



annual report 2005



› Basic Needs › Education › Job and Income › Emergency aid



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Many thanks for your contribution and commitment in 2005!

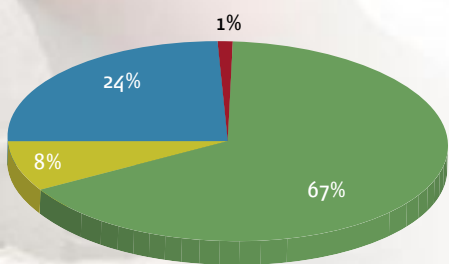
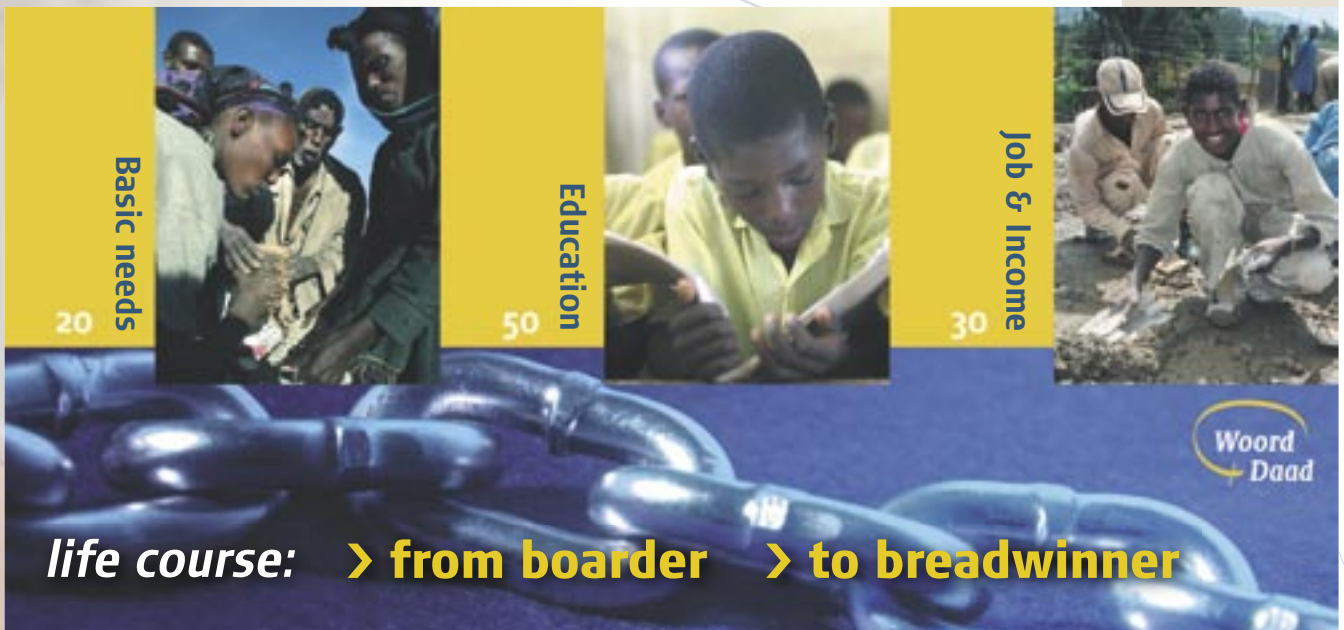
This publication is a summary and an adaptation of the extensive annual report.

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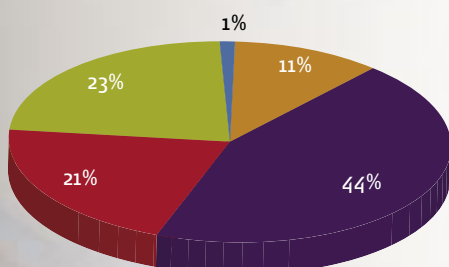


Word and Deed - Chain Approach



- Private persons
- Companies
- Institutional donors
- Various

Income 2005		
From	Amount	Percentage
Private persons	15,874,646	67
Companies	1,916,736	8
Institutional donors	5,789,215	24
Various	232,195	1
Total	23,812,792	100



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

Expenses 2005		
From	Amount	Percentage
Basic Needs program	2,573,362	11
Education program	10,039,699	44
Job & Income program	4,679,005	21
Emergency Aid program	5,295,962	23
Various projects	180,183	1
Total	22,768,211	100

Overhead 2005	
Monitoring and counseling costs	777,684
Information and education costs	398,244
Fundraising costs	784,959
Various fundraising costs	118,371
Total overhead	2,079,258
Total income	23,812,792
Overhead in % of income	8.73

In a glimpse

> **Name:** Jan Lock > **Age:** 50
 > **Position:** director of Word and Deed



> **What is appealing about Word and Deed's work?**
 Being there for the underprivileged and the vulnerable. Not only helping them but also challenging them to take responsibility for their own lives. Point out the talents they've been given and let them work with them. That's one side.

Word and Deed is not confined to the human factors but is allowed to do its work in the perspective of God's Kingdom and justice. This also guards you for any unrealistic expectations from people living in a broken world.

The open and transparent contact with one another and with our partners is very appealing to me, as well as the involvement of the young, which stands in contrast to the general trend. For this I am proud of our supporters.

> **How do you look back at 2005?**

With mixed feelings. At the start of the year we were in the middle of the tsunami, the greatest humanitarian disaster in recent history. It was heartbreaking. At the same time, we saw how our supporters, our office team, and our partners in the field were able to do so much in a short time. We are grateful that we could achieve a lot because of the short lines between our partners and us. That was heartwarming.

A remarkable thing was that we acquired more resources than we had hoped for, both for the tsunami and for our activities in general. We anticipated a shortage of resources that would make us unable to implement all programs. In the end, the shortage proved much smaller than we feared: an indication of the trust that our supporters have in us. This challenges board, staff and partners to show that they are worthy of this trust. Every day again.

> **What would you like to do differently in 2006?**

Last year, we had two extensive evaluations of our work. In these evaluations, outsiders gave us positive reviews. Our Christian identity was seen as positive and constructive in these evaluations. At the same time, we are challenged to take on a different approach. For example, about the position of business development in our work. Until last year, this was woven into the system as a whole. It turned out that this did not work well. That is why we have a separate department in 2006, with business people who set up businesses to create employment for the underprivileged.

Another issue. Our staff members are working in too many areas of expertise at once, on account of which they are sometimes unable to provide solid advice with regard to contents or they are unable to make knowledge accessible for partners. Therefore, our staff has been expanded with a number of

specialists. We now have an Advice and Research-department. With that department, we will make our own evaluations, so that we can spot in time what should be changed or improved. We don't have to know everything ourselves, so we want to cooperate intensively with companies and vocational schools.

> **Donations for good causes are diminishing.**

How do you deal with this in W&D?

We don't notice much of a decrease in donations. On the contrary. Nonetheless, we are neither blind nor deaf to the general tendency: support for charities is under pressure. The entire organization of Word and Deed works from the conviction that everything we receive is a blessing. The money has been raised for a cause and donors have the right to know why their money is needed for that cause and how we use that money. It is important to communicate that.

Aside from that, we are still operating very cheap and efficiently, without selling our highly qualified staff short: they receive a fair worker's pay.

We invest in good computer systems and coordinate processes all the time so that there's no overlap in our work. Colleagues know each other's activities, so that external communication is consistent, providing a good basis for trust.

> **Please give your thoughts on the following issues with regard to your work**

Tsunami.

A disaster that revealed the limitations of our capabilities as humans.

Increasing tensions between religions.

A fact that we have a tough time dealing with as Christians. This is because we denounce violence from our conviction, while others legitimize violence on the basis of religion. Our work contains the challenge to show that, from your Christian conviction, you are significant for all humans, without writing others off.

Rise of India and China.

A positive point that will strongly influence the statistics on poverty and wealth in the short term. This does not mean that this issue is solved then for the affluent West.

As long as poverty exists, and with it the divide between rich and poor, there is injustice.

> **What are your plans for the future?**

Word and Deed wants to give shape to the idea of making policy together with the people we work for and with. These are the partner organizations, our supporters in the Netherlands, the companies and the schools. In 2006 we will once again try to get subsidy for our work. In our application we will continue along the lines I mentioned, and continue this approach into the future.

> **Name:** S. Jeyanasan > **Age:** 55
> **Position:** director of CSI (Church of South India)

INTERVIEW

> **What do you find appealing about CSI's work?**

Working with other organizations from the West so that, through our combined efforts, we can grow as an organization on behalf of the underprivileged and are able to learn from each other. CSI has only recently begun to cooperate with Word and Deed. After the tsunami, Word and Deed was the first to contact us and make financial pledges. In emergency situations, these first moments are crucial. Relief should be getting under way fast. Our cooperation is very enriching.

> **How do you look back on 2005?**

The start of this year was hard. 2004 ended in a terrible way. It was horrible to see so many hopeless and helpless people. We ended 2005 with a thanksgiving. We can look back with gratitude at what we achieved. The tsunami was the most impressive event of 2005 for me. Never before have I seen misery as grave as that of the tsunami victims.

> **What would you like to do differently in 2006?**

We will keep on focusing on aiding the tsunami projects, and we will give special attention to women and children.

I also want to invest in contacts with other organizations. Last year, other organizations visited us and we looked at what we could learn from one another. It was a good experience and I would like to continue with it.

After the tsunami, Batticaloa -the city where CSI operates- saw the establishment of a platform of 40 organizations that cooperated in this area. I am the chairman of this platform. Participation in this platform has been a valuable experience with good results as regards coordination and cooperation.

> **People are becoming more critical when it comes to donating for a good cause. Do you notice this in CSI?**

I know that questions arise with regard to large churches and organizations that receive money for the poor. Smaller organizations and churches are very careful with spending their funds. Little money is lost on administration. Our work is growing considerably. People even come and ask us whether we have projects for them.

> **Please give your thoughts on the following issues with regard to your work:**

Tsunami.

A horrible day that I hope I'll never experience again. It is unimaginable what happened there.

Increasing tensions between religions.

Tolerance will solve a great deal. Respecting others in their ways. I learned a lot from Jesus who also accepted people as they were. He loves me as a sinner. If I, as a sinner, may know the love of Christ, I can also accept others from that point of view.

Rise of India and China.

These will become the powerful states in the world. It is a good thing when one country does not remain a superpower for centuries. Take for example how Rome and Great Britain determined the course of history in the past. Now it seems that the USA is going to have to step aside for other world powers. In the field of technology, this is going to be China, and in the field of ICT, India is going to make a leap forward. Slowly but surely they rise from poverty and go on to victory. Now the time has come for Asian countries to take the lead in the world.

> **What are your plans for the future?**

I have three dreams that I would like to work with in the future:

- The fight against HIV/AIDS. This is becoming a danger for Sri Lanka. Ten years ago, people in Africa said that AIDS wasn't a big problem. When you ask the people in Africa now, they'll say it's the biggest problem. This will also happen in Sri Lanka if we don't start to inform our youth right away.
- Developing village communities. What I have in mind is the establishment of about ten villages around Batticaloa. Instead of helping one person from a family, we can help the entire village community.
- Closing the gaps in the education system. In Sri Lanka little is done about teaching on different levels and on vocational training for ages 12-16. I have prepared plans for this. I would like to start a vocational school for ages 12-16. This way, you can prevent the young from dropping out of school. I am talking with the government about this because the government does not yet officially recognize this type of education.



>>> How does Word and Deed operate? Which choices do we make, and what are our guiding principles? What follows is a short summary of the central elements in our work.

Mission

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

Poverty in a biblical perspective

Word and Deed is an organization motivated by the biblical task to take care of our poor neighbor. Word and Deed is aware that the fight against poverty takes place in a sinful world. Word and Deed's work is deeply connected to the anticipated advent of the Kingdom of God and His Righteousness (Matthew 6:33a). Word and Deed regards its activities as signs of this Kingdom.

Irrespective of persons

Word and Deed chooses for the very poorest, irrespective of their ethnical background, religion, sex, or political orientation.

The whole person

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

Aid organization

Word and Deed 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

Word and Deed 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. Word and Deed will represent those who are unable to make themselves heard. Word and Deed 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

Word and Deed is structurally cooperating with Christian partner organizations that are independent and operate on the same basis and with the same vision as Word and Deed. 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, Word and Deed 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. Word and Deed mediates in this matter, and sometimes finances these short dispatches.

Strategy

Word and Deed'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

Word and Deed 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, Word and Deed aims at low costs, and therefore we want to ensure that at least 90% of every donated euro will be spend 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

Word and Deed:

- Word and Deed 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 VFI (Association of Fundraising Organizations) with regard to fundraising;
- Adheres to the Code Goed Bestuur voor Goede Doelen (Code of Good Conduct for Charities) and applies its recommendations with regard to the remuneration of managers of charity organizations.



>>> Women of age, children and leprosy sufferers received warm meals. Mothers learned how to take better care of their newborns. The sick could visit a doctor. Many gained access to clean drinking water. For AIDS-patients a home care project was set up, so that they can be supported by trained volunteers.

On the next page is a list of activities that were carried out under the Basic Needs program.

> Basic Needs

Basic Needs in 2005

Total expenditures:	€ 2,573,362
Percentage of total expenditures:	15%
Number of people reached with curative health care (consultations, disease treatment):	170,000
Number of people reached with preventive health care	900,000
Food aid for old women, children and leprosy sufferers:	7,600
Number of people helped with improved water supply:	40,000

Food

To be able to function at school or on the labor market, favorable living conditions are essential. Good food, clean drinking water and adequate health care form the basis for good results.

For a large part of the population, having enough food still is something they cannot count on. In The Netherlands, social services for the elderly and the sick are common, but that is not something to be taken for granted in the countries where our partners operate, especially if you are a single elderly woman, a child, or a leprosy or AIDS patient. Our partners run special food programs for them.

One of the programs runs in the fishing village of Vadarevu in India. Each day, hundreds of elderly women can eat two meals there. They often are single women, widows or outcasts. Somewhere else in India, the very poorest among the children (from the shantytowns) receive a plate of rice and vegetables. During the meal, prayers are said and passages from the Bible are read. Word and Deed wants to prevent hunger. Therefore, people are receiving training in agricultural methods in many countries, for example in Haiti and Burkina Faso, to improve the chances of a good harvest.

Drinking water

In many countries where Word and Deed operates, it is the river that accounts for the water supply in the whole area. It forms a meeting place where people wash their clothes, relieve themselves or look for cooling. But the river also serves as a source of drinking water. This means that the river water is crawling with bacteria, which causes disease and malnutrition and affects the immune system. Clean drinking water is of vital importance.

Although the water supply has been improved a lot in the previous years, there are still people that lack access to clean drinking water. Word and Deed tries to cater to this basic need by driving wells and also with hygiene projects.

Health care

We helped many people with basic health care in 2005. In addition to ongoing projects aimed at educating the people on the prevention of disease, on nutrition and on childcare, several new projects were launched. In Angola a medication program for TB-patients was started. In Haiti, our partner Parole et Action started a care project for mother and child in the Pays Pourrie region. In Bangladesh the basic health care program was expanded, so that three times as many people are able to make use of it.

AIDS

With regard to the prevention of HIV/AIDS, our partners once again worked hard in the previous year. Our partner organization AMG Haiti provided a training course for those who provide HIV/AIDS education in the area where it runs a clinic.

Again, in South Africa much attention was paid to the ever-growing AIDS-problem. Our partner Mfesane supports the Thandi youth group. These are motivated and trained youngsters who visit high schools to increase awareness of the dangers of HIV/AIDS among their contemporaries. And on the west coast a home care project was launched for AIDS patients. In this thinly populated area many people have been infected with HIV and are seriously ill. They are poor and there are not enough people to take care of them. The home care project provides the answer for this problem. Ten volunteers tend to these seriously ill people. They help them in their contact with hospitals and clinics and they teach family members how to tend to the patient.

Prevention is better than cure. For this reason, Mfesane set up an education project for adults, telling them what HIV and AIDS is and how they can prevent it. Mfesane is not the only organization that puts a lot of effort into this. By now, AIDS prevention is incorporated in over 90% of all health care projects.

>>> Anna Masawi (23) lives in South Africa. She has joined an AIDS prevention group. It educates young people on the dangers of AIDS in South Africa.

> **What is nice about South Africa?**

It is a wonderful country and it is nice to live there. My family lives there too.

> **What could be improved?**

More job opportunities and higher salaries. People are struggling to obtain a house.

> **How did you come into contact with Mfesane?**

I wanted to know for sure whether I was HIV-positive. That is why I visited the clinic of Masiza (Mfesane) in Vredenburg. A nurse did the AIDS tests and she told me about HIV. I had to come back in February of 2006. My blood pressure was low and they gave me a specific treatment. Without this treatment I would be dead.

> **What was the most important thing for you in 2005?**

I received a medical treatment against AIDS. This changed my life. Nurses gave me hope and supported me. I am not afraid anymore, because I know a lot about AIDS and the HIV-virus. Others should also know everything about it. That is why I joined this awareness group and tell others about this disease.

> **What would you like to achieve in 2006?**

I want to tell people about AIDS. Especially the young people. I want to tell them to be careful and act responsibly. My own health is also important.

Mfesane is Word and Deed's local partner in South Africa.



>>> Every child that never sees the inside of a school is one too many. That is why Word and Deed has been providing education to thousands of children for years. Education is the first step towards self-sufficiency.



3 From Boarder...

'To become a police officer, that's my dream', says 16-year old Milton Fernando Diaz. He lives in violent Colombia. 'By following this profession, I can contribute to a fair Colombia. I am now in my last year of high school. Next year, I hope to start my professional education.'

Milton Fernando is one of over 40,000 children and youngsters who received schooling through Word and Deed in 2005, thanks to one of almost 30,000 sponsors.

The education programs were carried out in several countries in Central-America, Africa and Asia.

Throughout the world, there are still millions of children that are not receiving any formal education and spend their days in the streets or at home. Because the government is unable to provide education for all children, because parents do not have the money to pay for education, or because war brings education to a standstill.

Context of the country

Word and Deed provides the children in the education program with Christian education. Included are a warm meal, clothing and medical care. The curriculum is organized differently in each country. Sometimes a complete program is provided, sometimes children also attend classes at schools run by the government, often at a level that is below their capabilities. Word and Deed offers these children extra homework assistance, food, school uniforms and bible study in the so-called day-care centers.

Each country's situation is unique. Word and Deed and its partners both search for ways in which improvements can be made with this local context in mind. Ultimately, what matters is that all 40,000 schoolchildren receive the best possible education.

Some examples of educational improvements in 2005:

Word and Deed Education in 2005

Total expenses for education projects:	€ 10,039,699
Percentage of program-expenses (excluding emergency aid):	58%
Number of children in education projects:	40,000
Number of adults in education projects:	3,500
Number of children sponsored through financial adoption:	29,818

In India and Haiti, the number of students that passed increased compared to 2004 because of the action plans drafted for coaching weak students.

In Bangladesh the number of students increased and the first five girls completed their secondary education. The level of education is relatively high in Colombia, but it has to deal with students being forced to flee on account of the protracted civil war. As a result, they fall behind in learning. Through a special education program, these children receive education in accordance with their own level of learning, enabling them to catch up. In Ethiopia, the number of absentees and latecomers has been reduced by providing breakfast at school and extra classes.

Various target groups

Word and Deed wants to provide education for various target groups. Emphasis is placed on basic and secondary education. A small number of students with remarkably good results receive a scholarship, enabling them to continue their education at a university or college. Youngsters who, for some reason, are unable to complete secondary education are offered vocational training. In Ethiopia, the groundwork has been laid for university education with The Hope University College, offering education to 1500 students. Expert members of the Business Platform lend assistance to this project.

Education offers the only means of escaping the poverty cycle, and this also goes for adults. Literacy courses provide parents with an opportunity to acquire reading and writing skills. In addition, short practical courses are offered to help people to provide for themselves.

High-risk children form a distinct group that demands special attention. Street kids and abused girls require specialist attention and care. In the Philippines, Colombia and India, partner organizations offer shelter and schooling for these children. For example, a school building project for older street children was started in India.

Tailor-made education

Providing good education is not a matter-of-course in a developing country. It is not always easy to achieve the desired result with few resources. Good housing is an important condition for providing proper education. In 2005, new schools were built or existing schools were expanded in 22 places. Good teaching material and means of transport are also important. Six projects were supplied with these. These measures contributed to improved learning environments. Word and Deed challenges its partner organizations to offer ideas of their own on improving the quality of education. In 2005, ten organizations received help in various ways with regard to educational improvements. Teachers were trained in India, Burkina Faso, Chad and Colombia. In Haiti, a platform of 40 protestant organizations is setting up a Christian education program. The first three outlines have been drafted and are ready to be tried at schools.

A voice for education in Haiti

Over 80% of education in Haiti is organized by the private sector. In most cases, education is provided by local churches, NGO's and missionary organizations, especially in the countryside. The government does not subsidize private education as is the case in Holland. This means that the financial burden of education rests on the shoulders of the (often poor) parents, with financial support from foreign donors like Word and Deed. Since 2004, Word and Deed and the English organization Tear fund UK are actively involved in a lobby for improving the position of private education in Haiti. We urge the Haitian government and international donors (like the EU) to give private education a place in their policy and financing. This is important because it is this type of education in particular that reaches many of the poor families in Haiti.

In 2005, a group of organizations that are active in education got together to develop improvement plans for the educational sector. So far, there has not been an active lobby yet, because of the highly unstable political situation in the previous year. Hopefully, this will change in 2006, after the elections in Haiti.

››› Kishole Babu (17) lives in the fishing village of Vadarevu in India and is a student at the Ichthus-school of AMG-India.

› **What is nice about India?**

I think the organization of AMG is the best thing that India has. Thanks to AMG, I can go to school, that's really special. Without that, I had never been able to read and write.

› **What could be improved?**

I want to become a teacher and help others. In this way, I hope to reduce the gap between the rich and the poor. Good education improves your chances of finding a good job. This in turn improves living conditions.

› **How did you come into contact with AMG-India?**

Through the fishing village of Vadarevu where I live. The Ichthus-school is near our village. When I was eight, I heard that I had been selected.

› **What was the most important event of 2005 for you?**

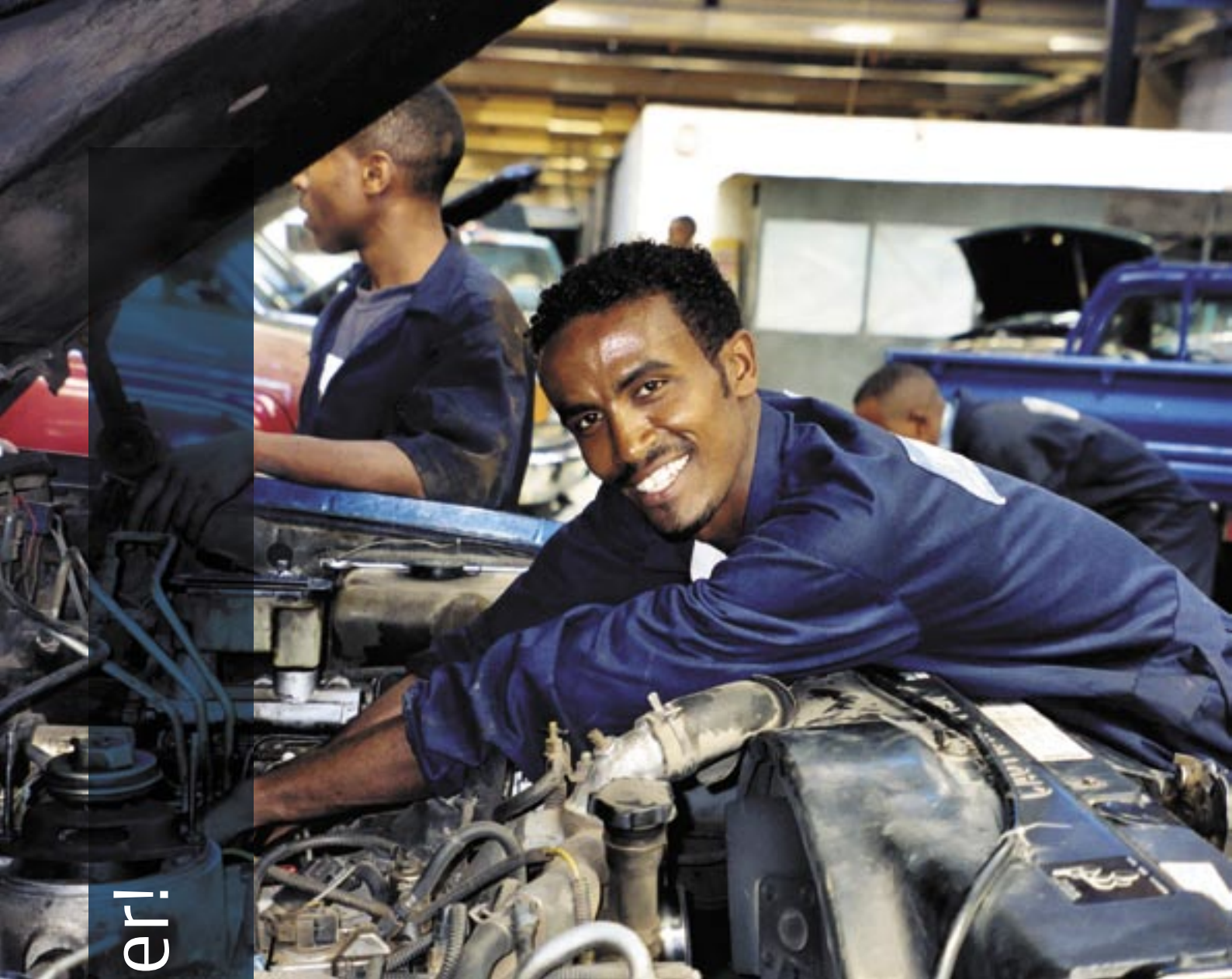
There were two moments I will never forget. I attended an information campaign on AIDS and other serious illnesses. The second moment was the prize-giving ceremony of a sports contest in the district where I live. I won second prize.

› **What would you like to achieve in 2006?**

I want to do well at school and pass the tenth grade, the final grade in high school. Hopefully, I am selected for Junior College after that. I want to continue learning, but even if it will not happen, my years at the Ichthus-school were by no means useless. Besides theories, I have also learned practical matters that are very useful for everyday life. And I have learned that you can always come to God, rich or poor, it doesn't matter.

AMG-India is Word and Deed's local partner organization





...to Breadwinner!

4

>>> *“Hope’ is the ladder. God gave to develop myself and stand on my own.’* This is what Yesma Afnafu (20), student at the vocational school in Dessie, Ethiopia, responded to our question ‘What did the vocational school of Hope Enterprises mean to you?’

Hope Enterprises is Word and Deeds partner organization in Ethiopia. Yesma is one of 2,700 students who received professional training through Word and Deed’s partner organizations in the previous year. Professional training is part of Word and Deed’s Job and Income program.

With this program, Word and Deed wants to build a bridge between education and the job market, because a diploma is not a guarantee for getting

a good job. However, a job is essential to make breadwinners out of the young. By offering professional training, scholarships, job mediation, micro-credit, and assisting in setting up small and medium-sized businesses, Word and Deed wants to make sure the young can actually start working once they finish school. This chapter gives an account of the most important results achieved with the Job and Income program in 2005.

Job and Income program in 2005

Total expenditures:	€ 4,679,005
Percentage of program expenditures (excluding relief aid)	27%
Students in professional training courses:	2,700
Young people receiving scholarship:	3,925
Number of Job Centers	10
Micro-companies started:	37
Small & medium enterprises started:	14

Vocational training

Good education that teaches the young a profession is essential for their chances on the job market. Many adults and adults (2,700) received vocational training in 2005. There were training courses on car engineering and electrotechnology, as well as on welding, carpentry, masonry, sowing, weaving, and administrative work.

Young people who complete their education have to distinguish themselves on the job market. This will improve their chances. Therefore, Word and Deed wants to offer the best possible education. We regularly do research on the linkup between education and the job market. If modifications are required, we ensure they are implemented. On the Philippines for instance, the curriculum was modified. Teachers of the vocational school in Cape Town (South-Africa) were given various training courses.

To enable yet more children to receive vocational training, Word and Deed stimulates partners to set up new vocational training courses and expand existing ones. In Sri Lanka for instance, four new courses were started, while in Burkina Faso a new technical school was opened in Bobo in October. Seventy children receive technical training here.

Scholarships

Besides vocational training, Word and Deed offers young people a chance to continue studying with a scholarship. This comprises secondary education and higher education (college and university). In 2005, almost 4,000 young people received a scholarship to learn a profession.

Job mediation

Young people with a lower-class background often lack the networks and social skills that facilitate finding a good job. For this reason, Word

and Deed encourages its partners to set up Job & Business Centers. In 2005, 10 Job & Business Centers were running in various countries. These centers also lend assistance for starting micro-businesses.

Coaching and support for (micro)businesses

After completing their vocational or advanced training, the young are ready to search for jobs. However, those who start their own businesses are also breadwinners. Apart from earning an income for themselves, there is the additional effect of creating jobs for other poor people. Word and Deed offers coaching and support for (micro-) entrepreneurs. Through microcredit financing, 37 micro-businesses were started and 14 small and medium-sized businesses were supported.

Facilitating the transition from vocational training to the job market

For young people from disadvantaged areas, practical vocational training is very important. It gives them a better chance at succeeding on the job market. Nevertheless, in many countries the quality of vocational training is substandard. Many young people are unable to find a job. Word and Deed and its partners are calling for increased attention to the important function of vocational training in view of the fight against poverty.

In this regard, our partner in Burkina Faso, CREDO, held a conference under the title of 'Building a Bridge between Education and the Labor Market' in October. Various government ministries, companies and organizations involved in vocational training were present, as well as the Dutch embassy. The conference resulted in recommendations for improving the quality of vocational training. Working groups are going to work out concrete plans in 2006. Word and Deed is actively following the developments.

>>> Ricardo Rincón Brito (18) lives in Bogotá, Colombia. As a child, he visited the school of CDA-Colombia. In 2005 he started his own business, assisted with micro-credit.

> **What is nice about Colombia?**

My country has many beautiful aspects. Because of the geographical location, we have different climates and nature reserves. The people are friendly. I like the diversity of cultures and traditions in my country, the diversity in food, drink, clothing and dialects. Colombia also has wonderful architecture.

> **What could be improved?**

Colombia loses much of its natural beauty because of the government's bad management of our natural resources. Investing in awareness campaigns is necessary.

Our political leaders put personal interests first. I try to change this by helping people and setting up social projects. The media and statistics assert that our economy is growing. I doubt this. I see violence, violations of human rights, and the exploitation of children by their own parents, injustice and unequal opportunities because illegal organizations want to earn fast money with criminal activities.

> **How did you come into contact with the CDA?**

When I was young, I lived in Altos de Cazuca, Bogotá. That was in 1993. Neighbors told me about the CDA-school. I remember I had to bring a brick to school for a seat, and I had the books laying on my knees, because we didn't have any chairs. The school was comprised of two small classrooms.

After my school period, I had the chance to set up my own business. I am grateful to my sponsors, and I feel a great responsibility to put my good fortune and knowledge to good use.

> **What was the most important event for you in 2005?**

There were several important moments in my life. Passing my exam, my school trip to Cartagena, and starting my own business under the name 'Ricky Pan Bakery'. But the most important moment was when I was chosen as



student-representative for the CDA-school in the district of Santa Fe. I could make important decisions with regard to the welfare of the school.

> **What do you want to achieve in 2006?**

I hope to continue my business and give other people a chance to develop themselves. I want to take a course on business administration. This will contribute to the growth of my business.

CDA-Colombia is Word and Deed's local partner organization.

5 Emergency aid



>>> A slum area going up in flames. A village washed away in a mud stream. Or a region struck by severe drought and hunger. These are all disasters, be it on a small or a large scale. For the victims it is always a major disaster. 2005 was once again a year that saw Word and Deed helping in various emergency situations.

The disaster demanding the most attention in 2005 was the tsunami that struck Southeast-Asia at the end of 2004. Because Word and Deed has been working with experienced organizations in Sri Lanka and India for a long time, we could lend assistance from day one. It was also the massive support from our supporters in the Netherlands that enabled Word and Deed to make pledges of support right away to our partners in

Sri Lanka and India. We received over 5 million euro in donations.

In the first weeks after the tsunami, our various partners reached 13,000 people with basic needs like drinking water, food, clothing, and tents. After that, they developed long term reconstruction plans with regard to house-building and job creation. After the first phase of emergency aid, the work in Sri Lanka focused on a reconstruct-

Word and Deed Emergency aid in 2005

Total expenses	€ 5,295,962
Percentage of total program expenses	23%
Countries that received relief aid	Afghanistan, India, Sri Lanka, Ethiopia, Zambia, Burkina Faso, Guatemala, Haïti, Bangladesh, Liberia

tion project in Batticaloa (Eastern Sri Lanka). 300 houses were built or are under construction. Complicating the matter was the sharp rise in house prices due to material shortages and government requirements.

In India, Word and Deed's partners lend assistance in the Southeastern coastal area, in Andhra Pradesh and Tamil Nadu. Fishing boats and nets were repaired, and the construction of 2,300 houses got underway. The Indian government bears part of the costs.

Funding was made available for the following projects:

Type of help	Amount (euros)	Phase
Immediate emergency aid (India and Sri Lanka - 13,000 families)	200,012	Completed
Material job creation (India and Sri Lanka - 3,500 families)	634,798	Completed
School uniforms, books, shoes (Sri Lanka - 5,000 students)	89,085	Completed
Training of 125 young people in Sri Lanka for housing construction	85,145	In progress
House-building India via IREF, W&D-India, GSPI - 833 houses	1,922,474	In progress
House-building India with government paying 80% - 1,500 houses	206,290	In progress
House-building Sri Lanka (CSI - 300 houses)	1,168,303	In progress
TOTAL	4,306,107	

In 2005, Word and Deed also lend assistance with regard to disasters on a smaller scale. Here are some examples.

In the Bengal town of Khulna a fire destroyed the few possessions of the inhabitants of a slum area. Our partner distributed food, kitchen material and clothing.

In Liberia, which has been ravaged by civil war for years, Word and Deed supported a reconstruction project of ZOA-Refugee Care. This enabled children to go to school again.

In Guatemala hurricane Stan struck hundreds of families. Our partner organizations received these families in their schools and administered first aid.

In three African countries, Burkina Faso, Ethiopia and Zambia, food was distributed in regions struck by severe drought.

Many people in poor countries live in vulnerable areas. So, being prepared for disasters is very important. In Bangladesh, cyclone shelters were built that give people shelter in case of floods.

A voice for the displaced in Colombia

There are a huge number of displaced persons in Colombia as a result of the civil war that has been raging for years now. Two to three million people were driven from their homes. The living conditions of the displaced are far below human standards. The Colombian government admits its shortcomings when it comes to sheltering

the thousands of refugees that are added to the total each year. Internationally, there has also a lack of interest for this humanitarian crisis. Likewise, the Dutch government for years has not been prepared to support Colombia with sheltering the displaced.

Therefore, Word and Deed lobbied the Dutch government with a number of organizations from the Dutch Colombia-platform and the Bureau Beleidsvorming Ontwikkelingssamenwerking (BBO, Ecumenical Institute for Advocacy on International Cooperation). As a result, the Ministry of Foreign Affairs pledged in 2005 to make financial contributions towards alleviating the humanitarian crisis for the coming years.

› Emergency aid

››› The village of Periyaneelavanai in Sri Lanka was struck by a tsunami on December 26, 2004. Father Selvantha (30) lost his wife and son.

› **What is nice about Sri Lanka?**

Especially the eastern part of Sri Lanka is beautiful. The nature here is magnificent. I am from Jafna, the northern part of Sri Lanka. The people there are not as friendly as the ones here. Visit the villagers and they will welcome you, they take good care of their guests.

› **What could be improved?**

The technology level, and with that, employment. And there ought to be more respect for one another. For years now, a conflict has been raging between the Tamil Tigers and the Singalese. Because of the mounting tensions between these two groups, people don't feel safe anymore.

› **How did you come into contact with CSI?**

CSI has various churches in Sri Lanka. In my village, my mother and I went to a CSI-church. My father was Hindu at the time. Later on, this changed. When I got older, I decided to study theology. In 2002 I finished my education and found a job with CSI.

› **What was the most important event for you in 2005?**

In 2004, my village was struck by a tsunami. I lost my wife and my son of 10 months old. Devastating. I wanted to leave this village and go back to my place of birth. After a few days, God showed me that my work lay here and that I shouldn't leave. I read in the Bible: 'Then Jesus said to his disciples, "If any one desires to come after Me, let him deny himself and take up his cross and follow Me."' Ever since, I had the strength to do my work among the tsunami victims. I am a role model here. They know about my great loss, yet I am trying to start living again. Every day I do my work with the strength that God gives me.

› **What would you like to achieve in 2006?**

As I am called upon by God, I continue with His task. I want to help people and show them that with Gods strength they can start living again, even though they have been dealt a severe blow. In this war-torn country I want to tell people that only true peace in our hearts can solve the problems of our country.



CSI is Word and Deed's local partner organization in Sri Lanka.



>>> They both left on July 5, 2005 without any prior arrangement: Samuel Jobse (22) from Aagtekerke left for Senegal, and Martijn Waaijenberg (29) from Wekerom left for destination India. The two bicyclists combined their adventure with fundraising. Samuel collected € 7,385.88 for AIDS-projects, and this amount was doubled by ICCO. Martijn collected € 25,000 for reconstruction projects in India after the tsunami, and this amount was doubled by NCDO.

Samuel and Martijn form part of Word and Deed's loyal partners, just as Sylvia Houmes from Mid-delburg on the picture above.

Over 55,000 donors, 750 active volunteers and 19,000 committed young people make Word and Deed's work in the South possible.

Learning a trade with scholarship aid!

Every child that never sees the inside of a school, is one too many. With a financial adoption program, children can go to school. Although at the beginning of 2005 there seemed to be stagnation in the growth of the number of adoption supporters, we could still register a net gain of 641 new

supporters at the end of last year. Attracting new supporters requires more and more creativity, so in mid-October, four adoption ambassadors were appointed who are going to bring in adoption supporters through personal contact. For supporters that find the financial adoption sum too high, there is the option to become a partner in poverty reduction. In 2005, 492 participants subscribed to the partner plan. After primary and secondary school, a child is not yet ready for paid work. In September 2005, we started the year theme 'Learning a trade with scholarship aid!', paying additional attention to scholarships and vocational training.

Also after a disaster

Word and Deed wants to remain faithful to the victims after a disaster. Therefore, it is important for Word and Deed to help people rebuild their lives. The tsunami attracted much attention in the beginning of 2005, but there was also much support for emergency aid projects involving hunger in Africa and hurricanes in Central-America. In total, private persons donated € 4,304,000 for emergency aid. The general donations for other projects hardly decreased.

Social basis by committees

Our 85 committees are active throughout the country, organizing markets, collecting, informing the public, and approaching the press. They collected a total of about € 1.2 million euro. In addition, many enrollments for financial adoption came in through committee members. Committee members are the face of Word and Deed's work on a local level.

We highly value personal contact with these volunteers. In September, a committee meeting was held in Nijkerk, with the year theme taking central place. For the first time, the meeting was limited to the morning and not the entire day, much to the delight of the committee members.

The preparations for the big committee market in Houten and ten regional evenings already got underway at the end of 2005. In addition to the circular letters, the special committee site is a useful means of communication, enabling interaction between the committees and office staff. Information on paper is still highly praised by committee members (by older members in particular).

Youngsters and students

Word and Deed values the involvement of the young with regard to poverty issues. The quarterly magazine for the young, Grenzeloos (without borders) was sent to over 19,000 young readers. A survey was held among the young in autumn 2005. In general, the young were satisfied with the first steps taken concerning activities for the young.

The magazine Grenzeloos was much praised. Two students of the Fruytier College in Apeldoorn went to India as Young Ambassadors and organized various information meetings and events after their journey. The young were kept informed on activities through E-letters and the website. Together with TEAR fund and ZOA-Refugee Care, Word and Deed started developing teaching material for secondary schools, with 'charity and justice' as a central theme.

The Christian student unions in Groningen and Utrecht began setting up happietaria's. Much effort went into opening a temporary restaurant, part of the proceeds of which went to a Word and Deed project. In December, visitors were served their mails in Groningen. Utrecht prepared to open its happietaria in February 2006.

Vocational education exchange

Our partners in the South and vocational schools in The Netherlands feel the need for an exchange of knowledge. A brainstorming session took place in 2005. The Calvijn College in Krabbendijke and the vocational school in Sri Lanka set up an exchange. At the end of 2005, the director of the partner organization in Sri Lanka visited the school in Krabbendijke, and possible follow-up steps were examined.

Future

To keep our loyal supporters optimally informed, good communication is essential. Therefore, Word and Deed wants to specify the target group further, and attune its communication to this better-defined target group. After evaluating our communication to adoption sponsors, we will examine potential points of improvements. While maintaining personal contact with the committees, we also strive to set up five new committees in the following four years. Word and Deed wants to get more young people actively involved, for example by organizing working holidays.

Fundraising Private Persons	€ 2005	€ 2004	increase
Total income	15,875,000	13,135,000	20%
Income projects	3,519,000	3,772,722	0%
Income emergency aid	4,304,000	1,233,752	248%
Income adoption	7,714,000	7,760,434	0%
Income partner plan	338,000	322,000	5%
New adoptions	641 adoptions	719 adoptions	n/a
New partner plan subscriptions	492 PP's	452 PP's	n/a



››› After a bicycle trip of six months, Martijn Waaijenberg (29) arrived in India on Wednesday, December 28. With this undertaking, he raised € 25,000 for reconstruction projects after the tsunami. The NCDO doubled the proceeds. Martijn will be staying in India for three months.

› **What is nice about India?**

The country has a lot to offer to travelers: the Himalayas in the north, the desert in the west (Rajasthan), and the beaches in the southwest (Kerala). The country has a rich culture, take for example the temples and other holy places. It is a colorful country, but it's also very busy there.

› **What could be improved?**

Many things can be improved: roads, power supply round the clock, drinking water. These are just a few things. Good roads facilitate my bicycling trips. On the other hand, if all roads are good, it makes my bicycle trip less challenging.

› **How did you come into contact with Word and Deed?**

I know Word and Deed from Wekerom, the place where I live, which also has a local Word and Deed-committee, and from the youth work. We organize a jumble sale each year, with a large part of the proceeds going to Word and Deed.

› **What was the most important event for you in 2005?**

The fact that I raised € 25,000 for the project here in India. And also, achieving my bicycle trip to India with few problems.

› **What would you like to achieve in 2006?**

In the first six months of 2006, I would like to visit more countries: Thailand, Cambodia, Laos, Vietnam, and China. After that, six months to Australia. I hope to achieve all of this with God's blessing.

NCDO stands for 'Nationale Commissie voor internationale samenwerking en Duurzame Ontwikkeling (National Committee for international cooperation and Sustainable Development)'.



7 Committed Business People

>>> 'I take up the challenge to see poor and vulnerable agricultural workers develop into independent entrepreneurs', says Wim Eikelboom, one of the business people in the Business Platform working group Agriculture and Water. He has been involved in the agricultural project in India since the end of 2003. It is this project's aim to set up agricultural cooperations for improving the economic conditions of poor farmers.

The agricultural project in India is one of the many projects that are being implemented with the help of entrepreneurs from the Business Platform. Wim Eikelboom tells more about this project in the interview on page 25. In 2005, many business people expressed their socially committed entrepreneurship. They chose to join the Business Platform, to participate as a Business Partner, to be active in the network of

RegioOndernemers or to get involved through the new adoption program CompanyKids. With these four products, Word and Deed caters to the different levels of desired commitment. This way, entrepreneurs can choose the program that fits them best. All the while, personal contact and establishing relationships and networks occupy center stage.

Fundraising Companies	€ 2005	€ 2004	Increase
Total income	1,916,736	1,608,211	20%
Business Platform	82 members	72 members	13%
Business Partners	7 members	7 members	0%
CompanyKids	260 adoptions	0 adoptions	n/a
RegioOndernemers	1 group	1 group	0%

Expanding our work

The Business Platform had 82 members in 2005. These business people commit themselves to business projects in developing countries by making available their time and knowledge, money and expertise. The Business Platform has been working on 18 projects in 7 different countries. For instance, three vocational schools were supported and six Job & Business Centers. Various Small and Medium Business-projects were supported as well, including the agricultural project in India.

Business Partners are companies that enter into a strategic alliance with Word and Deed and its work, thereby committing at least € 100,000 for three years. These Business Partners have the opportunity to support specific projects and to think along about Word and Deed's policy during the so-called strategy meeting. At the end of 2005, Word and Deed had 7 Business Partners.

The adoption program for companies, CompanyKids, started in September. With this program, companies can financially adopt a group of children (5 or more). The company receives a framed poster of its own CompanyKids. In this way, its support becomes tangible. Over 45 companies enlisted for CompanyKids, enabling 260 children to receive food, schooling, clothing, and medical care each day.

In 2003, a regional group of entrepreneurs in Katwijk decided to support Word and Deed's work under the name of Betrokken Ondernemers Katwijk (BOK, Committed Entrepreneurs Katwijk). These entrepreneurs give presentations and raise funds. In 2005, Word and Deed laid the foundation for applying this formula in other parts of the country, under the name of RegioOndernemers (regional entrepreneurs). A name, a logo and a slogan ('Worldwide in action for the poor') were conceived. We aim to start with three groups of RegioOndernemers in 2006.

Communication and personal contact

For its communication with the involved entrepreneurs, Word and Deed made use of the half yearly magazine Daadkracht (Decisive Action, published in May and November), the monthly Daadkracht newsletter, and the businesses website. Daadkracht was sent to 2,500 people and the newsletter to 235 addresses.

Apart from these means of communication, Word and Deed frequently makes use of personal contact moments. Twice a year, a general meeting is held with the members of the Business Platform (in April and November). In the spring, the meeting was held with 50 foreign partners who were in Holland for the Job & Income-seminar, and in the autumn it was held in cooperation with TEAR fund and ZOA-Refugee Care, as part of the cooperation pilot program running since July 1, 2005.

In August, the strategy meeting was held between a delegation of Word and Deed's management, its board of directors, and the Business Partners.

Furthermore, there was a Business Platform members' trip between September 19 and September 28. A group of 10 entrepreneurs and 2 journalists traveled to Ethiopia. The trip left a big impression and member commitment grew noticeably.

The business people association (RegioOndernemers) of Katwijk held two evaluation meetings (spring and autumn), at which many committed and interested business people were present. In addition to several company visits, Word and Deed also gave four presentations at companies and was present with its business program at the fair 'The New Business Style' organized by MVO Holland.

Future

Fundraising among companies requires a differentiated approach. With its four products, Word and Deed's attention for companies that desire a strictly financial involvement remains firm, although it will highlight the notion of 'partnership' more and more. Personal contact and the development of one-on-one relationships will be an important factor in the elaboration of the 'partnership'-concept. To an increasing extent, the Business Platform is going to fulfill a network function.

The aim of this network is to share knowledge present in businesses and NGOs with regard to business development in developing countries. To an increasing extent, business people will be brought in to share their knowledge and to coach and support SMB-projects in the South.

››› Wim Eikelboom (60) is Managing Director Friesland Foods Kievit and a member of the Business Platform. He is active in the coordinating group of the Business Platform and is a member of the working group Agriculture and Water. In the working group, he is responsible for the agricultural project in India. Wim lives in Zwolle with his wife and five children.

› **What is nice about India, the country where the agricultural project for which you are responsible is carried out?**

Two years ago, I visited India for the first time. The people are very friendly. They have a positive outlook on life and their drive to go forward made a deep impact on me. Many people possess entrepreneurial qualities.

› **What could be improved?**

The caste system in India hampers many people at the bottom of society in their development. Many Indians are illiterate. Education is a very good means of reaching this target group. This gives the very poorest also a chance to develop and become independent, versatile people.

› **How did you come into contact with Word and Deed?**

My wife has been a committee member for years. She stirred up my enthusiasm and through her I came into contact with Word and Deed and the Business Platform. I became a member in 2002 and I soon became involved with the working group Agriculture and Water. Since 1,5 years, I am also active in the coordinating group of the Business Platform.

› **What was the most important event for you in 2005?**

In February 2005, I visited the agricultural project in India together with Jasper de Jong, an agriculturalist who is also a member of the working group. What sticks in my mind, is the enthusiasm of someone who visits a developing country for the first time and sees how the Business Platform makes a real contribution to the development of the people there. The two of us had a good week there.

› **What would you like to achieve in 2006?**

I feel challenged to realize, under the responsibility of the local partner and with support from Word and Deed, an agricultural project that teaches entrepreneurship on a micro-



(In front) Wim Eikelboom in a classroom during a project visit

level, so that the local and often very poor and vulnerable agricultural workers are able to evolve into independent entrepreneurs. This is not an easy job, since local conditions are very different from those in the Netherlands. Most of all, water irrigation continues to be a difficult problem. A lot has been done in this area, but 2006 is also a year in which extra investments will be made for this purpose.

>>> Word and Deed is a subsidized organization. We cooperate with other organizations if this is in the interest of our local partners' activities. This is an overview of our most important subsidizers.

In the previous year, many gifts donated by individuals or companies and raised through campaigns by committees or schools could be doubled thanks to subsidies. In 2005 Word and Deed received a total of € 5,789,215 in subsidies and contributions by third parties, an increase by around 31% compared to 2005. Subsidies amounted to 24% of our total income.

It is Word and Deed's policy that no more than 30% of its total income may consist of subsidies. This helps us to remain independent.

A second reason for this is that we prevent being forced to quit our work in developing countries all of a sudden if subsidies are stopped unexpectedly. The broad basis of Word and Deed's support in the Netherlands is a major reason for subsidizers to finance Word and Deed. In this sense, our supporters can regard the subsidies for Word and Deed as a capitalization of their support.

Prisma-ICCO

With the ICCO-subsidy we were able to double the fundraising for a total of 21 projects in our Education, Job & Income and Basic Needs programs. Special attention was given to AIDS-projects. Besides that, proposals were submitted with regard to basic health care, education, vocational training and Job & Business Centers. In 2005, the ICCO-subsidy once again 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 Word and Deed's website.

Ministry of Foreign Affairs/DGIS and TMF

Word and Deed finances projects from the Job & Income and the Basic Needs programs as part of the Thematic Co-Financing program.

PSO

Word and Deed finances various projects aimed at increasing its local partners' capacities in the Third World. These are activities aimed at strengthening local organizations, so that they can help the poor even better. In 2005 a seminar was held in the Netherlands, discussing the future of the Job & Income program with all partners.

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. Local groups may submit a request to double their raised funds. In 2005, 21 Word and Deed committees, schools and/or businesses submitted a request. For the first time, a request of € 100,000 was submitted by the Katwijk committee.

Donations concerning the tsunami disaster

Concerning the tsunami, we received € 500,000 of Kerkinactie for a project in Sri Lanka, € 437,978 of EO-Metterdaad for an emergency relief project in India and € 64,200 from the Reformed Congregations delegacy in the Netherlands. A request submitted by the campaign Vissersdorp (Arnemuiden) to the province of Zeeland led to a grant of € 100,000.

Other donors

From Happy Gift, an organization setting up student restaurants for fundraising, we received € 131,490. From the Dutch Leprosy Foundation we received a sum of € 7,496. The Reformed Communities Special Needs delegacy supported us with € 29,992, the service bureau of the Christian Reformed Churches with € 5,134. From EO-Metterdaad we received € 190,800 and from the KOOK foundation € 4,987. Finally, we received € 141,000 from the Reformed Daily in the framework of a campaign for water projects.

Future

To properly maintain and shape our relationships with institutional donors, the department will make further investments in the quality of requests and reports. Digital availability of information within Word and Deed is important for a swift handling of matters. Apart from Word and Deed's own fundraising, there is also a trend towards increased fundraising by the partner organizations themselves. Word and Deed wants to play a facilitating role here.

Finally, the Institutional Funds department also focuses on subsidy requests for special projects in the Netherlands. For example, subsidy requests concerning youth policy. Subsidy requests for special projects are often submitted in cooperation with other colleague organizations, e.g. TEAR fund and ZOA-Refugee Care.

Institutional funds	€ 2005	€ 2004	Increase
Total income	5,789,215	4,400,171	34%
Prisma-ICCO	880,440	603,000	46%
Min. of Foreign Affairs/DGIS/TMF	2,778,393	3,146,000	-12%
PSO	368,181	343,400	7%
NCDO	149,124	120,521	106%
Other donors	510,899	186,278	174%
Third party contributions regarding tsunami	1,102,178	0	100%

In 2005, Word and Deed cooperated with or was a member of:

- *Bureau voor 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;
- *EU-Cord*, an organisation for Christian European organizations, involved in emergency aid and development cooperation, www.eu-cord.org;
- *Happy Gift*, an organization that sets up student restaurants (Happietarias) in various towns, www.happy-gift.nl
- *ICCO*, Interchurch organization for development co-operation, www.icco.nl;
- *Schools for secondary education*; We cooperate with the Jacobus Fruytier Scholengemeenschap in Apeldoorn, the Ichthus College in Veenendaal, and the Van Lodenstein College in Amersfoort in the 'Young Ambassadors'-program. We started exchanging knowledge on vocational training with the Calvin College in Krabbendijke.
- *Oikocredit*, a socially responsible investment fund and development credit supplier www.oikocredit.nl;
- *Partos*, umbrella association for organizations active in the field of development cooperation, <http://www.partos.nl/>;
- *Prisma*, association for reformed and evangelical organizations involved in poor relief and development cooperation, www.prismaweb.org;
- *PSO*, umbrella organization for strengthening the capacity of civil society organizations in developing countries, www.pso.nl;
- *Solidaridad*, an interchurch organization for poverty reduction in South America, Africa and Asia, in the field of economic development;
- *TEAR fund and ZOA-Refugee Care*, two Christian organizations with whom Word and Deed closely cooperates in emergency aid activities, the Just Care project and WWkidz, www.tearfund.nl en www.zoaweb.org;
- *TMF-platform*, an organization that looks after the interests of recipients of governmental thematic co-financing support, www.tmfplatform.nl;
- *Universities and high schools*, with regard to transferring knowledge and employing students for research, we cooperated with the Christelijke Hogeschool Ede, the University of Twente, the University of Utrecht, the Radboud University Nijmegen;
- *VFI*, association of fundraising institutions, www.vfi.nl.

>>> Hans Muis (51) is secretary for the W&D Walcheren committee. He is married and has two children.

> **What is nice about Holland?**

The extensive freedom. On the one hand it's great, but on the other it's also dangerous. Lately, you can see that this freedom is abused to hurt one another. This is a sinful and dangerous road.

> **What could be improved?**

Love for one's neighbor and respect are fading into the background more and more. That hurts me. More and more people leave the Church. The values and norms taught in the Church fade into the background, which means we are on the wrong track.

> **How did you come into contact with Word and Deed?**

My father-in-law has been a committee member for years. When he had to quit because of his age, my wife and I took his place.

> **What was the most important event for you in 2005?**

Our visit to Nepal. My son lives there with his family, engaged in development aid for GZB/INF. The confrontation with poverty and oppression set me thinking. The Nepalese are barely able to bear the cost of their basic needs, while in the Netherlands a dog has a choice of 30 different kinds of dog food.

> **What would you like to achieve in 2006?**

I would like to mean something more for others and reflect God's love in this way. There is so much misery in the world. I would like to do more but it isn't easy to give concrete shape to this aspiration. Selfishness and the disinterest of many people often stand in the way. Nevertheless I will keep trying to solve this dilemma and stimulate people to help build a fair world.





Management Report

>>> This management report is a truncated version of the management report as included in the annual report. The management report first and foremost concerns itself with management responsibility and gives account of the way in which management is conducted, the way in which policy comes about, and the way in which the management checks on policy implementation.

The management's functioning is based on the cycle policy - operational year plan - implementation and evaluation.

Board

As of 31 December 2005, the board consists of nine people. For its composition, see the part on 'organization'.

During the last board meeting in 2005, performance interviews were held with board members J. Plaisier RA and D. Vergunst. Following these talks, both were re-elected.

Management

Statutorily, the director's task entails policy preparation, advice and execution. The director

is also in charge of the executive organization of Word and Deed.

In 2005, the decision was made to add the appointment of personnel up to and including salary scale 10 to the director's mandate.

Mr J. Lock is the general manager.

> Management functioning

Managerial involvement

The management works with portfolios. With regard to policy preparation or developments in the policy areas of the portfolio managers, management will involve the board members concerned.

Portfolio managers are also present at activities

concerning their portfolio. They are involved in the selection of personnel in their portfolio area. They also advise staff members and the board with regard to developments in their portfolio area.

Board members are obliged to make a visit abroad to the partner organizations once a year. This way, they can learn of developments in the field and bring their managerial role into relief. Besides that, they participate in meetings with committees. 2005 saw the first formal policy session being held with attendance by both board and staff.

Board committees

In 2005 there was one board committee active, a board delegation that -together with other board delegations- is involved in shaping the cooperation between Word and Deed, TEAR fund and ZOA-Refugee Care.

Committee members report to their boards about the progress of the meetings.

Board meetings; decision-making regarding Code Wijffels

The board met nine times in 2005. In addition, the board held a policy day together with the staff in July 2005. Word and Deed's board concerns itself with the main outlines.

The central documents that are relevant during the meetings are course reports, visit reports and in-depth reports on a program or project. In addition, in every meeting there are some issues, for example on personnel policy, that require a specific board decision.

The last meetings of 2005 saw elaborate discussions on the Code Wijffels and its implementation, a Code of Good Conduct for Charities. A decision was made to implement the code in 2006.

Reimbursement of expenses

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

> Accountability over 2005, course for 2006

Annual report

Word and Deed publishes two versions of its annual report: a comprehensive version and a shortened version for the general public. Word and Deed had enough means at its disposal in 2005 to execute the work according to plan and along strategic lines. Deviations from the plans were partly due to the unforeseen scale of the tsunami relief.

Annual account

For detailed financial data, see the annual account with comment.

The operational year plan for 2005 underpinned an increase from € 20,136,000 (2004) to € 20,650,000 (+2.55%) in 2005.

In 2004, Word and Deed realized an income level of € 19,296,000.

In 2005, we realized an income level of € 23,813,000 (+23.4%), considerably more than estimated, because of the tsunami revenues and extra revenues for projects.

Budget 2006, long-range estimate and policy intentions

Included after the annual account are the budget estimate for 2006 and the long-range estimate.

Policy intentions are written down in chapter 11 of this annual report.

> Additional policy principles, significant for management responsibility

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

Non-restricted funds

Word and Deed aims for a balance between income and expenditures. The make-up of the operational year plan is geared to this: expenses must be counterbalanced with income, gathered through fundraising.

For a decision on definite acceptance of projects and programs by the board, the non-restricted funds (including the continuity reserve) and the restricted funds (earmarked funds) are taken into account.

The purpose of the continuity reserve (up to a maximum of 7.5% of income in the next budget year) is twofold:

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

Restricted funds and investment policy

Word and Deed spends earmarked funds according to their allocated purpose when executing projects. If there are not enough funds in at the start, Word and Deed covers the deficit with general funds. As foreseen, the reserves built up in 2003 and 2004 were used for projects in 2005.

Investment policy

Temporary liquidities will be invested risk-free in deposits and saving accounts.

Process management

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

The ten percent norm

In its planning and monitoring, Word and Deed assumes that around 10% of its budget may be spent on organization costs in the Netherlands. For 2005, these costs amounted to 8.73% (estimated 10%). In addition, Word and Deed sets aside part of its budget for advice to and research for partners. Formally, up to a maximum of 2.5% may be set aside for this purpose. In the year plan 2005, the percentage was 0.6%, while actual spending for this part of the expenditures remained limited to 0.33%.

>>> Jan Plaisier (57) lives in Bleskensgraaf, is married, has seven children and has been a member of Word and Deed's board since 1987.

> What is nice about Holland?

Compared to many other countries, Holland is still a haven of peace and safety. As far as material things go, we needn't worry. We live in one of the most prosperous countries in the world.

Health care, housing, social services, and working conditions are all adequately arranged. Not every Dutchman can identify with this image. There is unemployment, there are food banks, and homeless people are in need of shelter. Nevertheless, it's nowhere near as severe as it is in the countries where Word and Deed operates.

> What could be improved?

What strikes me on my working visits is the contrast between the poverty over there and the affluence in the Netherlands. I think everyone should observe this for themselves, than there would be a lot less complaining in Holland. It would be a good thing if we became more aware of our own responsibility and not take it for granted that we can fall back on all kinds of social services.

> How did you come into contact with Word and Deed?

First, I was a member of the Ridderkerk-committee for a number of years. When there was a vacancy for a treasurer, I was approached by my neighbor at the time, Mr Zwagemaker. I have been on the board of Word and Deed since 1987. Through the years, it has become a very professional organization, supported by some 1000 volunteers, including the board members. It takes up a lot of time. Last year, I have probably been busy for W&D for over 2 months. It has enriched my life. I am grateful to be a servant in God's Kingdom.

> What was the most important for you in 2005?

I cannot say there were any remarkable highlights in 2005. A sad moment was the sudden passing away of my mother-in-law in December 2005. What we did experience during that time was the solidarity within our family. Looking back on last year, I am grateful for being healthy enough to try to do what was expected of me. It's up to others to judge whether I performed well.

> What would you like to achieve in 2006?

I don't have ambitious goals as far as my own life is concerned. I must admit I am starting to reach a phase of consolidation. I am still enthusiastic, and I hope I may continue do something meaningful for others in 2006.



>>> Word and Deed's work is made possible by the gifts of thousands of donors. Responsible management of this money is an important principle for Word and Deed.

Word and Deed 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. Word and Deed directs its expenses in such a way that they keep in line with this policy principle and Word and Deed continually checks on this. This goal has been amply met in 2005 with 8.73%. In addition, a number of staff members in the Dutch office do research and give advice on behalf of our partners' projects abroad. These expenses could take up to 1.6% of the budget. In practice, Word and Deed spent 0.33% of its returns on research and advice.

Fundraising Costs

Half of the 10 percent mentioned is spent on fundraising. According to the guidelines of the Central Bureau for Fundraising, the fundraising costs should stay below 25%. Word and Deed always stays far below this norm. In 2005, the percentage of the costs for own fundraising (CBF-norm) was 4.42%. This includes advertising costs, leaflets, and the salaries of fundraising personnel. The CBF-percentage is only related to own fundraising (income gathered from private persons, churches, schools, and businesses). If the income gathered from subsidies and the costs involved are also taken into account, the total costs for fundraising amount to 3.79% 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 2005, these costs amounted to 4.94%. In total, the overhead costs in the Netherlands amounted to 8.73% of income.

Salaries

Word and Deed wants to employ motivated Christians. At the same time, it demands a high degree of professionalism and dedication. It is of the opinion that the biblical stipulation that the laborer is worthy of his wages holds true in the charity sector also.

W&D 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 W&D retains a 40-hour working week, W&D also pays an annual bonus.

Word and Deed employed 41 people (over 29.825 fte) at the end of 2005. Total personnel costs (gross yearly salaries, social security premiums, pension contributions and travel expenses) amounted to € 1,230,196 in 2005. This was 5.2% of our income. These costs are part of the aforementioned 8.73% en 0.33% (for advice and research).

Checking expenses

Word and Deed 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 W&D have to meet high quality standards. If necessary, W&D assists its partner in improving its working method.

All partner organizations (with a donation of more than € 35,000 on an annual basis) are audited by local accountants each year. In addition, W&D checks during yearly working visits whether the money is spent on the intended target. Also, once every five years we visit partners to examine their financial management and the functioning of their internal and external controlling mechanisms.

W&D 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 W&D with its partners are written down in project- and program agreements. W&D's obligations towards its partners are also incorporated in these agreements.

Quality systems

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

Explanation on Process Control and Investigation report Auditor

Process control

The monitoring method mentioned before is written down in detail in the extensive annual report in chapter 6: Process Management and Quality. This chapter includes a statement by the board that, among other things, contains the following: 'The main features of Word and Deed's system of internal monitoring and control have been outlined above. Where possible, we tried to follow the quality norms from the report 'Internal Control Integrated Framework' by the Committee of Sponsoring Organizations (COSO). This system, within its limitations, assures proper control of the fundraising and spending processes, and reliable reporting in the annual account.'

Investigation report Auditor

Our auditor investigated the functioning of the system of administrative organization and the internal control mechanisms in it. This investigation resulted in a report. The auditor came to the following opinion:

'Based on our investigation, nothing has come to our attention that causes us to believe that the set-up and functioning of the above-mentioned administrative organization, and the system of internal control measures incorporated within, are not in accordance with the description included in the chapter on 'Process Control and Quality'.'

For a more elaborate description and the complete report, see the extensive annual report, which is available upon request and can also be downloaded from our website: www.woordendaad.nl



>>> The reporting year has been a year of maintenance. The current policy plan that dated from 2001 had to be substituted, notwithstanding several renewals. In addition, developments in our activities and external developments challenged Word and Deed to evaluate its policy. For this reason, Word and Deed went through an extensive policy cycle. This resulted in a number of decisions on principle that go the core of Word and Deed's work. These principles will be incorporated in the new policy plan.

Goal-oriented work in the future: principles and general issues

The policy plan will have a different setup than before. The text of the policy plan is going to be brief and to the point. Policy principles will be written down in vision documents. In these documents Word and Deed is going to sketch the backgrounds and developments with regard to the policy principle at hand and illustrate it. Vision documents will be developed with regard to poverty reduction, religion and development, policy influencing, young people, companies, networks.

Concrete long-term policy goals will be designated in the general policy document. The policy plan encompasses the period 2007-2010 and will be finally determined in March 2006.

Word and Deed continues to attach great value to consistency in its work. This does not only concern the work in the South, but also that in the Netherlands.

Thinking in networks containing the required expertise is becoming more and more important. In due time this will lead to expansion of the network function of the Business Platform, expansion and deepening of the networks with schools, and the establishment of a Research and Development-department. In connection with that last element, cooperation with universities will be intensified, and networks of vocational schools in the South and local business networks will be stimulated, just as the cooperation with other actors (including local governments and embassies) is going to be further stimulated.

Future and projects and programs

Basic Needs: The program encompasses around 20% of Word and Deed's work. In the coming years two themes are going to play a more important role in this program: HIV/AIDS and water. This choice has to do with the growing importance of water in developing the countryside for instance, and with the severity of the HIV-AIDS epidemic.

Education: Word and Deed opts to make its Education Program the biggest program in the coming years. The program is continually going to account for about 50% of Work and Deed's work. The budget is going to grow modestly (about 10% per year). There will be a shift of focus in the Education Program. Attention will be focused on the link-up between formal education (on primary and secondary level) and vocational schooling. Besides that, efforts are going to be made to decrease the number of dropouts

and increase the quality of education. With a view to the latter, further investments are going to be made in developing the curriculum and in training for teachers.

Job & Income: This program accounts for about 30% of Word and Deed's work and an important part of it is aimed at increasing the effectiveness of the Education Program, so that schooling actually leads to a job or an income for young people. In addition, this program provides adults with chances to become economically independent. The Job & Income-program has a number of components:

Vocational education: In the coming years, this program is going to yield more input on the gaps between basic education, vocational training and formal secondary education, thereby providing information for Word and Deed's Education Program. The linkup between education and the job market is going to receive more attention. Past experiences have shown that policy on both sector and national levels is important for an effective and relevant setup. Word and Deed cooperates with partners and, among others, the University of Twente on country documents outlining the context for companies and vocational trainings. In the future, these documents should serve as a handle to influence policy on the local level. This type of policy influencing is already taking shape in countries like Ethiopia and Burkina Faso.

Job & Business Centers: The role of JBCs continues to grow in the future. Their working method with regard to their main task, job mediation for the young, or assisting them with setting up a small business of their own, is going to be developed further in consultation with local companies and the clients of the centers. The centers provide important input for the organization of vocational trainings. To an increasing extent, they will also provide input for influencing local government policy.

Setup of SMBs in the South: Since December 2005, Word and Deed has a separate SMB-unit for further economic development in the South. This approach is also going to be implemented at our partner organizations. Judging from policy evaluations, there also seems to be a growing desire for developing businesses on the countryside. In view of this, Word and Deed wants to participate in networks that can facilitate the buildup of product chains for agricultural produce. For this goal, the knowledge and contacts of the entrepreneurs in the Business Platform can be put to use.

Future, fundraising and the relationship between supporters and Word & Deed

From the start, Word and Deed greatly valued its supporters and by publishing plans and results we want to prove our honesty and reliability. Donors are justified in their demands for transparency. Word and Deed will continue to work on this in the coming years.

Word and Deed plans to further develop its differentiated approach to private persons (participants in the financial adoption program, committees and young people), companies and institutional donors.

Word and Deed's continuing growth makes good internal and external communication an ever more important factor. Clear and concise communication about the expanding work requires more than mere knowledge concerning the content of the work. In addition, our expanding activities bring forth ever more developments that are worth mentioning. Therefore, Word and Deed would like to appoint someone for external communication and contact with the press and other media.

Within the framework of the network function of the Business Platform, the cooperation between Word and Deed, ZOA-Refugee Care and TEAR fund has been re-evaluated. The agreement on cooperation that was signed in July 2005 was evaluated at the end of 2005. This evaluation led to a new future role for the Platform: a facilitating and stimulating framework where Christian business people can meet and exchange experiences regarding development cooperation.

Also in 2005, an extensive external evaluation examined the role of businesses in Word and Deed's work. This evaluation revealed several limitations with regard to the old setup. These limitations concerned the role of the working groups and the still inadequate role of networks in the South, which proved to be less than effective and efficient at times. Furthermore, expansion possibilities were not optimally exploited due to capacity limits.

With a view to this, it was decided at the end of 2005 to restructure the role of entrepreneurs in Word and Deed's work. This restructuring encompasses a different role for working groups, setting up a separate department for business development in the South, etcetera.

Within the institutional donors department, Word and Deed intends to equip its partners with regard to their own fundraising.

Future, board, and the relationship between board and stakeholders

In the current policy cycle, the board reflected extensively on its position in an expanding organization. The current functioning of the board was examined in the perspective of the future Word and Deed.

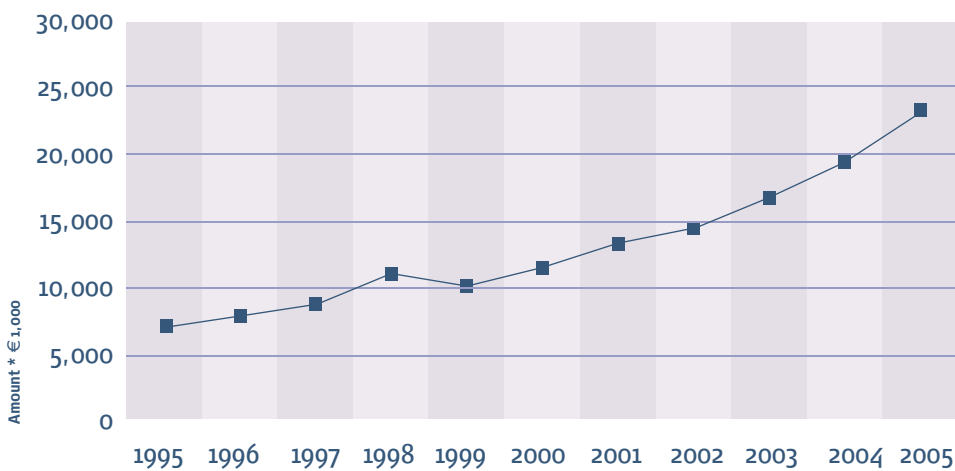
As of 2006, board members will serve for a maximum of three periods in the board. Structured commitment of stakeholders (local committees, businesses, southern partners) is going to have a weightier role in policy shaping and policy evaluation.

The board will decide on the cooperation with ZOA-Refugee Care and TEAR fund in 2006.

12 Figures



Income 1995 - 2005



Year	Amount * € 1,000
1995	7,219
1996	7,901
1997	8,144
1998	10,994
1999	10,260
2000	11,263
2001	13,446
2002	14,679
2003	16,845
2004	19,295
2005	23,813

AUDITOR'S REPORT

We have audited the enclosed abbreviated annual accounts of the Stichting Reformatorische Hulpactie Woord en Daad, Gorinchem, for the year 2005. 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 2005. In our auditors' report dated March 28th, 2006 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 28th, 2006

ROZA ACCOUNTANTS

R. van de Geest RA

Plesmanstraat 64 • 3905 KZ Veenendaal • Postbus 888 • 3900 AW Veenendaal
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Aangelidde bij NRVTA, NOVA, IS, SRA en RMA Group. Op al onze diensten zijn de SRA keuringsovereenkomsten van toepassing. Zie zijn gedeponeerd bij de KvK te Utrecht onder nr 0146.

Balance sheet as at December 31th, 2005

	2005		2004	
	€		€	
Assets				
Intangible fixed assets		8,755		7,753
<i>Website costs</i>				
Tangible fixed assets		166,908		169,759
<i>Office inventory</i>	160,533		161,684	
<i>Motor vehicles</i>	6,375		8,075	
Financial fixed assets		57,535		57,535
<i>Advances regarding set objectives</i>				
Inventory		97,415		98,395
<i>Goods in stock</i>				
Receivables		2,537,430		1,793,862
Cash and bank balances		11,353,158		11,107,973
Total assets		14,221,201		13,235,277
Liabilities				
Own funds				
Non-restricted funds		1,325,932		1,604,098
<i>Foundation capital</i>	272		272	
<i>General aid funds</i>	-167,671		187,542	
<i>Negative adoption funds var. Organizations</i>	-105,669		-25,716	
<i>Continuity reserve</i>	1,599,000		1,442,000	
Restricted funds		4,689,022		5,445,533
<i>Earmarked funds:</i>				
<i>Other earmarked funds</i>	2,735,986		3,760,768	
<i>Guarantee fund oikocredit</i>	730,822		480,822	
<i>Positive adoption funds var. Organizations</i>	949,136		928,036	
<i>Funds operational management assets</i>	273,078		275,907	
Debts				
Long-term debts		300,000		337,000
<i>Obligations</i>				
<i>Long-term projects</i>				
Short-term debts		7,906,247		5,848,646
<i>Obligations</i>				
<i>Short-term projects</i>	6,708,193		4,608,670	
<i>Adoption money paid in advance</i>	679,612		798,876	
<i>Other debts and expenses to be paid</i>	518,442		441,100	
Total liabilities		14,221,201		13,235,277

Income and expenditure statement

Description		Current fiscal year	Budget fiscal year	Previous fiscal year
		€	€	€
Income from own fundraising				
• Collections		213,249		220,263
• Contributions, donations, gifts and grants				
A.Child adoptions:	7,895,465			
B.Other gifts incl. Continuing education funds	9,195,470			
		17,090,935		13,865,206
• Estates		438,394		611,649
Total income from fundraising		17,742,578	14,557,000	14,697,118
Costs own fundraising				
(In)direct acquisition costs	350,338		370,000	408,409
Implementation costs	434,621		461,000	402,496
Total costs fundraising <i>(In % of income own fundraising)</i>		784,959 <i>4,42</i>	831,000 <i>5,71</i>	810,905 <i>5,52</i>
Net proceeds		16,957,619	13,726,000	13,886,213
Proceeds sales of items				
• Net sales	85,085			
• Cost price	36,281			
• Gross profit	48,804		50,000	48,007
• Sales costs - direct costs	13			
- Realization costs own org.	2,136			
	2,149		1,000	1,773
Net result sales		46,655	49,000	46,234
Total own fundraising		17,004,274	13,775,000	13,932,447
Share in third-party campaign proceeds		1,513,077	300,000	186,633
Available from fundraising		18,517,351	14,075,000	14,119,080
Subsidies granted by governments and others				
Project contributions	4,276,138			
Contributions administrative costs	0			
	4,276,138		5,643,000	
Minus: operational costs own organization	116,222		119,000	
Net result subsidies by governments and others		4,159,916	5,524,000	4,100,388
Result from investments				
Intrest		232,195	100,000	152,228
Total amount available for objectives		22,909,462	19,699,000	18,371,696

Expenses

		Current fiscal year	Budget fiscal year	Previous fiscal year
Description		€	€	€
Information and awareness campaigns				
• Own activities	167,969		170,000	133,579
• Implementation costs	230,275		211,000	148,794
Total costs information and awareness		398,244	381,000	282,373
Structural aid				
• Support and subsidies provided				
Education program:	10,039,699		9,708,000	8,826,942
A.Adoption projects	6,742,793			
B.Other education projects	3,296,906			
Job & income program	4,679,005		4,898,000	3,266,979
A.Adoption projects	775,615			
B.Other job & income projects	3,903,390			
Basic needs program	2,573,362		2,783,000	2,038,699
Various projects	167,067		164,000	177,193
BIEH-projects	13,116			83,238
Regarding knowledge function	-78,100		-125,000	
	17,394,149			
• Operational expenses netherlands (knowledge)	78,100		125,000	
• Operational expenses netherlands (M&E)	777,684		734,000	757,694
Total structural aid		18,249,933	18,287,000	15,150,745
Emergency aid				
• Assistance through local aid organizations and authorities		5,295,962	1,800,000	1,446,789
Total spent on objectives		23,944,139	20,468,000	16,879,907
Surplus/deficit		-1,034,677	-769,000	1,491,789
Total		22,909,462	19,699,000	18,371,696
Deficit covered by				
• Restricted funds		-756,511	0	1,224,345
• Non-restricted funds		-278,166	-769,000	267,444
		-1,034,677	-769,000	1,491,789

Board

Name	Additional function	Year of first election	Next election	Resigning/ eligible for re-election
Ds. M.A. van den Berg Chairman Julianalaan 17 2712 CB ZOETERMEER 079-3163712	Clergyman	1987	2008	Resigning - End term of seat
Dr. R. Bisschop Secretary Pr. Bernhardlaan 24 3901 CC VEENENDAAL 0318-522691	Deputy principal	1998	2006	Resigning - Eligible for re-election
J. Plaisier R.A. Treasurer Abbekesdoel 12 2971 VA BLESKENSGRAAF 0184-691084	Certified public accountant	1987	2009	Resigning - End term of seat
Mr. drs. D. Vergunst Deputy director	Judge	1993	2009	Resigning - End term of seat

Members

Dr. D.J. Bac Schokker 36 2991 DJ BARENDRECHT 0180-624418	Internist and tropical doctor	1987	2006	Resigning - End term of seat
Dr. ir. R.A. Jongeneel Crocusstraat 5 6666 AS HETEREN 026-4743582	University teacher in agricultural economy and international trade	2002	2006	Resigning - Eligible for re-election
Ds. H.H. Klomp Nieuweweg Noord 302-F 3905 LX VEENENDAAL 0341-252069	Clergyman	1986	2008	Resigning - End term of seat
Drs. M. van de Lagemaat - Maaskant Leverkruid 2 3903 ES VEENENDAAL 0318-692023	French teacher/ student counselor	2003	2007	Resigning - Eligible for re-election
Dr. ir. G. Nooteboom Krusemanstraat 32 6717 MV EDE 0318-652814	Researcher and university teacher in anthropology and development studies	2003	2007	Resigning - Eligible for re-election

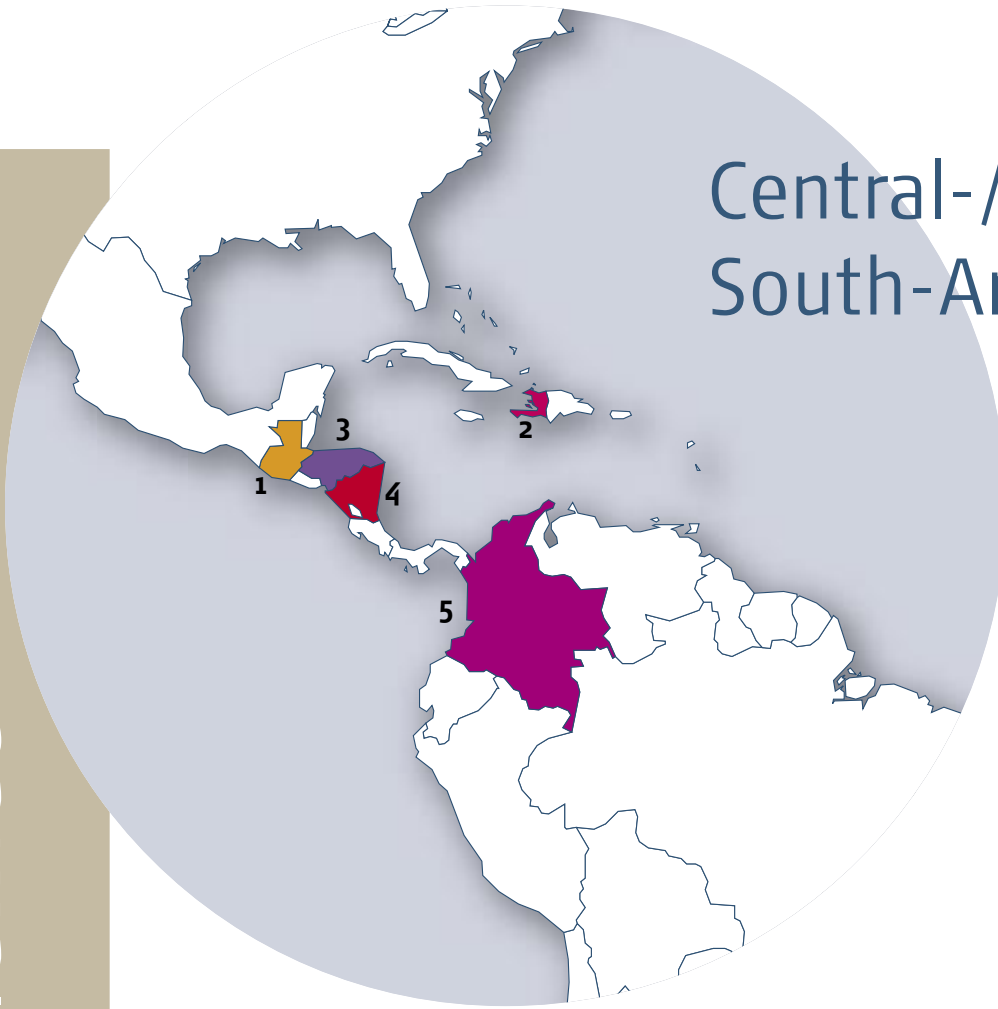
The office staff consists of 41 people filling a total of 29.825 FTE positions.
The staff is supervised by the director, Mr. J. Lock.

		fte
Management		
Jan Lock	Director	1
Harmke van Ooijen-Oomen	Secr. Management	0.8
Florence Goossens-de Groot	Secr. Management and Projects and Programs	0.325
Engelien Willemsen	Secr. Management and Projects and Programs	0.6
Anita Vogelezang-de Lijster	Quality control assistant	0.1625
Business Development		
Gert Wiggelinkhuijsen	SMB-coordinator	1
Projects and Programs		
Leen Stok	Head of department	0.9
Hilda de Vries	Head Financial Adoption	1
	Co-worker Education Projects en Programs	
Ditteke den Hartog-Geluk	Co-worker Job & Income	0.8
Luuk van Schothorst	Co-worker Basic Needs	1
Wouter Rijneveld	Co-worker Basic Needs	0.9
Jos de Kock	Co-worker Education	0.4
Gertie Gijsbertsen-Blaauwendraad	Co-worker Education	0.6
Marike de Kloof	Co-worker Education	1
Arnold van Willigen	Co-worker Projects and Programs	0.2
Eveline Baars	Secr. Projects and Programs	1
Janneke Bulten-van der Weijden	Co-worker Financial Adoption	0.8
Mija den Hartog-van Westerveld	Co-worker Financial Adoption	0.8
Heleen den Breems-de Pater	Co-worker Financial Adoption	0.6
Leneke Meijdam	Co-worker Financial Adoption	0.4
Administration		
Geurt Versteeg	Head of department	1
Arnold van Willigen	Co-worker	0.8
Peter Zegers	Co-worker	1
Leneke Meijdam	Co-worker	0.5
Marco Jan Bax	Co-worker Human Resources Management	0.2
Institutional Funds		
Dicky Voordijk-Nieuwenhuis	Head of department	0.9
Pascal Ooms	Co-worker	0.8
Engelien Willemsen	Secr. Institutional Funds	0.4
Businesses		
Wim Hasselman	Head of department	1
Mariëlle Weerheim	Co-worker	1
Cor Schaap	Co-worker	0.25
Fundraising General Public and Communication		
Rina Molenaar	Head of department	1
Henk de Pater	Fundraiser (volunteer)	0.4
Karin Prins	Secr. Fundraising General Public and Communication	1
Support Team Fundraising and Communication		
Christine Plaisier	Office Manager	0.9
Frieda Roeleveld	Office Assistant	0.9
Jolanda van Helden-Anker	Telephone operator/receptionist	0.6
Ellen Snoek-de Vreugd	Telephone operator/receptionist	0.4
Ruchama Bom	Co-worker PR/Adoption	0.3375
Lia de Jong	Co-worker	0.25
Joke Bevelander	Editorial secretary	0.9
Willemien Vos	Secretary Businesses	1

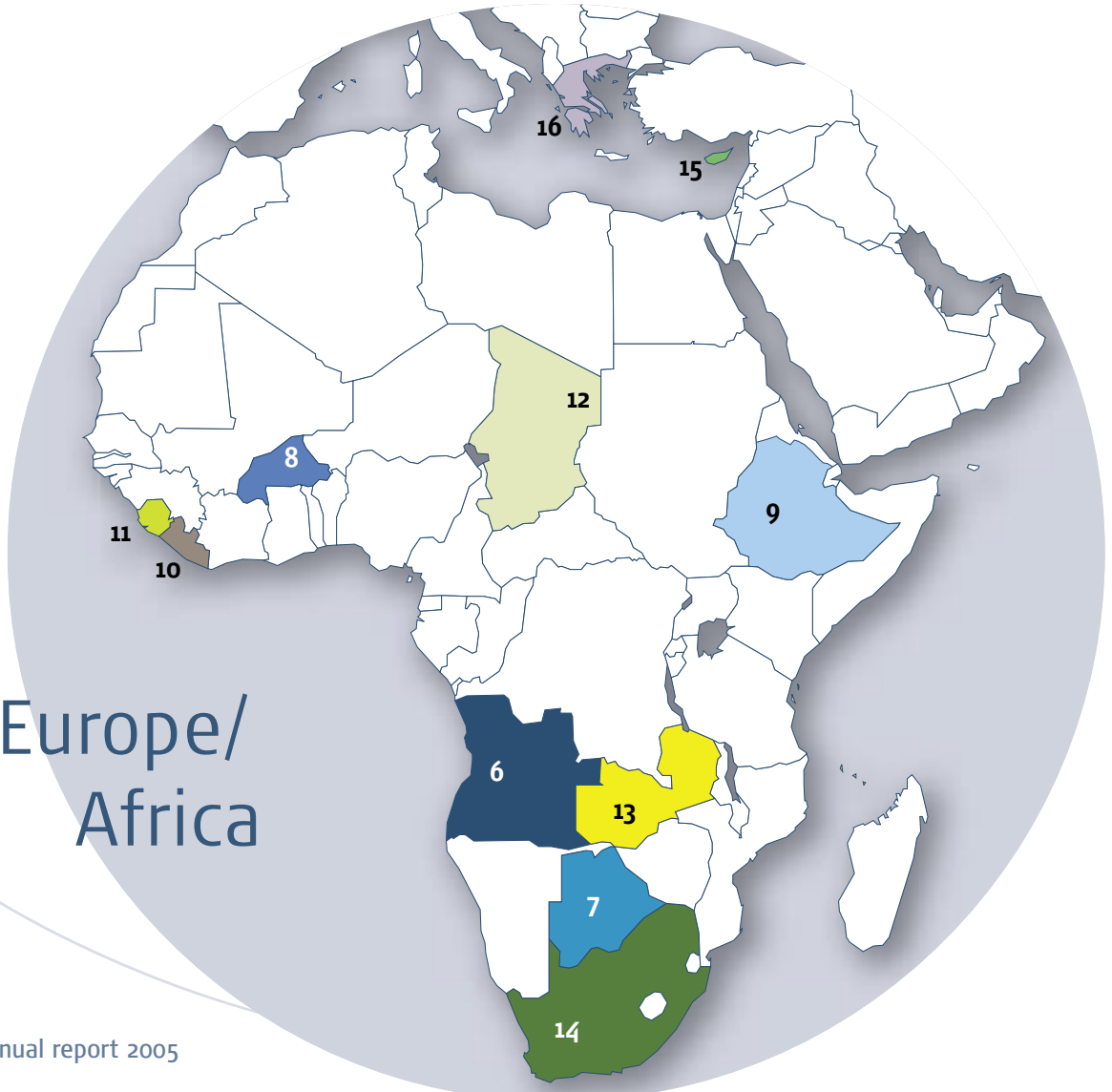
Committee W&D	Name	Adress	Place	Telephone	E-mailadress
Achterberg	Mw. N. de Waard	Ruiterpad 27	3911 SJ RHENEN	0317-614469	
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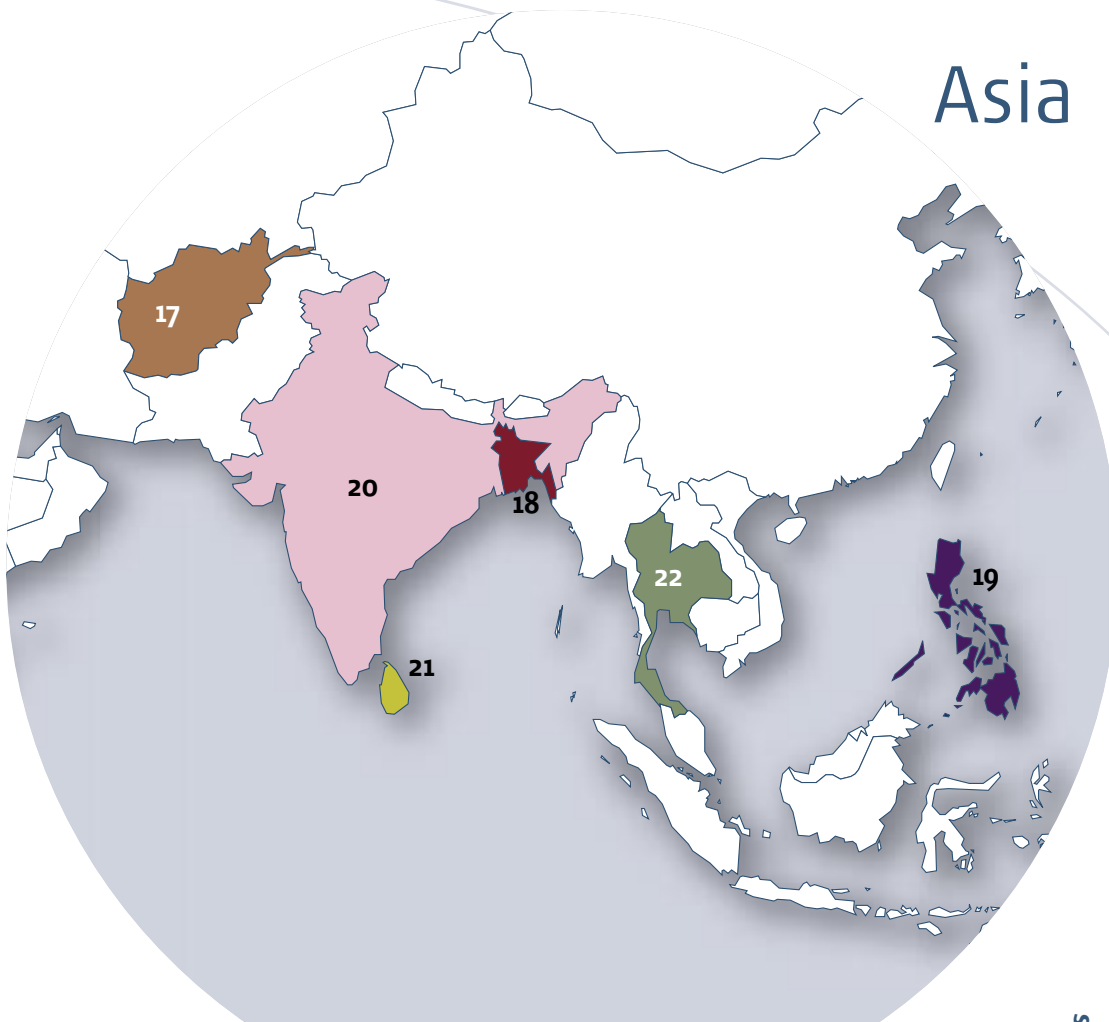
Central-/ South-America



Europe/ Africa



Asia



	Countries	Continent	Aid distribution (x € 1,000)	Numbers of sponsored children	Basic Needs	Education	Job & Income	Emergency aid
1	Guatemala	Central-America	1,776	5,520		■	■	
2	Haïti	Central-America	2,918	4,760	■	■	■	■
3	Honduras	Central-America	38	111		■	■	
4	Nicaragua	Central-America	188	0	■	■	■	
5	Colombia	South-America	2,781	2,760	■	■	■	
6	Angola	Africa	24	0	■			
7	Botswana	Africa	13	82		■	■	
8	Burkina Faso	Africa	1,603	2,891	■	■	■	■
9	Ethiopia	Africa	530	1,462		■	■	■
10	Liberia	Africa	21	0				■
11	Sierra Leone	Africa	77	0		■	■	
12	Chad	Africa	195	0	■	■		
13	Zambia	Africa	181	0	■			■
14	South-Africa	Africa	625	74	■	■	■	
15	Cyprus	Europe	6	22				
16	Greece	Europe	6	22				
17	Afghanistan	Asia	81	0				■
18	Bangladesh	Asia	1,859	802	■	■	■	■
19	Phillippines	Asia	983	2,009		■	■	
20	India	Asia	6,337	8,139	■	■	■	■
21	Sri Lanka	Asia	1,848	781		■	■	■
22	Thailand	Asia	134	383		■	■	
Total adopted children				29,818				

Colophon



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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.

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

