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OVERVIEW OF RESULTS

- **€ 166 mln** funds raised
- **€ 26.3 mln** total individual donor contributions
- **250,000** individual donors
- **10 offices worldwide** with **714** personnel
- **1 office in the Netherlands** with **168** personnel
- **361** funding and implementing partners
- **€ 6 mln** management & administration expenses
- **€ 6.2 mln** spent on fundraising
- **€ 160.3 mln** spent on projects directly
- **€ 1.7 mln** loans for SMEs to boost private sector development
- **6.8 mln** people reached through our health care interventions
- **5 mln** people with improved security and justice
- **382** Projects in implementation phase
- **5 mln** total individual donor contributions
- **140** small entrepreneurs assisted with their enterprises
- **668,000** children with access to quality education
- **592,000** people supported with resilience services
- **410,000** people supported with humanitarian aid services
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I am very proud of the results achieved, which include fighting HIV, TB and malaria with the Congolese Ministry of Health; improving education for 618,000 children in the Democratic Republic of Congo; supporting small businesses in Afghanistan, Sierra Leone and Ethiopia, as well as 15,000 (mostly female) farmers in Uganda; providing food, legal aid and sanitation facilities to Venezuelan refugees; working with young game changers in various fragile and conflict-affected countries. In September, I much enjoyed meeting our team in Ethiopia when we engaged with Ethiopian Health and Government Authorities during the launch of yet another Health Systems Strengthening programme at scale in Jimma Province.

I am also very happy about the achievements of the Dutch Relief Alliance (DRA), which we chaired during 2019. By special request of the other participating organizations in the DRA, we have extended our chair role until July 2020.

Cordaid always strives to be a temporary presence in a country. That is why we always need to carefully navigate across local communities, civil society organizations, government bodies and other stakeholders. We cannot determine what is the best course of action locally in the South from a huge distance in the North or West. In 2019, we continued to shift power to these local actors, transferring control and decision-making authority to our country teams and local partners in fragile and conflict-affected countries. Based on the subsidiarity principle and the respect for local expertise and ownership, we continued the implementation of our project-based way of working. This led to a new organizational structure. As a result, we had to let go of 30 people towards the end of 2019. This weighs on me, making us feel less of a family.

In November, we were all shocked by the news of sexual abuse by the ex-director of one of our partner organizations in the Central African Republic. This affects us all tremendously and our trust has been severely damaged. We are shocked, but also motivated to do everything in our power to find the truth, to bring justice to those who have been affected and to avoid such criminal behaviour of partner organizations in the future.

In order to deliver on our goals and commitments, we need an effective and financially solid organization. In 2019, we realised a balanced budget, compensating the loss incurred in operations with the positive results on our impact investments.

I invite you to read about our results - and challenges - in our 2019 Annual Report. I am grateful for the positive impact delivered through ever-growing southern leadership. And I look forward to continued collaboration and partnership with people from within and outside our organization in the year ahead.

Kees Zevenbergen, CEO Cordaid
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 mobilizing global networks, resources and knowledge. By doing this, we help people move beyond survival and live in dignity.

**A life in dignity available to all**

Half of the world’s poor people live in countries that are affected by fragility, conflict, and violence. This is a critical development challenge. Conflicts drive 80% of all humanitarian needs. They force people to seek safer grounds. Currently, more than 70 million people are forcibly displaced. Many of them die in the attempt to seek safer grounds and to enjoy 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 most excluded people can influence the decisions that affect them. Where each person is free to flourish and can live in peace.

**Working in and on fragility**

Cordaid is the Catholic Organization for Relief and Development Aid. Inspired by compassion, solidarity, subsidiarity and the values of the gospel, we see it as our mission to reduce fragility and the vulnerability of people where it is most needed and most difficult: in fragile and conflict-affected societies.

Pope Francis’ encyclical *Laudato si’* is a source of inspiration as it calls for collective action on social justice and care for our common home.

We focus our efforts in some of 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, we actively participate in the public dialogue on the plight of forced migrants and refugees both in Europe and in the countries in which we work.

Wherever we can, we combine lifesaving humanitarian aid with the longer-term improvement of health and education systems, economic opportunities and disaster resilience, and the promotion of security and justice. For more detail on the current strategic plan, please consult the strategy document on our website.

This report provides insights into the results we achieved in each of these fields in 2019.
HOW WE WORK

Positive impact through subsidiarity
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; with the people affected. The challenges they face and the problems we wish to tackle cannot be solved by working in a centralized manner. This is the tenet of the subsidiarity principle: any activity which can be performed by a more decentralized entity should be.

We empower local communities to set their own agendas. We mobilize the private sector, encourage local governments and international decision makers to change policies and provide resources and public services that are more responsive to community needs. We call upon citizens, companies and institutions to help us turn the tides of polarization and divide and to join us in reaching out to those who suffer.

We have embraced project-based working to strengthen the collaboration within our organization. For each project or programme, we connect with professional partners and networks. This is usually led by our Country Offices and includes many domestic partners on the ground, international NGOs and our institutional donors. In everything we do, we set and maintain high standards of performance for ourselves and our partners. More detail on our policies is provided in the chapter Our people.

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

Six values, inspired by the Christian social teachings, guide us in everything we do:
- Inclusion;
- Peace and justice;
- Respect and human dignity;
- Solidarity;
- Stewardship;
- 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.

Sharing knowledge to boost innovation
To foster knowledge-sharing and innovation, Cordaid initiates and supports strategic projects that are aligned to our programmes. This includes cross country learning in Communities of Practice, development of knowledge products and visibility of expertise through Communities of Experts, as well as extending our strategic knowledge and learning network. Through project management, evaluation and learning activities, we contribute to Cordaid’s track record on key topics.
WHERE WE WORK

In 2019, we had 10 Country Offices working in 12 countries. In most of these countries we pursue an integrated programming approach across our thematic fields of expertise. Beside the 10 integrated Country Offices, Cordaid also has project offices in the Philippines and Zimbabwe, working on specific theme activities. In another nine countries (such as Venezuela, Colombia, Malawi, Indonesia and Burkina Faso), 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 37.
Access to health care 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 inadequate. Our work in post-disaster and conflict-affected countries, contributes to more accessible, higher quality and more affordable health care for all, and to young people being able and motivated to make informed choices about their sexual health and reproductive rights and having these rights respected.
HEALTH CARE

Cordaid contributes to universal health coverage by ensuring people have access to quality health services. In 2019, we spent €95 million on health care programmes. The key results for 2019 include:

- increased access to quality health services for 4.1 million people;
- 3.6 million visits made to health facilities, including:
  ✓ 97,900 women who had at least four antenatal care visits;
  ✓ 199,600 fully immunized children;
- increased access to quality Sexual and Reproductive Health and Rights services for 3.8 million people:
  ✓ 3,049,700 people were tested on HIV;
  ✓ 674,400 youths (10-24 years old) reached with sexuality education
  ✓ 105,900 people making use of family planning consultations;
- 143 health facilities with improved technical quality;
- 30,700 health workers trained.

**Strengthening health systems**

Results Based Financing (RBF) guides our 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. RBF goes beyond how healthcare 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.

In Zimbabwe, after nearly nine years of managing an RBF project financed by the World Bank, we progressively handed over the managerial responsibility to the Ministry of Health. The Ministry also provided for a gradually increasing part of the budget. Cordaid provided technical advice, including an innovative continuous quality improvement trajectory. We also managed an urban voucher programme that enables poor urban women in Harare and Bulawayo to access essential maternal health services. Due to emerging socio-economic challenges, the final handover of the programme had to be postponed. The World Bank, the Ministry of Health and the municipalities asked Cordaid to continue its work and even to expand it beyond the current 18 districts, providing quality essential health services to 4.2 million people.

**Fighting HIV and TB in the DRC**

In collaboration with the Congolese Ministry of Health and 28 civil society organizations, Cordaid fights HIV Aids and tuberculosis in the Democratic Republic of Congo (DRC). As the Principle Recipient for the Global Fund to Fight AIDS, Tuberculosis and Malaria in DRC, we procure and distribute drugs in 413 out of 516 health zones, in 24 out of 26 provinces for HIV and in 26 provinces for TB. Where needed, we strengthen the health system with customised community support initiatives like community centres that provide antiretroviral drugs and psychosocial support to patients; and a community-centred approach to reach adolescents and young women at risk of being infected and affected by HIV. Through distribution of drugs and prevention activities we contribute to decreasing the number of new infections and to the treatment of HIV and tuberculosis even in fragile and hard to reach areas. We tested 3 million people for HIV.
Informing choices about sexuality and rights

Talking about sexuality and rights is not easy for young people. Talking about sexuality and rights in fragile and conflict-affected areas is even harder. Access to information and services about Sexual and Reproductive Health and Rights (SRHR) is a fundamental right for every young person, allowing them to live a healthy life and make free, secure choices for their futures. The Jeune S3 programme (2016-2020) aims to ensure that young people are able and motivated to make informed choices about their SRHR and that these rights are respected. We work with and for young people as they are the main actors of their own lives.

By 2020, Jeune S3 aims to reach more than a million young people in the most fragile areas of Benin, Cameroon, Central African Republic and the Democratic Republic of Congo. In 2019, our youth ambassadors in South Kivu (DRC) successfully pressured the authorities to change the law to fight sexual exploitation: minors under 18 can no longer enter bars, hotels and night clubs if they are not accompanied by their parents. To find out more about the programme’s results, watch our Jeune S3 video, starring local youth and Nobel prize winner Dr. Dennis Mukwege.

With so many young people coming of age in Mali, it is important to support them to become healthy individuals reaching their full potential. With the local Malian NGO “CAEB” in the lead, Cordaid provides technical support on sexual reproductive health and youth empowerment. The CAEB-Cordaid consortium works together with five local partners. Their expertise assures that the needs of the Malian young people are addressed in a tailormade manner. The project is supported by the Netherlands Embassy in Mali for a period of five years.
Cordaid in Burundi

Burundi is fragile, both economically and politically. International sanctions after the political crisis and the lack of export products contribute to the fragile economic situation. The space for civil society is shrinking. Poverty continues to increase. The state and society are unable to resolve these issues without support from donors and international NGOs. Cordaid started operating in Burundi in 1994. Read more on our [website](#).

For this programme, Cordaid collaborates with Care, UNFPA, Rutgers and local partners. Together, we supported 90 health centres to become more youth-friendly and we collaborate with 360 schools to reach many young people in 2019.

Key activities and results for 2019 include:
- over 700,000 young people sought services in youth friendly-health centres;
- over 2,000 healthcare providers and support staff strengthened to provide youth friendly services;
- 443 youth solidarity groups formed and supervised;
- nearly 73,000 students were educated by 1,449 teachers, 107 directors and 1,553 peer educators trained and supervised to run school health clubs;
- over 20,000 young people have made use of the 700 school counsellors trained to counsel young people.

"The information in the Menyumenyeshe programme has transformed me. I have significantly changed my attitude towards boys and I know how to make my own decisions. Now I am also helping others to change."

Ndaiyishimiye Francine, Peer educator

CASE
EMPOWERING YOUNG PEOPLE ON SEXUAL AND REPRODUCTIVE HEALTH IN BURUNDI

The Menyumenyeshe programme is active in eight out of 18 provinces in Burundi. Its overall objective is to empower adolescents and youth and improve their sexual and reproductive health.

The information in the Menyumenyeshe programme has transformed me. I have significantly changed my attitude towards boys and I know how to make my own decisions. Now I am also helping others to change.

Ndaiyishimiye Francine, Peer educator
Cordaid in Ethiopia

Things are changing for the better in Ethiopia. In 2019, Prime Minister Abiy received the Nobel Peace Prize for making peace with Eritrea after a decade-long conflict. Stability is improving in the Horn of Africa, but severe drought and ethnic tensions remain persistent challenges. Ethiopia also hosts almost one million refugees from the region. Cordaid started operating in Ethiopia in 2006. Read more on our website.

In the Borana zone, the quality of the health services improved significantly, including infection control and waste management. The use of essential health services increased at the contracted two hospitals and 23 health centres. Compared to the third quarter of 2018, data about the third quarter of 2019 showed:
- 41% increase in the number of births supervised by a skilled birth attendant;
- 44% increase in women using modern short-term contraceptives;
- full immunization in infants’ first year rose to 394, compared to 76 in 2018.

With a grant from the Netherlands Embassy, we are able to continue and expand the programme. Towards the end of 2019, we contracted four hospitals and 64 health centres in the Jimma Zone. Besides improving the quality of health services, this programme also aims to improve the quality of local health governance including the quality and reliability of health data. Furthermore, the development of innovative blockchain technology will be piloted with the aim to raise additional funds for verified quality health services through Results Based Financing.
Cordaid in Iraq

The people of Iraq have been affected by many internal and external conflicts. The country was slowly heading back towards development after the military defeat of ISIS. However, radical extremism is still present and rising tensions between Iran and the USA have had repercussions on Iraq. With many people traumatized by conflict, the need for professional psychological care is high. Cordaid started operating in Iraq in 2015. Read more on our website.

Previous projects to support primary health care services in Iraq made it very clear that services for Mental Health and Psychosocial Support (MHPSS) are essential. In 2019, we offered and strengthened MHPSS to people in Duhok, Sinjar, Bashiqa, TalAfar, Ninawa. We provide salaries and equipment and train GPs, social workers and mobile teams. Mobile staff goes out to the surrounding villages, to find those who are most urgently in need of support and inform them of our psychosocial and mental health care activities. We hire part time psychiatrists and we refer patients to other specialists. Initially we supported the psychological well-being of minorities who were mostly affected by ISIS: Yezidis, Christians, Shabak, Kakai and others. Later, we also supported Arab communities.

In October 2019, Dutch Minister Sigrid Kaag hosted a high-level international conference on MHPSS in crisis situations in Amsterdam. Ahead of this conference, at the request of the Dutch embassy Cordaid organized two workshops in Baghdad and Erbil. Our work in Iraq was prominently featured at the Amsterdam Conference.

Expansion of these services in 2019 was funded by UN OCHA, World Health Organization and our Dutch constituents. We are expanding this programme at the start of 2020.

More information and a video about our mental health work in Iraq are available on our website.

"Being kidnapped, having family that is or was kidnapped, being raped or abused, losing your house, losing a family member... These are all deeply traumatizing experiences. I have never seen trauma on this scale."

Dr Muhazim Muhammad, Sinjar Hospital psychiatrist

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CASE
OFFERING MENTAL HEALTH CARE IN FORMER ISIS TERRITORY IN IRAQ

Two years after the military defeat of ISIS in Northern Iraq, traumas rise to the surface on a scale that far overstretches the health system.
Education is the best investment in a child's future. Each additional year of education a child receives, increases her or his adult earnings by about 10 per cent on average. For each additional year in the average years of schooling completed by young adults, that country's poverty rate falls by 9 per cent. The returns on education are highest in low-income and lower-middle-income countries. Moreover, providing girls with an education breaks the cycle of poverty.
Although the benefits of education are overwhelming, 61 million children do not have access to primary education simply because of their birthplace. While primary enrolment rate of girls over the past 25 years have almost doubled in low-income countries, at this pace, it will take until 2050 getting every girl into primary school. Cordaid helps children and especially girls in fragile and conflict affected countries, to craft their own future by improving access to and quality of education. You can find out more about our approach to improving access to education on our website.

In 2019, we spent € 6 million on education programmes. In 2019 we provided:
- 668,000 children with access to quality education in the Democratic Republic of Congo and the Central African Republic.
- 1,350 school directors with trainings and coaching on school management.
- 1,276 primary school teachers with improved teaching skills.

**Strengthening systems**

Result Based Financing is our guiding approach to strengthen education systems. This increases both the access to and the quality and good governance of education. We establish indicators at all levels of the system, within schools but also with other actors in the education chain, like school inspectors and local education offices. Because we link payment to performance, the schools and other actors receive their payment only after their output has been verified at the end of every school quarter. This approach is more than a change in the way schools and other education actors are paid. It improves the entire education system by introducing checks and balances, motivating staff and involving parents in their children’s progress and to measure their satisfaction with the school. Furthermore, as the approach involves many local stakeholders including the authorities, there is a large support base.

In 2019, in both DRC and CAR, we assured access to school for many children; we supported school directors by coaching them on school management topics such as finance, administration and data. We also advised them on other aspects of their work like providing feedback to the teachers; correcting homework and the relationship with parents to increase their involvement in education. Beyond the schools, we also train different government bodies that work together to assure good quality education, like the school inspection. This way, the total school system is strengthened, aimed at providing a more sustainable improvement.
Improving the quality of education

The education sector in the Central African Republic (CAR) is severely affected by conflict. School buildings have been destroyed and the population, including teachers, has been displaced. It is estimated that 70% of women and 30% of men are illiterate. The problems are not only caused by limited access to schools, but also by the low quality of teaching.

Since April 2019, Cordaid supports 85 selected schools in Nana Mambere. This project is made possible through the generous donation of a Dutch private donor. It provides 50,650 children access to primary education and stimulates teaching staff to improve the quality of education. We signed contracts with the schools to deliver education and get compensated for each child, as well as for certain quality criteria such as the availability of school-books. To promote inclusiveness of extra vulnerable children (poor households, ethnic minority, pastoralist families), the amount of compensation offered for this group is higher.

The school Inspectorate is contracted to conduct supportive supervision visits that measure quality and allow for on-the-job training to improve teachers’ didactical skills. Cordaid staff visits the schools and authorities on a quarterly basis to check the (school) registers and verify the actual numbers and quality scores before schools or the authorities are paid. In 2019, 75% of the contracted schools showed improved performance and hence they received an increase in the amount of subsidy as well.

The amount of subsidy that was initially budgeted appears to be too high; by the end of 2019, 69% of the project budget had been used. One of the main reasons was that the number of vulnerable children, eligible for higher levels of subsidy, was overestimated. The 2020 budget has been revised to reflect the more realistic figures.
Cordaid in the DRC

With vast natural resources, the Democratic Republic of the Congo (DRC) has the potential to become one of richest countries in Africa. Yet, due to power abuse, poor governance, armed conflict, socio-economic challenges and public health emergencies like the outbreak of Ebola, the crises remain acute for millions of people. Most of the 80 million inhabitants live in poverty and suffer from human rights abuses. Cordaid started operating in DRC in the 1980s. Read more on our website.

The Ministry of Education of the DRC contracted Cordaid in 2018 as a technical partner for the PAQUE programme (Projet d’Amélioration de la Qualité de l’Éducation). This comprehensive programme to improve the educational system runs until 2021 and is funded by the Global Partnership for Education. In October 2019, the programme was reviewed. The evaluation highlighted our technical support as the best-performing part of the programme.

Changes in the political situation, the vast size of the country and security issues made it challenging to implement the programme. Despite these challenges, in 2019, we:

- improved access to and quality of education for 618,000 primary school children;
- supported 1,350 schools and their directors with the Results Based Financing approach; 914 of these schools improved their quality scores in 2019;
- paid $2,009,437 in subsidies to schools and $434,523 to regulation structures;
- supported government authorities, verification agencies and community-based organizations in implementing the Results Based Financing method;
- developed and installed a digital portal on which the verified data can be uploaded and analysed.

“This approach helps schools and other education structures at all levels to obtain funds when performance is realized. These funds help them to improve the quality of education and to motivate the staff. When staff is motivated, they will multiply their efforts to further improve the quality of education.”

Léon Tosweswa Liunda, provincial education director of Kasai Central

CASE

IMPROVING EDUCATION IN THE DEMOCRATIC REPUBLIC OF THE CONGO

Cordaid contributes to a more equitable education system in DRC and to improving school attendance, especially for girls. In 2019, we supported 1,349 schools and introduced a Result Based Financing method at all levels of the educational system: national, provincial as well as with individual primary schools.

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In many fragile and conflict-affected contexts, the state cannot fulfil its primary obligations, which is to protect the population and maintain the rule of law. Security and justice providers like police and courts are weak or unresponsive. The burden of violence and injustice is not evenly distributed, with women, youth and the very poorest disproportionately affected.

We support those seeking security and justice in their quest and demand for responsive, accountable service provision. We do this through civil society mobilisation and by ensuring the demands are heard by national and international policy makers. Cordaid works in solidarity with people, local communities and governments to design lasting solutions to conflict, injustice and insecurity. You can find out more about our approach to increasing security and justice on our website.
In 2019, we spent €17 million on security and justice programmes. The key results for 2019 include:
- strengthening 108 security and justice institutions.
- influencing 65 institutions to translate policies into improved security and justice services;
- ensuring that CSOs were involved in 5 national peace building processes focusing on increased inclusiveness of women and youth.

Building bridges with women and youth
In Libya, Cordaid works together with eight women and youth organizations to promote a culture of peace. Together with our partners, we build local capacities, provide skills and tools, and strengthen networks, allowing CSOs, activists, men and women to work together and build bridges to help their communities to deal with everyday challenges and insecurities. In 2019, we supported Libyan partners in projects that contributed to the increase of human security and the decrease of harmful gender norms in their own communities. For example, in the capital of Libya, Tripoli, young female activists started an online campaign to raise awareness on violence against women and girls among high school students. This was done through visual stories about a local super girl, ‘Super Banaweet’, who fights crimes against women. Also, in the South of Libya, a women’s organization started a weekly podcast on the negative effects of early marriages, which is a growing phenomenon due to continuing conflict.

In cooperation with the Municipality of the Hague, Cordaid organized an exhibition late 2019, with portraits and stories of nine young peace activists. Two of the young activists portrayed are active in the programme in Libya, the others came from Afghanistan and Iraq. Young people’s role as positive agents of transformation and peacebuilding is often overlooked. The exhibition showed how young people can create hope and positive change in a world that most of us only associate with hopelessness and despair. More information about these inspiring young activists is available on our website.

Uniting the voice of civil society and people
In 2019, Cordaid hosted the Civil Society Platform for Peacebuilding and Statebuilding (CSPPS) to convene civil society representatives from dozens of fragile and conflict-affected countries. Key purpose was to ensure that people’s voices were heard at the High-Level Political Forum on SDG 16+. CSPPS and civil society partners developed the Rome Civil Society Declaration on SDG 16+ and presented this to world leaders at the UN SDG Summit in New York. In the year of justice, we also put the spotlight on the shrinking space for civil society and the key challenges faced by civil society organizations in fragile contexts.

At the High-Level Political Forum, Cordaid also put the spotlight on key challenges facing CSOs in fragile contexts like Burundi and South Sudan. By presenting a policy brief on the “civic space” needed for citizen action to world leaders, we continued to raise the alarm about a growing trend of state interference in civil society organizing and advocacy. In a number of countries, Cordaid’s partners, and even Cordaid staff, have faced pressure from states and state-allied actors intending to silence independent voices. Going forward, Cordaid will take action in fragile countries, in solidarity with international initiatives like the Global Day of Action Against Shrinking Civic Spaces, to protect the fundamental rights of all people to have their voices heard.
CASE

ININVOLVING WOMEN IN THE PEACE PROCESSES IN AFGHANISTAN

Afghan women have always played an active role in public life. However, they are not included in the peace talks, mostly taking place outside of Afghanistan.

For many years, Cordaid has partnered with the Afghan Women’s Network (AWN) to increase international attention and commitment to meaningfully involve women in the peace processes. AWN unites women from all over the country to raise their voices within Afghanistan and to evoke solidarity from women around the globe.

In 2019, we addressed various members of the United Nations Security Council and UN institutions to continue their support for meaningful participation of women in the various peace processes. The United States was the most important actor at this point. They were structurally excluding women from the peace talks between them and the Taliban. Through lobby and advocacy, we managed to create legislation in the American Senate and House of Representatives to pressure the American Government into include women in the upcoming peace talks.

As a result, international attention for the issue increased, legislation in the United States was developed and Cordaid established a new partnership with Canada to structurally support women’s inclusion in the Afghan peace processes.

"These women have earned the right to shape their country and the laws they will live under. I urge Secretary Pompeo and the Trump administration to uphold the United States’ clear commitment to including women in peace negotiations in Afghanistan, as mandated by the Women, Peace and Security Act."

Jeanne Shaheen, US Senator
Cordaid in CAR

The current conflict in the Central African Republic (CAR) 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 related to gold, uranium, diamonds and oil. In the CAR, Cordaid has worked through partners since the 1990s and has had staff on the ground since 2008. Read more on our website.

116 staff members in CAR
41 projects, 27 partners
1.4 million beneficiaries
€ 15 million income

GLOBAL PEACE INDEX
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Cordaid in CAR

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157 /163

Political Instability

Safety & Security

Ongoing Conflict

CASE

CONNECTING LOCAL REALITIES WITH POLICY MAKERS IN THE CAR

In 2019, Cordaid partnered with the Stockholm International Peace Research Institute (SIPRI) to conduct research on the similarities and differences between the aims and objectives of UN peace missions and the priorities and perceptions of local communities.

The objective was to understand how international interventions strengthen the social contract between citizens and the government in both the CAR and DRC. We investigated the assumptions underlying security and justice provision, and contrasted these with how local communities perceive and understand those same terms, and what they expect from the state, international actors, and armed groups. We consulted local communities, leaders, and representatives of international peacekeeping forces. The findings illustrated that most local populations prefer a strong state that takes responsibility for security provision and a functioning formal justice system. Informal justice actors, like the armed groups active in the country, are seen as temporary and undesirable alternatives.

Armed with these findings, Cordaid and SIPRI undertook joint efforts in the CAR and in the international arena to improve how stakeholders engage in the current situation. Local community representatives recognized and agreed with the findings and took up the recommendations with local authorities. At the national and international level, advocacy efforts targeted NGOs, INGOs and the United Nations Multidimensional Integrated Stabilization Mission in the CAR (MINUSCA). At the UN Secretariat and the Dutch Permanent Mission to the UN, the researchers presented key findings as input into the process for renewing the MINUSCA’s mandate.
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 2019, we spent € 7 million on the resilience programmes. As a result of our efforts, in 2019:
- 121,900 people became more resilient to disaster;
- at the community level, 167 resilience action plans were developed, and 168 communities implemented resilience measures;
- at the district/municipality level, 19 resilience action plans were developed through a multi-stakeholder process and 4 multi-stakeholder platforms implemented them;
- 133 CSOs/NGOs influenced government and/or donor agencies to include (community) resilience in policies and programmes and 53 of such policies and 42 programmes were developed.

Partnersing for resilience
To create resilient communities, we continued implementing the Partners for Resilience (PfR) Strategic Partnership. This programme focuses on advocacy capacity strengthening of civil society organizations and on implementing dialogues for the inclusion of integrated risk management in international, national and local level policies, investments and programmes. PfR is an alliance of humanitarian, development, climate and environmental civil society organizations (CARE Nederland, Cordaid, the Netherlands Red Cross, the Red Cross Red Crescent Climate Centre, and Wetlands International) and their partner civil society organizations in the South. Our integrated approach enables communities to withstand shocks from natural hazards and sustain development by securing or transforming their livelihoods. You can read more on the Partners for Resilience website.

Cordaid focuses its PfR efforts in South Sudan, Uganda, Ethiopia, Kenya, the Philippines and Indonesia. We also work on regional programmes in the Horn of Africa and Asia and at the global level. We collaborate with 20 local NGO partners to promote integrated risk management at the local, regional and global level. In 2019, we led 12 dialogue trajectories and contributed to 29 others. At the UN Global Platform on Disaster Risk Reduction (DRR), we shared our experience and recommendations through a report: "Enhancing resilience in fragile and conflict affected contexts".

Building resilient refugee and host communities
After we had provided humanitarian support to South Sudanese refugees in Uganda, we started an integrated project, combining humanitarian aid, resilience and private sector development. Goal is to increase South Sudanese refugees’ and host communities’ capacities for peaceful co-existence and resilience to future droughts or floods and to have increased economic self-reliance.
Besides supporting people in their basic needs, self-reliance and resilience, Cordaid also invested in this project to learn from integrating different approaches. It was challenging to align humanitarian and development activities in one community. While humanitarian needs should be met as soon as possible, development interventions based on participatory community planning take more time. One experienced humanitarian aid partner needed support to shift to development approaches. Our partner Caritas Arua supported five communities with the development of community action plans. Host and refugee population collaborated to assess the risks faced, their available resources and their development objectives. Instead of providing parallel support, we noticed that a phased approach is more realistic.

**Analysing and reducing risk**

As an addition to our resilience approach, we developed a toolkit on conflict risk analysis and conflict risk reduction in 2019. This toolkit acknowledges that climate change may increase the risk of conflict over natural resources at local level, and that conflict may reduce the disaster risk reduction capacity of communities. This toolkit will be used to train local staff from Cordaid and partner organizations and will be used in 2020 to further enhance resilience in fragile and conflict-affected areas.

In 2019, our resilience work was supported with funding from the Dutch Ministry of Foreign Affairs, the European Commission, the Dutch Postcode Lottery, and from the Dutch public.
After the reduction of conflict, we moved back to our village. Payment of school fees was a challenge for me. With the knowledge and skills I gained from the training, my production level has increased. I sold five bags of groundnuts and diversified into tomato, honey, and poultry. I now own a small shop of mixed goods. I no longer have problems paying school fees and medical bills.

Gibson Salah, South Sudanese agri-entrepreneur
Life was hard. We couldn’t support our family. Thanks to the programme we acquired the knowledge needed to generate a better income. Now our children are attending school and we have enough food for our household. We can even make juice from the passion fruit we are growing.

Amoding Sarah, participating farmer

With the support of the Dutch Postcode Lottery, we run a project to improve the situation of women in rural Uganda. As husbands and wives work together in the field, men in the region also benefit from the support.

The project’s objective is to increase food production, reduce post-harvest losses and improve access to finance for farmers. The project supports 15,000 female farmers. In the Teso region in Uganda, Cordaid at SOCADIDO partner to support female farmers with seeds, tool, technology and training. Each participating farmer received 2 kilograms of seeds, mainly black-eyed peas, corn and vegetables like cassava and potato. To become more resilient to climate change, the programme also helps to set up irrigation systems and provides drought-tolerant seeds. This allows farmers to grow crops, even during periods of drought. And with special bags to save grains and pulses, farmers can wait for the right time to sell their crops.

The farmers are organized into groups of 30 for training on harvest loss reduction, organizing saving and improving economic activities. Over 100 model farmers share their knowledge and experience with their peers. Out of the savings, many farmers are now able to buy cows, goats, poultry and pigs. Livestock generates an even higher income, which they can put towards school fees for their children. For more information, read more or watch the video (in Dutch) on our website.
OVER 800,000 PEOPLE IN THE NETHERLANDS LIVE IN POVERTY, ARE SOCIALLY EXCLUDED, AND HAVE POOR JOB PROSPECTS. IN OUR HOME COUNTRY, 8% OF CHILDREN LIVE IN HOUSEHOLDS THAT ARE CLASSIFIED AS POOR BY DUTCH STANDARDS. THE DUTCH POOR HAVE DIFFICULTY FINDING REGULAR EMPLOYMENT, DUE TO A LACK OF EDUCATION, INADEQUATE LANGUAGE SKILLS, BAD (PSYCHOLOGICAL) HEALTH OR OTHER ISSUES. ALONGSIDE POVERTY, THEY SUFFER FROM SOCIAL EXCLUSION AND MARGINALISATION. YET, MANY OF THEM POSSESS THE SKILLS AND TALENTS TO START THEIR OWN BUSINESS OR TO IMPROVE THEIR SOCIAL REINTRODUCTION INTO SOCIETY. CORDAID SUPPORTS THEM IN DOING SO BY SETTING UP AND PROMOTING SOCIAL COOPERATIVES. YOU CAN FIND OUT MORE ABOUT OUR WORK IN THE NETHERLANDS ON OUR WEBSITE.

IN COLLABORATION WITH LOCAL BUSINESSES, CIVIL SOCIETY AND OTHER PARTIES, CORDAID’S COOPERATIVE ENTREPRENEURSHIP PROGRAMME HELPS POOR DUTCH HOUSEHOLDS AND INDIVIDUALS TO REINTEGRATE INTO SOCIETY AND RECOVER THEIR PERSONAL VIGOUR BY SUPPORTING THEM AS MEMBERS OF SOCIAL COOPERATIVES. WITHIN THESE COOPERATIVES, PEOPLE CAN START THEIR OWN BUSINESS Whilst 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. In 2019, an external evaluator found that people participating in the social cooperatives were socially reactivated, had fewer personal (psychological or health) problems, were positive and active members of their local society and boosted their self-esteem.

IN 2019 CORDAID SUPPORTED 23 SOCIAL COOPERATIVES, INCLUDING JUDE CATERING AND DE BLAUWE PARAPLU. THIS (INDIRECTLY) BENEFITED 2,500 PEOPLE.

SOCIAL COOPERATIVE JUDE CATERING
Jude Catering is a social cooperative of Syrian women who set up an authentic Syrian catering business. From the town of Huizen, they cater for lunch, high tea, parties and diner. Jude means generosity in Arabic, which comes to life in how they serve their meals. Their catering comes with tasteful table decorations and personal stories about the food while it is served. Apart from the catering business, the cooks also take part in a programme that helps them integrate better into Dutch society, and to feel at home. This programme improves their Dutch language skills as well as their employability.

SOCIAL COOPERATIVE DE BLAUWE PARAPLU
“De Blauwe Paraplu” (blue umbrella) is a social cooperative that focuses on talented entrepreneurs who do not have a job because of various personal circumstances, are on social welfare benefits or who have trouble finding work. In the city of Amersfoort, the cooperative brings them together to learn from each other, support one another, allowing them to carve out a better future for themselves.
Cordaid’s Private Sector Development programme supports people in the world’s most fragile contexts in finding (and keeping) decent work and in improving their livelihoods. Through economic empowerment and employment creation, and together with the private sector, we provide part of the means people need to lift themselves out of poverty. By fostering inclusive economic growth, our aim is to generate long-term sustainable development.

In fragile and conflict-affected settings, the need for inclusive economic growth is even greater. Promoting local private sector development in such a context comes with demonstrating the benefits of peace, reconciling and integrating communities, building social cohesion and trust, with the reintegration of displaced persons, of returning citizens and soldiers, and with addressing the needs of those who are suffering from trauma. You can find out more about our approach to on our website.
In fostering inclusive economic growth, Cordaid eases the socioeconomic pressures of migration, empowers the marginalised, and provides people with a sense of purpose. Our work spans three core areas of expertise:

- Fostering inclusive economic growth through integrating communities into market systems;
- Fostering access to employment opportunities for marginalised groups such as women and youth by supporting the growth of the local private sector and improved labour-market linkages;
- Fostering the creation of community businesses to provide sustainable livelihoods for those living in and affected by fragility.

In 2019, we spent € 4 million on private sector development. The key results for 2019 include:

- supporting 140 Small Medium Enterprises (SMEs) with business development services, helping them to develop business plans and increase their entrepreneurial resilience;
- training 135 people to find employment;
- training 141 people on how to start their own business;
- close to 500 jobs created by SMEs in the programme.

**Persevering in the face of adversity**

Throughout the year, we continued our efforts supporting courageous entrepreneurs to sustain and grow their businesses in the challenging economic environments of Afghanistan, Sierra Leone and Ethiopia. With our partners 1% Club, Hamida Barmaki Rule of Law and the Bayat Foundation, in Afghanistan, we continued to support youth into employment through soft-skills training and internships, and the start-up of new businesses through crowdfunding, as well as support to the wider economic ecosystem.

In Sierra Leone, we completed the design and commenced the implementation of a new programme funded by Comic Relief, aimed at increasing financial inclusion amongst the poor. Additionally, we developed new approaches for empowering the disadvantaged around the world with decent economic opportunities, including a Network Approach for SME acceleration, and Value Chain Development approaches for linking farmers living in poverty into sustainable market systems.

**Catalysing small business in South Sudan**

Together with our local partner the Rural Finance Initiative, in 2019, we launched three new financial loan products for agribusinesses in rural South Sudan and a fourth for South Sudanese refugees who have fled the conflict into Northern Uganda. This injection of over € 450,000 provides much needed finance to the most vulnerable communities in one of the most fragile, conflict-affected setting in the world. This investment will catalyse the creation and growth of small businesses and bring sustainable incomes to those most in need. The funds improve access to finance for up to 10,000 farmer households, enabling them to expand from subsistence to market-oriented farming, and to increase their added value to agricultural produce. In the Imvepi Refugee Camp in Uganda, funds support the start-up of small community-based businesses, helping people to transition from aid to development, providing hope for a brighter future.

**Finding employers and finance**

In our efforts to support economically marginalised groups into employment in 2019, we encountered two key challenges:

- In a fragile and conflict-affected environment like Afghanistan, where the private sector is thin, many businesses are more focused upon survival than growth and few large businesses exist. It has therefore been a struggle to place all of the youth we train into employment.
- Access to finance for SMEs remains a key challenge across the developing world, but this is most pronounced in fragile settings where risks are higher and the number of investors lower. Lack of investment capital is a major barrier to the growth of the private sector and the creation of employment in the countries where Cordaid works.

In 2020, we will address these challenges through collaboration with Talenter (a Dutch HR agency), local micro and large international finance institutions.
CASE
SUPPORTING MARGINALISED COMMUNITIES INTO WORK IN SIERRA LEONE

The inability of the economy to provide decent work and livelihoods for all creates socio-economic frustration, increases and perpetuates poverty, and makes communities more vulnerable to risks such as climate change and disease.

SMEs can play an important role in providing decent waged employment. In low income countries, the lack of business development support services restricts the potential of SMEs. In Sierra Leone, Cordaid’s Resilient Business Development Services programme provides entrepreneurs with access to capacity building and network development support.

The 12 SMEs that participated received:
- formal training on topics like business planning, bookkeeping, marketing, human resource management across 18 days;
- coaching from business development advisors;
- tailored technical assistance;
- access to networking events to connect with banks and investors and the opportunity to meet a relevant role model in another country.

After studying medicine, Saffie Barrie Akam found it hard to find an entry-level position in the pharmaceutical industry. She then decided to take things into her own hands and to start her own pharmacy. She opened Everhealthy in September 2017, in Freetown. As part of her journey to growing her business, she enrolled in our programme. Everhealthy has expanded to provide more and more crucial services to Freetown’s population.

“I learned a lot from Cordaid’s programme. Now I constantly think about ways to grow the business, innovative ways I can attract more customers. Having these customers come back and tell me they feel better thanks to the medicines I supplied, that is really fulfilling.”

Saffie Barrie Akam, entrepreneur, owner of Everhealthy pharmacy
Disasters hit the poorest communities the hardest, especially those living in fragile and conflict-affected areas. Poor communities often live in the most dangerous locations and are most susceptible to natural disasters such as floods and droughts. Disasters - and conflict - often force them to leave their homes, jobs and farmland.
Cordaid has a long history of offering humanitarian assistance to those most in need. When a crisis occurs, Cordaid provides life-saving assistance like food, water or cash transfers. We also support people to recover after a crisis and return to their place of origin. This includes asset recovery, strengthening of community systems and structures, and supporting livelihoods and services such as education in emergency settings. Cordaid collaborates with local actors and strengthens capacity of local partner organizations to provide humanitarian aid. Our efforts are coordinated and implemented as much as possible by local communities and local organizations.

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. You can find out more about our approach to Humanitarian Aid on our website.

Providing relief around the world
In 2019, Cordaid focused on crises in Afghanistan, the Central African Republic, Syria, Yemen, Sulawesi, South Sudan, Uganda, Ethiopia, Venezuela, the Democratic Republic of Congo, Malawi and Myanmar. Cordaid responded to prolonged and new humanitarian crises. The response to the tsunami in Sulawesi, the winterization response for displaced people in Afghanistan, Syria and Yemen, the response to hurricane Idai victims in Malawi and the start of the acute response to the conflict-affected people in Burkina Faso were the most memorable.

Unfortunately, 2019 was a year in which the operational space for humanitarian responders continued to shrink in many of the countries where we work. Violence in Afghanistan, the Central African Republic, the Democratic Republic of Congo, Syria and Yemen impacts the humanitarian situation in these countries, and also makes it very difficult and not without risk to reach those who are most in need of assistance.

In 2019, we spent €24 million on humanitarian aid. The key results for 2019 include:

- 370,100 people provided with humanitarian aid;
- 40,200 people supported with cash-based interventions;
- 49,100 people provided with water and sanitation services;
- 34,600 people provided with shelter;
- 65,500 people provided with non-food items;
- 36 local actors that are better prepared to cope with future hazards.
Supporting Venezuelan refugees in the region

Since 2015, the economic and humanitarian crisis in Venezuela forced more than four million people to leave the country. Colombia hosts over one million of these refugees. In 2019, in Colombia, we provided food for over 20,000 refugees, water for over 1,650 people, legal advice for 5,000 people, support for 5,000 children to reduce the risks of abuse. We also ran workshops to build social cohesion and reduce xenophobia. In Venezuela we supported 5,000 people by rehabilitating drinking water and sanitation systems in hospitals, clinics and schools.

Together with Dutch NGO Bisschoppelijke Vastenactie, we supported the activities of Caritas Willemstad on Bonaire and Curacao. This included food, clothes, legal, medical, psychosocial and spiritual support for undocumented Venezuelan refugees and other people in need. With our support, they also followed up on cases of trafficking of women and labour abuse and provided information on rights and duties of undocumented persons.

Chairing the Dutch Relief Alliance

The Dutch Relief Alliance (DRA) responds to major humanitarian crises. The alliance is a cooperation of 15 Dutch international NGOs and the Dutch Ministry of Foreign Affairs. In 2019, Cordaid chaired the Dutch Relief Alliance. We also co-chaired the DRA Localization Working Group. The DRA discussed localization as one of the Grand Bargain Commitments with Mrs. Sigrid Kaag, Grand Bargain Eminent Person (and Dutch Minister for Foreign Trade and Development Cooperation). In line with the Grand Bargain localization commitments, in 2019, local organizations received 25 percent of the DRA budget in protracted crises. DRA strives to increase this to 35 percent by the end of 2021.

With our partners in the alliance, we worked in three acute joint responses (Venezuela, Idai – Malawi, Mozambique and Burkina Faso) and three continued joint responses (Syria, Afghanistan and the Central African Republic). We were the lead organization for two of these joint responses (Afghanistan and the CAR). We recently started piloting stronger local ownership in crisis situations. Rather than crafting the joint responses from the Netherlands, the local partners are shaping the interventions. Read more about this on the Dutch Relief Alliance website and our website.
Cordaid in Myanmar

Decades of poor government, isolation, limited basic services, internal conflicts and natural disasters have greatly hampered the development of Myanmar. Rohingya refugees from Bangladesh were not able to return in 2018, causing negative publicity throughout the year. Cordaid started operations in Myanmar in 2008, in response to the devastating effects of cyclone Nargis. Read more on our website.

In the Kachin and North Shan states, Cordaid builds safe and dignified shelters for resettled families and for internally displaced people who reside in camps. In partnership with KMSS-Myitkyina, Bhamo dioceses and CRS, we support returnees by addressing their needs and by finding durable solutions.

In 2019, the conflict in Kachin was on hold due to a temporary ceasefire. As a result, we changed our strategy to also include working with people who want to return to either their place of origin or to secure a new place to live elsewhere to start a new life in dignity. Relocation to new areas is taking place to avoid having to wait until the situation improves in the original locations. These relocations are part of the government strategy.

In Myitkyina (Kachin), we constructed 26 individual shelters with 26 handpumps, 30 latrines, one community office, one community hall, one community clinic and one deep tube well with a water tank. In Bhamo (Kachin) we constructed two community halls, three Early Child Development Centres, permanent latrines with handwashing facility at two schools, one community dispensary, one water piping system, one deep tube well with water tank and 11 latrines. To ensure that the facilities were appropriate, they were developed in consultation with the community. In Myitkyina and Lashio (Shan), community members also much appreciated the operational and main-tenance trainings to take care of the shelters.

“Cordaid’s programme empowered the capacities of both the direct beneficiaries and the implementing partners. ‘This has built our skills and knowledge on communications, teamwork, financial management and psychological improvement.’

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Despite improvements since the reforms and elections in 2015, the country is still marred by continuous conflict and recurring natural disasters, leading to a high vulnerability for many people. Many are still living in refugee camps or with host communities and are not in a position to return to their homes.

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Cordaid in Syria

The war in Syria has forcibly displaced millions of people. An estimated 11.7 million Syrians need life-saving humanitarian assistance and protection. About 6.2 million Syrians are internally displaced, over 5.6 million Syrian refugees have fled the country. Our work in Syria started in 2018 and is managed from our office in Iraq. Read more on our website.

Together with our partners (for example GOPA-DERD and Caritas Syria), we provide household shelter repair, rehabilitation of schools & health centres, livelihood opportunities and we distribute cash to the most vulnerable people affected by the crises. This facilitates the return and reintegration of refugees and internally displaced people.

In 2019, our activities and results included:
- rehabilitation of and equipment for three primary schools and two health centres serving 70,000 returnees in western Aleppo;
- livelihood support through vocational training opportunities and cash distribution;
- shelter rehabilitation and sewage network rehabilitation for 150 households;
- capacity-building training for local and international partners to develop and implement cash intervention activities;
- hygiene and food assistance to conflict-affected internally displaced people in North East Syria;
- winterization to assist the people in Hassaké, North East Syria;
- life-saving water, sanitation, and hygiene promotion in eastern Ghouta by rehabilitating a sewage system to serve 4,500 people.

"We feel safer knowing that soon we are going to have free clinics near our house."

Woman from Hullok, eastern Aleppo

Cordaid supports the return and integration of Syrian IDPs (internally displaced people) and returnees in Aleppo, Homs and Rural Damascus.

CASE
INTEGRATING INTERNALLY DISPLACED PEOPLE AND RETURNEES IN SYRIA

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- winterization to assist the people in Hassaké, North East Syria;
- life-saving water, sanitation, and hygiene promotion in eastern Ghouta by rehabilitating a sewage system to serve 4,500 people.

"We feel safer knowing that soon we are going to have free clinics near our house."

Woman from Hullok, eastern Aleppo
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 2019, CIM was active in 23 developing countries in Africa, Asia and Latin America. To date it has financed 284 partners and 537 investments have been made, with a total approved value of €256 million. You can find more information about our investment management activities and impacts on our website.
**IMPACT INVESTMENTS**

**Investing to overcome fragility**

We are committed to provide access to finance to entrepreneurs in the most fragile countries. CIM invests in decent job creation, sustainable economic development, and building resilient communities. We do this through:

- deploying growth capital and technical assistance to Micro Finance Institutions and Small and Medium Enterprises in the most underserved fragile and emerging communities;
- catalysing system change, opening up markets in which organizations otherwise wouldn’t have access to finance;
- support from like-minded investors who balance financial return with social impact and the help of a highly skilled and committed team.

CIM has more than 50% of its portfolio in fragile countries, where there is a high need for social impact. For more than 50% of our clients, we act as a catalyst for financial inclusion by being the first international lender. These investments help entrepreneurs to build a track record and get additional funding from other lenders, which will enable business growth and job creation.

**Advancing socio-economic wellbeing in Mali**

In 2019, CIM started a partnership with USAID (called DFC as of 2020). One of the USAID’s priorities is advancing socio-economic wellbeing of the people in Mali. This objective is aligned with CIM’s ambition of creating jobs and generating economic opportunities in the most fragile countries in the world. Within our partnership, until 2027, USAID will provide a credit guarantee for our investments in SMEs in Mali. This enables entrepreneurs in Mali to expand their businesses and create jobs.

With the support of CIM, Malian mango company SCS International has expanded its business in the demanding European market. SCS buys mangoes from 1,000 mango growers, providing them a fair income. SCS also trains farmers in modern and sustainable crop-growing, irrigation and fertilization techniques. We approved a four-year loan with yearly repayments that are aligned with the mango season. This gives SCS the time to realize profits from the investment, making it easier for them to repay the loan. The loan was used to increase SCS’s cold storage capacity and the packaging process, leading to better export and sales. More information about mangoes from Mali is available on our [website](#).

**Reaching over 60,000 microentrepreneurs in Myanmar**

Since 2015, we have supported the development of the microfinance market of Myanmar, especially in rural areas. In 2019, we partnered with Rabobank and a European Foundation to improve livelihoods in the country. With the support of LIFT, we provided € 7.8 million in funding to four microfinance institutions. By the end of 2019, CIM had a total portfolio of € 12 million which will allow us to reach 60,000 farmers.

**Refreshing our strategy to increase social impact**

In 2019, CIM sharpened its strategy, which will enable us to fulfil our ambition of investing to overcome fragility. We refined our target countries, optimised our internal processes, and implemented innovative ways of partnerships with likeminded organizations. These efforts generate efficiencies and lay the foundation to facilitate our growth, sustainability and to increase our social impact.
Our work for people in fragile and conflict-affected areas could not be done without our dedicated staff, in Country Offices, in deep field locations and on our Global Office. To ensure our professionals can do their job, we go to great lengths to help them deal with the risks and challenges they encounter in their day-to-day work. We have dedicated security plans in each Country Office and offer training and support to cope with and to prevent safety issues and crises.

**Empowering Cordaid**

Since 2015, Cordaid has transformed itself from a government-subsidised development organization to an international, project-based development cooperation organization. In this transition, the subsidiarity principle has been leading, meaning we are decentralizing activities and decision making as much as possible. For over 60% of the projects, leadership was transferred from the Global Office to the Country Offices.

As a result, we restructured the Global Office in 2019. A new organizational structure was designed and implemented during an interactive process assisted by Berenschot advisors. The new design and the resulting reduction in Global Office staff was shared with the Works Council. After their review and advice, in the fall of 2019, staff was informed about the new organization and their new roles. As of January 2020, the Global Office headcount was reduced by approximately 25%.

**Shifting staff for subsidiarity**

In 2019, there was a significant increase in the Country Office staff. At the Global Office, 27 new people joined in 2019, compared to 36 people who left. In the Country Offices, 20 new expats joined, compared to 17 leaving.

New and existing Cordaid employees actively follow an onboarding programme to understand Cordaid’s culture, core values, rules, protocols, and regulations, including our Code of Conduct.

In October 2019, the Global Office moved to a new location within The Hague.

### END OF YEAR 2019 (VS 2018)

<table>
<thead>
<tr>
<th></th>
<th>COUNTRY OFFICES</th>
<th>GLOBAL OFFICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of FTEs</td>
<td>714 (657)</td>
<td>157 (149)</td>
</tr>
<tr>
<td>Number of employees</td>
<td>714 (657)</td>
<td>168 (163)</td>
</tr>
<tr>
<td>Number of (fundraising) volunteers</td>
<td>0 (0)</td>
<td>0 (0)</td>
</tr>
<tr>
<td>Gender balance - total - management</td>
<td>22% women 21% women</td>
<td>22% women 23% women</td>
</tr>
<tr>
<td>Expat/local balance</td>
<td>6% expats 94% on local contracts</td>
<td>(6%) 100% on local contract</td>
</tr>
</tbody>
</table>

- **FTEs**: Full-Time Equivalents
- **Gender balance**: Percentage of women and men
- **Expat/local balance**: Percentage of expatriates and local staff
The new office is smaller and more cost efficient. An internal survey showed Global Office staff was positive about the new workplace.

**The safety of our people**

The 2019 Aid Worker Security Report states that globally 2018 was the second worst year on record for aid worker security, with 405 aid workers affected by major violence in 226 separate attacks. Victims included 131 aid workers killed, 144 wounded, and 130 kidnapped. South Sudan continues to experience the highest number of attacks to aid workers worldwide.

Our humanitarian and development programmes can only be implemented with a solid security management system in place, enabling safer access to people in need. We have a comprehensive security policy as well as an updated crisis management protocol. We also have dedicated security plans and procedures for the countries where Cordaid has an office. A Safety, Security and Crisis Committee and the global security advisors based in The Hague and the Regional Security Adviser for Asia develop policies and procedures, oversee their implementation, train and brief staff, and support the management of incidents and crises. Where possible, the security advisers also support the security risk management of our partner organizations.

The onboarding programme for new Cordaid employees includes a security briefing, to inform them of the foreseeable risks related to their role and their place of work. In 2019, this briefing took place 37 times, ensuring new employees understand the Cordaid security policy and procedures, including how to act in case of an incident, and the availability of aftercare. In 2019, 34 employees participated in the mandatory refresher courses for Global Office staff and expatriates travelling to our Country Offices. Further security training is provided ahead of international deployment and travel to medium and high-risk zones.

In 2019, the global security advisors travelled to six countries to coach and train local security officers and to provide training to teams in Security Awareness and Crisis Management. These security support visits also verify where required procedures are in place and complied with, and to ensure the quality of security plans and local networks for gathering contextual information.

Our security risk management system was externally audited in 2019. The audit shows that in both high and low risk countries, the application of our security policy needs improvement. This is our priority, as both the security risk management system and its implementation have to be effective. The audit also shows that nationally hired employees (especially sub-office staff and staff of lower risk countries) are not trained sufficiently. To address this gap, we are organizing a Training of Trainers of Cordaid security advisors in the first quarter of 2020.
Integrity

Any type of harm or misuse of the resources intended to achieve our mission jeopardizes our efforts to contribute to a world where each person is free to flourish and can live in peace. Therefore, Cordaid is fully committed to ensure that we are a safe and welcoming workplace for everybody, that we treat everyone who comes into contact with Cordaid with respect and dignity, and that we use all powers, authorities, assets, resources, and funds appropriately.

In 2019, we continued our commitment to integrity by implementing the structures, procedures, and policies set up in 2018. We have built on the sector-wide learnings to further professionalize our prevention and response to harassment and abuse, abuse of power, and financial misconduct. One of our key measures to strengthen our integrity expertise within Cordaid was the establishment of a new position fully dedicated to integrity, to help us implement our integrity policy and to increase awareness across the whole organization. To ensure that all new and existing staff in our global and Country Offices are aware of our standards and reporting mechanisms for integrity, we included an integrity introduction in our online onboarding tool. We held staff trainings in Country Offices and team discussions around the Code of Conduct. Furthermore, we facilitated induction sessions for our Confidential Advisors in Country Offices as well as our newly appointed external Confidential Advisor, to support them in taking up their new role.

For external stakeholders, we have created new community-based complaint mechanisms, such as in Afghanistan and in the multi-country Jeune S3 programme. We continue to collaborate extensively with others in the sector to join forces against the abuse of the deep power imbalances between humanitarian aid and development workers and local communities.

<table>
<thead>
<tr>
<th>TYPES OF MISCONDUCT</th>
<th># OF CLOSED CASES</th>
<th>NOT SUBSTANTIATED</th>
<th>SUBSTANTIATED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial misconduct</td>
<td>8</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Sexual undesirable behaviour</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Weapons &amp; violence</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>Discrimination</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Destruction &amp; Theft</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Drugs and alcohol abuse</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Conflict of interest</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

Open cases as of December 2019 15
Total 29
Our integrity capacity was put to the test late 2019, when Caritas Internationalis informed us about a severe case of misconduct in one of our partner organizations. We were appalled to learn that a convicted sex offender had been put into a position in the Central African Republic where he was able to abuse children again. We strongly condemn such abuse and are horrified that the due diligence processes failed to protect children from such harm. At Cordaid, we have been closely monitoring the investigations launched by Caritas Internationalis, to make sure they are conducted properly and independently. We have suspended all financial support to programmes of this partner organization. The case has strengthened our commitment to integrity. It led to a further review of our own screening processes to ensure that previous convictions or allegations are detected in time, to protect children and other people from harm.

Despite our commitment and efforts against any type of misconduct, we know that undesirable behaviour, misuse of power, or financial violations can and do occur. Each suspicion we receive is taken very seriously and immediately followed-up. Where allegations are substantiated, Country Directors and Cordaid’s Integrity Committee coordinate the disciplinary and other remedial measures needed to ensure accountability and to prevent such cases from happening in the future. In 2019, 29 incidents of misconduct were reported. Of these cases, 25 were handled by Cordaid, three by authorities, and one by a partner organization. In six cases, the alleged perpetrator was non-Cordaid staff; however, we exercised our duty of care and ensured appropriate follow-up where in our scope of influence. In 2019 Cordaid lost an amount of € 92,000 related to the mentioned incidents. Cordaid makes every effort to reclaim any amounts lost through appropriate legal action. Such amounts recovered are not included unless recovered in the same year as the loss is reported.

By the end of December 2019, 15 of all cases remained open. The closed cases led to disciplinary measures in four cases, and two people resigned during the investigation process. The remaining substantiated case was handled by authorities. Other follow-up measures included replacement of loss, increased prevention measures, and conversations with staff to prevent the perception of misconduct. In cases of sexual undesirable behaviour, support to the affected was offered.

**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. We also provide psychological support to our employees after a traumatic incident or because of long-term stress.

At the Global Office, our target is to stay below 3.5% for health-related absenteeism. The percentage for 2019 was 3.5%, down significantly from 5.7% in 2018. During 2019, there were 5 cases of long-term illness (longer than 42 days).

**Professional development**

Cordaid values the 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, 42 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, integrity, security, and thematic issues. On average, Country Office staff each received approximately five days of training.

<table>
<thead>
<tr>
<th>GLOBAL OFFICE 2019 COURSES</th>
<th>DURATION</th>
<th>PEOPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leadership training on core values</td>
<td>2 days</td>
<td>30</td>
</tr>
<tr>
<td>French</td>
<td>16 x 1.5 hrs</td>
<td>24</td>
</tr>
<tr>
<td>Negotiations skills</td>
<td>2 days</td>
<td>16</td>
</tr>
<tr>
<td>Presentation skills (hosted by Young Cordaid)</td>
<td>1 day</td>
<td>11</td>
</tr>
</tbody>
</table>

CORDAID’S leadership participated in a two-day workshop on working with our core values: trust, accountability, cooperation and solution-orientation.
To further improve the cooperation and effectiveness of the Cordaid community, they explored these values and agreed on how to make them come to live within the organization.

**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. After a salary-freeze for the Global Office and expat staff since 2015, in July 2019, we raised our salaries by 3.5%, in line with the collective labour agreement for social workers.

**What our people say**

Every year, Cordaid conducts an employee satisfaction survey among its Global Office and Country Office staff. In the 2019 survey, the overall score on a 10-point scale was 7.3, up slightly from the 7.0 score in 2018. Key areas for improvement highlighted by the survey are workload, training & development and collaboration. Topics about which our staff are most happy are the job position, the labour conditions & employee benefits and the quality of their direct manager. On each of these topics, our staff rated Cordaid at least 7 out of 10. Cordaid employees are proud of their contribution to our mission and to work for Cordaid.

**Representing employees in times of change**

Cordaid has a Works Council, consisting of seven employees, including a representative of Young Cordaid. This council has an official role to consult with and advice the Board of Directors on behalf of employees about policies and employee interests. In 2019, the main topics on which the Works Council was consulted were the restructuring and the staff reduction as part of Empowering Cordaid. One member of the Works Council stepped down as she was involved in the development of Empowering Cordaid. Three other members were directly affected by the staff reduction and the Empowering Cordaid transformation. This made it challenging for the Works Council to perform its role. An external advisor supported the Works Council to take the right steps and to advise the management team. These steps included consultations with the CEO and employees. This resulted in a staff meeting where employees could ask the CEO questions about Empowering Cordaid, as well as a meeting between the Works Council and interested staff.

Other topics on which the Works Council was consulted include the 2019 budget, the appointment of a new COO, employee benefits, the Cordaid collective bargaining agreement, absenteeism, the labour market allowance regulation, the Legal Status Regulations for expats, the employee satisfaction survey and the move to the new office. The Works Council also initiated a proposal to advise on cost reductions to achieve a balanced budget. As a result of this wide range of topics and the intense consultations on Empowering Cordaid, the Works Council had a record number of 33 meetings in 2019. This includes 17 meeting with the CEO and two regular meetings with the Supervisory Board. Meetings and written interactions with the CEO helped to get employee questions addressed as soon as possible.

“For the Works Council, 2019 was an exhilarating year. It wasn’t easy, but we were able to provide valued advice throughout the year.”

*Greet Robbe*, chair of the Works Council
In 2019, Cordaid worked with over 361 partners around the world. By working in partnership, we can have a much greater positive impact. For over 100 years, we have worked with local, national and international civil society organizations. We work with networks as well as individual organizations, such as NGOs, labour unions and social movements.

In the past years, our way of working with partners has evolved. The primary focus used to be on building their capacity and facilitating their work through financial and other support. In line with the subsidiarity principle, increasingly our partnerships are true collaborations with domestic actors. This is a much more effective way to achieve inclusive and participatory development as well as the governance models to support that development. This makes much better use of the local knowledge, skills, reach and expertise.

Increasing effectiveness through Southern leadership
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. Building on the progress made in advancing the development agenda, Cordaid committed to changes that indigenous organizations at the centre of planning and implementing interventions in their proximity. One of our key donors, the Dutch Ministry of Foreign Affairs, is also calling for local ownership and co-creation with domestic actors.

To better utilize our partner network in the years to come, in 2019, we collected information on the expertise, intervention approach, capacities and the working relationship for 129 of our local partner networks. This has generated very useful insights for the Country Offices as well as the Global Office on the tenure of the relationships, the integrated capabilities, intervention types and track record of partners, as well as their size and identity. Maintaining this type of partner information requires substantial resources yet facilitates partner selection and collaboration on projects and proposals.

Engaging for local impact
Sustainable, long-term outcomes for people on the ground are the result of complimentary, coherent partnerships. Our role as an international NGO is changing, and, as a result, we are changing our way of working and structure. Some of the consequences include:

- local development is a multi-stakeholder responsibility, with local actors taking charge;
- Global Office and 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 that - over time - domestic organizations 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 the 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.
Working in the Caritas family and other networks
Cordaid is an active member of Caritas Internationalis, a global confederation of over 160 catholic organizations, 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 State building, and consortia such as the Dutch Relief Alliance and Partners for Resilience.

Scaling up for impact
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.
In the past years we have actively sought out more structural organizational partnerships in the Netherlands and beyond. Such conversations have forced us to step out of our comfort zone, exploring the boundaries of our identity and values. To date, these efforts have not yet led to the larger scale and potential impact we have in mind. Therefore, we will continue on this journey to turn competition into partnership for positive impact.
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.

**Mobilizing resources in a changing context**

The funding landscape for development cooperation continues to change. The 2019 edition of the OECD’s Development Cooperation Report highlights the need for a new narrative to address systemic topics such as global multilateralism, rapid digitalisation, climate-related shocks and growing inequalities. The new narrative needs to place more emphasis on the local dimension, to step up on gender equality and green interventions and to work on partnerships that reinforce effective aid beyond short term interests.

Other shifts in the landscape include a stronger call for Official Development Assistance to support Least Developed Nations, the trend to channel aid funding through bigger projects with fewer actors and the increased opportunities for climate funding. To broaden and deepen our relationship with our donor governments and multilateral organizations, we continuously invest in substantive dialogues, based on our shared vision and our respective strengths. This helps us to effectively respond to funding opportunities now and in the future. We also share our insights and expertise through evaluations and consultations for the Dutch Ministry of Foreign Affairs, the World Bank Group, the Global Fund and the Multiannual Financial Framework 2021-2017 of the European Commission.

**Diversifying the institutional donor base**

In 2019, Cordaid received funding from more than 30 institutional donors and philanthropic foundations. We have strong partnerships with five major institutional donors: the Dutch Ministry of Foreign Affairs, the UK Department for International Development (DFID), the Global Fund, the World Bank and the European Commission. Substantive dialogues are ongoing to broaden and deepen these relationships, based on a shared strategic vision and our respective strengths.

We continue to diversify our programming and our donor base. Relying on a limited number of donors makes the investment in programs and their outcomes vulnerable to policy and other changes. In 2019, we signed 91 new contracts for projects in 23 countries, with funding from 30 institutional donors.
donors. The total value of these contracts is € 91 million. Highlights of new contracts include:

- two contracts with the Embassy of the Netherlands in Ethiopia for Results Based Financing in the health sector in the Borana zone and to strengthen the health system in Jimma zone.
- renewal of five contracts with the UK Department for International Development for health programmes in South Sudan;
- support from Global Affairs Canada to create access to inclusive peace processes in Afghanistan;
- European Union funding for two projects in Burundi to strengthen civil society and to improve the resilience of the health sector.

Connecting donors and partners for impact

With support from the European Commission’s Bekou Fund, in the Central African Republic, we partnered with the Ministry of Health, local partners and clinics to provide 600,000 people with improved access to quality health care services. Through the financial support, local partnership and the Results Based Financing methodology, Cordaid has been able to strengthen the local health care system. Find out more about this programme and its results in this video.

Supporting female farmers with the Postcode Lottery

The Dutch Postcode Lottery has supported Cordaid since 1996. Since the start of this partnership, we have received a contribution of € 72.9 million. Since 1989, the lottery has donated over € 6.2 billion to many charities. In 2019 they raised a record amount of € 376 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.

In Uganda, we support female farmers who struggle to maintain their livelihood because of climate change, land depletion or a lack of tools and agricultural knowledge. With the support of the Dutch Postcode Lottery we provide seeds, tools, technology and training. As a result, the women are better able to store foods and seeds, they are better equipped to farm more sustainably and to collaborate with each other to negotiate a better price for their crops. Read more on how female farmers deserve better on page 26 and on our website.

“...The Postcode Lottery generates funds to support organizations working for a fairer, greener world. Thanks to our lottery players, we help Cordaid to train 15,000 farmers in Uganda in three years. They learn how to store foods and seeds as well as better agricultural techniques that increase their productivity and limit post-harvest losses.”

Margriet Schreuders. Head of Charities, Dutch Postcode Lottery

Welcoming and retaining individual donors

Thanks to the loyal support of our firm base of nearly 250,000 donors, millions of people in fragile contexts have been given access to healthcare, education, work and income and/or security and justice. Throughout the year, we held regional donor meetings in the Netherlands to connect personally, to inspire them with stories from the field and to provide them insight into our organization.
In 2019, we welcomed 17,000 new structural donors. Many joined in response to our moving media campaigns on television, social media and Linda Magazine. Others responded to our door-to-door fundraising campaign. We are honoured to welcome this many new donors and to connect them to the many projects made possible by their support. To ensure we retain more donors beyond their first year of support, we used donor insights to map and optimize the customer journey. The campaigns also led to a significant growth in the brand awareness of Cordaid.

Exceeding our goal to help 10,000 girls go to school
Our sixth annual fundraising campaign with RTL Boulevard (on Dutch national television) focused on education. In the Democratic Republic of Congo, many girls are prevented from attending school due to domestic chores and paid work, or due to a lack of money for books or a school uniform. In many places, the schools leave much to be desired, with overcrowded classrooms, a shortage of teachers and poor sanitation. We far exceeded our target to provide access to school for 10,000 girls; the support of over 23,000 RTL viewers enabled us to provide close to 19,000 girls access to school. Many of our donors and others also signed our petition to raise more political awareness about the need for access to education, especially for girls.
Our financial health
In 2019, the balance of income and expenditures yielded a positive effect of €0.3 million. This consists of an operational loss of €2.9 million and a financial gain of €3.2 million from our investment portfolio.

We spent €172.5 million, of which 93% on the programmes across our key themes, predominantly health and humanitarian aid. Management and administrative costs increased compared to 2018, due to redundancy costs for the Global Office.

The positive result has been added to our reserves. At the end of 2019, these amounted to €14 million reserves, €20.8 (semi) restricted funds and €74.1 million loans and guarantees. More detail about our finances, including our investment returns, is available in the 2019 Annual Accounts and in appendix 3.

For 2020 and beyond, our objective is to remain financially healthy with a balanced budget. It remains challenging to secure funding from donors to work in and on fragility with sufficient overhead coverage. Scale is important for the (integrated) impact of our programmes, for our ability to obtain funding and to reduce overhead costs.

The Corona crisis in 2020 is challenging our financial continuity, through both potential discontinuity in the execution of programmes and devaluation of our financial assets. Dependent on the duration of the crisis, additional cost reduction measures will be taken. The approved balanced budget (in appendix 3) will not be met. For 2020 we expect a financial loss of €7.5 million; €1.5 million for operational activities and €6.0 million for losses in our (impact) investment portfolio. The potential maximum risk is €7.5 million; €4.5 million for operational activities and €3.0 million for investments. Our reserves are sufficient to cover this loss. The cash position is sufficient to meet our obligations for at least the coming year.

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 is a foundation, established under Dutch law, with a two-tier governance structure. Our reporting consolidates the results of Cordaid, CIM BV and Corpav. Our Supervisory Board oversees the Board of Directors, which in 2019 consisted of the CEO (Kees Zevenbergen) and the CFO (Tjerk Wagenaar as of December 1, succeeding Willem Jan van Wijk).
More information about their background and other roles is available on the [website](#). More information about our governance is 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) through the so-called Erkenningspaspoort. This accountability tool is mandatory for all charities in the Netherlands as of 2019.

**Monitoring**

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 four-monthly basis. On a consolidated level the budget is monitored by the Board of Directors, supported by the corporate controller. The Supervisory Board is informed about the progress every four months.

To be accountable to our beneficiaries, donors and other stakeholders, we have thorough monitoring and evaluation mechanisms in place. This enables us to track and monitor our performance, and to adjust our efforts as needed. To ensure the quality of our work, we have a quality management system in place, based on quality standards like recent ISO and the Partos guidelines. We are committed to meeting these standards to enable the organization to perform efficiently and transparently.

**Corporate responsibility**

Corporate responsibility is part of our core business, it manifests itself in how we work as an organization. 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. In 2019, we compensated all our carbon emissions generated by flights and our offices through Trees for All.

| CO₂ EQUIVALENT EMISSIONS (IN TONNES) |
|---|---|---|---|---|
| 2016 | 2017 | 2018 | 2019 |
| 1,493 | 1,381 | 1,844 | 2,468* |

*Increase due to comprehensive inclusion of Country Office air travel as of 2019

Our core values also guide how we invest our financial reserves. This is detailed in our [Policy on Investment of Assets](#), which is available on our [website](#). In 2019, the return on these investments was € 3.6 million, this includes incidental gains.
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 a Cordaid Risk Management Policy and Framework. The most important strategic and operational risks are:

- security related incidents, large social unrest and or natural disasters in the fragile working contexts impacting Cordaid staff and the progress of programmes;
- loss of competitiveness in the increasingly competitive market for project grants due to a too small scale or scope of the organization and the rapidly changing priorities of institutional donors that might not fit within Cordaid’s strategy;
- cancellation or postponement of main contracts from major donors, which account for 67% of our income;
- insufficient financial and operational control leading to ineligible costs;
- the impact of the Corona virus on our operations and investments; due to different governmental measures to prevent the spread of the virus, we are not able to implement our programmes and our loans to MFI’s and SMEs will devaluate.

The potential impacts of the key risks are financial (loss of income), operational (delayed or cancelled implementation of projects) and personal (casualties). The risks with the highest financial impact are cancellations or postponement of donor contracts; (temporary) shut down of a Country Office due to political unrest, civil war or natural disaster; severe fraud cases; reputation damage and extraordinary exchange rate results. These risks can only partially be controlled by Cordaid. Our Planning & Control cycle, project control, monthly closings and four-monthly integral reporting are in place to mitigate the risks on financial and operational control.

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 € 15.5 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 2019 Annual Accounts.

A Risk Committee is in place to monitor the Cordaid Risk Management Framework 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 every four months. Changes in strategic or operational risks are also communicated through these 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 Framework.

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 (GDPR) went into effect. To ensure compliance, Cordaid updated its Data Protection Policy. At the Global Office, the following measures have been implemented: an updated protocol for data breaches, having GDPR-proof data processing agreements with suppliers processing personal data, the availability of a record of data processing activities, and respecting the principle of active consent (where applicable) in all channels of marketing communication. In 2019, an independent auditor assessed our compliance with the new privacy regulation. The privacy measures regarding our private donors generated a high compliance score. It also signalled improvements to be made on human resource systems and our Country Offices (which are also bound by the European GDPR as the Global Office is based in Europe).
SUPERVISORY BOARD REPORT

For over a century, Cordaid has worked in and on fragility, supporting people in the most difficult situations. Fulfilling this role, meeting the needs of these people, is what Cordaid is all about. To secure the future ability to meet these needs, in 2019, Cordaid continued to evolve its organization. The Supervisory Board was involved during this process, as a sounding board - and as challengers - for the Board of Directors.

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 organization. Therefore, supervision is ongoing and comprehensive, rather than limited to a few set times during the year.

Diversity in expertise and background
In 2019, seven people served on Cordaid’s 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.

By special request in these times of change, Michel van de Coevering extended his term by one year, hence there were no changes in the board. More information on composition of the Supervisory Board is available on the website.

“As the supervisory board, we have to stay attuned to relevant developments in the sector and to critically assess Cordaid’s role and future within that context. 2019 was not an easy year, requiring tough decisions to make the organization more futureproof. Cordaid’s values combined with the diversity in the supervisory board kept us focused on what really matters.”

Jolanda van Bussel

Supervision in practice
In 2019, 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.

Key topics discussed in the board meetings include subsidiarity, partnerships, measuring our impact, organizational 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 four-monthly 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 2019, they met five times, including three meetings with the external auditor.

The remuneration committee reviews policy and advises the Supervisory Board on executive compensation, remuneration policy social plans, expat policies and related topics, including appointments. This committee consists of two board members. In 2019, they met three times.

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 Organization Philanthropy (SBF) and the regulation on the remuneration of charities by the Central Bureau of Fundraising (CBF). The compensation for the CEO was €151,051; for the CFOs it was €165,502. 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 2019, the total costs made on behalf of the Supervisory Board amounted to €25,567. The difference in these costs versus previous years is due to recruitment costs.
A DEEPER SENSE OF INTERDEPENDENCE AND CHANGE

The COVID-19 pandemic makes all of us acutely aware of our personal and systemic fragility, and our interdependence with each other and the planet. We are one people, closely connected with our planet, or our common home as Pope Francis called it. It also sets the stage for a deeper sense of urgency to collaborate on the Sustainable Development Goals.

Health and climate crises can be fearsome and paralyzing. The popular uprisings across the globe also indicate that hundreds of millions of people feel left out, unheard, excluded. We need to step out of our comfort zones and rise to the occasion collectively. Around the world, citizens, scientists, activists, visionary entrepreneurs and many others are joining hands. To change lifestyles and to turn the tide on economies based on power, greed and growth. These people give us hope of change in the making.

As Cordaid, we are part of that movement, carving the road towards a more fair, a more just, a more sustainable world. A movement aligned with the 2030 agenda for the world, the Sustainable Development Goals.

We are part of the powers, the networks, the resources and the peoples that can make these goals happen. Cordaid is not the biggest player, nor the smallest. We cannot change the world, stop wars, halt bulldozers of greed and growth on our own. We therefore continue to forge partnerships, to generate scale and efficiency to drive change where it matters most: in fragile and conflict-affected areas. With allies and friends, we can save lives, inspire reforms and set things in motion. Our new organization, stronger local ownership where it matters, and new programmes for the years ahead all add value in these times of change.

The impact of COVID-19 raises new challenges for Cordaid. Some developments create opportunities, for example in our efforts to strengthen health care systems. At the same time, we need to adjust our programmes and way of working to a new reality, and to prepare for the economic crisis, and the potential instability and violence, that will follow the health crisis. The pandemic will most likely have an impact on the availability of funds in the near future and hence on our organization. We are all in for a rough ride, but as levels of resilience vary greatly in different parts of the world, collaboration, solidarity and compassion will be key in the years to come.
APPENDIX 1: ABOUT THIS REPORT

By means of our annual reports, Cordaid is accountable to its many stakeholders. Like last year, the 2019 Annual Report has been prepared in accordance with the core option of the Global Reporting Initiative’s standards. These are the most widely used standards for sustainability reporting in the world. The GRI content index, a tool to help readers easily find specific content in the report, is included as appendix 2. This report covers the full calendar year 2019 and is in accordance with the Dutch Guideline 650 for charitable organizations.

The content of the 2019 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 and 2018 Annual Reports. This is the list of key topics that our stakeholders and/or our management find most important to include in our strategy and our reporting. Most of the material topics are related to our thematic area of expertise, others are related to how we work. 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>
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</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

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<tr>
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</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 relevant indicators from the GRI standards. For the topics not covered by the GRI standards, we have used 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. 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 organizations.

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 organizations. We comply with the IATI standards as required. 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

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>PAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Accounts 2019</td>
<td>3, 9, 11, 12, 13, 15, 17, 19, 20, 21, 23, 25, 26, 29, 30, 32, 34, 35, 45, 48</td>
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<tr>
<td>CIM BVs asset management system</td>
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<tr>
<td>Cordaid’s donor database</td>
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<tr>
<td>Cordaid’s HR administration system</td>
<td>3, 7, 11, 12, 13, 17, 20, 21, 25, 26, 29, 30, 34, 35, 38, 40, 41</td>
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<tr>
<td>Cordaid’s project administration system (DevResults)</td>
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<td>Dutch Postcode Lottery website</td>
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</table>

*Figures from the Annual Accounts have been externally assured by EY

On the overview page and the first pages of the thematic chapters, the figures of beneficiaries refer to the people who have access to the results of our activities. These include the direct and indirect beneficiaries. The total number of people mentioned regarding healthcare is an exception to this, here we refer only to the direct beneficiaries, the people directly supported by our activities. In the 2018 Annual Report, most totals referred to the direct beneficiaries. For legibility, most numbers in this report are rounded.
## APPENDIX 2: GRI CONTENT INDEX

### GENERAL DISCLOSURES

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<th>DESCRIPTION</th>
<th>INFORMATION</th>
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<tr>
<td>GRI 102: GENERAL DISCLOSURES (2016)</td>
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<td>Name of the organization</td>
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<td>102-2</td>
<td>Activities, brands, products, and services</td>
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<td>102-3</td>
<td>Location of headquarters</td>
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<td>102-4</td>
<td>Location of operations</td>
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<td>Ownership and legal form</td>
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<td>102-6</td>
<td>Markets served</td>
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<td>Scale of the organization</td>
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<td>Supply chain</td>
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<td>102-10</td>
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<td>102-11</td>
<td>Precautionary Principle or approach</td>
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<td>External initiatives</td>
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<tr>
<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>
<td></td>
</tr>
</tbody>
</table>

- 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 above-mentioned partnerships. 

### APPENDICES

Cordaid 2019 Annual Report

**HEALTH CARE**  **EDUCATION**  **SECURITY AND JUSTICE**  **RESILIENCE**  **PRIVATE SECTOR DEVELOPMENT**  **HUMANITARIAN AID**  **IMPACT INVESTMENTS**
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<th>INDICATOR</th>
<th>DESCRIPTION</th>
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<tr>
<td>GRI 102: GENERAL DISCLOSURES (2016)</td>
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<td>102-40 List of stakeholder groups</td>
<td>54</td>
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<td>102-41 Collective bargaining agreements</td>
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<td>102-43 Approach to stakeholder engagement</td>
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<td>102-44 Key topics and concerns raised</td>
<td>54</td>
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</table>
| | REPORTING PRACTICE | 102-45 Entities included in the consolidated financial statements | Stichting Cordaid, The Hague  
Stichting Cordaid Expats, The Hague  
Stichting Cordaid Participaties, The Hague  
Corpav BV, The Hague  
Cordaid Investment Management BV, The Hague  
Cordaid SA NPC, Cape Town, South Africa |
| | | 102-46 Defining report content and topic boundaries | 54 |
| | | 102-47 List of material topics | 54-55 |
| | | 102-48 Restatement of information | The measurement of people with increased access to health services was changed. As of 2019, the number for sexual and reproductive health rights are reported separately. The 2018 personnel data included interns. As of 2019, the interns are excluded, hence a restatement of the 2018 personnel data. |
| | | 102-49 Changes in reporting | 55 |
| | | 102-50 Reporting period | 54 |
| | | 102-51 Date of most recent report | November 2018 |
| | | 102-52 Reporting cycle | Annual |
| | | 102-53 Contact point for questions regarding the report | 54 |
| | | 102-54 Claims of reporting in accordance with the GRI Standards | This report has been prepared in accordance with the GRI Standards core option. |
| | | 102-55 GRI content index | 56-58 |
| | | 102-56 External assurance | The financial data in this report have been externally assured by EY. |

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**APPENDICES**

CORDAID 2019 ANNUAL REPORT

HEALTH CARE  
EDUCATION  
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## APPENDIX 2: GRI CONTENT INDEX

### MATERIAL TOPICS

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<tbody>
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<td>HEALTHCARE</td>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
</tr>
<tr>
<td></td>
<td>103-2</td>
<td>The management approach and its components</td>
</tr>
<tr>
<td></td>
<td>103-3</td>
<td>Evaluation of the management approach</td>
</tr>
<tr>
<td></td>
<td>CI HC1</td>
<td>Increased access to quality health services</td>
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<tr>
<td></td>
<td>CI HC2</td>
<td>Increased access to sexual and reproductive health services</td>
</tr>
<tr>
<td></td>
<td>CI HC3</td>
<td>Strengthened health services</td>
</tr>
<tr>
<td>Security and Justice</td>
<td>103-1</td>
<td>Explanation of the material topic and its boundary</td>
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<tr>
<td></td>
<td>103-2</td>
<td>The management approach and its components</td>
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<td>103-3</td>
<td>Evaluation of the management approach</td>
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<tr>
<td></td>
<td>CI SJ1</td>
<td>Improved responsiveness of peacebuilding and security processes, governance and policies</td>
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<tr>
<td></td>
<td>CI SJ2</td>
<td>Strengthened responsiveness and quality of security and justice services</td>
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### SOCIAL TOPICS

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<th>GRI STANDARD</th>
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<td>103-3</td>
<td>Evaluation of the management approach</td>
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<tr>
<td></td>
<td>CI E1</td>
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<td>CI E2</td>
<td>Strengthened education services</td>
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### RESILIENCE

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<td></td>
<td>103-3</td>
<td>Evaluation of the management approach</td>
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<td></td>
<td>CI R1</td>
<td>Increased access to disaster risk reduction measures and multi stakeholder structures</td>
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<td></td>
<td>CI R2</td>
<td>Strengthened and inclusive disaster risk governance and policies to manage disaster risks</td>
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<td></td>
<td>CI R3</td>
<td>Number of cooperatives supported in the Netherlands</td>
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### HUMANITARIAN AID

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<th>GRI STANDARD</th>
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<td>Explanation of the material topic and its boundary</td>
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<td>103-2</td>
<td>The management approach and its components</td>
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<td>103-3</td>
<td>Evaluation of the management approach</td>
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<td></td>
<td>CI HA1</td>
<td>Life saving basic services provided</td>
</tr>
<tr>
<td></td>
<td>CI HA2</td>
<td>Resilience strengthened to future hazards</td>
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### OUR PEOPLE

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<th>GRI STANDARD</th>
<th>INDICATOR</th>
<th>DESCRIPTION</th>
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<td>GRI 202: MARKET PRESENCE (2016)</td>
<td>202-2</td>
<td>Proportion of senior management hired from the local community</td>
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### GRI 403: OCCUPATIONAL HEALTH & SAFETY (2018)

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<th>GRI STANDARD</th>
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<td>GRI 403</td>
<td>403</td>
<td>Occupational health &amp; safety</td>
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### GRI 404: TRAINING AND EDUCATION (2016)

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<td>GRI 404</td>
<td>404-1</td>
<td>Employee training and development</td>
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### GRI 405: DIVERSITY AND EQUAL OPPORTUNITY (2016)

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<tr>
<td>GRI 405</td>
<td>405-1</td>
<td>Diversity of governance bodies and employees</td>
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**ECONOMIC TOPICS**

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<thead>
<tr>
<th>Indicator</th>
<th>Description</th>
<th>Page</th>
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<tr>
<td>GRI 103: MANAGEMENT APPROACH (2016)</td>
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<td>Strengthened SMEs and Monetary Financial Institutions</td>
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<td>CI IM3</td>
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<td>Distribution of funds across themes/strategic areas</td>
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<td>Financial assistance received from government</td>
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<td><strong>OUR PARTNERS</strong></td>
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<td>CI PS1</td>
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**ENVIRONMENTAL TOPICS**

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### APPENDIX 3: 2020 BUDGET

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<th>2020</th>
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<tr>
<td><strong>BUDGET 2020 IN € THOUSANDS</strong></td>
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<tr>
<td><strong>Income</strong></td>
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<tr>
<td>Subsidies from multilateral donors</td>
<td>81,634</td>
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<tr>
<td>Subsidies from bilateral donors</td>
<td>51,615</td>
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<tr>
<td>Subsidies from other organisations</td>
<td>7,548</td>
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<tr>
<td>Income from private fundraising</td>
<td>27,000</td>
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<tr>
<td>Income from social impact investments</td>
<td>3,285</td>
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<tr>
<td>Income from investments</td>
<td>300</td>
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<tr>
<td>Other income</td>
<td>341</td>
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<tr>
<td><strong>Total income</strong></td>
<td>171,723</td>
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<tr>
<td><strong>Direct program costs</strong></td>
<td>149,760</td>
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<tr>
<td><strong>Expenditures</strong></td>
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<tr>
<td>Staff</td>
<td>22,455</td>
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<tr>
<td>Travel and accommodation expenses</td>
<td>1,207</td>
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<tr>
<td>Office &amp; general cost</td>
<td>5,395</td>
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<tr>
<td>Housing</td>
<td>2,515</td>
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<tr>
<td>Publicity &amp; communication</td>
<td>7,009</td>
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<tr>
<td><strong>Gross exploitation cost before allocation to programs</strong></td>
<td>38,581</td>
</tr>
<tr>
<td>Exploitation costs charged to programs</td>
<td>-17,606</td>
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<tr>
<td><strong>Net exploitation costs</strong></td>
<td>20,975</td>
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<tr>
<td><strong>Net operational result</strong></td>
<td>988</td>
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