u></b>	<b><u>480</u></b>
<b>Total expenditure:</b>	<b>12,723</b>	<b>12,595</b>

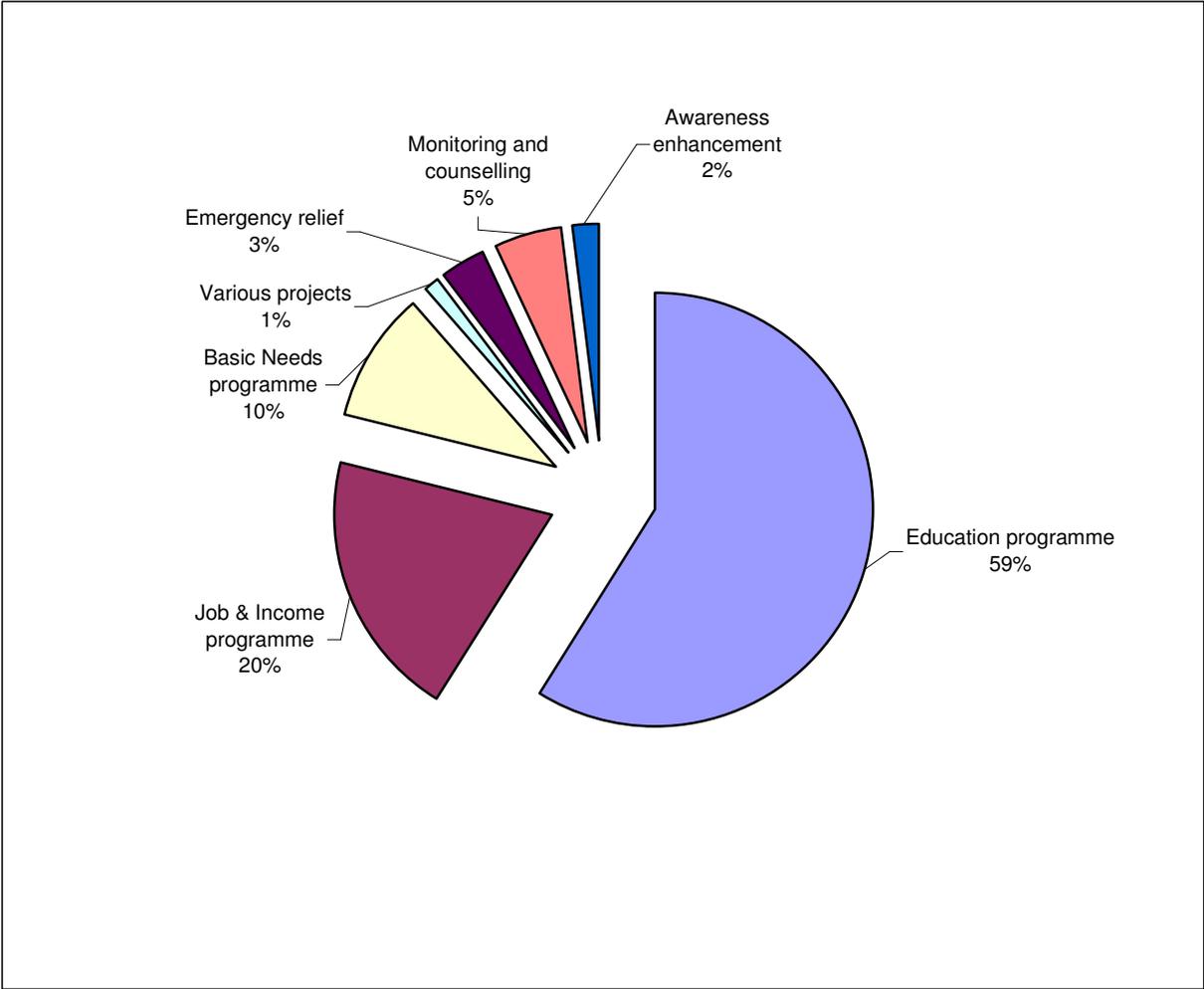


## Income and expenditure

Income (x € 1,000)	2003		2002	
Revenues from own fundraising:				
Child adoption	7,602		7,423	
Fund income	<u>5,615</u>		<u>5,937</u>	
Total revenues own fundraising		13,217		13,360
Costs own fundraising	5.69%	<u>753</u>	5.32%	<u>710</u>
Net income		12,464		12,650
Additional income:				
Profit on goods	68		85	
Share in revenues generated by third party programmes	121		802	
Subsidies granted by government and others	3,227		287	
Investment revenues	<u>117</u>		<u>68</u>	
Total additional income:		<u>3,533</u>		<u>1,242</u>
<b>Total amount available for aims</b>		<b>15,997</b>		<b>13,892</b>
<b>Expenses (x € 1,000)</b>				
Information and awareness enhancement		252		223
Structural aid:				
Adoption projects*			6,269	
Education programme	5,607		2,042	
Adoption Education	1,893			
Job & Income programme	1,954		493	
Adoption Job & Income	580			
Basic Needs programme	1,254		2,104	
Various projects	122		508	
Implementation costs made in the Netherlands	<u>620</u>		<u>480</u>	
Total for structural aid		12,030		11,896
Emergency relief		<u>441</u>		<u>476</u>
<b>Total expenses</b>		<b>12,723</b>		<b>12,595</b>
<b>Surplus / deficit</b>		<b>3,274</b>		<b>1,296</b>

\* The adoption projects were subsumed under the various programmes in 2003.

**Expenses 2003 – Themes**



## BALANCE SHEET 31 DECEMBER 2003

	<u>Current fiscal</u> <u>year</u> Amount x €. 1,000	<u>Previous fiscal</u> <u>year</u> Amount x €. 1,000
<b><u>ASSETS</u></b>		
<b>Intangible fixed assets</b> Website	18	28
<b>Tangible fixed assets</b> Office inventory/motor vehicles	211	151
<b>Financial fixed assets</b>	0	0
<b>Investments</b> Securities (bonds)	93	185
<b>Inventory</b> Goods in stock	82	64
<b>Accounts receivable</b>	1,245	1,827
<b>Liquid assets</b>	8,978	4,488
<b>Total assets</b>	<b>10,628</b>	<b>6,743</b>
<b><u>EQUITY AND LIABILITIES</u></b>		
<b><i>Equity</i></b>		
<b>Non-restricted funds</b> <i>Foundation capital, general funds</i>	1,337	213
<b>Restricted funds</b> <i>Earmarked funds</i>	4,221	2,071
<b><i>Debts</i></b>		
<b>Long-term debts</b> <i>Long-term project obligations</i>	51	168
<b>Short-term debts</b> <i>Short-term project obligations and other debts</i>	5,019	4,291
<b>Total equity and liabilities</b>	<b>10,628</b>	<b>6,743</b>

## AUDITOR'S REPORT

### AUDITOR'S REPORT

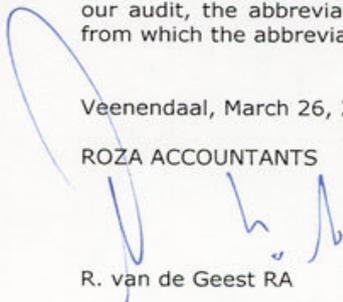
We have audited the enclosed abbreviated annual accounts of the Stichting Reformatorische Hulpactie Woord en Daad, Gorinchem, for the year 2003. These abbreviated annual accounts have been derived from the annual accounts of the Stichting Reformatorische Hulpactie Woord en Daad (after this: foundation) for the year 2003. In our auditors' report dated March 26, 2004 we expressed an unqualified opinion on these annual accounts. These abbreviated annual accounts are the responsibility of the board of the foundation. Our responsibility is to express an opinion on these abbreviated annual accounts.

In our opinion, these abbreviated annual accounts are consistent, in all material respects, with the annual accounts from which they have been derived.

For a better understanding of the financial position and results of the foundation and of the scope of our audit, the abbreviated annual accounts should be read in conjunction with the annual accounts from which the abbreviated annual accounts have been derived and our auditors' report thereon.

Veenendaal, March 26, 2004

ROZA ACCOUNTANTS

  
R. van de Geest RA