



CORDAID

ANNUAL REPORT 2020



TABLE OF CONTENTS

- OVERVIEW OF RESULTS..... 3
- MESSAGE FROM THE CEO..... 4
- OUR VISION AND MISSION..... 5
- HOW WE WORK..... 6
- WHERE WE WORK..... 7
- OUR COVID-19 RESPONSE..... 8

- OUR PEOPLE..... 40
- OUR PARTNERS..... 46
- OUR DONORS..... 48
- OUR ORGANISATION..... 51
- SUPERVISORY BOARD REPORT..... 55
- FOR A BETTER FUTURE, TOGETHER..... 57

- APPENDICES..... 58
- 1: ABOUT THIS REPORT..... 58
- 2: GRI CONTENT INDEX..... 60
- 3: 2021 BUDGET..... 63



HEALTH CARE



10



EDUCATION



17



SECURITY AND JUSTICE



21



RESILIENCE



26



HUMANITARIAN AID



30



PRIVATE SECTOR DEVELOPMENT



35



IMPACT INVESTMENTS

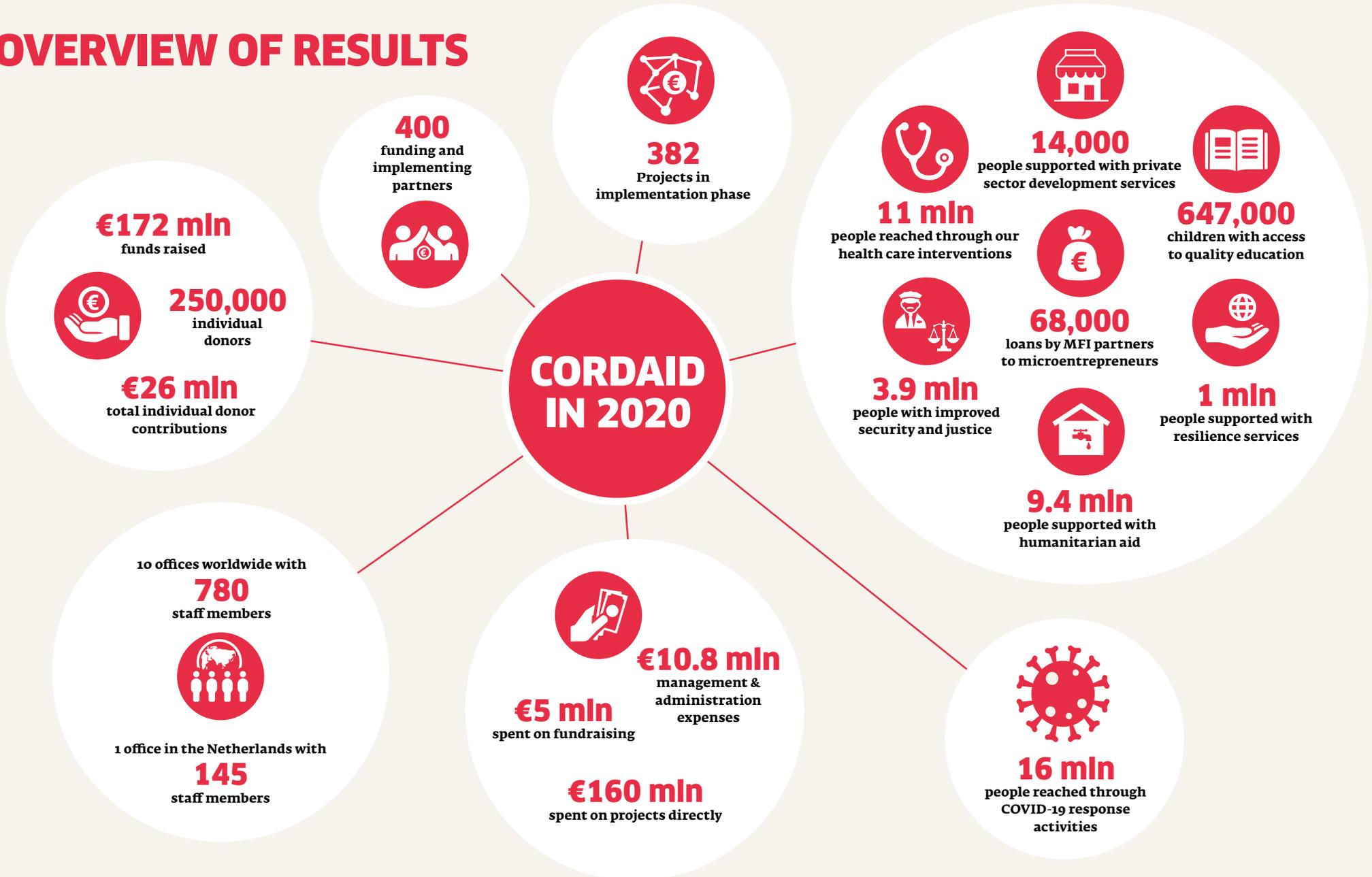


38

Cordaid's focus countries

- Mali..... 13
- Iraq..... 14
- Afghanistan..... 15
- Ethiopia..... 16
- The Democratic Republic of the Congo..... 20
- Sierra Leone..... 24
- Burundi..... 25
- South Sudan..... 29
- The Central African Republic..... 33
- Syria..... 34
- Uganda..... 37

OVERVIEW OF RESULTS



BEING AGILE IN TIMES OF CRISIS

MESSAGE FROM THE CEO



In 2020, we continued to make a positive impact around the world despite the turbulence of the COVID-19 pandemic. Our organisation proved resilient in the face of an utterly unpredictable situation. Where needed, we were able to reprogramme and reshape our ongoing activities to address the fall-out of the pandemic. Meanwhile, we also prepared to join forces with ICCO to enhance our impact on the lives of people we work with and for.

When the pandemic hit, we set ourselves the task to continue and redirect ongoing programmes and launch new humanitarian actions. Given the travel restrictions, our people on the ground, our colleagues in Country Offices, and our partner organisations, proved to be the driving force of our work.

Fortunately, national and local governments recognise the importance of our work. They provided laissez-passers to most of our local field workers, despite lockdowns and restrictions. I am pleased that in 2020, development work was valued for what it is: a truly vital profession.

In 2020, we reaffirmed our subsidiarity approach. Any activity that can be performed by a more decentralised entity should be. This is why we have been shifting responsibility to our Country Offices, and we will continue to do so. In addition, it is crucial for the legitimacy and sustainability of our programmes to work with local partners and networks. Subsidiarity makes us stronger.

As the future turned out to be more unpredictable than ever, the pandemic required us to be more agile, creative and resilient. We discovered that we are less location-dependent than we had ever suspected. Office space is not essential for operational continuity. In some instances, online meetings were every bit as effective as meetings in person – and definitely more energy- and cost-efficient.

During 2020, we determined how we could best integrate Cordaid and ICCO. In close consultation with the respective Works Councils and the Supervisory Boards, while also keeping the Dutch Bishops' Conference fully informed, Cordaid and ICCO explored how we could best combine our strengths. With shared Christian values, we started combining networks, knowledge, and organisational infrastructure. This will make us more resilient financially and increase our impact in addressing today's and tomorrow's global challenges.

The pandemic has major financial implications for Cordaid. In 2020, we experienced significant losses, on top of severe cutbacks in development aid made by governments over the past decade, which have tested organisations such as Cordaid to the core.

In 2020, we also submitted three strategic partnership proposals that go to the very heart of what we do. One of them was approved, two unfortunately were not. It saddens me that – in combination with our reorganisation due to joining forces with ICCO – this meant that we had to make the difficult decision to reduce our team and say goodbye to several dedicated colleagues by the end of 2020.

This 2020 Annual Report provides an overview of our results and our challenges. I am grateful for the positive impact we made in close collaboration with our partners. And I look to the year that lies ahead, turbulent as it undoubtedly will be, with a sense of renewed confidence.

If there is one lesson that COVID-19 teaches us, it is that helping others makes everyone stronger. Viruses know no boundaries nor borders. They can only be defeated with the antidote of global solidarity and global action.

Kees Zevenbergen, CEO Cordaid

OUR VISION AND MISSION

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. In 2020, our mission became even more relevant as the COVID-19 pandemic exacerbated inequality worldwide.

A dignified and healthy life for all

Half of the world's poor people live in countries that are affected by fragility, conflict, and violence. This critical development challenge is becoming more complex due to emerging global crises such as the COVID-19 pandemic and climate change. Conflicts drive 80% of all humanitarian needs, and force people to seek safer places to live. By mid-2020, 80 million people around the world were forcibly displaced*. Many of them die while attempting to find a place where they could enjoy minimal levels of peace, security, and prosperity.

* Source: [UNHCR Refugee Statistics](#)



Cordaid does not accept this world of inequality, exclusion, and unsustainability. We envision a world where everyone can live life in dignity. Where people can break through barriers of poverty and exclusion, and influence decisions that affect them. A world with an economy not driven by greed and growth, but by inclusivity, social justice, and gender equality. That world is the goal to which we commit ourselves.

Working in and on fragility

Cordaid is 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's encyclical *Laudato si'* is a source of inspiration as it calls for collective action on social justice and care for our common home. The recently published encyclical *Fratelli Tutti* equally encourages us to promote global solidarity and brother- and sisterhood amongst all peoples.

We focus our efforts on some of the world's most conflict-torn and volatile areas in countries such as the Central African Republic (CAR), the Democratic Republic of the Congo (DRC), Ethiopia, Iraq, Mali and Myanmar. We do this by promoting equality and social inclusion, increasing the resilience of people and societies, and 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 carry out our work.

Wherever we can, we combine lifesaving humanitarian aid with the longer-term improvement of health and education systems, economic opportunities, and climate resilience, and the promotion of security and justice. For more detail on Cordaid's current strategic plan, please consult our [strategy document](#) on Cordaid's website. This strategic plan was originally defined for 2018-2020. Given that Cordaid and ICCO joined forces as of 1 January 2021, we postponed the drafting of the new strategy until mid-2021.

This report provides insights into the results we achieved in 2020.

HOW WE WORK

Positive impact through agility

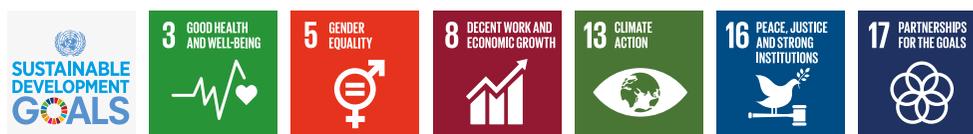
Cordaid stands with women, men, and children whose basic needs are unmet and whose rights have been violated. 2020 confirmed once again that the challenges they face and the problems we wish to tackle cannot be solved by working in a centralised manner. This is the tenet of the subsidiarity principle: any activity that can be performed by a more decentralised entity should be. Subsidiarity provides our organisation with the agility we need in constantly changing conditions, such as the COVID-19 pandemic.

We empower local communities to set their own agendas. We mobilise the private sector, and 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 polarisation and divide, and to join us in reaching out to those who suffer.

We have embraced project-based working to strengthen how we collaborate within our organisation. To this end, we connect with professional partners and networks in all our projects and programmes. These are usually led by our Country Offices and include 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, to ensure the well-being and safety of everyone we work with and for. For more detail on our policies, please see the chapter [Our people](#) and the [Safeguarding Policy](#) on our website.

Connected on the ground through shared goals

Cordaid focuses its work and partnerships on following Sustainable Development Goals. We contribute to achieving these and other goals in some of the most challenging places.



Shared values and interconnected approaches

We pursue our mission through a tailored set of interconnected approaches:

- Strengthening systems through Results-Based Financing (RBF)
- Strengthening the capacities of organisations
- Building partnerships
- Lobby and advocacy
- Providing loans and equity
- Responding to emergencies whenever and wherever required
- Exchanging knowledge and learnings

Six values guide us in everything we do:



Sharing knowledge to boost innovation

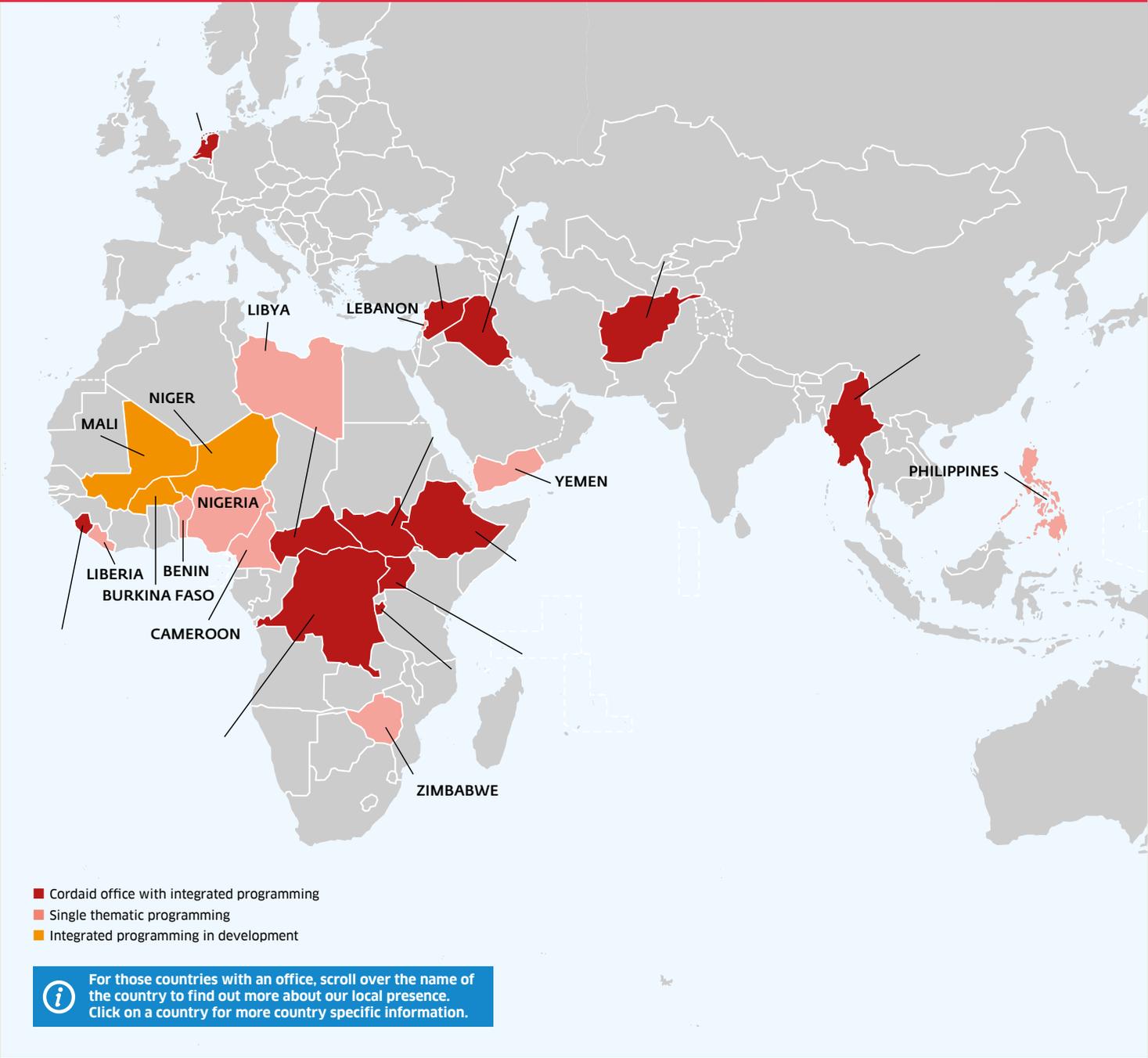
To foster knowledge development and sharing, in addition to innovation, Cordaid initiates and supports strategic projects that are aligned with our programmes. This includes transnational research projects (in so called Communities of Expertise), and development of strategic knowledge products, such as track records, evaluations and propositions. We are also increasingly investing in innovation in order to renew our approaches, and adapt successful ones to new contexts and/or themes. We develop new ways to improve the quality of our programmes and to increase their impact – an example of which is our recent innovation [project in DRC](#). Furthermore, project management, evaluation, and learning activities contribute to Cordaid's efficiency and impact.

WHERE WE WORK

In 2020, we operated from 10 Country Offices in 12 countries. In the majority of these countries, we pursue an integrated programming approach across our thematic fields of expertise. In addition to the 10 integrated Country Offices, Cordaid operated project offices in the Philippines and Zimbabwe, working on specific thematic activities. In other countries we delivered single thematic programmes and/or emergency relief (Aruba, Benin, Cameroon, Curacao, Indonesia, Lebanon, Lybia, Nigeria, Sint Maarten and Yemen), and/or are preparing integrated programming (Burkina Faso, Mali and Niger).

10
country offices
for 12 conflict-affected
countries

780
field staff
around the world



OUR COVID-19 RESPONSE

The COVID-19 pandemic required agility and quick decision-making from our organisation. To learn from this and to improve our effectiveness, we evaluated our pandemic response.

According to a recent Clingendael* publication, *“contagious diseases travel along veins of inequality”*. Unsurprisingly, with the COVID-19 pandemic, the poorest have suffered the most. The pandemic put additional pressure on already overstretched health systems around the world. Moreover, many of the most vulnerable people were not protected by lockdown measures. Their livelihoods depend on access to work, and they need to balance the risk of getting infected with trying to make a living.

Cordaid has a long history of improving health care systems in fragile areas around the world. To support health facilities in coping with the pandemic in

* Source: Clingendael

16 million people
reached with
COVID-19 activities



2020, we had to ramp up our efforts. In close collaboration with our partners, we worked to continue running existing projects, and established emergency response programmes to help the most vulnerable communities. Health and well-being remained key focus areas, and we expanded our efforts with an extra emphasis on prevention and awareness-raising. Cordaid merged different approaches, yet the main focus of our programmes was on strengthening the public health sector, including water and sanitation.

Extending ongoing projects

In March, our CEO Kees Zevenbergen set up a task force that included delegates from programmes, fundraising and security. Cordaid’s Board of Directors approved the allocation of an extra €2 million from our semi-restricted reserves for COVID-related projects. Furthermore, several donors awarded extra funding to top up existing projects and/or allowed the reallocation of budget to our COVID-19 response. A number of different measures were taken, including:

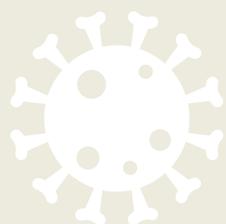
- Adaptive programming: a large number of programmes were re-aligned to reflect the evolving COVID-19 reality.
- Three countries with the largest health programmes (Burundi, the CAR, and the DRC) received sizeable volumes of personal protection equipment (PPE) and relevant medication.
- Cordaid Country Offices were invited to come forward with project proposals for COVID-19 prevention projects amounting up to €350,000 per country. In total, the task force approved eleven of such projects. Key activities included strengthening health systems by training health workers and raising awareness, distributing PPE and soap, and ensuring access to water to local communities.

In addition, for two Results-Based Financing projects, in Zimbabwe and Ethiopia, respective institutional donors agreed to reallocate funding (€5 million) for the procurement of testing materials, protection materials, medicines, and tools for awareness promotion, amongst other things. In addition, Partners for Resilience received approval to reallocate funds.

Learning from the crisis

While the evaluation found that our overall response to the pandemic was timely and appropriate, we recognise that there is also room for improvement. Colleagues at Country Offices were pleased that the Global Office provided them with the opportunity to initiate projects that respond to the specific challenges the pandemic presented in their respective countries. In this regard, the quick approval process was appreciated. Administrative procedures did, however, take longer than desirable.

Health strengthening efforts were successful and tailored to local circumstances. Although our efforts were relevant, they require a longer follow-up. As always, our programmes need to focus primarily on the needs of local communities, rather than those of governments. Furthermore, the programmes could have had a more sustainable outcome had funds been available for the transition of short-term projects to long-term development.



In total, we reached 16 million people through our COVID-19 awareness-raising and prevention activities. Other key results of our COVID-19 response include:

Across our thematic areas:

- 3,400 community engagements and dialogues on COVID-19
- 9,900 people trained to provide COVID-19 Awareness Raising & Prevention activities
- 126 COVID-19 response team leads and committees established
- 907,000 information, education and communication (IEC) materials on COVID-19 distributed
- 99 coordinated advocacy efforts aimed at averting the negative effects of the COVID-19 pandemic on vulnerable people
- 1,054,000 people (women and youth) reached through awareness raising and prevention activities on gender-based violence (GBV) during the pandemic



Health care

- 49 health facilities provided with improved access to clean water
- 770 health facilities supported with personal protection equipment (PPE)
- 474 health facilities provided with improved infection prevention and waste management
- 37,000 people who benefited from community and other activities to counter the decline in access to regular (SRH) health services



Humanitarian aid

- 352,000 people provided with water
- 1,414,000 people provided with sanitation services
- 58,000 people enabled to meet their basic food needs
- 87,000 people provided with personal protection equipment (PPE)



Resilience

- 33,604 households provided with livelihood support



HEALTH CARE

Access to health care is both a basic human right and a pre-condition for economic and social development. In 2020, the COVID-19 pandemic demonstrated just how fragile health care systems can be across the world. While the crisis has affected us all, people in the world's most fragile areas are at risk of being hit even harder. We have focused on continuing our work for more accessible, higher quality, and more affordable health care for all, while adjusting ongoing health interventions to the reality of this pandemic. We collaborate closely with health ministries and a range of leading international and local civil society agencies to achieve universal health coverage.

HEALTH CARE

Cordaid has always placed a strong emphasis on enhancing health care systems with a focus on mother- and childcare. We focus on creating rights-based conditions that lead to equitable access to prioritised services for underprivileged and discriminated individuals and groups in society (including women, youth and stigmatised groups). This helps to save lives and reduce preventable deaths (such as from HIV, in addition to maternal and infant deaths from unwanted or life-threatening pregnancies).

We advocate for a fair distribution of global health resources. We believe power imbalances in the world, unfettered market mechanisms in health, and new nationalism and populism in the Northern Hemisphere need to be addressed and countered. These disconcerting trends undermine global solidarity and rational responses to pandemics and global health issues.

While the consequences of the rapid spread of the new coronavirus during 2020 became more apparent day by day, we did everything we could to ensure the health and safety of the people we work for and our employees worldwide.

In 2020, we spent a total of €113 million on health care programmes.

Our key results for 2020 included:

- Over 2.5 million people have accessed quality health care services, including:
 - ✓ 874,600 fully immunised children
 - ✓ 21,000 people receiving mental health and psychosocial support
 - ✓ 165,000 confirmed TB cases
- 2.4 million outpatient consultations
- Increasing access to quality Sexual and Reproductive Health and Rights services for 4.8 million people:
 - ✓ 151,300 women who had at least four antenatal care visits
 - ✓ 4.4 million people were tested for HIV
 - ✓ 16,000 youths (10-24 years old) reached with sexuality education
 - ✓ 140,000 people making use of family planning consultations
- 80 health care facilities with improved technical quality.
- Over 300 health care workers trained.

The results we achieved for health care in 2020 were made possible by the support of The World Bank, The Global Fund to Fight AIDS, Tuberculosis, and Malaria, the Bill and Melinda Gates Foundation, the European Commission, the German development bank KfW, the Dutch Ministry of Foreign Affairs (MoFA), and various Dutch Embassies. For more information about our approach, please see our [website](#).

Distributing personal protective equipment

The pandemic has had a particularly significant impact on the most fragile countries, where health care systems are weak and ill-prepared for prevention and mitigation activities. Supply chains of essential health commodities to health care facilities were disrupted, aggravating the impact on the sector. For this reason, in Burundi, CAR and DRC, Cordaid invested over €1 million to procure personal protection equipment (PPE), medicines, and medical supplies – work that was undertaken with the technical support of supply chain specialist I+solutions. In Ethiopia, funds from existing donor budgets, in addition to Cordaid’s own funds, were used to provide essential drugs and PPE for health workers. To this end, the Netherlands Embassy in Addis Ababa enabled the re-allocation of €1 million from existing programmes.

11 million people
reached through our health care interventions



Strengthening health systems

Cordaid applies Results-Based Financing (RBF) approaches in most health programmes. We link payments directly to performance: health care providers receive their payments only after their output has been verified. RBF goes beyond how health care providers are paid; it is a recognised health system reform strategy that introduces checks and balances, motivates staff, increases client-satisfaction, and involves private parties as well as communities. A Community-of-Experts, including programme managers and specialists in various countries, exchanges information and collaborates to further develop and innovate health systems strengthening models.

In Zimbabwe, Cordaid was awarded a three-year World Bank follow-up grant of €20.5 million for the Health Sector Development Additional Financing V project (AF-V). This will enable us to respond to Zimbabwe’s burden of disease while reconfiguring the RBF approach to appropriately respond to the pandemic. In addition, the project will provide technical assistance in support of health district teams. The Government of Zimbabwe will co-finance components of the AF-V programme by providing €24.6 million.

Informing choices about sexuality and rights

Access to information and services about Sexual and Reproductive Health and Rights (SRHR) is a fundamental right for every young person. The Jeune S3 programme (2016-2020) aimed to ensure that these rights are fully respected. The programme helped many disadvantaged communities and young people in fragile and neglected parts of countries such as Benin, Cameroon, Central African Republic and the Democratic Republic of the Congo. To mark the end of Jeune S3 and to ensure local sustainability, we had planned to organise large in-country events. Instead, due to the pandemic, we organised meetings with the technical staff of Ministries and developed an [overview brochure](#).



Key achievements of Jeune S3 include:

- 8,900 young people involved in the development and/or implementation of SRHR activities.
- 700 radio broadcasts produced by young people.
- 140,800 young people received sexuality education (33% girls).
- 1,100 teachers trained to provide sexuality education.
- 552,200 reproductive services provided to young people (76% girls).
- 194,500 young people tested for HIV (43% girls).
- 57,500 parents sensitised on young people’s SRHR.
- 4,200 religious leaders sensitised on the importance of young people’s SRHR.

CASE

EMPOWERING YOUNG PEOPLE ON SEXUAL AND REPRODUCTIVE HEALTH IN MALI

Jigiya - which means 'hope' in the local Bamanankan language - is a new five-year programme that focusses on promoting better reproductive health for Mali's youth and supporting them in standing up for their rights.



Malian NGO CAEB leads the implementation of this programme, working together with other local NGOs as well as religious and community leaders for support. Cordaid provides technical assistance, and the programme is supported by EKN Mali.

Key activities and results for 2020 included:

- Raising awareness among adolescents and young people through home visits, reproductive health training meetings and mass awareness campaigns during the family planning campaign in Mali.
- 171,200 young people provided with information about sexuality, pregnancy and contraception.
- 227,300 information and awareness sessions conducted on reproductive health.
- 5,700 young people trained and able to train their peers.
- 1,000 young leaders trained, enabling them to actively participate in decision-making on sexual and reproductive rights at a village, commune, district, regional and national level.

"Jigiya is a very important programme for adolescents and young people in Mopti. The programme is changing the mentality of communities and religious leaders on reproductive health and youth rights."

Mr. Ongoiba, director of local NGO IWENE

Cordaid in Mali

In the Sahel region, we operate in a very fragile setting where access to basic health care and other services, in addition to food security, present significant challenges. In 2020, after an absence of nearly 10 years, we started working in Mali again, with a Cordaid employee joining the project team at CAEB, our local partner organisation. From 2021, we anticipate having a larger presence in the region, extending our work to Burkina Faso and Niger.



GLOBAL PEACE INDEX

155 /163



CASE

OFFERING MENTAL HEALTH CARE IN FRAGILE AREAS IN IRAQ

The Mental Health and Psychosocial Support (MHPSS) programme covers nine locations in five governorates of Iraq, working closely with Iraq’s Ministry of Health and United Nations clusters.

Together with Iraq’s health authorities, Cordaid and implementing partner Access Aid Foundation have a long-term mission to help heal people’s personal traumas in ISIS-affected areas.

Sinjar is one of the areas in which we provide MHPSS services to both displaced people and returnees. These services include psychiatric and psychosocial services at Sinjar hospital, outpatient clinical visits, and mental health awareness sessions in different communities. In the summer of 2020, despite lockdown measures, many displaced Yazidi families returned to their places of origin in Sinjar, hoping to turn the page after ISIS’s siege of the city from 2014 to 2017.

During the lockdown, it was impossible for staff and patients to visit the Sinjar hospital. For this reason, we quickly intensified our remote services, primarily by establishing hotlines and using social media. Women and children that had been traumatised by violence carried out by members of ISIS, as a result of domestic violence or due to loss of relatives and property, were in real need of these remote services. Hotlines were a small but very important way for them to reach out. For more information, please see our [website](#).

“Access Aid Foundation helped me to rediscover myself. I’m now more involved with daily family chores and can make decisions on my own with confidence.”

Woman who benefitted from our mental health care programme



Other key 2020 results included:

- 1,300 cases treated by psychiatrists.
- 1,400 cases consulted by social workers.
- 63 gender-based violence cases treated.
- Over 47,000 people benefited from all primary health care centres.
- 55 cases treated by gynaecologists.

Cordaid in Iraq

The people of Iraq have been affected by many internal and external conflicts. Since the military defeat of ISIS, the country has been recovering. However, radical extremism is still present, rising tensions between Iran and the USA have had repercussions in Iraq, and millions in the country are still facing daily economic struggles. With many people traumatised by conflict, the need for professional psychological care is high. Cordaid started operating in Iraq in 2015. Read more on our [website](#).



40 staff members in Middle East
14 projects
401,100 people supported
€2.7 million income

GLOBAL PEACE INDEX

161 /163



CASE

REDUCING THE SPREAD OF COVID-19 IN AFGHANISTAN

With local partners, Cordaid enhanced COVID-19 community engagement and raised awareness on the prevention and spread of the virus in a number of Afghan provinces. These included Balkh, Kabul, Kandahar, Herat, and Nangahar.



“At first, I didn’t believe COVID-19 was a real disease, as my grandfather thought it was joke. After RRAA conducted awareness sessions on COVID-19, I started social distancing, wearing a face mask, using sanitiser and avoiding crowded areas. I also started eating vitamin rich foods that helps to protect my family and me.”

Surveyor / Distribution Officer

In August 2021, when the Taliban took power in Afghanistan, Cordaid’s work came to a temporary halt. Cordaid is committed to stay and deliver in Afghanistan. We expect to keep our immediate focus on our humanitarian aid and health care programmes. Other programmes may be continued at a later stage, if so desirable and feasible.

Together with local partners Rural Rehabilitation Association for Afghanistan (RRAA) and [Organisation of Human Welfare \(OHW\)](#), we undertook several activities. We disseminated soap and Information, Education and Communication (IEC) materials that explained how to prevent spreading the virus to families in the target areas. We supported Ministry of Public Health (MoPH) diagnostic centres by recruiting technical staff and providing testing facilities. Furthermore, we registered and referred suspected cases of COVID-19 to the national surveillance system, and provided personal protective equipment (PPE) kits and distributed food in Kabul. As a result of this pilot, we received additional funding from the European Commission to proceed with the programme.

Key results of the programme in 2020 included:

- 204,000 people received awareness-raising messages through door-to-door and/or loudspeaker campaigning.
- 131,900 bars of soap and 24,300 flyers of IEC material disseminated.
- Technical staff of five recruited in support of MoPH diagnostic centres.
- Provided testing facilities, including two PCR machines, laboratory supply and consumables.
- Distributed testing equipment, such as infrared thermometers and medical supplies, to health facilities.

Cordaid in Afghanistan

The humanitarian situation in Afghanistan is one of the most complex in the world. Many Afghan people lack access to education, health care and employment, and there are high levels of gender-based violence. With increased political uncertainty, the situation is likely to deteriorate in the coming years. Cordaid started operating in Afghanistan in 2001. In addition to our work in thematic areas, we have a lobby & advocacy programme that supports our work. Read more on our [website](#).



83 staff members in Afghanistan
24 projects, **7** partners
745,200 people supported
€5.2 million income

GLOBAL PEACE INDEX

163 /163



CASE

EXPANDING HEALTH SYSTEM STRENGTHENING PROGRAMME IN ETHIOPIA

In the Borana and Jimma Zones, we support local health authorities to improve health services through Results-Based Financing (RBF). In 2020, we undertook the groundwork to expand this work and reach all 21 districts of the Jimma Zone.



“Before RBF began, many people in the local communities were unwilling to come and visit, as they did not trust the quality of health care services. Now that we can provide good quality care, we’re getting a lot of positive feedback from the communities.”

Tolera Boru, midwife in health centre Borana Zone

Participating health facilities are granted the autonomy to decide how to spend the money received through RBF. Facilities use the money to fill critical gaps that affect their performance, such as purchasing medical equipment like microscopes and laboratory materials, improving facilities’ infrastructure, maintaining or expanding buildings, buying furniture or cleaning materials. Each month, the Cordaid Borana and Jimma verifiers check the accuracy of health data reported by each health facility. In 2020, we also piloted a blockchain technology to raise additional funds for verified quality health services through Results-Based Financing.

As a result of a grant from the Embassy of the Kingdom of The Netherlands, we have been able to continue and expand the programme. The key results for 2020 included:

- Since the introduction of RBF in Jimma Zone, the average quality scores for health centres increased from 19% in April 2019 to 57% in December 2020.
- From 2018 to 2020, the verified number of women that visited our 23 health centres for skilled deliveries almost tripled to 1700 women.
- From 2019 to 2020, the percentage of verified cases increased from 11% to 79%, indicating improved accuracy of reported data due to verification and coaching by Cordaid staff. Health centres only receive a payment if the difference between reported and verified cases is less than 10%. This leads to more reliable data and enhances decision making.

Cordaid in Ethiopia

In 2020, fighting began between federal government troops and the Tigray people’s liberation forces in the Tigray region in the north of Ethiopia. The war has already cost thousands of lives and famine threatens millions of people. The fate of Tigray’s inhabitants, including many Eritrean refugees in camps, is at risk as the health care system is at a standstill. Cordaid started operating in Ethiopia in 2006. Read more on our [website](#).



72 staff members in Ethiopia
21 projects, **5** partners
6.7 million people supported
€5.2 million income

GLOBAL PEACE INDEX

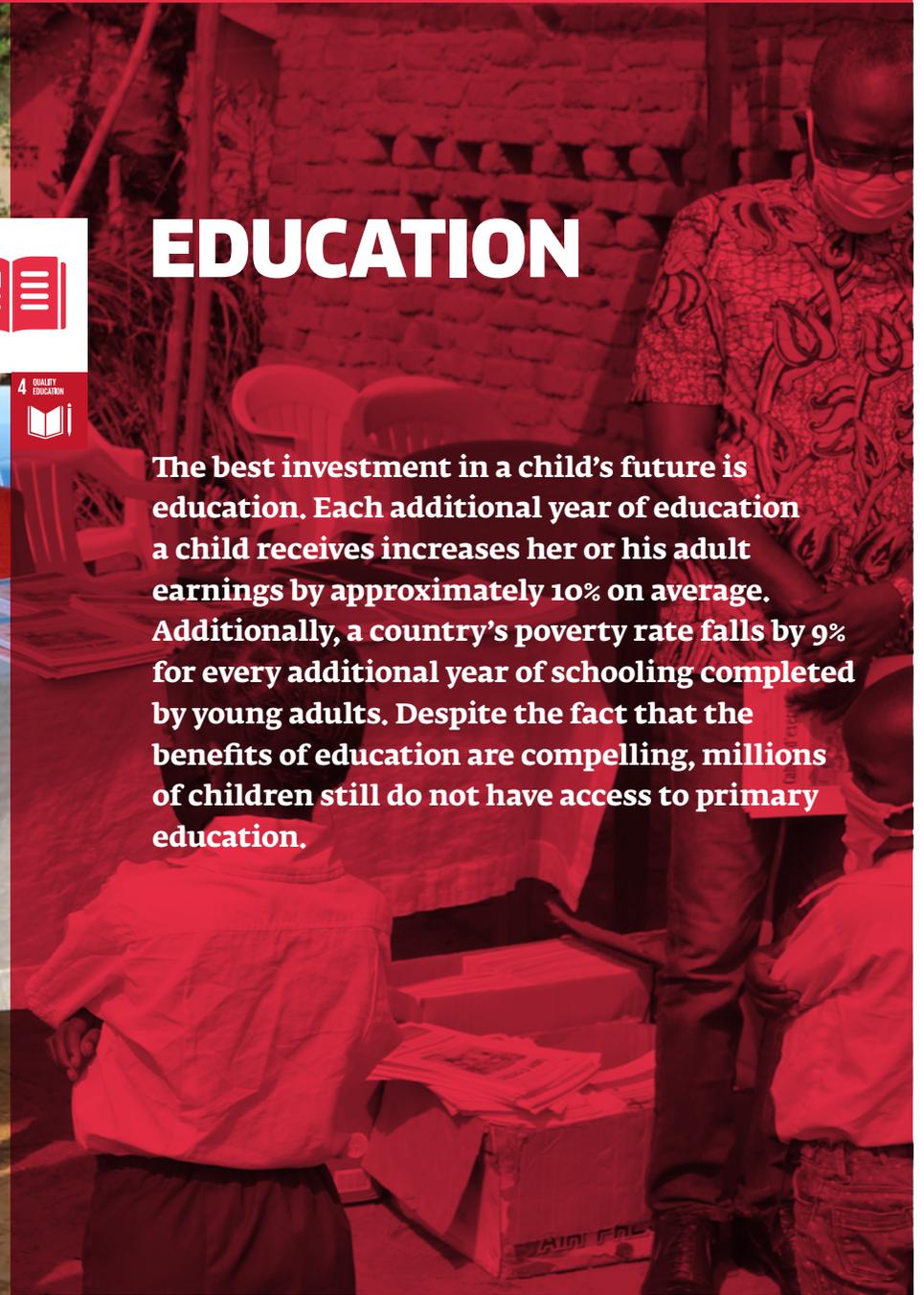
133 /163





EDUCATION

The best investment in a child’s future is education. Each additional year of education a child receives increases her or his adult earnings by approximately 10% on average. Additionally, a country’s poverty rate falls by 9% for every additional year of schooling completed by young adults. Despite the fact that the benefits of education are compelling, millions of children still do not have access to primary education.



EDUCATION

For many years, Cordaid has been helping children – and especially girls – in fragile and conflict-affected countries to craft their own future by improving the access to and quality of education. All our interventions are implemented in full alignment with the Ministries of Education in the project countries. For more information about our approach to improving access to education, please see our [website](#).

Responding to school closures

The COVID-19 pandemic in 2020 represented an unprecedented challenge for the education sector. The closure of schools across the world has therefore had a very significant impact on our work. In the Central African Republic (CAR), we had to temporarily suspend our education programme, and were only able to restart in the final quarter of 2020. Fortunately, we were able to continue other activities in this project despite the COVID-19 restrictions, such as the renovation of school buildings, and training teachers and staff at the Ministry of Education.

In the Democratic Republic of the Congo (DRC), schools only remained open for final-year students. Notwithstanding this, in Kananga we were able to set up a project using radio for remote learning, and distributed exercise books to almost 9,000 primary school children. As a result, thousands of children were able to stay in contact with their teachers, and were better prepared to return when schools reopened eight months later.

In 2020, we had planned to expand our work with education projects in both Uganda and Burundi. Implementation of these plans was delayed due to the pandemic, as it was not possible to undertake the preparational training sessions. As schools started reopening in the autumn, we were able to provide implementation training and workshops in both Uganda and Burundi. While the education projects in Uganda and Burundi were therefore delayed, we were pleased to be able to start their Results-Based Financing (RBF) approach in January 2021.

In 2020, we spent over €200 thousand on education. In 2020, we were able to:

- Provide 647,000 primary school children with better access to quality education in the Democratic Republic of the Congo and the Central African Republic.
- Improve the quality score of close to 700 schools.
- Provide training to enhance the skills of 13,300 primary teachers and 1,400 school directors.

The results we achieved for Education in 2020 were made possible by the support of the Global Partnership for Education (managed by the World Bank), funds from the education campaign in the Netherlands, and generous private donors.



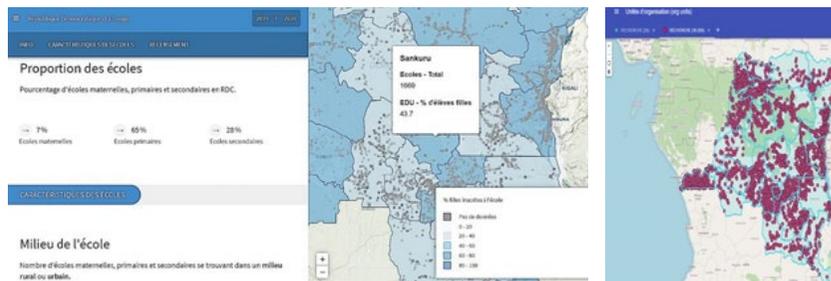
**647,000
children**

with access to
quality education

Better data, better education

In the DRC, there is insufficient data to support a clear overview of the education system. For instance, there is no accurate overview of the total number of schools in the DRC and their exact locations. Without an accurate national database, it is difficult to identify where investments in education are needed most.

To fill this gap, Cordaid is in the process of creating the first online database that covers preschools, primary and secondary schools across the entire country. In 2020, we were able to connect 95% of schools that featured in the Ministry database to the platform. One of the first and most striking things revealed to date by this data innovation project is that the number of schools appears to be far higher than generally assumed. Until now, the government estimated that there were 60,000 schools. Data research now shows that the actual figure is probably up to 100,000 schools in total.



The next phase in rolling out the database will be to identify the locations of all the schools. This will bring us closer to further steps such as calculating indicators such as access to books, the time it takes a child to reach school, total school attendance rates, access to drinking water, and access to handwashing and toilets. By the end of 2021, we want to be able to offer all donors, NGO partners, and the government a way to prioritise their activities to improve education in a truly informed way. For more information, please see [our website](#).



CASE

EDUCATION IN THE DEMOCRATIC REPUBLIC OF THE CONGO

In the DRC, poverty represents the primary reason why many children do not attend school. In 2020, Cordaid initiated a programme in Kananga to raise awareness among the community to send their out-of-school children – and in particular girls – to school and to improve school conditions.

The ambition is to enrol 1,125 girls and boys in 25 targeted schools, distribute school kits, and raise awareness among parents of out-of-school children on the importance of school. In addition, the classrooms and toilet facilities of the 25 schools will be improved. This project is implemented in collaboration with the provincial division of the Ministry of Education, provincial inspectors, provincial coordinator, school management committees and local communities around the targeted schools. Local NGO CAPSM facilitates the identification of out-of-school children, conducts community sensitisation for the renovation and construction of classrooms and toilet facilities, and monitors broadcast radio programmes. Community leaders, parent committees and teachers play a key role in mobilising construction materials.



“I used to take my daughter with me to the field for lack of money. Thanks to this project, she is now enrolled in school and I no longer have to take her to the field. I hope that she’ll have the same opportunities in life as other children.”

Ghorette Mbuti, mother of Gode Basue

Key results since the beginning of the project in 2020 included:

- 25 selected schools started renovation works, with high participation from members of the respective local communities. All parent committee members, school principals and leaders were provided with training to understand and support the project.
- 958 children (549 girls and 409 boys) were identified and re-enrolled. All children received school kits consisting of a backpack, shoes, socks, an undershirt, notebooks, pens, a complete uniform and a maths box.
- 40 different radio programmes were produced and broadcast. All 25 schools were equipped with radio receivers.
- 8,560 students received exercise books for distance learning and to stay connected during school closures.
- The 25 schools received COVID-19 protection kits. These included a small basin, a 10-litre bucket with a tap, liquid and solid soap, hand sanitisers, and a 100-litre water tank.

Cordaid in the DRC

With its vast natural resources, the Democratic Republic of the Congo (DRC) has the potential to become one of richest countries in Africa. Abuse of power, poor governance, armed conflicts, socio-economic challenges, recurrent outbreaks of epidemics, and humanitarian crises, have all contributed, however, to the majority of the 80 million inhabitants living in poverty and suffering from food insecurity and human rights abuses. Cordaid started operating in the DRC in the 1980s. Read more on our [website](#).



222 staff members in the DRC
31 projects, **54** partners
90 million people supported
€67 million income

GLOBAL PEACE INDEX

158 /163





SECURITY AND JUSTICE

Fragility and violent conflict threaten basic rights and prospects for sustainable development. As many as 1.2 billion people are affected by violence or insecurity, and 1.5 billion people do not have access to everyday justice². Conflict and violence undermine institutions and development, leaving states with a deep legitimacy crisis and a weak social contract between citizens and the state. Citizens bear the burden, with women, youth and the very poorest disproportionately affected.

Cordaid works with individuals, communities and governments to design lasting solutions to conflict, injustice and insecurity. From 2021 to 2025 we will work in a new strategic partnership called 'Just Future' with the Dutch Ministry of Foreign Affairs (MoFA) and five allies. Just Future aims to strengthen civil society organisations in Afghanistan, Burundi, DRC, Mali, Niger and South Sudan to lobby and advocate for equitable security, access to justice and inclusive political decision-making and peace processes. For more information, please see our [website](#).

² Task Force on Justice, Justice for All - Final Report. (New York: Center on International Cooperation, 2019), available at <https://www.justice.sdg16.plus>

SECURITY AND JUSTICE

In 2020, we spent €14 million on Security and Justice programmes.

Key results for 2020 included:

- Reaching 3.9 million people through security and justice activities in 930 communities.
- Supporting the establishment and training of family courts in South Sudan so that they were better able to handle cases within their jurisdiction and refer other cases to statutory courts.
- Strengthening local community security councils (CLSPs) in the DRC in which local people and police jointly prepare plans to improve security.
- Four women and two youths appointed as members of Afghan government delegation in peace negotiations between the Taliban and the Afghan Government.
- The adoption of the law regulating the Commission on Truth, Justice, Reparation and Reconciliation (CVJRR) in CAR and designation of civil society members to sit on the CVJRR selection committee.

The results we achieved on Security and Justice in 2020 were made possible by the support of the Dutch MoFA, the European Commission, the Embassy of the United Kingdom in Afghanistan, Global Affairs Canada, the MONUSCO Stabilization Support Unit, and the Women’s Peace and Humanitarian Fund (WPHF).

COVID-19 impact on programmes

As states and donors pivoted towards mitigating COVID-19, we strived to ensure that humanitarian responses took broader impacts of the pandemic into account. For example, the Civil Society Platform for Peacebuilding and Statebuilding (CSPPS) – hosted by Cordaid – launched [Fighting COVID-19, Building Peace – a civil society perspective report](#). This report called for action at all levels of society, continuing peacebuilding and conflict prevention efforts at a time of increased global insecurity.

The COVID-19 pandemic also led to the postponement of important lobby and advocacy events, such as the 20th anniversary of the United Nations Security Council Resolution (UNSCR) 1325 on Women, Peace and Security. We nonetheless hosted a successful series of webinars to mark the anniversary of UNSCR 1325, bringing together the collective experience and expertise of women. While the pandemic made bilateral meetings more challenging, involving partners in large online meetings was made easier.

Innovating Results-Based Financing

In 2020, we were proud to announce another partnership with the Dutch MoFA to build on the success of Results-Based Financing (RBF) programmes for security and justice in the DRC. The Consortium for the Integrated Stabilisation and Peace of Eastern Democratic Republic of the Congo (CISPE) programme has evolved into ESPER (Ensemble pour la Sécurité et la Paix à l’Est de la RDC), a four-year initiative that will deliver more accountable and responsive security and justice provision to communities in eastern DRC, contributing to the stabilisation of what remains a volatile region. ESPER serves as a showcase for RBF innovation in the security and justice sectors.



3.9 million people
with improved security and justice

Building bridges with women and youth

We continued working with eight Libyan women and youth organisations. Cordaid facilitated discussions and online training with members, and continued lobby and advocacy efforts. Together with our Libyan partners, we developed policy briefs for decision-makers promoting the role of women and youth in peacebuilding. In May 2020, we presented our [policy brief on the gendered impact of COVID-19 in Libya](#). For the third Universal Periodic Review of the UN Human Rights Council, we compiled a [report on Libya's human rights record and a policy brief](#). In December 2020, during an event with key Libyan policy decision-makers, we launched a [research report](#) based on 125 stories on daily safety in the community, with a specific focus on the safety of women.



Youth leaders for safety

Young leadership program #Youth_speak brought youth leaders from three provinces in Iraq together for online and in person training and exchanges. Despite COVID-19 restrictions, they were able to collect 80 stories about issues relating to daily safety in their communities through personal interviews. The stories provided a unique insight into day-to-day safety in local communities, thereby enabling the development of tailor-made actions, such as fundraisers for families impacted by COVID-19. The youth groups also developed innovative projects, such as raising awareness about social media harassment at the University of Mosul.



CASE

IMPROVING SERVICE DELIVERY AND THE PERCEPTION OF THE POLICE IN SIERRA LEONE

In Sierra Leone, we work with the Sierra Leone Police (SLP), the Local Policing Partnership Board (LPPB), community-based organisations, and the Ministries of Health, Gender and Internal Affairs to improve the service delivery of the police.

Through an integrated approach, we help enhance the services they provide to the public and quality of management, and thereby hope to improve the perception of and public support for the police.

In 2020, our activities and results included:

- Improved management of criminal cases.
- Increased vigilance to minimise child labour.
- Increased vigilance to tackle gang activism.
- Improved traffic management.
- Increased gender inclusion in LPPBs.

In February 2020, Malik Bangura denounced his gang-membership at a community meeting organised by the Local Police Partnership Board. Malik used to be a gang leader, associated with several acts of violence within the community. After denouncing his membership, a resident decided to provide some money through the LPPB for Malik to set up a business. Malik now runs a coffee and sandwich shop, and employs other youths to keep them away from criminal activities.



“Cordaid’s integrated approach is one of the best interventions I’ve seen in our fight against sexual and gender-based violence (SGBV). Collective efforts of the police, local council, several ministries and the community have not only helped in getting unified data on SGBV, but also in the significant reduction of sexual penetration cases.”

Mustapha Kamara – Assistant Inspector General of Police, Director for Community Affairs and Gender

Cordaid in Sierra Leone

Sierra Leone’s geography, geology and climate provide a wealth of natural resources, yet the country is susceptible to natural disasters and climate change. While the reestablishment of democracy since 2002 has caused a political shift, signs of fragility remain. The economy, for instance, struggles to create sufficient jobs, as it is not diverse and is dominated by subsistence agriculture and household enterprises. Cordaid has been active in Sierra Leone since the early 1990s.

Read more on our [website](#).



30 staff members in Sierra Leone

12 projects

1.4 million people supported

€0.3 million income

GLOBAL PEACE INDEX

56 /163



CASE

ACCESS TO JUSTICE FOR THE VULNERABLE AND SURVIVORS OF GENDER-BASED VIOLENCE IN BURUNDI

NYUNGANIRA ('support me') reaches out to vulnerable people and survivors of (sexual and) gender-based violence ((S)GBV). They do this by increasing access to legal aid, improving the level of care for survivors, and through improved monitoring and inspection in places of detention. We are also working to build the capacity of judicial and civil society actors, including the Burundi Bar Association, to improve their responsiveness to communities.



"I appreciate the services I received at the integrated centre as I arrived in a bad condition... The actions of the police officer and the subsequent summons my husband received, helped change his behaviour."

(S)GBV survivor

The project protects and improves the quality of life of some of the most vulnerable people in Burundi and survivors of (S)GBV. We support people deprived of their liberty, female survivors of (S)GBV, widows, and orphans. These groups benefit from a spectrum of services, ranging from medical and psychosocial to legal aid. In addition, lawyers, magistrates, police officers, paralegals, and civil society organisations involved in responding to (S)GBV directly benefit from capacity-strengthening activities.

Key 2020 results included:

- Opening 3 free legal consultation offices in Makamba (Kayogoro and Mabanda) and Cibitoke (Rugombo), where 407 applicants received services such as legal advice and support in drafting official documents.
- Training 166 lawyers from the Gitega and Bujumbura Bar Associations, and 136 local elected officials, administrators, and community leaders on preventing of (S)GBV.
- Supporting 206 survivors to access integrated health centres equipped with technical and non-technical equipment, such as medicine and dignity kits, and directly covering relevant essential expenses such as accommodation and food.

Cordaid in Burundi

In 2015, Burundi experienced a political and economic crisis. Many Burundians fled the country, civic space deteriorated, and the economy went into recession. The country faces many challenges: almost two-thirds of the population lives below the poverty line, 65% of young people are unemployed, and basic service delivery is weak. Since 1994, Cordaid has been collaborating to improve citizens' living conditions and to bring sustainable solutions for inclusive development.

Read more on our [website](#).



60 staff members in Burundi
15 projects, **8** partners
3.3 million people supported
€8.2 million income

GLOBAL PEACE INDEX

132 /163





RESILIENCE

Natural hazards and armed conflict are causing more frequent and more severe disasters. This is aggravated by climate change, which has a multiplier effect on conflicts, for instance exacerbating 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, governments' capacity to adequately address people's needs may be weak.

RESILIENCE

A resilient community is able to resist, absorb, accommodate and recover from the effects of a hazard in a timely and effective manner. As a result, 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.

Resilience is context and hazard-specific, and therefore means different things in different areas. In one area it might concern being prepared to face periods of drought, while in another the priority could be becoming better equipped to assess flood risk. For this reason, we work with a tailored, 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. For more information about our approach to building resilient communities, please see our [website](#).

1 million people
supported with resilience services



In 2020, we spent €3.9 million on resilience programmes. As a result of our efforts, the majority of these resilience programmes delivered the intended results, even despite the existence of COVID-19 restrictions. The projects, which took place in 12 countries, contributed to improved resilience of communities through capacity strengthening, implementation of activities and advocacy.

Key 2020 results included:

- 1 million people supported with resilience activities.
- Over 200 communities reached.

In addition, through the community resilience approach, Country Offices and partner staff were able to add COVID-19 awareness and response elements to ongoing projects. For example, in the Partners for Resilience (PfR) programme, we were able to shift part of the budget to COVID-19 response for five countries. This budget was spent on:

- Assisting the most vulnerable people in targeted communities to cover their basic food, water, hygiene, protection and mental needs.
- Capacity strengthening for PfR partner CSOs to carry out COVID-19 prevention and response activities in close coordination with national and other stakeholders.
- Capacity strengthening for targeted communities on response preparedness and livelihood recovery.

Partners for Resilience passes the baton

2020 marked a decade of activity by the Partners for Resilience (PfR) alliance. To strengthen people’s resilience to disasters, PfR has in recent years focused on strengthening the advocacy capacity of civil society organisations, and implementing policy dialogues for the inclusion of integrated risk management in local, national and international level policies, investments, and programmes. The partnership is a network of humanitarian, development, climate, and environmental civil society organisations (CARE Nederland, the Netherlands Red Cross, the Red Cross Red Crescent Climate Centre, Wetlands International and Cordaid) and over 50 civil society partner organisations in the South.



The integrated approach enables communities to withstand shocks from natural hazards and sustain development by securing or transforming their livelihoods. In 2020, Cordaid focused its PfR efforts in Ethiopia, Kenya, Indonesia, the Philippines, South Sudan and Uganda. We also worked on regional programmes in the Horn of Africa and Asia, and at a global level.

An online global conference marked the end of the programmatic period of PfR. The online conference brought people together from all over the world to share their highlights and lessons over the last five years. In addition to being a highly informative event, the online conference also represented a celebration of the partnership. During the event, a flagship report was symbolically presented to the Dutch government. The report – [Local Action, Global Ambition](#) – details the decade of work undertaken by all partners in 11 countries. A specially made video – [Pass the Baton](#) – celebrates the contributions of all partners during the partnership. While the PfR programme came to an end in 2020, we will continue to take the integrated risk management legacy forward with PfR, both within our own networks and through the international networks of which we are part.

Online training on analysing and reducing risk

In 2019, we developed a toolkit on conflict risk analysis and conflict risk reduction as an addition to our resilience approach. The goal for 2020 was to use this toolkit to train local Cordaid staff and partner organisations in eight countries to further enhance resilience in fragile and conflict affected areas. Due to COVID-19, for most of the year, we were unable to physically visit the specific countries in which we had planned to introduce the toolkit and process. Fortunately, we were able to set up online training sessions and workshops as an alternative in some of the countries. Based on the training sessions, we implemented conflict risk reduction activities in Uganda and conflict risk analysis in South Sudan in 2020, and analyses will be undertaken in Ethiopia in early 2021.

In 2020, our resilience work was supported by funding from the Dutch Ministry of Foreign Affairs (MoFA), the Embassy of The Kingdom of the Netherlands of South Sudan, the European Commission, the Dutch Postcode Lottery, and donations by the general public in the Netherlands.

CASE

SUPPORTING COMMERCIAL FARMING IN SOUTH SUDAN

At present, the majority of households in South Sudan still rely on subsistence farming. This is the result of lack of access to capital, quality agricultural inputs, storage facilities, and limited knowledge about improved farming techniques and farming as a business.

For this reason, in 2016, we founded Gabat Coop: a cooperative in which South Sudanese farmers market their products together, and collectively buy the supplies and services they need to operate their individual farms. 2020 represented a challenging year given the effects of COVID-19 and wider economic turmoil. Fortunately, our approach of Making Markets Work for the Poor (M4P) has helped farmers to gradually expand their agribusinesses. This approach focuses on increasing capacity in production and productivity, improving business skills and cooperative management, enhancing access to micro-finance, and building community strength on disaster risk reduction. Furthermore, it has helped farmers gradually expand their agribusinesses.

Our partners for this programme are AGRITERRA, SPARK and the South Sudan Agriculture Producers Union (SSAPU). The Rural Finance Initiative (RUFi) provides access to finance to farmers.

“Before, we used to suffer from a lack of meat. Thanks to this project, we now have an additional income that has helped us to start rearing chickens, pigs, goats and other livestock. This has helped us to become food self-sufficient.”

John Sere, Gabat Coop Chairperson



In 2020, Gabat Coop achieved the following results during its first production season:

- Harvested 24 metric tonnes (MT) of maize from 31 acres of land.
- Sold cassava stocks and soybean seeds to the United Nations Food and Agriculture Organisation (UNFAO).
- Planted 11 acres of groundnuts and 14 acres of maize (to be harvested early 2021).
- Borrowed approximately €4,400 to expand farming activity and engaged in bulking and trading.

Cordaid in South Sudan

Years of conflict and violence in South Sudan have forced 4.2 million people to flee their homes. When people return, they require humanitarian assistance and protection. Over half of the population lacks food and water, and access to health care and proper sanitation. In 2020, the 2018 peace treaty was renewed, offering hope for the economy to recover. Cordaid has been operating in what is now South Sudan since 2000. Read more on our [website](#).



141 staff members in South Sudan
32 projects, **20** partners
4.6 million people supported
€14.8 million income

GLOBAL PEACE INDEX

160 /163





HUMANITARIAN AID

Cordaid has a long history of providing humanitarian assistance to people in acute need. 2020 demonstrated that while pandemics such as COVID-19 can hit individuals and countries indiscriminately, it is conflict-affected areas with weak economies and limited services that are most severely impacted.

When a crisis occurs, Cordaid provides life-saving assistance such as food, non-food items, shelter, water, and cash or vouchers. We also support people after a crisis, and help them return to their place of origin. This includes asset recovery, strengthening of community systems and structures, and supporting livelihoods and services such as WASH and education in emergency settings. Our emergency responses are based on the humanitarian principles of humanity, impartiality, neutrality and independence. For more information about our approach on Humanitarian Aid, please see our [website](#).



HUMANITARIAN AID

In 2020, humanitarian needs continued to increase, and were exacerbated by the COVID-19 pandemic as preventative measures had a negative impact upon people’s ability to earn a livelihood. Crises are becoming more protracted and multi-layered, as human-made disasters are combined with natural disasters, and infectious diseases strike countries worldwide. Meanwhile, funding is increasingly unavailable. This requires us to operate in an ever more cost-efficient way, in addition to increasingly making difficult choices on who and how to assist.



Photo Tafadzwa Ufumeli

Responding to unfolding hazards and disasters

We were able to respond timely and effectively in several emergency situations in 2020. Through several donors and networks such as the Dutch Relief Alliance, the START network, SHO (Giro 555) and the Caritas network, our humanitarian aid team was able to respond to over 45 crises in 2020, addressing the needs of people in over 25 countries. Among them were people affected by the drought in Zimbabwe and Zambia, who were provided with life-saving assistance, as well as people affected by the desert locust swarms in Ethiopia. Following the explosion in Beirut, Lebanon, Cordaid quickly responded by setting up emergency projects with local partners. Further emergency projects were implemented in Afghanistan, Aruba, Burkina Faso, the Central African Republic, Curacao, the Democratic Republic of the Congo, Ethiopia, Kenya, Myanmar, Niger, the Philippines, Sint Maarten, South Sudan, Syria, Uganda and Yemen.

Global solidarity in times of crisis

In January, a Cordaid delegation visited Aruba, Bonaire and Curaçao to discuss the situation of Venezuelan refugees, and to monitor and lobby the joint meetings of Dutch and Caribbean parliaments. Venezuelans who flee the crisis in their own country often live in appalling conditions. The challenges presented by this humanitarian crisis are enormous, especially for small island states such as Aruba and Curaçao. In response, we advocated for humanitarian aid, solidarity, and the protection of human rights of migrants and refugees. Unfortunately, COVID-19 has made the situation for migrants and refugees on the islands even more difficult.

The pandemic posed an additional challenge for raising funds, widening the already existing funding gap. The fundraising initiative ‘Samen één Koninkrijk’ (one kingdom together) was a collaboration between ‘Het Huis van Asporaat’ and Cordaid. It resulted in the donation of more than €1 million for food packages for vulnerable groups in Aruba, Curaçao, and Sint Maarten. We were also instrumental in encouraging the Dutch government to allocate approximately €17 million for food aid to the island’s impoverished populations.

In 2020, we spent €20 million on humanitarian aid. The key results for 2020 included:

- 9.4 million people reached through humanitarian aid activities.
- 61,800 people supported with cash-based interventions.
- 106,200 people provided with water and sanitation services.
- 18,200 people provided with shelter.
- 17,700 of people provided with non-food items.
- 59,300 people provided with food items.
- 6 local actors better prepared to cope with future hazards.

We were able to provide interventions in Aruba, Afghanistan, Burkina Faso, CAR, Curacao, the DRC, Ethiopia, Niger, Sint-Maarten, South Sudan, Uganda and Yemen. The results we achieved in 2020 on Humanitarian Aid were made possible by the support of the Dutch Ministry of Foreign Affairs, Humanitarian Pooled Funds, the European Union/ECHO, CI and ACT Alliance, UNICEF, SHO/Giro555, AMREF Germany, START Network, and many others.



Photo by Yamaan Foundation

9.4 million people
supported with humanitarian aid



Providing humanitarian assistance in Yemen

In Yemen, possibly the worst human-made humanitarian crisis in the world continues to worsen. Conflict, severe economic decline and collapsing essential public services are taking a huge toll on the Yemeni population. Of Yemen's total population of 30.5 million, over 24 million people are in need of help. In 2020, Cordaid continued to work with local partner Yamaan, improving access to health services in Hodeida and Sana'a through the rehabilitation of health facilities as nearly 50% of the health facilities are no longer functional. Cordaid expanded its activities as a result of the pandemic, with a range of COVID-19 awareness and prevention measures, and food assistance for the most vulnerable. Furthermore, partner network expanded with Yemeni NGO Youth without Borders Organization for Development.

CASE

PREVENTING AND LIMITING THE SPREAD OF COVID-19 IN THE CAR

When COVID-19 reached the CAR in March 2020, the number of cases grew exponentially throughout the country. A multisectoral response was required to limit the spread of COVID-19 and support the local authorities (health districts). The response provided by Cordaid was highly appreciated by the authorities and local people.

We worked together with a large number of partners: from national organisations (Caritas Bocaranga, Caritas Bangassou, UDAPE, AFAPS and WALI LONDO) and state services (Health District of Bocaranga-Koui, Ngaoundaye, Bouar, Baoro, Baboua, Alindao, Bangassou and Ouango) to humanitarian actors (IRC, World Vision, Mentor Initiative, Oxfam, Acted).

Key activities and results in 2020 included:

- Sensitising and training 800 people (teachers, health providers and community leaders) on COVID-19 for large-scale awareness raising (through door-to-door strategy).
- Informing 257,900 people about COVID-19, how it is transmitted and barrier measures.
- Setting up 33 local committees to manage crises in the regions of Alindao, Baboua, Baoro, Bocaranga and Bouar.
- Distributing 1,700 posters and other awareness-raising materials to health facilities, schools and public places in four regions.
- Distributing 20,000 disposable gloves and 2,400 masks to health providers (health facilities) in Bangassou and Ouango.



Cordaid in the CAR

The current conflict in the CAR started in 2013. Despite a Peace Accord, the situation remains highly volatile. Security incidents occur on a regular basis, and affected areas are difficult to access. While the conflict is often portrayed along religious lines, the root causes are related to gold, uranium, diamonds and oil. In the CAR, Cordaid has worked through partners since the 1990s, and has had local staff since 2008. Read more on our [website](#).



112 staff members in CAR
31 projects, **24** partners
3.5 million people supported
€14.6 million income

GLOBAL PEACE INDEX

156 /163

5 /5 Political Instability

3.8 /5 Safety & Security

3.1 /5 Ongoing Conflict

CASE

HYGIENE AND FOOD ASSISTANCE TO CONFLICT-AFFECTED INTERNALLY DISPLACED PERSONS IN SYRIA

In 2020, the war in Syria entered its 10th year. With Cordaid's support, and under extremely difficult circumstances, our Syrian partner GOPA-DERD continues to assist thousands of Syrians, responding to the most urgent needs of war-affected communities.

After years of war and destruction, the objective of the project is to respond in areas defined as hard-to-reach areas with severe conditions, according to the UNOCHA Intersectoral analysis of severity, in the Northeast of Syria.

In 2020, our activities and results included:

- Distributing 2,000 food baskets.
- Distributing 2,000 hygiene kits.
- Distributing 2,000 dignity kits.
- Improving the immediate living conditions of over 10,000 people (45% of which are children) in Northeast Syria.

"The intervention came at a crucial time, especially in the Northeast of Syria. Access to markets is limited, while needs are very high – particularly given the impact of COVID-19 this year."

Implementing partner employee



Cordaid in Syria

The war in Syria has forcibly displaced millions of people. An estimated 12 million Syrians need life-saving humanitarian assistance and protection. Approximately 6 million Syrians are internally displaced, with nearly 6 million Syrian refugees having fled the country. Our work in Syria started in 2018, and is coordinated and supervised by our office in Iraq. Read more on our [website](#).



40 staff members in Middle East

14 projects
401,100 people supported
€0.9 million income

GLOBAL PEACE INDEX

161 /163





PRIVATE SECTOR DEVELOPMENT

Cordaid's Private Sector Development programme supports people in some of the most challenging situations in the world to find and stay in decent work, and improve their livelihoods. Working together with the private sector, we help people to lift themselves out of poverty through economic empowerment and the creation of employment opportunities. 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 more important than in other settings. Promoting local private sector development in such a context helps to demonstrate the benefits of peace, reconcile and integrate communities, and build social cohesion and trust. It does so by providing displaced persons, returning citizens, and soldiers with opportunities to reintegrate, in addition to addressing the needs of those who are suffering from trauma. For more information about our approach, please see our [website](#).

PRIVATE SECTOR DEVELOPMENT

Areas with limited private investment and limited access to markets represent a challenging environment for businesses to grow, and thereby have lower employment opportunities. In some areas such as South Sudan, few formal businesses exist above the level of micro-enterprise. In others, such as Mosul in Iraq, most businesses require rebuilding after conflict. In remote border areas where refugees are often present, there are very few businesses and the availability of land is often limited. The question is: what is the most effective way to create suitable and sustainable employment opportunities at scale in such a difficult environment?

To address this question, in 2020 we updated our approach for supporting local businesses, expanded into supporting entrepreneurs in refugee communities, and developed new systems-based approaches focused on strengthening local business associations, Technical and Vocational Education and Trainings (TVETs) and business incubator hubs.

As a result of the COVID-19 pandemic, we temporarily paused our face-to-face live training modules for businesses and start-up entrepreneurs. Our work, however, continued, and we started providing a range of online services, virtual meetings and pre-recorded videos, in addition to sharing digital reading materials. Furthermore, we set up webinars in Afghanistan. These reached thousands of people through Facebook, the impact of which was higher than anticipated.

In 2020, we spent €5.1 million on private sector development. The key results for 2020 included:

- 330 SMEs reached.
- 223 jobs created by SMEs.

Our 2020 activities on Private Sector Development were made possible by the support of the Embassy of The Kingdom of the Netherlands of South Sudan, the Dutch Ministry of Foreign Affairs, The Dutch Postcode Lottery, GIZ, and the European Commission.

Pushing new boundaries – in geography and services

In 2020, we successfully extended our services to small businesses in Mosul, with Cordaid's first-ever economic programming in Iraq. In Afghanistan, we expanded beyond Kabul to support small businesses in Herat and Kandahar, bringing our economic support services to regional hubs in a country where insecurity is on the rise. In Northern Uganda, we extended our economic support to refugee communities for the first time ever. And in our two most recent projects, we strengthen twelve Technical and Vocational Education and Trainings (TVETs) to deliver entrepreneurship support to refugees in Iraq and Uganda.

Creating jobs for youths in Iraq

We launched our first Private Sector Development programme in Iraq, a country that, following years of insecurity and conflict, is in dire need of inclusive economic growth. In collaboration with the German development agency [GIZ](#), we aim to create jobs for 250 youths in Mosul by the end of 2021 by supporting the growth of 50 agribusiness small and medium-sized enterprises (SMEs). Mosul is an area still recovering from the effects of having been under ISIS control, and economic opportunities for young people are in short supply. This project aims to boost the local economy, and to provide a more promising future for both those living there and those still yet to return. We will work with our new partner [CINOP](#) – a Dutch consultancy firm that focuses on strengthening vocational education systems – to enable TVETs to provide vocational and life skills training to youth to assist them into employment with the SMEs we support.

**14,000
people**

supported with
private sector
development
services

CASE

INCREASING THE ECONOMIC SELF-RELIANCE OF SOUTH SUDANESE REFUGEES AND HOST COMMUNITIES IN UGANDA

Cordaid's work aims to enhance people's resilience to future drought or flash flood hazards, in addition to the economic self-reliance of both South Sudanese refugees and host communities. We do this by supporting promising microenterprises and offering low interest loans.

By providing access to inclusive financial services, refugee and host community businesses can accelerate their growth and improve household incomes. In collaboration with Caritas Arua, Rural Finance Initiative (RUFU) and TPO Uganda, we are training entrepreneurs and financing business groups.

Key results in 2020 included:

- Training 413 aspiring entrepreneurs (218 refugees and 195 host community members) on Community-Based Enterprise Development (C-BED).
- Forming 139 business groups, composed of 413 individual members.
- Interviewing 18 groups for access to finance by RUFU.
- Financing three business groups and reaching 63 entrepreneurs with microloans.



"Cordaid's business skills training sparked the idea for a retail shop with general merchandise and refreshments, while RUFU supported my new venture with start-up capital. I'm now able to pay my children's school fees, buy food, and cater for other household needs. With the support of RUFU, I've also been able to invest in other business lines, such as a restaurant and a video hall."

Enaru Zuzan, retail and restaurant entrepreneur at the Imvepi refugee settlement

Cordaid in Uganda

Uganda is a relatively stable country in an unstable region. It is one of the largest refugee-hosting nations in the world due to the influx of refugees from the DRC and South Sudan. To prevent conflict, it is important to address the needs of refugees and the host communities simultaneously. Cordaid started working in Uganda in the 1990s, with a registered office as of 2018. Read more on our [website](#).

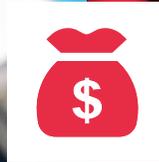


24 staff members in Uganda
13 projects, **10** partners
6.7 million people supported
€0.4 million income

GLOBAL PEACE INDEX

117 /163





IMPACT INVESTMENTS



Cordaid Investment Management (CIM) has been a pioneer 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 specifically on supporting women and young people.

In 2020, CIM was active in 23 developing countries in Africa, Asia, and Latin America. To date, it has financed 290 different partners and made 550 investments, amounting to a total approved value of €268 million. For more information about our investment management activities and impacts, please see our [website](#).

IMPACT INVESTMENTS

Investing to overcome fragility

We are committed to providing 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 (MFIs) and Small and Medium Enterprises (SMEs) in the most underserved fragile and emerging communities.
- Catalysing system change, opening up markets in which organisations otherwise would not 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.

KEY RESULTS	Assets under management (€ mln)	Number of Investees	First international lender	% in fragile countries
2020	65.5	76	53%	62%

More than 60% of CIM’s portfolio is in fragile countries, where there is a high need for investment in private sector development. For more than 50% of our clients, we act as a catalyst for financial inclusion by being the first international lender. Our investments help entrepreneurs to build a positive financial track record and receive additional funding from other lenders, which in time enables business growth and job creation.

Investing during the COVID-19 pandemic

While the COVID-19 pandemic disrupted our loan disbursements for a several months, we were still able to support a number of SMEs, ensuring they had access to finance when they needed it most. We also rescheduled the repayments of several investees so that they were better able to focus on managing the effects of the pandemic within their organisations. Our investees showed remarkable resilience, repaying more than we had anticipated at the onset of the pandemic. As a result, we were able to contribute to building sustainable livelihoods even during COVID-19.

To better support the microfinance sector, we partnered with key players in inclusive finance to establish a [pledge](#). Signatories agreed to coordinate policies, technical assistance and resources to help MFIs in the most poverty-stricken parts of the world cope with the effects of the pandemic – thereby helping to protect the most vulnerable borrowers. Furthermore, we initiated an [Investor Statement on COVID-19](#) by (members of) the Dutch Inclusive Finance Platform.

Raising capital for impact

Many West African countries are struggling with high rates of poverty, unemployment, conflict, and desertification. SMEs are particularly hard hit by a lack of long-term financing. Women and youth experience additional challenges related to accessing finance, business training, and market information.

In 2020, we raised capital for a fund that we will launch in 2021 that will invest in SMEs in Burkina Faso, Guinea, Mali, and Sierra Leone. The investment will generate up to €30.7 million of new private investment to support local economies, create over 20,000 direct and indirect jobs, and increase the value of exports by €24.9 million. The public-private partnership includes a:

- €12.2 million loan portfolio guaranty committed by the U.S. International Development Finance Corporation (DFC).
- €1.7 million in first-loss grant provided by USAID’s West Africa Trade and Investment Hub.
- €1 million grant from The Dutch Postcode Lottery that will also be largely used as first-loss capital.

We are grateful for the support received and look forward to inviting other like-minded investors to contribute to our ambition of investing to overcome fragility.

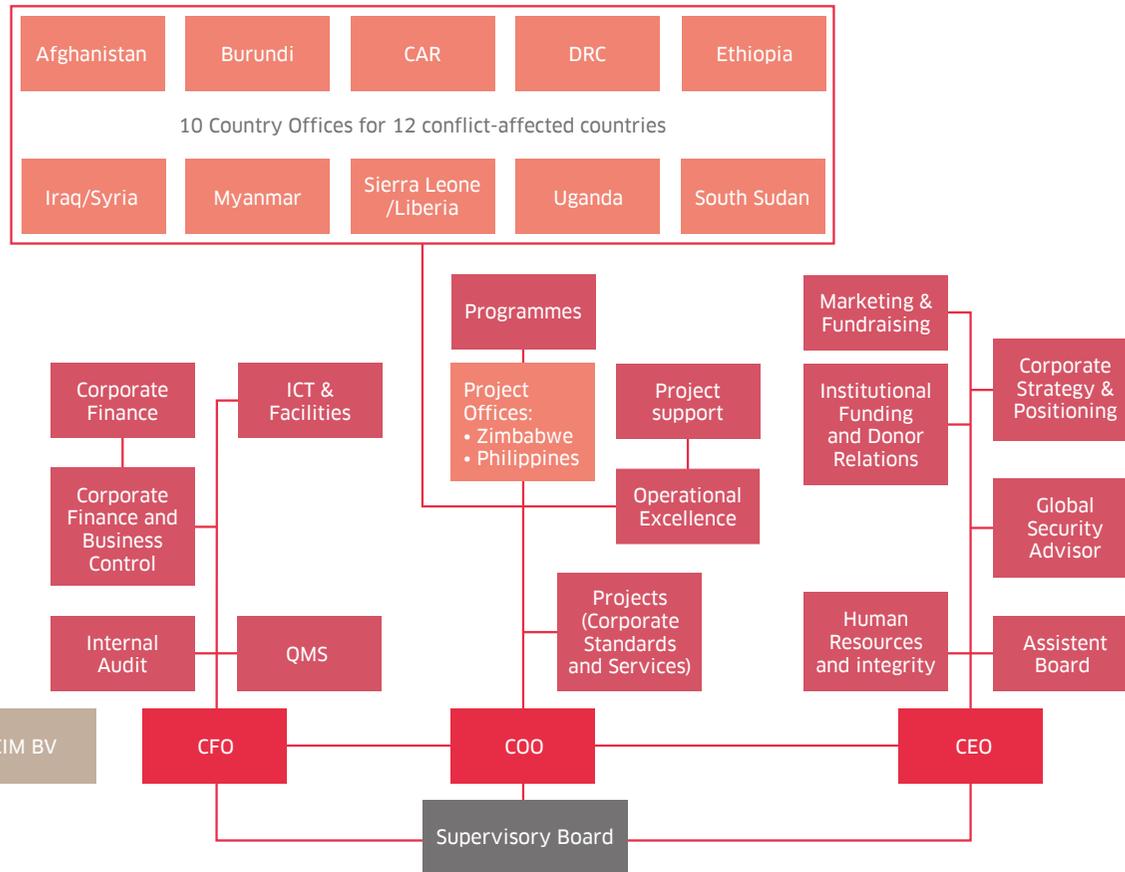
Number of loans provided by MFI partners to microentrepreneurs

68,000

OUR PEOPLE

Our work for people in fragile and conflict-affected areas could not be undertaken without our dedicated staff in Country Offices remote field locations and our Global Office. To ensure our professionals can perform their work effectively, we go to great lengths to help them deal with any risks and challenges they encounter in their day-to-day work. We have dedicated security plans in place in all our Country Offices, and offer training and support to cope with and prevent safety issues and crises.

Ensuring our staff remain safe and healthy became even more important in 2020, as the COVID-19 virus spread across the world. We provided computer screens, office chairs, and information on how to best work from home to facilitate Global Office staff. In some of our Country Offices, our work was heavily impacted by local COVID-19 measures, while in other countries the measures were less restrictive. We were also impacted by the very sad news that several colleagues lost their lives and/or their loved ones due to COVID.



Future-proofing our organisation

Since 2015, Cordaid has transformed itself from a government-subsidised development organisation to an international, programme-based development cooperation and civil society organisation. Throughout this transition, the subsidiarity principle has been key, meaning we are decentralising activities and decision-making wherever possible. For over 60% of our projects, leadership was transferred from the Global Office to the Country Offices. In line with our decentralisation objective, in 2020, our Country Office staff continued to increase, while our Global Office headcount continued to decrease. At the start of 2020, a new organisational structure and a staff reduction of approximately 25% were implemented at our Global Office, based on the restructuring plan developed in 2019. Cordaid's organisational chart in 2020 is shown. The position of COO remained vacant in 2020 due to the anticipated integration of ICCO and Cordaid. The units that fall under the COO in the organisational chart were temporarily divided between the CEO and the CFO.

END OF YEAR 2020 (VS 2019)	COUNTRY OFFICES	GLOBAL OFFICE
Number of FTEs	780 (714)	133 (157)
Number of employees	780 (714)	145 (168)
Number of (fundraising) volunteers	0 (0)	0 (0)
Gender balance - total	24% women (22%)	67% women (60%)
- management	31% women (21%)	53% women (44%)
Expat/local balance	7% expats (6%) 93% on local contracts (94%)	100% on local contract (100%)

Throughout 2020, preparations were made for the integration of ICCO and Cordaid that took effect on 1 January 2021. The Works Councils of both Cordaid and ICCO were involved in the integration preparation process. Their positive advice to proceed included actionable recommendations for the implementation of the integration. As a result of Cordaid and ICCO joining forces and the ending of several Ministry of Foreign Affairs Strategic Partnerships, there were a limited number of redundancies. A new structure was developed for the new organisation, in addition to a programme to ensure successful the integration of the two organisations.

The safety of our people

The 2020 Aid Worker Security Report stated that 2019 was globally the worst year on record for aid worker security, with 483 aid workers affected by major violence in 277 separate attacks. At least 125 aid workers lost their lives, 234 were wounded and 124 were kidnapped. Most of the major incidents took place in Syria. Other high incident countries included Afghanistan, the CAR, the DRC and South Sudan.



Our humanitarian and development programmes can only be implemented with a robust security management system in place, enabling safe access to people in need. Cordaid has a comprehensive security policy, in addition to an updated crisis management protocol. Furthermore, we have dedicated security plans and procedures for the countries in which Cordaid has an office. A Safety, Security and Crisis Committee, our global security advisors based in The Hague and the Regional Security Advisor for Asia develop policies and procedures, oversee their implementation, train and brief staff, and support the management of incidents and crises. Wherever possible, our security advisors also support the security risk management of our partner organisations.

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 2020, 52 people were trained to ensure new employees understand the Cordaid security policy and procedures, including how to act in the event of an incident, and the availability of aftercare. In 2020, 27 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 previous years, our global security advisors coached and trained local security officers and provide training to teams in Security Awareness and Crisis Management. These security support visits also verified where required procedures are in place and complied with, and ensured the quality of security plans and local networks for gathering contextual information.

The COVID-19 pandemic had a significant impact on our security risk management. Given the travel restrictions, almost all business trips for monitoring, assessments, and workshops/training were cancelled. We drafted a number of Standard Operational Procedures (SOPs) about dealing with COVID-19 for colleagues at both our Global Office and Country Offices. We also established a system to track on a weekly basis the number of confirmed cases among staff members, in addition to any Cordaid employees who lost

their lives. With respect to safety during the pandemic, we paid special attention to the operational aspects of the COVID-19 pandemic and how we could continue to implement humanitarian programmes.

Integrity

We are committed to ensuring that Cordaid is a safe and welcoming workplace for everybody; that we treat everyone we meet and work with respectfully and with dignity; and that we use all powers, authorities, assets, resources and funds entrusted to us appropriately. Furthermore, we are committed to continuously fostering our integrity system, practices and culture to prevent and respond to harm. We align our integrity efforts with best practices, and always provide a particular focus on survivors and trust. While our efforts were initially more focused on ensuring internal systems and capacity strengthening, the foundation was laid to streamline systematic integrity management and assurance of integrity standards in our projects and partnerships.

A key initiative to professionalise our integrity system was the revision of Cordaid’s Integrity Framework and its related policies and procedures, which are available on our [website](#). The framework describes Cordaid’s principles

and responsibilities with regards to misconduct prevention, safe and accessible [reporting](#), appropriate and professional response to reports of misconduct, and continuous learning and improvement. Regional Integrity Focal Points were also appointed to support case management and investigation capacity and ensure relevance and ownership of our integrity system across the countries in which we operate.

In line with ongoing efforts in our sector, Cordaid established new Safe Recruitment standards to prevent impunity and re-hiring of known perpetrators of misconduct. Accordingly, attention to integrity has been strengthened in our human resources procedures, with a particular focus on improved background checks.

More than 300 people participated in integrity training and awareness sessions, both in-person and remotely. Specialised training was provided to Confidential Advisors about how to offer support to those affected by misconduct, and to Cordaid’s Senior Management team at Global and Country Offices on case management and investigations. Additional initiatives included the continuation of Gender & Integrity assessments in a number of Country Offices, as well as integrity sessions with partner organisations.

In our programmes and partnerships, we reviewed project feedback and complaint mechanisms, and developed minimum integrity standards. This was to ensure that our programmes and partners uphold recognised sector standards, legal requirements and best practices regarding integrity and safeguarding, and that the communities we work for have access to safe reporting mechanisms.

Furthermore, Cordaid has actively engaged with relevant national and international networks to improve global prevention and response efforts to integrity and safeguarding concerns. We have provided financial support to strengthen Caritas Internationalis’ safeguarding system, and further streamlining and strengthening of integrity in our projects and with partner organisations remains a focus area for 2021.



Dealing with misconduct

Despite our commitment and efforts against any type of misconduct, we are aware that undesirable behaviour, misuse of power and financial violations can and do occur. Any such report received is taken very seriously, and is followed up in line with our procedures. Where allegations are substantiated, disciplinary and other remedial measures are taken to ensure accountability and to prevent such cases from occurring in the future. In 2020, 30 allegations of misconduct were reported, of which 28 were handled by Cordaid and two by partner organisations. While the alleged perpetrator was not a Cordaid employee in seven cases, we exercised our duty of care and ensured appropriate follow-up within our scope of influence. In 2020, Cordaid paid out a total of €145,000 related to these cases. 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. As of 8 March 2021, ten cases remained open. The closed cases led to disciplinary measures in four instances. In two cases involving partners and suppliers, mitigation measures were put in place to prevent recurrence, such as partners' vetting of contractors, and losses recovered. In instances of interpersonal misconduct, support was offered to those affected.

Early 2021, we were shocked by the news of integrity breach and misconduct of staff members in our country office in the Central African Republic. Preliminary outcomes of both internal and external independent investigations in the CAR have provided evidence of violations of our Code of Conduct and professional standards. These proven violations took place between 2016 and the beginning of 2021, at which point they were put to a halt.

The investigations provided evidence of mismanagement and lead to strong suspicions of corruption and fraud committed by certain staff members in our CAR office. Other complaints concern power abuse, including sexual harassment by senior staff members towards female staff. These allegations are being investigated. After learning of the allegations in April 2021, we took immediate action within and outside of the organisation, as stipulated by our Cordaid integrity procedures. We conducted both internal and external investigations into these matters. The misconduct implicated at least six

Cordaid staff members in the CAR, whose contracts were terminated or were suspended from Cordaid service pending further investigation. These staff members have been replaced.

We undertook measures to safeguard evidence, secure implementation of its (financial) procedures, and to mitigate the risk of further breaches. We reorganised the CAR office, adjusting staffing and segregation of duties, implementing better monitoring, improving trust in integrity reporting procedures, and rebuilding a safe working environment. We are overseeing the operation of the CAR office from our Global Office in The Hague. We will draw learnings from this case to prevent similar situations in the future.

While the financial impact of this case is at present still under investigation, it is substantial. Significant resources have been dedicated to conducting the investigations and restoring the CAR office to Cordaid standards. This is reflected in reservations on the budget, of which the amount is to be determined. We have informed relevant authorities and our donors, both institutional and private, in conformance with our contractual obligations. At present, the impact on future donations or funding, as well as potential funding restrictions resulting from the case, is unclear.

To the allegations of integrity breaches and misconduct of staff members in our country office in the CAR, we have included a total loss of €5.1 million in the 2020 results. This amount is based upon several investigations conducted to date, although investigations are still in progress. Furthermore, the situation may impact our relationship with certain partners and donors. Because of the nature of the situation and the ongoing investigations, this loss is the best estimate to date and inherently impacted by significant estimation uncertainty. This implies that the final financial impact of the allegations in the CAR are still uncertain.

The total loss of €5.1 million charged to Management and Administration costs is reflected in the financial statements as follows:

Addition to provisions	€3.2 million
Addition to current liabilities	€0.9 million
Other direct charges to Management & Administration costs	€1.0 million
	€5.1 million

This clearly is a heavy blow for the communities with which we work in the CAR, and for Cordaid as an organisation. We remain guided by our core values and committed to uphold our high professional standards, robust policies on zero tolerance against breach of the code of conduct and zero-tolerance for not acting on suspicions of misconduct, and a continuously updated integrity framework.

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 specific to the regions in which we work. We also provide psychological support to our employees in the event of them experiencing a traumatic incident or as a result of long-term stress. Not surprisingly, due to the pandemic, colleagues travelled significantly less in 2020 than normal.

At our Global Office, our target is to stay below 3.5% for health-related absenteeism. The percentage for 2020 was 4.2%, a slight increase compared with 3.7% in 2019. During 2020, there was a total of 16 cases of long-term illness (longer than 42 days).

TYPES OF MISCONDUCT	# OF CLOSED CASES	NOT SUBSTANTIATED	SUBSTANTIATED
Financial	8	5	3
Sexual harassment, exploitation & abuse	6	5	1
Weapons & violence	-	-	-
Discrimination	2	-	2
Destruction & theft	3	1	2
Drugs and alcohol abuse	-	-	-
Conflict of interest	1	-	1
Open cases as of March 2021	10		
Total	30		

Professional development

At Cordaid, we value the professional development of our staff. Every year, we invest 2.75% of the gross salary amount in staff training. Part of this budget is spent on in-company training courses, which are available to all staff, as shown in the table below. For instance, in 2020 we piloted a new team development trajectory called ‘Together we’ that will be rolled out throughout the organisation in 2021. In addition, 30 courses were taken by employees on an individual basis, as agreed upon in the context of their professional development. While physical training sessions in our Country Offices had to be halted due to COVID-19, many people were able to join online training courses.

GLOBAL OFFICE 2020 COURSES	DURATION	PEOPLE
Integrity workshop	3 hrs	123
Young Cordaid intervision/peer coaching	2 hrs	10
Online methods and skills	3 x 3 hrs	8
Team development	9-month trajectory	50
Introductory workshop	2 hrs	10

Employee benefits

We have developed our own compensation plan to reward our employees for their contribution to helping fulfil Cordaid’s mission. To ensure we offer primary and secondary benefits in line with other NGOs, we participate in a biannual benchmarking exercise across Dutch charities, conducted by the Human Capital Group. Following a salary-freeze for the Global Office and expat staff in 2015, in July 2019 we raised salaries by 3.5%, in line with the Collective Labour Agreement (CLA) for Social Workers. While a further salary raise of 3.5% was foreseen in this CLA for 2020, after consultation with staff the Works Council agreed to limit this to 2.5% so as to not put added strain on the financial position of Cordaid.

What our people say

Every year, Cordaid conducts an employee satisfaction survey among its Global Office and Country Office staff. In the 2020 survey, the overall score on a 10-point scale was 7.8 (7.4 in the Global Office and 8.2 in the Country Offices), up from the score of 7.3 in 2019. Employees at our Global Office were most satisfied with their job, manager and labour conditions and employee benefits. Employees at our Country Offices are very satisfied with their job, their manager, and were very proud of both the work they deliver and to work for Cordaid. Both our Global Office and Country Office staff were least satisfied with the workload and training & development. A Cordaid-wide action plan has been created to address these issues.

Coping with challenges together

Cordaid has a Works Council, which consists of seven employees, including a representative of Young Cordaid. Its official role is to consult with the Board of Directors on behalf of employees about policies and employee interests. In 2020, the main topics on which the Works Council was consulted were the ICCO/Cordaid integration and the resulting staff reduction, the salary increase from July onwards, the request for endorsement of the new Complaint Procedures and Integrity Standard Operating Procedures, and a number of exchanges with regards to a new collective labour agreement.

In early 2020, five new members from different levels and teams across Cordaid, including an expat, joined the Works Council. Work became more challenging when the Works Council secretary left, although we successfully recruited a new secretary after a number of months. In November, we were disappointed to also lose the expat in the team.

An external advisor supported us with a one-day training on the overarching role and general tasks of the Works Council, in addition to the intended integration, Cordaid’s financial situation, and other topics.

As a result of the wide range of topics that had to be addressed and the intense consultations on the ICCO/Cordaid integration, the Works Council held 43 meetings in 2020, including 19 meetings with the CEO and two regular meetings with the Supervisory Board. In preparation for our advice on the organisational integration and the joining of the two works councils, a delegation of the Cordaid Works Council met a delegation of ICCO’s Corporate Works Council on five occasions. Together we were able to deal with the challenges we faced. We hope that the new team, which will be formed as early as possible following the Works Council elections in 2021, will be just as strong or even stronger so that it can deal with the challenges ahead.

“In 2020, the name of the game for the Works Council was collaboration. By working together, we achieved better results.”

Greet Robbe, Chair of the Works Council

OUR PARTNERS

By working in partnership, we increase our positive impact. For over 100 years, we have worked with local, national, and international civil society organisations. In 2020, Cordaid collaborated with over 400 partners worldwide. In a year that was marked by COVID-19, the strength of our partnerships was truly tested. Many of our partners are frontline responders to the pandemic, and have shown great resilience and the ability to adapt as they have continued their high-quality work.

COVID-19 underlined the importance of supporting the local leadership of our partners and facilitating their work through financial and other support. In line with the subsidiarity principle, our partnerships are increasingly truly collaborative efforts with domestic actors. This has once again proven to be an effective way to achieve inclusive and participatory development as well as to build up the governance models to support that development. True collaboration makes better use of both local knowledge, skills, reach and expertise, and Cordaid's own network, resources and expertise.

Increasing effectiveness through Southern leadership

To improve aid and development effectiveness, donor and recipient countries agree on key principles to enhance local ownership of development outcomes. These principles include local ownership, inclusive partnerships and delivering measurable results. We transfer ownership, decision-making powers and leadership over humanitarian, development and peacebuilding interventions to those that are responsible for addressing the problem and implementing solutions. This requires adapting our own systems, procedures, budgets and project governance structures step by step.

In 2020, we took concrete steps to boost locally driven social change. We developed a flagship programme – the Just Future Alliance (JFA) – with the support of the Dutch Ministry of Foreign Affairs. This programme, which has a budget of €50 million over five years, seeks to improve peace and increase access to security and justice to the most marginalised people in six countries. It ensures that the people it is seeking to help are part of the decision-making processes on budget allocation and strategic direction. While

Cordaid is the contract holder, the application was developed, implemented and is governed in partnership with five alliance members and four research and network partners. Half of these organisations are based in the 'Global South'. This programme will also serve as an innovation space to inform future programme development and implementation, and explore the precise way in which power will be transferred and relinquished.



400
funding and
implementing
partners



Photo Stefanie Gliniski for Catholic Relief Services

Localisation strategy for the new organisation

Local, southern leadership and increased local ownership have been identified as of key importance for the new organisation resulting from ICCO and Cordaid joining forces. Our joint vision on localisation builds on earlier developments in both organisations, and will inform the practical steps Cordaid will take. For this reason, a group of colleagues from the Country Offices and the Global Office have started drafting a localisation strategy to guide the practical implementation. This will be concluded in collaboration with ICCO in 2021. Key recommendations from the group include:

- Create time and flexibility to build on local demands, capacities and structures.
- Ensure greater local accountability and systemic analysis and systemic learning for and from local partners and communities.
- Build confidence and enhanced links between donors and local actors.
- Scale up localisation advocacy towards donors.
- ‘Walk the talk’: INGOs must review their own roles, structures and systems to strengthen localisation.



Photo Salif Demebele for CRS

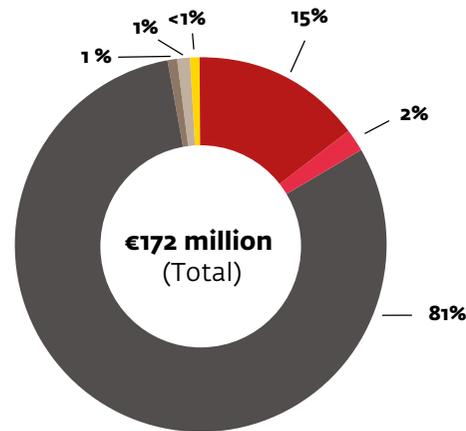
Working in the Caritas family and other networks

Cordaid is an active member of Caritas Internationalis, a global confederation of over 160 catholic organisations that work at a grassroots level 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 marginalised, 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. Joining forces with ICCO opens up a whole new strand of partnerships and collaboration opportunities in the future with the ACT Alliance International members and others.

OUR DONORS

We are very grateful for the support of our institutional and private donors. Their support enables us to fulfil our mission to reduce fragility and the vulnerability of people where it is needed most. In 2020, we received a total of €172 million, an increase compared with our 2019 income of €170 million. 2020 was characterised by two distinct dynamics: we maintained interventions supported by institutional contracts; and it was necessary for us to secure new funding and contracts.

SOURCES OF INCOME



■ Private individuals
 ■ Lottery organisations
 ■ Government and multilaterals
 ■ Caritas members
 ■ Other non-profit organisations
 ■ Other income

Mobilising institutional resources during the COVID-19 pandemic

The funding landscape for development cooperation changed significantly due to the COVID-19 pandemic. Firstly, we saw more multilateralism, with much of the funding for the pandemic directed towards international institutions such as the UN, regional and other development banks. Secondly, governmental donors were themselves hit by the crisis. As a result, some of which have been reverting funds to their own national pandemic priorities. Thirdly, we saw a strong increase in cooperation between countries in the Global South.

A further trend within the international donor community has been the preference to invest in strengthening government services to people. As a consequence, there is now stronger alignment between donor governments and the national governments. In 2020, three types of funding were predominant at country level:

- COVID-19-related emergency support.
- COVID-19-embedded thematic support (social support and digitalisation).
- Direct budget support to government treasury departments.

Navigating within the opportunities and limitations presented by these trends, we worked to secure effective implementation of ongoing donor contracts, whilst scoping the somewhat unpredictable market for additional funding for our mission and programmes.

A year of finalising and initiating programmes

Cordaid received funding in 2020 from more than ten institutional donors and philanthropic foundations. We have strong partnerships with major institutional donors such as: the Dutch Ministry of Foreign Affairs, KfW, the Global Fund, the World Bank, and the European Commission. In 2020, our strategic partnership contracts with the Dutch Ministry of Foreign Affairs ended, as well as the ongoing Global Fund programme for combating tuberculosis and HIV in the Democratic Republic of the Congo (DRC). We were awarded funding for the next five years under the new contract with the Dutch Government for the Just Future partnership, under

the Power of Voices framework. We also secured a new contract with the Global Fund in the DRC. Unfortunately, four other applications for strategic partnerships were not awarded. In 2020, we signed a total of 46 new contracts with institutional donors for projects in all focus countries. The total value of these contracts is €229 million. Highlights of new contracts include:

- A new five-year strategic partnership with the Dutch Government for the Just Future multi-country programme, under the Power of Voices framework.
- Support from the Global Fund for our health care work (including medicines) in the DRC amounting to US\$203 million for three years, starting 2021.
- A new contract with the German development bank KfW for improved access to Sexual and Reproductive Health and Rights in Burundi.

Investing in microfinance organisations with the Postcode Lottery

The Dutch Postcode Lottery began supporting Cordaid in 1996. Since the start of this partnership, we have received a total contribution of €75.6 million. In 2020, €2.7 million was donated to Cordaid. These funds were used in poverty-stricken and conflict-affected areas, in addition to areas where the consequences of war and both natural and human-made disasters continue to impact people. Furthermore, we were proud to receive an additional contribution of €1 million for Cordaid Investment Management, which we invest in businesses and microfinance organisations. By investing in small enterprises, Cordaid is able to increase the employment opportunities and earning potential for as many people as possible. Read more in chapter [‘Impact Investments’](#).

Engaging with our private donors

Thanks to the loyal support of our more than 250,000 private donors, millions of people in fragile contexts have been provided with access to health care, education, humanitarian aid, work and income, and/or security and justice. Recruiting new donors in 2020 was understandably challenging, as our fundraisers were unable to make door-to-door calls during the first wave

of the pandemic. Fortunately, people in the Netherlands continued to help people in the world’s most fragile countries. In 2020, we welcomed over 19,000 new structural donors and 28,000 one-time donors.

A further 6,000 people have shown an interest in becoming donors. We are honoured to connect them to the many projects made possible by their support.

Unfortunately, it was not possible to hold our regular donor events as a result of COVID-19. For this reason, we held a series of online webinars in which we talked about the impact of COVID-19 in the countries in which we work. These webinars were highly appreciated by the participants.

In 2020, we received over 29,000 contact requests. 600 of these were complaints, which is higher than in other years. It would appear that this is largely due to the increasing number of complaints related to door-to-door donor recruitment. Each complaint is investigated and dealt with individually. Together with our donor recruitment agencies, we are discussing how to improve our recruitment and donor satisfaction, and to prevent complaints whenever and wherever possible.



“We’re pleased that our contribution in 2020 has acted as a strong lever for Cordaid’s work in Burkina Faso, Guinea, Mali and Sierra Leone. It allowed the organisation to support dozens of entrepreneurs, who together will create thousands of new jobs.”

Jonne Arnoldussen, Head of Charities - Dutch Postcode Lottery

Looking after each other during the COVID-19 pandemic

Cordaid's Dutch slogan, 'omzien naar elkaar' ('looking after each other') was widely embraced during the pandemic. In 2020, we raised awareness and funds to support people affected by the COVID-pandemic, both near and far. Some examples include:

A safe return for school children in the DRC

In the Democratic Republic of the Congo, the lockdown prevented many children attending school and led to them undertaking domestic and paid work, and with that, to a lack of perspective. Our 2020 campaign struck a chord with many parents and children in the Netherlands who related to the children not being able to go to school. To help raise funds to help children in the DRC return to school safely after the lockdown, we partnered with Radio 10 and DJ Gerard Ekdoum.

Cordaid Christmas Fund

We ended 2020 with a call to support people around the world affected by the pandemic through the Cordaid Christmas Fund. Many people have of course been affected in the Netherlands too. For this reason, Cordaid also supports various organisations in the Netherlands that help people in hard times, such as Netwerk DAK, the umbrella organisation of open houses. One of the most important functions of their emergency fund is to provide food aid. In doing so, the organisation helps to fill the gap left following the closure of several food banks, in addition to serving elderly people who are too afraid to leave their houses due to the coronavirus.



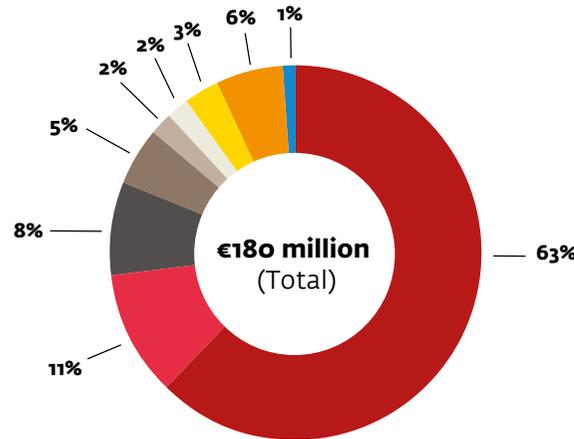
OUR ORGANISATION

Our financial health

In 2020, balance of income and expenditures shows a negative amount of €13.2 million, due to COVID-19, currency exchange differences and the preparations towards our merger with ICCO on January 1, 2021. This amount consists of an operational profit of €0.6 million and a one-off loss of €13.8 million, due to significant currency exchange losses on our investment portfolio and the financial impact of the allegations of integrity breaches and misconduct in the CAR.

In 2020, our total income was €172 million compared to €170 million in 2019 and a budget of €168 million. In total we spent €180 million, of which 63% was spent on health care programmes.

BUDGET SPENT



■ Health care and Education
 ■ Humanitarian Aid
 ■ Security & Justice
 ■ Resilience and Private Sector Development
 ■ Investments
 ■ Public information/awareness campaigns
 ■ Fundraising
 ■ Management and administration
 ■ Other

The negative result has been covered by our reserves and our funds. In total our funds and reserves declined from €108.2 million in 2019 to €94.7 million. €4 million has been deducted from our earmarked reserve and €2.7 million has been shifted from semi-restricted funds to earmarked reserve. As a result, our earmarked reserve has decreased from €3 million in 2019 to €1.7 million in 2020. Our continuity reserve remains unchanged at a level of €11 million. A decrease in the loans and guarantees fund covered €6 million and €0.4 million was added to the semi-restricted funds. Despite the challenging financial performance, we were able to allocate an additional €1.3 million to the restricted funds. More details about our finances, including our investment returns, is available in the 2020 [Annual Accounts](#) and in [appendix 3](#).

In addition to posing operational challenges, the COVID-19 pandemic also affects our financial health. Due to this crisis, it became more difficult to physically be part of a bidding process or to monitor and review programmes. We are uncertain what the future will look like. Should the economies return to normal, we will face fewer problems in performing our activities. However, potential backlash might occur as many governments invested heavily in supporting their economies in general and in companies. This might impact their ability and willingness to fund programs in our field of work. Although we already secured a substantial part of our income for 2021 and 2022, this remains a realistic threat. At this moment our reserves and our cash-flow position are sufficient to deal with potential fluctuations in our income and results.

The merger of ICCO and Cordaid will strengthen our ability to raise funds. The combined knowledge and expertise, as well as the complementary strengths of both organisations will yield synergies. For 2021, our total income is projected at €245 million, exceeding the combined budgets of our separate organisations in 2020. Merger processes take time and budget. We are aware of the potential pressure placed on our cost levels by the merger.

For 2021 and beyond, our objective is to improve our financial health. It remains challenging to secure funding from donors to work in and on fragility with sufficient overhead coverage. Mitigation of risks in fragile environments leads to higher costs for security and control frameworks. Both institutional fundraising and private fundraising are under pressure, requiring strict monitoring of our operational costs and overhead.

In 2021 we will start reviewing our internal financial framework to achieve a more appropriate overhead level and to improve the steering mechanisms. Furthermore, to be as efficient and effective as possible, we will also check the effectiveness and scalability of the programme portfolio. With the introduction of a more robust internal control system, expenditures will be monitored more closely, enabling us to prevent budget excesses.

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 is accountable to the people we work with, to our donors, and to our partners. Accountability is assured through good governance. It is ingrained in how we operate and are supervised, how we work with various stakeholders, and the way in which 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. Cordaid's Supervisory Board oversees the Board of Directors, which in 2020 consisted of the CEO (Kees Zevenbergen) and the CFO (Tjerk Wagenaar, who was replaced by Lorena Paz Quintero in January 2021). Further information about the background and other roles of the members of our Board of Directors is available on our [website](#). Further information about our governance is available in the [articles of association](#) and the [governance regulations](#). Cordaid complies with Dutch law for operations in The Netherlands and local laws for operations in the other countries in which we operate.



Besides our annual reports, we publish our annual accounts, which provide further details about 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'. As a fundraising charity, we appreciate this acknowledgment by the CBF as part of our accountability towards our private donors, private funds and lotteries.

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 organisational units (such as our Country Offices and departments at our Global Office) are managed by the country directors and unit managers. Project and organisational 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 ensure accountability to the people we support, our donors and other stakeholders, we have a number of robust monitoring and evaluation mechanisms in place. This enables us to track and monitor our performance, and to adjust our work as necessary. To ensure the quality of our work, we have a quality management system in place, which is based on ISO standards, the CHS and Partos guidelines, and the CHS and ECHO FPA certifications. Furthermore, we comply with the International Aid Transparency Initiative (IATI). We are committed to meeting these standards to enable our organisation to continue to perform efficiently and transparently.

Corporate responsibility

Corporate responsibility is core to our business and is manifest in how we as an organisation conduct our work. Our core values guide us to limit the negative impacts of our interventions, to do no harm, and to respect human rights. For more detail, please see our [corporate responsibility policy](#).

Many of the topics from our corporate responsibility policy are covered in this report. These include social topics such as the safety of our staff, the socially responsible way in which we invest, and our governance structure. Carbon emissions usually represent our largest environmental impact, with air travel accounting for the vast majority of our carbon emissions. As people in fragile states are often disproportionately affected by climate change, we endeavour to reduce our emissions, for instance by moving our Global Office to a CO₂-neutral location and by minimising air travel. As of the spring of

2020, due to COVID-19 travel restrictions, international travel nearly came to a complete halt. As a result, our CO₂-emissions declined drastically. As in previous years, we compensated all our carbon emissions generated by flights through Trees for All.

CO ₂ EQUIVALENT EMISSIONS (IN TONNES)				
2016	2017	2018	2019	2020
1,493	1,381	1,844	2,468	493

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 2020, the return on these investments was -€4.8 million, which includes incidental losses and unrealised exchange rate differences.

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 our Cordaid Risk Management Policy and Framework. We updated the policy and framework in 2020.

Cordaid recognises five different levels of risk management:

1. Strategic risks, managed at global office level by the Board of Directors;
2. Organisation wide risks, managed by designated Committees and or the Corporate Controller;
3. (Country) Office risks, managed by the office director and managers;
4. Project risks, managed by the project owner and project leader;
5. Partner risks (donors and implementing partners), managed by the account manager for the partnership.

The Cordaid Board of Directors defines the risk appetite, which the Supervisory Board has approved. The current risk appetite is defined as follows:

- The risk appetite to staff or anyone involved in Cordaid activities of security incidents with loss of life or bodily harm, kidnapping or assault is low.
- The risk appetite for staff or anyone involved in Cordaid activities of experiencing (sexual) undesirable behaviours is low.
- The risk appetite of incurring financial losses is low.
- The risk appetite of a donor terminating a project due to non-performance is low.
- The risk appetite for fraud, corruption materialising as part of Cordaid activities is low.

A Risk Committee is in place to monitor the compliance with and effectiveness of the Cordaid Risk Management Framework. The committee also reports on the risk assessments, risk mitigation measures and follow-up to the Board of Directors and the Supervisory Board.

The most critical strategic and operational risks are:

- Security-related incidents, extensive social unrest, health 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 and the rapidly changing priorities of institutional donors that might not fit within Cordaid’s strategy;
- Cancellation or postponement of contracts from major donors, which account for 67% of our income;
- Insufficient financial and operational control leading to ineligible costs;
- The impact of COVID-19 on our operations and investments.

Integration of risk management in operational performance management is achieved by including risk assessments in reporting progress or results. Our planning and control cycle, project control, monthly closings and four-monthly integral reporting are in place to monitor financial and operational risks. Risks are managed by introducing, adhering to or

improving internal controls. Each country office maintains internal control standards. Once a year, each country performs a self-assessment of the effectiveness of internal controls.

To absorb the financial impact of risks, Cordaid maintains a continuity reserve. More information on our reserves and funds is available in the 2020 Annual Accounts.

Protecting privacy

We respect the privacy of our private donors and other individuals with whom we are in contact and whose personal information and contact details we use. In May 2018, the EU General Data Protection Regulation (GDPR) came into effect. As a result, we implemented the following measures at our Global Office:

- Updated protocol for data breaches.
- GDPR-proof data processing agreements with suppliers that process personal data.
- A record of data processing activities, and respecting the principle of active consent (where applicable) in all marketing communication channels.
- Automated CRM processes following retention period policy.

In 2019, an independent auditor assessed our compliance with the new privacy regulation. While the privacy measures regarding our private donors generated a high compliance score, it also signalled where improvements could be made. One suggestion, for example, was to ensure that the GDPR requirements are easily accessible within the organisation. For this reason, our policies and procedures, in addition to contact details of the privacy working group, are now available on our intranet.

As a result of the COVID-19 pandemic, we were only partially able to improve on our personnel systems and our Country Offices (which are also bound by the European GDPR given that our Global Office is based in Europe).

SUPERVISORY BOARD REPORT

For over a century, Cordaid has helped to combat fragility, supporting people in some of the most difficult situations in the world. Fulfilling this role and meeting the needs of these people, is what defines who we are and what we do. To ensure that we are able to meet these needs in the future, Cordaid continued to evolve its organisation during 2020 and prepared for the integration with ICCO. In addition to its formal decision-making role in this process, the Supervisory Board was also involved as a sounding board, and where necessary challenged, 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 organisation. Supervision is therefore ongoing and comprehensive, rather than limited to a small number of specific occasions during the year.

Diversity in expertise and background

In 2020, seven people served on Cordaid’s Supervisory Board. Cordaid’s board members are diverse in terms of background, knowledge and gender.

CORDAID’S SUPERVISORY BOARD

	TON HEERTS (M, CHAIR)	MICHEL VAN DE COEVERING (M, VICE CHAIR)	JOLANDA VAN BUSSEL (F)	MAARTEN VAN BEEK (M)	SJAAK DE BOER (M)	BRIGIT VAN DIJK-VAN DE REIJT (F)	MARJOLEIN LANDHEER (F)
Appointed	2017	2011	2013	2014	2014	2015	2018
Retiring	2025	2020	2021	2022	2022	2023	2026
Eligible for reappointment	2021					2019	2022
Committees		Audit	Audit	Remuneration		Remuneration	
Governance		✓	✓				✓
Finance	✓	✓	✓	✓		✓	✓
Investments		✓				✓	✓
Development cooperation & sustainability						✓	✓
Specific thematic expertise	✓		✓	✓	✓	✓	✓
Religion in Development					✓		

“In 2020, the supervisory board held more meetings than usual, as we were involved in the integration with ICCO. We fully support this joining of forces, as it will make us more efficient and ensure that more money goes to those in need. The sense of chemistry between the two parties involved – one Catholic, one Protestant – is also important. To what extent do we share the same fundamental values? This integration is a good sign to society: we work together not in spite of the fact that we come from different backgrounds but because we come from different backgrounds. As Pope Francis puts it: ‘We meet in doing good.’”

Pastor Sjaak de Boer

Constructive, open board meetings allow all members to contribute to Cordaid from their own unique perspective. Michel van de Covering and Brigit van Dijk-van de Reijt retired from the Supervisory Board in 2020. Further information on the composition of the current Supervisory Board for the new organisation is available on our [website](#).

Supervision in practice

In 2020, the Supervisory Board met on 11 occasions, with the majority of the meetings taking place online. Attendance at the pre-scheduled meetings was 88%. The chair of the Supervisory Board and the CEO had calls on at least a monthly basis. Between meetings, there also was significant informal communication between members of the Supervisory Board and the Board of Directors.

In 2020, key topics of discussion included the integration with ICCO, subsidiarity, partnerships, measuring Cordaid’s impact, and integrity, in addition to the annual evaluation of the Board of Directors and the 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 in order 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 necessary.



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. These are then discussed and evaluated by the full Supervisory Board. The audit committee consists of two board members. In 2020, 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. It consists of two board members, and they met twice in 2020.

Executive remuneration

Remuneration of the Board of Directors is in line with the guidelines of the association of Dutch charities (Goede Doelen Nederland). Cordaid’s executive remuneration policy is evaluated and reviewed periodically by the Supervisory Board. The policy adheres to the Code of Good Governance (Code Goed Bestuur) of the Cooperating Sector Organisation Philanthropy (SBF) and the regulation on the remuneration of charities by the Central Bureau of Fundraising (CBF). In 2020, compensation for the Board of Directors was adjusted. Compensation amounted to €158,020 for the CEO and €194,228 for the CFOs. These amounts include gross salary, holiday allowance, social security contributions and pension fund contributions. For the CFOs, this also includes two months compensation for the previous CFO.

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 requested. Most Supervisory Board members do not request this reimbursement. In 2020, total costs made on behalf of the Supervisory Board amounted to €3,500.

FOR A BETTER FUTURE, TOGETHER

At the time of publishing our 2020 Annual Report, the COVID-19 pandemic is far from over. The pandemic has wreaked havoc on already strained health systems in many countries, underlining the compelling case for investing in global health. While Western countries are rolling out vaccination programs, the Global South is – once again – at the back of the queue. The delay and scarcity of vaccines available for the global South will most likely worsen poverty and inequality. Ultimately, it will delay the surpassing of the pandemic, as nobody is safe until we are all safe. Together with other social justice organisations, we therefore call on institutions and decision makers to act with integrity and principle towards a just recovery for all.



On 1 January 2021, the integration with ICCO took effect. Both Cordaid and ICCO's foundations lie in the values of human dignity, justice, and compassion. We participate in like-minded, often faith-based networks, at a grassroots, national and international level, and are inspired by our shared Christian values. Joining forces enables us to support people in more fragile areas. It also expands our scope to include sustainable livelihoods, a thematic area that covers topics like food and nutrition security and inclusive finance. By combining our networks, knowledge, and organisational infrastructure, we are enhancing the Dutch development sector and increasing our joint impact.

2021 is also the year in which we begin our new five-year strategic partnership, called the 'Just Future' partnership. It will strengthen the capacity of local civil society organisations to effectively lobby and advocate for more accessible, responsive and accountable security and justice institutions. The Just Future alliance will contribute to the acceleration and localisation of SDG 16: promoting just, peaceful and inclusive societies. We thank the Dutch Ministry of Foreign Affairs for selecting our partnership within the Power of Voices framework.

Across all our programmes and projects, we are not only dedicated to striving to protect and promote the rights and dignity of people in the most fragile contexts, but also to working with them in addressing and curbing the very drivers of fragility. In line with our subsidiarity approach, we will continue to shift power and ownership towards Southern leaders, so they can affect the change they want to see. This will enable us to better address the needs of people in these fragile contexts, both in countries where we are committed to continue our support (like Afghanistan) and in the many other places where we may support people in the future.

We are looking forward to working in existing and new partnerships towards a more fair, more just, and more sustainable world.

APPENDIX 1: ABOUT THIS REPORT

Through its annual reports, Cordaid is accountable to its many stakeholders. In line with the previous year’s report, our 2020 Annual Report has been prepared in accordance with the core option of the Global Reporting Initiative’s standards. The GRI content index is included as appendix 2. This report covers the full calendar year 2020, and is also in accordance with the Dutch Guideline 650 for charitable organisations.

The content selected for our 2020 Annual Report is based on an analysis conducted for the 2017 Annual Report. This analysis was based on our 2018-2020 strategy, and was expanded to reflect the information needs and expectations of our key stakeholders: the people we support, partners, donors and our staff around the world. More detailed information about how we engage in a dialogue with each of these stakeholder groups can be found on page 35 of our [2017 Annual Report](#).

The list of material topics included in this Annual Report are consistent with those selected for our 2017, 2018 and 2019 Annual Reports. This list has been approved by the Board of Directors.

MATERIAL TOPICS RELATED TO HOW WE WORK		
Social	Economic	Environmental
Proportion of senior management hired from the local community	Socially responsible investment	Initiatives to reduce CO ₂ emissions
Occupational health & safety	Funds raised by type of donor	CO ₂ offsetting
Employee training & development	Distribution of funds by thematic area	
Diversity of governance bodies and employees	Partners screened	
Executive remuneration		

MATERIAL TOPICS RELATED TO OUR THEMATIC AREAS OF EXPERTISE

Humanitarian Aid	Resilience	Private Sector Development	Security & Justice	Health Care	Education	Cordaid Investment Management
Lifesaving basic services provided	Increased access to disaster risk reduction measures and multi stakeholder structures	Strengthened SMEs and micro finance institutions	Strengthened responsiveness and quality of security and justice services	Increased access to quality health services	Increased access to quality education	Growth capital deployed to SMEs and Micro Finance Institutions
Assets and basic services rehabilitated	Strengthened and inclusive disaster risk governance and policies to manage disaster risks	Increased employment and financial inclusion	Improved responsiveness of peacebuilding and security processes, governance and policies	Increased access to sexual and reproductive health services	Strengthened education services	Increased employment
Resilience strengthened to future hazards				Strengthened health services		Improved, more responsible financial systems

APPENDIX 1: ABOUT THIS REPORT

The material topics outlined on the previous page are included in this report. Wherever possible, we have used GRI indicators. For some topics, we have defined our own indicators. In the GRI Content Index, these Cordaid-specific indicators all start with ‘CI’ for Cordaid Indicator. The topics and indicators are closely connected to the Cordaid Results Framework, which was finalised in 2017. For further information about the Cordaid Results Framework, please see the strategy paper on our [website](#).

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

On the overview page and the opening pages of the thematic chapters, the figures of beneficiaries refer to all the people who have access to the results of our activities. These include direct and indirect beneficiaries. The total number of people mentioned regarding health care is an exception. In this instance, we refer to the direct beneficiaries only, i.e. the people directly supported by our activities. For legibility, most figures in this report are rounded.

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 operate, as well as information on our projects, goals, financial flows, results and partner organisations. Should you have any questions or feedback regarding our work, this report or our online reporting, please contact us via info@cordaid.org.

SOURCE OF THE FIGURES IN THIS REPORT	
SOURCE	PAGE
Annual Accounts 2020*	Overview of results, our donors, our organisation, supervisory board report
CIM BVs asset management system	Overview of results, Cordaid Investment Management
Cordaid’s donor database	Overview of results, our donors
Cordaid’s HR administration system	Overview of results, where we work, case pages, our people, our organisation
Cordaid’s project administration system (DevResults)	Overview of results, where we work, health care, education, security & justice, resilience, private sector development, humanitarian aid, our partners
Dutch Postcode Lottery website	Our donors

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

APPENDIX 2: GRI CONTENT INDEX

GENERAL DISCLOSURES

GRI STANDARD	INDICATOR	DESCRIPTION	INFORMATION	PAGE
GRI 102: GENERAL DISCLOSURES (2016)	ORGANIZATIONAL PROFILE			
	102-1	Name of the organization		5
	102-2	Activities, brands, products, and services		5
	102-3	Location of headquarters		7
	102-4	Location of operations		7
	102-5	Ownership and legal form		52
	102-6	Markets served		7
	102-7	Scale of the organization		3
	102-8	Information on employees and other workers	<ul style="list-style-type: none"> ■ "Cordaid does not track employee information inline with the detailed breakouts suggested for this indicator. ■ Much of our work is performed in close collaboration with partner organizations and their staff. Data on these staff are excluded from this report. ■ We do not have seasonal variations in our workforce, nor do we outsource significant amounts of work to non-employees outside of the abovementioned partnerships." 	40
	102-9	Supply chain		46
	102-10	Significant changes to the organization and its supply chain		4, 46-47
	102-11	Precautionary Principle or approach		52
	102-12	External initiatives		5, 6
	102-13	Membership of associations	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	
STRATEGY				
102-14	Statement from senior decision maker		4	
Ethics and integrity				
102-16	Values, principles, standards and norms of behavior		6	
Governance				
102-18	Governance structure		52, 55-56	
102-35	Remuneration policies		56	

APPENDIX 2: GRI CONTENT INDEX

GRI STANDARD	INDICATOR	DESCRIPTION	INFORMATION	PAGE
GRI 102: GENERAL DISCLOSURES (2016)	STAKEHOLDER ENGAGEMENT			
	102-40	List of stakeholder groups		58
	102-41	Collective bargaining agreements		0%
	102-42	Identifying and selecting stakeholders		58
	102-43	Approach to stakeholder engagement		58
	102-44	Key topics and concerns raised		58
	REPORTING PRACTICE			
	102-45	Entities included in the consolidated financial statements	<ul style="list-style-type: none"> ■ Stichting Cordaid, The Hague ■ Stichting Cordaid Expats, The Hague ■ Stichting Social Business Incubator, The Hague ■ Stichting Cordaid Participaties, The Hague ■ Cordaid Investment Management BV, The Hague ■ Corpav BV, The Hague" 	
	102-46	Defining report content and topic boundaries		59
	102-47	List of material topics		58
	102-48	Restatement of information	There were no restatements of information.	
	102-49	Changes in reporting	For 2020, we added several KPIs related to our COVID-19 response activities.	
	102-50	Reporting period		58
	102-51	Date of most recent report	September 2019	
	102-52	Reporting cycle	Annual	
	102-53	Contact point for questions regarding the report		59
	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		60-63	
102-56	External assurance	The financial data in this report have been externally assured by EY.	59	

APPENDIX 2: GRI CONTENT INDEX

MATERIAL TOPICS

GRI STANDARD	INDICATOR	DESCRIPTION	PAGE
SOCIAL TOPICS			
GRI 103: MANAGEMENT APPROACH (2016)	HEALTHCARE		
	103-1	Explanation of the material topic and its boundary	10
	103-2	The management approach and its components	11-12
	103-3	Evaluation of the management approach	11
	CI HC1	Increased access to quality health services	11
	CI HC2	Increased access to sexual and reproductive health services	11
	CI HC3	Strengthened health services	11
GRI 103: MANAGEMENT APPROACH (2016)	EDUCATION		
	103-1	Explanation of the material topic and its boundary	17
	103-2	The management approach and its components	18-19
	103-3	Evaluation of the management approach	18
	CI E1	Increased access to quality education	18
	CI E2	Strengthened education services	18
GRI 103: MANAGEMENT APPROACH (2016)	SECURITY AND JUSTICE		
	103-1	Explanation of the material topic and its boundary	21
	103-2	The management approach and its components	22
	103-3	Evaluation of the management approach	22
	CI SJ1	Improved responsiveness of peacebuilding and security processes, governance and policies	22
	CI SJ2	Strengthened responsiveness and quality of security and justice services	22

GRI STANDARD	INDICATOR	DESCRIPTION	PAGE
GRI 103: MANAGEMENT APPROACH (2016)	RESILIENCE		
	103-1	Explanation of the material topic and its boundary	26
	103-2	The management approach and its components	27-28
	103-3	Evaluation of the management approach	28
	CI R1	Increased access to disaster risk reduction measures and multi stakeholder structures	27
	CI R2	Strengthened and inclusive disaster risk governance and policies to manage disaster risks	27
	GRI 103: MANAGEMENT APPROACH (2016)	HUMANITARIAN AID	
103-1		Explanation of the material topic and its boundary	30
103-2		The management approach and its components	31-32
103-3		Evaluation of the management approach	32
CI HA1		Life saving basic services provided	32
CI HA2		Resilience strengthened to future hazards	32
GRI 103: MANAGEMENT APPROACH (2016)	OUR PEOPLE		
	103-1	Explanation of the material topic and its boundary	40
	103-2	The management approach and its components	40-45
GRI 202: MARKET PRESENCE (2016)	202-2	Proportion of senior management hired from the local community	40
	403	Occupational health & safety	41
GRI 404: TRAINING AND EDUCATION (2016)	404-1	Employee training and development	44-45
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY (2016)	405-1	Diversity of governance bodies and employees	40, 55

GRI STANDARD	INDICATOR	DESCRIPTION	PAGE
ECONOMIC TOPICS			
PRIVATE SECTOR DEVELOPMENT			
GRI 103: MANAGEMENT APPROACH (2016)	103-1	Explanation of the material topic and its boundary	35
	103-2	The management approach and its components	36
	103-3	Evaluation of the management approach	36
	CI PS1	Strengthened SMEs and Monetary Financial Institutions	36
	CI PS2	Increased Employment and Financial Inclusion	36
CORDAID INVESTMENT MANAGEMENT			
GRI 103: MANAGEMENT APPROACH (2016)	103-1	Explanation of the material topic and its boundary	38
	103-2	The management approach and its components	39
	103-3	Evaluation of the management approach	39
	CI IM1	Growth capital deployed to SMEs and micro finance institutions	39
	CI IM3	Improved, more responsible financial systems	39
	CI IM3	Improved, more responsible financial systems	37
ECONOMIC VALUE GENERATED AND DISTRIBUTED			
GRI 103: MANAGEMENT APPROACH (2016)	103-1	Explanation of the material topic and its boundary	48, 51
	103-2	The management approach and its components	48-50, 51
	103-3	Evaluation of the management approach	48, 51
	CI EV1	Amount of funds raised in the year, by donor type	48
	CI EV2	Distribution of funds across themes/strategic areas	51
GRI 201: ECONOMIC PERFORMANCE (2016)	201-4	Financial assistance received from government	48
OUR PARTNERS			
GRI 103: MANAGEMENT APPROACH (2016)	103-1	Explanation of the material topic and its boundary	48
	103-2	The management approach and its components	48-49
	103-3	Evaluation of the management approach	46
	CI PS1	Screening of suppliers and partners	42

GRI STANDARD	INDICATOR	DESCRIPTION	PAGE
ENVIRONMENTAL TOPICS			
CO2 EMISSIONS			
GRI 103: MANAGEMENT APPROACH (2016)	103-1	Explanation of the material topic and its boundary	53
	103-2	The management approach and its components	53
	103-3	Evaluation of the management approach	53
GRI 305: EMISSIONS (2016)	305-3	Other indirect (Scope 3) GHG emissions	53
	305-5	Reduction of GHG emissions	53

APPENDIX 3: 2021 BUDGET

BUDGET 2021 IN € THOUSANDS	2021
Income	
Institutional donors	216.400
Private fundraising + reserves	24.900
Social impact investment	1.380
Other income	2.080
Total Income	244.760
Direct programme cost	213.920
Exploitation cost	
Staff	30.960
Travel and accommodations	840
Office & general costs	10.470
Housing	2.800
Publicity & communication	7.500
Gross exploitation cost before allocation to programmes	52.570
Exploitation costs charged to programmes	-23.310
Net exploitation costs	29.260
Net operational result	1.580
Other (exchange gains/losses and release redundancy fee)	-710
Result	870



Photo: Stefanie Gliniski for Catholic Relief Services



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