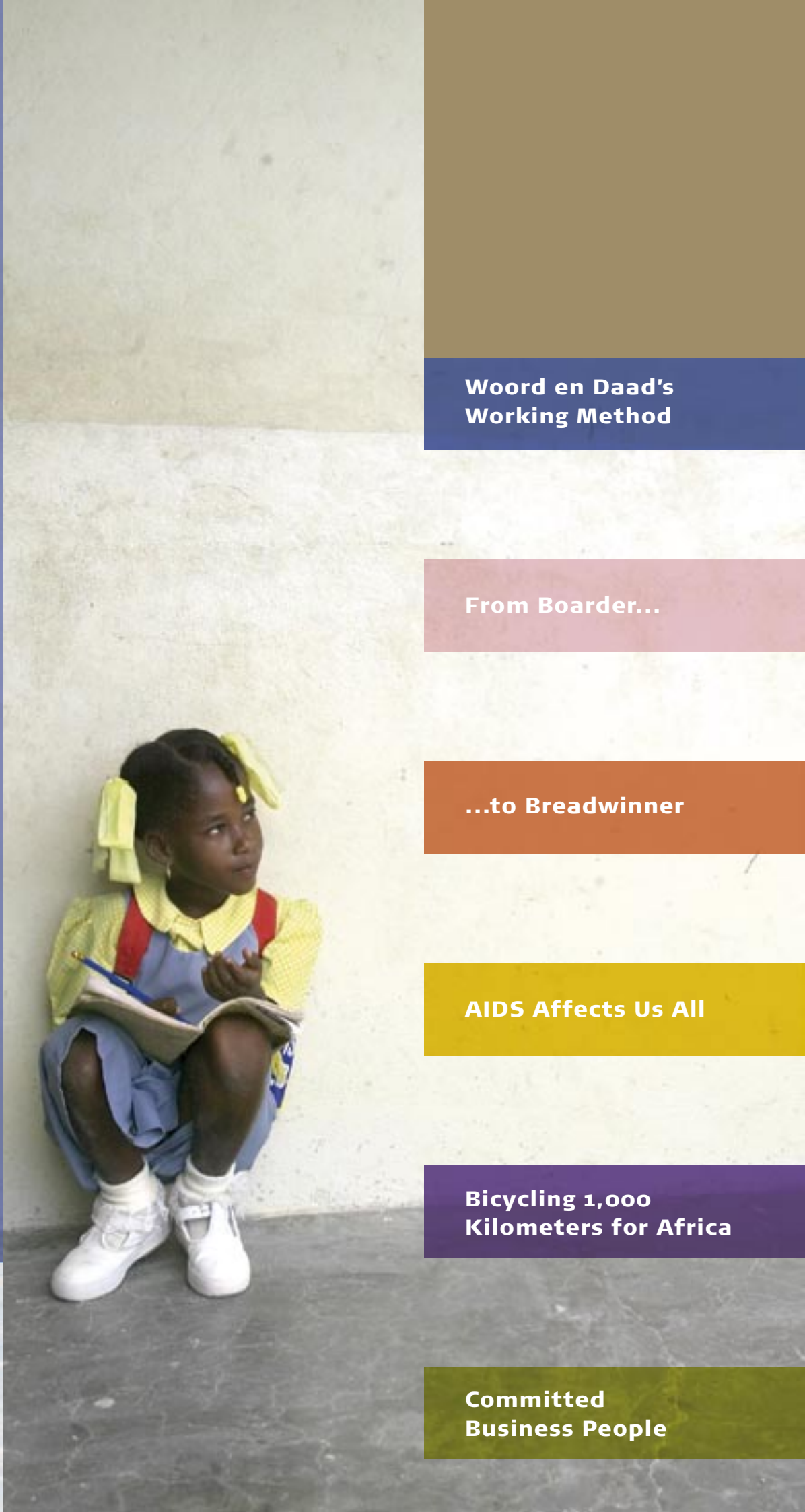


annual report 2004



**Woord en Daad's
Working Method**

From Boarder...

...to Breadwinner

AIDS Affects Us All

**Bicycling 1,000
Kilometers for Africa**

**Committed
Business People**

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Appendices

Who

Operating from a Christian perspective, Woord en Daad fights poverty in Africa, Asia and Central-America.

What

Woord en Daad structurally cooperates with Christian partner organizations in the Education program, the Job & Income program (vocational training, job mediation, and starting small businesses), and the Basic Needs program (health care, water, and agriculture).

Where

Woord en Daad is active in Africa, Asia, Central-America and South-America. We operate in the following countries: Afghanistan, Angola, Bangladesh, Botswana, Burkina Faso, Colombia, Ethiopia, the Philippines, Guatemala, Haiti, Honduras, India, Liberia, Nicaragua, Sierra Leone, Sri Lanka, Thailand, Chad, Zambia, South-Africa.

Numbers

Revenues 2004	19.3 million €
Countries	20
Partner organizations	34
Financed projects	200
Children in financial adoption program	29,346
Donors	55,000
Youth members	18,000
Business Platform members	72
Personnel	30
Volunteers at the office	6
Committee members	750

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



This edition is a summary and reworked copy of our full Dutch annual report. In case you are interested in the full Dutch report, please contact us by phone (+31-183-611800) or by e-mail: info@woordendaad.nl

Downloading this report or the full Dutch annual report from our website is also possible: www.woordendaad.nl

Name:

Jan Lock

**Age:**

49

Employed as:

General Director of Woord en Daad

Involvement with Woord en Daad :

After my time as missionary worker in Irian Jaya, I applied for the job of director.

Motto:

If you accept the challenge and tackle the difficult things first,
the attractive side of life gains in joy and depth.

>>> Jan Lock, general director of Woord en Daad, looks back at 2004 and looks into the future. 'Characteristic of Woord en Daad is that we always focus on people as God's creatures, and not on numbers or successes.'

What makes Woord en Daad 's work different?

'We don't limit our aid to material things, but we put human beings first, as soul-bearing creatures of God who maintain relations and are full of potential. Of course, material needs should be alleviated first, but at Woord en Daad we look at the context. For example, people in India look at life as a matter of destiny, an unalterable fate. Their image of God keeps them imprisoned. If you have no feeling for that, you're missing an essential part.'

The effectiveness of development cooperation is a much-debated topic. In other words: does the help really help?

'When I was young, I had high expectations of it. I soon encountered limitations. I do think that, over the years, we contributed something in the search for solutions. I must add that this can only be achieved through cooperation. You can't decide what's best for the people in India or Ethiopia from an ivory tower, instead you have to stand in the mud beside them.'

So, the biggest trap is deciding from here how things should be done there?

'One of the biggest traps, anyway. It is really tempting to try and arrange everything. We have the money, so we have a position of power. When you look around, you see these things go wrong all the time. It becomes a one-way street. We feel compelled to operate on an equal basis. I think this approach is characteristic of Woord en Daad.'

Many thanks for your contribution and commitment in 2004!

How do you look back at 2004?

'First of all, I come to the conclusion that we -and by 'we' I mean Woord en Daad and our partners elsewhere in the world- realized what we had set out to do. Once again, our revenues increased without us making large investments to this purpose. Better yet, we once again managed to keep the costs of fundraising very low. Our fundraising results remained as high as ever, which is a truly remarkable and ultimately inexplicable achievement. Also remarkable was the fact that Woord en Daad and its Asian partners were able to start giving aid within 24 hours after the tsunami occurred. Equally impressive was the immediate and massive response from our supporters. It showed so much solidarity. I also recall the symposium for business people that showed how businesses want to interpret their own responsibility in this area.'

What are Woord en Daad 's plans for 2005?

'First of all, we want to continue with what we're doing. It may seem like the obvious thing to do, but it should never become something you just take for granted. Furthermore, we are organizing a big conference with our partners from abroad, to exchange knowledge and experiences. Up till now, we sent people abroad for a couple of years, and they would then use their expertise to implement particular projects. This is going to stop. These countries increasingly have enough people with training available. Tailor-made assistance is what is needed now. Let's say for example that a specific problem occurs at a project in Burkina Faso. It will be our role then to find someone who can solve the problem. This doesn't have to be a Dutch expert. It could also be a partner organization in India that ran into the same problem. To get this new approach off the ground, we're going to organize this seminar.'

Woord en Daad is expanding. How are you going to prevent it from becoming a relief factory without an identity of its own?

'By taking great care in choosing our partners overseas. We will stick to our requirement that they fit in with our identity. Characteristic of Woord en Daad is that we always focus on people as God's creatures, and not on numbers or successes.'

1 Woord en Daad profile



>>> How does Woord en Daad operate? Which choices do we make, and what are our guiding principles? A short summary of the central elements in our work.

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 would like to be a strong and reliable link between you and the poor in our working area.

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. Woord en Daad's work is deeply connected to the anticipated advent of the Kingdom of God and His Righteousness (Matthew 6:33a). Woord en Daad sees its activities as signs of this Kingdom.

Irrespective of persons

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

The whole person

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

Aid organization

Woord en Daad is an aid organization, not a missionary organization. As our mission statement makes clear, we do our work from a Christian perspective. This means that Christian education is given at the schools we support, and that our partners shape their activities according to a framework of biblical norms and values.

Responsibilities back and forth

Woord en Daad wants to encourage people to assume responsibility. Those in the rich North, for the poor people far away. Those in the poor South, for themselves and, in doing so, for others. People who are vulnerable, and are unable carry responsibility, like women 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 with 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. In principle, Woord en Daad does not send out people to developing countries for a long time. This is only rarely done, when it is clear that an area needs specifically skilled people that are not available there. More and more, experts visit our partner organizations to give advice or training for a short period. Woord en Daad mediates in this matter, and sometimes finances these short dispatches.

Strategy

Woord en Daad's work entails these three aspects:

- Fighting poverty in developing countries: based on a chained approach -from boarder to breadwinner- we focus on education (kindergarten to secondary and higher education), job & income (professional training, employment-finding, setting up small businesses, micro credit), basic needs (water, food, health, agriculture), and exchange of knowledge.
- 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.

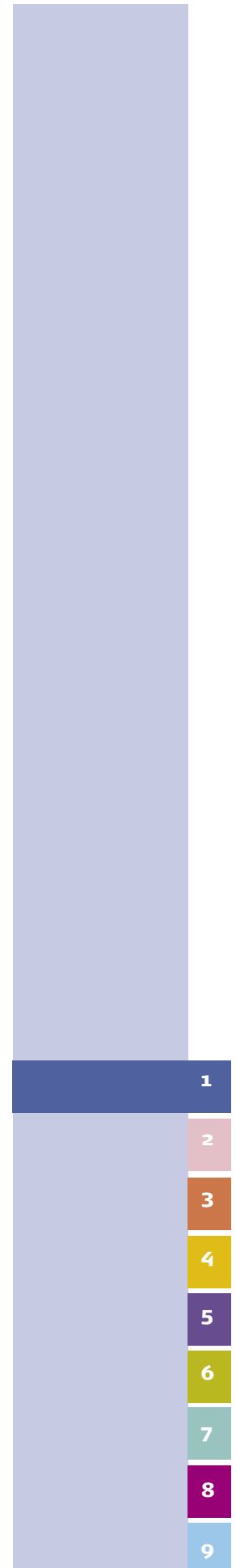
High quality and low cost

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. 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). In part because of the dedication of many volunteers (including 750 committee members), we have been succeeding in this for years. Reconciling the aims of low cost 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:

- 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;
- Uses the Code of Conduct of the Association of Fundraising Organizations (Vereniging Fondsenwervende Instellingen) with regard to fund raising.





> Interview

>>> Minas Hiruy was born and bred in Ethiopia, and is a son of an orthodox minister from Dessie, a city to the north of the capital Addis Abeba.

Name:

Minas Hiruy

Age:

54

Position:

served 18 years as director of Hope Enterprises Ethiopia, as of 2005: president

Involvement with Woord en Daad:

President of partner organisation Woord en Daad

Motto:

To serve our Lord in His Word and Deed.

Under the communist regime, he fled to the United States. He went to college there and found a job at the university. After a phone call from Jack Smith, founder of Hope Enterprises in Addis Abeba, the call from his country and his people occupied his thoughts. After months of doubting and struggling he gave up his position as teacher at the university and became director of Hope Enterprises; a switch from a secure position to one surrounded by questions and uncertainty.

'I felt drawn to Hope Enterprises,' says Minas. 'As a university teacher, I saw that people who are only focused on their careers, are only concerned about themselves. Hope looks at human beings in their entirety, their possibilities and their needs; people in relation to each other and in relation to God, also with a view to their future. From this perspective, I want to utilize Hope to help build a new Ethiopia, together with others.'

As a partner of Woord en Daad I never feel treated like a beggar, but always as a respected partner, forming a team to fight against poverty,' Minas adds. 'I really like how Woord en Daad shapes its partnership relations. It is a two-way street. Each of us with a role of their own, but understanding that we need each other. Woord en Daad wants to learn from Hope and Hope from Woord en Daad. Ideas of Hope get incorporated in Woord en Daad's policy. This is good thing. Ideas, strategies and experiences concerning particular issues, for example AIDS, are shared, thereby enriching each other's work.'

At the same time, Minas also sees room for improvement for Woord en Daad .

'I feel a strong need for cross-border contacts. I see possibilities for exchange on the digital highway. Woord en Daad does not quite grasp its opportunities. Think for example of an e-letter, or a discussion forum on the website, enabling partners to communicate with each other and exchange ideas through this forum. This in turn should be supported with regular regional conferences.'

Minas firmly believes that Hope Enterprises, handling according to its own vision and in cooperation with organizations like Woord en Daad, can make a difference in people's lives. 'We see people as unique individuals. Hope does something about the circumstances in which they live, but also appeals to their own possibilities and responsibilities.'

He regards behavioral change through education as essential. 'Hope College, an institute for higher vocational education, which is to be set up in 2005, will be an important link for people with more possibilities. Teaching values like honesty, responsibility, reliability, respect, faith, hope, and love plays a crucial role when training adolescents for responsible posts. I also come across these values in my contact with Woord en Daad.'

While pursuing these high goals, Hope Enterprises also encounters limitations. 'It is not easy to find people who want to propagate the vision of Hope with conviction and also for a salary that is not in accordance with market standards. Now that things are going relatively well in Ethiopia, it is becoming more and more difficult. Those that stay on while they could earn more somewhere else are valuable assets.'

'Yet, we see many blessings in our work. Hope plays an important role in the relationship between vocational training and the business community. I have also been able to start a discussion on entrepreneurship.'

'When I left as director of Hope Enterprises, a member of the board spoke to me. This young man was once one of those young people living in extreme poverty whom Hope provided new chances. Now, he manages his own business. In his speech he stated that Hope's work had shown many the road to the bridge over the gap. To prove this, he donated 650 meals to the poor; meals that really made him a big man.'



2 From boarder...

Highlights of the Education program of Woord en Daad >>> Education is the core of Woord en Daad's work. For thousands of children and adults, it is the first step they take to go from being a boarder to being a breadwinner.

'I want to be a reporter,' says second-grader Roukièta Zidwemba. She goes to elementary school in Burkina Faso. Her school is supported by Woord en Daad. 'Because I go to school, I can make plans for the future.' Roukièta is not the only one who sees doors opening for her. In the future, thanks to education. In 2004, over 40,000 children in Africa, Asia and Central America received education through Woord en Daad. This was largely made possible thanks to

thousands of Dutch sponsors of the financial adoption program.

Education is essential for children, but also for adults, in order to break the poverty cycle. To this day, millions of children in the world do not receive education. This is because many governments are unable to provide all of their citizens with education, or because parents simply cannot afford the tuition fees. Without education,

it is virtually impossible for these children to climb the social ladder. For this reason, education has been the basis of Woord en Daad's work for years now.

Types of education

The education made possible through the efforts of Woord en Daad comprises elementary education, secondary education, and higher education. The main focus is on elementary and secondary education. A small group, the best pupils, will receive a scholarship, so that they can enjoy higher education. Woord en Daad also gives practical training courses to young people who drop out of school. Also on offer is vocational education at secondary education level. More information is available in chapter 3.

The children in Woord en Daad's Education program receive Christian education, a daily meal, clothing, and medical assistance from our partners. This does not mean this education is organized in the same way in all countries. Dependant on the local context, the partner organizations give concrete shape to their education program.

For instance, the education provided by our partners in India and Bangladesh is organized through elementary and secondary schools with a boarding school. In Sri Lanka, Thailand and the Philippines, the children go to state schools and receive additional homework assistance, food, school uniforms, and bible education in so-called day-care centers.

In Haiti, children receive education in 25 schools run by our partner. These are often associated with local churches. Because the government does not provide much education, particularly not in the countryside, private education is supported here. The same goes for education in Burkina Faso and Ethiopia.

In Colombia, our partner provides education for a special group that is not easily reached by state schools: refugee children and children from the slums. In Guatemala, we support children in state schools as well as children in schools run by local churches.

Good education

In addition to providing education to as many children as possible, Woord en Daad also wants to provide good education. Improving the quality of the education given at the various schools is gaining importance.

The quality of education can be measured by the looking at the percentage of pupils moving up a year or finishing school. Parent involvement can also give an indication of quality, as well as the teaching methods and educational level of the teachers. Woord en Daad encourages the

Education Woord en Daad in 2004	
Expenses for education projects:	€ 8,826,942
Percentage of program expenses:	56%
Number of children in education projects:	40,373
Number of adults in education projects:	3,559
Number of children sponsored through financial adoption:	29,346

various partner organizations to come up with ideas on good education and how improvements can be made. We also support trainings in this regard. For instance, twelve employees were trained by our partners in the Philippines, after which those twelve trained the education personnel of 40 day-care centers. This included training on teaching methods, didactics, and making child prostitution and the trade in children a subject for discussion.

Proper housing is also important for good education. If the children are taught in a building with a leaking roof, thin walls and tight classrooms, it will affect their school record in a negative way. Twenty-two schools in eight countries were restored or built in 2004.

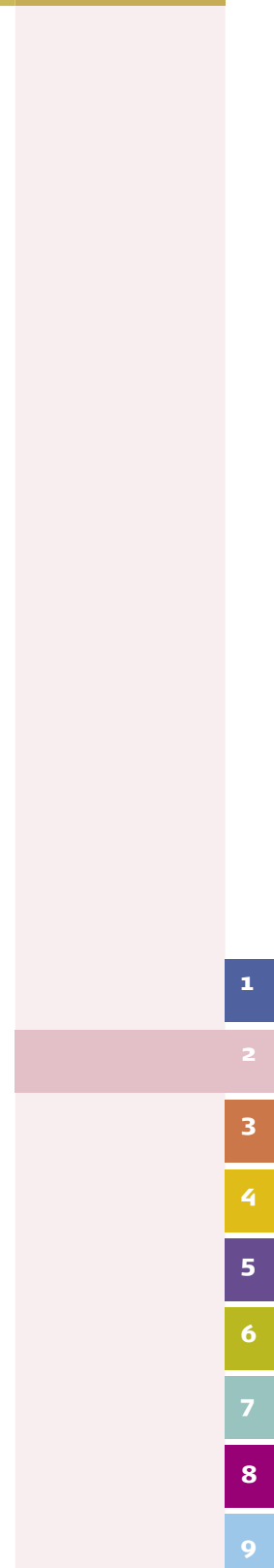
Adults and high-risk children

In addition to children and young people, Woord en Daad 's education program also reached 3,559 adults. Various partners provided the parents of adoption children with education. In Haiti for example, adults take lessons after school hours to learn how to read, count, and write.

Another special group consists of street children and abused girls. These 'high-risk children' require special care. Examples of this are the shelters for street children in the Indian city of Vijaywada and the shelters for girls in Bogotá (Colombia) and Manila (the Philippines).

Woord en Daad's partners in Africa, Asia and South-America provide education for more than 40,000 children. Besides Christian education, these children also receive warm meals on a daily basis, clothing and medical care. This is very basic care, but these things are simply not available to thousands of children in the countries where Woord en Daad is active.

An education project of our partner CREDO in Burkina Faso shows that providing basic care for children, in addition to daily education, can greatly influence the results these school children achieve.





> Interview

>>> The district of Soacha Municipality, in the vicinity of Bogotá, the capital of Colombia, is not very uplifting. Crime and violence are widespread here. Woord en Daad's partner in Colombia, CDA (Corporación Dios es Amor, or 'Dios es Amor' for short: God is Love), is active in this district. Fourteen-year old Maria Leonela, who lives here, says:

Name:

Maria Leonela Orjuela Robies

Age:

14

Position:

Goes to secondary school

Involvement with Woord en Daad:

Financially adopted by a Dutch sponsor

Motto:

In hard times, friends are indispensable!

'I won't easily forget the year 2004: my father deserted our family this year. Since then, life at home has changed drastically. My twin sisters, my brother and my mother... we're all having a hard time dealing with it. It's especially difficult for my mother. From the day our father left us, she had to be both father and mother. She gets up at five every morning. She does the housekeeping, and when there's food, she makes us something to eat before we go to school. Around eleven, she goes out. She does the same work my father used to do: selling coffee and little snacks on the street. My mother knows the best spots for selling your merchandise. Just outside Bogotá, there's a busy traffic junction. She sells a lot there. Around five, she comes back home to take care of us.

I feel tremendous admiration for my mother. Nevertheless, she is not the only woman in Bogotá who lives such a life. Just make a random visit to one of the families in our neighborhood. You'll find lots of women who have been left to fend for themselves by their husbands. You hear about it all the time here. But then it strikes your own home. It's terrible. I think a lot about my dad. I know it wasn't always pleasant when he was still living with us. He often got violent when he didn't agree with something. I still miss him, though. We haven't seen him since he left. He appears to be working at an insurance company, but I don't know for sure.

In these difficult times, I am glad I attend a Christian school of the CDA. I feel comfortable there. They know about the situation at home. My sister Enith and I suffered from migraine headaches. The school arranged a doctor for us. We received effective medication. The doctor listened to us and tried to help. CDA arranged for

a psychologist and a welfare worker to visit us at home. They talked with us a lot and helped us to continue with our lives.

In spite of all the misery, I have plans for the future. Because I go to school, I can dream about a better future. My dearest wish is to become a criminologist. You might find it surprising, but I think it's fascinating to determine the cause of death of people who were killed. It's important for the family to know what happened. I would like to inform them in a correct and honest way. I do my best at school, because this occupation requires a certain level of education. If my calculations are correct, I hope to do this work in 2010. It must be wonderful to earn your own money. As soon as possible, I will make sure my mother lives in a better environment and has a better life.

Many things have to be done better in my country. If I were President of Colombia, I would make many changes. First, I would look at the economic resources our country has and how our country can use them best. I would also improve the police. Just look at our neighborhood. Whenever there's danger, they make empty promises. Not once did they keep a promise. It is terrible what happened to our family this past year. Nevertheless, my life is not merely depressing and hopeless. At the CDA-school I heard of the Savior. Especially in times like these, my faith gives me much comfort. As a family, we pray when we're having a hard time. That's the best thing to do. Going to church is also very nice. I have joined a youth group and I have lots of friends there. That really helps me a lot.'



'Because I am sponsored, my parents are able to put aside money for the rest of my family.'

Wubiton is a simple school with a dusty piece of land that acts as a schoolyard, and it is located at the outskirts of Ouagadougou, the capital of Burkina Faso. The classrooms are filled to the brim with school desks and children. According to the principal, 90 children per classroom is not that bad: 'Government schools often have classes of 150 children.'

Wubiton is kept running thanks to the financial adoption of about 50% of its pupils. Because of this, the poorest children can go to school also and extra services like proper meals are made available for all the children.

CREDO, Woord en Daad's partner in Burkina Faso, supports private Christian education because of the great shortage of education facilities in Bur-

kina Faso. Many churches took up the challenge and started Christian schools.

Josephine Lago, a girl in second grade, says that she and her family benefit from the support of CREDO. 'Because I am sponsored, my parents are able to put aside money for the rest of my family.'

There are many orphans in the school neighborhood. One of the causes for this is the AIDS-epidemic, which hits Burkina Faso also. The next of kin do their best to take care of these orphaned children. However, this is a heavy burden for families that already are poor. CREDO's support enables families like Josephine's to provide for their orphaned relatives.

Despair in Anhra Pradesh

Poverty can cause great despair. >>> The Indian state of Anhra Pradesh is a poignant example. Hundreds of peasants committed suicide because they could not pay their debts any more. Our partner AMG-India provided education for the children that were left behind.

Many poor peasants in the Indian countryside contracted loans with banks and other moneylenders. They lack financial resources and do not have wealthy family members so they turn to banks and private persons that offer loans, generally against a high interest rate. In recent years, Andhra Pradesh was hit several times by periods of severe drought. This is a disaster for the peasants. Drought, a poor harvest, hardly any proceeds, so no money to pay off debts. After a few years, the debts of these peasants were so high that they committed suicide on a large scale. The peasants left behind children who were unable to go to school without their fathers' income. AMG-India paid the tuition fees for

400 of these children and gave some money to their families as well. In this way, these children can get proper schooling. For years now, AMG-India has been encouraging people in this region to provide for themselves and become independent of moneylenders. Professional training, job mediation, and income-generating projects for fishermen are examples of this.





Working on Jobs and Incomes for the Underprivileged Education is important >>> However, diplomas are no guarantee for getting a good job, even though that is what counts for young people trying to escape from poverty. This is why Woord en Daad builds a bridge between education and the job market.

Professional training, scholarships, employment mediation, microcredit and setting up SMBs are all important elements of the Job and Income Program. With this program, Woord en Daad wants to help the young people in our education projects with finding employment once they finish school. This chapter mentions the most important results of this program.

Professional training

Education that provides young people specific training for the job market is very important to improve young people's chances of success after finishing school.

First of all, Woord en Daad offers the possibility of further education through scholarships. This involves secondary education, higher education and university-level education. In 2004, almost

3,000 young people received a scholarship. For young people who do not desire prolonged education (or drop out early), we offer specific vocational training. In 2004, more than 2,000 young people (and a few older students) worldwide were trained in various technical skills.

The courses on offer vary from sewing, carpentry and welding to car mechanics, nurse training and administrative skills. In South Africa, special professional training was given to deaf and blind people.

Woord en Daad wants to ensure the highest possible quality for its professional training courses. That way, young people finishing their training can distinguish themselves on the labor market. Various courses were given in 2004; for instance, a brick-laying course for a training school in India, which offered more modern techniques. In Colombia, teachers at a professional training school in Bogotá were given a 'fair trade' course. In addition, Woord en Daad encourages partners to take a critical look at their own course program: does it really cater to the needs on the job market? For instance, it may be that there are no jobs available in a certain line of work, or that the level of a course is too low. For this reason, the training schools in Colombia, Thailand and the Philippines made changes in their curriculum.

Job centers

Graduated! After that, the search is on for a job. This is never easy for young people, but it is even more difficult for young people coming from poor families. They often lack the networks and social skills that facilitate finding a job. To tackle this problem, more and more of Woord en Daad's partners set up an employment agency, a so-called 'Job & Business Center'. In 2004, 8 of these were active, and 3 more were in their startup phase. These centers help young people in different ways. For instance, they mediate in the search for a job or an internship. In Colombia, young people receive training in business skills in the Job & Business Center, and they can also get a small loan there. In Ethiopia, our partner collaborates in the set-up of a national database that brings together the demand from businesses and the supply of students of professional training schools. Our partners have agreed with their trainees that the trainees transfer a percentage of their first year income to the Job & Business Center. This helps these centers to become self-sufficient eventually.

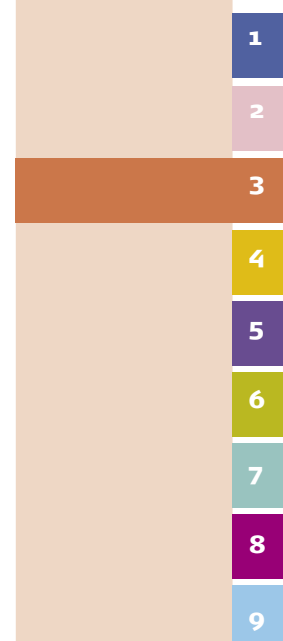
Job and Income program in 2004	
Total expenditures:	€ 3,266,979
Percentage of program expenditures Woord en Daad :	21%
Students in professional training courses:	2,100
Young people receiving scholarship:	2,925
Job centers active:	5
Job centers in startup-phase	3
Advisory visits brought by business people to small and medium sized businesses (SMBs)in start-up phase:	14
SMB-enterprises active or being set up:	9

Microcredit

Microcredit, a small loan, is a step towards earning one's own income for many people. Nevertheless, Woord en Daad has its reservations about extending microcredit, because this is a specialized activity and local aid organizations sometimes lack the necessary expertise. Therefore, we prefer to bring our partners in contact with experts like Oikocredit or local credit institutions. Sometimes our partners act as intermediates for their target group with the local banks. This is the case in South Africa.

Setting up a business

As a final step in the chain 'from boarder to breadwinner', Woord en Daad supports setting up Small and Medium-sized Businesses. Entrepreneurs who come from a poor background encounter many obstacles when they want to start their own business. Banks do not grant them loans. Or the interest is much too high, making it impossible to make any profit. Entrepreneurs with good qualities and plans, but lacking capital, can turn to Woord en Daad. Woord en Daad's partners ensure in particular that starting business people meet certain preconditions. A starting entrepreneur must be able to submit a sound business plan. Furthermore, entrepreneurs can get help in securing a loan. Because these businesses are usually considered to be high-risk enterprises, Woord en Daad set up a guarantee fund together with Oikocredit (with regard to loans > € 50,000) to cover this risk. In this way, a factory for prefab concrete materials was set up in the Philippines in 2004, and a bakery, a chicken farm, an undertaker business and a brickyard were set up in South Africa. The working group SMB of Woord en Daad's Business Platform actively thinks along with regard to setting up these assorted businesses. Several Dutch business people visited starting entrepreneurs on location to give them advice.





> Interview

>>> Vivianne from Lacoude, Haiti, could go to school for many years thanks to financial adoption. Now she herself is a teacher. She goes to evening classes and pays for it herself. She also pays the tuition money for her little brother. She lives on her own, in a little house next to her parents' house.

Name:

Vivianne

Age:

21

Employed as:

Teacher

Involvement with Woord en Daad:

She received financial support, now she works at a school run by Parole et Action, our partner organization in Haiti.

Motto:

To be, but not to seem like, while being always serving the others.

With support from Woord en Daad, I went to elementary school, secondary school, and a training school for nurses. I can provide for myself now. In the past, we could barely get by. My father sold vegetables and fruit on the market. So, it was fantastic that I could go to school with the help of Parole et Action. I enjoyed going to school and learning to read and write was exciting. I was the first of my ten brothers and sisters. Although my parents never went to school, they encouraged me. They woke me up early in the morning, so that I had enough time to do my homework.

After some years in secondary school, I had a choice between finishing school and taking a two-year training course for assistant nurses. I chose the latter. It seemed a great job to me. In the past, we could never go to the doctor when we were ill.

After I had finished my training, it proved to be difficult to find a job. A job was available at my old elementary school. I could go to work as a teacher right away. I enjoy doing this. As a child, I thought it would be great to be a teacher. To be honest, it's a bit disappointing to me now. I want to get ahead. It is difficult, because the salaries are low in education and there are not enough opportunities for career advancement. I would like to become an office worker and become a manager eventually.'

Her sister who was listening in in the background feels the urge to respond now: 'Vivianne, you're always talking about your office job. You know you'll never get it. Everyone wants to be an office worker, but you don't stand a chance.' A heated discussion erupts. The unemployment figures in Haiti are among

the highest in the world. There is a demand for skilled workers like carpenters and electricians. White-collar jobs are highly sought-after, but openings are few and far between.

'Just as well,' Vivianne continues, 'I'll keep on trying.' I pay my evening classes out of my own pocket, and I pay my little brother's tuition fee. Every month, I put aside a small amount of money. I learned to be independent ever since I went to school. Girls were urged not to make themselves completely dependent of their husbands.'

'My family is important to me. If I ever make a lot of money, I want to help my brothers and sisters. I am engaged and I want to get married. Before 2006, in any case. But how about the money it costs? It won't be a big celebration. In Haiti we have a saying: "Party on Saturday, hunger on Sunday." It is not always easy to make ends meet, but without my education I would be worse off. Faith gives me something to hold on to in my daily life. Every day, I ask God for protection and steadfastness in my faith. Sometimes I am ashamed that I am living in Haiti. Here, you can be shot dead in the streets, just like that. Who would want to live in such a country? I don't think any new President can save our country. I think God is the only One Who can change things in Haiti.'





Starting baker in Cape Town townships

>>> Ben Chapman had worked for 25 years for a meager salary as a baker in a supermarket in Sommerset West, a suburb of Cape Town. 'It's about time you started your own business,' a customer told him one day, after he had tasted one of his cookies. 'I would love to,' the baker responded, 'but how? I don't have any savings or capital. The banks don't want to lend me any money.'

The customer who complimented him, left him an address. 'If your plans for starting your own business are serious, you should contact Linge Lethu. They can help you.' This turned out to be a golden tip.

Business people who lack capital but have good plans and enough of an enterprising spirit can get support from Linge Lethu, Woord en Daad's partner in South-Africa. Linge Lethu is the 'spider in the web'; this organization establishes contact with local banks and authorities, professional training schools and businesses, to promote the interests of starting entrepreneurs.

Chapman took a few courses in business entrepreneurship at Linge Lethu. 'For instance, I learned about debiting,' the starting entrepreneur tells us. The baker submitted a business plan in September 2004. This plan concerns

a business that produces and deepfreezes bakery products, and then sells them to retailers, supermarkets and bakers. Chapman wants to start with six employees and then expand slowly.

Through mediation by Woord en Daad's Business Platform, a retired Dutch baker visited Chapman in 2004. Together they went over the plans. Result: an even better business plan. In January 2005, the formalities were completed and Ben could start his activities, aided by a loan that Linge Lethu arranged with a local bank. One of his first successes is a contract with a local supermarket chain.



Taking care of AIDS-orphans in Zambia

››› 'Each time I visit the village of N'demba, there are more orphans. Their parents' cause of death? We don't know. How could we know that? You would have to go to the hospital in town, and that costs money. People here are very poor,' Reverend Phire explains.

There are 700,000 AIDS-orphans in Zambia, which comes down to 7 percent of the total population. Many families in East Zambia have taken in one or more AIDS-orphans, sometimes as many as four.

GCPDO, Woord en Daad's partner in Zambia, wants to support the families that take in AIDS-orphans. The organization, led by Reverend Phiri, chooses to work in areas where no other organization is active. We strive to provide simple yet effective support. GSPDO never works longer than five years in the same place. After that, a village receiving support must be able to provide for its AIDS-orphans on its own.

The village in question selects the children that can be regarded as the most vulnerable. In practice, these are AIDS-orphans growing up in very poor families, for example with grandparents who are unable to work their land. GCPDO provides agricultural training for families that take care of AIDS-orphans and are still able to work the land. With the construction of a community garden, the school children can be provided with meals.

In this way, GCPDO puts its own slogan to practice: 'Let the people do what they themselves can do, then we will do what they can't!'

4 Basic care

>>> In many countries, a large part of the population still remains without access to clean drinking water, good food and health care. Woord en Daad caters to this need with the Basic Needs program. If needed, Woord en Daad also supplies emergency relief.

Clean drinking water, a plate of food, help from a doctor in case of illness; these indispensable things are aptly called 'basic needs'. For Woord en Daad, these activities come in support of the Education and Job & Income programs. We make sure the families of the children in the Education program also have access to various facilities. Healthy parents and good meals at home are important for a school going child.

Prevention and treatment

Woord en Daad's partners are active in the field of health care, involving prevention as well as treatment.

Preventive care entails projects aimed at educating people regarding easily curable diseases, healthy food, and hygiene. These projects usually lend special attention to pregnant women

Basic Needs in 2004	
Total expenditures	€ 2,038,699
Percentage of program expenditures:	13%
Number of people reached with curative health care (consultants, disease treatment):	150,000
number of people reached with preventive health care (information, vaccination, etc):	700,000
People reached with food aid:	2,200 children, elderly people and leprosy sufferers
Number of people helped with improved water supply:	30,000
Emergency relief in 2004	
Total expenditures	€ 1,446,789
Percentage of total expenditures:	9%
Number of people reached with emergency relief:	292,800
Countries receiving emergency relief:	Angola, Bangladesh, Colombia, Ethiopia, the Philippines, Haiti, India, Iran, Liberia, Sri Lanka

and mothers with young children. Focal points are vaccination, regular weight check-up for children, and preventing undernourishment and dehydration. These are by no means superfluous efforts in areas where there are no consultation offices and many women still die in labor. Some examples: in the rural areas of Haiti, where the government is almost entirely absent, our partner Parole et Action (P&A) reached 106,000 people (including many mothers and children) with preventive health care. In Burkina Faso, CREDO managed to reach the mothers and children in an area with 30,000 inhabitants. These organizations usually work with teams that regularly visit the villages in particular regions. In this way, the health care workers are able to check how babies are developing, for example. In case of serious problems, these teams can refer mother and child to clinics in the area.

Curative health care consists of consults by doctors and disease treatment. Curative health care is also indispensable for many people in areas where health care is absent or inaccessible.

Sometimes this involves specialist care, such as treatment of leprosy sufferers and diabetics. This kind of care is provided by two of our partners in India. In the south of India (Kerala), our partner GSPI supports terminal patients. This no longer involves treatment, but terminal care, so that people can die in a dignified manner. Woord en Daad stimulates partners with solely curative health care clinics to provide preventive care in addition. Serious problems can easily be prevented in this way.

Prevention of AIDS

AIDS is a growing problem in the work areas of Woord en Daad's partners. Therefore, more attention is given to AIDS prevention. Sometimes in special AIDS-campaigns, but more often integrated in 'regular' projects. AIDS is given much attention in schools, and in most health care projects.

A good example of AIDS-prevention is a project implemented by our partner in Haiti in 2004. P&A targeted various groups. Young people were purposefully approached and became actively involved in various activities. Because of its Christian background, P&A was able to gain acceptance by Protestant and Catholic churches in the north of Haiti, where AIDS is still taboo. By connecting AIDS education with biblical norms and values, it was able to gain the church leaders' trust. But voodoo-priests also took part in the information sessions.

In South Africa Woord en Daad supported a program for home-based care in 2004. This enabled home treatment for terminal patients, who were visited regularly by staff from the partner organization.

Woord en Daad also held talks with its partners about the way in which AIDS education is to be given. The point of departure is, that the various methods to prevent AIDS have to be discussed: abstinence, marital fidelity and the use of condoms. This should be discussed in a Christian context. Partners interpret this in their own way, dependent on the local context.

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Government

A healthy population is the basis of a society. Therefore, each country's government has to pay a lot of attention to health care. All the while, it is a fact that the government does not fulfill its task in many of the countries we work in. Churches and relief organizations are important providers of medical care. Wherever possible, Woord en Daad stimulates its partners to transfer activities to the government, or to cooperate with the government. For instance, our partner in Colombia already acquired funding by the local government for its clinics earlier on. In 2004, Woord en Daad worked together with local authorities with regard to 50% of its health care projects.

Emergency Relief

Several areas where Woord en Daad works, were hit by natural disasters in 2004. Sometimes these were great disasters, for instance the two floods which struck Haiti in May and September, killing at least 5,000 people. The last days of 2004 were completely dominated by the news on the unprecedented catastrophe that hit Asia on December 26th. Our partners in Sri Lanka started giving emergency relief from day one.

However, a small disaster nevertheless has a big impact on the people who get caught by it. Take for instance the fire in a shantytown in Manila (the Philippines) and the flooding in a slum area in Cartage (Colombia). In these cases our partners also provided assistance right away.

In case of disasters happening in areas where Woord en Daad does not have local partners, it supports the activities of ZOA-refugee care. This we did for example in Liberia in 2004.

Hygiene competition in Burkina Faso

>>> 'Do you see those children over there?', asks a village chief in Nadion in South-Burkina, as he points to a group of about 50 children. 'There didn't use to be that many children around in our village. In the past, children died very often.'

CREDO, Woord en Daad's partner organization in Burkina Faso, applies an integrated approach for installing water pumps and setting up hygiene projects in Nadion. Because of this, water related diseases are virtually non-existent among the children of the village. In the past, people drank from muddy wells or from dammed up lakes in the dry season, and their living environment was far from hygienic, with grave consequences following from that.

Local communities were urged to save up money to contribute to their own water well, and a hygiene competition was started. This participatory approach was a great success.

In Nadion, 95% of the villagers participate in the water and hygiene projects. CREDO builds water pumps after the villagers have saved € 450. A water pump costs about € 10,000. This saving system provides a basis for adequate long-term water management. In the field of hygiene, CREDO helps building latrines. The villagers themselves build stables for their animals, they build a wall around their yard, brush their own yard, and make sure the washing area and latrines are clean. Every month a relief worker from CREDO visits to educate the people. Families get grades for the hygiene level of their yard. At the end of the year, a price is given to the family whose yard is the cleanest.





> Interview

>>> The HIV-virus that causes AIDS keeps spreading. Worldwide, 38 million people have been infected. There is no cure for AIDS. However, prevention is possible. That is why Woord en Daad spends a lot of time and money on AIDS-prevention. Because there is so much ignorance with regard to this subject, increasing awareness is essential. It is estimated that 400.000 people are infected with the HIV-virus in Haiti. Fleurentine Sylvain takes on the struggle against AIDS in her country.

Name:

Fleurent Sylvain

Age:

40

Employed as:

Deputy-director of Parole et Action (P&A) Haiti

Involvement with Woord en Daad:

Staff of partner organization

Motto:

To be, but not to seem like, while being always serving the others.

'I have been working for Parole et Action for 14 years, in various positions. At the moment, I am coordinating the health care projects. The AIDS-problem is huge in Haiti, and P&A is one of the few organizations that do something about it. I wrote a program that focuses on prevention. The ABC-method is our point of departure: Abstinence, Be faithful, Condoms. We emphasize the first two: abstinence and faithfulness. In the last resort, we refer people to an institution that supplies condoms. In this way you can prevent a man infecting his wife or vice versa, thereby preventing more damage. We aim to influence sexual behavior according to biblical values and norms, but we are also dealing with an unruly reality.

It is of vital importance that young people know what AIDS is, how to deal with it and, particularly, how to prevent it. Last year, I was in the north of Haiti. I had in-depth conversations with the young in the villages. I asked them whether they knew about AIDS. I was horrified to learn that most of them did not have a clue of what I was talking about. Thereafter, I was convinced that it truly is a matter of life and death to inform young people. For this reason, I focus on the young in my programs.

The schools of P&A offer a good start. AIDS awareness is an important item on the curriculum. However, we want more. In Haiti, it is by no means common for everyone to go to school. That is why we want to conduct a broad campaign. Every year, we organize a large and easy accessible meeting. Not at schools, but in a large space like a tent, for example. Pupils of P&A-schools organize this on their own, while a teacher has the final responsibility.

The program has to be set up in such a way that people who cannot read or write are able to understand it. Through portrayals of real-life situations visitors are directly confronted with the problem. Then you get the visitors actively involved, through group discussions of the problem. Each group comes forward and presents its solution. This is followed by a debate. Each year we have a particular slogan, for example, 'Fight AIDS for a long-lasting life.' Last year, the young could still literally repeat the message of the year before. Wonderful!

Looking back at our activities on the subject of AIDS-prevention, I see 2002 as a year of victory for me. Voodoo priests have a strong hold on the population. People who are ill visit the priests, who prescribe medicinal herbs. The voodoo priests have a high status in the eyes of many, so if you can get them to change their minds, you can reach many more people. We organized a couple of seminars for spiritual leaders. The Catholic priests and the voodoo priests often failed to appear. But in 2002, they showed up, even the voodoo priests! Now, some voodoo priests refer their clients to P&A's health care centers. A priest candidly told me that his revenues were declining. He was nevertheless happy that the people could get some real help now.

I have many concrete plans for the future. When I see the big impact the campaigns have on the visitors, I am tremendously motivated to continue. In the long run, all these campaigns should have an impact on the people of Haiti.'

5 The Netherlands in support of Woord en Daad



For Woord en Daad >>> 'During the summer holidays, we sold things for the children who are poor. We send this money, 18.42 euro, to you. In this way we hope to make a small contribution! With kind regards from two cheerful neighbors, Elise and Elaine.'

This is just an example from the letters in Woord en Daad's mail. These two 'cheerful neighbors' are part of our large and loyal group of supporters in 2004. Over 55,000 donors, 750 local volunteers across the country, and a large group of committed youngsters provide a firm foundation to Woord en Daad's work.

Adoptive parents

Over 40% of Woord en Daad's work is made possible by the sponsors of our financial adoption program. In 2004, the number of adoptive parents increased with 719 to a total of 29,346. This is a positive development compared to 2003. In addition, other gifts enabled us to fund our other projects.

Important link

Right from the start, local committees have acted as an important link between Woord en Daad and its supporters. Throughout the country, local town and village committees collect money for Woord en Daad, provide the public with information on our activities, talk to the press, organize fairs, and so on.

The local committees collected a total of € 1.3 million in 2004. However, their contribution goes much further. Many people who joined the financial adoption program were introduced to it by committee members. The committee members also build a local basis for poverty reduction. Therefore, keeping in touch with the committees is of great importance.

Woord en Daad keeps in touch with the local committees through individual contacts and it also organizes 10 regional meetings across the country. Last year, many of the 750 committee members participated in these meetings. We also created a special website for the committees in 2004, so we can be of even better service to them.

AIDS affects us all

Once every year, Woord en Daad organizes a contact day for all committees. In 2004, this took place on Saturday, September 25. Ms Fleurentine Sylvain, technical director of our Haitian partner Parole et Action, was our guest. The theme of that year, 'AIDS affects us all,' was the main focus. Fleurentine coordinates the AIDS-projects in Haiti and she told us about her work. The day was a fitting continuation of the AIDS-campaign of the Reformatorisch Dagblad (Reformed Daily).

The committee day signalled the start of the AIDS-campaign 'AIDS affects us all' which Woord en Daad continues in 2005. AIDS is a difficult subject that raises many questions on ethics, values, norms, poverty and wealth. We have devoted much attention to it in our quarterly magazines and information campaigns at schools and associations.

Young people

We were present at the Information Fair 'Beurs Wegwijs' in Utrecht. In cooperation with students of the Hoornbeek College we represented the theme 'Vocational education'. The students were very enthusiastic. A number of students also acted as ambassadors for Woord en Daad's Adoption program. They spoke with visitors of the information booth about their own adopted child and encouraged others to become sponsors.

We also started campaigning actively among youngsters between 12 and 18 years old. With our magazine for young people, 'Grenzeloos' (Without Borders), we already reach about 18,000 youths.

We also approach young people through schools. 120 young people signed in for e-letter, which will make its first appearance in April 2005.

We started a pilot project with the Fruytier School of Apeldoorn, to examine whether we can get the young among our supporters involved in our work in other ways. As part of the pilot project, the young participated in several activities. One of those was a Mission Day with presentations in various forms. After the Mission Day the students e-mailed with young people from India. The Fruytier School is campaigning for professional training in India. Some students hope to visit the projects in 2005, and attend classes in India for a few days.

Students

The Christian student associations in Groningen and Enschede set up a 'Happietaria' in the past year. For two months, they ran a restaurant. Finding a suitable building and organizing sponsors, cooks and co-workers was a huge undertaking. However, their hard work paid off and the students were able to serve meals each day. Part of the profit of these restaurants went to projects of Woord en Daad.

Tidal wave of help

December 26 is a day many will remember. A huge tidal wave in Asia left its marks worldwide. From day one, our local partners rendered assistance in the disaster areas in Sri Lanka and India.

Our supporters showed a great deal of commitment. Churches collected money, the elderly donated, and many young people spontaneously decided to do something to help. For instance, two girls polished the shoes of passers-by in the local mall, and a twelve-year-old boy donated his beautiful collection of euro coins. Such commitment was very motivating for our local partner organizations and our staff in the Netherlands.

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> Interview

>>> On run-off-the-mill bikes the Ymkers from Noordscheschut traveled 1000 kilometers in 18 days this past summer. The Ymkers made a sponsored bicycle tour in the twelve provinces of the Netherlands. The proceeds, almost 14,000 euro, went to the water project in Burkina Faso. 'It started out as a silly idea.'

Names and ages:

The Ymker family: Frans (40), Henny (34), Roelof (13), Gonny (12), Jan (10), Joanne (8), Petra (7), and Carin (4)

Employed as:

Frans, (manager in a factory), and Henny, housewife and volunteer of 'Hartstichting'

Involvement with Woord en Daad:

Henny regularly collects money for the local committee.

The Ymkers also participate in the Partner Plan.

Motto:

We're well off here in Holland. With our work for Woord en Daad we want to help our neighbors. Woord en Daad is familiar and reliable.

Monday, July 26, 2004. The sport-loving Ymkers -father Frans, mother Henny, and their six children, aged 4 to 13- get on their bikes and start their bicycle trip through the country.

They encountered some bad luck on the first day already. 'It was raining heavily. We wanted to get back into bed and call off the bicycle trip,' Henny says. 'We decided to go on with it anyway. Fortunately, the weather cleared that same day.' Soon after, they experienced another letdown. 'Frans's back wheel fell apart on the second day. We went to a repair shop, and the repairer replaced the spokes. In Elsendorp, the back wheel broke down completely. A repairman said he would use new, very sturdy spokes. We got a bit of a shock when we saw the bill. When the repairman heard about our charity work, he donated the money we had to pay for the bill to our charity.'

The weather wasn't very helpful sometimes. 'On some days, it was really hot. A heat wave came up early August. The children sometimes got sick from the heat.' Henny says she enjoyed the bicycle trip. 'En route, we put up our tents on camping sites for the night. People who heard of our sponsored bicycle trip sometimes spontaneously decided to donate money for our cause. That made us feel good. During our bicycle trip we also had ample opportunity to talk to people about Woord en Daad's work.'

The Ymkers did not make a whole lot of preparations for their bicycle trip. 'We only took the bare essentials with us,' says Henny. 'We also brought some lightweight camping stuff. We didn't plan in advance at which camping sites we were going to stay, so where exactly we would

stay remained a surprise until the end of the day. That was exciting for the children as well.' The Ymkers are already familiar with such demanding bicycle vacations. Henny says, 'The year before we toured around the IJsselmeer, so we already had some experience.'

The Ymkers, members of the Christian reformed church in Nieuw-Balinge, were sponsored by family members, members of the local churches, and people from the neighborhood. The local radio and TV station, as well as some local newspapers and the daily paper 'Nederlands Dagblad' paid attention to the remarkable undertaking of the Ymkers. 'That attention brought in a lot of money,' according to Henny. 'An Englishman who heard of our initiative while spending his holiday here, donated hundred euros. That was wonderful.'

Henny regularly collects from door to door for Woord en Daad. She notices that the bicycle trip made the aid organization better known. 'Many people in our village didn't know much about Woord en Daad and its activities. However, when collectors mention our bicycle trip, the people remember, so they have a better idea of our organization then. It convinces many of them to make a donation for Woord en Daad.'



6 Business Platform Woord en Daad makes it its business to help



>>> Cooperation with businesses is an important priority for Woord en Daad. Woord en Daad gives entrepreneurs the chance to use their finances, knowledge and expertise for poverty reduction. In this way, many business people were able to give the notion of 'committed entrepreneurship' concrete shape in 2004.

'Although cooperation between businesses and development organizations is a much-discussed item, in practice there are only a few organizations that actually take this step. Woord en Daad's decision to opt for large-scale type cooperation, making cooperation an integral part of its policy, makes it a leader in this field,' according to a

rapport of the Radboud University of Nijmegen, published in 2004.

'Being a leader does not imply that one cannot gain from the experience of others, and it also implies that you are the first to encounter new problems. Woord en Daad's Business Platform truly is a unique initiative.'

Since 2001, Woord en Daad has made a deliberate choice to invest in relationships with the members of the business community among its supporters. Adhering to its motto of 'Committed Entrepreneurship', the Business Platform has been giving concrete shape to this. This cooperation is intended to provide business people with the opportunity to make a personal, concrete contribution to the fight against poverty. It also gives Woord en Daad the opportunity to employ specific economic knowledge and experience; the kind of knowledge development organizations often lack.

This method and its underlying concept are gaining interest and are followed more and more. This prompted the Radboud University to research the way in which Woord en Daad realizes its cooperation with the business community. Besides much approval, the report also contains some critical comments. The added developmental value contained in the cooperation between the business community and Woord en Daad sometimes does not reach its full potential. Woord en Daad and the members of the Business Platform take on the challenge to improve this in the coming years.

Commitment

In this time of economic stagnation, the increasing structural commitment among business people is striking. There are three important indicators for this increase:

- Business revenues went up to € 1.6 million: an increase of 33%. The Business Platform realized a substantial part of this increase.
- More than 20 new businesses joined the Business Platform, resulting in a total of 72 members.
- The number of strategic Business Partners (with a high financial commitment) was 7 at the end of 2004.

In 2004, various business people contributed their knowledge and expertise to the Job and Income program. This program is concerned with projects that give the poor perspective through vocational education, job mediation, and the establishment of small-scale businesses. Dozens of business people and Business Supporters were involved in such projects in 2004, several of whom also contributed their knowledge on location. For instance, business people gave on-site advice for projects in India (agricultural cooperative society), Bangladesh (water factories), Ethiopia (ICT), the Philippines (prefab concrete elements production factory), and South Africa (establishing various SMB-enterprises).

Passing on business expertise

After 2,5 years of experience in cooperating with businesses, Woord en Daad's Business Platform decided to organize a broad support-raising symposium at the end of 2004. Sharing learning experiences with others was another goal. On October 28th, more than 300 people took participated in the symposium. Paul Nouwen, former director of ANWB (the Dutch Automobile Association), made an inspiring contribution, and business people who advised on setting up water factories in Bangladesh shared their experiences. One of the highlights was the debate between representatives of the business community, politicians, scientists, and the development organizations. 75% of the symposium was financed by the NCDO, the other 25% being funded by visitors and Woord en Daad.

'Daadkracht'

The monthly Daadkracht News Mail has an important role in communication with our committed business members. In addition, the magazine Daadkracht (decisive action), aimed at members from the business community, was published in May and October. Woord en Daad cooperates with other organizations, insofar as this is of added value to our work in the developing countries. For instance, the Business Platform cooperated with Oikocredit, an organization specializing in microcredit. Together with Oikocredit we developed plans to optimize securities for small businesses that are set up in developing countries.





> Interview

As a Business Supporter, Henk Veenliet visited the Philippines in June and November 2004 >>> "Yes' means 'yes', and 'no' means 'no' in the Netherlands. In the Philippines, people always say 'yes', even if they mean 'no'. Saying 'no' is very impolite. I am aware of this, but I still interpret the Filipino 'yes' the wrong way every now and then. They know now that they can tell it to me straight when this happens. I explicitly tell them: 'I want to get a lot done during my fourteen-day visit, so it is okay to be impolite!'

Name:

Henk Veenliet

Age:

36

Employed as:

Director of Architectural Consultancy Liefing in Scherpenzeel

Involvement with Woord en Daad:

Business Supporter Philippines

Motto:

Live together (we should live together in this world, it is the only way to show God's love).

My work as a Business Supporter in the Philippines mainly consists of brainwork. Brainwork on how to start businesses. The Filipino partner organization AMG wanted to build a school and they had a small factory for concrete components at their disposal. The idea arose to continue with this factory once the school was built, and to sell the components. They were going to produce components for prefabricated houses.

These concrete houses are able to withstand earthquakes, floods and hurricanes, all of which occur in the Philippines. My main contact there is Emmanuel Ramos, who is the development manager of the business project I made preparations for. It is our goal to provide jobs for the young students of AMG's training school.

We developed a business structure for various factories and wrote the concept business plan for one factory. Of course, all this couldn't be done in one day. You speak with as many people as possible and gather a lot of information on the possibilities and difficulties before you commit anything concrete to paper.

They do have business expertise in the Philippines, and enough universities, but many of the graduates go away to more affluent countries, like the United States, Australia, Hong Kong. This does not help the economy of the Philippines. So, it is an important challenge for the Business Platform to invest in this kind of knowledge. It is nice to see that the office of this business will be built on the university premises. Some good PR-work at the university hopefully rouses the Filipino students' interest

in business projects in their own country. This could lead to a structural improvement of the circumstances of the poor population.

Emmanuel Ramos is a good example of an educated person who uses his talents to the benefit of his country. He studied in the United States, but chose to live in the Philippines because he loves his country. He used to be director of an institute, but now he is a businessman. With his knowledge, contacts, and understanding of both the Filipino culture and the Western way of thinking, he seems to be the right man in the right place.

We work well together. Like me, he takes Christian values as underlying principles for doing business. We are convinced that this is the only way to get God's blessing for your work. For example, we want our business plan to be in accordance with the legislation of the Philippines.

Ramos really is a great guy. He is always friendly and takes the time to be there for others. Inspiring. I myself am to the point and get right to business, but in the Philippines they take time out for some socializing. Ramos tries to combine my efficiency and rushing with the Filipino culture, and does a good job of it. He did a lot of work the previous half year, I noticed in November.

It would be great if the poor, the young students in AMG's training school, could find a job in the new factories. What they need after graduating is a job! That's what they dream of. Sure, I am busy with my own business, but I gladly take some time out for this purpose. It costs about an hour per week, apart from one or two working visits. It's not that big a deal. '

7 Subsidies and Cooperation



>>> Woord en Daad is subsidized. If possible, we cooperate with other organizations, when it is in the interest of our local partners' activities. This is an overview of our most important subsidizers and networks.

In the previous year, many gifts donated by individuals and raised through campaigns by committees could be doubled thanks to subsidies. In

2004 Woord en Daad received a total of € 4,300,000 in subsidies. This amounted to about 22% of our total income.

It is Woord en Daad's policy that no more than 30% of its total income may consist of subsidies. This helps us to remain independent and make our own choices. A second reason for this is that we prevent being forced to quit our work in the Third World all of a sudden when subsidies are stopped.

However, the broad basis of Woord en Daad's support in the Netherlands is a major reason for subsidizers to finance Woord en Daad. In this sense, our supporters can regard the subsidies for Woord en Daad as a capitalization of their support.

Ministry of Foreign Affairs

Since 2003, Woord en Daad receives a subsidy from the Ministry of Foreign Affairs, as part of the Thematic Co-Financing program. This subsidy is meant for the Job & Income and the Basic Needs programs. In 2004, the total amount was € 3,146,000.

Prisma and ICCO

Woord en Daad received € 560,000 from co-financing organization ICCO in 2004. We received this money through Prisma. Prisma is an association of reformatory and evangelical organizations that are active in the field of poverty reduction. This association distributes the ICCO-funds among its members.

With the ICCO-subsidy we were able to finance 27 projects in our Education, Job & Income and Basic Needs programs, including projects regarding HIV/AIDS, basic health care, vocational training, and Job & Business centers.

The ICCO-subsidy provided a good incentive to many local committees, businesses, churches, and schools. Adhering to the motto 'ICCO doubles your gift', they were actively campaigning. ICCO also doubled the contributions made by businesses through the so-called 'sponsor button' on Woord en Daad's website.

PSO

Woord en Daad finances various projects aimed at increasing its local partners' capacities in the Third World. These are activities aimed at strengthening the local organizations, so that they can help the poor even better. For example, organizations in India were trained to respond fast to disasters and cooperate effectively. But advice given by Dutch business people to business people in Africa also helps to increase capacities. These activities were financed through PSO for an amount of € 343,400, partly spent in 2004.

NCDO

NCDO is a commission that receives subsidy from the Dutch government to stimulate local initiatives concerning development cooperation and to increase awareness regarding this theme. Various local committees of Woord en Daad have been working for years with the NCDO's program for small local campaigns, which enables them to double the revenues. The volunteer committees submitted a record number of requests to NCDO. There was also a business, GelukTreurniet Architects from Vlaardingen, which submitted a subsidy request for its campaign to build a high school in Ethiopia. Sixteen requests were submitted and approved, for a total amount of € 399,170. This amount will be partly accounted for in 2005, because some campaigns continue in 2005.

Other donors

Besides these subsidies, Woord en Daad also received gifts from various funds and organizations. These were the legacy for Special Needs of the Reformed Communities (nursery school in South Africa), the service bureau of the Christian Reformed Churches and EO-Metterdaad (emergency aid Haiti), the Reformed Daily (AIDS-prevention in South Africa), Happy Gift foundation (promised revenues of activities Happtaria's), and Netherlands Leprosy Relief (leprosy prevention in India).

Cooperation and policy shaping

Woord en Daad wants to promote the interests of the very poorest at the level of government and policy makers. Woord en Daad takes this step when the poor are neglected or even harmed by the policies of the Dutch government or the national governments of the countries where Woord en Daad operates. Cooperation is of great importance for these activities. Cooperation makes it possible to exert more influence, and it makes it easier to exchange knowledge of and expertise in policy shaping.

In 2004, Woord en Daad together with TEAR Fund UK and EU-Cord supported a lobby for the status of education in Haiti. Furthermore, with the support of BBO, the situation of two million refugees in Colombia was brought to the attention of the Dutch government. Woord en Daad's partners in Burkina Faso and Ethiopia demanded attention for the role and organization of professional education in their own countries.

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>>> The Woord en Daad -committee of Woudenberg managed to qualify itself for an NCDO-subsidy last year, thereby doubling its generated income. Chairman Henry van Veldhuizen is delighted about the financial pledge from the NCDO (in English: National Commission for international cooperation and Sustainable Development). 'This is a huge boost for our committee and the people who support us.'

Name:

Henry van Veldhuizen

Age:

35

Position:

Policy advisor at the district water board Groot Salland, Zwolle

Involvement with W&D:

Chairman Woudenberg-committee

Motto:

You can carry it off if you're motivated enough.

Mr. Van Veldhuizen's committee was asked by Woord en Daad to join with five other committees in an application for project subsidy from the NCDO. 'We were very enthusiastic and went to work right away,' says Van Veldhuizen, who has been chairman for three years now. We made a plan for 16 months. In it, we lined out how we were going to publicize the project and what type of activities we wanted to do. The NCDO approved the plan and promised us 9,450 euro, which includes 1,000 euro for publicity costs. So, the NCDO is going to double the income generated by our committee, up to a maximum amount of 8,450 euro.'

The six committees participating in the NCDO-project hope to raise 150,000 euro in total. If that amount is doubled by the NCDO, the total sum is going to be 300,000 euro. The money will go to a Woord en Daad project in Thailand for the creation of an elementary school for 420 children. The NCDO aims to involve people in Holland in international cooperation. To this end, it conducts campaigns and finances debates, expositions and documentaries. Furthermore, it supports Dutch people and organizations that dedicate themselves to improving the position of people in the developing countries.

The NCDO-project in Woudenberg continues to December 2005. Van Veldhuizen thinks there is a good chance of the revenues even surpassing 8,450 euro. 'We have already collected about 3,500 euro with all sorts of activities. We sent letters to businesses in Woudenberg, we organized computer courses for adults, singing evenings and bicycle trips; we even had a sponsored skeeler trip. We also had a Christmas card action. Furthermore, we published a newsletter, which is fairly unique, given the fact that this costs a few hundred euros. However, the NCDO reimburses up to 1,000 euro of the publicity costs, which provides an ideal opportunity to publicize the

committee and the project, so that people are aware of the fact that every euro they spend gets to be doubled.'

Van Veldhuizen notices that awareness among the public about the committee Woudenberg and the NCDO-project is increasing. 'Publicity has always been an important item on the agenda. It is essential to keep people informed on the activities and plans of your committee. Every now and then, our plans are publicized in the local magazines or newspapers, and of course there is also the newsletter we mentioned earlier. Woord en Daad sees it the same way: publicity is essential if you want to collect money.'

The committee Woudenberg is comprised of seven members and they meet about four times a year. 'Then we allocate the tasks,' says Van Veldhuizen. Four times a year does not seem much, but the committee members discuss many affairs by e-mail. 'E-mail provides more opportunities to share information. That's great.'

When being asked about his motivations to participate voluntarily in the activities of the committee, Van Veldhuizen ponders about the answer. I think I do this because I enjoy doing things for others. I am collecting money for poor people far away. As a Christian, I like to help my neighbors. Many people look for ways to do something for their church or association or their faraway neighbors. And I truly enjoy my work for the committee. I always find it motivating.'

Participating in a committee can take up a lot of time. Van Veldhuizen does not mind. 'Most of the committee work I do in the evening. Luckily, I have regular working hours, so that I am usually at home in the evenings. Then I slip behind the computer for a short while to take care of a few things.'

8 How does Woord en Daad manage your donations?



>>> Woord en Daad's work is made possible by the gifts of thousands of donors. Responsible management of this money is an important principle for Woord en Daad.

Woord en Daad closely watches 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 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 Woord en Daad continually checks on this.

Fundraising costs

Half of the 10 percent mentioned is spent on fundraising. According to the guidelines of the Central Bureau for Fundraising, the fundraising costs should stay under 25%. Woord en Daad remains comfortably below this norm. In 2004, the percentage of the costs for own fundraising (CBF-norm) was 5.52%. This includes advertising costs, leaflets, and the salaries of fundraising personnel. The CBF-percentage is only related to own fundraising (income gathered from private individuals, churches, schools, and businesses). If the income gathered from subsidies and the costs involved are also taken into account, the total costs for fundraising amount to 4.80% 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 enlarging awareness, for example through information campaigns at schools or the youth magazine 'Grenzeloos' (without borders). In 2004, these costs amounted to 5.39%. In total, the overhead costs in the Netherlands amounted to 10.19% of income.

Salaries

Woord en Daad gladly employs 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. Because the salary scales for government personnel are based on a 36-hour working week and Woord en Daad retains a 40-hour working week, Woord en Daad also pays an annual bonus.

Woord en Daad employed 31 people (over 21 fte) at the end of 2004. Total personnel costs (gross yearly salaries, social security premiums, pension contributions and travel expenses) amount to € 1,081,780. This was 5.6% of our income. These costs are part of the aforementioned 10.19%.

Checking expenses

Woord en Daad wants to spend its funds in a responsible way, and this 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 up to € 35,000 per year) 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. Also, once in 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. 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, fund raising, and reporting. For process management and improvement, we follow the ISO-system. Woord en Daad has been ISO-certified since May 2002 (ISO 9001-2000, category 35). Finally, Woord en Daad applies the COSO-system for process coherence and control.

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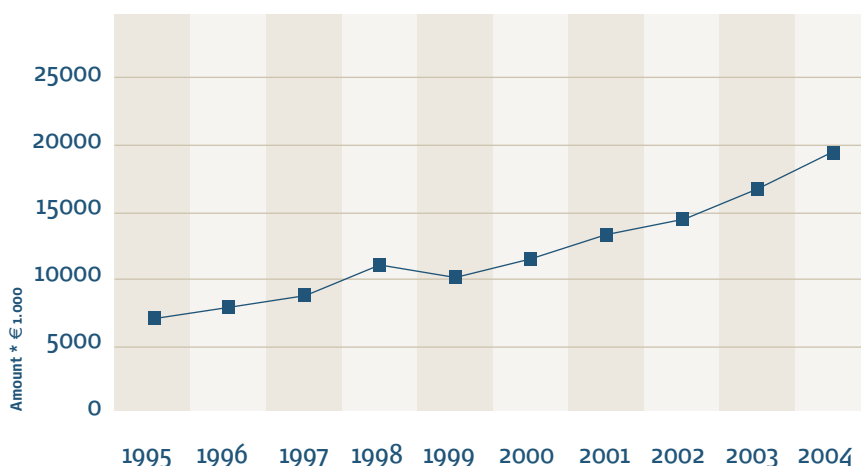
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9 Figures



Revenues 1995 - 2004



Year	Amount * € 1.000
1995	7219
1996	7901
1997	8144
1998	10994
1999	10260
2000	11263
2001	13446
2002	14679
2003	16845
2004	19295

Balance sheet december 31, 2004

	Current fiscal year Amount x € 1,000	Previous fiscal year Amount x € 1,000
ASSETS		
Intangible fixed assets	8	18
Website costs		
Tangible fixed assets		
Office inventory/motor vehicles	170	212
Financial fixed assets	57	0
Investments		
Securities (bonds)	0	93
Inventory	98	82
Goods in stock		
Accounts receivable	1,794	1,245
Liquid assets	11,108	8,978
Total assets	13,235	10,628
LIABILITIES		
Own funds		
<i>Non-restricted funds</i>		
Foundation capital, general funds	1,604	1,337
<i>Restricted funds</i>		
Earmarked funds	5,445	4,221
Debts		
Long-term debts	337	51
Long-term project obligations		
Short-term debts	5,849	5,019
Short-term project obligations and other debts		
Total liabilities	13,235	10,628

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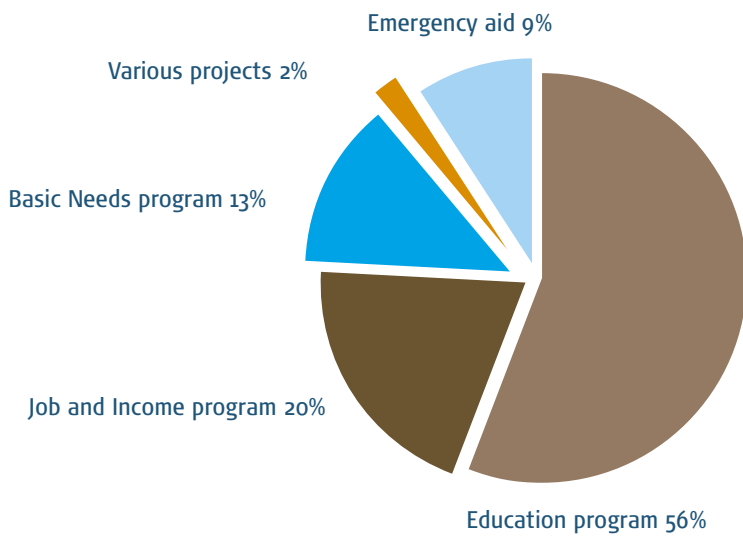
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Income and expenditure statement

Income (x € 1.000)	2004	2003
Fundraising income:		
Sponsorship program	7,760	7,602
Fund revenues	6,937	5,615
Total fundraising income	14,697	13,217
Fundraising costs	5.52% <u>811</u>	5.69% <u>753</u>
Net income	13,886	12,464
Additional income:		
Profit on goods	46	68
Share in revenues generated by third parties	187	121
Subsidies granted by governments and others	4,100	3,227
Investment revenues	152	117
Total additional income	<u>4,485</u>	<u>3,533</u>
Total amount available for objectives	18,371	15,997
Expenses (x € 1,000)		
Information and awareness campaign	282	252
Structural aid:		
Sponsorship program	6,097	5,607
Education program	2,730	1,893
Job & Income program	3,267	2,533
Basic Needs program	2,039	1,254
Various projects	260	122
Operational expenses in the Netherlands	758	620
Total for structural aid	15,151	12,029
Emergency relief	<u>1,447</u>	<u>442</u>
Total expenses	16,880	12,723
Surplus/Dificit	1,491	3,274

Expenses in 2004 - Themes



Overhead costs

Monitoring and follow up	€ 757,694
Awareness raising	€ 282,373
Fundraising	€ 925,485
Total overhead	€ 1,965,552
Total income	€ 19,295,751
Overhead percentage	10.19%

Roza  **Accountants**

AUDITOR'S REPORT

We have audited the enclosed abbreviated annual accounts of the Stichting Reformatorische Hulpactie Woord en Daad, Gorinchem, for the year 2004. These abbreviated annual accounts have been derived from the annual accounts of the Stichting Reformatorische Hulpactie Woord en Daad (after this: foundation) for the year 2004. In our auditors' report dated March 29, 2005 we expressed an unqualified opinion on these annual accounts. These abbreviated annual accounts are the responsibility of the board of the foundation. Our responsibility is to express an opinion on these abbreviated annual accounts.

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

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

Veenendaal, March 29, 2005

ROZA ACCOUNTANTS


R. van de Geest RA

Appendix 1 Board Woord en Daad / Cooperation

Board				
Rev. M.A. van den Berg • <i>Chairman</i>				
Julianalaan 17	2712 CB ZOETERMEER	079-3163712	Clergyman	
Dr. R. Bisschop • <i>Secretary</i>				
Pr. Bernhardlaan 24	3901 CC VEENENDAAL	0318-522691	Deputy principal	
J. Plaisier R.A. • <i>Treasurer</i>				
Abbekesdoel 12	2971 VA BLESKENS GRAAF	0184-691084	Certified public Accountant	
Mr. drs. D. Vergunst • <i>Deputy director</i>				
Schopenhauerstraat 38	7323 MD APELDOORN	055-3663667	Judge	

Members				
Dr. D.J. Bac				
Schokker 36	2991 DJ BARENDRECHT	0180-624418	Internist en tropical doctor	
Dr. ir. R.A. Jongeneel				
Crocusstraat 5	6666 AS HETEREN	026-4743582	University teacher in Agricultural Economy and International Trade	
Rev. H.H. Klomp				
Kroonlaan 1	8071 WE NUNSPEET	0341-252069	Clergyman	
Mrs. drs. M. van de Lagemaat				
Leverkruid 2	3903 ES VEENENDAAL	0318-692023	French teacher / student counselor	
Dr. ir. G. Nooteboom				
Krusemanstraat 32	6717 MV EDE	0318-652814	Researcher and university teacher in Anthropology and Development Studies	
Ds. C. Pronk • <i>Adviser</i>				
10 Highgate Place	Brantford, ON, Canada N3R 5V4	001 519751 4470	Clergyman	

In 2004, Woord en Daad cooperated with or was a member of:

- *Bureau for Beleidsvorming Ontwikkelingssamenwerking (BBO; Ecumenical Institute for Advocacy on International Cooperation). Through BBO, we participated in the Haiti Platform (www.haitiplatform.nl) and the Colombia Platform www.bbo.org.*
- *Central Bureau for Fundraising (CBF), the organization that grants seals of approval to fundraising institutions, www.cbf.nl.*
- *EU-Cord, an organization for Christian European organizations which are active in emergency aid and development cooperation, www.eu-cord.org.*
- *ICCO, interdenominational organization for development cooperation, www.icco.nl.*
- *Oikocredit, social-ethical investment fund and credit institution for development, www.oikocredit.nl.*
- *Partos, branche organization for organizations active in the field of development cooperation, www.partos.nl.*
- *Prisma, organization for reformed and evangelical organizations active in the world deaconate and development cooperation, www.prismaweb.org.*
- *PSO, branch organization that aims to strengthen the capacity of civil society organizations in developing countries, www.pso.nl.*
- *TEAR Fund and ZOA-Refugee Care, Woord en Daad closely cooperates with these two Christian organizations in emergency aid activities, among other things, www.tearfund.nl and www.zoaweb.org.*
- *TMF-Platform, an informal organization that looks after the interests of recipients of Thematic Co-Financing, <http://www.tmfplatform.nl/>.*
- *VFI, Vereniging Fondsenwervende Instellingen (Association of Fundraising Institutions), www.vfi.nl.*

Office

The office staff consists of 32 people filling a total of 21 FTE positions.
The staff is supervised by the director, Mr. J. Lock.

Management

Jan Lock	General director 90% and Projects and Programs 10%
Harmke van Ooijen-Oomen	Management secretary and Projects and Programs 80%
Florence Goossens-de Groot	Management secretary and Projects and Programs 32.5%
Anita Vogezang-de Lijster	Quality control assistant 16.25%

Projects and Programs

Leen Stok	Head of department 90%
Hilda de Vries	Head Financial Adoption 30%, Co-worker Education Projects en Programs 70%
Ditteke den Hartog-Geluk	Co-worker Job & Income 80%
Luuk van Schothorst	Co-worker Basic Needs 100%
Jos de Kock	Co-worker Education 80%
Gertie Gijsbertsen-Blaauwendraad	Co-worker Education 60%
Janneke Bulten-van der Weijden	Co-worker Financial Adoption 80%
Mija den Hartog-van Westerveld	Co-worker Financial Adoption 80%

Administration

Geurt Versteeg	Head of department 100%
Arnold van Willigen	Co-worker 100%
Peter Zegers	Co-worker 100%
Leneke Meijdam	Co-worker 100%
Marco Jan Bax	Co-worker Human Resources Management 20%

Institutional Funds (IF)

Dicky Voordijk-Nieuwenhuis	Head of department 90%
Pascal Ooms	Co-worker 80%

Businesses

Wim Hasselman	Head of department 100%
Gerrit Prosman	Co-worker 100%
Cor Schaap	Co-worker 25%

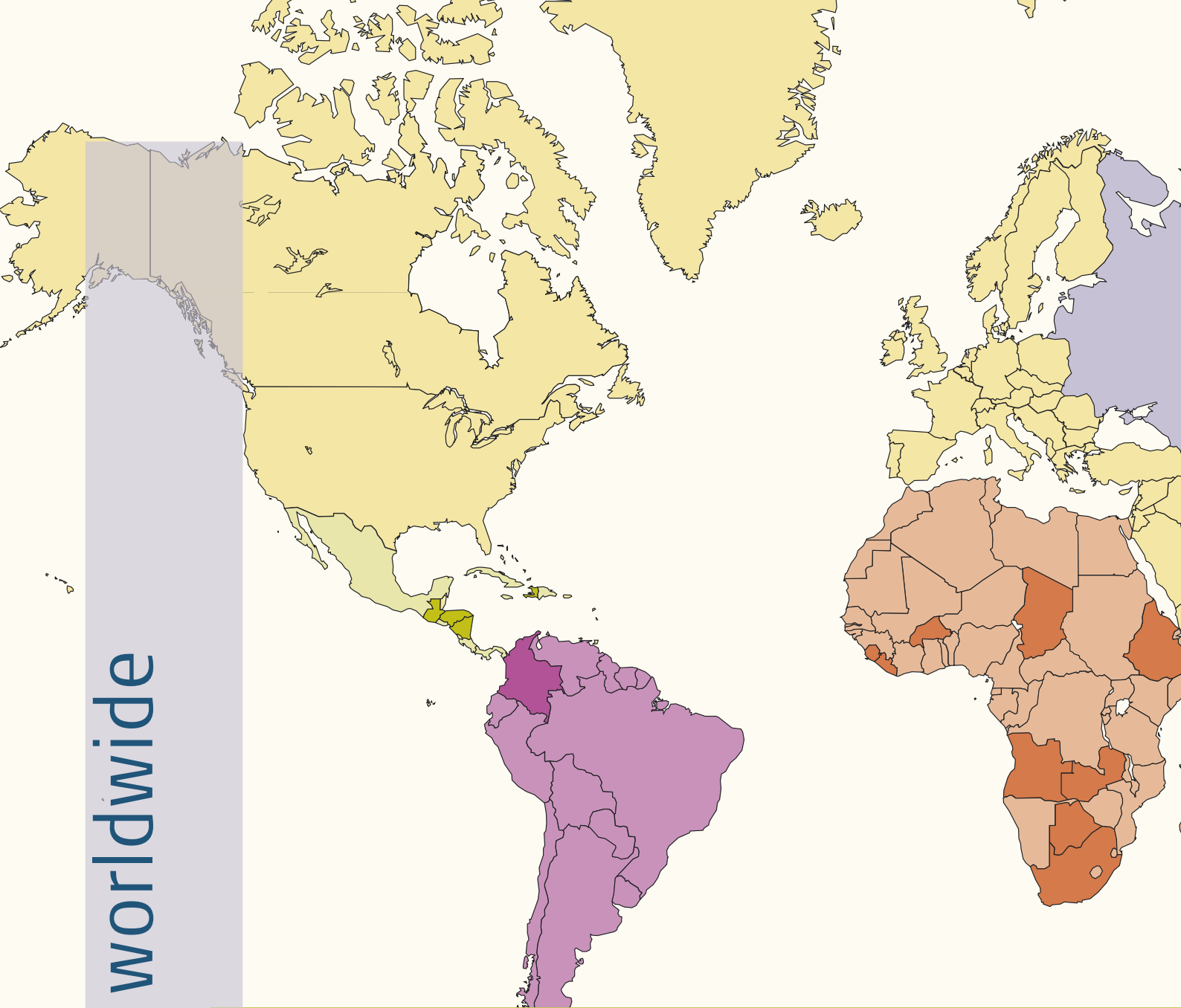
Fundraising (general public) and Communication

Rina Molenaar	Head of department/PR 100% (as of 1-8. Before: 40%)
Henk de Pater	Fundraiser (as of 1-4. Volunteer)

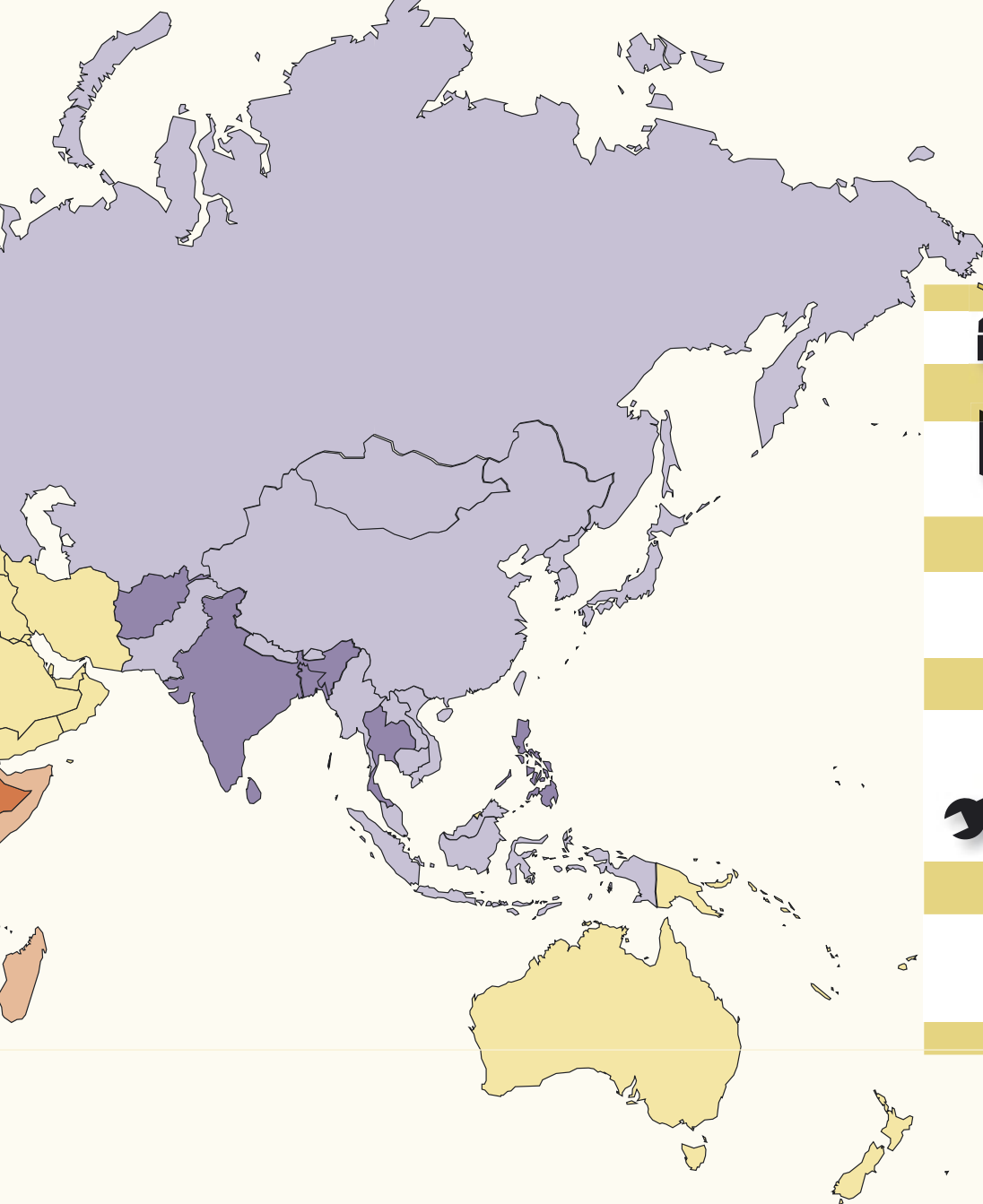
Support team PR and Fundraising

Christine Plaisier	Office manager 90%
Frieda Roeleveld	Telephone operator/receptionist 90%
Jolanda van Helden-Anker	Telephone operator/receptionist 60%
Ruchama Bom	Telephone operator/receptionist 60%
Teuny van Tilburg-Bax	Co-worker 25%
Lia de Jong	Co-worker 10%
Ellen Snoek-de Vreugd	Secretary IF/Businesses 100%
Joke Bevelander	Editorial secretary 95%

Woord en Daad worldwide



Countries	Continent	Aid Distribution (x € 1.000)	Numbers of sponsored children	Programs present
Afghanistan	Asia	98	0	
Angola	Africa	238	0	
Bangladesh	Asia	771	712	
Botswana	Africa	17	82	
Burkina Faso	Africa	2,085	2,946	
Colombia	South-America	1,530	2,641	
Ethiopia	Africa	1,250	1,217	
Phillippines	Asia	744	1,840	
Guatemala	Central-America	1,679	5,542	
Haiti	Central-America	2,316	4,698	
Honduras	Central-America	21	112	



Emergency aid



Education (elementary, vocational, secondary and higher education)



Numbers of adopted children



Labor & Income (professional training, scholarships, job mediation, microcredit, starting small businesses)



Basis Needs (health care, clean drinking water, good food)

Countries	Continent	Aid Distribution (x € 1.000)	Numbers of sponsored children	Programs present
India	Asia	2,860	8,066	Education, Labor & Income, Basis Needs, Emergency aid
Liberia	Africa	97	0	Emergency aid
Nicaragua	Central-America	140	0	Education, Basis Needs
Sierra Leone	Africa	0	0	Education
Sri Lanka	Asia	168	759	Education, Emergency aid
Thailand	Asia	538	322	Education, Labor & Income, Basis Needs
Chad	Africa	100	0	Education, Basis Needs
Zambia	Africa	42	0	Basis Needs
South-Africa	Africa	500	63	Education, Labor & Income, Basis Needs
Total adopted Children			29,000	

Colophon

Woord and Daad

PO Box 560, 4200 AN Gorinchem
Spijksedijk 16e, 4207 GN Gorinchem
Tel. : + 31-(0)183-611 800
Fax.: + 31-(0)183-611 808
info@woordendaad.nl
www.woordendaad.nl

Banks

Rabobank 38.54.87.088
ABN-Amro 50.98.11.566
Account holder: Woord en Daad, Gorinchem

Lay-out

Douglas Design, Ommen

Printing

Salland de Lange, Deventer

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 Reformatische 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.

The following people also have contributed to this publication:

Text: Bert Monster (journalist for the Reformatorisch Dagblad), Jan van Klinken (journalist for the Reformatorisch Dagblad), Esther Kouwenhoven (freelance writer).
Pictures: (among others) Thom Deelstra, Jaco Klamer and Henk Visscher.

