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OVERVIEW OF RESULTS

- **€136.7 mln** total funds raised
- **283,000** individual donors
- **€25.2 mln** total individual donor contributions

- **1 office in the Netherlands with 186 personnel**
- **10 offices worldwide with 657 personnel**

- **€6.2 mln** spent on fundraising
- **€3.0 mln** management & administration expenses

- **€132.7 mln** spent on projects directly

- **395 funding & implementing partners**

- **114,000** loans to small entrepreneurs
- **4.4 mln** people with access to basic health care
- **73,000** children with access to education
- **122** Small entrepreneurs assisted with their enterprises
- **900,000** people with improved security and justice
- **770,000** people became more resilient to disasters
- **648,000** people provided with humanitarian aid
- **114,000** loans to small entrepreneurs
- **4.4 mln** people with access to basic health care
- **73,000** children with access to education
- **122** Small entrepreneurs assisted with their enterprises
- **900,000** people with improved security and justice
- **770,000** people became more resilient to disasters
- **648,000** people provided with humanitarian aid

Projects in implementation phase: 277

On this page and the first pages of the thematic chapters, figures of beneficiaries refer to end-users to whom we have delivered project activities. Figures are rounded and based on monitor reports of Cordaid project teams and reports of partner organisations.
Their inspiring stories fuel Cordaid’s conviction to continue working in and on fragility. In 2018 we increased our expertise to address root causes of fragility and developed innovative ways to work more effectively. We also continued the implementation of project-based work, based on the subsidiarity principle and respect for local expertise and ownership.

Grants awarded by existing and new donors allow us to generate positive impact for people in the most fragile countries. We are very grateful for the trust and funding received from donors like the World Bank, seven UN agencies, the Dutch Ministry of Foreign Affairs, the European Commission and many other institutional and our 283,000 private donors. For the first time in years, our income has grown, restoring our financial health.

Yet 2018 was not only a year of good news. In the wake of the sexual misconduct of humanitarian aid workers reported early 2018, the international cooperation sector developed joint responses, guidance and protocols. I was very active in this development process, joining weekly meetings and acting as a spokesperson for the sector on this sensitive and important topic.

Another point of increasing concern is the shrinking space for civil society. Especially in fragile and conflict-affected countries, this is detrimental to the development and sustainability of democratic societies. As empowering domestic actors is part of our core business, it touched us directly. We were forced to temporarily shut down our operations in Burundi. In the Central African Republic, our staff had to be evacuated due to attacks. And sadly, our partner organisations in South Sudan, the Central African Republic and Ethiopia suffered fatalities among their staff.

Despite this hardship, or maybe even because of it, I’d like to celebrate partnership. Changing realities on the ground can only be the fruit of standing side by side and combining efforts. Partnership is key to how we work. We join forces with local organisations to create and scale positive impact. International partnerships are equally important. We rise to the challenge of addressing fragility with cross-departmental and cross-border teamwork. Local staff and partners are the forerunners of what we do. They implement our mission in the direst circumstances. They are supported by our Global Office team if and when needed, building both local capacity and organisational knowledge. This makes our work more effective, more efficient and more sustainable.

I am grateful for the partnerships that delivered positive impact in 2018. And I look forward to continued collaboration with people from within and outside our organisation in the year ahead.

Kees Zevenbergen, CEO Cordaid

Each field visit I made in 2018 left me with a humble sense of the difference we can make for people in need and with deep respect for our staff and our partners. I was touched by a meeting with a local police chief in Goma, who was proud to report a decline in torture incidents in local jails. And by talking to Nobel laureate Denis Mukwege about his commitment to restoring women’s dignity after genital mutilation. Just a few of the many and much-needed change agents on the ground we support. They make a difference.
The overriding challenge in fragile and conflict-affected countries is restoring trust and social cohesion. This is what Cordaid does, right in the heart of communities, by mobilising global networks, resources and knowledge. By linking relief and development, we support people to move beyond survival and live in dignity.

**A life in dignity available to all**
More than two billion people live in countries where development is hampered by fragility, conflict and violence. By 2030, the share of global poor living in fragile and conflict-affected situations is projected to reach nearly 50%. This forces people to seek safer grounds. More than 68 million people are forcibly displaced. Many of them die in the attempt to reach minimal levels of peace, security and prosperity.

Cordaid does not accept this world of inequality, exclusion and unsustainability. We envisage a world where the basics of a life in dignity are available to all. Where the poorest and the excluded can influence the decisions that affect them. Where each person is free to flourish and can live in peace. We believe all humans are a single family and the earth with all its resources is our common home.

**Working in and on fragility**
Cordaid is the Catholic Organisation for Relief and Development Aid. Inspired by compassion, solidarity and subsidiarity, as also enshrined in the Papal Encyclical Laudato Si, we see it as our mission to reduce fragility and people’s vulnerability where it is most needed and most difficult: in fragile and conflict-affected societies.

We focus our efforts in some of the world’s most conflict-torn and volatile areas in countries like South Sudan, Afghanistan, the Central African Republic and the Democratic Republic of Congo. We do this by promoting equality and social inclusion, by increasing the resilience of people and societies, and by strengthening the social contract between citizens and their governments. In the Netherlands, our home country, we alleviate poverty and social exclusion by empowering cooperatives for people with a distance to the labour market.

Wherever we can, we combine lifesaving humanitarian aid with the longer-term improvement of health care and education systems. We promote economic inclusion, disaster resilience, as well as security and justice. This report provides the results we made in 2018 in each of these fields.
Positive impact through partnership
Cordaid stands with the women, men and children whose basic needs are unmet and whose rights have been violated. We do this in the heart of their communities. The challenges they face and the problems we wish to tackle cannot be solved by working in isolation. Therefore, our partners are key in everything we do.

For each project or programme, we connect with professional partners and networks to create positive impact to people in areas affected by conflict and natural disasters. This includes many domestic partners on the ground, international NGOs and our institutional donors. For more detail on the full strategic plan for the years to come, please consult the strategy document on our website. We set and maintain high standards of performance for ourselves and our partners.

Interconnected approaches and shared values
We pursue our mission through a tailored set of interconnected approaches:
- Strengthening the capacities of organisations;
- Building partnerships;
- Lobby and advocacy;
- System strengthening;
- Provision of loans and equity;
- Emergency response when and where required;
- Knowledge exchange and learning.

Six values guide us in everything we do: respect and human dignity, stewardship, peace and justice, solidarity, inclusion, and subsidiarity.

Connected on the ground through shared goals
Cordaid focuses its work and partnerships on a number of the Sustainable Development Goals. We contribute to achieving these and other goals in some of the most challenging places.
WHERE WE WORK

In 2018, we had 10 country offices working in 11 countries. In most of these countries we pursue an integrated programming approach across our thematic fields of expertise. Cordaid has project offices in the Philippines and Zimbabwe, working on specific theme activities. In another 9 countries, we delivered single thematic programmes and/or emergency relief. An overview of countries in which we invest through Cordaid Investment Management is provided on page 34.
Access to health is one of the basic human rights and a pre-condition for economic and social development. Yet for 70% of the world’s population, health care is too expensive, too far away or too inadequate. Our work in post-disaster and conflict-affected countries, contributes to better accessible, higher quality and more affordable health care for all.

Cordaid contributes to universal health coverage by ensuring people have access to quality health services. Our key 2018 results for health care include:

- 3 million visits made to health facilities;
- Increased access to quality Sexual and Reproductive Health and Rights services:
  - ✔ 161,470 women had at least four antenatal care visits;
  - ✔ 146,414 deliveries were assisted by skilled personnel;
  - ✔ 121,500 people were tested on HIV;
- Strengthened health services by contracting 807 health facilities.
Results Based Financing (RBF) is our guiding approach to strengthening health systems. We achieve this by directly linking payments to performance: health care providers receive their payments only after their output has been verified. But RBF is more than a change in the way health care providers are paid. It is a recognized health system reform strategy that introduces checks and balances, motivates staff, and involves private parties as well as communities. You can find out more about our approach to improving access to health for all on our website.

New and prolonged health programs
2018 was a successful year, with new or prolonged programs in the Central African Republic, Sierra Leone, Zimbabwe, Iraq and Yemen. Our Results Based Financing approach has been implemented in the national health policies of countries like Ethiopia and Zimbabwe. And other governments and organisations have shown great interest in our approach.

- We were invited to present our approach at the Dutch Ministry of Foreign Affairs and to Dutch parliamentarians on a trade mission to Ethiopia.
- The European Union asked us to scale up our health programme in the Central African Republic. The government integrated Results Based Financing into its national health policy, and it has asked Cordaid to support its rollout with other EU funded health agencies.
- After five years, we handed over the Results Based Financing program to the Zimbabwean Ministry of Health and Child Care. Through this World Bank funded programme, we improved the management and service delivery of hundreds of health facilities. This has greatly increased access to health care for the poorest.

Continuation of activities and services at risk
Our work is challenged by the fragility of the contexts in which we work. Constant changes can threaten the continuation of activities and services.

- In Alindao, Central African Republic - where we have been providing emergency health care and nutrition services since 2016 - a camp for internally displaced people was attacked and burned to the ground. Around 20,000 people had to flee and an estimated 60 people, including two priests, lost their lives. Key health staff stayed at their posts to keep the hospital open.
- We are urgently looking for funding to continue our health care work in Afghanistan after providing health care services within the national health system in Afghanistan for 16 years.
- West-African countries like Cameroon and Mali are becoming more conservative, which makes our work on Sexual and Reproductive Rights and Health more difficult. All comprehensive sexual education programs in Mali are on hold.

We provided 4.4 million people access to basic health care
CASE

IMPROVED ACCESS TO SEXUAL REPRODUCTIVE HEALTH IN BURUNDI

Since December 2017, Cordaid supports the health system in the Gitega and Muramvya provinces in Burundi to contribute to the improvement of the health of women, new-borns, children and young people.

Through our Results Based Financing approach, key indicators progressed from December 2017 to January-October 2018:

- The rate of deliveries assisted by a health professional increased from 70.5% to 79.9% in Gitega and from 48.4% to 53.4% in Muramvya;
- The rate of pregnant women who complete at least four antenatal visits increased from 48.0% to 56.6% in Gitega and from 19.9% to 25.4% in Muramvya;
- In Gitega, the use of contraceptives among 15 to 49-year old women increased from 30.4% at to 31.10%;
- In Muramvya, the number of consultations for children under 5 increased from 134,076 in 2017 to 168,468 in the first 10 months of 2018.

For this project, Cordaid collaborates directly and closely with state bodies like the Ministry of Public Health and the District Health Offices, as well as with the NGO Fight against AIDS. A total of 102 health facilities are contracted for this project. The program is funded by the KFW development bank which helps the German Federal Government achieve its developmental goals.
Cordaid in Ethiopia

In Ethiopia, positive changes are taking place under the new political leadership. Relations with Eritrea have improved, and Ethiopia is actively involved in improving stability in the Horn of Africa. Ethiopia hosts almost one million refugees from the region. Severe drought also remains a major challenge. Cordaid started operating in Ethiopia in 2006. Read more on our website.

CASE

STRENGTHENING HEALTH CARE THROUGH RESULTS BASED FINANCING IN ETHIOPIA

Cordaid strives to improve the quantity and quality of health services of 25 health facilities in the Borana Zone in Ethiopia. The focus of this Results Based Financing project is on reproductive, maternal and child health care. The health services faced challenges like poor continuity of service, shortage of supplies and staff, low quality of services and a low utilisation rate.

Together with partners like the Oromia Regional Health Bureau, Borana Zonal Health Department and the relevant District Health Offices, we worked with the 25 contracted health care facilities to:

- strengthen preventive, curative and promotional services;
- train staff of Health facilities and District Health Offices;
- coach and supervise health facility staff to create and use operational plans, as well as to respect regulations and attain relevant standards;
- verify and validate the scores on selected health service indicators;
- assess the quality of care and the perceived quality of care through community-based organisations.

This programme has led to structural improvements in the clinics, better availability of drugs and equipment, and a more motivated health workforce. As a result, patients became more inclined to seek care. Compared to 2016, in 2018:

- health centres saw five times more patients for general consultations;
- the number of deliveries taking place within the facilities had more than doubled;
- the proportion of pregnant women making four antenatal care visits increased from 20% to 30%, while at non-participating facilities in the same zone, this went down from 20% to 18%.

GLOBAL PEACE INDEX

<table>
<thead>
<tr>
<th>Category</th>
<th>2018</th>
<th>2017</th>
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<tbody>
<tr>
<td>Political Instability</td>
<td>3.4/5</td>
<td>3.9/5</td>
</tr>
<tr>
<td>Safety &amp; Security</td>
<td>2.9/5</td>
<td>3.0/5</td>
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<tr>
<td>Ongoing Conflict</td>
<td>2.7/5</td>
<td>2.9/5</td>
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</table>
In fragile and conflict-affected areas, many children do not go to school. To help children craft their own future, we improve access to education. You can find out more about our approach to improving access to education on our website.

Results Based Financing increases both the access to and the quality of education. Furthermore, as the approach involves many local stakeholders in the implementation, there is a large support base of authorities, school directors, teachers and parents.
In 2018, Cordaid was able to capitalise on previous successes in the field of education. Pilot projects carried out in 2018 in the Democratic Republic of Congo and the Central African Republic successfully applied a Results Based Financing approach to strengthen education systems.

In 2018, we provided:
- capacity building for 1356 primary and 716 secondary school teachers;
- support for 243 school directors;
- support for 248 primary and 40 secondary schools;

**World Bank finances educational partnership**

In May 2018, the Ministry of Education of the Democratic Republic of Congo contracted Cordaid as a technical partner for the PAQUE programme (Projet d’Amélioration de la Qualité d’Éducation). This comprehensive programme to improve the educational system runs until 2021 and is funded by the World Bank. Using learnings from pilot projects in South Kivu in collaboration with local authorities, we are scaling up the programme into 14 provinces. We expect that 1,350 primary schools and half a million young girls and boys will benefit from the PAQUE programme. In the Central African Republic, we continued applying Results Based Financing with humanitarian aid interventions, addressing local needs and accounting for the fragile contexts in which we work.
**CASE**

**SEXUAL EDUCATION FOR PRIMARY SCHOOLS IN THE CENTRAL AFRICAN REPUBLIC**

During school year 2017-2018, Cordaid implemented an education strengthening project through Results Based Financing and humanitarian aid interventions. The linkage of development and relief was tailored to the specific conditions and needs of the schools. Through this work, it became clear that there is also a need for comprehensive sexual education.

In September 2018, Cordaid launched the start of comprehensive sexual education at 18 primary schools in and around the town of Bouar. The kick-off meeting was attended by 40 school directors, school inspectors, community youth volunteers, and a local radio station. Teachers are engaged and prepared through radio-based trainings. Training for teachers have been set up in a structural and scalable manner. The trainings are based on methods and materials developed by Cordaid, which are used successfully in various countries.

These activities are financed by the Dutch Ministry of Foreign Affairs through the Flexible Fund Strategic Partnership on Sexual and Reproductive Health and Rights. They are delivered by the Cordaid education team in tandem with our health team.

"With Cordaid’s approach, our country has the chance to strengthen the war-torn education system."

*Cabinet Director of the Ministry of Education, Central African Republic*

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**Cordaid in the CAR**

The current conflict in the Central African Republic started in 2013. Despite a Peace Accord, the situation remains highly volatile. Security incidents occur on a daily basis and affected areas are difficult to access. The conflict is often presented along religious lines but the root causes are in the ground, related to gold, uranium, diamonds and oil. Cordaid started operating in the Central African Republic in 2008. Read more on our website.

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**GLOBAL PEACE INDEX**

155 /163

- Political Instability
  - 5 /5

- Safety & Security
  - 4 /5

- Ongoing Conflict
  - 3 /5
Sustainable development cannot be achieved without peace, stability and effective governance. Conflict and violence have a destructive impact on a country’s development, with citizens bearing the burden of insecurity and injustice.

Our Security and Justice programme facilitates local communities and governments to design lasting solutions to conflict, injustice and insecurity. Key elements are improving access to quality and inclusive security and justice services and ensuring women and youth can participate meaningfully in peace and governance processes. You can find out more about our approach to increasing security and justice on our website.
Momentum on Peace, Justice and Strong Institutions

In 2018, SDG16 gained a lot of momentum as this goal will be under review during a High-Level Political Forum in 2019. A key converging initiative on SDG16 is “Pathfinders for Peaceful, Just and Inclusive Societies”. This is a group of UN member states, international organisations, global partnerships and other partners. The Dutch government is one of the drivers of this initiative; the Minister for Foreign Trade and Development Cooperation, Sigrid Kaag, is one of the co-chairs.

Cordaid’s work on strengthening access to justice and security is based on Results Based Financing and attracted the attention of the Dutch Ministry of Foreign Affairs in 2018. Our approach successfully promoted effective, accountable and inclusive institutions, leading to better security and justice provision to local communities the Democratic Republic of Congo. In 2019, we will start with this approach in Sierra Leone and Iraq.

We also actively advocated the need to expand the space for civil society, which is being curtailed in a growing number of countries. In August, together with local partners we discussed the shrinking space for civil society with officials from the European Commission, the European External Action Service and our main advocacy networks. In 2019, we will present a policy brief on key operating challenges for CSO’s in countries like the Democratic Republic of Congo and South Sudan to the High-Level Political Forum.

Political will is key to make Results Based Financing work

The success of Results Based Financing depends on the political will of authorities to participate. Changes in leadership can therefore affect progress of the programme. In Ituri (Democratic Republic of Congo), there was a change in leadership of the police. For a period of a few months, the chief commissioner refused to cooperate with international organisations, including Cordaid. After joint advocacy with other stakeholders, he was persuaded to continue with the programme.

A Young and Just World

In October, over 1,800 young people from all over the world met at the One Young World Conference in The Hague to discuss inspiring initiatives on peace, human rights and sustainable development. At the request of the municipality of The Hague, together with a civil rights organisation Kompass, we facilitated the creation of The Hague Youth Declaration on Human Rights in Action. The participants co-created and adopted this declaration, which contains 40 concrete, actionable ideas to improve human rights in your own community.

The Declaration was shared with the Office of the High Commissioner on Human Rights. She has invited Cordaid and Kompass to come to Geneva in the spring of 2019 to discuss collaboration on youth engagement on human rights. In 2019, we will also follow-up on this declaration within the context of the Strategic Partnership on Lobby & Advocacy, with an initial focus on Afghanistan and Burundi.
Cordaid in the DRC

With vast natural resources, the Democratic Republic of Congo has the potential to become one of richest countries on the African continent. Yet, due to armed conflict, socio-economic challenges and the outbreak of Ebola, the humanitarian crises remain acute for over 12 million people. Cordaid started operating in DRC in 2000. Read more on our website.

CASE TOGETHER IT’S POSSIBLE IN THE DRC

In the Consortium for the Integrated Stabilisation and Peace of Eastern Democratic Republic of Congo (CISPE), Cordaid partners with the International Organisation for Migration (IOM), the International Cooperation Agency of the Association of the Netherlands Municipalities (VNG-International), Pax and Congolese civil society organisations.

In 2018, a Results Based Financing approach was successfully implemented with the local administration, justice and police. This approach directly links payments to security and justice providers to their performance. They receive subsidies as they achieve progress toward targets jointly agreed with community representatives. This approach empowers communities to demand better service delivery.

Local associations measured satisfaction of people who had been in direct contact with the police, legal institutions or territorial administration, as well as the general community satisfaction on the performance and services offered by these actors. The research results show that community members increasingly know more about the services that the authorities are supposed to deliver. The results also confirm that the quality of services has improved. The perceived security has also improved, which is particularly linked to diminishing harassment by police.

“In a fragile context, CISPE has restored hope for peace and social. It takes the voice of the communities (specifically young people and women) into account. This strengthens trust between the community and the local authorities. CISPE positively influences the social accountability of the state and improves the performance of local authorities, security and justice services”.

Olivier Chibashimba Rukomeza, Program Coordinator CISPE

154 staff members in DRC
12 projects, 57 partners

GLOBAL PEACE INDEX
156 /163

- Political Instability: 5 /5
- Safety & Security: 3.9 /5
- Ongoing Conflict: 3.2 /5

% OF MEN AND WOMEN ‘AGREEING’, ‘STRONGLY AGREEING’ THAT THE POLICE ARE PERFORMING WELL

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<tr>
<th></th>
<th>Nord Kivu</th>
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<td>Have the right skills</td>
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<td>Work swiftly</td>
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<td>Work without payment of incentive</td>
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Source: CISPE Midline Survey - Household - April 2018
I now understand what it takes to be a good leader, and how to be a good leader myself. I also learned how to interview people. What made this workshop really interesting was to meet participants from different parts of Iraq.

Local youth leader

“Youth Voices Speak” brings together 24 youth representatives, from Kirkuk, Erbil and Ninawa. The objective of this programme is to establish a commitment to contribute to conflict prevention, foster social cohesion and to increase the daily safety in the community. Young women and men are trained together to contribute to the everyday safety and peace in their communities with specific attention for the safety of women. This is innovative, as most gendered interventions in Iraq focus exclusively on women.

In the final quarter of 2018, the training focused on leadership skills. The young change makers were trained to collect stories by interviewing community members about their daily safety issues. This approach generates an understanding of collective, daily security concerns. They collected 90 stories ranging from restricted mobility of women and child marriages, to lacking rule of law and high unemployment among youth. In 2019, the program will encourage these youth representatives to develop their own peacebuilding and community security initiatives, tailored to the needs identified through the stories.

“I now understand what it takes to be a good leader, and how to be a good leader myself. I also learned how to interview people. What made this workshop really interesting was to meet participants from different parts of Iraq.”

Local youth leader
Natural hazards and armed conflict are causing more frequent and more severe disasters. This is aggravated by climate change. Climate change has a multiplier effect on conflicts, like tensions over natural resources, water and land. Conflict and displacement also diminish people’s capacity to cope with disaster risks related to natural hazards. In fragile contexts, the government’s capacity to adequately address people’s needs may be weak.

The overall goal of Cordaid’s Resilience programme is to assist disaster-prone communities to become more resilient to disaster risks, in the face of climate change, environmental degradation and conflict. We therefore work with a multi-stakeholder approach, linking and building capacities of communities, governments and other actors. Through our work, we enable livelihood security, peaceful co-existence, and sustainable inclusive growth. You can find out more about our approach to building resilient communities on our website.
In 2018, Cordaid focused on increasing access to disaster risk reduction measures and strengthening multi-stakeholder structures, as well as disaster risk governance and policies. At the core of our work is a community-led approach, which takes the unique context of each community into account. In 2018, Cordaid’s Resilience work spread to more of our focus countries such as Afghanistan, Sierra Leone and Burundi.

To increase the ability of communities to anticipate, respond to and adapt to hazards, in 2018, we:
- trained communities on sustainable agriculture practices to deal with drought and flooding;
- assisted communities to develop climate change action plans;
- advocated and lobbied for the creation of national climate adaptation plans;
- advocated and lobbied for community consultation in major infrastructure developments;
- implemented water purification, sanitation, flooding prevention, urban farming, waste collection projects in communities.

Strengthening capacities with new partnerships

Cordaid creates access to climate funds for local communities. We usually start from the ground; working with local partners to help vulnerable communities gain access to funding. However, to be effective, sometimes we must start from the top with national stakeholders. For example, in Ethiopia, local organisations were hesitant to commit, because climate change is a politically sensitive topic. By partnering with national level stakeholders, Cordaid was able to influence the process to ensure that future funding will reach the most vulnerable people. Local communities use the climate funds in different ways, tailored to their needs. Examples include clean cookstoves, urban farming programmes, and irrigation systems to prevent food insecurity.

Bringing a local voice to the global stage

UN Environment established the biennial International Adaptation Futures Conference to bring together scientists, policymakers and practitioners from developed and developing countries to share knowledge about adaptation challenges and opportunities. At the high-level opening ceremony of the 2018 event in Capetown, Cordaid’s Yohan Santosa was one of only two community representatives. He provided local Indonesian perspectives to a debate on policy and climate change adaptation practices. In his speech, he reflected on his journey within Cordaid’s strategic partnership Partners for Resilience, and how he has used bringing local voices to multi-stakeholder platforms to enhance community resilience.
CASE

MULTI-STAKEHOLDER STRUCTURES FOR DISASTER RISK REDUCTION IN MYANMAR

Myanmar is one of the fastest-urbanizing countries in Asia. In the economic capital Yangon, the demand for infrastructure, housing and basic services is outpacing the developments. Climate change increases the occurrence of hazards like floods and storms, further reducing the quality of life.

In the Hlaing Tar Yar township, many people live in informal housing, with limited access to clean water and sanitation. The inadequate drainage systems become a hazard in the rainy season. Water that cannot be disposed of in rivers causes flooding in the township. The local authorities do not have emergency response plans in place.

In 2018, Cordaid started to build the resilience of four wards in Hlaing Tar Yar Township. Residents are now better equipped to anticipate, respond, and adapt to the risks they face. Key activities included:

- establishing a multi-stakeholder platform with residents, local and national organisations, businesses, and government;
- conducting stakeholder mappings and participatory disaster risk assessments;
- developing a resilient community action plan;
- implementing ‘quick win’ measures to provide the inhabitants with reliable clean water.

In December 2018, we invited around 80 representatives of township and ward administrations, Members of Parliament and Party representatives to increase awareness of our approach and to share lessons learned in Indonesia. Events like this build awareness on the importance of urban resilience, create mutual understanding and build trust. The township chair has indicated his commitment to strengthen the collaboration with Cordaid. This provides a foundation for further roll out in 2019 and 2020. Ultimately, the project is expected to benefit 131,700 people.

“Cordaid didn’t bring its own agenda to our community, but it really wants to map and fulfil the needs of this community. By working with Cordaid, I’ve increased my knowledge on stakeholders, networking, government and trust. These are skills I can also use elsewhere in life.”

U Aye Hlaing, Chair of the Working Committee, Inner Padan Ward, Hlaing Tar Yar Township
In 2017, the Climate Change Department of the Ministry of Water and Environment of Uganda started to develop a national climate change bill. This bill will guide and enforce the implementation of the climate change programme.

As a key member of the Partners for Resilience, Cordaid has engaged with the government, Members of Parliament and civil society to include principles of Integrated Disaster Risk Management in this climate change bill. The initial draft policy did not reflect these key principles. In January 2018, Partners for Resilience successfully proposed a revision of the draft with more involvement of civil society.

Of the technical recommendations submitted by Cordaid and its partners in 2018, 40% have been accepted, including:

- Provide special measures and initiatives to address the adaptation needs of vulnerable communities, such as people with disabilities, the elderly, women;
- Include representatives of youth, cultural and traditional institutions and ministries on the Climate Change Advisory Committee, as well as representatives of local government and the Uganda investment authority;
- Raise financial resources for the implementation of the national climate change measures and actions.

The bill has passed cabinet and is now awaiting approval by the president.

"Incorporation of Integrated Risk Management in the Climate Change Bill will raise awareness in the various stakeholders and more importantly compel different ministries to plan, budget, implement, monitor, report and account for their management options."

Honorary Biyika Lawrence Songa, chairperson Parliamentary Forum on Climate Change-Uganda
Even in a prosperous country without conflict like our home base the Netherlands, over 800,000 people live in poverty, are socially excluded, and have poor job prospects. They have difficulty finding regular employment, due to a lack of education, inadequate language skills, bad health or other issues. Many of them have been living on social benefits for years and feel side-lined in society. Yet, many of them possess the skills and talents to start their own business. Cordaid supports them to create products and services by setting up and promoting social cooperatives. On our website, you can find out more about our work in the Netherlands.
In collaboration with local businesses, civil society and other parties, Cordaid’s Cooperative Entrepreneurship Programme helps social cooperatives to become sustainable. Within these cooperatives, people can start their own business while retaining their social benefits. Cordaid supports cooperatives with general coaching, financial advice, connections, workshops and training sessions. Participants also benefit from a larger network for support on professional and personal issues.

2018 was a positive year for our cooperative entrepreneurship programme. At the national level, social cooperatives are increasingly becoming a topic of debate. We were asked to present our approach to social cooperatives at a national conference organised by Social Enterprise NL. Several of our cooperatives made excellent progress, like Saens Tois in Zaanstad, Lichtpunt in Alkmaar and Jude Catering in Huizen.

**Knowledge and inspiration for social cooperatives**
In September 2018, we co-hosted a national knowledge and inspiration day entitled *Tussen Wil en Wet* (Between willingness and law) on social cooperatives. At the event, our partners shared inspiring examples, experiences and initiatives to make meaningful employment and participation possible for everyone – where relevant with retention of social benefits.

**Joining social cooperatives and moving on**
Cordaid partnered with the municipality of Alkmaar to encourage people with a distance to the labour market to participate more actively in society. The first call for participants was in March 2018, and by July 2018, the cooperative was launched. Entrepreneurs provide catering, integration services for expats, yoga classes, energetic therapy for children, musical lessons, guidance for motorcycle tours and home improvement support.

“You don’t have to do it all by yourself!”, says Martin, one of the participating entrepreneurs.

In Eindhoven, social cooperative Ik wil (I want to) said goodbye to graphic designer Ahmad Khazndar. He has lived in Eindhoven since 2016, after fleeing his home country Syria. While learning Dutch, he wanted to use his professional skills as a graphic designer more. In 2017, he joined the social cooperative Ik wil, which really helped him to acquire assignments. After many successful design projects and satisfied clients, he was ready to register himself as an independent designer at the chamber of commerce.
The presence of vibrant small and medium-sized enterprises (SMEs) is crucial for many developing countries. However, social, economic and political realities in fragile countries make it hard for SMEs to flourish. Cordaid supports local entrepreneurs to build professional, resilient businesses with the aim to create more jobs, in particular for young people. You can find out more about our approach to promoting local private sector development on our website.
A year of rapid development

2018 was a year of rapid acceleration for our Private Sector Development programmes:

- The Bright Future programme in Afghanistan trained 141 youth on starting their businesses. Of these, 87 businesses were able to attract seed capital via crowdfunding;
- In cooperation with Comic Relief, we won the bid for a programme to extend external financial support to 100,000 people in the hardest to reach, rural areas of Sierra Leone. The project provides financial literacy training to people. It also urges financial providers to both develop customer-centric products and services, and to expand services into rural communities;
- The South Sudan Agribusiness Development Project was prepared with the Dutch embassy. The goal is to improve food security, income and employment of 10,000 farmer households. The approach enhances food security, buying power and the employment position of vulnerable populations;
- New programmes were prepared to launch in 2019 to foster inclusive economic growth in Uganda and Myanmar.

Resilient business development services were provided to SMEs in key countries.

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th># OF SMES</th>
<th>PROGRAMME</th>
<th>LOCAL PARTNER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>20</td>
<td>Bright Future</td>
<td>Oxus</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>33</td>
<td>Resilient Business Development</td>
<td></td>
</tr>
<tr>
<td>Ethiopia</td>
<td>15</td>
<td>Resilient Business Development</td>
<td>R&amp;D</td>
</tr>
</tbody>
</table>

Based on the work in Sierra Leone, Ethiopia and Afghanistan and the newly awarded projects in South Sudan and Uganda, we are confident that this approach will lead to sustained local economic growth and job creation for many women, youth and men in our focus countries.

Developing financial products for SMEs

A key challenge is to establish a link between investors and the SMEs that have received Cordaid’s support. Deliberately, Cordaid focuses on the ‘missing middle’, SMEs that are too small to attract a loan via a local bank but are too large to obtain a loan via a traditional microfinance institution. After initial support from Cordaid, many businesses feel that they are ready to grow and apply for a loan. However, often the loan is not granted because the risk is deemed too high. In 2019, we will therefore work more closely with local financial institutions to develop accessible and affordable financial products for SMEs.
CASE

STIMULATING HEALTHY BUSINESS AND JOB GROWTH IN SIERRA LEONE

By providing support to small and medium sized enterprises, Cordaid allows people to rebuild trust and enhances social cohesion. Similarly, it enables enterprises to make a difference for the people of Sierra Leone.

In 2018, the third cohort of the Resilient Business Development Programme in Sierra Leone included over 30 SMEs. In partnership with ReGrow, the Petroleum Directorate and RESOLVE, with support from USAID, we provided nine months of business training, coaching, peer learning and technical advisory services.

One of the participants was social enterprise Parene Healthcare. This company wants to improve access to basic health care services and health-related products in communities to improve the quality of life. The programme helped the company to identify a strong vision and mission and to connect to potential local funders. We also provided Parene Healthcare with a Human Resource consultant to help improve employee on-boarding and compliance with local labour laws.

With access to funds, Parene will have two new clinics in the Number 2 community of rural Freetown. Residents and people from surrounding communities currently have to travel far to get primary health care. Parene’s clinics will enable them to get affordable access to primary health care and relieve burdensome travel. The clinics also provide employment for nurses and midwives in rural Freetown.

“Cordaid and ReGrow took us on a journey that has given us a new set of lenses to look at our enterprises. We especially valued the interaction with entrepreneurs and organisations that shared their experiences and pitfalls with us. They gave us hands on training and tools that we are now implementing ourselves.”

Juliet Lavaly Amabebe, CEO Parene Healthcare
CASE

CROWDFUNDING FOR A BRIGHTER FUTURE IN AFGHANISTAN

A Bright Future for Afghanistan is a five-year program to increase economic opportunities for youth living in Kabul. It is funded by the Dutch Ministry of Foreign Affairs and implemented by a consortium of Dutch and Afghan partners: 1% Club, Bayat Foundation and Hamida Barmaki Organisation for the Rule of Law.

The growth of new businesses is supported through a business incubation track, transforming ideas into reality. In 2018, 141 young entrepreneurs (including 60 women) were trained and supported to help them set-up their own businesses in Kabul.

One of these pioneers is Najeebullah Nasiri. He established MRNeExpress in 2016 as one of the first online selling platforms in Afghanistan. He joined the Bright Future’s business incubation track and received support to expand his platform. To jump-start his business, Najeebullah raised $1,000 through the program’s crowdfunding platform. The amount was used to develop an app and to improve the current website. The support also helped him to create the company’s vision and mission.

SMEs, sellers and small shop owners can create an account on the platform to sell their products online. The platform connects them to millions of potential customers throughout Afghanistan. After participating in the incubation track, the company also joined the business acceleration track of the Bright Future program. Most of the SMEs in this track started to use the online platform and have increased their sales significantly.

“Through MRNeXPRESS, we try to make other businesses successful to contribute to the economic growth of the country.”

Najeebullah Nasiri, CEO MRNeXPRESS
Disasters hit the poorest communities the hardest. In fragile and conflict-affected areas they hit even harder. Poor communities often live in the most dangerous locations and are most susceptible to natural disasters such as floods and droughts. This forces them to leave their homes, jobs and farmland.

Cordaid has a long history of offering humanitarian relief to the people who need it most. When a crisis occurs, Cordaid provides humanitarian aid to ensure that basic human needs are met. We adhere to the concept of localisation, which means that our humanitarian efforts are coordinated and implemented as much as possible by local communities and organisations.
Our emergency responses are based on the humanitarian principles of impartiality, neutrality, independence and the humanitarian imperative to provide assistance wherever it is needed most. Our humanitarian aid is comprehensive, resilience building and forward-looking. We help to save lives, and also support communities to recover in a way that strengthens their resilience so they can better cope with future crises. This includes asset recovery, strengthening of community systems and structures, and supporting livelihoods and services such as education in emergency settings. You can find out more about our approach to Humanitarian Aid on our website.

In 2018, Cordaid focused on crises in the Central African Republic, Syria, Yemen, Sulawesi, South Sudan, Uganda, Ethiopia, Venezuela, Lombok, DR Congo and Myanmar. Among these, the response to the tsunami in Sulawesi and starting a project in Yemen were the most memorable.

Dutch Relief Alliance
The Dutch Relief Alliance responds to major humanitarian crises. The alliance is a cooperation of 16 Dutch NGOs and the Ministry of Foreign Affairs. In 2018, Cordaid was the vice-chair of the Dutch Relief Alliance. With our partners in the alliance, we worked in two acute and four protracted crises. We were the lead organisation for two of these joint responses. Read more about the Dutch Relief Alliance on our website.

Responding to one of the worst humanitarian crises: Yemen
In July 2018, we responded to the need for humanitarian assistance in war-struck Yemen. As a result of three years of war, 24.1 million people are in need of humanitarian assistance. 7.4 million Yemenis are on the brink of starvation. More than 8.5 million people lack access to basic health care, water and sanitation.

Humanitarian assistance in Yemen is continuously hampered by armed conflict and insecurity, governmental restrictions and difficult infrastructural access to many areas. Together with our local partner Yamaan, we provided urgent, life-saving assistance to 11,600 extremely vulnerable people affected by war. We provided food, winter non-food items, sanitation kits and financial support for internally displaced people to rent a place to live.

648,000 people provided with humanitarian aid
Cordaid in South Sudan

Years of conflict and violence in South Sudan have forced 4.2 million people to flee their homes. People returning to their homes require humanitarian assistance and protection. Over half of the population lacks food and water, and access to health care and proper sanitation. In 2018, a peace treaty was signed to end the civil war. Cordaid started operating in South Sudan in 2000. Read more on our website.

In 2018, Cordaid South Sudan supported approximately 1,600 vulnerable households with the South Sudan Joint Response (SSJR4). With partners like CARE international, Save the Children, War Child, Dorcas, Plan International and ICCO we:

- provided emergency food assistance with food vouchers;
- restored physical and livelihood community assets;
- supported local agricultural production through seed kits and goats;
- supported women entrepreneurship through training and grants;
- enhanced access to clean drinking water by improving water infrastructure and creating new wells.

By providing timely and integrated assistance, we reduced acute humanitarian needs, strengthened community resilience and provided services that enhanced health, security and dignity. This helped the affected communities to find some hope out of despair and gradually begin rebuilding their lives.

“"The goats I received from Cordaid have given me a sense of hope. I hope they will continue to increase in number so that I can provide milk for my children and sell some to send my children to school, buy food and pay medical fees.”

Mrs. Roda Nyanluit Deng, displaced widow with four children currently living in Panam
Cordaid in Syria

The crisis and the rise of Islamic State have led to millions of displaced people in Syria. An estimated 11.7 million Syrians in need of life-saving humanitarian assistance and protection. About 6.2 million Syrians are internally displaced, over 5.6 million Syrian refugees are displaced outside the country. Our work in Syria is managed from our office in Iraq. Read more on our website.

In 2018, we supported over 1,000 people with their rehabilitation. We finance and coordinate a shelter program. We do this with our Syrian partner GOPA-DERD both in Aleppo city and half an hour’s drive east of Aleppo, in the town of Dir Hafir. People have started to return to the cities. They want to move on, to repair or rebuild their homes, and to work.

Most of the rehabilitation work was completed very quickly; a process that usually takes at least four months was completed within two months. This was especially remarkable when considering part of the project had to be relocated from rural to urban Aleppo to meet government regulations.

Beneficiaries were selected according to the government guidelines. Our partners used small local contractors for the execution of the works. The quality is very good. As a result, 202 households now have basic shelter provisions: a home with doors, windows, plumbing and electrical works. The people are happy with their homes and the other support provided.

“Joy and laughter have returned to our home. We would have never imagined that our home could be rebuilt as such.”

Returning internally displaced family
INVESTMENT MANAGEMENT

Cordaid Investment Management (CIM) has been a frontrunner in opening markets to impact investment since 1997. The funds managed by CIM offer access to finance using a mix of financial instruments and focus on supporting women and young people. In 2018, CIM was active in 23 developing countries in Africa, Asia and Latin America. To date it has financed 273 partners and 512 investments have been made, with a total approved value of €227 million. You can find more information about our investment management activities and impacts on our website.

CIM manages thematic investment funds that foster Cordaid’s multidisciplinary approach to development. The Rural and Agriculture Fund (RURAF) provides farmers access to inclusive finance to boost local rural economies. The Stability Impact Fund (SIF) creates scalable and sustainable social impact in fragile and conflict-affected countries by investing in micro, small and medium enterprises.
CORDAID INVESTMENT MANAGEMENT

The Stability Impact Fund Africa (SIFA) is part of SIF, with a specific focus on Africa. It utilises a blended approach that provides SMEs with patient capital as well as technical assistance. The Fund is open to impact investors who share our strong belief in the potential of MSMEs to create jobs and spearhead inclusive economic growth in the most fragile contexts to help break the vicious circle of conflict and poverty.

Supporting the poultry sector in Sierra Leone

Egg consumption in Sierra Leone is estimated at 200 million eggs per year. Local farms supply only 20% of the demand, the rest is imported. Through the Stability Impact Fund Africa (part of SIF), CIM has financed local poultry farmers, such as Leecon Poultry Enterprise.

In 2002, Mr. Bai Bureh Conteh, invested all of his savings to start Leecon. He started with only 700 chickens. With consistent re-investment of profits and the investment by CIM, the business has grown gradually. The flock has grown to 30,000 chickens.

To grow the business, CIM supported Leecon with a loan in local currency. Bai Bureh Conteh: “My loan contract with CIM is in local currency but I received the funds in foreign currency equivalence so I can pay my foreign suppliers directly. This helped to mitigate my foreign currency risks when sourcing abroad”. CIM’s loan also helps to create employment opportunities.

In 2018, Leecon employed 25 people and they plan to create 9 additional jobs. It also provides technical assistance to smaller farmers in the industry.

Expanding our outreach

Myanmar is the country with CIM’s largest portfolio: over € 5.5 million. In 2017 and 2018, CIM reached 89,000 microentrepreneurs through investments in microfinance institutions.

In 2018, CIM expanded into Guatemala and Mali. In Guatemala, we invested in two microfinance institutions focused on rural areas and women. In Mali, we invested in a company that exports mangoes. CIM’s investment creates jobs at the company and at its 250 partner farmers.

Investing to overcome fragility

In 2018, Hann Verheijen joined CIM as Managing Director. Hann brings over 17 years of investment experience in sustainable financial institutions. With his appointment, CIM reinforced its strategy to use financial support to overcome fragility. CIM invests in decent job creation, sustainable economic development, and building resilient communities. CIM does this by:

- deploying growth capital and technical assistance to Micro Finance Institutions and SMEs in the most underserved fragile and emerging communities;
- catalysing system change, opening up markets in which organisations otherwise wouldn’t have access to finance;
- supported by like-minded investors who balance financial return with social impact;
- with the help of a highly skilled and committed team.
All of our work for people in fragile and conflict-affected areas could not be done without our people. To ensure our professionals can do their job, we go to great lengths to help them prevent and cope with the risks that they may encounter in their day-to-day work. We have dedicated security plans in each country office and offer training and support to deal with safety issues and crises.

Cordaid in transition

Like 2017, 2018 was part of Cordaid’s transition from a government-subsidised development organisation in international cooperation. We are progressing in several ways: better systems and processes, stronger country offices, team-based project identification and management, and more. For Global Office staff handing over project leadership to Country Office staff means adjusting to a new reality in which the role shifts from being in charge to a support role. This is not an easy shift and requires trust, cooperation, solidarity, training and coaching. This transition process will continue into 2019, including a handover of projects to the country offices, further improvement in project-based working and a continued focus on innovation and knowledge development.

Taking stock of our staff

After several years of declining staff numbers, in 2018, our team grew both in the country offices and at the global office. At the global office, 32 new people joined in 2018, compared to 17 people who left. In the country offices, 10 new expats joined, compared to 16 leaving.

In 2018, there were 31 vacancies for roles at the global office and 26 vacancies for expats in the country offices. The labour market is changing; making it more challenging for us to recruit staff for roles in the Netherlands and elsewhere. For each recruitment process, there are fewer applicants.

<table>
<thead>
<tr>
<th>END OF YEAR 2018 (VS 2017)</th>
<th>GLOBAL OFFICE</th>
<th>COUNTRY OFFICES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of FTEs</td>
<td>149 (139)</td>
<td>657 (585)</td>
</tr>
<tr>
<td>Number of employees</td>
<td>186 (157)</td>
<td>657 (585)</td>
</tr>
<tr>
<td>Number of (fundraising)</td>
<td>o</td>
<td>o</td>
</tr>
<tr>
<td>volunteers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender balance</td>
<td>62% women (65%)</td>
<td>22% women (22%)</td>
</tr>
<tr>
<td>Expat/local balance</td>
<td>100% on local contract</td>
<td>6% expats on local contract (7%)</td>
</tr>
</tbody>
</table>
We are also regularly faced with people withdrawing from the recruitment procedure. Yet we continue to be able to recruit excellent new staff. New and existing Cordaid employees actively follow an onboarding program to understand the Cordaid culture, rules, protocols, and regulations, including our Code of Conduct.

Country office HR support
In an effort to align the HR policies and practices in all Cordaid offices and to further improve the quality of HR management, in October, we staged a HR week in Uganda with Global and Country Office HR staff. During this week, we discussed HR policies like the Cordaid HR vision and the eight principles of Cordaid’s personnel management; internal regulations, procedures and templates; positions and salary scales; recruitment, onboarding and performance management. Health and safety of our staff as well as integrity and grievance policies were discussed and developed. An international community of practice has been established to further develop and implement these policies and to share best practices.

Professional development
Cordaid values professional development of our staff. We annually invest 2.75% of the gross salary amount in training of our staff. Part of this budget is spent on in-company training courses available to all staff, as shown in the table below. In addition, 27 people benefited from one of several individual courses, agreed upon in the context of their professional development. In the country offices, people were trained on topics like project management, security, stress management, lobby and advocacy and thematic issues. The so-called front runner members of project teams were trained on project-based working. On average, country office staff each received approximately five days of training.

Employee benefits
To reward our employees for their contribution to Cordaid’s mission, we have developed our own compensation plan. To ensure we offer primary and secondary benefits in line with other NGOs, we participate in a biannual benchmark across Dutch charities, conducted by the Human Capital Group. On the basis of the 2018 benchmark, it was confirmed that our remuneration policy was in line with the market. To further improve the policy, we deleted obsolete articles, clarified ambiguous articles and simplified procedures. The Works Council approved the charges.

The safety of our people
The 2018 Aid Worker Security Report states that in 2017, there were 313 major attacks on aid workers worldwide. In 2017, 139 aid workers were killed, 102 were wounded and there were 72 kidnappings. For the third year in a row, South Sudan was the context where most attacks on aid workers took place.

These trends are also reflected in our operations. In 2018, 54 security incidents were reported within Cordaid. Of these, 13 were critical incidents with a severity rating of 4 and three with a rating of 5 (on a scale of 1 to 5). Most Cordaid incidents occurred in Central African Republic (22 incidents), closely followed by South Sudan (21 incidents) and Afghanistan (7 incidents). Relocation (moving Cordaid teams temporarily to a safer place) was needed.
in Central African Republic and South Sudan. Hibernation of Cordaid teams (sheltering in place until fighting ceases) was needed in Afghanistan, Central African Republic and the Ethiopian Somali Region.

Humanitarian and development programmes can only be implemented with a solid security management system in place. We therefore have a comprehensive security policy. We also have dedicated security plans and procedures for each country where Cordaid has an office. A Safety, Security and Crisis Committee and a global security advisor develop policies and procedures, oversee their implementation and support the management of crises.

Security training is provided ahead of all international deployment and travel to medium and high-risk zones. In 2018, 21 employees participated in the mandatory refresher courses for global office staff and expatriates travelling to our country offices. There were also tailor-made security training programmes: 19 new employees and two female travellers were trained.

Employees hired for our local offices are trained by the seven security advisers based in the Cordaid offices, by regional and local training providers, and by the global security adviser. In other Cordaid programmes, dedicated Security Focal Points are appointed. While security training is key for our local staff in the field, keeping track of their training status is a challenge. We are therefore increasing our security support staffing to build local training skills and to monitor the training status.

In 2018, the global security advisor travelled to Afghanistan, Democratic Republic of Congo and Ethiopia to provide training to teams in Dealing with Aggression, Security Awareness and Crisis Management. These security support visits also verify where required procedures are in place and complied with and ensure the quality of security plans and local networks for gathering contextual information.

**Health and absenteeism**
To safeguard the health of our employees, we take preventative health measures. International employees at our country offices and colleagues who travel regularly for work have medical checks designed specifically for the regions where we work.

At the global office, our target is to stay below 3.5% for health-related absenteeism. The percentage for 2018 was 5.7%, up significantly from 3.4% in 2017. During 2018, there were 13 cases of long-term illness (longer than 42 days). Much of the increase was stress-related absenteeism, connected to changes in the organisation and workload. We therefore conducted a stress survey. Staff members with high stress scores received support from a specialised coach as well as online tools to alleviate stress. After an initial meeting with the coach, people could opt for a coaching trajectory to further lower their stress level. Eight staff members opted for such coaching. Health-related absenteeism decreased throughout the year but was higher than the target of 3.5%.

**What our people say**
Every year, Cordaid conducts an employee satisfaction survey among its global office and local office staff. In the 2018 survey, the overall score on a 10-point scale was 7.0, up slightly from the 6.9 score in 2017. Key areas for improvement highlighted by the survey are: workload, training and development. Topics on which our staff are most happy are the job position and overall work experience, the collaboration with co-workers and working environment, and the quality of their direct manager. On each of these topics, our staff scored Cordaid at least 7 out of 10.
For over 100 years, Cordaid has worked with local, national and international civil society organisations. We work with networks as well as individual civil society organisations, such as NGOs, labour unions and social movements. The primary focus used to be on building their capacity and facilitating their work through financial and other support. A vibrant local civil society can play a role in making sure every voice is heard in its society.

Today, our way of working has evolved. We believe collaboration with domestic actors is the most effective way to achieve inclusive and participatory development as well as the governance models to support that development. Real partnership takes advantage of the knowledge, skills, reach and expertise that partners offer each other. In 2018, we worked with over 350 partners around the world. By working in partnership, we can have a much greater positive impact. Cordaid’s contribution is often realised within the context of multi-stakeholder partnerships. Capacity strengthening of domestic partners is still an important role for Cordaid, with a view of handing over to them in the long term. In parallel, to achieve common objectives, strategic relationships and collaboration with relevant stakeholders on the ground are gaining importance.

Local ownership to increase effectiveness
To improve aid and development effectiveness, donor and recipient countries agreed on key principles to enhance local ownership of development outcomes. These principles include local ownership, inclusive partnerships and delivering measurable results. The Dutch Ministry of Foreign Affairs also increased attention for local ownership and co-creation with domestic actors. These changes place indigenous organisations at the centre of planning and implementing interventions in their proximity.

Cordaid fully embraces the domestic ownership agenda. We have proactively adjusted our way of working with local organisations, government and the private sector, and for key projects we also look forward to making them less dependent on us in the future.

Our engagement strategy
Sustainable, long-term outcomes for people on the ground are the result of complimentary, coherent partnerships. We realise our role as an international NGO is changing, and we are prepared to take the operational consequences in our day to day work. Some of the consequences include:

- local development is a multi-stakeholder responsibility, ideally with local actors taking charge;
- global office or global interests become subordinate to interests of domestic actors;
- introduction of rules of engagement in the partnership with domestic civil society partners, especially in case of locally available funding;
- development of exit strategies, so over time, the local organisations can take over completely and no longer need to rely on Cordaid’s support.

More specifically, the Cordaid partnership approach:

- starts from the local challenges, voices and power relations;
- aligns with our strategic priorities and contributes in a verifiable way to achieving the goals we set in the Cordaid strategy and ways to get there;
- includes a differentiation in types of partnerships, alliances, coalition, in function of different goals to be achieved;
- offers a partnership toolkit which includes contracts that specify the mutual roles, rights and responsibilities;
- clarifies Cordaid’s internal roles and responsibilities and across the global office and country offices.
An active member of the Caritas family

Cordaid is an active member of Caritas Internationalis, a global confederation of over 160 Catholic organisations, working at the grassroots in almost every country in the world. When a crisis hits, we are on the ground. Together, we reach out to the poor and the excluded, regardless of race and religion. Cordaid is also a member of CIDSE, CONCORD, the Civil Society Platform for Peacebuilding and Statebuilding and other networks.

As a member of the Caritas family, Cordaid joined the Share the Journey campaign which was launched by Pope Francis in 2017. The objective of this campaign is to create a culture of encounters. We have a vision of a world where people who knock on doors are received with a smile, rather than fear. A world where an encounter is seen as an enriching experience, rather than a threatening one. This world is possible if we dare to really connect and take the time to share the journey with migrants. Together with other civil society organisations and social cooperatives, on June 23, 2018, we brought together refugees and migrants, social cooperatives, parishes, donors, and students. It was a day of inspiring stories, workshops, food, music and other activities.

Partnership versus competition

Over the years, the relief and development sector has become increasingly fragmented. As a result, there is competition for the scarce funds available to support people in need. To increase their impact, donors strive for high quality at low costs. To deliver on these expectations, scale is required. Therefore, in the past two years we have actively sought out more structural organisational partnerships in the Netherlands and elsewhere. Such conversations have forced us to step out of our comfort zone, exploring the boundaries of our own identity and values. As these efforts have not yet led to the larger scale and potential impact we have in mind, we will continue on this journey to turn competition into partnership for positive impact.

Supporting women in the Central African Republic

Women often lack access to security, justice and peace processes in their country. Together with domestic partners in the Central African Republic, Cordaid ensures that the needs and expectations of women in conflict areas are shared and discussed with decision makers. In 2018, we trained partners in story-collecting so women could share stories on their daily security situation. From all over the country, stories were collected and analysed in communities. During community meetings, formal and informal decision makers joined women to try to find solutions. In Bangui, women, police and politicians now meet regularly. Together, they discuss some of the issues faced by women of which the police were previously unaware. This even influenced the local UN mission (MINUSCA) to improve the work on sexual and gender-based violence. Inspired by the stories from women, we partner with domestic actors to generate change at various levels.
We are very grateful for the support of both our institutional and individual donors. Their support allows us to fulfil our mission to reduce fragility and the vulnerability of people where it is most needed and most difficult.

**SOURCES OF INCOME IN € THOUSANDS**

<table>
<thead>
<tr>
<th>Source of Income</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from private individuals</td>
<td>€ 104,216</td>
<td>76.2%</td>
</tr>
<tr>
<td>Income from companies</td>
<td>€ 25,246</td>
<td>18.5%</td>
</tr>
<tr>
<td>Benefits of lottery organization</td>
<td>€ 2,700</td>
<td>2.0%</td>
</tr>
<tr>
<td>Government grants</td>
<td>€ 547</td>
<td>0.4%</td>
</tr>
<tr>
<td>Caritas members</td>
<td>€ 2,700</td>
<td>2.0%</td>
</tr>
<tr>
<td>Other non-profit organisations</td>
<td>€ 789</td>
<td>0.6%</td>
</tr>
</tbody>
</table>

In 2018, we received a total of € 136.7 million, an increase compared to our 2017 income of € 129.2 million. There was no extraordinary income. We signed 68 new contracts for projects in 15 countries, with funding from 30 institutional donors. The total value of these contracts is € 73 million, to be spent across three years.

**Expanding the institutional donor base**

Cordaid has very strong partnerships with four major donors: the Dutch Ministry of Foreign Affairs, the Global Fund, the World Bank and the European Commission. We are in constant dialogue to broaden and deepen these relationships, based on a shared strategic vision and our respective strengths. Examples of this include:

- The strategic partnership with the Dutch Ministry of Foreign Affairs to support organisations in fragile countries to promote social equality and human security, and to advocate for all people to have a fair say and share in their societies. The Dutch Government also supports many other Cordaid programmes, ranging from youth employment in Afghanistan to humanitarian response in South Sudan, as well as our work through the Dutch Relief Alliance;
- Joined forces with Global Fund to increase the impact of the fight against HIV in the Democratic Republic of Congo, where Cordaid already is the principle recipient for Global Fund;
- EU funding for capacity building of local organisations in emergency preparedness and response in Ethiopia and the Democratic Republic of Congo;
- Continued funding from the World Bank and the European Commission to continue our health programmes in the Central African Republic;

"Through our contribution to Cordaid and the Civil Society Platform for Peacebuilding and Statebuilding, France helps to strengthen a holistic approach to crises and fragilities. Consolidating the role of civil society in inclusive and participative governance reaffirms the social contract between states and society. This is central to achieving the 2030 agenda and a sustainable peace."

Joëlle Silberstein, French Ministry of Europe and Foreign Affairs
Relying on a limited number of donors makes us vulnerable to policy and other changes. We therefore aim to expand our programming as well as to diversify our donor base. In 2018, Cordaid received funding from more than 40 institutional donors and philanthropic foundations. Highlights of new contracts signed in 2018 include:

- Extension of 5 health contracts in South Sudan funded by the UK Department for International Development;
- Support from the World Bank for Results Based Financing in the education sector in the Democratic Republic of Congo;
- Funding from the Swiss and French governments to support the Civil Society Platform for Peacebuilding and Statebuilding for 2018-2020;
- A resilience contract with the Dutch Embassy in South Sudan for an agriculture and food-security programme;
- Diversifying our donor base within the United Nations from two to seven UN agencies, including UNOCHA, UNICEF, UNHCR, FAO, WHO and others.

**Shifting agendas**

In 2018, we continued our lobby and advocacy efforts to maintain and enhance effective Official Development Assistance (ODA) as defined by the OECD Development Assistance Committee. At the same time, we are aware of the newest developments in the redefinition of ODA, from pure poverty reduction to a catalyst for an effective leverage of other actors in development, such as the private sector. Official donor government aid to target economic development and welfare of developing countries is inconsistently used for the securitisation agenda, as well as to attempt to keep refugees out of Europe. Politisation and militarisation of the ODA budget is challenging budgets meant to assist the most vulnerable in fragile states.

**A growing base of individual donors**

In 2018, 283,000 individual donors supported Cordaid, of which the majority already supports us for many years. We are grateful for their loyal support and to the new donors. In 2018, we achieved a slight increase in the number of donors compared to 2017. In a society where people are constantly encouraged to switch from one energy or cell phone provider to the next, we need to actively inform and engage new and existing donors. We therefore launched a new marketing system in 2018. This enables us to better inform and serve our donors through specific media channels, in line with their personal preferences and behaviour. To personally connect with our most loyal donors, we invite them to join us for one of our regional donor meetings in the Netherlands.

While the interest for legacy donations to Cordaid continues to grow, our 2018 income from such gifts decreased compared to previous years. We realise that there is an ever-increasing number of foundations and organisations vying for people to leave them money in their will. We are therefore very grateful for the significant and very meaningful gifts we received through legacy and other donations. For sizeable gifts, we work directly with the donors to ensure the funding supports projects that best match their interests. We actively monitor the progress on these health care, educational and micro-credit projects in Africa and Asia and share the results with these generous donors.

**Here to help one another**

After streamlining our marketing and communications activities towards our donors and the general public in 2017, in 2018, we focused on the Cordaid brand. The advertising campaign on Dutch national television and radio channels *Op de wereld om elkaar te helpen* (On this planet to help one another) significantly increased awareness and trust of Cordaid among Dutch people. This confirms our conviction that a better world starts by looking after each other and it serves as a reminder to (continue to) support Cordaid.

“Switzerland’s support to Cordaid and the Civil Society Platform for Peacebuilding and Statebuilding helps ensure international dialogue is truly inclusive and balanced. We can be proud of the visibility achieved for an emerging network of local actors, with a strong voice in key international fora. Switzerland welcomes other donors both as a sign of success, and confirmation that we need to continue to support civil society’s voice to be heard loud and clear.”

Martin Roch, Swiss Federal Department of Foreign Affairs
Helping child families survive

Many of our new donors were recruited through a fundraising campaign with RTL Boulevard. For the fifth consecutive year, Cordaid's work featured in their daily broadcasts on Dutch television. This year, the campaign focused on child families, which have to survive without their parents. In Uganda, over 10,000 child families live in refugee camps. These children have lost their mother and father during the war or while fleeing from South Sudan. Sometimes 12-year old children have to take care of their younger siblings. Cordaid supports them with shelter and psychosocial counselling.

Popular TV and radio presenter Marieke Elsinga travelled to Uganda with us and reported on her trip in an impressive way. Nearly 100,000 viewers of RTL Boulevard supported these children with donations. This really helps these children to get their lives back on track and to take better care of their brothers and sisters. This campaign was also supported through our online media, generating awareness for the situation. And by a petition – signed by 5,475 people – which we handed to Mariette Schuurman (Special Representative for women, peace and security at NATO) and To Tjoelker of the Dutch Ministry of Foreign Affairs.

The Netherlands helps Sulawesi

In September 2018, the Indonesian island of Sulawesi was struck by both an earthquake and a tsunami. The cooperating aid organisations of The Netherlands (Samenwerkende Hulp Organisaties or SHO, Giro 555) launched a national campaign. The compassionate people of the Netherlands – including many Cordaid donors - donated a total of €15.6 million, of which €1.8 million was assigned to Cordaid for the execution of emergency aid. Together with the other SHO organisations, we helped many victims. We distributed food rations and millions of litres of drinking water. We informed people on health issues to prevent an outbreak of contagious diseases. And we offered temporary shelter for those who lost their homes and offered medical care to thousands of people.

Long-term donors Postcode Lottery and ASN

The Dutch National Postcode Lottery has supported Cordaid since 1996. Since the start of this partnership, we have received a contribution of €69.3 million. Since 1989, the lottery has donated over €5.8 billion to many charities. In 2018 they raised a record amount €370 million, of which €2.7 million was donated to Cordaid. This amount was used in poverty-stricken areas, in conflict-affected areas and in areas where the consequences of war or (natural) disaster continue to impact people. Our integrated approach offering emergency relief, safety, health care, education and jobs is made possible by the participants of the lottery and the generous gift from the Postcode Lottery.

Since 2002, ASN Bank has been an important donor for Cordaid. As ASN has shifted its focus to climate and biodiversity, our long-term partnership ended. We are very grateful to the ASN Bank and its clients for the many years of support. This has enabled us to support hundreds of thousands of people around the world to create a better future. As we say goodbye to this long-term donor, we need to increase the efforts to find new donors to help us make the world a better, less fragile, place.

“The Postcode Lottery is built on a dream, to generate continuous funding for civil society. Thanks to our lottery players, we can help Cordaid to do more for people who are struck by poverty, conflict and/or (natural) disaster.”

Margriet Schreuders, Head of Charities, Dutch Postcode Lottery
Cordaid strives to be an effective, innovative and learning organisation. To share our knowledge effectively, we have communities of experts that focus on innovation and knowledge development and thematic communities of practice that support knowledge exchange and learning. To learn and to be accountable to our beneficiaries, donors and other stakeholders, we have thorough monitoring and evaluation mechanisms in place. This enables us to track of our performance, and to adjust our efforts as needed. We are currently introducing these standards for all interventions supported by Cordaid.

Cordaid is a foundation, established under Dutch law. To ensure the quality of our work, we have a quality management system in place, based on quality standards like ISO and Partos. We are committed to meeting these standards to enable the organisation to perform efficiently and transparently.

Our financial health
Like 2017, 2018 was a year with a balanced operational budget. For 2019 and beyond, our objective is to remain financially healthy and to gradually grow our income. It remains challenging to secure funding from our donors to work in and on fragility. Scale is important, both for the impact of our projects and our ability to obtain funding. In 2018, we updated our policy on the investment of assets. More detail about our finances, including our investment returns, is available in the 2018 Annual Accounts and in appendix 4.

Budgets are monitored throughout the year at three different levels. Project budgets are managed by the project leaders, supported by a project controller. Budgets for organizational units (like the country offices and departments at the global office) are managed by the country directors and unit managers. Project and organizational unit level budgets are discussed versus actuals on a monthly basis. On a consolidated level the budget is monitored by the Board of Directors, supported by the manager finance & control. The Supervisory Board is informed about the progress on a quarterly basis.

Accountability and governance
Accountability is a cornerstone of everything we do. As the recipient of public funds and the trust of hundreds of thousands of individuals, Cordaid must be accountable to beneficiaries, clients and donors. Accountability is assured through good governance. It is engrained in how we are managed, how we are supervised, how we work with different stakeholders and how the interests of different stakeholders are taken into account.

Cordaid has a two-tier governance structure. Our Supervisory Board oversees the Board of Directors, which consists of CEO Kees Zevenbergen and CFO Willem-Jan van Wijk. More information about their background and other roles is available on the website. More information about our governance is

In 2018, there were no extraordinary costs. For more detail on the budget split across our mission, fundraising and management/administration, please refer to our 2018 Annual Accounts.
available in the articles of association and the governance regulations. Cordaid complies with Dutch law for our operations in The Netherlands and to local law for operations in the countries where we work.

Beside our annual reports, we publish our annual accounts, which provide more detail on our financial results. In addition to this extensive financial document, we publish a summary of our results on the website of the Central Bureau for Charities (CBF). This so-called passport is a new accountability tool which is mandatory for all charities in the Netherlands as of 2019.

**Integrity**

We were deeply upset by the sexual misconduct of humanitarian aid workers as revealed in the media early 2018. It urges all of us - individual staff members, organisations and the aid and development sector as a whole - to conduct thorough assessments and to improve protocols and reporting criteria for misconduct. Every form of sexual abuse goes against the heart of who we are and what we stand for, as addressing and countering gender-based violence is an important part of our mission. We will continue to use all instruments at our disposition to prevent misconduct, report it and handle it appropriately. We strive for a culture of integrity.

In 2018, Cordaid actively contributed to the sector initiative on integrity, coordinated by Partos. Through weekly meetings and regular call, we developed a joint integrity action plan with 14 key actions for the sector. Cordaid's CEO Kees Zevenbergen was a spokesperson for this sector initiative, speaking at several events on behalf of the humanitarian aid sector.

In 2018, we reviewed our own integrity policies. We renewed our efforts on the prevention of misconduct and the understanding and enforcement of our Code of Conduct. Through this work, we aim to create a culture of integrity. The new Integrity Policy is an overarching policy connects new and existing policies and codes. Key topics include conflict of interest, corruption, code of conduct and prevention of undesirable behaviour. In all offices, we have Confidential Advisors to whom staff can report experiences with undesirable behaviour and other concerns. Prevention of and dealing with sexual harassment is part of our (mandatory) safety and security training.

We also updated our Code of Conduct. The Code of Conduct starts from Cordaid's values, and details specific topics like private life, conflict of interests, sexual relationships, weapons and protection, drugs and alcohol, HIV/AIDS and child labour. It applies to all staff and consultants. All new employees need to sign for receipt and its content as part of their employment contract. To develop these policies and measures and to follow up on (suspected) breaches of the code of conduct, an integrity committee was installed. They are supported by an external expert.

Our offices are located in countries at the bottom of the Corruption Perception Index. In order to mitigate these risks, we have a number of policies and procedures in place, including the Code of Conduct, a whistle-blower policy and an anti-corruption policy. We have a zero-tolerance policy regarding misconduct and undesirable behaviour. When a fraud or corruption incident does occur, it is reported through specific channels, such as the Integrity Committee, and management. Each case – whether alleged or proven – is taken very seriously and immediately investigated. Incidents are investigated by a professional external party. Resulting actions are coordinated by Cordaid's internal auditor and reported to the Audit Committee on a quarterly basis.

In 2018, 33 incidents of misconduct were reported, of which one anonymously.

<table>
<thead>
<tr>
<th>INTEGRITY &amp; FRAUD CATEGORIES</th>
<th># OF CASES</th>
<th>ALLEGED</th>
<th>PROVEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial</td>
<td>18</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>Sexual undesirable behaviour</td>
<td>9</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>Weapons</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Drugs and alcohol</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Discrimination</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Violence</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Destruction and theft</td>
<td>3</td>
<td>0</td>
<td>3</td>
</tr>
</tbody>
</table>
For the cases of sexual undesired behaviour, three cases were not substantiated, in two cases warnings were issued and in two other cases, the employment contracts were terminated. In 2018 Cordaid lost an amount of €180,000 related to the mentioned incidents. At the end of 2018, all investigations of incidents from 2018 and before are closed.

**Corporate responsibility**

Corporate responsibility is part of our core business. The vision and mission (our why) and our programs (the what) provide the focus of our corporate strategy. Corporate responsibility manifests itself in how we work as an organisation. Our core values guide us to limit the negative impacts of our interventions, to do no harm and to respect human rights. More detail is available in our corporate responsibility policy.

Many of the topics from our corporate responsibility policy are covered in this report. This includes social topics like the safety of our staff, the socially responsible way in which we invest and our governance structure. Carbon emissions are our largest environmental impact, with air travel accounting for an estimated 80% of our carbon emissions. As people in fragile states are often affected disproportionately by climate change, we do try to minimise our air travel, for example through teleconferencing. Air travel is essential to meet with key partners and our country offices. We compensate carbon emissions generated by flights through the Climate Neutral Group.

<table>
<thead>
<tr>
<th><strong>CO₂ EMISSIONS (IN TONNES)</strong></th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,493</td>
<td>1,381</td>
<td>1,844</td>
</tr>
</tbody>
</table>

**Risk Management**

Like every organisation, Cordaid is exposed to a variety of general external and internal risks. There are also particular risks related to our mission and presence in fragile states and conflict-affected areas. To deal with these risks adequately, we have an Enterprise Risk Management Program.

The most important strategic risks are:

- security related incidents in the fragile working contexts impacting Cordaid staff and the progress of programmes;
- internal process and system risks related to the shift of responsibilities from the Global Office to Country Offices and the more programmatic way of working that is required;
- loss of competitiveness in the increasingly competitive market for project grants due to a too small scale of the organisation and the rapidly changing priorities of institutional donors that might not fit within Cordaid’s strategy.

A Risk Committee is in place to monitor this programme at different levels and to report on risk assessment, risk mitigation measures and follow-up on these measures to the Board of Directors and the Supervisory Board. All strategic risks are managed by a risk owner, which is usually the responsible line manager or project manager. The follow up on risk mitigation measures for strategic risks is reported on a quarterly basis. Changes in strategic or operational risks are also communicated through the quarterly reviews. Other risks are tracked in our risk register that is updated at least annually. The same approach is applied to risk management at the project and partner level. The Board of Directors expresses their confidence in the risk management frameworks. More information about our risk management is available in appendix 3.

**Taking care of privacy matters**

We respect the privacy of our private donors and other people of whom we have personal and contact details. In May 2018, the EU General Data Protection Regulation went into effect. To ensure compliance, Cordaid developed a Data Protection Policy. This includes a data management application administration and a privacy policy. In 2019, an independent auditor will assess our compliance with the new privacy regulation.
Cordaid’s existence spans more than a century. Keeping the rich history in mind, the Supervisory Board keeps clear focus on the future. To remain relevant in the long term, Cordaid needs to be more flexible and willing to partner than ever before. Flexibility and partnership are also very relevant for the Supervisory board.

A year of transition
2018 was an important year in the transformation of Cordaid, transferring more responsibilities from the global office to the country offices. After two far-reaching reorganisations in 2016 and 2017, to a large extent aimed at right-sizing Cordaid, in 2018, we have made significant steps towards a new organisational design. The new normal of change is a challenge for the organisation – and the context in which the Supervisory Board operates as well.

“Cordaid is in transition, but the change in the organisation is probably not limited to this current wave of change driven by our 2018-2020 strategy. So much has changed in Cordaid’s operating environment since I joined the Supervisory Board in 2011. Looking back, I celebrate how far we’ve come to transform, becoming more professional every step of the way. And we’re not done yet, we will have more change ahead of us. All with our mission in mind: to support vulnerable people in fragile contexts.”
Michel van de Coevering, vice chair

Focus on the long term
The role of the Supervisory Board is to ensure a long-term horizon and to monitor the activities and financial health of the organisation. Therefore, supervision is ongoing and comprehensive, rather than limited to a few set times during the year. Partnerships are in our DNA. This is central to our 2018-2020 strategy and is key to remain relevant for the long term.

Diversity in expertise and background
In 2018, seven people served on Cordaid’s Supervisory Board. In 2018, Marjolein Landheer joined the Supervisory Board. Cordaid’s board members are diverse in terms of background, knowledge and gender. Constructive, open board meetings allow all members to contribute to Cordaid through different angles and with different experiences. More information on composition of the Supervisory Board is available on the website.

Supervision in practice
In 2018, the Supervisory Board met six times. Attendance at the prescheduled meetings was 100% for five of the meetings, and 57% for the other meeting. The chair of the Supervisory Board and the CEO have monthly (or more frequent) calls. Between meetings, there also was significant informal communication between members of the Supervisory Board and the Board of Directors.

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**CORDAID’S SUPERVISORY BOARD**

<table>
<thead>
<tr>
<th>TON HEERTS (M, CHAIR)</th>
<th>MICHEL VAN DE COEVERING (M, VICE CHAIR)</th>
<th>JOLANDA VAN BUSSEL (F)</th>
<th>MAARTEN VAN BEEK (M)</th>
<th>SJAAK DE ROER (M)</th>
<th>BRIGIT VAN DIJK-VAN DE REIJT (F)</th>
<th>MARJOLEIN LANDHEER (F)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appointed</td>
<td>2017</td>
<td>2011</td>
<td>2013</td>
<td>2014</td>
<td>2015</td>
<td>2018</td>
</tr>
<tr>
<td>Retiring</td>
<td>2025</td>
<td>2019</td>
<td>2021</td>
<td>2022</td>
<td>2023</td>
<td>2026</td>
</tr>
<tr>
<td>Eligible for reappointment</td>
<td>2012</td>
<td></td>
<td></td>
<td>2019</td>
<td>2022</td>
<td></td>
</tr>
<tr>
<td>Committees</td>
<td>Audit</td>
<td>Audit</td>
<td>Remuneration</td>
<td>Remuneration</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Governance</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finance</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td>✔</td>
</tr>
<tr>
<td>Investments</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Development cooperation &amp; sustainability</td>
<td>✔</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specific thematic expertise</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td>✔</td>
<td></td>
<td>✔</td>
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<tr>
<td>Religion in Development</td>
<td>✔</td>
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</table>
Key topics discussed in the board meetings include partnerships, organisational development and integrity, as well as the evaluation of the Board of Directors and the annual self-evaluation of the Supervisory Board. Members of the Management Team regularly join parts of Supervisory Board meetings to highlight specific topics.

The Board of Directors provides full information to the Supervisory Board so that it can fulfil its supervisory responsibilities. This enables the board members to remain up to date with developments and provides them with the information necessary to support decisions as needed.

**Supervisory committees**

The Supervisory Board has two permanent committees. As appropriate, the board can appoint additional temporary committees for specific purposes.

The audit committee reviews the annual and quarterly financial and audit statements, internal audit and incident reports (including fraud cases) and performance against the annual budget. Subsequently, these are discussed and evaluated by the full Supervisory Board. The audit committee consists of two board members. In 2018, they met five times, including three meetings with the external auditor.

The remuneration committee reviews policy and advises the Supervisory Board on executive compensation and related topics, including appointments. This committee consists of two board members. In 2018, they met once.

**Executive remuneration**

Remuneration of the Board of Directors is in line with the guidelines of the association of Dutch charities (Goede Doelen Nederland). Cordaid’s executive remuneration policy is evaluated and reviewed periodically by the Supervisory Board. The policy adheres to the code of Good Governance (Code Goed Bestuur) of the Cooperating Sector Organisation Philanthropy (SBF) and the regulation on the remuneration of charities by the Central Bureau of Fundraising (CBF). In 2018, the compensation for the Board of Directors was unchanged. The compensation for the CEO was € 143,717; for the CFO it was € 139,362. These amounts include gross salary, holiday allowance, social security contributions and pension fund contributions.

Members of the Supervisory Board are not remunerated for their contribution to Cordaid. Out of pocket-costs for travel and meeting attendance are reimbursed if so desired. Most supervisory board members do not request this reimbursement. In 2018, the total costs made on behalf of the Supervisory Board amounted to € 6,504.
The Sustainable Development Goals set the global goals for 2030. They transcend geopolitical interests and set a framework for global sustainable development and public policy. These goals are particularly relevant for fragile and conflict-affected states. They ask for a more holistic approach, for collaboration towards regional and global solutions to tackle root causes and consequences of fragility and risk.

This is the backdrop against which we work. And we realise that collaboration and change are the new normal in this context. We will continue to address the root causes and consequences of fragility, together with local and global partners. For more detail on the full strategic plan for the years to come, please consult the strategy document on our website.

The empowerment of domestic stakeholders as part of the localisation of development and humanitarian aid agenda is key for the sector and for Cordaid. Our work in 2019 will continue to transform the way we see our value added in the international development arena. We will:

- connect with the World Bank future strategy on fragility, conflict and violence;
- engage with the High Level Political Forum 2019 on SDG 16;
- contribute to shaping the narrative around the European Commission’s multi annual financial framework for 2021-2027.

And we will continue on the journey of Cordaid in transition. We continue to reshape out organisational structure, shifting more and more ownership to the country offices and adjusting the team in The Netherlands. New ways of working together - piloted in 2018 - will be rolled out across the organisation in 2019. Change is the new normal, but that doesn’t make it easy. But then again, no one ever said working in and on fragility would be.
APPENDIX 1: ABOUT THIS REPORT

By means of our annual reports, Cordaid is accountable to its many stakeholders. Like last year, the 2018 Annual Report has been prepared in accordance with the core option of the Global Reporting Initiative’s standards. The GRI content index is included as appendix 2. This report covers the full calendar year 2018 and is in accordance with the Dutch Guideline 650 for charitable organisations.

The content of the 2018 Annual Report is based on the analysis conducted for the 2017 Annual Report. This analysis started from our 2018-2020 strategy supplemented with the information needs and expectations of our key stakeholders: beneficiaries, partners, donors and our personnel around the world. More detailed information about how we engage in dialogue with each of these stakeholder groups can be found on page 35 of the 2017 Annual Report.

The list of material topics to include in the Annual Report are the same as they were for the 2017 Annual Report. This list has been approved by the Board of Directors.

MATERIAL TOPICS RELATED TO HOW WE WORK

<table>
<thead>
<tr>
<th>Social</th>
<th>Economic</th>
<th>Environmental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proportion of senior management hired from the local community</td>
<td>Socially responsible investment</td>
<td>Initiatives to reduce CO₂ emissions</td>
</tr>
<tr>
<td>Occupational health &amp; safety</td>
<td>Funds raised by type of donor</td>
<td>CO₂ offsetting</td>
</tr>
<tr>
<td>Employee training &amp; development</td>
<td>Distribution of funds by thematic area</td>
<td></td>
</tr>
<tr>
<td>Diversity of governance bodies and employees</td>
<td>Partners screened</td>
<td></td>
</tr>
<tr>
<td>Executive remuneration</td>
<td></td>
<td></td>
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</tbody>
</table>

MATERIAL TOPICS RELATED TO OUR THEMATIC AREAS OF EXPERTISE

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifesaving basic services provided</td>
<td>Increased access to disaster risk reduction measures and multi stakeholder structures</td>
<td>Strengthened SMEs and micro finance institutions</td>
<td>Strengthened responsive-ness and quality of security and justice services</td>
<td>Increased access to quality health services</td>
<td>Increased access to quality education</td>
<td>Growth capital deployed to SMEs and Micro Finance Institutions</td>
</tr>
<tr>
<td>Assets and basic services rehabilitated</td>
<td>Strengthened and inclusive disaster risk governance and policies to manage disaster risks</td>
<td>Increased employment and financial inclusion</td>
<td>Improved responsiveness of peacebuilding and security processes, governance and policies</td>
<td>Increased access to sexual and reproductive health services</td>
<td>Strengthened education services</td>
<td>Increased employment</td>
</tr>
<tr>
<td>Resilience strengthened to future hazards</td>
<td></td>
<td></td>
<td></td>
<td>Strengthened health services</td>
<td></td>
<td>Improved, more responsible financial systems</td>
</tr>
</tbody>
</table>
APPENDIX 1: ABOUT THIS REPORT

The material topics are included in this report. Wherever possible, we have used GRI indicators. For some topics, we have defined our own indicators. In the GRI Content Index, these Cordaid-specific indicators all start with “CI” for Cordaid Indicator. The topics and indicators are closely connected to the Cordaid Results Framework, which was finalised towards the end of 2017. Reporting against this framework will continue to improve over the years to come as we develop and implement tracking mechanisms. More information about the Cordaid Results Framework is available in the strategy paper on our website.

The consolidated and individual financial statements of Cordaid are prepared according to the Dutch Generally Accepted Accounting Principles and, more specifically, according to the Dutch Accounting Guidelines 650 for Charitable fundraising organisations.

We encourage openness and transparency both internally and externally. In addition to our annual reports, our website provides continuous updates from the countries in which we work, as well as information on our projects, goals, financial flows, results and partner organisations. Should you have any questions or feedback regarding our work, this report or our online reporting, please contact us via info@cordaid.org.

SOURCE OF THE FIGURES INCLUDED IN THIS REPORT

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<thead>
<tr>
<th>SOURCE</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Accounts 2018</td>
<td>3, 40, 43, 47</td>
</tr>
<tr>
<td>CIM BVs asset management system</td>
<td>3, 33, 34</td>
</tr>
<tr>
<td>Cordaid’s donor database</td>
<td>3, 40, 41, 42</td>
</tr>
<tr>
<td>Cordaid’s HR administration system</td>
<td>3, 7, 10, 11, 14, 17, 18, 21, 22, 27, 28, 31, 32, 35, 36, 37, 44</td>
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<tr>
<td>Cordaid’s project administration system</td>
<td>3, 7, 8, 9, 10, 11, 13, 14, 16, 17, 18, 20, 21, 22, 26, 27, 28, 30, 31, 32, 38</td>
</tr>
<tr>
<td>Dutch National Postcode Lottery website</td>
<td>42</td>
</tr>
<tr>
<td>SHO report</td>
<td>42</td>
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</table>

*Figures from the Annual Accounts have been externally assured by EY*
## APPENDIX 2: GRI CONTENT INDEX

### GENERAL DISCLOSURES

<table>
<thead>
<tr>
<th>GRI STANDARD</th>
<th>INDICATOR</th>
<th>DESCRIPTION</th>
<th>INFORMATION</th>
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<tbody>
<tr>
<td>GRI 102: GENERAL DISCLOSURES (2016)</td>
<td>102-1</td>
<td>Name of the organization</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>102-2</td>
<td>Activities, brands, products, and services</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>102-3</td>
<td>Location of headquarters</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>102-4</td>
<td>Location of operations</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>102-5</td>
<td>Ownership and legal form</td>
<td>43</td>
</tr>
<tr>
<td></td>
<td>102-6</td>
<td>Markets served</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>102-7</td>
<td>Scale of the organization</td>
<td>35, 40, 43</td>
</tr>
<tr>
<td></td>
<td>102-8</td>
<td>Information on employees and other workers</td>
<td>Cordaid does not track employee information inline with the detailed breakouts suggested for this indicator. Much of our work is performed in close collaboration with partner organizations and their staff. Data on these staff are excluded from this report. We do not have seasonal variations in our workforce, nor do we outsource significant amounts of work to non-employees outside of the abovementioned partnerships.</td>
</tr>
<tr>
<td></td>
<td>102-9</td>
<td>Supply chain</td>
<td>38</td>
</tr>
<tr>
<td></td>
<td>102-10</td>
<td>Significant changes to the organization and its supply chain</td>
<td>In 2017, the country offices in Haiti and Nepal were closed as these did not fit our integrated approach for the future.</td>
</tr>
<tr>
<td></td>
<td>102-11</td>
<td>Precautionary Principle or approach</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>102-12</td>
<td>External initiatives</td>
<td>38, 39</td>
</tr>
<tr>
<td></td>
<td>102-13</td>
<td>Membership of associations</td>
<td>Caritas, CIDSE, Concord, Civil Society Platform for Peacebuilding and Statebuilding, Samenwerkende Hulporganisaties, Dutch Relief Alliance, Partos, UHC2030, UHC2030 Civil Society Engagement Mechanism, Medicus Mundi International, g2-h2, Start</td>
</tr>
</tbody>
</table>

### STRATEGY

| 102-14 | Statement from senior decision maker | 4 |

### ETHICS AND INTEGRITY

| 102-16 | Values, principles, standards and norms of behavior | 6 |

### GOVERNANCE

| 102-18 | Governance structure | 43, 46 |
## APPENDIX 2: GRI CONTENT INDEX

<table>
<thead>
<tr>
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<th>INDICATOR</th>
<th>DESCRIPTION</th>
<th>INFORMATION</th>
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<tbody>
<tr>
<td>GRI 102: GENERAL DISCLOSURES (2016)</td>
<td>102-40</td>
<td>List of stakeholder groups</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>102-41</td>
<td>Collective bargaining agreements</td>
<td>0%</td>
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<tr>
<td></td>
<td>102-42</td>
<td>Identifying and selecting stakeholders</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>102-43</td>
<td>Approach to stakeholder engagement</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>102-44</td>
<td>Key topics and concerns raised</td>
<td>49</td>
</tr>
</tbody>
</table>

### STAKEHOLDER ENGAGEMENT

- Education has been added to the Content Index under Social Topic, Cordaid Investment Management has replaced Socially Responsible Investment under Economic Topics.

### REPORTING PRACTICE

- Stichting Cordaid, The Hague
- Stichting Cordaid Expats, The Hague
- Stichting Social Business Incubator, The Hague
- Stichting Cordaid Participaties, The Hague
- Cordaid Investment Management BV, The Hague
- Corpav BV, The Hague

- There were no restatements of information.
- Education has been added to the Content Index under Social Topic, Cordaid Investment Management has replaced Socially Responsible Investment under Economic Topics.

- This report has been prepared in accordance with the GRI Standards core option.

- The financial data in this report have been externally assured by EY.
## APPENDIX 2: GRI CONTENT INDEX

### MATERIAL TOPICS

<table>
<thead>
<tr>
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<tbody>
<tr>
<td><strong>SOCIAL TOPICS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GRI 103: MANAGEMENT APPROACH (2016)</td>
<td></td>
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</tr>
<tr>
<td><strong>HEALTHCARE</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
<td>8-9</td>
<td></td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>8-9</td>
<td></td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>CI HC1</td>
<td>Increased access to quality health services</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>CI HC2</td>
<td>Increased access to sexual and reproductive health services</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>CI HC3</td>
<td>Strengthened health services</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td><strong>EDUCATION</strong></td>
<td></td>
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<tr>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
<td>12-13</td>
<td></td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>12-13</td>
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</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>CI E1</td>
<td>Increased access to quality education</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td>CI E2</td>
<td>Strengthened education services</td>
<td>13</td>
<td></td>
</tr>
<tr>
<td><strong>SECURITY AND JUSTICE</strong></td>
<td></td>
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<tr>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
<td>15-16</td>
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<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>15-16</td>
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</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>CI SJ1</td>
<td>Improved responsiveness of peacebuilding and security processes, governance and policies</td>
<td>16</td>
<td></td>
</tr>
<tr>
<td>CI SJ2</td>
<td>Strengthened responsiveness and quality of security and justice services</td>
<td>16</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>GRI STANDARD</th>
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<tbody>
<tr>
<td><strong>RESILIENCE</strong></td>
<td></td>
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<tr>
<td>GRI 103: MANAGEMENT APPROACH (2016)</td>
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<tr>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
<td>19-20</td>
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<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>19-20</td>
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</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>CI R1</td>
<td>Increased access to disaster risk reduction measures and multi stakeholder structures</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>CI R2</td>
<td>Strengthened and inclusive disaster risk governance and policies to manage disaster risks</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>CI R3</td>
<td>Number of cooperatives supported in the Netherlands</td>
<td>20</td>
<td></td>
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<tr>
<td><strong>HUMANITARIAN AID</strong></td>
<td></td>
<td></td>
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<tr>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
<td>29-30</td>
<td></td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>29-30</td>
<td></td>
</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>CI HA1</td>
<td>Life saving basic services provided</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>CI HA2</td>
<td>Resilience strengthened to future hazards</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td><strong>OUR PEOPLE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>103-2</td>
<td>The management approach and its components</td>
<td>35-37</td>
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</tr>
<tr>
<td>103-3</td>
<td>Evaluation of the management approach</td>
<td>37</td>
<td></td>
</tr>
<tr>
<td>202-2</td>
<td>Proportion of senior management hired from the local community</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>GRI 202: MARKET PRESENCE (2016)</td>
<td>403</td>
<td>Occupational health &amp; safety</td>
<td>36-37</td>
</tr>
<tr>
<td>GRI 403: OCCUPATIONAL HEALTH &amp; SAFETY (2018)</td>
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<td>Employee training and development</td>
<td>36</td>
</tr>
<tr>
<td>GRI 404: TRAINING AND EDUCATION (2016)</td>
<td>405-1</td>
<td>Diversity of governance bodies and employees</td>
<td>35, 46</td>
</tr>
<tr>
<td>GRI 405: DIVERSITY AND EQUAL OPPORTUNITY (2016)</td>
<td></td>
<td>Executive remuneration</td>
<td>47</td>
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| GRI 103: MANAGEMENT APPROACH (2016) | 103-2 | The management approach and its components | 25-26 |
| GRI 103: MANAGEMENT APPROACH (2016) | 103-3 | Evaluation of the management approach | 26 |
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| CI PSD2 | Increased Employment and Financial Inclusion | 26 |

### ECONOMIC PERFORMANCE (2016)

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| GRI 201: ECONOMIC PERFORMANCE (2016) | 103-2 | The management approach and its components | 33-34 |
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| CI IM1 | Growth capital deployed to SMEs and micro finance institutions | 34 |
| CI IM2 | Increased employment | 34 |
| CI IM3 | Improved, more responsible financial systems | 34 |

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| GRI 103: MANAGEMENT APPROACH (2016) | 103-2 | The management approach and its components | 40-41 |
| GRI 103: MANAGEMENT APPROACH (2016) | 103-3 | Evaluation of the management approach | 43 |
| CI EV1 | Amount of funds raised in the year, by donor type | 40 |
| CI EV2 | Distribution of funds across themes stratégic areas | 43 |
| 201-4 | Financial assistance received from government | 40 |

### OUR PARTNERS

| 103-1 | Explanation of the material topic and its boundary | 38 |
| 103-2 | The management approach and its components | 38-39 |
| 103-3 | Evaluation of the management approach | 39 |
| CI PS1 | Screening of suppliers and partners | 38 |

## ENVIRONMENTAL TOPICS

### ECONOMIC PERFORMANCE (2016)

| GRI 201: ECONOMIC PERFORMANCE (2016) | 103-1 | Explanation of the material topic and its boundary | 45 |
| GRI 201: ECONOMIC PERFORMANCE (2016) | 103-2 | The management approach and its components | 45 |
| GRI 201: ECONOMIC PERFORMANCE (2016) | 103-3 | Evaluation of the management approach | 45 |

### GRI 103: MANAGEMENT APPROACH (2016)

| CO2 EMISSIONS | 305-3 | Other indirect (Scope 3) GHG emissions | 45 |
| CO2 EMISSIONS | 305-5 | Reduction of GHG emissions | 45 |

# APPENDIX 3: RISK MANAGEMENT

The potential impacts of the key risks are both financial (inefficiency and loss of income) and operational (delayed or cancelled implementation of projects). The risks with the highest financial impact are: (temporary) shut down of a Country Office due to political unrest, civil war or natural disaster; severe fraud cases; cancellation of donor contracts; reputation damage and extraordinary exchange rate results. These risks can hardly be controlled by Cordaid.

To absorb the financial impact of these risks, Cordaid maintains a continuity reserve. To determine the desired level of this reserve, we perform a financial risks analysis in addition to the strategic risk analysis. The total impact on our operational results in a worst-case scenario combining all risks is estimated at € 22 million. The desired size of the continuity reserve is 50% of this amount. The current reserve is still below that amount, therefore additional funds will be added from the Loans and Guarantees fund. Until these risks actually occur, the reserve funds are invested in social impact investments. More information on our reserves and funds is available in the 2018 Annual Accounts.
## Appendix 4: 2019 Budget

### Budget 2019 in € Thousands

<table>
<thead>
<tr>
<th>Income</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Subsidies from multilateral donors</td>
<td>96,870</td>
</tr>
<tr>
<td>- Subsidies from bilateral donors</td>
<td>53,801</td>
</tr>
<tr>
<td>- Subsidies from other organizations</td>
<td>9,962</td>
</tr>
<tr>
<td>- Income from private fundraising</td>
<td>26,700</td>
</tr>
<tr>
<td>- Income from social impact investments</td>
<td>3,671</td>
</tr>
<tr>
<td>- Income from investments</td>
<td>300</td>
</tr>
<tr>
<td>- Other income</td>
<td>535</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>191,839</strong></td>
</tr>
</tbody>
</table>

### Direct Program Cost

| Total Direct Program Cost | 169,102 |

### Exploitation Costs Including Program Management Costs

<table>
<thead>
<tr>
<th>Staff</th>
<th>33,196</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel and accommodation expenses</td>
<td>1,404</td>
</tr>
<tr>
<td>Office &amp; general cost</td>
<td>7,276</td>
</tr>
<tr>
<td>Housing</td>
<td>2,941</td>
</tr>
<tr>
<td>Publicity and communication</td>
<td>7,083</td>
</tr>
<tr>
<td><strong>Gross Exploitation Cost Before Allocation to Programs</strong></td>
<td><strong>51,900</strong></td>
</tr>
<tr>
<td>Exploitation costs charged to programs</td>
<td>-29,172</td>
</tr>
<tr>
<td><strong>Net Exploitation Cost</strong></td>
<td><strong>22,728</strong></td>
</tr>
<tr>
<td><strong>Net Operational Result</strong></td>
<td><strong>9</strong></td>
</tr>
</tbody>
</table>
CARE.
ACT.
SHARE.
LIKE CORDAID.

FOLLOW US

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