

# annual report 2006



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## Many thanks for your contribution and commitment in 2006!

This publication is a summary and an adaptation of the extensive annual report.

Interested in our Dutch extensive annual report? Send an e-mail to [info@woordendaad.nl](mailto:info@woordendaad.nl) or call +31-183-611800

Our annual report can also be downloaded from our website: [www.woordendaad.nl](http://www.woordendaad.nl)

## > Who

As a charity organization, Woord en Daad wants to fight poverty in Africa, Asia and Central-America from a Christian perspective.

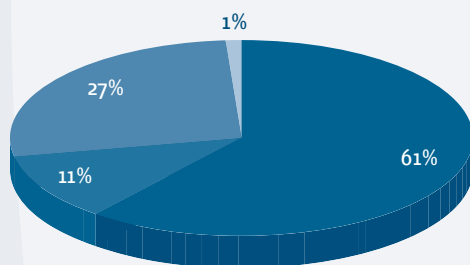
## > What

Woord en Daad works across borders on four themes: Education, Job & Income (vocational training, guidance, setting up businesses), Basic Needs (health care, agriculture, water) and emergency aid. Within our own borders, we want to stimulate people to take responsibility for their neighbors.

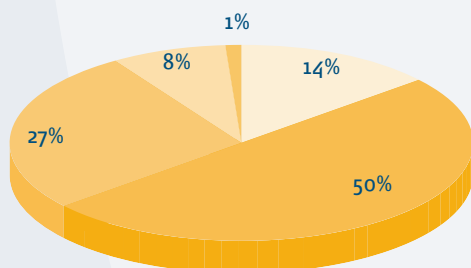
## > Where

Woord en Daad is active in:

- *Africa: Angola, Botswana, Burkina Faso, Ethiopia, Liberia, Uganda, Sierra Leone, Chad, Zambia and South Africa*
- *Asia: Bangladesh, the Philippines, India, Sri Lanka, Thailand*
- *Central-America and South-America: Colombia, Guatemala, Haiti, Honduras, Nicaragua*



- Individuals
- Businesses
- Institutional donors
- Various



- Basic Needs program
- Education program
- Job and Income program
- Emergency Aid program
- Various projects

## > How much

Income 2006	21,595,433
Countries	20
Partner organizations	30
Financed projects	339
Financially adopted children	30,824
Donors	55,000
Young people	20,000
Business Platform members	102
Staff	45
Volunteers at the office	8
Local volunteers (committee members)	750

### Income 2006

From	Amount	Percentage
Individuals	13,271,071	61
Businesses	2,413,574	11
Institutional donors	5,746,710	27
Various	164,078	1
<b>Total</b>	<b>21,595,433</b>	<b>100</b>

### Expenses 2006

From	Amount	Percentage
Basic Needs program	2,760,853	14
Education program	10,027,623	50
Job and Income program	5,340,715	27
Emergency Aid program	1,581,368	8
Various projects	315,766	1
<b>Total</b>	<b>20,026,325</b>	<b>100</b>

### Organizational costs 2006 (overhead)

Monitoring and guidance costs	898,141
Awareness efforts costs	463,133
Own fundraising costs	886,917
Costs other fundraising	130,070
<b>Total organizational costs</b>	<b>2,378,261</b>
Total income	21,595,433
Organizational costs in percentage of income	11.01%

Woord en Daad has the CBF-seal of approval and is ISO-certified.



## From boarder to breadwinner...!

*> Woord en Daad proceeds from a chain approach with the slogan 'from boarder to breadwinner!', the goal being to turn all 'boarders' (children and young people attending school) into 'breadwinners' eventually, so that they can provide for themselves, their families, and can contribute to the development of their community.*

Within this chain approach, Woord en Daad works with three programs: Basic Needs, Education, and Job & Income. The Basic Needs Program incorporates activities regarding water and sanitation, health care, food and agriculture. These activities are usually aimed at communities, and often at areas where children receive education through Woord en Daad. Their parents and other people in Woord en Daad's target group have access to these facilities. Woord en Daad supports education programs in 18 countries. In total, 40,000 young people and 4,000 adults are receiving education through Woord en Daad's support. Children's education ranges from nursery school to secondary school. Adults are provided literacy courses. In addition, there is a program for vocational training and scholarships for higher education, both for young people and adults.

The Job & Income Program is aimed at giving young people and adults the chance to learn a trade and helping them with finding a job after their education, through job mediation but also through microcredit and guidance in setting up small businesses. Woord en Daad's Business Platform plays an important role in the Job and Income Program. The entrepreneurs that are involved do more than provide funds for credit grants. They also offer advice on location to entrepreneurs. Woord en Daad has a clear vision. However, it is also an evolving vision. Woord en Daad takes into account the context in which it operates, and that context changes. Woord en Daad continuously monitors this context, so that projects can become successful and small projects may stimulate the entire program.





**Name:** Jan Lock

**Born:** March 21, 1956

**Position:** manager

*Since when have you been involved with Woord en Daad?*

I can answer that in two ways. In my college days, I already contacted Woord en Daad on behalf of a group of students from the Agricultural University, to lend the organization a helping hand. That was back in 1981. I have been involved as manager of Woord en Daad since 1994.

*In what way are you involved in Woord en Daad?*

As a manager of course. But also as a human being. I admire Woord en Daad's work and the way it operates. I feel connected to our supporters. Not only are they dedicated and loyal, they are also critical in a constructive way. The beauty about it is that we share a common basis from which we can and will talk to each other. I experience the same openness in my contacts with our staff, the board and our partners. That's stimulating, and it's what enables me to draw energy from my work also.

*What made a really lasting impression during your work for Woord en Daad?*

The visit to an area of Bogotá, Colombia. The district was called Cartucho. All things depraved and everyone spat out by society were amassed there. I walked through the area. For two days in a row. I really witnessed where brokenness and walking away from God can lead to in its most extreme form. That left a deep impression. I didn't speak Spanish so I couldn't find words for it. The second day, one of the locals addressed me, asking me why I looked at them with open eyes while the eyes of others didn't look at them. It was then that I discovered that witnessing entails more, much more than talking. It is also about the way you behave and how you come across.

*Which encounter did strike you the most during your work visits in 2006, and why?*

The visit to a village of prostitutes in Bangladesh. My colleague Ellen van den Hill had a talk with one of the women. This prostitute was tough and defiant, until Ellen's eyes broke her resistance. She then proceeded

to talk about her life, and she cried when she told us that, as far as her family is concerned, she is already dead. And that she, after she passes away, literally will be thrown away. That's tough.

*What was the biggest change for Woord en Daad in 2006?*

Four answers are competing here for precedence.

1. The place accorded to business development and the initiative to set up an investment fund.
2. The green light the board gave to having the board and management evaluated by commissions, personnel, Business Platform and partners.
3. The policy plan that really has become a common product of supporters, staff, board, and our partners in the South.
4. The enormous growth of our personnel in professionalism and numbers.

*How do you look back upon the work that Woord en Daad was able to do in 2006?*

It was a year in which our revenues did not increase compared to 2005, but also one in which many new initiatives and developments arose. For instance, our Advice and Research Department was started. Our program for young people, Young Ambassadors, reached adulthood. The cooperation with our partners was deepened, and this was illustrated for instance when the first stone was laid for Hope College in Addis Abeba.

*Please respond briefly to the following points, and with a preview at 2007*

- Growth and identity: go together fine, as long as you keep in mind a couple of things. For instance, that you should invest equally in both. That people are the carriers of identity, making it all the more important to invest in them. And it's important to keep the discussion on identity alive. In Woord en Daad, I experience this as a living concern, and that does give me confidence, in all modesty. Precisely for this reason, we want to give special attention to this on a day of reflection in 2007.
- Growth and professionalism: growth is only sustainable if your level of professionalism grows also. That is reflected in our year plan, in which we pay a great deal of attention to improving our way of working. The plan also reflects our expectation of growth. Considerable growth, for that matter. This makes it even more important to cooperate with others.
- Growth and diversity in target groups (young people, commissions, business people) is a good thing. This provides new modes of thought and points of view in our work, which in turn keeps us sharp and contributes to those other two points you just mentioned: growth and identity, and growth and professionalism. It also fits in with the developments in our surroundings. This in particular is also going to be reflected in 2007.

› *Woord en Daad operates from a biblical perspective that puts people in the center, as Gods unique creatures. In this chapter you can read about our core values and our outlook regarding our work, and how we take on our task. Since we learned from our experiences in the field that it is not always easy to put to practice our slogan 'from boarder to breadwinner', we re-evaluated our programs.*

### › **Mission**

Woord en Daad wants to fight poverty in Africa, Asia and Central-America from a Christian perspective. Through local organizations we want to provide a decent existence for the poor. To do this, we make an appeal to everyone's responsibility, both here and over there. Woord en Daad aims to be a strong and reliable link between our supporters and the poor in our work area.

### › **Outlook**

#### *Poverty in a biblical perspective*

Woord en Daad is an organization motivated by the biblical task to take care of our poor neighbor. Woord en Daad is aware that the fight against poverty takes place in a sinful world. Our work is deeply connected to the anticipated

advent of the Kingdom of God and His Righteousness (Matthew 6:33a). Woord en Daad regards its activities as signs of this Kingdom.

#### *Irrespective of persons*

Woord en Daad chooses for the very poorest, irrespective of their ethnic background, religion, sex, or political orientation.

#### *The whole person*

In Woord en Daad's view, poverty transcends material aspects. It also has a structural, psychological and spiritual dimension. Relief work has to pay attention to these diverse aspects.

#### *Responsibilities back and forth*

Woord en Daad wants to encourage people both in

the North and in the South to assume responsibility: those in the rich North for poor people far away or close by, and those in the poor South for themselves and, in doing so, for others also. People, who due to their vulnerable position, are less able to assume responsibility, such as woman and children, are entitled to aid. Woord en Daad will represent those who are unable to make themselves heard. Woord en Daad wants to help those who are able to carry responsibility but lack the means to do so, so that they can support themselves.

#### *Working with local Christian partners*

Woord en Daad is structurally cooperating with Christian partner organizations that are independent and operate on the same basis and share the same vision as Woord en Daad. This strengthens cooperation and promotes equality in our relations. These organizations are embedded in the local situation, and because of their knowledge and skills we are able to do our work effectively.

#### *Reliable, open and honest*

Woord en Daad wants to be accountable for the way it operates and the way it spends its funds. Therefore, we are always searching for an optimal balance between high quality and low cost.

### › Core values and basic principles

On the basis of its mission, outlook and strategy, Woord en Daad utilizes five core values and basic principles. These are:

- *Co-responsibility*: taking joint responsibility for the problem of poverty and calling one another to account.
- *Fellow human being*: being God's creatures provides for both a basic, common bond and a responsibility for each other.
- *Compassion*: understanding and tackling poverty from both individual and structural aspects.
- *Stewardship*: working efficiently and effectively with consideration for the world around us.
- *Independence and co-operation*: maintaining our own identity while having an eye for co-operation with added value.

### › Strategy

Woord en Daad's work entails these three aspects:

- Fighting poverty in developing countries: based on a chained approach -from boarder to bread-winner- we focus on Education and Job & Income. When necessary, Woord en Daad employs the supporting Basic Needs program (water, food, health, agriculture) to establish the preconditions for the Education and Job & Income programs.
- Enhancing awareness among our supporters: we want to make our supporters aware of the causes

and the consequences of poverty.

- Maintaining the interests of the very poorest: If necessary, we turn to the political establishment, the press and the business community to claim attention for the position of the very poorest. Woord en Daad motivates the choices made in the programs in cooperation with its partners and on the basis of solid analyses.

### › High quality and low costs

Woord en Daad wants to be accountable for the way it operates and the way it spends its funds. Therefore, we are always searching for an optimal balance between high quality and low costs. This means we attach great importance to working with highly qualified and motivated personnel. We also want to meet quality standards like ISO. We aim to provide clear insight in our activities and the results we achieve. In addition, Woord en Daad aims at low costs, and therefore we want to ensure that at least 90% of every donated euro will be spent on projects for poverty reduction (see chapter 8). Partly because of the dedication of many volunteers (including 750 committee members), we have succeeded in this for years.

Reconciling the aims of low costs and high quality is not always easy to achieve. It forces us to look for efficient and creative solutions.

### › Codes of conduct

Woord en Daad:

- Subscribes to the Code of Conduct of the International Red Cross, an international code of conduct for aid organizations;
- Follows the Sphere Standards for emergency aid and reconstruction;
- Adheres to the Code 'Goed Bestuur voor Goede Doelen' (Code of Good Conduct for Charities) and applies its recommendations for supervision and implementation. This also applies to the guidelines on salaries;
- Adheres to the Code of Conduct of the VFI (Vereniging Fondsenwervende Instellingen: association of fundraising organizations) with regard to fundraising.





## Care at the basis

› *Every human life is valuable. Young, vulnerable children should receive the best possible health care. However good health care is also important for those in the prime of their life and for the elderly, who often have various health problems. Things like clean drinking water and good education on hygiene and healthy food play a vital role. They form the basis for building a better future for everybody, young and old.*

About 80% of the Basic Needs program comprises of health care programs. Woord en Daad wants to reach as many people as possible without making sacrifices in care quality. It is difficult to measure the quality of health care work. Good health care entails more than qualified personnel and the right facilities. For this reason, much attention is given to the following aspects that contribute to high quality health care.

### › **Development HIV/AIDS-programs**

HIV/AIDS, a serious and incurable disease, has become a world wide epidemic. In the year 2006, 4.3 million people were infected with the HIV-virus. In

many countries it is the most important problem at the moment, particularly in southern Africa. Because of this, HIV/AIDS became a specific program within the general Basic Needs program in 2006. We employed a new staff member with experience in the area of HIV/AIDS-prevention & control. This should help us to develop specialist knowledge on the area of HIV/AIDS, so that we can fight the causes and effects of this disease as good as possible.

The HIV/AIDS issue is also incorporated in all education programs. In this way, school children are being trained to protect themselves against HIV-infection.



## › Cost control

Many clinics pay attention to patient contributions. Even the poor are often capable of contributing to the costs of medical treatment. Nevertheless, there will always exist an area of tension: commercial clinics and hospitals are often unaffordable for the poor. Thus, many clinics supported by Woord en Daad have a poor fund for the very poorest. They only have to pay a fraction of what others contribute or they receive care completely free of charge.

We also save as much as possible by making use of local government subsidies. For instance, a number of countries, particularly in Central-America, have government programs for subsidized medicines. Partner organizations of Woord en Daad have access to these programs, so that the target group does not have to turn to expensive private pharmacies. At the same time, this is reducing the costs for Woord en Daad. If the government provides cheap medication, Woord en Daad does not have to pay for expensive medication.

Take Colombia for instance. Free basic health care is a statutory right for the very poorest. However, millions of homeless persons in this country miss out on this essential care. They lack identity papers and live at illegal sites. As a result, the government refuses to give them health passes. At the same time, these people are very poor and are more frequently ill. CDA Colombia has successfully obtained passes for 3,000 of them. CDA also provides health care subsidized by the government.

## › Prevention

Increased attention has been given to preventing diseases instead of only looking at curing diseases. Prevention of diseases often depends on living a healthy life. So in the first instance, prevention is released by realizing changes in peoples' daily lives. Living healthy is an important contribution to health care. Often, the people themselves can indicate very well how they want to realize communal health care. For instance, a midwife can give courses on health care work in her village. She can give guidance with

regard to pregnancies, deliveries and mother/child care. Hygiene can also be tackled by the village community, if the people work together to keep the village clean and providing for good drainage. Woord en Daad strives to make people responsible for their own health care, for as much as possible. This also entails establishing and supporting health committees among the target group, as well as supporting interest groups, for example associations of people with HIV. These committees or associations can represent the population in contact with the government. They may urge governments to implement their international and national agreements. In this way, Woord en Daad helps the people to take the responsibility for their health care in their own hands.

## › Cooperation

In many countries the government has a fund for vaccinations for young children. However, the government might lack the means of transport and the infrastructure necessary to reach the places where these children live. So, the vaccinations sometimes remain unused. Woord en Daad's partner organizations have an important role to fulfill here: they organize village gatherings for vaccinations and provide government personnel with transport. Sometimes a partner organization receives vaccines from the government and its own staff may vaccinate.

## › Training

Many partner organizations cooperate with the government but this cooperation often is not very systematic. Some organizations cooperate only sporadically with the government, even though there are enough opportunities for cooperation. That is why Woord en Daad has taken it upon itself to train partner organizations specifically for this, so they can check government policy and apply for subsidies. They can also try to influence government policy in favor of neglected population segments, by means of silent diplomacy or by supporting publicity campaigns. Staff members of partner organizations also receive training courses in other areas to keep their knowledge and skills up-to-date.

### Basic Needs program in 2006

Total expenditures	€ 2,760,853
Percentage of program expenses (excluding emergency aid)	15%
Number of people reached with curative health care (consultations, treatment of diseases, etc.)	195,000 consultations
Number of people reached with preventive and specialized health care	1,270,000
Food aid for old women, (undernourished) children and impaired persons	circa 3,000
Number of people reached with improved water supply	38,000

## > A glimmer of hope for Rivka from Banishonta

*I'm living in this hell for seven years now, says Rivka. She is talking about Banishonta, the prostitute village in Bangladesh.*

*At home we were poor. As a child I had to work hard and help my mother. I went to school for a couple of years. I had a boyfriend, but he cheated on me. He promised me all kinds of things and then abandoned me. I was at a complete loss at what to do and ended up in Banishonta. There's a lot of jealousy and competition here. We survive on minimal revenues. Sometimes we have to deal with pregnancies or abortions. I don't have any contact with my family anymore. They think I'm dead. Going back is impossible.*

*From the looks of it, it is just a normal village: some huts at the river mouth, near large harbors. From the waterside it looks just like every other fisher village. However, the villagers of Banishonta are mostly girls and women, often dressed in a traditional sari. In addition there are a few shopkeepers. Here too the daily life of these women consists mostly of fetching water, washing and cooking. However, they prostitute themselves to survive.*

*During the day teenagers sit laughing on the quay, while other women sit on wooden porches or stay in their homes. Banishonta is well known. Boats loaded with men moor here. On the quay the women wait for their customers. They are mostly sailors who visit them once, but there are also regular visitors. Rivka knows all about it.*

*Christian Service Society (CSS), a partner of Woorden Daad, works among women like Rivka. In addition to counseling, psychosocial help is very important. Most of them are aware of the dangers of contracting the HIV-virus. Some of them are infected. CSS tries to reach these women with its program and to help them with finding opportunities to build a decent existence for themselves once more. In addition to counseling and medical care, they receive psychosocial help and help in finding ways to return to their parents or family. CSS has a credit program to help individuals with a small starting capital so that they can earn an income and start anew. In doing so, CSS hopes that the prostitutes of 2006 are given new opportunities and hope in 2007.*





## From boarder...

› *A school full of children in one of the most dangerous districts of the Colombian capital Bogotá: Altos de Cazuca. Some children fled from the countryside to the big city just a few months ago. The parents are fearful of registering as displaced person and as a result their children cannot go to government schools. Instead, these children can go to the schools of our Colombian partner CDA.*

Situations like these in which Woord en Daad provides education occur on a daily basis. In this way, thousands of children are being prepared for a future in which they can function in society as independent and responsible adults.

### › Education makes the difference

Education makes a difference in the life of a child, a family, a future generation. The meaning of education is a different story in each pupil's life (see case example). Education comprises a large part of Woord en Daad's programs. The Education Program was implemented in 15 countries on three continents in 2006, and 53% of our financial means goes to education projects.

With the financial adoption program Woord en Daad contributed to Christian education for over 35,000 pupils in primary and secondary education in 2006. With other revenues, another 11,500 young people and adults received financial support for schooling. So, expected results were amply achieved, while the amount spent stayed within budgetary limits. Besides education costs, the Education Program entails other important conditions: a (warm) meal, clothing and medical care.

### › Quality improvements

Woord en Daad's Education Program can be split into two components, namely realizing education in



places where it's absent, and improving the quality of existing education. In 2006, training education personnel and setting up and improving infrastructure played an important role. A schooling environment that's not too hot, that's dry, clean and safe, together with sufficient space are important preconditions for good school results. Improved infrastructure and the availability of good educational tools are often conditions for recognition of the school by the government.

#### *Expansion and new projects*

In 2006, various educational projects were expanded and new projects were set up. For example, education support was expanded in Sierra Leone. In 2005, 210 children were supported in the former refugee camp Grafton Community, near the capital Freetown. In 2006, the Education Program reached 1,200 children. Partner organization Cotton Tree Foundation lobbied with the government to get the schools of Grafton Community incorporated in the government system. Besides recognition of school results and diploma's, this might also induce the government to take its responsibility with regard to the funding of the schools.

#### *Training teachers and staff members*

Besides materials and buildings, the knowledge and skills of teachers and other staff members of schools are very important for good education. Various partner organizations carried out projects aimed at training and/or quality improvement. For example, in the Philippines, staff members of day-care centers took educational theory courses. Subsequently, they passed on their learning to their colleagues. Woord en Daad-India organized a conference for the school leaders and assistants of four Indian partner organizations in 2006, treating subjects like leadership, motivation and setting targets. As a result of this conference, the partners devised their own plan of action. This project was very successful. We hope we can support more of these knowledge exchange projects in the future. In 2007, Woord en Daad wants to organize an exchange

visit in Colombia together with the partners in Spanish-speaking countries, with specific attention being given to the schooling of pupils from underprivileged arrears and to the context of violence.

#### *School results*

School results are an important quality indication for education. In the 46 projects Woord en Daad supported in 2006, more than 90% of the pupils moved up a grade and 85% passed school. Only a few schools did not these achieve these percentages. In Haiti, only 70% of the pupils were moved up a grade at the end of the school year, due to a lack of exercise books. So, Woord en Daad enabled the school to buy new teaching materials. It is presumed this will lead to better results in 2007.

At Woord en Daad we think it's important that pupils move on from primary education to secondary and then become self-sufficient members of society. If needed, young people stay in the program for multiple years. A good example is Guatemala. During a work visit to Guatemala in 2006, the principal showed pictures of children that passed through this elementary school. They came from poor families and, without financial support, a number of them probably would have had to work the land instead of taking classes. Some of them are continuing their studies with a scholarship from Woord en Daad now. Others found a job and have become self-sufficient. One young man has become a teacher himself.

#### **Education program in 2006**

Total expenditures for education projects	€ 10,027,623
Percentage of program expenditures (excluding relief aid)	54%
Children reached with education projects	35,470
Children supported in elementary and secondary education	7,035
Participation of adults in literacy courses	4,527
Number of children supported through financial adoption	30,824

## A secondary school for Juliranis

*'These last few months I don't like it anymore at home. My father has left us and is now living with another woman. We all help my mother as best as we can. She has to do everything on her own now. Daddy used to come in from time to time. He played with us for a while then. But afterwards, he always left, going back to that other woman.'*

*Eight-year-old Juliranis Ruiz Urbina tells her story. There are many other children like her in Colombia, who have a similar story. Unfortunately, there are many men who change partners in this South-American country. The women end up taking care (including financially) of the children on their own.*

*Juliranis, her brothers and sisters and their mother went through a difficult period. They once lived in the village of Maria La Bacha. Colombia has been entangled in civil war for many years. In this war, the village of the Ruiz Urbinas was terrorized by illegal armed forces. The family had to flee for their lives in their own country and they became displaced persons.*

*They now live in the slums of El Pozón in the big coastal city of Cartagena. The government declared this area unfit for habitation because it is often flooded in the autumn, when rain and sewage pour into the majority of the homes. CDA, partner of Woord en Daad, provides basic health care and education in his district.*

*Because of this, Juliranis is able to go to school. She and her youngest sister receive Christian education, clothing and medical care in the CDA-school. Their mother welcomes this help: 'Sometimes it's really hard. I don't have breakfast for the children on a daily basis. So it's good to know that they get something to eat at school.'*

*Every new day, Julirani's mother is grateful for CDA's help. Her children go to school and receive a meal every day. Yet for her, this is not the greatest miracle. 'Through CDA I came into contact with the pastor of the school. He had heard what had happened to our family and visited us right away. He did a lot for me. He told me about the church services that I could attend. Some weeks ago I started singing in the church choir. The sad events in my life finally led to something beautiful: my belief in God. This enables me to move on.*

*In 2006, CDA provided education for 690 children at the elementary school in El Pozón. With help from W&D, CDA hopes to expand the school with a computer room, four classrooms, a laboratory for chemistry, a staff room and a library in 2007. The school will also grow to 780 pupils. Until 2010, the school will be expanded with two classrooms each year, so that in addition to primary education, children like Juliranis can also receive secondary education in the future. Woord en Daad is happy to build a better future for children in Colombia, together with its partner CDA.*

CDA = Corporación Dios es Amor





### ...to breadwinner

› *Not being able to write more than your signature, and still running your own business... Unthinkable! But not for Parul (35) from Bangladesh. Thanks to a loan from the microcredit program of our partner Christian Service Society (CSS), she has set up her own chicken farm. This enables her to contribute 3,000-5,000 taka (€ 35-37) to the family income each month. She's very proud of it! But what's even more important in a way: in a culture where women hardly count, this creates respect, appreciation and more stable families.*

Parul is one of the 38,000 clients of the microcredit program of Christian Service Society, Woord en Daad's partner in Bangladesh. Providing microcredit is part of Woord en Daad's Job and Income Program. Through vocational training, scholarships, job mediation, microcredits, and support in setting-up small businesses, Woord en Daad wants to ensure that the underprivileged are enabled to really change their situation on a permanent basis. This chapter reports on the most important activities of the Job and Income Program in 2006.

#### › Vocational training

Good education is incredibly important for a good chance at success on the labor market. Woord en

Daad once again reached many young people in 2006. Trainings vary from electrotechnology and car technology to sewing, weaving and administrative work. Woord en Daad stimulates setting up new vocational training courses and improving existing education programs, so that even more young people and adults can receive vocational training. To this end, 5 new vocational schools were set up in Benin, Bangladesh and Colombia. Infrastructural improvements have been realized in 9 vocational schools in 6 countries. This entailed purchasing machines and building additional classrooms, for instance. In 6 vocational schools in 4 countries the existing vocational training program has been improved with regard to content.



Not all plans could be put into practice. Because of the poor quality of the market research, the expansion of the training center in Port Elizabeth (South-Africa) could not proceed. In Sri Lanka, the training center was delayed due to difficulties in finding a qualified teacher.

### › Scholarships

In many countries, pupils can get support so they can go on to secondary or higher education after elementary school. Secondary education should lead to better chances on the job market.

### › Job mediation

For young people and adults that received vocational training or regular education, it is important to capitalize on this investment. Woord en Daad supports Job & Business Centers (JBCs) that give guidance during the job search or help with setting up a business of one's own. The JBCs cooperate closely with the training schools. Woord en Daad would like to see that all partners with vocational training projects also ensure a link-up between training and the job market. This stimulates the pupils' self-sufficiency and responsibility.

In 2006, 17 partners were active in vocational training. Our target was the realization of job mediation at 10 partner organizations. It was realized at 12 of them, a result that exceeded expectations. In total, 14 JBCs were active. Their success varies. In countries with a developing industry like India and the Philippines, placement rates are very high (with 80% of the pupils finding a job within 6 months). The quality of the graduates clearly plays a positive role here. In Ethiopia (not much economic growth), that quality is decisive. In Haiti and Colombia, job mediation is less successful and the JBCs focus more on entrepreneurship (small businesses/microcompanies). 24 microcompanies were set up through 5 JBCs, while a target of 80 microcompanies had been set. Establishing microcompanies requires a certain expertise. As long as a JBC has the possibility to farm out this activity or to help people through job mediation, that will be the preferred course of action. From this perspective, not reaching the target level is acceptable. Woord en Daad stimulates its partners to record their results precisely. This helps partners to learn the relevance of vocational trainings. Keeping tabs on recent graduates is difficult, particularly in slums, because of a lack of means of communication and a high migration level. At the moment, 4 or 5 JBCs are structurally monitoring recent graduates. Another function of JBCs is networking with other vocational schools. The purpose of this is to stimulate cooperation with regard to job mediation, curriculum development, and lobbying (influencing policy). Such

a network is active in Burkina Faso. In India, our partner is looking into similar possibilities.

### › Establishing small businesses

Establishing small and medium businesses (SMB) has become a task of the SMB-department (see chapter 5). The Job & Income Program is paying attention to setting up small businesses (by means of microcredits). The establishment of small production chains in agriculture was supported with credit grants and advice. In Nicaragua and Sierra Leone, 300 farmers were supported. In Zimbabwe, 166 farmers received support. In Colombia, Bangladesh and Burkina Faso, the credit program is in the process of becoming separately organized in a so-called Micro Finance Institution (MFI). The purpose of this is to improve program capacity, efficiency and effectiveness. Together with the Rabobank Foundation we are working out a plan to expand the capacity of our partner in Bangladesh.

#### Job and Income program in 2006

Total expenditures	€ 4,753,500*
Percentage of program expenditures (excluding relief ad)	25%
Number of pupils in vocational training	3,900
Young people receiving a scholarship	4,750
Number of job centers	13
Microcompanies started	24
Total number of microcredit clients	53,256

\*excluding Business Development program

## Jumping for joy to celebrate free vocational schooling

*'I'm convinced that I will find a job after graduating.' Biruk Tefera from Ethiopia is certain about finding work on the job market. 'The vocational school is well-equipped. Theory is combined with practical assignments and work placements, so we gain a lot of experience even before graduating.'* The cheerful looking 21-year old Biruk is a first-year student in Electric Technology.

*'Hope Enterprises has changed my life, I went from having a dark future to one filled with light.'* Biruk explains. *'I was born into a poor peasant family near the town of Mojo. My mother passed away when I was eight. The responsibility for my family rested solely with my dad. He works as a wage laborer and earns less than a dollar per day. There wasn't any money for school.'*

*Biruk's aunt decides to give him a chance. She sends him to school in the capitol Addis Abeba. Biruk is a good student with a talent for technical subjects. But after secondary school, his aunt had no money for advanced training. Biruk was forced to search for a job. He found one in wood shop and made picture frames all day long.*

*One day, Biruk walked by the office of Hope Enterprises. A flyer incited poor young people to apply for vocational training. 'Until that moment, my perspective was being a wage laborer for a dollar per day. When I read the announcement, I felt hope. I immediately presented myself for the course. After a few days, people from Hope Enterprises visited me at home. I anxiously waited for a week. Then, the news came: I had been accepted for free vocational training! I cannot find the words to describe what I felt then. I shouted and jumped around in the house, much to the amusement of my family,' Biruk says laughing.*

*What are his plans after his professional training? 'I want to make use of the loan that Hope Enterprises is going to introduce. With guidance from my teachers, I can start my own business. It makes me feel grateful that I am going to be a well-trained electrician. Of course I hope to care of my family. But my biggest wish is to utilize my knowledge to make Ethiopia a prosperous country.*





› *Three women in Bangladesh who run a clothes shop with 40 seamstresses, a building company in the Philippines with 17 workers, 12 fish farms in South Africa with 200 employees... Woord en Daad gave credit and advice for establishing and expanding small businesses in several countries in 2006: the final link in the chain 'from boarder to breadwinner.' Providing the underprivileged with a basis for economic independence is important. Only then will they be able to provide for themselves and their families and stimulate their country's economy.*

As of 2006, Business Development is a separate department within Woord en Daad. With its program for Business Development, Woord en Daad addresses entrepreneurs in developing countries who want to start or expand a business. They receive support in the form of a loan, advice and contact with local and Dutch buyers. Small and Medium Businesses (SMBs) are distinct from microcredit companies, for instance because they have more employees (more than five) and make considerably larger investments, thereby creating more employment also. Entrepreneurs from the Business Platform contribute to Business Development with financial means and expertise.

#### › Why business development

Entrepreneurs in developing countries encounter considerable financial barriers. Even if they can get a loan, it's often under unreasonable conditions. Interest percentages of up to 40% per year, accompanied with non-feasible guarantees, are even making it difficult for successful entrepreneurs to start or expand a business. Access to knowledge and innovation is also a problem. Until 2005, Woord en Daad was engaged in business development in a way that didn't quite fit the context. We lacked a clear focus on sectors, did not fully use local capacity and networks, and our own capacity was insufficient.



## Results and setbacks

In the chart you can find the results. Unfortunately, there were also setbacks. The agricultural business in India was not viable, so it was decided to end this project. Fortunately the value of the acquired land had increased to such an extent that our financial losses were very limited. In South Africa, the brick factory was declared bankrupt and its inventory requisitioned after mismanagement by the entrepreneur and inadequate guidance.

In 2006, Woord en Daad wanted to start with business development in eight countries. That goal wasn't achieved. It turned out to be too early to start activities in Colombia. Our partner expects to be ready for business development in the second half of 2007. However, the target number of partners with which to start business development has been attained. Additionally, there were a number of important developments with regard to business development that were not planned. For example, several local business networks in the South were visited and cooperation was stimulated, while four Dutch companies were brought into contact with organizations in the South, creating trade contacts. In The Netherlands, cooperation was sought with organizations like ICCO, PUM and Solidaridad. There was another disappointment here. Our partner Linge Lethu did not want to commission the new approach of business development. The decision was made to end the relationship with Linge Lethu.

### Business Development program in 2006

Total expenditures	€ 587,215*
Percentage of program expenditures	3%
Number of businesses supported	174
Number of loans granted to businesses	169
Number of employees in supported businesses	1600

\* part of the program Job & Income

## > Business Development and the Business Platform

The Business Development department is imbedded in the whole organization of Woord en Daad. Specifically, it closely cooperates with the people in the Projects and Programs Department that are dealing with vocational training and job mediation. In addition, the department closely cooperates with the Business Platform. The members of the Platform (represented by the coordination group, consisting of 5 business people) contributed a large part of the funds and expertise needed for the development of Small and Medium Businesses. Furthermore, 33 Platform members and Business Supporters played an active role in providing expertise for SMBs. Four meetings were held with the coordination group of the Business Platform to discuss progress and determine our policy. The overview below summarizes the business development results of 2006.

Total number of supported SMBs			
Asia	Africa	Central-America	Total
156	18	0	174
Number of Dutch entrepreneurs providing expertise for small business development			
Asia	Africa	Central-America	Total
12	19	2	33
Amounts regarding loans granted to SMBs			
Asia	Africa	Central-America	Total
€ 363,550	€ 170,245	€ 0	€ 533,795
Amounts regarding financial support SMB partner organizations			
Asia	Africa	Central-America	Total
€ 25,386	€ 8,900	€ 0	€ 34,286
Indication of number of jobs in supported SMBs			
1800			
Number of supported SMBs per sector and % of total number of jobs involved			
Agri/Food/Health	Production & Construction	Sales & Services	Total
26	97	51	174
25%	45%	30%	100%

## Chicken farmer from Bangladesh makes dream come true

*'On September 4th, 2006, I paid back the first installment of my loan. I received this loan so that I could expand my chicken farm with an extra building, 3,000 chickens and four employees. Alid Seikh (33) from Khulna, Bangladesh, talks proudly about the expansion of his chicken farm. Alid once started with 20 chickens as a hobby, and now he manages a farm with 6,000 chickens that produce 5,000 eggs each day. His farm has an important role in the area, because eggs are important in the daily diet of the poor population. Every morning, local traders buy his eggs to sell them on the markets in the area. The traders immediately pay Alid for their purchases. Every morning this takes up 2 to 3 hours.*

*Alid has a chicken farm of his own since 1994. He finished his education for Bachelor of Commerce in 1993. In 1996, he took two courses on chicken farming. His hobby steadily developed into a real company. Since the demand for eggs continues to increase in the area, Alid would love to expand his farm. However, he has no access to financial services.*

*That is, until he comes into contact with Woord en Daad's partner organization in Bangladesh, Christian Service Society (CSS). Through its business development program for small businesses, Woord en Daad would like to help Alid expand his farm, thereby creating employment. Early 2006, the Business Platform provides Alid a loan of 1,062,500 taka (circa € 13,000). The term of the loan is 5 years. With the money, Alid builds another egg farm that houses 3,000 chickens. Alid's plans provide employment for four underprivileged persons. Moreover, Alid wants to put his years of experience at chicken farming in the service of other young entrepreneurs. He coaches, advises and counsels local young people that want to set up or expand their own chicken farm. There is no lack of demand for eggs. Perhaps the demand for jobs is even bigger. Thanks to people like Alid, the poor in Khulna get both.*





## 6 How we provide Humanitarian aid



> *Disasters and setbacks are part of life in a broken world. Unexpectedly and on a global scale. In times of disaster, many people can fall back on their reserves or resources. Sometimes, people's situations are so distressing or the disaster is so huge, that there are no reserves any more. A village is flooded or swept away by a tidal wave or an earthquake. A war makes people flee. They lose everything. Absolutely everything.*

In those cases, we offer a helping hand, and lives can be saved. The lives of men, but particularly those of women and children, who often are the most vulnerable groups in society. In those cases, we want to be there for them through our partner organizations, and provide humanitarian aid. In 2006, this was also true. Sometimes, like in the case of hurricane Mitch that also struck Nicaragua, we were able to offer housing to a group that had lost everything. Many tsunami victims were given a roof over their heads. Sometimes, our partner organizations had to provide immediate support.

### > **Tsunami**

The tidal wave in Asia is still stamped on everyone's memory. Loyalty to the victims is important for Woord en Daad. The building process was started for another 112 houses, besides the ones that were

already approved. A community center was built. Materials were delivered to 300 one-man businesses. Ten schools received materials. Particularly for large and complicated projects, project evaluation is important. In chapter 7 you can read more about the way in which this is done.

The following tsunami projects have been approved and are partially still under construction:

Country	Number of houses	Status
Sri Lanka	300	Finished and delivered
India	1,500	Under construction, in cooperation with the government
India 3 partners	833	Completed: 567, Under construction: 266
Sri Lanka	112	Under construction



In total, 97% of the tsunami disaster proceeds have been assigned to projects. The remaining 3% will be assigned to follow-up projects in 2007.

### › Drought

Together with our partners we provided relief aid in Ethiopia. Problems with food security also arose in Burkina Faso and Zambia, and we provided relief aid here also, with funds that were left from a previous campaign against hunger. The people in the arid areas received food for their survival. Many cattle have died because of the drought, which meant that people lost their source of income. We distributed animals and provided agricultural training, hoping that this will make the people less vulnerable.

### › Civil war

Fighting between the Tamil Tigers and the Sinhalese government once again erupted in Sri Lanka. Sri Lanka already had its hands full with the reconstruction after the tsunami, and now civil war is tearing up the country. Estimates vary, but it is thought that 100,000 people have fled from the violence. Putting their own lives at risk, the staff of our partner Ladder of Hope distributed food parcels in areas where the fighting still raged and where the government allowed a minimum of relief aid. Some 5,000 families received food parcels and tents. Often experiencing dreadful things underway, the families were received in refugee camps. In addition, water truck and an ambulance were acquired. In Uganda, violence erupted. Our partner organization KDDO offered help to burned down villages. Household materials and food were lost and KDDO replaced them for the people.

### › Natural disasters

In India, the year 2006 was marked by excessive rain, causing floods. Frequently, large areas were flooded, making people homeless and propertyless. Although there was no media attention for this disaster, more than half a million people were received in camps. Through our partner organizations AMG-India, IREF and Woord en Daad India, 55,000 people received support to provide for their basic needs. In Bangladesh, the victims of a fire were supported. During the winter, the very poorest received support in the form of distribution of blankets.

### › Hurricanes and cyclones

In 2004 and 2005, huge hurricanes destroyed large areas in Central-America. Reconstruction activities were begun in Haiti and Guatemala. 40 houses were built in Guatemala, with the government contributing 60% of the costs. In Nicaragua, 40 families struck by hurricane Mitch received help because they were granted the land- and property rights of houses that had been built years ago. Bangladesh received additional support for the construction of

four cyclone shelters where people can seek shelter in case of floods.

### › Earthquakes

The earthquakes in Pakistan and Indonesia were publicized extensively, inciting Woord en Daad's supporters to give. Although we do not operate in these countries, the money was put to good use through cooperation with the organizations Medair and Tear.

### › Quicker response

In emergency situations a quick response is important. A change in procedures was implemented in 2006, so that funds to a maximum of € 50,000 can be promised faster to a partner.

- Construction of almost 2,000 houses for tsunami victims in Sri Lanka and India finished;
- approx. 36,000 people in arid areas in 3 countries received food and other help;
- 5,000 families in Sri Lanka, fleeing from civil war, received support;
- 55,000 people in India received support to provide for their basic needs after floods in India.



## Housing and education for the displaced Tharshini

*'I used to live in the village of Sampur. My father was a fisherman, my mother a housewife and I went to school. Early 2006, Sampur became a dangerous place to live. The civil war between the Tamil Tigers and the government army flared up again. Our village is on the waterside and we fled by boat, like many others...'*

*Tharshini Vilavarasa (15) tells us her story. During her flight to the safe zone, many people died right before her eyes, like her uncle. He was on an overloaded boat during their voyage over the water. The boat sank before Tharsini's eyes, and he drowned. His body was recovered later. She fled with her younger brother and sister and her parents to the big, eastern city of Batticaloa. There they were received at the refugee camp 'Sebatian.' Tharsini: We were received by relief workers from the camp. I received clothing, food and school books, and my mother received kitchenware. I don't live anymore with my parents at the camp, but in a boarding school for girls, so I can go to school again.*

*After we fled, my life changed. I've seen terrible things during our escape and I still live in fear constantly. Luckily, there are more girls with similar experiences at the boarding school. I can talk with them.'*

*Violence between the government and the Tamil Tigers burst out again in Sri Lanka. At the end of 2006 we received alarming messages. Estimates vary, but at least 100,000 people are fleeing the violence. Woord en Daad's partner CSI (Church of South India, now Ladder of Hope) had to appeal for help several times. Putting their own lives at risk, staff members distributed food parcels in areas where the fighting still raged and where the government allowed a minimum of relief aid. Refugees were received in refugee camps in the city of Batticaloa, where their basic needs were seen to. In total, € 125,000 was spent on about 5,000 families. Ladder of Hope wants to give hope to families and young people like Tharshini.*



› *Woord en Daad wants to make a difference in the lives of the poor. But is this also achieved in practice? And how can we learn from our experiences? These are questions that are becoming more and more important for the work done by Woord en Daad. So, Woord en Daad started the department Advice and Studies in 2006 to deal with these questions.*

Poverty is a complex problem. It has to do with high unemployment rates, political instability exclusion of communities, and a lack of basic facilities like education and health care. Fighting poverty is also complex. So, research is really necessary. It helps Woord en Daad to make the right choices.

Woord en Daad not only wants to gain better insight in its work, but wants to learn from its experiences also. In part, this has to do with supporters and donors with increasingly critical attitudes. It also has to do with our desire to keep on learning and improving. On that basis, evaluation obtained a solid place within our organization.

In May 2006, the Advice and Studies department was started. Evaluation, research, knowledge sharing and policy influencing are executed or supervised from this department. It is important to Woord en Daad that reports do not simply get

shelved. Instead they should really contribute to policy improvements or improvement of the work 'in the field'.

### › Evaluations

Woord en Daad wants to do its work to the best of its abilities. To do so, it's sometimes necessary to look back and evaluate one's work over a longer period. Together with partner organizations we evaluate the effectiveness of our work. Woord en Daad also wants to use these evaluations to gain insight into the significance of projects in the long term. The questions change subsequently. It's not 'How many people did we help', but 'How did people's lives change because of this help in the long term?' Not 'How many information meetings were held', but 'How many people got the point and changed their behavior?' Various evaluations were carried out in



2006. One example is the evaluation of the tsunami relief aid projects in India. The conclusion was that the target group was satisfied with the help, which was fast and adequate. A point of criticism was that women were not involved enough with the design of the houses. A special model house was built and the villagers could comment on it. In practice, inhibitions prevented the women from visiting the model house. So, more attention should be given to such cultural sensitivities in the future.

### › Research

Research is only carried out if it has a supporting function with regard to the programs of Woord en Daad and its partners. A preliminary agenda was set up in 2006, based on the wishes and needs of our partners in the South and the various departments of Woord en Daad. This agenda is continuously supplemented and adjusted. Woord en Daad will conduct part of this research, and third parties will also do research. Woord en Daad cooperates with the Institute for Social Studies, the Leidsche Hogeschool (College of Leiden), the Christelijke Agrarische Hogeschool (Christian Agrarian College), the University of Twente, the Vrije Universiteit, and the University of Amsterdam. Several studies, ranging from country analyses to a policy document for vocational training, were completed in 2006. Some examples:

Driving a well for a water pump is quite expensive in Burkina Faso. We looked into the possibility of cheaper alternatives for this. Many of the developed methods are not feasible in Burkina Faso because of the granite soil.

Colombia has a big refugee problem because of the civil war. A study looked into the current state of affairs with regard to the situation of the refugees. The rapport shows that two to three million refugees lack good education or health care, notwithstanding the help they get. This study lends support to Woord en Daad's efforts to draw more attention to this situation.

### › Sharing knowledge

Woord en Daad wants to share its knowledge and experience with others. For instance, an experts meeting on vocational training in the South was held on September 7th, 2006. Experts exchanged knowledge and experience on vocational training as part of the effort to reduce poverty. Among the attendants were the Ministry of Foreign Affairs, Dutch development aid organizations, partner organizations from the South, international organizations (ILO, Unevoc), and Dutch secondary schools and colleges for vocational training.

The meeting was concluded with recommendations, for example with regard to setting up networks between vocational training institutes, providing training on demand, or urging governments to reward companies that create trainee posts.

Woord en Daad uses the results of this meeting to further improve its own vocational training policy and to urge governments in the South to offer good vocational training.

### › Influencing policy

Raising money for countries or projects structurally lacking in proper organization can seem like a futile effort. In such cases there is an unabated need for funds because corrupt or unjust structures preserve poverty. So, Woord en Daad wants to contribute to changing these structures where possible, for instance by talking to governments in the countries where we are active, and by approaching the Dutch government or the European Union. An example of such a project is the lobby for primary education in Haiti. Many of the schools, most of which are privately organized, not subsidized by the government, and present in very poor areas, are overlooked by their own government and by international donors. With this lobby, Woord en Daad wants to improve educational access for the very poorest.

## The silent village president

*It was in the building of the village school of Vanagiri. Mr Ramaya, head of the school, had drummed up some sixty men. The conclusions of the evaluation of the tsunami projects were to be presented and discussed, and the men wanted to be present. One of the conclusions was that the women had lacked participation, even though they were to use the houses at least as much as the men. A model house had been built that people could comment on, but the women didn't dare to actually go and take a look, let alone make comments in front of the village committee of nine men. The external evaluation had*

*been led by a woman, and with her, the women did dare to speak their mind. It usually involved some minor details, like built-in shelves in the kitchen. But such details, that would have been cheap to implement, would have made the houses a lot more user-friendly for the women.*

*The Indian government is of the opinion that women are slighted too much, and it randomly chose a number of villages that were obligated to elect a female village president. Vanagiri was one of those villages and Ms Kumari had been elected president a few months before.*

*Yet she wasn't presented at this meeting, and nobody seemed to find that odd. Those that were present were Mr Ramaya and Mr Tanga Raj, the previous village president. They sat in the front, behind the table, together with representatives from Woord en Daad India and Woord en Daad.*

*Upon request, it was apparently possible to call for Ms Kumari. She got a seat in the front, albeit at a proper distance from the important men that also sat in the front.*

*The debate on the meager participation from the women became a passionate affair. Men who were for or against loudly vented their opinions. The village president didn't say a word, not even after she was urged to do so. By the time the meeting closed, the village president's contribution was still limited to her mere presence. The men may have sensed that this really didn't amount to much. Ms Kumari was asked to say a few words of thanks, but no matter how hard some men tried to persuade her, she didn't feel up to it.*

*After some further questioning, the men confided: 'To be honest, Ms Kumari is one of the shyest and most modest women of the village'.*

*Maybe this was the reason she was elected village president? At least this shows how complex development work can be, once you look under the surface.*







› *Eye to eye with the adoption child you have been sponsoring financially for years: a unique experience. The Nijinks saw with their own eyes how their adoptive daughter Hiruni receives education at the Woord en Daad-school in the capitol Colombo. They enjoyed the countryside but they also saw civil war flaring up again in Sri Lanka.*

The Nijinks are among the loyal sponsors of Woord en Daad. Everyday Woord en Daad receives donations for its projects. The donors are diverse and unique. It's the young child going from door to door with a show-box to raise money for hot meals for street kids; the adolescent joining a sponsor walk for AIDS-orphans in Zambia; the couple celebrating their 25th wedding anniversary, wanting to share their happiness and donating their money gifts to a project in Bangladesh; the volunteer working for a committee project all year long. All these donors are indispensable for Woord en Daad's work.

### › Information for every target group

Woord en Daad finds it important to attune its communication to its target group. To this end, the website has sections for young people, children and volunteers, while the adults can look for information in the general section of the site. The magazines also take this diversity into account. The quarterly magazine *Werelddelen* ('continents') is aimed at adults. The magazine got a new name and layout

in 2006. The young celebrated the 10th anniversary of the quarterly magazine *Grenzeloos* ('without borders') in November. They received a doubly thick anniversary edition and a large poster. During the anniversary evening, there was a deliberation on the theme of AIDS. The School Magazine was once again publicized in September and informed pupils from elementary schools.

### › Volunteers

The two-yearly market in Houten was held in June. This year, awareness was also given attention. The public was informed on the theme of Africa through photo and PowerPoint presentations. Regional evenings were organized at which committees were informed about Woord en Daad's work. The central theme of the committee day was 'Mother and Child Care'.

### › Young people

All subscribed young people receive the magazine *Grenzeloos*, can visit their own website and re-



ceive the E-letter with the latest news. The young people that joined the program receive an E-letter once a year, from the start of the program. The Just Care project was implemented in 2006. Just Care is a cooperation between Tear, ZOA Refugee Care and various Christian schools. Staff members and teachers write teaching material on the themes of 'Justice' and 'Charity'. The 'Food' theme was wound up in 2006. In the Young Ambassadors Program, we traveled with 10 youngsters to India. After their journey, they dedicated themselves to the program. The journey was sponsored by Xplore. With the Calvijn College in Krabbendijke, a course exchange program for Bangladesh was elaborated. Student associations in Groningen started a Happietaria, a restaurant run by students. The proceeds went to vocational education in India.

### > Children

In elementary schools, we invested heavily in awareness. We held presentations on our work. The project WWkidz was launched. This is a project in cooperation with Columbus, Tear, ZOA Refugee Care, and various Christian schools. Two children's books were published: one on the tsunami in Indonesia and one on child soldiers in Liberia. Each book comes with study material for senior high school students. Two WWkidz days were organized in Veenendaal and Rijswijk. Children were introduced to the books through presentations, a children's debate and workshops.

In 2006, 212 information events regarding Woord en Daad's work were held at schools, associations or clubs.

Complaints and suggestions for improvement  
Woord en Daad invests in quality. However, sometimes mistakes can be made. We think it's important that complaints arrive at the right place and we always take them seriously. All complaints are registered and dealt with. The table below shows that the number of complaints has decreased.

<b>Number of complaints</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>
Received	12	15	34
Resolved to satisfaction of complainant	10	11	27
Non-satisfactorily resolved	2	2	7
Still to be resolved as of 31-12	0	2	0
<b>Complaints per department</b>	<b>2006</b>	<b>2005</b>	<b>2004</b>
Fundraising General Public and Communication	7	8	13
Financial Adoption	5	4	13
Companies	0	3	3
Fundraising Support	0	0	5
Total	12	15	34
<b>Complaints ordered by type</b>			
Identity and perception of belief	3	7	8
Working method Woord en Daad and/or partners	8	7	20
Costs in the Netherlands	1	1	6
Total	12	15	34

### > Gifts for emergency aid and structural help

In 2006, attention was focused on emergency aid for Sri Lanka. The country that previously had been struck by a tsunami is now struck by renewed civil war violence, causing thousands of people to flee their homes. Multiple floods struck India, while famine erupted in Africa on due to continuous drought. In addition to donations given to on-going projects, donations could be made through the partner plan once again this year. 359 people showed their willingness to become partners of Woord en Daad in 2006. We didn't reach our goal of 500 new participants. 2006 was a good year for the adoption program. 776 people became adoption sponsors. For the young, a partner plan was developed under the name of 'Indeed'. Starting from € 2,50 per month, young people can support Woord en Daad. We started this program in November 2006. 126 young people signed in in two months time.

#### Revenues fundraising from general public (in euros)

	<b>2006</b>	<b>2005</b>	<b>Increase</b>
Total revenues	€ 13,268,000	€ 15,875,000	-16%
Project revenues	€ 4,231,000	€ 3,519,000	20%
Emergency aid revenues	€ 793,000	€ 4,304,000	-82%
Adoption revenues	€ 7,887,000	€ 7,714,000	2%
Partner plan revenues	€ 356,000	€ 338,000	5%
Indeed revenues	€ 879	€ 0	100%
Indeed participants	126	0	n/a
New adoptions	1,006	641	n/a
New partner plan registrations	359 pp's	492 pp's	n/a

## In search of native soil and sponsored children in Sri Lanka

*Joke Nijsink met her sponsored child on a special journey through Sri Lanka. The girl Hiruni didn't go to school that day, instead she was picked up to meet Joke. 'She walked up to us with bright shining eyes. Those radiating eyes will stick in my mind forever.'*

*Sri Lanka occupies a special place in the Nijsinks' hearts. Joke explains why. 'In 1985, my kid brother Stefan was adopted from Sri Lanka. Two years later, a second adoptive brother followed: Christian.' Their engagement with this Asian country also shows in the family's financial support for adoptive children. 'We ask for children from Sri Lanka specifically. For more than 20 years my mother supports adoptive children through Woord en Daad. I've been supporting Hiruni for a year now. My brother and sister-in-law also have one sponsored child each. In total, our family has five children at the same school in the city of Colombo.'*

*On July 12, 2006, the Nijsinks leave for a tour of Sri Lanka. 'We wanted to see the country where Stefan and Christiaan came from.' It was an impressive introduction. 'While landing at the airport in Colombo, a lightning bolt struck the wing. Our landing was a bit shaky,' Joke remembers. 'It was hot, humid and crowded. We stared at the chaotic, busy traffic around us.' In addition to visiting several tourist attractions, they also visited the birthplaces of Christiaan and Stefan.*

*What were the biggest differences with Holland? 'Sri Lanka's nature is full of surprises. Theatrees and a blue sea. But the mountain area with tea plantations is also magnificent. The emaciated animals and the poverty in the arid region made a profound impression on me. The people there live in small clay huts with roofs made from banana leaves. And yet they look well-groomed and they are very hospitable and helpful. Christiaan thought it remarkable that it wasn't him that was attracting attention, but it was us instead, with our pale skin.'*

*Naturally, a visit to the sponsored children was bound to be part of the trip. They visited the Woord en Daad-school in Colombo. 'People always show you the way, even if they don't really know the way themselves. We drove around for an hour, looking for the school, and along the way we passed the Canal Bank, where the sponsored children live. Those are really huts on the verge of collapsing.' The Nijsinks also attended classes. 'Lessons are given with creativity, care and discipline.'*

*On the date of departure, the civil war flared up again. Since 1983, the Tamils are fighting for a state of their own: Tamil Eelam. Joke saw the devastating effects of the tsunami and the civil war. Her biggest wish is that Sri Lanka will become peaceful again. The hope for peace lies within her sponsored child Hiruni. 'It is good to see that a poor, underprivileged child can still go to school and learn and develop, in order to gain a better future.'*





› *GelukTreurniet Architects from Vlaardingen designed Hope University College, a prestigious university in Addis Abeba, the capitol of Ethiopia. Together with three other entrepreneurs, GelukTreurniet Architects is actively involved in this project. These entrepreneurs supervise the development and construction of this university. The project is one example of the projects that are being executed with the help of the entrepreneurs from the Business Platform. On page 31, Hans Treurniet, the director of GelukTreurniet, tells more about this project.*

In 2006, many business people gave expression to their socially committed entrepreneurship, each in their own way. They chose to join the Business Platform, to participate as a Business Partner, to be active in the network of RegioOndernemers or to adopt five children through the special company program CompanyKids. Entrepreneurs can choose the program that suits them best. All the while, personal contact and building up a relationship occupy center stage.

Through personal contact but also through the website and the business magazine Daadkracht, we kept entrepreneurs informed on the progress of our work. The following page lists all activities with entrepreneurs in 2006.

### › Business Platform

The Business Platform gives companies the opportunity to commit themselves to business-oriented projects in developing countries by providing know-

ledge, money and expertise. The goal for 2006 was to expand from 82 to 100 members. At the end of 2006, the Business Platform had 102 members.

### › Business Partners

Business Partners are involved for at least three years in Work and Deed's work, through a contribution of € 100,000. They have the opportunity to support specific projects and to think along about Woord en Daad's policy during the so-called strategy meeting. Our goal for 2006 was to expand from 7 to 10 Business Partners. At the end of 2006, this goal was achieved.

### › CompanyKids

Through CompanyKids, businesses can financially adopt a group of children (5 or more). Our goal for 2006 was to expand from 260 adoptions to 500. At the end of 2006, 525 children were financially adopted through CompanyKids.



## › RegioOndernemers

RegioOndernemers ('Regional Business Groups') give presentations and raise funds for Woord en Daad in their own region. Our goal for 2006 was to expand from 1 group to 4 groups in various regions of the Netherlands. As of the end of 2006, three Regional Business Groups are active (Genemuiden, Goes and Katwijk).

### In addition

Besides revenues obtained through the four programs mentioned above, Woord en Daad also received various free gifts from companies. Quite a few businesses reserved the donations they received on account of an open day or anniversary for Woord en Daad. Various businesses gave one-time contributions for a project.

### Communication and awareness

Woord en Daad has several means of communication for businesses. In addition to general communication aimed at companies, Woord en Daad applies a product-related approach toward companies. Below you will find an overview of all communications toward businesses in 2006, grouped by product line. Daadkracht, the Daadkracht News Mail, the website and letters of thanks were sent round in 2006.

The strategy meeting with our Business Partners was held in August. Woord en Daad's management and part of the board deliberated over the 'End of Poverty'-concept with these big donors.

Twice a year a meeting is arranged for all the members of the Business Platform. The meeting in the autumn of 2006 was organized together with Tear and ZOA Refugee Care.

### Revenues Fundraising Businesses

	2006	2005	Increase
Total revenues	€ 2,414,000	€ 1,917,000	26%
Member contribution Business Platform	€ 447,000	€ 350,000	28%
CompanyKids revenues	€ 234,000	€ 151,000	55%
RegioOndernemers revenues	€ 104,000	€ 88,000	18%
Additional revenues	€ 1,629,000	€ 1,328,000	23%
Business Platform members	102	82	24%
Business Partners	10	7	43%
Number of CompanyKids	525	260	202%
RegioOndernemers	3 groups	1 group	300%

Four times a year, a meeting is held with the coordinating group of the Business Platform (5 entrepreneurs acting as Board of Commissioners) and the managements and account managers of Tear, Woord en Daad and ZOA Refugee Care.

In December, the Businesses in Woord en Daad's database were approached with a mailing to bring in sponsors for CompanyKids.

The RegioOndernemers from Genemuiden, Goes and Katwijk held two information evenings each. RegioOndernemers Katwijk sent its quarterly newsletter. Ten entrepreneurs of RegioOndernemers Katwijk visited supported projects in Ethiopia.

In addition, many companies incidentally received a letter of thanks for their donation. Various companies also received a progress report on the projects they support. Nearly all members of the Business Platform received a personal visit once.

Means of communication/activity	Number of times per year	Range	Increase
Daadkracht magazine	2	2,870 subscr.	370 subscribers
Daadkracht news mail (per e-mail)	12	275 subscr.	40 subscribers
Businesses website	continuous	37,022	n/a, website was launched in the middle of 2005.
Letter of thanks with overview	1	576	112; large increase on account of letters of thanks for tsunami gifts, sent early 2006.
Strategy meeting Business Partners	1	10	3
Meetings Platform members	2	130	on average the same
Quarterly meetings Platform Coordinating group	4	5	n/a
Mailings to attract new CompanyKids sponsors	1	2,200	no change
Newsletters RegioOndernemers	4	25	n/a
Information evenings RegioOndernemers	6	75	50
Trip to Ethiopia RegioOndernemers Katwijk	1	10	n/a

## Entrepreneurs coach development and construction of Ethiopian university

*At Woord en Daad, we put the expertise of the Business Platform members to effect,' says Hans Treurniet (60), director of Geluk-Treurniet Architects from Vlaardingen. Hans is one of the members of the Platform. Through the so-called Building Consortium, he's involved in the construction of a university in Addis Abeba, Ethiopia. The consortium gives advice and coaches the construction of this project: Hope University College (HUC). This college is going to train young people for management positions in companies, institutions and government organizations. Good leadership is in demand in Ethiopia. Those that can, study in Europe or America. Not many of them return to Ethiopia after their studies. This so-called 'brain drain' has a profound impact on Ethiopian society. So, good job opportunities in Ethiopia itself are extremely important.*

*A private visit to Ethiopia in 2003 brought Hans, on advice of Woord en Daad, into contact with Dr Minas Hiruy, director of Hope Enterprises, Woord en Daad's partner organization in Ethiopia. For a while, Hans had been entertaining the idea of doing 'something' for Woord en Daad on the occasion of the 50th anniversary of his company in 2004. Dr Minas shared his worries about the brain drain issue with Hans. He also shared his vision to counter this: the construction of an innovative and distinguished university. The result was that GelukTreurniet Architects was going to design the master plan for Hope University College.*

*GelukTreurniet Architects' efforts seamlessly fit in with the purpose of Woord en Daad's Business Platform: using the knowledge and creativity of Dutch entrepreneurs in projects for economic development. It wasn't long before the Building Consortium was formed by members of the Business Platform. The Building Consortium gives advice and coaches the entire building project (see photo). Besides the Building Consortium, an Education Consortium has been formed to look at the educational aspects of the project. Both consortiums closely cooperate with Ethiopian colleagues, so that there can be an exchange of viewpoints. In this way, new techniques are also introduced in the Ethiopian construction world. The Education Consortium closely cooperates with, among others, the Christelijke Hogeschool Ede and the Christelijke Agrarische Hogeschool Dronten in the Education Consortium.*

*On the 2nd of December, part of the Building Consortium was in Ethiopia for a memorable moment: the president of Ethiopia laid the first stone, giving the start signal for the construction. The attendance of the Ethiopian president may be seen as a clear indication of the importance the Ethiopian government attaches to this project.*

*Caption: from left to right: Henk de Pagter, Julia de Pagter, Wim Hasselman, Hans Treurniet, Klaas de Wit, Daniël de Witte en Leen Stok*



Foto: Piet Mes



› *Cooperation and stewardship, two important core values of Woord en Daad, come together in the choices we make with regard to participating in organizations and entering into cooperation agreements. In 2006, the number of cooperation agreements increased and Woord en Daad also received more subsidies from cooperation agreements.*

### › **Collaboration**

Both the expanding informal networks and the formal networks play a role of increasing importance. The networks around vocational schooling (with a number of technical schools in The Netherlands), the business community (investment fund, Business Platform), and research institutes (colleges, universities) provide added value to our work, each in their own way. All these networks acquire significance on the basis of specific questions from our partners in the South. In 2006 we started to formalize a number

of informal network contacts through contracts or Memoranda of Understanding (MOUs). In addition, Woord en Daad participates in cooperations of a more formal nature. This applies both to the Netherlands and to the South.

At the beginning of 2007 we hope to sign a cooperation agreement with the Institute for Social Studies in The Hague, the Christelijke Agrarische Hogeschool in Dronten, the Leidse Hogeschool and Driestar Educatief. Cooperation with universities and colleges



furthermore entails giving guest lectures (Christelijke Hogeschool Ede), participation debates (CIDIN), cooperation in doing research (Universiteit Twente), and participation in a counseling commission (Universiteit van Tilburg). In addition, the Christelijke Hogeschool Ede is involved in the development of a curriculum for a university in Ethiopia.

Woord en Daad cooperates with Tear Fund and ZOA Refugee Care, a cooperation with regard to Human Resource Management, emergency aid, ICT and quality. The decision was taken to formalize the cooperation on project level and to have the three directors of the organizations form a directorate. Concerted projects fall under the responsibility of this directorate. Cooperation within the frameworks of Just Care (awareness program for secondary schools) and WWkidz (development of books and teaching materials for primary schools in collaboration with Columbus publishing house) went well and is stimulating. As of July 1st 2005 Tear and ZOA Refugee Care participate in the Business Platform. The pilot for this cooperation runs until July 1st 2007.

In 2006 Woord en Daad was an active member of the now defunct TMF-platform, an informal organization promoting the interests of the recipients of Thematic Co-Financing (provided by the Dutch government). The platform advised the Evaluation Steering Committee, which conducted a large-scale evaluation of the TMF-program.

In 2006 we also collaborated with Solidaridad on product chain development, with Oikocredit on loans and credit guarantees, with Partos, a branch association for private international cooperation in the Netherlands, with the Vereniging Fondsenwervende

Instellingen (association of fundraising institutions), with PSO on a capacity build-up for our Southern partners' programs, and with BBO, an organization that advises the Haiti-platform and the Colombia-platform with regard to lobbying.

### › Subsidies and cooperation

In 2007, the Ministry of Foreign Affairs (DGIS) promised a subsidy of € 20,748,000 for the Education and Job & Income programs in the period 2007-2010. Tear, Dorcas, Oikonomos and Leprazending participate in this subsidy application.

Through the ICCO-alliance and Prisma, Woord en Daad receives € 9,378,708 in subsidies for the period 2007-2010. This money is meant for the health care and HIV/AIDS components of the Basic Needs program. Through Prisma, we invested in elaborating our strategic cooperation with ICCO in the area of education, HIV/AIDS, and basic health care. Woord en Daad's director was also the director of Prisma until December 13, 2006. Non-financial cooperation in the area of economic development was carried out directly between ICCO and Woord en Daad.

Woord en Daad is an active member of EU-Cord, an organization for Christian, non-church-based organizations active in emergency relief and development cooperation. Among other things, EU-Cord informs members about subsidy opportunities in Brussels. The European Union finances a water project in Burkina Faso for three years for € 1,009,317.

#### Revenues Fundraising Institutional Funds

	2006	2005	Increase
Total revenues	€ 5,229,111	€ 5,789,215	-10%
Prisma-ICCO	€ 1,346,750	€ 880,440	53%
Ministry of Foreign Affairs /DGIS/TMF	€ 2,794,332	€ 2,778,393	1%
PSO, capacity build-up	€ 371,700	€ 368,181	1%
NCDO	€ 640,284	€ 149,124	329%
European Union (Burkina Faso)	€ 75,845	€ 0	100%
Other donors in total	€ 517,599	€ 1,613,077	-68%
EO Metterdaad	€ 62,938	€ 628,778	-90%
Happy Gift (Happietaria)	€ 189,493	€ 131,490	44%
Dutch Leprosy Foundation	€ 20,000	€ 7,496	167%
Province of Zeeland	€ 0	€ 100,000	-100%
Lokaal Comité OS Foundation	€ 30,968	€ 0	100%
Tear	€ 200,000	€ 0	100%
Oikonomos Foundation	€ 14,200	€ 0	100%

## Doubling of subsidy put to good use by regional entrepreneurs Genemuiden

*'The proceeds can be put to maximum use on our project because the costs are virtually nil.' Wim Groothuis (34) from Genemuiden enthusiastically talks about the RegioOndernemers (Regional Entrepreneurs Group) in his hometown. Wim is one of the five members of the board of this group. Business people from Genemuiden and its surroundings labor to raise funds for a Woord en Daad project: the expansion of a primary and secondary school in Bogotá, Colombia. Woord en Daad is a familiar name for Wim. With his family, he has been supporting Yonathan from Guatemala for years. The children always look at their faraway brother's drawings with great interest, already becoming involved in Woord en Daad's work at an early age.*

*In mid-2006, Wim set up RegioOndernemers Genemuiden with four other business people. They decided to actively commit themselves for Colombia. Through Woord en Daad they heard of the possibility to ask the NCDO (national committee for international cooperation and sustainable development) to double*

*their subsidy. The Regional Entrepreneurs Group applied for a subsidy of € 25,000. This was approved by the NCDO. Next, they had to raise the other € 25,000. They organized activities and information evenings to convince business people to join the group. By now, they have 25 members, each bringing in € 1,000.*

*It is clear to Wim that the subsidy for the Regional Entrepreneurs Group is well spent. The housing and catering for the previous members meeting was offered for free. Proceeds can be put to maximum use on the project because the costs are virtually nil. The NCDO also granted Regional Entrepreneurs a subsidy of € 1,000 for PR-material. By now, a nice brochure has been created. The group's members use this folder to get business people in their network involved with Woord en Daad's work. 'We hope our members can pass on their enthusiasm to other business people, so that together we can contribute our bit to the struggle against social inequality in this world,' says Wim Groothuis.*



Foto: Marcel de Graaf



› This chapter is about managerial responsibility and how Woord en Daad is managed, how our policy is shaped, and the way in which the execution of our mission, objective, outlook, strategy and policy is monitored.

#### *Board*

As of December 31, 2006, the board consists of nine people (see appendix 2). In the last board meeting of 2006, performance interviews were held with board members Dr. R. Bisschop and Dr. R.A. Jongeneel. Following these talks, both were re-elected. After the end of his term, Dr. D.J. Bac resigned. Dr. P. Honkoop was appointed to take over his place.

#### *Management*

Mr J. Lock, B. Sc., is the director (general manager). Statutorily, the director's tasks entail policy preparation, advice and execution. The director is also in charge of the executive organization of Woord en Daad.

### › Management functioning

#### *Managerial involvement*

Woord en Daad's management works with portfolios. With regard to policy preparation or developments in

the policy areas of the portfolio managers, management will involve the board members concerned. Portfolio managers are also present at activities concerning their portfolio.

Board members are expected to make a visit abroad to a partner organization once a year. This way, they can learn of developments in the field. In the Netherlands, board members participate in meetings with committees and supporters. We held a policy session together with our staff in 2006 to round off the new policy plan.

#### *Board committees*

One board committee was active in 2006; a board delegation that -together with other board delegations- is involved in shaping the cooperation between Woord en Daad, Tear and ZOA-Refugee Care. Committee members report to their boards on the progression of the talks. The board decided not to follow the committee's advice on cooperation.



#### *Board meetings; decision-making regarding Code Wijffels*

Woord en Daad's board concerns itself with the main features of our work. The board met eight times in 2006. During its meetings, course and visiting reports are discussed and a presentation is given on a program. In the first meetings of 2006, decisions were made regarding the adoption of the Code Wijffels (a code of good conduct for charities). Representatives of the committee will evaluate the board. Businesses will do this through their own co-ordinating group. Partners will conduct their evaluations during regional conferences and field visits. Evaluations will begin in 2007. The definitive policy plan was determined in the October meeting and the operational year plan for 2007 was determined in the October meeting. During the last board meeting of the year, in December, board elections were held and the board evaluation took place.

#### *Reimbursement of expenses*

The board only receives a reimbursement of expenses. In practice, this means a mileage allowance and reimbursement of postage and telephone expenses.

### › **Accountability over 2006, course for 2007**

#### *Annual report*

The annual report gives a good description of Woord en Daad's work. It discusses both our work in Africa, Asia, Central- and South-America and our activities in The Netherlands and Europe. In 2006, Woord en Daad had sufficient means at its disposal to carry out most of its work according to plan and along the strategic lines set out.

#### *Annual account*

The year plan 2006 underpins a budget of € 21,325,000 in income. A decrease of 10.45% compared to the income realized in 2005, when it was unexpectedly high due to the donations for tsunami victims. Actual income was higher in 2006 (€ 21,596,000), so compared to 2005 the decrease turned out to be lower (-9.3%). Structural income increased in 2006. In comparison: in 2004 Woord en Daad realized an income level of van € 19,296,000, meaning that, compared to 2004, proceeds increased by 12%. For more financial data, see the annual account in chapter 14. More details can be found in the extensive annual report, which is available upon request. Policy intentions have been laid down in chapter 13 of the annual report.

### › **Additional policy principles, significant for management responsibility**

#### *Own funds*

Our foundation's own funds are subdivided into non-restricted and restricted funds, in accordance with the CBF-rules.

#### *Non-restricted funds*

Woord en Daad wants to balance its income and expenditures. The make-up of the operational year plan is geared to this: expenses must be counterbalanced with income, gathered through fundraising. For a decision on definite acceptance of projects and programs by the board, the non-restricted funds (including the continuity reserve) and the restricted funds (earmarked funds) are taken into account. The purpose of the continuity reserve is twofold:

- ensure liquidity availability so that project obligations can be met on time;
- ensure payment of organization costs in case of decreasing income.

#### *Restricted funds*

Woord en Daad spends earmarked funds according to their allocated purpose when executing projects. If there are not enough funds at the start, Woord en Daad covers the deficit with general funds on the balance sheet date.

#### *Investment policy*

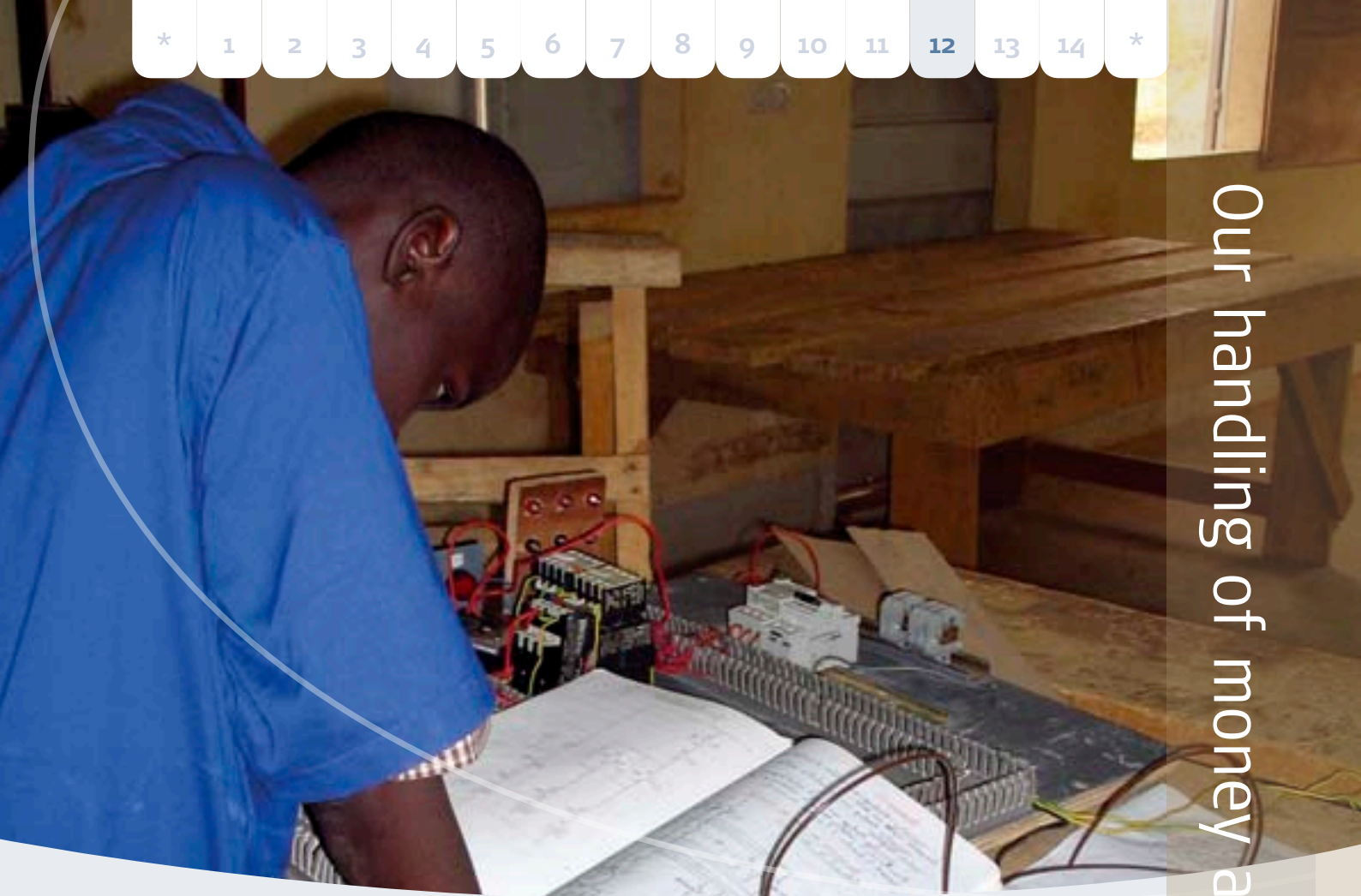
Temporary liquidities will be invested risk-free in saving accounts with a good interest rate and with no withdrawal limitations.

#### *Process management*

Woord en Daad aims for transparency in conducting its activities. The allocation of funds, spending of funds, monitoring of project and program implementation and reporting all took place according to procedures set by the foundation.

#### *The ten percent norm*

In its planning and monitoring, Woord en Daad allows for about 10% of its budget to be spent on organization costs in the Netherlands. For 2006, these costs amounted to 11.01% (estimated at 10.53%). In addition, Woord en Daad sets aside part of its budget for advice and research on behalf of its partners. Formally, up to a maximum of 2.5% may be set aside for this purpose. In 2006, the percentage was 1.44% (estimated at 1.99%).



› *Woord en Daad's work is extensive. To ensure its quality, Woord en Daad has to meet certain self-imposed standards. These standards include our activities in The Netherlands as well as those in Africa, Asia and South-America. This chapter gives a short impression of the most important procedures within Woord en Daad, and the way in which we safeguard quality.*

Woord en Daad closely monitors its expenses with regard to overhead costs in the Netherlands. It is a policy principle that no more than 10% of our income is spent on overhead costs in the Netherlands, including fundraising and project implementation costs in the Netherlands. This means that, out of every euro you donate, 90% is spent directly on projects for poverty reduction. Woord en Daad directs its expenses in such a way that they keep in line with this policy principle and it continually checks on this. With 11.01%, this goal has not been achieved in 2006. In addition, a number of staff members in the Dutch office do research and give advice on behalf of our partners' projects abroad (consultancy). These expenses should take up no more than 2.5% of the budget. In practice, Woord en Daad spent 1.44% of its returns on research and advice.

#### › Fundraising Costs

Half of the 10 percent mentioned is spent on fundraising. According to the guidelines of the Central Bureau for Fundraising (CBF), the fundraising costs should stay below 25%. Woord en Daad always stays amply below this norm. In 2006, the percentage of the costs for own fundraising (CBF-norm) was 5.67%. This includes advertising costs, leaflets, and the salaries of fundraising personnel. The CBF-percentage is only related to own fundraising (income gathered from private persons, churches, schools, and businesses). If the income gathered from subsidies and the costs involved in that are also taken into account, the total costs for fundraising amount to 4.71% of income.

### › Project Implementation Costs

The other half of the costs in the Netherlands consists of expenses necessary to guide and monitor the programs and projects of our partners in the South. Included are the salaries for staff judging project applications and visiting projects. Also included are the costs for increasing awareness, for example through information campaigns at schools or the youth magazine 'Grenzeloos' (without borders). In 2006, these costs amounted to 6.3% of income. In total, the overhead costs in the Netherlands amounted to 11.01% of income.

### › Salaries

Woord en Daad likes to employ motivated Christians. At the same time, it demands a high degree of professionalism and dedication. It is of the opinion that the biblical stipulation that the laborer is worthy of his wages holds true in the charity sector also. Woord en Daad follows the salary scales for government personnel. Personnel functions range from scale 3 to 15. Woord en Daad employed 45 people (over 39.1 FTE) at the end of 2006. Total personnel costs (gross yearly salaries, social security premiums, pension contributions and travel expenses) amounted to € 1,617,630 in 2006. This amounted to 7.5% of our income. These costs are part of the aforementioned 11.01% and 1.44% (for advice and research).

### › Checking expenses

Woord en Daad's desire to spend its funds in a responsible way applies just as well to money that has left the Netherlands in order to be spent overseas. First of all, local partners should have a reliable and orderly working method. Long-term partners of Woord en Daad have to meet high quality standards. If necessary, Woord en Daad assists its partner in improving its working method. All partner organizations (with a donation of more than € 35,000 on an annual basis) are audited by local accountants each year. In addition, Woord en Daad checks during yearly working visits whether the money is spent on the intended target. Furthermore, once every five years we visit partners to examine their financial management and the functioning of their internal and external controlling mechanisms. Woord en Daad does not limit its supervision to the financial level. It devotes much attention to qualitative aspects: does the support actually reach the target group, does the support really make a difference in people's lives? Arrangements made by Woord en Daad with its partners are written down in project- and program agreements, while Woord en Daad's obligations towards its partners are also incorporated in these agreements.

### › Quality systems

To ensure the quality of its activities, Woord en Daad adheres to three quality control systems. The first system is derived from the CBF-seal of approval, containing minimum requirements for management, fundraising, and reporting. W&D has been ISO-certified since May 2002 (ISO 9001-2000, category 35). This certification was extended without comment in May 2005. Finally, W&D applies the COSO-system for internal process control. At Woord en Daad, we value working with these systems. This way, donors know that people from outside the organization assess and evaluate the activities of Woord en Daad and its partners.

### › Explanation on Process Control and Audit

The monitoring method mentioned before is written down in detail in the extensive annual report in chapter 7: Process Management and Quality. This chapter includes a statement by the board that, among other things, contains the following: 'The main features of Woord en Daad's system of internal monitoring and control have been outlined above. Where possible, we tried to follow the quality norms from the report 'Internal Control Integrated Framework' by the Committee of Sponsoring Organizations (COSO). This system, within its limitations, assures proper management of the fundraising and spending processes, and reliable reporting in the annual accounts.'

### › Audit

Our auditor checked the functioning of the system of administrative organization and the internal control mechanisms in it. This investigation resulted in a report. The accountant came to the following conclusion: 'On the basis of our investigation we found nothing that could lead us to conclude that the set-up and functioning of the above-mentioned administrative organization, and the system of internal control measures incorporated within, are not in accordance with the description included in the chapter on "Process Management and Quality"'. For a more elaborate description and the complete report, see the extensive annual report, which is available upon request and can also be downloaded from our website: [www.woordendaad.nl](http://www.woordendaad.nl)





› *The world around us is a dynamic one. One can read in the newspapers about the developments in trade and economy and about the political choices being made. Poverty is part of this world, and therefore poverty is also influenced by these developments. For this reason, it is important to follow the dynamic developments around us and to keep looking at the future with a critical mind.*

### › **Our working environment and our choices**

Development cooperation is not an activity that stands on its own. Instead, it happens in a dynamic world. Therefore, Woord en Daad has reviewed its policy plan for 2007-2010 and has formulated goals. First and foremost, we looked at cooperation with other players that can be of importance in the struggle for poverty reduction. Our cooperation with the business community is already visible in the Business Platform. In addition, Woord en Daad is going to work on networks around product chains, the development of local markets, and networks with vocational schools. The Job and Income Program was evaluated externally in 2005/2006. It became apparent that business development in particular could be handled differently and better. It also became clear

in 2006 that room should be created for more extensive initiatives in business development. So, at the suggestion of Woord en Daad an investment fund was set up with the entrepreneurs of the Business Platform: Poverty Share Investment Fund. In the future, this will be an important tool to further economic development in a more effective and ambitious way for our target group in the South.

Our partners increasingly find their own way to institutional donors. Woord en Daad wants to support them with this in the future.

### › **Internal organization**

Woord en Daad's turnover is expected to increase in the next four years (about 67%). In terms of percentage, Education will decrease somewhat while Job &

Income will increase somewhat. Woord en Daad finds it challenging to be demanding and work efficiently. Meticulous coordination of administrative and software systems remains important. We will free up capacity for this in our organization. Our income from fundraising among the general public and among businesses is still growing, creating extra opportunities for institutional fundraising in the future.

Starting from 2007, the board and management will be evaluated by interested parties. Because of our growth and demands with regard to responsibility and accountability, the board has decided to change the administrative structure. Cooperation with ZOA-Refugee Care and Tear stays on the agenda.

### › The future of our work in the South

We will work on strategic long-year plans with all partner organizations. In view of the contacts laid in Africa, the support in this continent can grow in the coming years.

In the Basic Needs Program, HIV/AIDS-containment will remain firmly on the agenda. Together with the Wield Foundation, We will further develop the social house-building component of the program.

Within the Education Program, the Job & Business centers are expanding. These centers help young people with getting a job or assist in setting up (micro)businesses.

Small and medium-sized businesses play an important part in the economic development of the South. Together with its partners, Woord en Daad works on expanding this component. Among others, the Chambers of Commerce, banks and governments play an important role in this.

The Advice and Research Department increasingly focuses on research questions from the South. Additionally, the department concerns itself with expanding networks with universities in the South, and stimulates partner organizations to develop their own evaluation policy. The Advice and Research Department aims at incorporating knowledge gained from past experiences in new policies. Woord en Daad also shares its experiences with third parties. With the expansion of our staff, lobbying is going to play a more pronounced role in our organization's work. Together with the Communication Department we will look at the possibility of getting our supporters involved from year to year in projects that entail lobbying.

### › The future of our work in The Netherlands

In the coming years, we will persistently invest in directing our efforts at the various specific target groups. Because of Woord en Daad's considerable growth, we will also invest in internal communication to ensure an unequivocal outward presentation. We also want to expand our contacts with the media.

NIPO-research showed that adoption sponsors appreciate receiving more information on culture and the project. This will receive attention in our external communications. Also, maintaining good contact with commissions is a point of attention. Our communication with this large group of volunteers will be scrutinized further in the coming years. The current program for young people will be evaluated each year and improved where possible. Input from our young people's sounding board group will enable a continuous critical evaluation of the program. Also important for Woord en Daad is cooperation with other organizations on increasing awareness among children and young people. Woord en Daad has an open attitude regarding the development of new ideas.

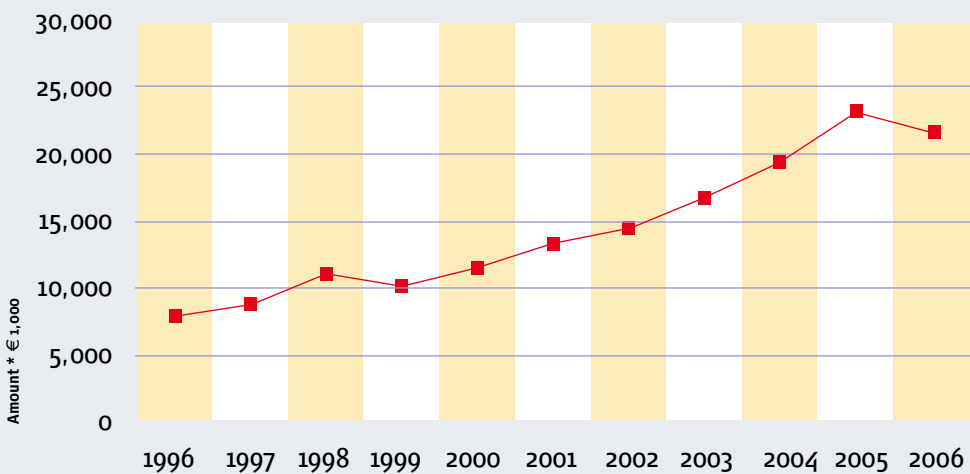
In our fundraising aimed at businesses, four product groups will continue to play an important role: Business Partners, Business Platform, RegioOndernemers and CompanyKids. Furthermore, businesses that solely want to become financially involved can also count on our attention. More and more, the Business Platform is acquiring a network function. 'Partnership' is an important concept in this. The exchange of knowledge, experience and networks between business and NGO's occupies center stage. With the development of a concept of socially committed business and the creation of a new foundation, Woord en Daad caters to the wishes of many business people to invest in actual projects instead of giving a general donation. Investing in businesses in the South will become more and more important in our fundraising.

In particular, the Institutional Funds Department will look into opportunities for partners at Institutional Funds. Woord en Daad wants to support partners in the search for and effective utilization of these donors.



# How we spend the money

## > Income 1996 - 2006



Year	Amount * € 1,000
1996	7,901
1997	8,144
1998	10,994
1999	10,260
2000	11,263
2001	13,446
2002	14,679
2003	16,845
2004	19,295
2005	23,813
2006	21,596



To: the board of the foundation Reformatorische Hulpaktie Woord en Daad

## AUDITORS' REPORT

### Introduction

We have audited whether the accompanying abridged annual accounts of the foundation Reformatorische Hulpaktie Woord en Daad, Gorinchem, for the year 2006 have been derived consistently from the audited annual accounts of the foundation Reformatorische Hulpaktie Woord en Daad, for the year 2006. In our auditors' report dated March 27<sup>th</sup>, 2007, we expressed an unqualified opinion on these annual accounts. The board of the foundation is responsible for the preparation of the abridged annual accounts in accordance with the accounting policies as applied in the 2006 annual accounts of the foundation Reformatorische Hulpaktie Woord en Daad. Our responsibility is to express an opinion on these abridged annual accounts.

### Scope

We conducted our audit in accordance with Dutch law. This law requires that we plan and perform the audit to obtain reasonable assurance that the abridged annual accounts have been derived consistently from the annual accounts.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion, these abridged annual accounts have been derived consistently, in all material respects, from the annual accounts.

### Emphasis of matter

For a better understanding of the financial position of the foundation and results and the scope of our audit, we emphasize that the abridged annual accounts should be read in conjunction with the unabridged annual accounts, from which the abridged annual accounts were derived and our unqualified auditors' report thereon dated March 27<sup>th</sup>, 2007. Our opinion is not qualified in respect of this matter.

Veenendaal, March 27<sup>th</sup>, 2007

ROZA ACCOUNTANTS BV

  
R. van de Geest RA

Plesmanstraat 64 • 3905 KZ Veenendaal • Postbus 888 • 3900 AW Veenendaal  
TELEFOON (0318) 559 559 • FAX (0318) 559 569 • E-MAIL [info@roza.nl](mailto:info@roza.nl) • [www.roza.nl](http://www.roza.nl)

Roza Accountants BV is aangekondigd bij NVA, NOVA, FE, DRA en INAA Group en is ingeschreven bij de Kamer van Koophandel onder nummer 30164819. Op al onze diensten zijn de SRA-leveringsvoorwaarden van toepassing, die zijn gereguleerd bij de KvK te Utrecht onder nr 5146.

# Abridged annual accounts 2006

## Balance sheet as at December 31<sup>th</sup> 2006

	2006		2005	
	€		€	
<b>ASSETS</b>				
<b>Intangible fixed assets</b>				
<i>Website costs</i>	0		8,755	
<b>Tangible fixed assets</b>	202,716		166,908	
<i>Office inventory</i>	198,041		160,533	
<i>Motor vehicles</i>	4,675		6,375	
<b>Financial fixed assets</b>	478,547		57,535	
<i>Advances regarding set objectives</i>				
<b>Inventory</b>	82,964		97,415	
<i>Goods in stock</i>				
<b>Accounts receivable</b>	3,442,946		2,537,430	
<b>Liquid assets</b>	6,225,818		11,353,158	
<b>Total assets</b>	<u>10,432,991</u>		<u>14,221,201</u>	
<b>LIABILITIES</b>				
<b>Own funds</b>				
<b>Non-restricted funds</b>	2,011,905		1,325,932	
<i>Foundation capital</i>	272		272	
<i>General aid funds</i>	-20,474		-167,671	
<i>Negative adoption funds var. organizations</i>	-189,918		-105,669	
<i>Continuity reserve</i>	2,222,025		1,599,000	
<b>Restricted funds</b>	3,193,895		4,689,022	
<i>Earmarked funds:</i>				
<i>Other earmarked funds</i>	1,437,724		2,735,986	
<i>Guarantee fund Oikocredit</i>	673,287		730,822	
<i>Positive adoption funds various organizations</i>	1,082,884		949,136	
<i>Funds operational management assets</i>	0		273,078	
<b>Debts</b>				
<b>Long-term debts</b>	0		300,000	
<b>Short-term debts</b>	5,227,191		7,906,247	
<i>Obligations</i>				
<i>Short-term projects</i>	4,072,346		6,708,193	
<i>Adoption money paid in advance</i>	671,426		679,612	
<i>Other debts and expenses to be paid</i>	483,419		518,442	
<b>Total liabilities</b>	<u>10,432,991</u>		<u>14,221,201</u>	

## Income and expenditure statement

	Current fiscal year	Estimated fiscal year	Previous fiscal year
Description	€	€	€
<b>Income from own fundraising:</b>			
- collections	264,751		297,499
- contributions, donations, gifts and grants			
a. child adoptions:	8,120,850		
b. other gifts incl. funds for continued education	<u>6,235,737</u>		
	14,356,587		17,006,685
- estates	1,009,380		438,394
<b>Total income from fundraising</b>	<u>15,630,718</u>	<u>15,085,000</u>	<u>17,742,578</u>
<b>Costs own fundraising</b>			
(in)direct acquisition costs	384,212	455,834	
operational costs	<u>502,705</u>	<u>486,274</u>	
<b>Total costs fundraising</b>	886,917	942,108	784,959
(in % of income own fundraising)	5,67	6,25	4,42
<b>Net proceeds</b>	<u>14,743,801</u>	<u>14,142,892</u>	<u>16,957,619</u>
<b>Proceeds sales of items</b>			
- net sales	86,628		
- cost price	<u>32,388</u>		
- gross profit	54,240	50,000	
- sales costs - direct costs	313		
- operational costs own org.	<u>3,112</u>		
	<u>3,425</u>	<u>4,343</u>	
<b>Net result sales</b>	<u>50,815</u>	<u>45,657</u>	<u>46,655</u>
<b>Total own fundraising</b>	<u>14,794,616</u>	<u>14,188,549</u>	<u>17,004,274</u>
<b>Share in third-party campaign proceeds</b>	<u>517,599</u>	<u>265,000</u>	<u>1,513,077</u>
<b>Available from fundraising</b>	<u>15,312,215</u>	<u>14,453,549</u>	<u>18,517,351</u>
<b>Subsidies granted by governments and others</b>			
Contributions	5,229,111	5,685,000	
Minus: operational costs own organization	<u>126,958</u>	<u>121,640</u>	
<b>Net result subsidies by governments and others</b>	<u>5,102,153</u>	<u>5,563,360</u>	<u>4,159,916</u>
<b>Result from investments</b>			
Interest	164,078	240,000	232,195
<b>Total amount available for objectives</b>	<u><u>20,578,446</u></u>	<u><u>20,256,909</u></u>	<u><u>22,909,462</u></u>



## Expenses

		Current fiscal year	Estimated fiscal year	Previous fiscal year
Description		€	€	€
<b>Information and awareness campaigns</b>				
- own activities	214,629		186,200	
- operational costs	248,504		244,666	
<b>Total costs information and awareness</b>		463,133	430,866	398,244
<b>Structural aid</b>				
- support and subsidies provided				
Education program:	10,027,623		10,579,000	10,039,700
a. adoption projects	6,585,104			
b. other Education projects	3,442,519			
Job & Income program	5,340,715		6,176,000	4,679,005
a. adoption projects	364,529			
b. other Job & Income projects	4,976,186			
Basic Needs Program	2,760,853		2,911,000	2,573,362
Lobby and advocacy	193,995		500,000	
Various projects	96,734		120,000	167,067
BIEH-projects	25,037			13,116
Regarding A&R + SMED	-311,745		-403,500	-78,100
	18,133,212			17,394,150
- operational costs Netherlands (A&R + SMED)	311,745		403,500	78,100
- operational costs Netherlands (M&E)	898,141		766,794	777,684
<b>Total structural aid</b>		19,343,098	21,052,794	18,249,934
<b>Emergency aid</b>				
- assistance through local aid organizations and authorities	1,581,368		2,000,000	5,295,962
<b>Total spent on objectives</b>		21,387,599	23,483,660	23,944,140
<b>Deficit</b>		-809,154	-3,226,751	-1,034,678
<b>Total</b>		<b>20,578,446</b>	<b>20,256,909</b>	<b>22,909,462</b>
<b>Deficit covered by</b>				
- non-restricted funds		-685,973	3,226,751	378,167
- restricted funds		1,495,127	0	656,511
		809,154	3,226,751	1,034,678

The office staff consists of 45 people, filling a total of 39.1 fulltime equivalents (FTE) (1 FTE = 36 hours). General manager is Mr. J. Lock.

		FTE
<i>Management</i>		
Jan Lock	Manager	1.11
Florence Goossens-de Groot	Executive Secretary	0.36
Engelien Ritmeester-Willemsen	Executive Secretary	1.10
Anita Vogelesang-de Lijster	Quality Control Assistant	0.18
<i>Business Development</i>		
Gert Wiggelinkhuijsen	Coordinator business development SMB	1.11
<i>Projects and Programs</i>		
Leen Stok	Head of Department	1.11
Hilda de Vries	Head Financial Adoption	1.11
Luuk van Schothorst	Co-Worker Basic Needs	1.11
Ellen van den Hil	Co-Worker Basic Needs	1
Marika de Kloe	Co-Worker Education	1.11
Karin Kreijkes	Co-Worker Education	1
Maryse Stander-Tanis	Co-Worker Education	1
Ditteke den Hartog-Geluk	Co-Worker Job & Income	0.89
Cees Oosterhuis	Co-Worker Organization Buildup	1
Eveline Baars	Secretary	1.11
<i>Financial Adoption</i>		
Mija den Hartog-van Westerveld	Head of Department	0.9
Heleen den Breems-de Pater	Co-Worker Financial Adoption	0.66
Leneke Meijdam	Co-Worker Financial Adoption	1
<i>Financial Administration</i>		
Geurt Versteeg MBA	Head of Department	1.11
Arnold van Willigen	Co-Worker	1.11
Peter Zegers	Co-Worker	1.11
Berthine Biesheuvel-Meijering	Co-Worker	0.78
Marieke Leurgans	Co-Worker	0.22
Ing. Gert-Jan van den Berg	Systems Analyst	1
Marianne Lock	Co-Worker Human Resources Management	0.11
<i>Advice &amp; Research</i>		
Dicky Voordijk-Nieuwenhuis	Head of Department	1
Wouter Rijnveld	Policy Assistant	1
Greetje Urban	Policy Assistant	1
<i>Institutional Funds</i>		
Pascal Ooms	Head of Department	1.11
Harmke van Ooijen-Oomen	Co-Worker	0.89
<i>Businesses</i>		
Wim Hasselman	Head of Department	1.11
Mariëlle Kuiper-Weerheim	Account Manager	1
Cor Schaap	Co-Worker	0.28
Willemien Vos	Secretary	1.11
<i>Fundraising General Public and Communication</i>		
Rina Molenaar	Head of Department	1.11
Joke Martens-Bevelander	Editorial Secretary	0.56
Karin Prins	Secretary	1.11
Corjan Rink	Fundraiser	1.11
Margreet Strijbis-Bontenbal	Co-Worker	0-0.44
<i>Support Team Fundraising and Communication</i>		
Frieda Roeleveld	Office Manager	1
Lianne Bal	Office Assistant	1
Wilma Schoonderwoerd-van Dalen	Telephone Operator/Receptionist	0.67
Ellen Snoek-de Vreugd	Telephone Operator/Receptionist	0.67
Ruchama Bom	Co-Worker PR/Adoption	0.38
Lia de Jong	Domestic Staff	0.25

# Board

Name	Additional function election	Year of first	Next election for re-election	Resigning/eligible
<p>Ds. M.A. van den Berg <i>Chairman</i> Julianalaan 17 2712 CB ZOETERMEER 079-3163712</p>	Clergyman	1987	2008	Resigning - End of term of seat
<p>Dr. R. Bisschop <i>Secretary</i> Pr. Bernhardlaan 24 3901 CC VEENENDAAL 0318-522691</p>	Deputy Principal	1998	2010	Resigning - End of term of seat
<p>J. Plaisier R.A. <i>Treasurer</i> Abbekesdoel 12 2971 VA BLESKENS GRAAF 0184-691084</p>	Certified Public Accountant	1987	2009	Resigning - End of term of seat
<p>Mr. drs. D. Vergunst <i>Deputy Director</i></p>	Judge	1993	2009	Resigning - End of term of seat

# Members

<p>Dr. P. Honkoop Eerste Barendrechtseweg 149 2991 AP BARENDRECHT 0180-623567</p>	Internist	2006	2010	Resigning - Eligible for re-election
<p>Dr. ir. R.A. Jongeneel Crocusstraat 5 6666 AS HETEREN 026-4743582</p>	University teacher in agricultural economy and international trade	2002	2010	Resigning - Eligible for re-election
<p>Ds. H.H. Klomp Nieuweweg Noord 302-F 3905 LX VEENENDAAL 0318-507781</p>	Clergyman	1986	2008	Resigning - End of term of seat
<p>Drs. M. van de Lagemaat - Maaskant Leverkruid 2 3903 ES VEENENDAAL 0318-692023</p>	French teacher/ student counselor	2003	2007	Resigning - Eligible for re-electio
<p>Dr. ir. G. Nooteboom Krusemanstraat 32 6717 MV EDE 0318-652814</p>	Researcher and university teacher in anthropology and development studies	2003	2007	Resigning - Eligible for re-election



# Appendix 3 Secretaries Committees

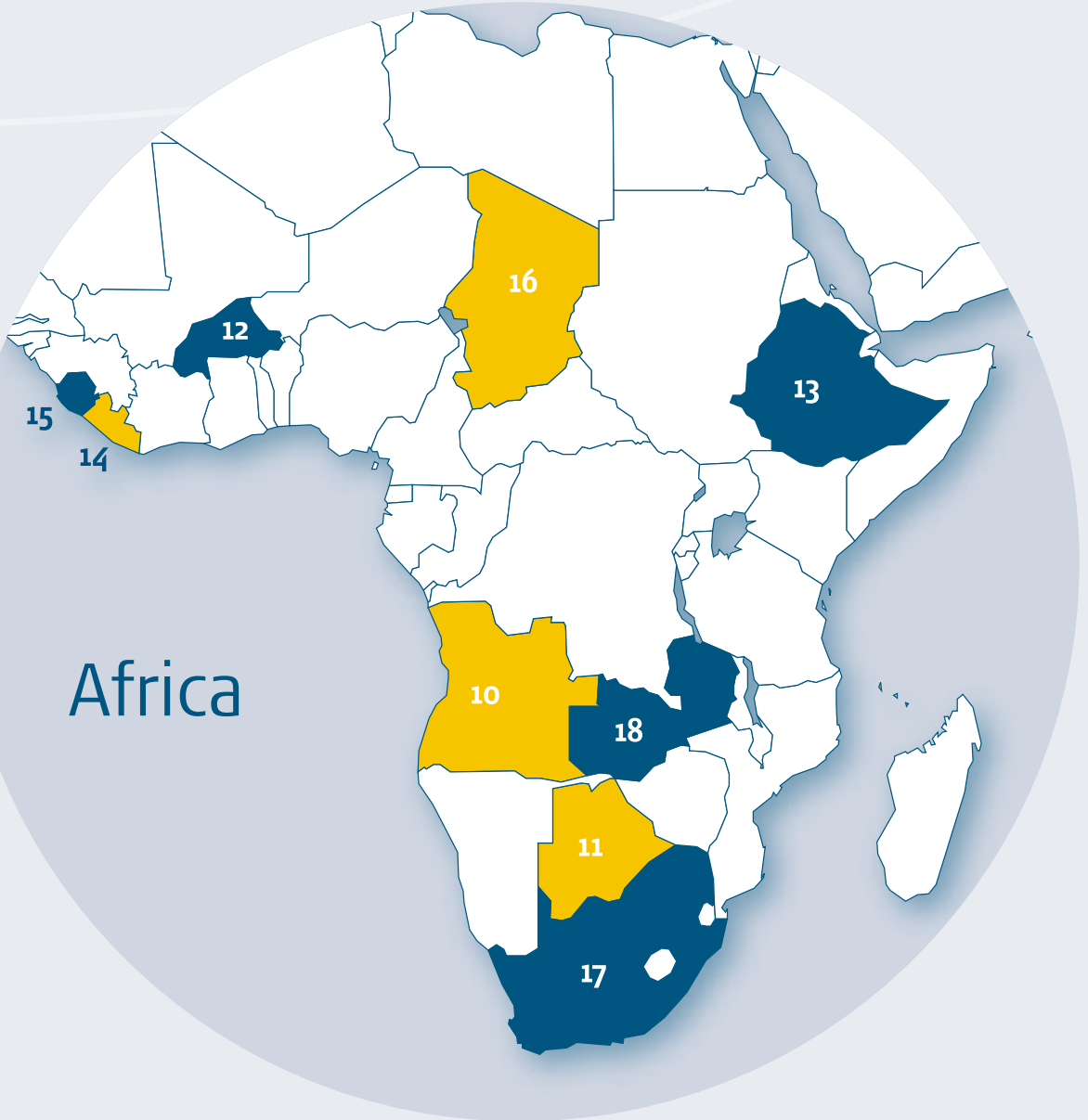
Committee	Name	Address	Place	Telephone	E-mailaddress
W&D Achterberg	Mw. N. de Waard	Ruiterpad 27	3911 SJ RHENEN	0317-614469	
W&D Alblasserdam	Mw. M.C. Bos	Rembrandtlaan 87	2951 PL ALBLASSERDAM	078-6931869	j.j.boso1@hetnet.nl
W&D Alphen ad Rijn	Mw. A. v/d Zwan- Wiegman	Braziliestraat 37	2408 MC ALPHEN A/D RIJN	0172-424192	mvdz@filtnet.nl
W&D Ameide	Mw. G. den Oudsten- Versluis	De Stobbe 10	4233 GS AMEIDE	0183-601825	gerdadenoudsten@wxs.nl
W&D Amersfoort	Mw. D. Jansen	D. Fockemalaan 62	3818 KG AMERSFOORT	033-4638364	lajansen@kliksafe.nl
W&D Apeldoorn	Mw. N.G.M. Spijkerboer	Gatherweg 5	8171 LB VAASSEN	0571-291725	j.spijkerboer@kliksafe.nl
W&D Barendrecht	Mw. J. Verkamman	Maaskantveld 30	2992 HM BARENDRECHT	0180-610901	
W&D Barneveld	T. Folmer	Veldhoek 25-A	6741 MP LUNTEREN	0342-421066	thefolmer@kliksafe.nl
W&D Bennekom/Wag.	Gerdien Korpershoek- Spijkerboer	Ooievaarsbek 56	6721 RP BENNEKOM	0318-415117	korpershoek-lilly@planet.nl
W&D Betuwe-Midden	Mw. J. Blok	Kon. Julianastraat 16	6668 AG RANDWIJK	0488-491616	wimenjoanneblok@kliksafe.nl
W&D Bommelerwaard	Mw. M.M. v/d Bogert	Veldweg 8	5321 JE HEDEL	073-5992078	riavandenbogert@kliksafe.nl
W&D Brabant-West	T. den Uil	Omloop 83	4671 HW DINTELOORD	0167-523136	Gezin-den-uil@hetnet.nl
W&D Capelle a/d IJ	P. Stok	Ceramstraat 5	2905 SL CAPELLE A/D IJSSEL	010-4501211	
W&D Den Haag	J.G. Groen-Pison	Van Boetzelaerlaan 151	2581 AR 'S-GRAVENHAGE	070-3559737	arie.groen@solcon.nl
W&D Dordr/Papendr	Mw. B. Lugies-Wolting	Burg. Struijkstraat 38	3319 CE DORDRECHT	078-6213067	j.lugies@hetnet.nl
W&D Drachten	Henriette Wessels	Zaailand 7	9205 EJ DRACHTEN	0512-521194	jhj.wessels@hetnet.nl
W&D Drente-noord	Mw. A. Hendrikse-de Vries	Kennemerland 3	9405 LA ASSEN	0592-351988	
W&D Ede	M. van Dijk	Vincent van Goghstraat 14	6717 HG EDE GLD	0318-481647	m.van.dijk@dlv.nl
W&D Elburg/Oldebr.	Mw. D. Boerendans	Mezenbergenweg 28-A	8085 SV DOORNSPIJK	0341-253684	wboerendans@solcon.nl
W&D Elst	J. van Walsem	De Kievit 20	3921 CX ELST UT	0318-472502	
W&D Epe e.o.	Mw. A. Spierenburg	Boergonjestede 30	8171 JP VAASSEN	0578-571791	
W&D Ermelo	Mw. N.C. Groenendijk	De Enk 103	3851 NW ERMELO	0341-562780	c.groenendijk@filtnet.nl
W&D Flevoland-Oost	Mw. R. v/d Zwan- Meuleman	Wijngaard 126	8212 CH LELYSTAD	0320-245806	
W&D Friesland n.o.	Mw. I. Kooistra	Van Helsdingenstraat 39	9254 CD HURDEGARYP	06-23271528	
W&D Gaasterland-Sl	Betsie Haitzma	Jac. Boomsmastraat 25	8565 GG SONDEL	0514-605015	
W&D Garderen/Stroe	W. Vos	Rehobothstraat 38	3774 CL KOOTWIJKERBROEK	0342-441726	w.vos1@hetnet.nl
W&D Geldermalsen	Mw. C.J. Ruissen	J. van Zantenstraat 53	4194 VA METEREN	0345-577324	hkruissen@hetnet.nl
W&D Genemuiden	Mw. J. de Groot-Eenkhorn	Leeuwerik 3	8281 GT GENEMUIDEN	038-3856625	degroot@kliksafe.nl
W&D Goeree-Overfl.	Mw. E. Baan-Bikker	Wilhelminalaan 16	3247 AS DIRKSLAND	0187-603051	mhbaan@kliksafe.nl
W&D Gorinchem	Mw. J.J. Hoepel- van den Bosch	Verdistraat 14	4207 DE GORINCHEM	0183-627577	hoepel16@zonnet.nl
W&D Gouderak e.o.	Mw. A.C. van Haaren- de Haan	Dr. A. Kuiperstraat 5	2841 CG MOORDRECHT	0182-374543	e.vanhaaren@filtnet.nl
W&D Groningen-Oost	P. de Groot	Onstaborg 10	9502 VG STADSKANAAL	0599-332399	
W&D Groot-Amers	Mw. K. G. de With	Achterland 18	2964 LA GROOT AMMERS	0184-601965	
W&D Harderwijk	C. Veersma	Van der Waalstraat 11	3842 CB HARDERWIJK	0341-424668	r.veersma@muntz.nl
W&D Hasselt	Mw. A.H. van der Poel- Lozeman	De Pol 3	8061 BL HASSELT	038-4774944	hettylvanderpoel@home.nl
W&D Heerde/Wapenv.	H.K. Doornink	Lagestraat 23	8191 LN WAPENVELD	038-4470438	
W&D Hoeksche Waard	Mw. D. Kooijman-Vlot	Nassaulaan 11	3297 BD PUTTERSCHOEK	078-6765444	
W&D Hoogeveen	Mw. H.H. Hovius-Drenth	Geeserraai 5	7938 TE NIEUW BALINGE	0528-361969	
W&D Houten	Mw. A. Oosterbroek	Hooicamp 8	3992 BW HOUTEN	030-6375514	aaaooosterbroek@casema.nl
W&D Huizen	Mw. H. Visser-Spilt	Valkenaarstraat 26	1271 TM HUIZEN	035-5257116	gvisser@solcon.nl
W&D Kampen/IJsselm	Evert Mekking	Esdoornhof 71	8266 GC KAMPEN	038-3335220	
W&D Katwijk	C. van Duijn	Boslaan 11	2225 PL KATWIJK ZH	071-4074496	
W&D Krimpen a/d IJ	P.J. van Walsum	Parkzoom 21-i	2922 CT KRIMPEN A/D IJSSEL	0180-515075	

Committee	Name	Address	Place	Telephone	E-mailaddress
W&D Krimpenerw. O.	Mw. H. Rijlaarsdam	Voltastraat 61	2871 ZL SCHOONHOVEN	0182-387923	h.rijlaarsdam@planet.nl
W&D Langstraat	Mw. W. v/d Schans- van Leeuwen	Wendelnesseweg West 25	5161 ZG SPRANG-CAPELLE	0416-282500	
W&D Leerdam	Laurette Scheurwater- de Stigter	Zalingstraat 35	4243 JV NIEUWLAND		ambulautje@hotmail.com
W&D Lek en Graafst	Mw. J. v/d Vorm-van Walsum	Fluitekruidstraat 3	2971 DA BLESKENSGRAAF	0184-691071	vdvorm@zonnet.nl
W&D Lisse	P. Vlag	Veldhorststraat 33	2161 EP LISSE	0252-424159	
W&D Lopikerwaard	G. van Rijk	Merelstraat 18	3411 BP LOPIK	0348-551659	gvanrijk@kliksafe.nl
W&D Lunteren/Ederv	M. de Bruin	Kees de Koninglaan 15	6741 ZA LUNTEREN	0318-487206	
W&D Midden Holland	H. Windhorst	Quadriviumlaan 5	2408 DD ALPHEN A/D RIJN	0172-475553	h.windhorst@wanadoo.nl
W&D Mijdrecht/Wiln	W. v/d Bosch	Oukoop 16-A	3626 AW NIEUWER TER AA	0294-231894	wvandenbosch@kliksafe.nl
W&D N/M Beveland	Mw. R. van Drongelen	Platteweg 29	4438 AA DRIEWEGEN	0113-656606	f.mvandrongelen@kpnplanet.nl
W&D Nederlek	Mw. A. Rodrigo	Fazantstraat 37	2941 RA LEKKERKERK	0180-662987	matrodrigo@kliksafe.nl
W&D Nijkerk	Mw. A.K. de Bruin	Debussylaan 18	3862 GP NIJKERK GLD	033-2466782	
W&D Noordeloos	Fam. A. v/d Dool	Noordzijde 2	4225 PG NOORDELOOS	0183-582160	a.vandendool@solcon.nl
W&D Nunspeet	Mw. C.H. van der Zande- Westerbroek	Weth. v.d Zandeweg 11	8075 DC ELSPEET	0577-492660	westerbroekvof@hetnet.nl
W&D Oud-Beijerland	Mw. C.T. Schop	Piet Heinstraat 43	3262 XL OUD BEIJERLAND	0186-615569	cschop@versatel.nl
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W&D Zwijndr/H.I. A	L. Los	Willem de Goedeweg 6	3331 KT ZWIJNDRECHT	078-6193495	
W&D Zwolle	Mw. A. v/d Brink	Huibertplaat 37	8032 DE ZWOLLE	038-4544589	

## Central-/ South-America



## Africa







Countries	Continent	Aid distribution (x € 1,000)	Amount adopted children	Education	Job and Income	Basic Needs	Emergency aid
1 Bangladesh	Asia	1,389	854	■	■	■	■
2 Phillipines	Asia	974	2,039	■	■		
3 India	Asia	3,396	8,323	■	■	■	■
4 Sri Lanka	Asia	1,081	765	■	■		■
5 Thailand	Asia	167	418	■	■	■	
6 Colombia	South-America	2,165	2,958	■	■	■	
7 Guatemala/Honduras	South-America	1,862	5,453	■	■	■	■
8 Haïti	South-America	3,035	4,975	■	■	■	■
9 Nicaragua	South-America	278	0	■	■		
10 Angola	Africa	45	0			■	
11 Botswana	Africa	17	79	■	■		
12 Burkina Faso	Africa	2,069	3,213	■	■	■	■
13 Ethiopia	Africa	800	1,677	■	■	■	■
14 Liberia	Africa	-6	0				■
15 Sierra Leone	Africa	215	0	■	■		
16 Chad	Africa	222	0	■			
17 South-Africa	Africa	899	70	■	■	■	
18 Zambia	Africa	191	0		■	■	■
<b>Total adopted children</b>			<b>30,824</b>				

## colophon



### **Woord en Daad**

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Fax +31-183-611808  
info@woordendaad.nl  
www.woordendaad.nl

### **Bank**

Rabobank 38.54.87.088  
Account holder: Woord en Daad, Gorinchem

### **Lay-out**

Douglas Design, Ommen

### **Receipts**

To save expenses, we do not send receipts for gifts. If you would like to receive a receipt, please state this clearly on the bank transfer form.

### **For testamentary dispositions**

Our address is: Stichting Reformatorische Hulpactie Woord en Daad, in Gorinchem. Our foundation is registered with the Kamer van Koophandel (Chamber of Commerce) in Tiel under registration number 41118168, and is audited by a certified public accountant. Our annual report is available upon request.

### **Reprinting articles**

Reprinting is allowed as long as Woord en Daad is credited.

Pictures: (among others) Thom Deelstra, Jaco Klamer, Henk Visscher and Reformatorisch Dagblad.

