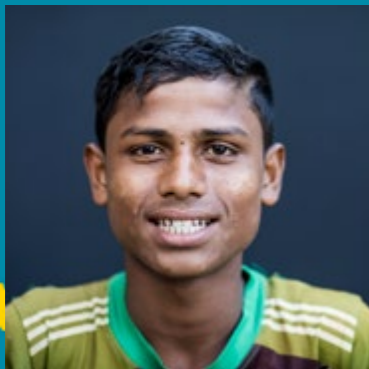


Resilience

ANNUAL REPORT 2020



tearfund



One million Rohingya live in barbed wire-fenced camps in Cox's Bazar, Bangladesh. On the cover page, you will find the portrait of one of them: his name is Sayad (15).

He fled Myanmar with his family after soldiers in his village went out at night to kill people. The flight took about five days. They travelled through the jungle, crossed many rivers and did not eat for days. They have lived in a camp in Cox's Bazar for a few years. His big hobby is football, and he dreams of becoming just as good as Cristiano Ronaldo. That's why Sayad wears his shirt.

The photo is from an exhibition of Rohingya portraits held at the Museum of Humanity in the summer of 2020.

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ANNUAL REPORT 2020

2020

A painting of the world



The documentary about the Rijksmuseum in Amsterdam taught me how best to view a painting. A painter shows his story based on an image. And the image shows clothing, the environment, a specific period and people who made history for whatever reason. This annual report works as a painting. We show that perspective as we, Tearfund Netherlands, experienced the year 2020. And now let this be a very remarkable year in history. History will not soon repeat itself in the same way as 2020.

So much has happened. There were natural disasters that arose under the pressure of increasing climate change. We held our breath when we were introduced to COVID-19. Like a wildly wiggling tail of a dog, it swung uncontrollably all over the world. Regardless of our colour or position, we were confronted with vulnerability and fear. We could be sick without knowing if we would stay alive. The disease was the same everywhere, only the location determined what that vulnerability did to people. Poverty and violence increased under the pressure of frustration and hunger. Although the entire world was under the same pressure, the country-by-country outcomes were determined by existing reserves. For those with little resilience, this meant a harsh reality.

Inequality

Under the pressure of the same inequality, the death of the American George Floyd in May became the mere drop in the ocean. The system of inequality was no longer tolerated and people flocked to the streets in large numbers. Amsterdam, Rotterdam and The Hague were also full of people expressing their disgust while keeping a meter and a half distance. Silent and sometimes shouting with the same message: there is inequality, in the system, in rights

and the economy. And when we let this exist, the chances of a particular group of people just get smaller and more unbalanced. Silence is violence!

The same protests did not occur in the vulnerable, low-economic countries. They were busy with surviving and settling internal conflicts. Or they were limited by strict government measures. No education, no internet and no work. In Dhaka, the capital of Bangladesh, people were locked up in their houses for months. Or they slept in the street because they had lost their jobs and could not travel back to their home town because of the lockdown. Food shortages arose because of closed country- and provincial borders. Conflicts flared up and women and children endured the consequences in violent ways.

Escape

The church, both nationally and internationally, had a hard time because of the lockdown. The established tradition of going to the church disappeared, but the function of a community became more important than ever. Normal contact was no longer possible and other ways of connecting were sought worldwide. New possibilities arose and online services attracted far more visitors than regular.

The summer was tropically warm in the Netherlands. We needed a positive escape from government measures and people went out en masse. At the campsite and in the holiday home, the misery seemed a bit further away. Until the media revealed the explosion in Beirut. Black images, destroyed houses and many victims. A place in the world that was already fragile enough due to the enormous influx of refugees from Syria, again suffered additional trauma. En masse there was a flow of finances and emergency aid.

And finally in the fall there was Tigray. A silent civil war in Ethiopia, of which we hardly heard anything because of the internet shutdown. Until the moment when the images of violence and murder came out. And what kind of images...

Own story

The painting of 2020 shows many dark images and silhouettes and you could not call it hopeful. And yet, it is the people in the painting who determine the meaning of each event. Each person on the canvas has their own story and the question is: do we have an eye for that? Do we see the young man Sayad, whose portrait is on the cover of this annual report? And if we look further at the painting: who were protesting on Dam Square? Who lost their harvest due to climate change and the lockdown? These questions are crucial to touch your heart and not to alienate. The crisis is not the only suffering. A second risk overtakes us, namely: alienation!

Alienation

Dealing with the misery we are confronted with requires a conscious choice not to give in to repression. It takes guts to keep our eyes wide open to the consequences and excesses. As an individual, but also as a government. All over the world, there was a tendency towards repression. Repression of unequal (medical) opportunities and the fact that there is a pandemic. Worldwide nations, rich and poor, created their own desired reality with their solutions. Worldwide we excluded people, rights, healthcare and population groups. Repression creates alienation, and alienation promotes (extra) polarisation! In 2020 we will all have learned what collective loneliness feels like. We became aware of the strong need for each other. The naturalness of a relationship fell away and that made it exciting because at Tearfund we see the breaking of the relationship with God, man, creation and the environment as the causes of poverty and injustice.

Relationships

With all the brokenness that became visible in 2020, we also saw a search for hope and support. We saw that people were drawn to the church and to the members of the congregation. That is why that local religious community was (and is) so important. In this place, people were seen in their vulnerability and emptiness. Community is the opposite of alienation. God is also the opposite of alienation. He is relational.

Tearfund consciously sees it as a task to say to each other: I see you! From the belief that God sees us! Always. And from the importance of seeing each other. In a crisis you need the other and the Great Other. That

‘NOT JUST NAMING THE CRISIS AS AN EVENT, BUT SEEING THE PERSON BEHIND IT, THAT IS THE ART’

strengthens, comforts and gives resilience. Keep courage through and with each other. In relationship with Jesus who lives, also in the middle of the crisis. With His care, love and attention.

Not only naming the crisis as an event, but seeing the person behind it, that is the art! A beautiful painting connects the event and the person. In this annual report you can read stories, descriptions and results and see faces. We wish to give you more insight into the perspective as we have seen the other.

The page of the world turned. The painting has been made.

Minella van Bergeijk

Director Tearfund Nederland



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1

Our mission in this world

Tearfund strives for a world in which everyone thrives. We believe that God made the world for that purpose. Inspired by His love, we are committed to eradicating poverty and injustice - everything that hinders people from thriving.

To flourish

Working from our Christian identity is the first characteristic of how we commit ourselves to a better world. A second characteristic is that our approach is based on people's possibilities for improving their standard of living. At Tearfund, we want to support them in discovering and developing this, regardless of their nationality, ethnic origin, gender or religion.

MISSION & VISION

Poverty affects all aspects of life: it is not only about economic or material needs but also social, environmental and spiritual needs. Tearfund sees broken relationships as the fundamental cause of poverty, and these broken relationships are in turn the result of man's rebellion against God.

Brokenness

Humanity went from a life in wholeness to life in brokenness: a broken relationship with God, a damaged self-image, unjust relationships between people and exploitation of our environment.

These broken relationships can also lead to broken systems, causing structural problems such as unequal power relations, corruption and exclusion.

Broken relationships with ourselves, God, others and the environment lead to selfishness, greed, powerlessness, injustice, inequality, conflict and disaster. This creates various forms of poverty and is visible in people who do not have enough income, suffer from violence or abuse, and do not have access to good education and medical care or political representation. It also manifests itself in people who are indifferent, who feel unable to take action and bring about change, or who are unaware of the effects of their own choices on other people and their environment.

Holistic transformation

The change we want to see is for individuals and communities to thrive in all aspects of their lives: a holistic transformation. This makes them resilient and enables them to devise and apply solutions to meet their own needs and the needs of those around them. Achieving this transformation goes beyond meeting basic needs. It enables people to fully live up to their God-given potential. To create holistic transformation in all areas of life and allow people to truly flourish, we believe that four types of relationships need restoration.

Relationship with God

If people flourish depends primarily on a restored and living relationship with God through Jesus in the power of the Holy Spirit. This relationship is not a human achievement, but a gift from God. We can love ourselves and others because God first loved us. We gain a better understanding of our role in this world.

Relationship with yourself

A restored relationship with yourself means a restored relationship with your body, soul and spirit. This requires a different mindset, namely: that you are aware of your identity in the eyes of God, trusting that He loves you, that you may live and work for His glory. You will learn to recognise your gifts and talents and realise your God-given potential to bring about change. A healthy self-image leads to better own functioning.

Relationship with others

Having peaceful and joyful relationships with others is essential to a holistic transformation. It concerns both your relationships with those close to you and your relationships with those with whom you have no direct affinity. When these relationships are restored, people treat each other with love and equality. They take care of each other in their neighbourhood and work together to improve their situation. Restoring relationships with others also involves relationships with local, national and international authorities and with other actors in society.

Relationship with our environment

The relationship with our environment must also be restored and this requires good care for our natural environment and animals. It is about the way we deal with local resources, such as ecosystems and biodiversity, but

also how we manage our natural resources, such as water, land, raw materials and air.

Theory of Change

Tearfund has established the vision of holistic transformation as Theory of Change. This theory guides the strategy and planning of our work, measuring, understanding and proving the impact of our work and the communication about our work.

Our Theory of Change is partly based on the various programme strategies and identity documents of recent years. Parts of policy documents and research reports from sister organisations within the Tearfund Family are also included because their mission, vision and approach are closely linked to ours and we are working increasingly closely together.

OUR CORPORATE OUTCOMES

To achieve our vision, we ultimately want to achieve four corporate outcomes:

- **Churches have been mobilised:** the church is inspired and equipped to take on its role in the transformation of communities and society.
- **Communities have been transformed:** villages and cities are resilient to (acute) needs and setbacks, work for peace and unity and contribute to a better future for themselves and others.
- **Acute emergencies are met:** when crises and disasters strike and community structures and mechanisms are compromised.
- **Societies have changed:** social, economic, political and environmental systems and policies focus on the well-being of all people and ensure access to basic needs, equality and sustainable growth.



STRATEGY

Tearfund is working on three types of interventions to achieve the four corporate outcomes.

Humanitarian aid

In situations of disruption and growing uncertainties, Tearfund works on humanitarian aid. We respond to sudden disasters and protracted crises, caused by man and/or by nature. We focus on people who need help the most. From the start of our assistance, we try to work on building resilience. After the acute emergency relief phase, our attention shifts to reconstruction and rehabilitation.

Community development

We strive to build resilient communities in towns and cities that can bring change to their environment through their resources and relationships. We aim to equip them so that they are more self-reliant in the future. In community development, Tearfund works through nationally and locally present Christian partner organisations. These Tearfund partners are familiar with the context and situation and have good contacts with the churches and social groups in the area in which they work.

Advocacy and Influencing

For a sustainable change, it is important to move governments, organisations, people in leading positions and public opinion in the desired direction. Through campaigns and lobbying, among other things, we want to influence and change policies and attitudes to tackle root causes of poverty and injustice and promote social justice. We are committed to this at a local, national and international level. We also mobilize churches and civil society to work on change in this way.

CORPORATE PRIORITIES

Within our work in humanitarian relief, community development and influencing and advocacy, we choose three specific areas of focus. They are expressed to a greater or lesser extent per project:

- Church & Community Transformation
- Ecological and economic sustainability
- Fragile states, systems and local communities

These three areas are given focus within our organisational strategy: we are devoting more time and investment to bring about lasting change. Although we identify these focus areas separately, we have seen in recent years that they overlap and influence each other.



Church & Community Transformation

The church has the Biblical mandate to share God's love. She shows this love in acts of charity, in working for development and in fighting against injustice. Tearfund has experienced in practice that where the church sees it as her calling to work for the people around her in word and deed, she is a powerful engine of change. That is why we encourage churches and Christian organisations to work together with their environment for the development of the community. This approach is called Church & Community Transformation (CCT) and is the heart of Tearfund.

Through Bible studies and training, people discover how valuable they are and what they can do for themselves with the resources they have. They look at themselves, each other and their environment with different eyes and become aware of their role and possibilities in bringing about change. It provides a renewed mindset and at the same time, the training also gives people the skills and tools to take action. When the responsibility for change lies with the people themselves, that change is sustainable and people feel proud and free.

By working together at all levels, the possibilities for sustainable change are strengthened. Together they look at which resources are available in their environment, together they identify which problems need to be tackled and together they draw up plans to solve the problems. No one is excluded on the grounds of, for example, origin, religion, gender or disability. In this way, the community as a whole realizes its full potential and that ties in seamlessly with our mission.



Ecological & Economic Sustainability

Within our programmes, we also focus more on ecological and economic sustainability. One important reason is that many of the communities we work with are facing challenges related to climate change and the depletion of natural resources and growing social and economic inequality. We strive for a world in which people can provide for their basic needs themselves, without this being at the expense of nature. We long for "environmental justice" and a "fair economic system" that preserves natural resources and does not exclude vulnerable groups. That is why we are committed to a movement of people who stand for sustainability. We do this through awareness campaigns in the Netherlands and internationally, lobbying among policymakers, and projects in which attention is paid to care for creation and equal social and economic opportunities. Here too we expect a lot from local churches and their networks. Together with them, we want to respond to the biblical task of good stewardship: to deal responsibly with what is given to us in our environment.



Fragile states, systems and local communities

We increasingly work in fragile situations: areas characterized by increasing vulnerability and conflict. In our work in a fragile context, we try to mitigate the immediate effects of vulnerability, while addressing the root causes to bring about lasting change where possible.

These fragile situations are characterized by:

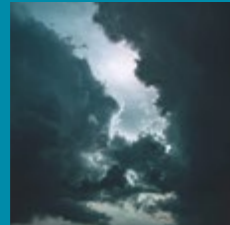
- leadership that mainly serves itself, abuse of power and leadership that exploits others;
- a large group of young people with few economic alternatives;
- a population trapped in a vicious circle of trauma and conflict;
- a climate that leads to the exhaustive use of natural resources and increasing risks of natural disasters;
- an external geopolitical context that partly undermines stability.

In chapter 2 we indicate the corporate priority we work on per country.

The world in 2020

Rohingya

On November 11, 2019, The Gambia started a case at the International Court of Justice in The Hague against Myanmar for genocide against the Rohingya. On January 23, the Court ruled that the Rohingya were indeed at risk of genocide.

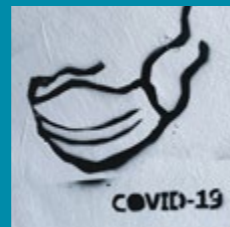


Windstorm Ciara

Large parts of Northern Europe are hit by the powerful Ciara windstorm in early February.

Pandemic

The coronavirus will also make its appearance in the Netherlands on 27 February. On March 11, the World Health Organisation identifies the new pandemic COVID-19.



Black Lives Matter

On May 25, African-American George Floyd dies as a result of an assault by four white police officers. Bystander film recordings are put online and go viral. It is reviving the Black Lives Matter movement and demonstrating against police brutality all over the world.

Australia

Australia's King Leopold Mountains will be renamed Wunaamin-Miliwundi Mountains on July 3, as a result of the Black Lives Matter protests that have brought back the highly controversial past of Leopold II in Congo, among other things.



Moria

Most of the Moria refugee camp burned down on the Greek island of Lesbos on September 9. Thousands of camp residents are being evacuated.



Boko Haram

At least 300 boys are kidnapped in an attack on a boarding school in Kankara, Niger. A few days later, Boko Haram claims responsibility.

Ethiopia

In the northern Ethiopian region of Tigray, hundreds are killed in clashes between the government army and insurgents.



JANUARY FEBRUARY MARCH APRIL MAY JUNE JULY AUGUST SEPTEMBER OCTOBER NOVEMBER DECEMBER

Corona

On January 24, Corona is detected for the first time in Europe: in France, three people appear to be infected with the virus. The outbreak started in Wuhan, China, in late 2019.



Jakarta

Due to heavy rainfall, parts of the Indonesian capital Jakarta will be flooded for the second time in a year.

Locust plague

A great plague of locusts is ravaging the Horn of Africa. The invasion of the all-eating insects takes place at the time of the harvest season. The applicable government measures due to COVID-19 prevent the control of the locusts plague.



Siberia

In the Siberian town of Verkhoyansk, a temperature of 38° C is measured on June 23, the highest ever in the Arctic.

Beirut

On August 4, an explosion takes place in the port of Beirut. It causes a disaster that kills more than 200 and injures more than 5,000 and causes widespread damage throughout the city. The houses of more than 300,000 inhabitants are destroyed or seriously damaged.



Temperature

The average temperature in De Bilt is 11.3° C, an increase of 0.6° C compared to the long-term average in October.

Domestic violence

The CBS announces that 1.2 million people aged 16 and older indicated in March and April of this year that they had been victims of some form of domestic violence in the previous 12 months.



Our environment



2020 will be remembered as the year of COVID-19. The economic, social and health crises that COVID-19 has caused have tested our resilience, persistence, faith and adaptability. While we don't yet know to what extent COVID-19 will affect the lives of people worldwide, we expect this crisis to continue to manifest in the coming years and continue to experience increased uncertainty in all areas of life. While the impact of COVID-19 is enormous, there have also been other global trends that have influenced the context in which we operate.

Poverty, hunger and inequality

Extreme poverty has declined over the past ten years. COVID-19 is expected to reverse this trend and bring many vulnerable households back into extreme poverty. The number of people dealing with hunger and food insecurity has been increasing every year since 2014. Food and water systems are under pressure from climate change and population pressure. Economic and social inequality has increased worldwide, and vulnerable communities are most affected. To tackle poverty, hunger and inequality, we focus on inclusive development. By this, we mean providing help and support based on needs and equal access and opportunities, by explicitly targeting the most vulnerable groups, regardless of gender, religion or social class.

Natural disasters and conflicts

Disasters such as drought, floods, cyclones or storms are exacerbated by ongoing climate change and human activities such as deforestation and pollution. Humanitarian crises are also increasingly the result of violent conflicts. There is increasing uncertainty, complex political situations, protracted crises and no or limited access to emergency aid. We strive to respond quickly to humanitarian crises to face emergencies and address root causes.

Climate crisis

The devastating and visible consequences of the climate crisis are undeniable and the already economically and socially vulnerable people are most affected by the consequences: restrictions on agriculture, decrease in food security, increase in water shortages, damaged infrastructure, loss of prosperity and an increase in natural disasters and conflicts.

We are taking action to increase ecological and economic sustainability, both in the Netherlands and internationally. Vulnerable communities are equipped to adapt to climate change and become resilient to the effects of future disasters and crises.

Religion and Church

Polarization, intolerance and hostility between religions have increased. In some major crises in the world, this is also the basis of the conflicts. The social pressure and insecurity of religious communities have increased. On the other hand, governments increasingly see faith communities and leaders as important actors in social change, peace-making and reconciliation. Tearfund uses its network to equip and encourage individuals and churches to bring about change in their communities in the areas of poverty and injustice. We want to build bridges to promote relationships between people of all beliefs and within the framework of social justice, livelihoods and equality.

Our organisational context

The above trends also affect our organisation. COVID-19 has had a direct impact on the Dutch economy in general, on companies and specifically on charities that are financed by the profits of these companies. Uncertainty in terms of employment and income has directly affected our supporters. This puts pressure on Tearfund's fundraising capacity. Uncertainty has increased and government development aid budgets have been reduced. These two important fundraising income streams are under pressure. By showing our added value as Tearfund in our work and through good relationship management, we want to maintain warm contacts with our loyal supporters.

Black Lives Matter

We believe that every human being was created by God in His image. The character of God is visible in the multicoloured and diversity of creation. Jesus looked at all those people and saw beloved sons and daughters. Therefore, any form of unequal treatment, prejudice and racism is unacceptable to us. Regardless someone's origin, religion, class or skin colour. Racism leads to abuse, inequality, poverty, injustice, violence and death.

We long for more courage to stand up and address any form of inequality. We long for a society and country in which no one needs to be aware of skin colour anymore. With a church that takes a position in this, without reservation, in all honesty, and vulnerability. Which also breaks down the walls between different groups of people and brings them together.

We will continue to work for that new world, where relationships in all diversity reflect the image of God.



Our results in 2020

We draw up an annual plan for each year on the basis of a strategic multi-year plan 2018-2020. Below you can see our main objectives for 2020 and to what extent we have achieved them.

ORGANISATIONAL OBJECTIVES		>90% achieved	>50% achieved	<50% achieved
1	Strengthen CCT impact and programs			
1a	Strengthen the quality, impact and evidential value of the CCT programme through six studies	x		
1b	Scaling up the CCT programme through innovation and new initiatives	x		
1c	More participation as a CCT expert in forums internally, nationally and internationally	x		
2	A further focus in our international portfolio through a minimum spend of 200,000 euros in focus countries		x	
3	Integrated advocacy approach			
3a	Increase in visibility and build a network around the lobby		x	
3b	Phasing out the Resister campaign	x		
3c	Expanding the Groene kerken campaign	x		
4	Growth in impact measurement on our intervention strategies			
4a	The majority of national and international projects work successfully with the improved PME procedure	x		
4b	Contribution to a significant number of studies and impact measurements		x	
4c	Organising internal and external learning sessions	x		
5	Further collaboration with Tearfund UK			
5a	Form a Centre of Excellence for EU funding		x	
5b	Growth in resource sharing	x		
5c	Shared branding Tearfund Family	x		
6	Growth in income			
6a	Institutional funding strategy	x		
6b	Stability of income Nacht Zonder Dak			x
6c	Strengthen Happietaria		x	
6d	New focus on companies and foundations	x		

Explanation:

- Since 2018, we have been investing more in upscaling our work through local churches. We are also consciously doing more research to learn about this approach. After all, CCT is the heart of our organisation. In 2020, despite COVID-19, we were able to participate in multiple studies and publications on the role of religious actors, for example in the context of the global pandemic. We also organised a meeting ourselves on the role of local churches in fragile states and were involved in external forums.
- Throughout the focus we applied at the end of 2018, an important benchmark was to spend at least 200,000 euros on regular programs in all nine countries. For 2020 this was planned for all nine countries. We succeeded for seven of the nine countries. For Haiti, the allocations for structural projects amounted to EUR 105,000, for Bangladesh to EUR 180,000. Unfortunately, we had to make cutbacks for these countries due to less available funds. However, special humanitarian aid projects aimed at COVID-19 have been started for both countries.
- The Resister campaign has been completed and merged into Veiligekerk.nl. Veiligekerk.nl helps churches to recognize, prevent and tackle transgressive behaviour within the church and domestic violence. Veiligekerk.nl is an initiative of three church hotlines in collaboration with Tearfund. In 2020, 27 new green churches were added. In total, there are now 320 faith communities from 17 different denominations, including 17 mosques. In 2021 we will again organise the GroenGelovig event.
- In 2020 we worked on improving the Planning, Monitoring and Evaluation (PME) of our projects. The PME procedures, tools and formats have been revised and employees have been trained to properly apply the procedures together with partner organisations in international projects. The use of the online PME mod-

- ule has also been further integrated into the projects. The measures surrounding COVID-19 meant that fewer studies and impact measurements could be carried out than planned. Six learning sessions were held on the scientific discourse around religion and development cooperation. Six learning forums were also held in which we discuss cases from our work to learn from our work together and further develop our expertise. Besides, we organised an online learning session for fellow organisations to discuss the role of churches in fragile contexts through research.
- The collaboration with Tearfund UK is firmly anchored at different levels, areas of activity and colleagues, in fundraising, impact & learning, international programming and quality systems. In institutional fundraising (IF) we have taken over relationship management with the EU. A new IF team has been set up. We have successfully obtained a seal of quality for ECHO, the EU's emergency response department (EU Humanitarian Partnership). We position ourselves within the Tearfund Family and Integral Alliance for the entry of applications to the EU. In 2020 we did not receive any EU funds.
 - A strategy for IF has been drawn up, with an ambitious growth target. An analysis of the results of Nacht Zonder Dak over recent years has been carried out. We have decided to discontinue this action model, partly due to insufficient growth prospects for regular income. The Happietaria programme had a difficult year because pop-up restaurants could not be opened due to the lockdown. Several cities have made adjustments, including organising take-out meals. New student cities have also registered that want to participate in the future. A renewed approach towards companies with a focus on partnerships and entrepreneurial community has resulted in new partnerships.

Annual corporate objectives for 2021

The objectives for 2021 have been formulated and contribute to the achievement of six corporate strategic objectives of the Business Plan 2021-2023.

These multi annual objectives are:

1. To mobilize a movement of individuals and churches to live fairly and sustainably;
2. To strengthen the capacity of partner organisations and churches;
3. To improve the resilience of communities to natural disasters and climate change;
4. To address the root causes of vulnerability and conflict;
5. To improve inclusion and diversity in our work;
6. To enhance the size of our sphere of influence as an opinion leader and advocate.

As a derivative, we have chosen the following priorities in the annual objectives for 2021:

- 1.1. To raise and enhance awareness of a just and sustainable life;
- 1.2. To clarify to our private supporters the link between giving and living;
- 1.3. To equip Christians and local churches in the Netherlands to increase the impact of faith on their own environment.
- 2.1. To enhance the scaling of Tearfund's three focus areas: Church & Community Transformation, ecological & economic sustainability and Fragile States
- 2.2. To continue to improve quality assurance and acknowledged standards in the international development cooperation sector;
- 3.1. To execute projects with international partner organisations focused on disaster management and disaster prevention;
- 3.2. To invest in more national and local networks of churches and partner organisations aimed at disaster management and prevention;
- 4.1. To analyze the root causes of conflict and vulnerability in international programme interventions;
- 4.2. To increase the projects aimed at providing work and income for young people in our international portfolio;
- 4.3. To enhance the communication on the root causes and complexity of vulnerability and the negative environmental factors underlying injustice and poverty;
- 5.1. To support a movement of greater involvement of partner organisations and churches in the decision making of international programmes and making their voices visible and audible in (inter)national fora;
- 5.2. To strengthen Tearfund's own organisational culture regarding diversity and inclusion.
- 6.1. To acknowledge in the public domain the role of religious actors in sustainable development and social justice;
- 6.2. To expand our lobby work focused on the importance of the role of local churches in banishing poverty and injustice in relation to Tearfund's three areas of focus.



2

Our international projects

Resilience. It is one of the quality standards and the basis for our international programmes and projects. We are committed to helping people understand, reduce and manage the risks they face and address the causes of vulnerability.

Fighting poverty and injustice

Our assistance includes supporting people and communities in improving their livelihoods, strengthening social cohesion, improving access to basic needs and services, managing environmental resources, reducing the risk of disasters and adapting to climate change. Given the degree of poverty and injustice in the many areas where we operate, this pursuit is already a challenge. And then came COVID-19.

Different realities

At the end of 2020, the OECD (Organisation for Economic Cooperation and Development) 'Development Co-operation Report 2020: learning from a crisis, building resilience' report was published. The summary concisely describes the general problems resulting from the pandemic:

"The year 2020 will always be synonymous with COVID-19 - the pandemic as well as the global health, economic and social crises it caused. (...) While progress on the global development trajectory was already too slow before the pandemic, it is now reversed. More than 100 million people will end up in extreme poverty and 270 million people will go hungry this year. Some estimate that the crisis will cut short all development progress over the past decade. For many of the world's most poor and vulnerable, COVID-19 is not the main threat to their lives and livelihoods. Instead, the crisis is exacerbating pre-existing inequalities between and within countries. These inequalities have shaped the distribution and severity of multidimensional effects, creating different realities. All the problems that development cooperation was struggling with before 2020 left populations and countries exposed to COVID-19 unprepared."

Taking steps together

Our international programme has the following aspects:

- We bring people together to discuss problems, find solutions and make plans. We help people to believe in themselves again. We offer a place to come together to present our situations to each other and to see how we can take steps together towards improvement.
- We want to strengthen community awareness. We believe that through community building, people also build a better future for all families, men, women and children.
- We try to improve lives through social and economic work aimed at the local community. In doing so, we study the context in which people live, for the best possible intervention.
- We believe in the value of working with local churches and organisations and their potential to make a positive difference in situations of poverty, conflict and injustice.
- We focus on emptying humanitarian needs and reconstruction as well as on more structural development, including increasing resistance to new threats.

Test for resilience

In the areas where we worked for the past year, COVID-19 has been at least a setback for many, but also a life threat and a test of resilience for many. In this chapter, we share stories in which people manage to maintain themselves or develop further. We see that the working methods of

our partners led to more independent action because the employees of our partners have moved away and visit the projects less. But we also see great stress, setbacks and deterioration. It again determines that development is a slow and sometimes laborious story. We are not going to tell you that everything went smoothly. It's not a cheering story everywhere. Despite the effort, success or outcome is not guaranteed. It is a gradual process, influenced by the circumstances that met us. It also teaches us that the challenges are often greater than the project for which we are responsible.

Making a difference

Nevertheless, we are not going to lose heart. We want to persevere, given the task, we set ourselves to combat poverty and injustice. We do not tire of doing what is right. We want to show determination, willpower and steadfastness. From the stories shared in this chapter, we can see that we have made contributions that have made a difference in the lives of men, women, children, families and entire communities.



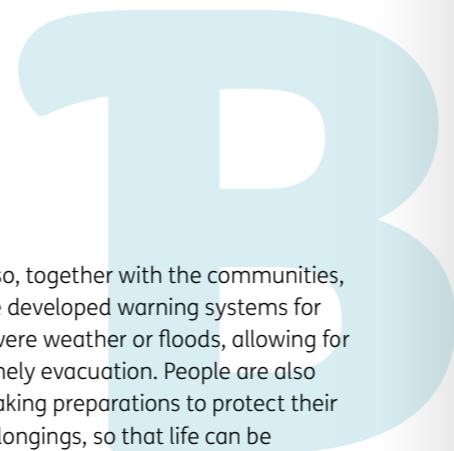
Bangladesh



Bangladesh has to deal with natural disasters and floods every year. Our projects in this country are mainly focused on employment, income generation, disaster prevention and disaster preparedness. In 2020,

together with our local partners and churches, we supported approximately 21,700 most vulnerable people in high-risk communities by starting small-scale businesses, livestock farming, organic farming and fishing, among other things.

Also, together with the communities, we developed warning systems for severe weather or floods, allowing for timely evacuation. People are also making preparations to protect their belongings, so that life can be resumed after the natural disaster. 144 churches have been supported in developing a vision of the development of the communities and their meaningful role in it. The situation of the Rohingya refugees in the camps in and around Cox's Bazar remained extremely worrying. By 2020, we will have reached approximately 48,000 people with psychosocial assistance for dealing with trauma. Besides, solar lamps have been provided so that people can still walk safely on the street in the dark. Together with paid workers from the camp, we took care of the construction, maintenance, repair, cleaning and emptying of toilet units.



Cambodia



The economic consequences of the lockdown due to COVID-19 in Cambodia are major. The country is dependent on migrant workers working in Vietnam or Thailand and there is a lot of internal migration of people working in factories in the cities leaving their families behind in the countryside. Much of that migration has stopped, resulting in a loss of incomes.



Tearfund has been working on a phasing out project in Cambodia for several years now. Much of the training activities around churches have gradually been transferred to a

network of local organisations and churches. The aim was to reduce dependence on foreign funds, without stopping the work. In 2020 we took the last step in this process.



Indonesia



In 2020, Indonesia faced floods, earthquakes, volcanic eruptions and COVID-19. Our local partners have trained 155 churches in Java, Sumatra, Sulawesi and Papua to empower people and tackle their problems together with their resources. This allowed 10,600 people to be reached.

More and more churches have been able to build a relationship with their village or neighbourhood and work together on projects such as waste processing, small businesses, savings groups and organic farming. Besides, we have worked to further rebuild communities in central Sulawesi through the creation of vegetable gardens, setting up savings groups, improving health care, financial support and disaster prevention programmes. Together with the network of churches and local organisations - set up in 2016 with the help of Tearfund - churches in Sulawesi are now being trained to prepare and better recover from new natural disasters with their neighbourhood or fellow villagers.

India



After years of economic growth, COVID-19 caused a sharp downturn in India last year. Because the country is the third-largest economy in the world and the second by population, this downturn affected millions of people. Partly because of this, it is expected that they have fallen back into extreme poverty, or

from 'middle class' to poverty. In India, we work on community development in slums and rural areas. Besides, many of the projects in 2020 focused on humanitarian aid. All partners provided training to combat the effects of COVID-19. Partners ACT and EHA use their expertise by developing training courses on psychosocial care and people with a disability. We reached more than 6,000 people in this way. We are increasingly working in India through the local strength of church

denominations and local organisations. Much of that strength has also become visible through COVID-19: dozens of previously trained churches and communities were able to respond to the lockdown and the economic consequences with their resources, for example through food aid and shelter for people displaced by the lockdown, psychosocial support for families and education about COVID-19.



Philippines



In the Philippines know a big contrast between the rich and the poor. There is a small, rich elite and a large poor part of the population that often lives below the subsistence level. This small group is in control both economically and politically. Besides, the country is very sensitive to earthquakes and typhoons. COVID-19 severely hit the Philippines with more than 11,000 dead. The lockdown also meant that many people lost their jobs or a large part of their income so that they often could no

longer afford food and other necessities. In November, Goni, one of the heaviest typhoons on record, hit the Philippines. More than 60 people were killed and authorities evacuated nearly a million residents. Through our local partner, we were able to provide food and cash to 1,000 hard-hit families. Since 2017, twelve churches have been trained to work together with fellow villagers on the development of their village. This project could be completed in 2020.



Nepal



In Nepal, we worked on livelihoods, income raising and rural development in 2020. Among other things, the transfer of agricultural knowledge, the prevention of deforestation and the construction of irrigation channels have contributed to limiting the impact of natural disasters such as earthquakes, floods and drought. Preventing human trafficking is also an important focus.

The lockdown due to COVID-19 lasted several months and had a huge impact on the population and the progress of our projects. In June, the government declared an official State of Public Health Emergency. A national action plan was developed calling in particular (I)NGOs to provide emergency aid. Our three local partners have (temporarily) adapted their regular programme by providing emergency aid. In the first months (from May 2020) food packages were distributed and hygiene training was given. The food packages consisted of rice, lentils, sugar, salt and oil. Besides, the households also received soap. Later in the year, the activities were again more focused on agricultural development.

The celebrations can begin in Cambodia and the Philippines



In 2020 our work in Cambodia and the Philippines will come to an end. In both countries, we have come to the point where we are no longer needed because we have invested in a new way of working in recent years.

Cambodia is a country in Southeast Asia with nearly 17 million people. It is a beautiful country, but also a country that has experienced wars, resulting in much destruction. In the 1990s there was peace and room for recovery. “Ten years ago, a colleague posed a shocking and revolutionary question to the partner organisations: when can we leave?” says Matthijs van Pijkeren, project leader Asia. “At first, the Cambodians thought they would not be able to survive without foreign funds, but their thinking changed. They said: we must make sure that we can get by without going abroad.”

Change of mindset

In 2011, Tearfund decided to change its strategy and focus more on collaborations with local organisations, church networks, bible schools and other institutions. “The Church has worked with the community to find ways to address its problems with its resources. That was a new way of thinking, also for us. We now see the fruits of that. Change takes time, but if you walk at the pace of the community, involve the church and the people, you will notice a change in the mindset and it becomes sustainable. There is an international movement of churches with people who have discovered and continue to apply this approach. They will continue to do so, even without our financial support. Our role is to connect the network in Cambodia to what is happening elsewhere in the region, for example in Indonesia. Of course, we will be active in the event of a disaster, but otherwise, it will be fine without us.”

Working on development

This also applies to the Philippines, where typhoons regularly rage over the islands. In early November, Goni swept across the country, the most powerful typhoon since Haiyan, which killed more than 6,300 people in November 2013. “At the time, we provided a lot of emergency relief in the affected areas such as East Samar,” said Fennelien Stal, project leader Philippines. “After the first phase of relief, we always look at how we can involve the churches in the reconstruction. That also happened after Haiyan. The churches in the countryside have started to help people in their villages. They played a big role in the emergency relief programme.”

Since 2017, local churches, organisations and partners are being trained to take on a broader role in the community. This now applies to twelve churches, seven of which are in the capital Manila. “In Manila, churches often work with people living in poor neighbourhoods to tackle problems together. The other five churches are in East Samar, where Typhoon Haiyan caused a lot of damage. From 2017, they have been trained to continue working on the development of their village together with fellow villagers. In this way, they can prepare themselves as well as possible for new disasters.”

“When another massive storm hits, they are well prepared”

Resilience

The great thing about this way of working is that people know well what their problems are and what it takes to solve them. Fennelien: “That is why it is supported by the community. From the start, it is their project, and they can take it further themselves. We do want to continue to support our partner. At the beginning of next year, we will work with them to see what else they can improve as an organisation to be able to quickly and effectively anticipate major disasters. When another massive storm hits, they are well prepared to act with Church partners.” Fennelien is impressed by the resilience of the people she met in the Philippines. “They have been through so much and seem used to the many storms. They know they can lose a lot and are preparing when a typhoon approaches. Here we are out of shape quickly and much less resilient, for example when it snows. The people I spoke to there are not discouraged by the disasters. They put their shoulders to the plough, they help each other, and they trust God.”

Asia

543 CHURCHES INVOLVED

104.376 BENEFICIARIES

PROJECT	PARTNER ORGANISATION	ALLOCATED AMOUNT
BANGLADESH		
• Disaster prevention, livelihood and CCT	Baptist Aid Bangladesh	48,000
• COVID-19 emergency relief	Various partners	37,500
• Acute emergency relief to Rohingya refugees, phase 3, addendum/final award	CCDB	41,364
• Livelihoods, Disaster Prevention and CCT	CCDB	60,000
• Livelihoods, Disaster Prevention and CCT	Shalom	56,000
• CCT training at partner organisations	Tearfund UK	16,000
CAMBODIA		
• Social and Economic Development and CCT	ICC	16,000
PHILIPPINES		
• Acute emergency relief after Hurricane Goni	Philrads	20,000
• CCT, Disaster Prevention and Livelihoods	Lingap	16,540
INDIA		
• Neighborhood Development and CCT in Mumbai	ACT	50,000
• Social and Economic Development and CCT	EFICOR	10,000
• Social and Economic Development and CCT	EFICOR	16,000
• Awareness and involvement of people with disabilities	EHA	12,000
• Research inclusive development	EHA	20,000
• Rural development in Korean block and Shamkargarh and CCT	Stewards' Trust	26,000
INDONESIA		
• COVID-19 emergency relief	Yakkum Emergency Unit	36,000
• Capacity building for policy, procedures and systems	Yakkum Emergency Unit	10,500
• Capacity building CCT	Yayasan Sion	38,296
• Network for disaster prevention	Yayasan Sion	12,350
• Sulawesi tsunami reconstruction: food security, livelihoods, health care, disaster prevention, addendum/final award phase 2	Yayasan Fondasi Hidup	13,675
• Sulawesi Tsunami Reconstruction: Food Security, Livelihoods, Health Care, Disaster Prevention, Phase 3	Yayasan Fondasi Hidup	53,663
NEPAL		
• Anti trafficking	ETSC	60,000
• Rural Development and CCT	Sagoal	46,441
• Rural Development and CCT	Tearfund UK	54,122
• Livelihoods, disaster prevention training and capacity building	UMN	44,000



FINDINGS IN 2020

- Due to COVID-19, our plans had to be adjusted or postponed early in the year. Many of our partners were able to switch quickly. Partly by converting regular projects into emergency aid and partly by integrating COVID-19 into their activities.
- We have been able to carry out new projects aimed at emergency aid around COVID-19 in Bangladesh and Indonesia. Here, too, it turned out that partners switched quickly and that we were able, with the support of our supporters, to quickly make funds available for this.
- In recent years we have trained many churches in tapping their possibilities. Many of these churches applied that in the lockdown and the economic crisis caused by the pandemic. On their initiative and with their resources, they provided local emergency aid and psychological and pastoral support.
- Our partner in Mumbai, India, was able to apply its expertise in trauma counselling and abuse prevention in a variety of new ways. An abuse helpline was set up in collaboration with the government and dozens of churches were trained in psychological and pastoral care.
- Our support for partners and projects in Cambodia and the Philippines will be completed by 2020. We have learned that it is possible to hand over our work to churches and organisations that do not depend on our money.



PLANS FOR 2021

- In 2021, we will complete a project in India aimed at including the most vulnerable people. We take the lessons to our work through churches in India and abroad.
- After intensive fundraising in 2020, we are starting a new emergency relief project for the Rohingya refugees in Bangladesh.
- Since the 2018 tsunami in Sulawesi, Indonesia, we have been working with churches and Christian organisations on emergency relief and reconstruction. Together with them, we want to look back in 2021 and learn how churches can play a stronger role in preventing and responding to natural disasters.
- Learning from the good results in Indonesia, we also want to investigate in Nepal and Bangladesh how churches and Christian organisations can work together in preparing for disasters.



Lebanon



On August 4, 2020, a massive explosion took place in the port area of the Lebanese capital Beirut. The explosion was caused by 2,750 tons of ammonium nitrate that had been stored in the harbour for six years. Some 300,000 people were affected, and tens of thousands of houses became uninhabitable. Officially, more than 200 people have died and thousands were injured. Lebanon was already facing a deep crisis, financial, economic, political and humanitarian. As in many other countries, COVID-19 caused a crisis on top of other great tensions and difficulties in the country. Due to the civil war in Syria, Lebanon has one of the highest numbers of refugees per capita in the world, many of them Syrian. They live in extreme poverty and unacceptable and dangerous conditions.

In the first two months after the explosion, the emphasis was on temporary shelter for families, the distribution of hot meals and psychosocial assistance. A new phase has started in October. Through a network of more than 20 local churches, hygiene kits and winter items could be distributed to approximately 8,650 people (including refugees and migrants) in Beirut, Bekaa, Mount Lebanon and the Northern Governorates. The hygiene kits help prevent the transmission of COVID-19 and include bleach, soap, hand cleaner, all-purpose cleaner, washing powder, cleaning cloths, rubber gloves, masks and a COVID-19 prevention leaflet. The winter items provide warmth and protection against the cold during the winter season and consisted, among other things, of blankets, mattresses, coats, stoves and a fuel subsidy. This assistance was in addition to MERATH's extensive food aid in the greater Beirut area and ongoing food aid programs across the country.

Syria



According to a United Nations estimate, in 2020 11.1 million people in Syria required humanitarian assistance, 4.7 million of them were in dire need. 6.1 million people have been displaced and the vast majority have fled to surrounding countries. Schools, water supply systems and housing have been extensively damaged. After ten years of war, the capacity of the hospitals and the health system in the country is minimal. This is not only about available infrastructure and medicines, but also about the number of qualified doctors. In areas where hostilities have declined, life remains a daily struggle due to limited access to basic services, livelihoods and increasing financial hardship.

Economic downturn

On March 30, 2020, the first death from COVID-19 was recorded in Syria. As the virus spread rapidly in the country, the government suggested various measures. Only a few test centres could be set up and registration of the number of people infected is minimal. Food prices increased by more than 100% as a result of the measures. It is estimated that more than eighty per cent of the population lives below the poverty line. The economic downturn will further delay the country's recovery and

leave much more vulnerable. For the projects, COVID-19 meant that approvals were delayed and had to be postponed. Almost all projects suffered delays as personnel from partner organisations were affected by the virus one by one.

Reconstruction

In 2020, Tearfund assisted with reconstruction by, among other things, repairing homes. At least 360 people have been supported in sustainable agriculture so that they can once again provide for their families and contribute to the building of their villages. 550 people have been helped with beekeeping and building up their livestock. 1,500 young people aged 13-17 years old who are staying in detention centres received necessary resources such as food, clothing, soap and sanitary towels. Work has been done to locate the families of the young people to inform them about the rights of their children and their whereabouts. The aim is to maintain or increase the number of visits and/or contact that the youngsters have with their caretakers. The youngsters also receive psychosocial help through creative therapy. In Homs (a city in the west) we were able to repair 20 houses thanks to the financial support of various Dutch construction companies. In four major cities, 95 people attended professional training and in this way, they were assisted in setting up their own enterprise.



Middle East

16 CHURCHES INVOLVED

10.153 BENEFICIARIES

PROJECT	PARTNER ORGANISATION	ALLOCATED AMOUNT
LEBANON		
• Acute emergency relief Beirut and surroundings: food, hygiene, household goods	Merath	245,000
• Acute emergency relief Beirut and surroundings: repair houses	Tabitha	30,000
SYRIA		
• Reconstruction: housing	Merath	45,450
• Reconstruction: vocational training	Merath	69,751
• Agricultural inputs and training	Merath	130,000
• Water supplies to refugees	EPDC	45,000
• Support single young people in shelters	SSSD	25,000



FINDINGS IN 2020

- Lebanon was one of the first countries to be locked in, in early March 2020 due to COVID-19. Given the strong ties with Syria, this caused many delays in the implementation of our projects in Syria.
- COVID-19 has greatly deteriorated the (economic) situation in both Syria and Lebanon. Humanitarian aid in Syria is likely to take longer than expected at the beginning of 2020 and reconstruction has slowed down.
- Because of COVID-19, there was also a delay in obtaining permission from authorities and local authorities to start projects in Syria, such as a project aimed at the water supply. It was also difficult for the expat staff of Tearfund Syria to visit the country, monitor projects and train partner organisations.



PLANS FOR 2021

- In 2021, Tearfund will focus on emergency relief where needed, CCT, psychosocial projects, home rebuilding and agricultural support in Syria. Further assistance will also be provided to the most vulnerable families affected by the explosion in Beirut in August 2020. The projects are being carried out in close collaboration with local churches.
- Tearfund has made several applications to major institutional donors regarding the work in Syria. In addition, the JISRA project will be started in 2021, including in Iraq. JISRA is an international and interfaith consortium in which Tearfund participates, aimed at the recovery of (divided) communities. The project is partly supported by the Dutch Ministry of Foreign Affairs.
- In partnership with Tearfund Syria, we will look for ways to work with Church leaders in the Middle East region. The aim is to establish mutual relationships between church leaders, in the broad ecumenism. To this end, retreats will be organised that also pay attention to psychosocial aspects and trauma.
- We hope to carry out the evaluation, postponed due to COVID-19, of the three years of support for (sustainable) agricultural projects in Syria in 2021.



Mozambique



Mozambique was hit by Hurricane Idai in March 2019. Major emergency relief efforts were launched and, as a follow-up, we worked in 2020 to further recovery in the areas of Nhamatanda (central Mozambique), which were most affected. The project was aimed at restarting food production. We were able to help 300 households (about 1,500 people) to restore their agricultural production after the hurricane damage. These families received training, farming equipment and new seeds. Two damaged boreholes in this community have been fully restored. Mozambique, like other countries, has been hit hard by the measures surrounding COVID-19. These had a major impact on the already vulnerable group of people with small businesses. There is also a violent conflict by jihadist militias in the north of the country. As a result of the atrocities against the local population, a large flow of refugees has also emerged.

Zimbabwe



The fragile economic situation in Zimbabwe deteriorated in 2020; the local currency continued to decline in value. That was especially difficult for people who do not have access to foreign exchange. The lockdown as a result of COVID-19 had a huge impact on the already vulnerable group of people who had small businesses along the road.

With the partner organisation FACT, we are conducting an agricultural project in two areas, whereby the participants become part of established self-help groups. At one location, water is pumped up every day via solar energy to irrigate a large communal garden. As a result, different crops can now be grown per year. Food security has improved for households and additional income has been generated by the sale of vegetables on the local market. Together with Tearfund Zimbabwe, we provided humanitarian assistance to 100 vulnerable households for eight months because of COVID-19. 57 church leaders were also deployed to provide psychosocial assistance to women who experience domestic and/or sexual violence.



South Africa



South Africa is characterised by high levels of economic and social inequality. The poor part of the population must deal with a low level of education, high unemployment, little food security, many HIV infections and little knowledge about hygiene. Tearfund is active in KwaZulu-Natal province where we focus on vulnerable households. We work to improve their living conditions through training and education, promotion of agricultural production and small-scale, income-generating activities. By facilitating self-help groups that jointly save and borrow from each other, we build on self-reliance. At the end of 2020, 770 families were involved, organised in groups of five members. Our local partner ACAT coached organisations and churches in better management and project implementation aimed at rural development. 95 people participated in this, 34 churches are equipped. Together with the Dutch foundation Sizanani, we invested in the education and training of young people and adults in the Nqutu district. There was care for HIV patients and food could be distributed to people in need caused by the lockdown related to COVID-19.

Uganda



Uganda has been a stable country in the East Africa region for many years and many refugees from DRC and South Sudan are being accommodated. In the past year, there have been frequent acts of violence in the run-up to the January 2021 elections. Covid-19 overburdened the health system, but compared to western countries the number of deaths from the pandemic has remained low. Through our partners, we were able to help 1,200 households to increase their income through improved agriculture. In addition, we supported 50 self-help groups (approx. 1,500 people) in saving and gaining knowledge about the market price of their products. Another project in the southwest has provided clean and sufficient drinking water for approx. 1,100 people and protection of the immediate living environment (e.g. against erosion on vulnerable slopes).



Trinity is one of the individuals supported by Tearfund through the Inspired individuals' programme. Growing up in a Kampala slum, he joined a street gang at the age of 9. The gang leader challenged the group to steal and in a robbery, the group was chased by police and caught. Several members were killed. This was a wake-up call for Trinity. He fled the group and hid under a bridge. He was found by an organisation dedicated to street children. The organisation introduced him to the Church, offered him education and the opportunity to develop.

His life became a success story of a child fleeing the slum. But he felt a call to give back to the people who still lived in the slum. Trinity has established an organisation dedicated to the education and training of the most vulnerable youth. They provide training, mentoring and a small loan to young single mothers so they can start a business and offer children the opportunity to go to school.

TRINITY

Kenya



About two million people live in slums in Nairobi. They live in conditions where water, sanitation and electricity are scarce. There is a great risk of diseases such as tuberculosis, dysentery, stomach flu and HIV / AIDS. Our local partner RIDA works with the most vulnerable groups in

the slums of Nairobi. Through three local churches, extra emergency aid was offered to 825 people because of COVID-19 in the form of education, providing soap and clean water, and financial support. 100 church workers were trained in psychosocial and spiritual support. In 2020 we also supported a project for 200 HIV-positive people. In addition to psychosocial assistance, this also included training on nutrition, health, economic

self-reliance and referrals to medical aid agencies. 205 new participants were added to the savings and loan group project, thus improving their economic situation. Tearfund is winding down its collaboration with RIDA. This means that extra endeavours have been made in transferring the activities to local authorities and making the results and the knowledge and expertise built up more sustainable.



COVID-19: The poorest suffer the most in this global crisis

COVID-19 hit the whole world, but especially the most vulnerable in poor countries like Zimbabwe. Through our local partner FACT, we were able to provide approximately 4,000 people with information about prevention. Of this group, 100 households (1pprox.. 500 persons) received food aid with cooking oil, cornflour, dried fish and salt and two packages with hygiene materials. They were helped with this for 8 months.

Zimbabwe has 13 million inhabitants. In the period from March 2020 to February 2021, 1,400 people officially died as a result of COVID-19 and 35,000 people were infected. Emergency assistance was provided through our local partner Family Aids Caring Trust (FACT), one of the very first NGOs in Zimbabwe to provide concrete assistance during the HIV / AIDS pandemic in the late 1980s and early 1990s. While this is still happening in the country, the focus has shifted to other areas as well in recent years. At the beginning of February 2021, we spoke with Gertrude Shumba (director), Jenifer Tavengerwei (programme coordinator) and Joseph Chakandinakira (project leader and field trainer) about the emergency assistance provided by COVID-19.

Inflation

“2020 was tough,” Jenifer begins. “We were still recovering from Hurricane Idai that hit our country in March 2019, when COVID-19 arrived. The first wave in March 2020 was tough, but the second one that hit us in November turned out to be even tougher. The figures show that fortunately, things are now going in the right direction, but there is also fear for the third wave. In addition, we have had to deal with irregular rainfall. We had periods of extreme drought and periods of heavy rainfall due to cyclones. Idai was the worst hurricane we have experienced, but hurricane Eloise also caused a lot of nuisance last January and further damaged our infrastructure and crops. Joseph. “The lockdown made mutual trade impossible. In addition, their savings have vanished into thin air as the Zimbabwean currency has diminished in value due to ongoing inflation. The US dollar has been the mainstream currency in recent years, but they can hardly get hold of it in rural areas.”

Self-reliance

Due to the signals that came in via the churches, among others, the situation and the extent of the emergency as a result of COVID-19 could be properly and quickly mapped

out in March 2020. Information was provided via flyers and radio stations to prevent the further spread of the virus. The network of churches was used for this and the same network also helped with the distribution of the food parcels and hygiene products. Networks and relationships are also being strengthened within the communities.

“Many people faced the dilemma: either starve to death or die from COVID-19.”

Joseph: “You can see that reflected in the self-help groups, for example. We encourage participants to come together so that they are stronger and can take care of themselves and each other. They work in various areas of the agricultural sector and that provides themselves with food, but also provides trade and thus extra income for the household. That way, they are more resistant to future setbacks. We strive for them to be self-reliant in the future.” Gertrude: “COVID-19 has unfortunately had a major impact on that. Due to the lockdown, the self-help groups were unable to meet and joint savings came to a standstill. There was no mutual trade, and the exchange of information and the support and encouragement of each other were hindered.”

Domestic and sexual violence

One of the major problems in Zimbabwe is domestic and sexual violence due to an unequal relationship between men and women. Because most people are forced to sit at home because of the lockdown, there is a larger breeding ground for this. Something that is underlined by the number of reports. Gertrude: “We opened a telephone helpline and we received more than 6,000 reports from March to November. 20% concerned physical violence, 80% sexual violence. In 90% of the cases, the perpetrator was a relative or acquaintance of the victim. Other figures also show an increase in the number of teenage pregnancies.” “One of the Church leaders has been on the radio to address this problem,” added Joseph. “He mentioned that many Christians misinterpret texts from the Bible. For example, if it says “women, submit to your husband” it is interpreted as if women are inferior to men. Such misconceptions are deeply rooted in culture, including among Christians. By raising awareness for this among church leaders, we hope to be able to combat this domestic and sexual violence, their impact on the communities is great.”

Dilemma

Training to raise awareness of domestic and sexual violence and the reception and assistance of victims are often organised through churches, but FACT also cooperates with the police in this area. Gertrude: “Unfortunately, there are very few places where survivors can get decent care, and usually this consists solely of physical, medical care. In the past year, we have been able to take steps by training police officers to deal with the survivors with care and also to be aware of the trauma that the violence has caused.” For many survivors, it is difficult to file a complaint because the perpetrator usually is an acquaintance or family member, who is often also one of the breadwinners. The declaration can lead to arrest, with the result that income disappears, while that income is already under pressure. This is a major dilemma that survivors face, on top of the trauma they have. FACT has now started two shelters where women can go in complete safety and receive psychosocial help and legal support.

Disaster upon disaster

The emergency aid from Tearfund around COVID-19 is coordinated by Martha Zonneveld. “The problems surrounding domestic and sexual violence as it is in Zimbabwe, you,

unfortunately, encounter in several countries. It is often rooted in culture and enhanced by COVID-19. The fact that in many countries there is disaster upon disaster means that the vulnerability is also greatly increased. By providing people with necessary food aid, the pressure on this is somewhat eased. “The impact of the pandemic varies by region and is also related to the actions of the government. “Testing started fairly early in Zimbabwe and the country soon went into lockdown. In other African countries, this sometimes started much later and the test capacity remained minimal. This created an uncertain picture of the number of infections and deaths per country. On the other hand, many countries in Africa have relatively young populations, which may have reduced susceptibility to the virus. In addition, it could be that the virus became less active due to the tropical climate in many African countries.”



“UNFORTUNATELY,
THERE ARE FEW
PLACES WHERE
SURVIVORS CAN GET
DECENT CARE.”

Contamination risk

In Bangladesh, the government responded quite late. “We did receive signals from our partners that COVID-19 appeared there, but due to the economic impact, the lockdown was postponed for as long as possible. When the government nevertheless took that measure, a major drama ensued. Many day labourers in the cities lost their

jobs and returned to the village where they came from. A considerable migration started, mostly on foot, because public transport had also come to a standstill. In many cases, once they arrived in their home village, they were seen as a major contamination risk by the community and were not welcome. Many people became dependent on food aid in this situation. Other stories from India, for example, show that many people were faced with the dilemma: either starving to death or dying from COVID-19.” Tearfund quickly anticipated the situations in the countries where we work. We were able to provide food aid and start awareness campaigns to prevent further spread and people were provided with necessities of life. “We have provided additional emergency relief in Nigeria, South Sudan, DRC, Ethiopia, Haiti, Zimbabwe, Kenya, Colombia, Indonesia and Bangladesh. Almost all local partners have had to adapt their regular work to COVID-19. In many countries, the government could not meet the needs of the population and in particular, food aid and awareness campaigns were delegated to the partners. Churches have played an important role in this.”

Relief

In the Netherlands, we cannot ignore the impact of the pandemic. Although the crisis affects many people, the government offers us support in all kinds of ways, so that we can take some of the blow. Compared to the countries in which we work as Tearfund, the Netherlands is more resilient, both economically and mentally. “It is poignant to see that in this global crisis it is again the poorest who are suffering the most. We are pleased that our emergency relief efforts have helped some of them.”

South and East Africa

353 CHURCHES INVOLVED

29.859 BENEFICIARIES

PROJECT	PARTNER ORGANISATION	ALLOCATED AMOUNT
KENYA		
• Neighborhood development in Mathare Valley (Nairobi) and CCT and COVID-19 emergency response	RGC	64,650
MOZAMBIQUE		
• Reconstruction of agriculture in Nhamatanda district	Food for the Hungry	32,300
UGANDA		
• Commercial development for small farmers in Teso	CoU Teddo	In 2019
• Market development for small farmers in Teso (SOMT)	CoU Teddo	49,175
• Influencing food security	CoU Teddo	70,000
• Water supplies, information and hygiene	Kigezi Diocese of CoU	60,000
• Food security and honey production in Karamoja	PAG KIDEP	42,500
• Violence against women and Livelihood support	Rahab House	40,000
• Social and Economic Development and CCT	SAO	15,000
TANZANIA		
• Shelter vulnerable girls and young women	New Hope for Girls Organisation	9,722
ZIMBABWE		
• Agricultural education for young people	Ebenezer farm	18,840
• HIV and AIDS prevention, support through school clubs	FACT	45,000
• Food Security, Livelihoods and CCT in Buhera and Chimanimani	FACT	117,400
• COVID-19 emergency relief	FACT	26,000
• CCT training to partner organisations	Tearfund UK	30,000
• Disaster management training to partner organisations	Tearfund UK	25,000
SOUTH AFRICA		
• Educational resources	ACAT	38,125
• Food security and small-scale business in Kwa Zulu Natal	ACAT	63,500
• Partnership, coaching and mentoring of local NGOs, including cost evaluation	ACAT	76,959
• School Scholarship, Adult Education, Income Act, HIV & Aids Prevention and Care, Nqutu District	SET and SiSA	83,103



FINDINGS IN 2020

- COVID-19 is an additional shock in an already fragile context in many countries in this region. We were able to carry out an additional emergency relief project in Zimbabwe, in addition to ongoing projects. It remains important to mobilise resources and use own talents to build a more self-reliant and resilient local community.
- In many countries, households face uncertainty about food access or production. We want to continue to invest in projects that improve livelihoods through income-generating activities, sustainable agriculture and micro-entrepreneurship.
- Countries such as Uganda and Zimbabwe have a young demographic profile. The youth must be offered a perspective of work and income, both for the stability of society and for their life satisfaction.
- The climate, especially in terms of rainfall and cyclone patterns, is changing. More disasters can take place. Strengthening the capacity of local aid workers is important for an adequate response to new humanitarian crises.
- The approach with self-help groups and savings and loan groups remains essential for vulnerable people who have virtually no access to microcredit through formal banks.
- Two tunnel greenhouses introduced at Ebenezer Farm & College in Zimbabwe prove particularly successful; especially in the winter period, the Ebenezer Farm can now grow tomatoes that have four times the market value compared to summer cultivation.



PLANS FOR 2021

- In Uganda, we start a partnership with Eco-Brixx. This social enterprise creates employment for unemployed young people by using them to collect litter and plastic. Eco-Brixx also contributes to the circular economy by making new products from the collected plastic.
- In Northeast Uganda, we will strengthen the beekeeping and honey production programme among the Karimojong community, among other things by forming a registered cooperative for the farmers who will jointly build a large barn.
- In Uganda, we are continuing with our partner TEDDO to develop an agricultural programme with the sesame crop. The first steps are being taken to integrate the expertise of Dutch entrepreneurs into this programme.
- In Zimbabwe, we are starting an expertise development process with partner organisations aimed at improving disaster management after new humanitarian needs arise. We do this by appointing a Humanitarian & Resilience Officer with Tearfund Zimbabwe.
- In Zimbabwe, we want to scale up a project with our partner FACT. Solar energy will be used to pump irrigation water in the Buhera and Chimanimani districts. In this way, agricultural production can be improved and therewith food security and the income of the population.



South Sudan



South Sudan was hit by major floods in both 2019 and 2020. Working in the country is difficult; there are many conflicts, which prevent people from building their lives in peace. Education is of poor quality so that young people also have few opportunities to develop. Due to the lockdown as a result of COVID-19, international traffic was almost impossible. Goods

were still imported, but prices have risen and all kinds of small-scale activities have been made impossible. Emergency aid was provided in the first half of the year in response to the floods in Uror and Pochala. The project focused on food, water and sanitation and reached 34,500 people.

With another emergency aid project, we were able to reach approximately 41,000 people in Aweil East with food, water supply, hygiene educa-

tion (with a view to prevention of COVID-19) and financial assistance. Another project was scaled up in 2020 to respond to the additional needs caused by COVID 19.

In the districts of Aweil East and Twic East, investments have been made in ten local churches to increase their impact in their environment. Activities that have arisen as a result are a local school for street children and savings groups.

Nigeria



Northeast Nigeria has been suffering from the conflict with Boko Haram for a long time. This is a major cause of the enormous food scarcity affecting an estimated 2.7 million people. In several regions, the situation is so serious that if the situation deteriorates further, it will lead to a famine. The assistance is aimed at providing food through cash distributions to 8,102 people and at the restoration of wells, whereby 6,170 people have gained access to safe drinking water. In addition, various training courses were given to 1,317 women, young people and farmers to support them in their income provision.



We had additional funds in May to provide emergency relief specifically on COVID-19 prevention. Hygiene education was provided to 21,043 people and more than 2,000 households received a package containing items including a jerry can and soap.



Somalia



In 2020, Somalia faced one of the biggest locust plagues in decades. The locusts destroyed most of the crops. COVID-19 exacerbated the situation, putting more people in dire conditions. Our project provided money for, among other things, food and packages for agriculture including various climate-resistant crops and vegetable seeds. 800 vulnerable households (4,800 people) in affected villages in Awdal (in the north) could be helped. Households also received \$ 70 four times to get through the period from May to August. And work was done to mitigate the effects of the locust plague. Our help was also aimed at creating awareness around COVID-19 and Tearfund was able to provide handwashing stations and soap to limit the spread of the virus.



Democratic Republic of Congo (DRC)



The Democratic Republic of Congo (DRC) has been entangled in a negative spiral of conflict and poverty for decades. About 80% of the residents live in poverty and the population in the eastern provinces, where Tearfund operates, is regularly ravaged by violence. The refugee problem puts extra pressure on the already weak social structures and basic services. The impact of COVID-19 is also clearly felt in Congo and, in addition to health risks, also creates an extra risk of domestic violence. The economic recession has increased poverty and hunger.

We provide both emergency aid and structural development aid to the most vulnerable people in the provinces of Ituri, North and South Kivu, with a meaningful role for the local church where possible. Emergency aid focuses, among other things, on access to water and sanitation and livelihood support, through financial support in combination with agricultural training and seed distribution for the most vulnerable people.

Education has also been provided and protective equipment has been distributed to help the local population and health clinic in the city of Beni protect themselves against COVID-19. Emergency relief projects reached a total of approximately 51,000 people. Structural aid is provided by promoting livelihoods and environmental protection. This involved 30 local churches and directly reached more than 627 people.

Various projects are working on the prevention and approach to sexual and domestic violence and the promotion of gender equality. Church leaders play a key role in this and receive training with a Biblical perspective on the value of men and women to combat gender-based violence and inequality within their communities. The local community enters into a dialogue with each other about this theme, in search of new ways of looking at male-female relationships. Communities also form committees that provide local information, advocate better care for victims of violence, and refer victims to, for example, medical or legal assistance. This involved 32 local churches and reached 2,612 people. Finally, an innovation project has been started in which this approach has been applied in a humanitarian crisis. Through this project, we learn how we can also work in emergency aid situations on the prevention and approach to sexual and gender-based violence.

Ethiopia



In 2020 as many as 19.1 million people in Ethiopia needed help. The country was faced with floods and there was an increase in armed conflict and outbreaks of violence. This displaced at least 1.8 million people.

Our assistance was a continuation of an earlier successful approach aimed at a sustainable improvement of the food situation. The emphasis was on strengthening and empowering more than 600 self-help groups in the south, including by lobbying the regional and national government to register these groups so that they can claim more rights, such as access to credit from financial institutions. Tearfund started an emergency project in Southern Ethiopia (in the regions of West Arsi, Oromia and Shashamene Zuria) aimed at helping displaced people as a result of the conflict. We focused on setting up water points and preventing COVID-19 and given the most vulnerable money to provide for their necessities. 8,600 people have been reached by this project.



Sierra Leone



Sierra Leone is one of the poorest countries in Africa. About 78% of the rural population lives below the poverty line. Since 2015, Tearfund has been working in this country to train church leaders and youth to mobilise the local church and community to tackle the problems out there, with its own resources. About 60 churches and communities are directly involved. This approach spreads through the trained church leaders to other churches and communities. We partner with the local Baptist Convention, supported by the Baptist Union in the Netherlands.

Good results have been achieved there in recent years. Old buildings have been restored and are used as a school. Families set up their small businesses, for example by raising chickens or pigs, by using plots of land as a nursery or by starting a small shop. People also save together in savings groups, where the proceeds are used in times of need or lent to participants to invest in their business.



A new future

DECADES OF CIVIL WAR HAVE PLUNGED THE DEMOCRATIC REPUBLIC OF CONGO (DRC) INTO A SPIRAL OF POVERTY AND VIOLENCE. IT IS OFTEN THE MOST VULNERABLE WHO SUFFER THE MOST; WOMEN AND CHILDREN ARE REGULARLY THE TARGETS OF SEXUAL VIOLENCE. IN THIS CONTEXT, WE TRY TO BUILD A NEW FUTURE FOR THE MANY VICTIMS THROUGH A PROJECT THAT FOCUSES ON GENDER EQUALITY, PROTECTION OF VULNERABLE GROUPS AND LIVELIHOODS.

One of the people whom we supported through this project is Agnes, a mother of six. She received money through our local partner to invest in her own small fish business. She relates: "The amount came as manna from heaven. Instead of borrowing equipment, I was able to purchase it and have now gained financial independence. COVID-19 has made it more difficult to take care of my children. They are getting bigger and more food on the table is needed, while on the other hand, the number of customers has decreased due to the travel ban."

Trauma as a result of sexual violence plays a role in building her social security. Agnes was raped when she was 14. She turned out to be pregnant and was then forced by her family to stay with the man in question. He was an alcoholic who eventually left her without any possession. Other pregnancies followed, and at times she sold her body to make a living. Due to the need to survive, there is hardly any room for processing all trauma. Our help is not only aimed at social security but also at assisting victims of (sexual) violence and training in the field of gender equality. In this way, we want to stimulate the community to look differently at the value of men and women, to prevent violence against women.

Due to privacy, we do not use a photo of Agnes. The woman in the photo is one of the other participants in the project focused on gender equality and social security.



East and Central Africa

268 CHURCHES INVOLVED

208.374 BENEFICIARIES

PROJECT	PARTNER ORGANISATION	ALLOCATED AMOUNT
DR CONGO		
• Domestic Violence, Women's Rights and CCT	Action Entraide	42,200
• Livelihood and environmental protection Ituri rainforest	Action Entraide	In 2019
• Domestic Violence, Women's Rights and Livelihoods	EAC	40,000
• Domestic Violence, CCT and gender	PPSSP	61,586
• COVID-19 emergency relief	PPSSP	21,487
• Cash, livelihoods, water supply in North Kivu ¹	Tearfund UK	792,809
• Changing social norms in conflict situations	Tearfund UK	In 2019

¹ This project is being carried out in the context of the joint campaign in DRC of the Dutch Relief Alliance in collaboration with the Ministry of Foreign Affairs

ETHIOPIA		
• Influencing on food security	EKHC, WKHC and Tearfund UK	72,388
• COVID-19 emergency relief	EKHC	15,000
• Food security and livelihoods through self-help groups	EKHC	75,000
• COVID-19 emergency relief ²	Food for the Hungry	568,634
• Disaster Prevention, Livelihoods and Gender	FSA	40,000

² This project is being carried out in the context of the joint campaign in Ethiopia - COVID-19 acute emergency relief of the Dutch Relief Alliance in collaboration with the Ministry of Foreign Affairs.

NIGERIA		
• Capacity building CCT	Moses Alagbe	921
• Rehabilitation: agricultural production and livelihoods, water, sanitation ³	Tearfund UK	1,241,306

³ This project is being carried out within the framework of the joint campaign in Nigeria of the Dutch Relief Alliance in collaboration with the Ministry of Foreign Affairs.

SIERRA LEONE		
• Rural Development and CCT	BCSL	15,000

SOMALIA		
• Emergency relief after plague of locusts ⁴	World Concern	467,706

⁴ This project is being carried out in the context of the joint campaign in Somalia - acute emergency relief following the locust plague of the Dutch Relief Alliance in collaboration with the Ministry of Foreign Affairs.

SOUTH SUDAN		
• Social and Economic Development and CCT	CORED	30,000
• Emergency relief: restore agricultural production and livelihoods, cash, water, sanitation ⁵	Tearfund UK	1,261,025
• COVID-19 emergency relief ⁶	Tearfund UK	513,922
• Acute emergency relief: help flood victim in Twic East, Jonglei state	Tearfund UK	16,000
• Agricultural production, savings and loan groups and CCT	Tearfund UK	60,000
• Emergency aid to victims of floods in Uror and Pochalla, additional allocation ⁷	Tearfund UK	In 2019

⁵ This project is being carried out in the context of the joint campaign in South Sudan of the Dutch Relief Alliance in collaboration with the Ministry of Foreign Affairs.

⁶ This project is being carried out in the context of the joint campaign in South Sudan - COVID-19 acute emergency relief of the Dutch Relief Alliance in collaboration with the Ministry of Foreign Affairs.

⁷ This project is being carried out in the context of the joint action for acute emergency relief in South Sudan of the Dutch Relief Alliance in collaboration with the Ministry of Foreign Affairs.



FINDINGS IN 2020

- COVID-19 led to lockdowns in several countries in the first quarter of 2020; the number of infections was particularly high in Ethiopia and Nigeria, in DRC and South Sudan this was initially limited. Community structures are helpful in prevention; local churches and self-help groups proved crucial in providing the correct information about the virus in Ethiopia. In DRC, Tearfund, local partners and local churches have gained a lot of experience during the Ebola pandemic. This experience could be used to combat COVID-19.
- Given the ever-changing and fragile context in this region, flexibility remains important so that we can continue to use financial support for emergency relief. Tearfund is committed to striking a balance between emergency relief and long-term support, but we are also increasingly looking at opportunities for Disaster Risk Reduction (DRR).
- It is necessary to continue to work with young people in these fragile states; they make up a large part of the population and can contribute greatly to the development of their communities.
- Tearfund is uniquely positioned to contribute to the localisation agenda through our work with local partners and churches in this region and Nigeria. The experience of working with local partners such as Crudan and CEDS with funding from the Dutch Relief Alliance (DRA) also contributes to the DRA's localisation agenda.
- Local churches play a crucial role in fragile states, reaching out (sometimes as the sole actor) to their community. There is a need to learn how Tearfund (as well as other organisations) can help churches to continue to play this role, given the difficult context in which they operate.



PLANS FOR 2021

- In the year 2021, Tearfund will continue to work on strengthening community resilience, food security, CCT and SGBV. In addition, we will link our work in this region even more closely to our areas of attention (see Chapter 1). We will investigate how existing CCT projects can be further scaled up. More peacebuilding and youth projects will also be supported.
- In 2021, we will also continue to collect stories and further research the role of local churches in fragile contexts.
- As Tearfund, we see the need to look at the impact of conflicts on our projects. We hope to learn even more about this in 2021 through the studies that will take place in South Sudan, Ethiopia and DRC.
- In South Sudan, Ethiopia and DRC, studies will be conducted into the causes of conflicts in these countries and into the fragile context. We hope that this will give us a better insight into the impact of conflicts on our work, but also how we can make projects more in line with the context.
- In South Sudan, Nigeria, Ethiopia and DRC, we continue to support vulnerable communities together with other DRA organisations. In 2021, new steps will be taken in which local organisations will be even more and better involved in emergency aid and decision-making regarding emergency aid / DRA funding.

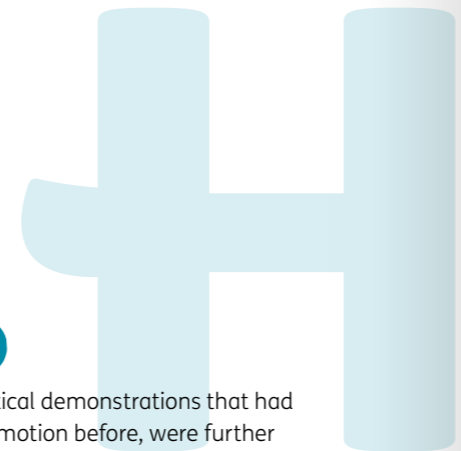


Haiti



The unrest and political demonstrations that had already been set in motion before, were further escalated in 2020 and reinforced by COVID-19. The political situation is very unstable and corruption is widespread. Young people in the urban areas around Port-au-Prince are dissatisfied and have little prospect of a better future. As a result, there is a lot of violence.

Partner FCL works with 106 local churches and through them, 52 self-help groups have been formed. These groups provide a sense of community and mutual support. There is also an agricultural programme in Duchity, an area in southwestern Haiti. 900 farmers are affiliated with an already running cooperative Gorgette; 600 farming families are involved in the formation of a new cooperative KOTAL in which they are trained to work together in the purchase of seeds, for example, and the storage and sale of their products, such as leeks, carrots and cabbage. This year, a shed was built at this cooperative so that harvested products are properly and dryly stored before they are sold. To support the most vulnerable families in Duchity, food aid was offered to approximately 1,050 people last year because of COVID-19.



Colombia



Due to the deterioration of the complex political and socio-economic situation in Venezuela, more than four million inhabitants have left the country since 2014. A large group has ended up in neighbouring Colombia. Even before the outbreak of COVID-19, refugees suffered from food shortages, housing problems, and limited access to health care and education. The lockdown saw most refugees lose their income, which put the primary necessities of life even more under pressure. Over the past year, we have provided emergency food, shelter and medical care through local partners and churches. 1,556 families received parcels with food and hygiene materials. In addition, 12 local churches have started offering psychosocial assistance to refugees.



Latin America and the Caribbean

45 CHURCHES INVOLVED

13.080 BENEFICIARIES

PROJECT	PARTNER ORGANISATION	ALLOCATED AMOUNT
BOLIVIA		
• Domestic Violence, Women's Rights and CCT	Paz y Esperanza	38,686
COLOMBIA		
• COVID-19 emergency relief	Tearfund UK	73,000
HAÏTI		
• Social and Economic Development and CCT	Fondasyon Chanje Lavi	15,000
• Food security and livelihoods through self-help groups in Duchity	World Renew	80,000
• COVID-19 emergency relief	World Renew	18,500



FINDINGS IN 2020

- A new project has been launched in Haiti in response to COVID-19. The simple hand washing system Tippy Taps is a good example of inventiveness, especially in a situation where clean water is limited.
- Despite the constraints caused by the COVID-19 crisis, the farmers in the agricultural programme in Duchity (in southwestern Haiti) have shown their resilience by jointly building a cooperative storage shed.
- In Colombia, we saw that it was not only important to support refugees from Venezuela with food and hygiene products during the lockdown. By lobbying the government, we stood up for their rights to ensure that the government also supports them with material and medical aid.
- In communities in Haiti where our partner FCL has established a strong working relationship with local churches, better outcomes are being achieved. The self-help groups provide a solid foundation on which to build other projects.



PLANS FOR 2021

- The farmers in Duchity are going to focus more on market-oriented vegetable cultivation. A trial will be carried out in a few demonstration fields to test high-quality vegetable seeds from a Dutch company and to compare them with local vegetable varieties.
- FCL will strengthen self-help groups in four regions by forming so-called savings cooperatives. In Western and Central Haiti, several churches and new self-help groups will be added to the CCT network.
- Given the continuing need in Venezuela, additional funds are needed for one of the biggest refugee crises in the world at the moment. Since Venezuelan migrants will likely stay in Colombia for a longer period, we want to help them to provide for themselves again and to send their children to school.

What we do here, has an impact abroad



Resilience

As Tearfund, we want to contribute to the resilience of vulnerable groups and sustainability in our projects. We are therefore mainly focused on the long term. At the same time, providing help during a crisis is essential to rebuild a normal life. We cannot prevent disasters, but we can work to ensure that the consequences are less severe and that the resilience increases. In addition, we can also ensure that emergency aid is done in a good, sustainable way and that the environment is not harmed. For example, building water wells can change the water balance in the area. Providing wood-fired stoves can contribute to deforestation. Sustainable alternatives are then important.

Urgency

We want to ensure that people deal better with the consequences of climate change, the depletion of nature, and the social and economic systems that are the cause of unequal opportunities and possibilities. An important aspect is awareness of the urgency of the problem and of the fact that what we do here has an impact abroad. Two themes are central to this for us: sustainable handling of and access to food and sustainable handling of waste. To achieve this, we work together with organisations and the government to influence policy so that vulnerable groups can be better served and have access to facilities. We support and train people in sustainable farming methods. We are working to create jobs that contribute to the restoration of nature and at the same time provide a good income.

Innovation programme

We believe it is important to continuously develop and improve ourselves. That is why we participate in the innovation programme of the RVO and the Dutch Coalition on Humanitarian Innovation, which focuses on access to sustainable energy. In the areas where we work as Tearfund, the situation is often complex and fragile, with conflict or natural disaster lurking. Much of our work is a combination of relief, reconstruction and poverty reduction. The focus on sustainability is crucial in this because it can contribute to a reduced risk of a future crisis. On an international level, we are particularly committed to ensuring that vulnerable groups adapt well to changes in the field of climate, the economy and crises.

Food security and income improvement

Food security, according to the FAO (the Food and Agriculture Organisation of the United Nations), is a situation where 'people have physical and economic access at all times to enough safe and nutritious food to meet their dietary needs and preferences for an active and healthy life'. According to the World Food Programme (in a report on 2020), about 2 billion people worldwide have too little food, both quantitatively and qualitatively. 135 million people suffer from acute hunger.

The projects are supported by the community itself

We see two trends when it comes to food security:

- Due to the influence of the changing climate, there is a visible trend in agriculture and horticulture worldwide to reduce the impact of drought periods on crop yields. The approach to conservation farming is high on our agenda.
- A second trend that is becoming visible is the increasing focus (and capacity building) on-chain development in agriculture and horticulture, whereby local farmers are equipped with agribusiness skills to gain access to (local) markets with their surplus crop yields.

We encourage people to use sustainable, drought-resistant farming techniques in areas where the impact of a changing climate is noticeable, for example in Zimbabwe, Uganda, Mozambique, Nepal, South Africa, Bangladesh and Ethiopia. And in 2020, several of our partners in Uganda and Zimbabwe worked through self-help groups on-chain development to strengthen the purchasing power of (farmer) households.

Inspired individuals

Supporting inspiring leaders and entrepreneurs to strengthen and further propagate the impact they have on their environment. That is the goal of our Inspired Individuals programme. In 2020 we supported several people, including: Ulan, Karl and David.



Ulan Garba Matta in Nigeria

About 55% of the young people in this country are unemployed. In 2016, Ulan started an organisation that encourages these young people to create their job in the field of ecology and sustainability. She wants to ensure that young Nigerians are productive in a way that makes them feel they matter and contribute to the building of their country.



Karl Foster in Haiti

Karl is a journalist and has his daily radio show. His mission is to reach young people with the Gospel and involve them in the church. Karl does this by connecting with the popular rap culture among the youth. Together with a group of Christian artists, he produces an alternative to the often negative rap music that is played a lot in the slums and by street gangs.



David in Nepal

The country faces many environmental problems, including pollution and climate change. David works at a local level to change people's mindsets about pollution and waste. He shows that waste can also be used as a raw material for making new products. David wants to establish multiple waste management companies as a source of income for people and as an example for caring for creation.

PROJECT	Inspired Individuals
PARTNER ORGANISATION	Tearfund UK
AMOUNT ALLOCATED	123,243

Corporate priorities

In this chapter, it is indicated per country through which focus areas we assist. Further explanation can be found on page 11.



Church & Community Transformation



Ecological and Economic Sustainability



Fragile States

Amounts awarded from our international projects

You can see the amounts awarded in the tables concerning our international projects. These are the amounts that we made available through these partner organisations. Please note, it does not concern amounts spent.

For various reasons it is difficult to state the amounts spent:

- It may be that a partner organisation spends an amount that we have already allocated in a previous year.
- It may be that an amount spent (partly) comes from other donors.
- Our partners justify their expenditure in financial reports that we will only receive in 2021. The time depends on the financial year that the partner administers and that does not have to be the same as our financial year (January-December).

Some projects from 2020 are not mentioned here. This mainly concerns ongoing financing from previous years. For the sake of space, it is not possible to list all project results here. Extensive project reports can be requested via info@tearfund.nl.

There have also been two write-offs from projects from previous years, namely:

- An emergency relief project with Tearfund UK in Iraq: - € 9,760 due to less total expenditure
- An innovation project for cash distribution with Tearfund UK in Malawi: - € 14,154 due to discontinuation by COVID-19

Gender equality & protection of vulnerable groups

One of the forms of inequality is the imbalance between men and women and the resulting problems. In most of the countries where Tearfund is active, women and girls have a subordinate position. As a result, they get fewer opportunities and their rights are violated. And not only far away, but also close by, we see that gender-based violence undermines the well-being of women and girls. This has increased in the past year due to the stress caused by the COVID-19 measures. Tearfund is therefore committed to restoring gender equality and protecting vulnerable groups.

Gender inequality often stems from underlying social, cultural and religious ideas. For example, we see that women and girls - compared to men and boys - have less access to education and economic resources and participate less often in political decision-making. It still happens too often that women die unnecessarily during pregnancy or childbirth. Moreover, women and girls are much more likely to be victims of domestic violence and sexual abuse. In many places, taboos and stigmas surrounding these themes also deprive them of a chance of recovery.

The role for the local church

Church leaders and faith communities can play a key role in the change process: leaders from the position they take in local society, and faith communities because of the support they can offer victims and the opportunity to question prevailing views. Unfortunately, we see that church leaders are not yet taking up this role and are often responsible for maintaining a culture of inequality and the abuses that result from it. That is why Tearfund is looking in the communities where we work for ways to work with religious leaders and other key community figures to combat gender inequality. We will discuss the gender relations, role patterns, prevailing norms and perceptions that perpetuate inequality. Together we identify the change wishes. Through training, education, lobby & advocacy and theological education, we stimulate them to look at the Bible with new eyes and to develop a theology that celebrates the equality of men and women and helps restore relationships. In doing so, we build communities that recognise and protect the

unique value of each person. In doing so, we not only contribute to fighting injustice but also ensure that sustainable change benefits the entire community.

Quality standard and specific commitment

Gender equality and the protection of vulnerable groups is not only a quality standard for our work across the board but also something that we specifically focus on in various projects. This involves preventing certain forms of gender-based violence and supporting victims, such as sexual violence. We involve the community as a whole as much as possible, in particular by enabling local people and organisations to realise the protection and support of vulnerable groups. In this approach, church leaders and faith communities play a crucial role as drivers of change.

Learning & innovating

At Tearfund, we believe in the importance of continuous learning and the further development of our approach. This urge to innovate was fleshed out in 2020 thanks to a grant from the DRA Innovation Fund. The aim was to adapt our approach to combating violence against women - in which church and community leaders play a key role - to the needs and dynamics of humanitarian crises. This year, together with a consortium of various parties, we pioneered this approach in communities in eastern DRC where conflict, violence and refugee issues are an everyday reality. Church leaders were trained in fifteen communities and gender champions were trained to engage in community discussion circles around



gender, social norms, theology and role patterns. In addition, an action group was set up in each community that supported victims of violence and referred them to the appropriate help. We reached about 8,000 people with information about violence against women and ways for solutions, 419 people were trained, coached and supported to drive change.

Based on the lessons from this pilot, we expect to launch a method in 2021 that can be rolled out in a shorter timeframe and that can be rolled out in situations that are unstable and changeable. The community itself identifies and then addresses the necessary changes in gender inequality and violence.

EXAMPLES OF OUR WORK

NEPAL: information and savings groups in the fight against human trafficking

One of the examples is our commitment to human trafficking in a region in Nepal. Here, many people are persuaded to migrate to India under pretences - the prospect of paid work, for example - and eventually end up in forced labour or the sex trade. To prevent this, information about the risks is provided through volunteers and community centres. By uniting vulnerable women in savings groups, we strengthen their economic position. And in children's clubs, young people are also informed in good time about human trafficking and what to do about it.

INDIA: prevention of domestic and sexual violence

Tearfund is also working in the slums of Mumbai to prevent and tackle domestic and sexual violence. Trained volunteers provide education and support to vulnerable families, and help victims, to find a way out of the brokenness that comes with this problem.

CONGO (DRC): dialogue and support for victims

We also fight gender inequality and violence against women in Ituri (in eastern Congo). We do this, among other things, by training church leaders and by training gender champions who enter into dialogue in society around gender inequality and the underlying causes and thus initiate change. In the city of Goma, Tearfund enables local churches to provide economic and psychosocial support to vulnerable women and victims of violence. They regain their dignity as they learn to make a living by setting up small businesses. The silence surrounding the taboo of abuse and domestic violence is broken and churches are discovering how to assist victims on their way to recovery.

THE NETHERLANDS: Veilige kerk

Based on the same vision, we also work in the Netherlands to combat gender-based violence. Our Resister campaign, which calls on churches to break the silence around themes such as domestic violence and sexual abuse, has been further developed this year into the 'Veilige kerk' initiative: a powerful platform that helps churches to prevent transgressive behaviour within the church and domestic violence. recognise, prevent and tackle. The beauty of 'Veilige kerk' is the power of collaboration: the platform is supported by various organisations and agencies, each of which provides its unique knowledge, expertise, network and contribution. In this way, we have started together with a central place for people and churches that want to change the injustice of violence and abuse!

Food security and livelihoods

Climate change, depletion of the earth and increasing socio-economic inequality are three global developments that affect vulnerable people harder than other groups. Our work in the field of food security and livelihoods is dominated by these developments.

Climate change affects people, among other things, in their access to food and water, and - partly because of this - has increased health risks. Overuse of the resources that the earth offers us leads to declining soil fertility and loss of biodiversity, as well as increasing soil erosion and pollution of land, water and air. Socio-economic inequality is partly exacerbated by climate change, but geographical and technological developments also contribute to this. In most of the countries where we work, people are dealing with the negative effects of all these things. To strengthen the resilience of the most vulnerable groups, we help them enable more sustainable forms of food production and livelihoods.

The role for the local church

In our food security and livelihood programs, the role of the church can become concrete in several ways. Thus, building on the chosen CCT approach (see Chapter 1), churches and their leaders can mobilize the community at the start of a project. A church can make its facilities available, for example, a church building as a meeting place. Some churches are also willing to offer a piece of land for the construction of a cooperative barn or the creation of a joint trial field for the training of sustainable farming methods.

Quality standard and specific commitment

More and more studies and research reveal a clear link between development, climate and the environment. Due to the complexity of causes and effects, we must be aware of measures that can counteract the risks and consequences of climate change. In vulnerable

countries, this is not so much about measures such as reducing greenhouse gas emissions, but about “ordinary” interventions in the field of poverty reduction, which increase people’s adaptability.

Tearfund, therefore, pays particular attention to strengthening economic opportunities, possibilities and stability, while at the same time increasing awareness and care for the natural environment. We do this at four specific levels:

- **Community Building** - We support communities so they can adapt to changing circumstances. Tearfund already has a strong track record in facilitating and working with churches and communities in change processes.
- **Disaster prevention** - Climate-related disasters are increasing in number and intensity. Therefore, it is imperative to work with communities on disaster prevention. This increases their resilience during a disaster and enables them to recover quickly, even after a disaster, and to continue to have access to food and income.
- **Awareness-raising and influencing policy** - Tearfund ties in with national and international campaigns and networks to raise awareness in society and encourage the government to take action.
- **Learning and research** - Tearfund, in collaboration with Tearfund UK, actively invests in research and evaluation.



Learning & innovating

In recent years, several studies have been published on the theme of food security and livelihoods::

- **From subsistence to markets** is a guide to the design, planning and implementation of sustainable, market-oriented projects for small farmers and communities.
- **No time to waste** is a research report that shows the scale of the plastic problem and presents solutions for companies and governments.
- **Successful approaches to solid waste management** is a research report on successful and effective approaches in safe and responsible waste processing. The report focuses on six different cases in Africa and Asia.
- **Building a sustainable future** is a practical guide for increasing sustainability in projects, programs and strategies.
- **Making markets work** is a research report on the potential of market forces in building resilience and livelihoods for (semi) nomadic communities that are vulnerable to the consequences of climate change. The focus of the study is Kenya.

EXAMPLES FROM OUR WORK

Conservation farming for stable food supply
To promote local food production and a stable food supply, we encourage people to use sustainable agricultural techniques. By 2020, we will have reached approximately 40,000 people in eight countries.

‘Business support’ for better income
We improve people’s purchasing power by enabling them to set up small-scale business activities. Women, in particular, get the chance to receive additional income. We also pay attention to the impact of these activities on nature. By 2020, we trained approximately 27,000 people in eleven countries in setting up and expanding business activities. A good example is Eastern Zimbabwe, where 200 households can irrigate their land all year round through the use of solar energy. This innovation enables households to harvest crops three times a year, ensuring food security and significantly increasing their income through the sale of agricultural products.

Self-help groups save and invest
Sometimes a community can greatly benefit from forming self-help groups with a simple savings programme, where all members put in a small amount each month. For example, they save for (un) foreseen costs, such as school fees for children, medical costs or start-up capital for business activities. The groups have a strong social function in that they promote mutual cohesion and solidarity. They also provide a platform for education, information and coaching.

Lobbying and influencing
Through the Civic Engagement Alliance (a partnership of fourteen organisations) we have committed ourselves in Ethiopia and Uganda to lobbying and influencing the policy of the (local) government so that farmers are equipped to realize food security. Special attention is paid to people who often have fewer opportunities, such as women and people with a disability. The government can, together with the community, enable them to actively participate in food production.

Humanitarian aid

Humanitarian aid supports people in serious physical need in their necessities of life. This distress can be the result of human actions as a result of an armed conflict, or circumstances in the natural environment. The need can be acute or develop slowly, for example in a crisis as a result of natural disasters or a conflict. Many emergencies lead to displaced persons and refugee flows.

Humanitarian assistance covers a wide range of activities and different phases. We speak of acute relief when we help people affected by a disaster survive, reduce human suffering and protect and preserve human dignity. In addition, we support local communities with recovery and reconstruction, ideally beyond pre-disaster levels. Ultimately we want to prevent new natural disasters or a new conflict from leading to a new crisis. We, therefore, support local communities in disaster prevention and preparedness so that they can better respond to new violence or prevent new disasters.

2020 was the eighth consecutive year that the number of people worldwide dependent on emergency aid has grown. The number of people in need increased to 235 million, which is equal to 1 in 33 people worldwide. That is a significant increase compared to 2019 when it still affected 1 in 45 people worldwide. The main causes of this increase are the increase in natural disasters due to climate change, the spread of conflicts, leading to a large increase in refugees and displaced persons, as well as the pandemic which increased the number of people who became dependent on food aid. and healthcare.

The role for the local church

Globally, we see a major shortage of capacity to meet the need. The commitment of local churches is therefore very relevant; where possible, this contributes to rapid and appropriate assistance. Local churches are often able to effectively engage with the community, identify needs and mobilise resources, including in the

acute relief phase. Local churches, among other things, provide volunteers, are often the first to reach areas that are difficult to access, help with the distribution of relief goods, offer a listening ear to psychological needs and can mediate tensions and conflicts. As Tearfund, we continued to train local churches in 2020 to form a vision of their role within their community and strengthen their capacity before and after a disaster. We taught churches what the core standards in humanitarian aid are, how to identify needs and how to look after vulnerable people, regardless of their religion, gender, social class or ethnicity. In this way, we can be meaningful together with our local partners and supporters.

Quality standards for humanitarian aid

Four principles are central to humanitarian aid:

- **Humanity:** that we want to alleviate people's suffering, with special attention to vulnerable groups, while respecting the value of all victims.
- **Neutrality:** that we do not take sides in armed conflict.
- **Impartiality:** that we only assist based on need, without any form of discrimination.
- **Independence:** that we operate completely independently of the political, economic, military or any other agendas of other actors.



These principles are guiding and uncompromising. They form the basic principles for the design, monitoring and evaluation of our humanitarian response in a given context in each specific intervention. In addition, other standards and norms apply, such as the Code of Conduct of the International Red Cross and NGOs active in humanitarian aid, the Core Humanitarian Standards, the Sphere standards and the International Aid Transparency Initiative.

Learning & innovating

Localisation of humanitarian aid is high on the learning and innovation agenda. An example of how Tearfund is shaping this localisation in multi-year programs is by having a local partner organisation be the lead implementing organisation in humanitarian interventions, such as with CRUDAN in Nigeria. Tearfund is also the initiator of the Jakomkris network in Indonesia, which started in August 2017. This network aims to respond in a coordinated way to disasters in the country and to strengthen disaster prevention capacities. It consists of 39 Indonesian NGOs and Church denominations. In 2020, local organisations have had to adapt to the reality of the pandemic. The focus of the innovation agenda has therefore been on adaptation and implementation of safe, effective and timely humanitarian aid as a result of the corona measures.

EXAMPLES FROM OUR WORK

Tearfund

In 2020 we had humanitarian programs in the Democratic Republic of the Congo (DRC), South Sudan, Nigeria, Lebanon, Bangladesh, Zimbabwe, Mozambique, Syria and Indonesia. Our emergency aid often consisted of the construction and maintenance of sanitary units and water pumps and the distribution of food, cash, or seeds and tools to restart our food production. In 2020, a comprehensive emergency relief programme was added in response to the impact of COVID-19, focusing on information, hygiene and food aid. We provided this emergency relief together with local partners and churches in Nigeria, South Sudan, DRC, Ethiopia, Haiti, Zimbabwe, Kenya, Colombia, Indonesia and Bangladesh. In the total expenditure of Tearfund's international portfolio, the share of humanitarian aid is 74% per cent, with a total amount of € 5,853,068. In 2020 we will have reached approximately 290,000 people.

Implementation by local partners

Thanks to our local partners, we were able to implement our emergency aid on time and effectively. Local partners are an indispensable link because they are on-site and can assess and understand the local context and dynamics of the emergency like no other. In many cases, they are the first to be present in a disaster area and can start emergency assistance the fastest. To reach the growing number of people in need, it is necessary to support local partners in sustainable capacity building. Internationally, we refer to "localisation" when we talk about the deployment and strengthening of local capacity. World-wide efforts are being made to achieve this as a necessary condition to make aid possible for the millions of people in need. Localisation is also high on the agenda at Tearfund and we are actively looking for ways to strengthen this.



3

Our national projects

The year 2020 shows that the global crisis has exacerbated inequality. It stimulated us to create further awareness for this through our national projects. In order not to close our eyes to injustice and poverty far away and to encourage Christians to find ways in their own environment to bring light to the dark places.

Deze kroeg gaat open voor jouw feestje.

Manager met pijl GEZOCHT

Deze kroeg gaat open voor jouw feestje.

Open voor je feestje
een tegelijk
koffie-to-go!
(contractloos)
pinnet
- lief zijn ♥
- 1.5m afstand
in de rij

LANDAG



Impact of our choices and lifestyle

The year 2020 demanded resilience from all of us. We started the year with ambitious plans and then the corona pandemic broke out. For the first time, we had a campaign around an emergency that affected us ourselves. Corona shakes the pillars of our lives. Of our family, school, work, and also to the church. Fortunately, we were able to show resilience and we could also make the sound of resilience heard.

Right now it seems that unrest is arising in society about basic questions. In addition to the fact that the pandemic and its measures had a worldwide effect, a magnifying glass created a sharper contrast between rich and poor. We also saw these contrasts widen nationally. It is unclear how hard the blow will hit the society, the public purse, but also individuals. The most vulnerable in the Netherlands were hit hard. Many examples emerged, showing that the gap between wealth and poverty in the Netherlands was widened rather than narrowed by the measures of Corona. Internationally, we see an even more poignant picture in many areas. Worldwide we see a crisis among the poorest, in addition to a crisis that has often already occurred. Many people became dependent on food aid in this situation. In the Netherlands, we bought rice, pasta and toilet paper en masse.

Resilient Church

The pandemic exposes the vulnerability of us and our church. The responses to this are very different. One group moves along, the other drops out. We see churches that have no capacity for technology and

contemporary online services. We see churches that are now aware of the needs in their environment and churches that have moved more inward. We see loyal churchgoers (online or otherwise) and those who stay away. We are dealing with constant changes and with that, we are moving towards a historical tipping point. A phase of the church in which it was familiar is exchanged for a new phase, the contours of which are barely on paper. The question arises to what extent we can deal with a crisis. How resilient are we as a church and as believers?

Creativity

Corona has had a major impact on the programs in the Netherlands. All events were cancelled this year. Our name change from Tear to Tearfund was planned for the summer of 2020, but we postponed it until January 2021. In addition, we saw that, understandably, the focus within churches was mainly focused on anticipating corona. This had direct consequences for our Umoja programme and the 'Groene Kerken' campaign. With creativity, we have been looking for alternatives

to achieve our goals. For example, we invited churches to explore the principles of resilience with us to discover how they can be a source of hope and change, and we also launched a podcast about resilience. Events such as The Justice Week and the college day were successfully organised online and we released a special Umoja Bible study booklet for the Corona era that was downloaded more than 1,000 times. We inspired Church leaders in our "Resilient Church" series and celebrated Christmas with a digital Christmas concert.

Awareness

The year 2020 shows that the global crisis has exacerbated poverty and inequality. It stimulated us to create further attention and awareness for this through our national projects and campaigns. In order not to close our eyes to injustice and poverty far away and to encourage Christians to find ways in their environment to bring light to the darkest places. In this chapter, we take you along to what we were able to do in 2020 as Tearfund in the Netherlands.



Groene Kerken

From the realisation that the earth belongs to God and that there is hope for creation, in 2011

Groene Kerken was established, an initiative of 'Kerk in Actie' and Tearfund in collaboration with 'Maatschappij van Welstand'. Groene Kerken often take the first steps in the field of awareness, energy-saving and conscious purchasing. Churches are supported in this through newsletters with tips and inspiration, an extensive toolkit with practical information and monthly webinars.

In the past year, most workgroups and churches have been greatly affected by the corona measures. As a national organisation, we have responded to this by remaining available for questions and focusing more on inspiration to keep everyone motivated.

27
new
Groene kerken
in 2020

In total, 320 faith communities are affiliated with 17 different denominations, including 17 mosques.

Programmes for churches

In 2020 we invested in various activities to equip the church to be meaningful for near and far.

For active church members:

- **Three free online workshops.** Approx. 90 people per workshop (162 unique registrations) immersed themselves in the principles of resilience and how the church can be a source of hope and change for the environment.
- **Various podcasts** on the themes of resilience and belief in times of crisis. Cooperation was provided by, among others, Rikkert Zuiderveld, Reinier Sonneveld, Arie van der Veer and Trees van Montfoort. The podcasts attracted an average of 1,000 listeners.
- **Blog.** Dorina Nauta wrote an encouragement to churches in early March on how they can be meaningful in Corona time. This blog has been read more than 7,000 times.

For Church Leaders, and Pastors:

- **Working conference Integral Mission.** 93 church leaders and pioneers learned from the churches in Harlem on January 29, 2020, through speaking engagements and working visits.
- **Online lecture afternoon Theology of Migration.** Theologian of the Nation 2019 Samuel Lee gave a lecture for 76 participants on June 26, 2020.



#NotAlone

People in the Netherlands also need help during Corona time. The movement #NotAlone was founded in the spring of 2020, and we at Tearfund are participating in that. The action is coordinated by the Protestant Church of the Netherlands and the Evangelische Omroep. The goal of #NotAlone is to connect the countless local aid initiatives to those seeking help. This is how we help each other in this special time, because you are **#NotAlone**.

Welcome home

To thank our supporters for their commitment to our work, ambassadors Trinity, Pearl and TimZingt gave the unique online Christmas concert 'Welcome Home' on 23 December.

Approx. 12,000 people watched the concert, and for 3,000 of them it turned out that it was their first encounter with Tearfund.



The Justice Week

Unfortunately, due to Corona, the planned Justice Conference could not take place physically. Alternatively, we organised The Justice Week, an online event with a live broadcast every day, from October 25 until October 31. There were various contributions from speakers from both home and abroad, such as Anne Zaki (Egypt), CB Samuel (India), and Gert-Jan Segers, Rikko Voorberg and Tineke Ceelen from the Netherlands. Participants could choose daily from in-depth seminars on the themes of migration, climate and inclusion.

Corona has highlighted the fragility of life and the impact of our lifestyle. But there is still a whole world that we do not see every day. There are stories of injustice that most of us miss. From people who feel excluded from our society and our share in unequal power relations. The Justice Week is intended to create awareness for this and to encourage each other to make improvements.

The Justice Week was an initiative of Tearfund and was made possible in part by International Justice Mission, Evangelische Omroep, Compassion Nederland, Tot Heil des Volks, Light for the World Nederland, A Rocha, Micha Nederland, Leprazending, World Vision, Stichting Gave, Groene Kerken, ChristenUnie, 24-7 Prayer Nederland, New Wine, Civic Engagement Alliance, ZOA and Present Nederland.

808
participants

Umoja: church with both feet in the neighbourhood

“What kind of church do you go to?” Do people often ask you this? Which answer do you give? Maybe something like: “My church is a warm community in which we look after each other. Every Sunday we have a nice service and during the week we eat together and encourage each other in church circles.”

But: have you ever thought about what people near your church think? How about, “I honestly don’t know much about that church. I’ve never been there. On Sundays, I see that there are a lot of people, and sometimes on a weeknight as well. They seem like friendly people. “

The above story shows that in the church the love for God and each other is present, but at the same time, there is an environment that does not notice this much. A missed opportunity for both the church and the neighbourhood.

To what extent are churches and their environment interconnected? Do you have that desire? How do you shape that? At Tearfund, we believe that God has a plan for His world. A world without poverty and injustice, where people know and love each other and where people and God meet. We believe that every church - through Jesus - is part of that great recovery plan.

Umoja is a Tearfund programme that helps churches to stand with both feet in the neighbourhood. It offers the churches tools to connect with the daily life of people in the neighbourhood. We believe that this is how communities flourish. By getting involved in each other’s lives you can mean a lot more to each other. Umoja means “together” and as far as we are concerned that is a verb. It is actively seeking each other out and discover how you can live together, instead of side by side. Eleven churches were fully engaged in the Umoja process when the process came to a standstill for most of the participants due to the lockdown. To continue to encourage churches to remain (or become) outwardly oriented, an accessible, online “Umoja light” study booklet has been published. This was downloaded more than 1,000 times.

Sandra is a Surinamese woman who grew up alternately in the Netherlands and Suriname. She lived with a Catholic family for several years, as well as with her Hindu mother and father with a Winti background. She suffered from a lot of illnesses and after the death of her mother, she ended up in a severe psychosis and was admitted for eight months. The authorities had little hope of recovery when the psychoses repeated.

Walking along the Klarendalseweg in Arnhem she passed a church and she dared to go inside. Even though she was amid psychosis and hunched over with a hood pulled far over her head, she felt welcome. She says: “The people were inviting. I felt like I could be there.” Sandra never left. Together with God, “the highest authority in charge of my life” as she calls it, and with the people from this church, she has got her life in order.

Her life is not perfect and has many ups and downs, but she now lives in connection with God and with people who support her.

The church reached out and announced that she was welcome.



Sandra

I have eagerly desired to eat this Passover meal with you
before I suffer.

LUKE 22:15

Reflection

Being able to cope with setbacks is crucial in reaching the top.
Start by facing the situation and accepting what is going to happen.

During the Last Supper, Jesus provided a moment of reflection for Him and His team. It is a time to discover who is still part of the team and who is not. A moment to love and strengthen the bonds: soon on the road we will need each other more than ever to cope with the setback!

When you are in the middle of a climb, do not forget this moment of reflection, even if you are in a "survival mode". Jesus offers Himself as a member of your team. When you have a meal with Him, you rediscover the right overview.

*Celebrate the meal with a group of people.
Share your needs and encourage each other.
Ask Jesus for new space.*

DAY
37

Forty-day calendar

In 2020 we again published a 40-day calendar, this time with the theme 'uphill'. In the Bible, the most beautiful encounters between God and humans take place on a mountain. The calendar therefore focused on a meeting on a mountain between a Biblical character and God every week. God shows on the mountain who He is (I AM) and these encounters are life changing for those involved. In Lent, we take up the challenge through the calendar to really meet God. The weekly stories are like a roadmap to get to know God, His love and His righteousness.

The stimulating Biblical reflections and practical tips were provided this year by Gert Hutten, Minella van Bergeijk, Mattias Rouw, Rinke Verkerk, Otto de Bruijne, Arie van der Veer and Mirjam van der Vegt. The purpose of the calendar is to create awareness of how to practice an honest and conscious lifestyle.

13,736
calendars sold

32,417
readers reached

7.7
Average rating



Happiebox

Happietaria is a pop-up restaurant, fully set up and run by students. This raises money for Tearfund's worldwide projects. Happietaria Groningen has been around for 26 years now and even though the doors had to remain closed this year, students came up with a creative alternative so that people could still eat for a good cause: the Happiebox.

"As a team, we hoped that the restaurants could open again in November, but unfortunately things turned out differently," says Mirjam (22). "We knew we had to take this scenario into account, so we came up with an option B. Ordering services have become extremely popular, and we wanted to respond to this. This is how the Happiebox was created."

Through the media and churches, we tried to reach as many people as possible with the new concept and the first reactions to the meal box were promising. It was greatly appreciated that during this time we were going to do something so that people could eat at home at

the kitchen table for a good cause. "The Happiebox was available to order from November 19 to December 17 and we had between 25 and 30 orders every day. In the end, we managed to raise the amount of € 45,073.37." The proceeds from the boxes and meals went to projects of Tearfund in Ethiopia and South Sudan.

Utrecht and Nijmegen

Happietaria's also started in Utrecht and Nijmegen last year. In Utrecht, € 29,835.50 was raised for disaster prevention in India, Nepal and Bangladesh. The Nijmegen students have committed themselves to the reconstruction of agricultural enterprises in Syria. Unfortunately, they had to close their doors early because of the Corona crisis, but nothing stopped them from raising money for their project. That is why they set up a delivery service in the last week of May, bringing the revenue to € 8,535.60.



FINDINGS IN 2020

- Digital meetings that we organised because of the corona pandemic require a different way of thinking. It is not enough to just move the live meeting to online, this requires different preparation.
- Two churches followed the Umoja programme this year. Despite the investments, we have not been able to get churches to follow a new, often extra programme in these challenging times.
- Ensuring a clear profile of Tearfund requires a stronger integration of communication, fundraising and our projects in the Netherlands, so that we better use each other's knowledge.
- After it turned out that the (pop-up) restaurants were not allowed to open due to the corona measures, the students involved in Happietaria showed creativity. Alternatives initiated included pick-up meals and setting up a webshop.
- We have been making the Forty Days Calendar for more than ten years. In recent years, however, we have seen more and more alternatives on the market.



PLANS FOR 2021

- In 2021, we will see if we can further broaden the Forty Days Calendar so that it is more than 'just' a calendar.
- The digital Christmas concert in 2020 was watched by more than 12,000 people. We are investigating the possibility of following this up properly.
- The number of 'Groene Kerken' has been expanded again in the past year and we want to maintain this growth in 2021. We are also working on increasing our impact and strengthening the team.
- We will also organise The Justice Week digitally in 2021. A week full of inspiration and stimulating questions.

Resilience in the Bijlmer

Where it normally bustles on all days of the week in the Maranatha Community Transformation Center (MCTC) in the middle of the Bijlmer, it has been quiet and deserted since March 2020. It is no longer allowed to come together and that is difficult for the visitors of the centre. “These people’s lives are all about being together. That is part of their identity,” says Moses Alagbe, pastor of the Amsterdam migrant church. “We had to stop all activities in our centre. This is a real disaster for church members and visitors.”

Since the start of the crisis, migrant churches in the Netherlands have been facing additional concerns. Their income is seriously declining and a great number of these churches fear for their continued existence. But the impact on churchgoers is also great. “Our church is much more than a Sunday morning service and Tuesday evening Bible study. It is a community of people who live together. And not only with each other, but they also want to make life more beautiful and better together with the neighbourhood.” In addition to activities of the church itself, other activities also take place in the building during the week. Given the high percentages of families living below the poverty line, undocumented migrants, illiteracy and juvenile delinquency, these activities are a dire necessity for the neighbourhood.

Challenges

There are enormous financial concerns in many families. “We found out, together with several residents, that many children went to school without breakfast. Most parents work here based on an on-call contract. For example, they work as a cleaner in hotels and restaurants. Because of the crisis, they are no longer called up, they earn nothing, and therefore there is not enough money to run errands.” And while the heads of these mothers are overflowing with worry, they also have their hands full of caring for their children all day long. This crisis is not an easy time for children either. “These children often have to work hard to avoid falling behind in school. Now the after-school activities that we normally provide, including homework supervision, cannot continue. As a

result, boredom sets in and children can hang out on the street, where they often meet ‘wrong friends.’” The MCTC children’s workers now offer children breakfast every Tuesday and Thursday. Where only thirty children were helped at the start of the campaign, the church now provides more than ninety neighbourhood children with a morning meal.

Safety

What is most difficult for Moses is that his church can no longer provide a safe place for the undocumented people who live in the area. “The church is often the only place where these people experience security and social contact and where they get a meal now and then. Now they have nowhere to turn. Sometimes I run into one of them; they are desperate.”

But despite all the concerns, Moses is hopeful. “As crazy as it sounds, it is refreshing and also makes me very excited to look for other ways to reach people and offer help. A new era also requires a new form of being church.” Moses points to the way Tearfund works: making people in need aware of their destiny, role skills and possibilities. “Being resilient as a church and neighbourhood community is essential in Corona times. Continuing to search for the sources that God gives us, but of which we may not yet be aware. We are people of faith, hope and love. That applies to every church, every believer. Hold on to your faith, put it into practice. Trust in God! In this way, you can bring hope to people. Love people, show them that love in a practical way. Faith must be visible in your life, through love, through serving your neighbours.”

‘BEING RESILIENT AS A CHURCH IS ESSENTIAL IN CORONA TIME’

Moses Alagbe

Tearfund in the media

In 2020, we reached the national, regional and local media more than 40 times with news and opinion articles.



nederlandsdagblad
CHRISTELIJK BETROKKEN

'For people fleeing Boko Haram, corona means yet another disaster'

May 20, Nederlands Dagblad

As Boko Haram attacks continue, the first corona infections have been reported in northern Nigeria. Fake news and suspicion complicate the fight against the virus. This represents a new disaster for the already vulnerable population.

Het Parool

'Farmers protests? Small African farmers are hit hardest'

July 20, Het Parool

Dutch farmers protest the restrictions of nitrogen measures, but small African farmers bear the greatest burden of the climate crisis, Manuel Voorde-wind analyses.

deVerdieping
Trouw

'Involve religious leaders in tackling the coronavirus in West Africa'

April 23, Trouw

In the Ebola crisis in 2014, religious leaders in West Africa eventually helped combat it. Even now aid organisations must exercise their authority, writes Manuel Voordewind, a lobbyist at Tearfund.



FrieschDagblad

'Think about the fringes with The Justice Week'

October 23, Friesch Dagblad

The Corona crisis painfully exposes injustice in society, says Joost van Dieren of Tearfund. With The Justice Week, he wants to get Christians on the move for justice. "God calls us to right wrongs."

Reformatorisch Dagblad

'The whole church is needed to reach the whole city with the whole Gospel'

January 17, Reformatorisch Dagblad

A report from Tearfund's working conference on Integral Mission in Harlem. During the meeting, ministers, pastors, church workers and students are introduced to missionary initiatives in the city and reflect on what the Bible says about this.



Reformatorisch Dagblad

'Tackle litter in developing countries as well'

December 8, Reformatorisch Dagblad

Under the slogan "Yes We Can", hundreds of organisations are campaigning for the rapid introduction of a deposit on cans. The aim is to significantly reduce litter. We call for a look at litter in developing countries to which Dutch companies contribute. An opinion article by Manuel Voordewind.

NOS

'Sometimes it's tough, but sometimes it's easy'

June 20, NOS Jeugdjournaal

Brothers Sepp and Pippin and their stepfather Randolph walked up and down the stairs in their own house 270 times. At the NOS Jeugdjournaal, they explain why they participated in the sponsor-campaign The Climb.



Scan the QR code and watch the video.

Ermelo's Weekblad^{NL}

'A symbol of what we stand for and go for'

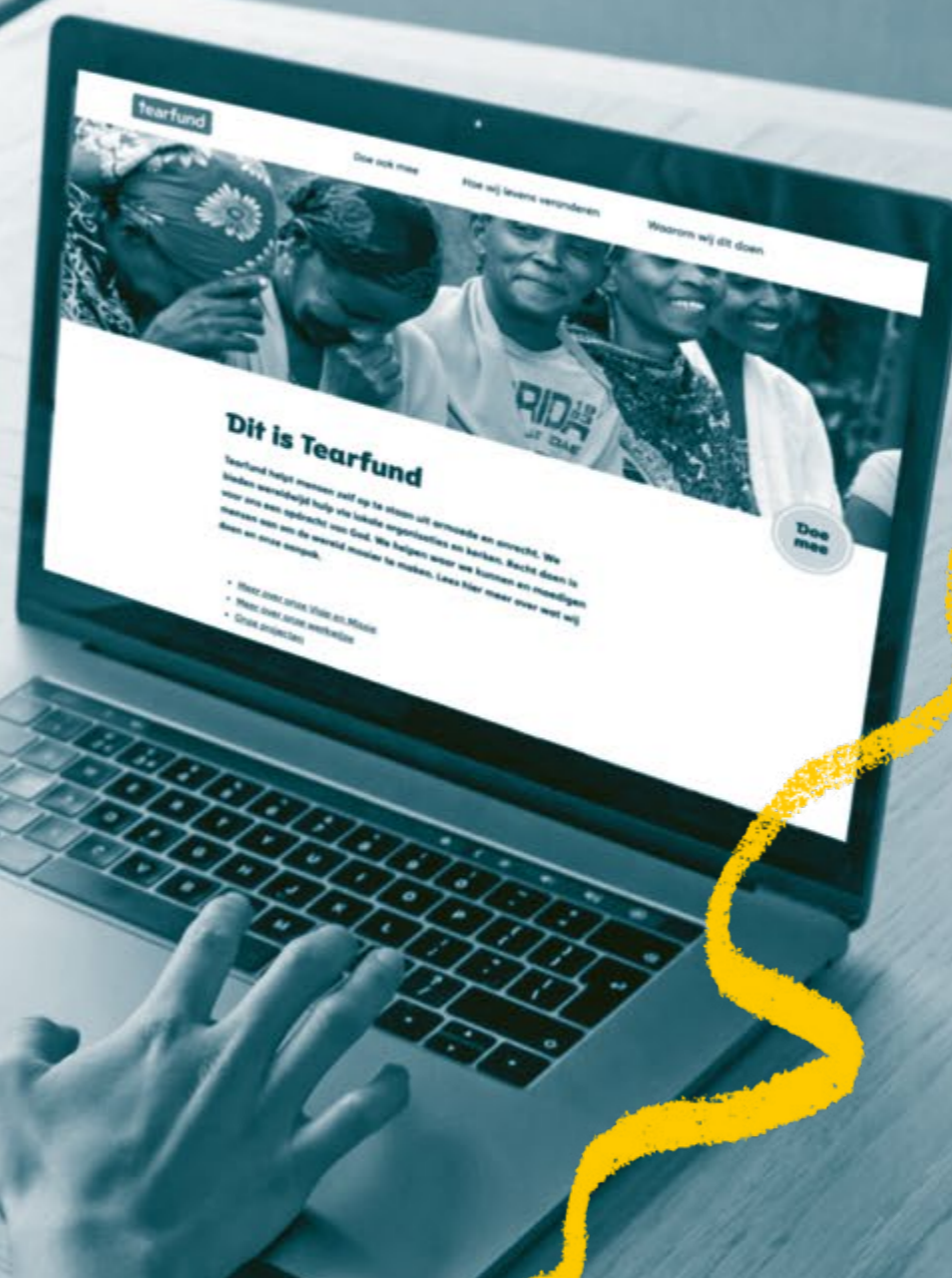
March 9, Ermelo's Weekblad

The Immanuel Church in Ermelo has become a Groene Kerk, a church with an eye and attention to substantive stewardship, sustainability and care for creation. "In this way, we show that we care about the earth and therefore the other."

4

Our organisation

At our office in Utrecht, we work on our mission with a passionate team. We are supported in this by donors, volunteers, ambassadors and the Supervisory Council. Together we fight against injustice and poverty.



Effective in the fight against injustice and poverty



René van de Kieft

The daily management of Tearfund is in the hands of director Minella van Bergeijk. We have a Supervisory Council, which oversees the performance of the organisation as a whole and the achievements of our corporate goals. This separation of duties ensures that internal supervision can be independent. The year 2020 was different in many ways. We talked to René van de Kieft, chairman of the Supervisory Council.

What were the main themes on the agenda of the Supervisory Council in 2020?

“Every year you have the regular processes such as the annual plan, the quarterly reports and the annual report. In the past year, we also took the time to reflect on our vision, as expressed in our Theory of Change. It is the core of Tearfund to fight injustice and poverty based on the restoration of relationships. Real change can only happen when we work to make the relationship with God, with ourselves, with others, and our environment be, as God intended our life on this earth. We let that vision sink into us deeply so that it also entered our DNA. From there we dealt with the strategic choices. New in this are more focus on our options of lobbying and influencing policy and making our contribution to the goals we have set in the field of sustainable development more tangible. But 2020 was all about corona for Tearfund. It was something we had never experienced before. We had no idea what the impact would be in terms of income, while that also determines what you can do in practice. It was a true dilemma of what we were going to do and what not.”

How did you make choices about this?

“It is not so much that the Supervisory Council makes choices in this regard. I don’t think that’s our primary task. We mainly act as a sounding board for the management, ask questions, introduce other thoughts - hopefully enriching - to ultimately arrive at a balanced decision. The essence is a good conversation and finding out about each other’s ideas. Several possible scenarios

have been outlined from within the organisation and as a Council, we analyse and reflect on them. Then we chose the most realistic scenario as a starting point. We do not pretend to have the wisdom, but we share images and views from the various expertise and experiences that are represented within the Council. It is a blessing that we have received so much funding this year and have been able to do a lot. It was also fantastic to see, for example, how the Justice Conference was converted into a beautiful, digital event in a short time. That’s what Tearfund is all about: agile, resourceful and driven!”

Besides corona, what differentiated 2020 from previous years?

“In January 2021, we switched from Tear to Tearfund, which visibly implements a stronger connection with the Tearfund Family around the world. A lot of preparation has gone into this. For years we have been working on strengthening our relationship and developing the most suitable form of cooperation. Tearfund UK and the Netherlands have a long-standing tradition of working together on international projects. Scaling-up is becoming increasingly important for the acquisition of institutional funds. The Tearfund Family helps us to better address global issues such as corona, the climate crisis and deep-seated poverty. The challenge was to make a new start together and to give young and old alike space in this process. The past year was also marked by the start of our new director. As a Board, we are very pleased with the arrival of Minella and the inspiration she gives to the team.”

How resilient is Tearfund?

“I think we are in good shape. There is a unique mission and vision, a lot of expertise and a stable financial situation. In addition, we now have the basis of a strong Tearfund Family, and we can expand that further in the coming years. Over the past year, the team has worked hard on a new Business Plan in which, in consultation with our Tearfund Family, among other things, we have drawn up a solid policy for the next three years. Tearfund has proven to be powerful in fighting injustice and poverty and in bringing about behavioural change. I hope we never lose sight of the fact that a living local church is the root of sustainable restoration of relationships with our Creator, fellow humans and the earth we live on.”

Our organisational structure and employees

The management of our organisation rests with the management. In 2020 this consisted of one director, Minella van Bergeijk. Tearfund has a Supervisory Council for the supervision of management and strategy. The mandate of the director is laid down in articles of association and management regulations. The director is responsible for day-to-day management, compliance with all laws and regulations and the guidelines that we subscribe to, and the development of our strategic direction.

Tearfund has a project-based working model. There are no departments, but projects in which employees work together in varying compositions. We opted for this model in June 2017 to focus as much as possible on our objectives in our work. In 2020, the strategic platform gave direction to the various projects. This platform acted as an advisory body and as the client of projects. The platform met monthly to discuss projects. These consultations had an open character: project leaders and experts presented agenda items and consulted on relevant topics.

In 2020, we evaluated the functioning of this platform and other internal main consultation structures and further developed this model of project-based working. In 2021 we will be working with four bodies that are concerned with:

- advice on the strategic elaboration of the organisational objectives;
- the enabling operations (including HR) and integration of the various projects;
- the planning, monitoring, evaluation, and decision-making of projects;
- finances, risk and quality.

This new classification contributes to efficiency in internal operations and effectiveness in decision-making.

Our team

Per 31 December 2020

54
employees

37 females en 17 males
& 13 trainees (all female)

32,6
fte

8
volunteers
in the office



Human resources

COVID-19 had a major impact on our lives and work. We had to work remotely, a way that does not necessarily suit the culture of Tearfund. From our duty of care, more attention was paid to vitality, good home workplaces and the balance between work and private life. Contact points ensured that no one was forgotten, and we organised digital team activities to keep the connection with each other. The training of new employees was also given a unique way from home. A total of 13 new employees have started and we have said goodbye to 6 employees. Every year we have a contribution meeting with all our employees. For these conversations, we work with '360-degree feedback': which is feedback from multiple angles. To this end, each employee asks at least two colleagues - and preferably also someone from outside - for feedback on his or her performance. In 2020, with the effect of the corona crisis, we had to freeze our training budget and no new individual trajectories for professional development have been started. We did, however, organise several online knowledge sessions

in the field of working from home, including workplace, connection, and vitality.

Spiritual reflection

As a team, we consciously want to reserve time to listen to God together or alone. This organisational plan comes first in our multi-year policy. Every Tuesday morning there is a week-opening that is always led by a different colleague and sometimes by someone from outside. We pray for our work, each other, our partner organisations, and the project areas.

Three times a year, during our so-called travel-free weeks, we reserve a half-day or longer for a team retreat in which we focus on God and a specific and relevant theme. In November 2020 we had, among other things, a digital meeting about Christ fullness and a meditative walk, led by Joline Zuidema. We also encourage employees to go on an individual retreat. They receive a few days a year from Tearfund for this.

Travel and safety

Due to corona, there have been no more trips abroad from March 2020, we worked from home, which also created obstacles for commuting. In consultation with the Corona core team, we held frequent consultations during 2020 about the impact of the pandemic on the organisation. An important part of this was safety, which related to foreign and domestic (work) travel and the organisation of events. For safety purposes, we act(ed) according to the advice of the RIVM. We also monitor the choices of similar organisations within the sector.

In preparation for the moment, we start travelling abroad again, we have drawn up a procedure that will help employees to properly weigh the likelihood and impact of corona-related risks.

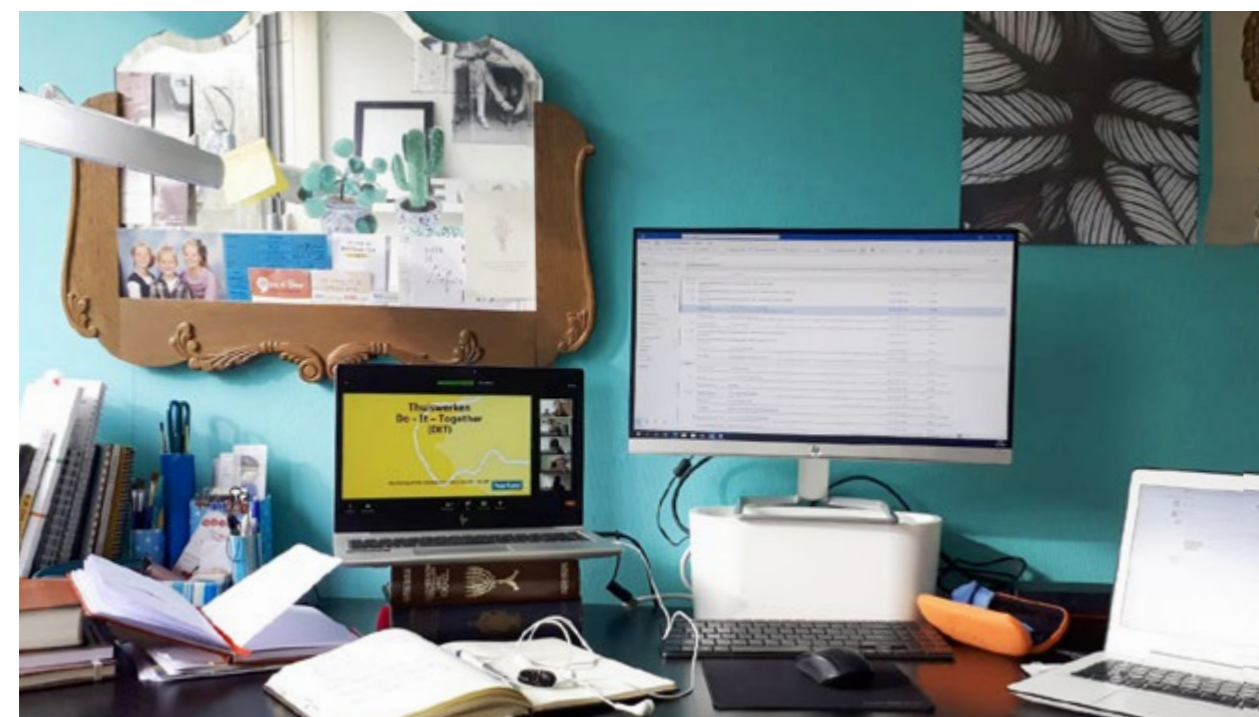
Environmental Sustainability

A new environmental plan was drawn up in 2020, which also formulated intentions for our organisational behav-

our. We aim to minimize our footprint as an organisation by limiting the environmental impact of our activities and offsetting the remaining emissions. This includes our activities at the office, our commuting and air travel.

Diversity & Inclusion

In the past year, we have once again considered the urgency of the pursuit of diversity and inclusion. Both internationally and nationally, we see developments that require an intentional approach to entering a dialogue to reach everyone - including the most vulnerable. We have also realised again that this starts with ourselves. As an organisation, we also want to strive for the same dialogue internally. Several moments were organised for this in 2020 and we hope to expand this further from 2021. Based on this dialogue, we want to take concrete steps that make us a more diverse and inclusive organisation.



Management and supervision

The day-to-day management of Tearfund is in the hands of a managing director. We have a Supervisory Council to oversee the Board of Directors and corporate vision and strategy. This separation of duties ensures that internal supervision can be independent. For this reason, it is also one of the accreditation regulations of the CBF, the body that provides external supervision of charities in the Netherlands (see www.cbf.nl). Tearfund meets the quality requirements of the CBF and is, therefore, an "Accredited Charity".

Board of Directors

Minella van Bergeijk is the director of Tearfund. She is ultimately responsible for the day-to-day management, the development of our strategic course and compliance with laws and regulations and guidelines to which we endorse. The director's mandate is documented in Tearfund's by-laws and the management regulations. The amount and composition of the remuneration are explained in the annual accounts.

Supervisory Council

The Supervisory Council monitors the performance of our organisation and whether we achieve our corporate goals. The Council also acts as the employer of the management and can give the management solicited and unsolicited advice.

The Supervisory Council meets six times a year and generally supervises the following areas:

- professional and adequate functioning of the organisation;
- realisation of organisational objectives;
- efficient and effective use of resources;
- efficient, effective and proper way of fundraising;
- diligent care of staff and volunteers.

More specifically, the duties of the Supervisory Council can be divided into ex-ante assessments and evaluations.

Audit Committee

The audit committee is a delegation of the Supervisory Council and consists of two members. It is their responsi-

bility to prepare input from the management in the field of finance, quality and ICT in preparation of the discussion in the Council. That is why the committee convenes at least one week before each council meeting.

In 2020, the committee met regularly with the management and the business operation manager. Important points of attention were:

- Annual accounts 2019, progress 2020 (including the impact of corona) and budget 2021;
- Progress IT roadmap;
- Mid-term review;
- Risk management;
- Operational topics such as quality audits, VAT and procurement.

Certainly, in the second quarter, frequent consultations were held about the financial situation and forecast. It turned out that Tearfund is very agile in the event of changes, which gives both the audit and the Supervisory Council confidence for the future.

Safeguarding & Wrongdoing Committee

In 2020, the Supervisory Council established the Safeguarding & Wrongdoing Committee. The aim is to monitor the development of safeguarding & wrongdoing policies of the culture within Tearfund and to assess all reported incidents from Tearfund and our partner network. Two members of the Supervisory Council are members of this committee.

In 2020, the committee met twice with the management and the international programme director to discuss current affairs and to advise the organisation.

The Supervisory Council assesses the following components:

Preliminary assessment

- Business plan (incl. Multi-year budget, staffing and risk management plan);
- Annual plan (incl. Budget, staffing and risk management plan);
- Decision-making, for which approval by the Council is required following Supervisory Council regulations and management bylaws.

Evaluation

- Annual report and annual accounts, according to criteria of quality, effectiveness and efficiency;
- Management quality, based on an evaluation of the implementation of the key organisational plans;
- Audit Committee Report about the “management

letter”, which the external auditor prepares following audits of the financial statements in the annual accounts;

- Audit Committee Report of the internal audits, for example in case of the accreditation by CBF.

Evaluation

As a rule, the Supervisory Council evaluates its own performance at least once a year. Because two new council members started in 2019 and our new director, Minella van Bergeijk, took office in December, we have decided to hold the next evaluation in the third quarter of 2020. Due to the corona measures and the strong preference for a live evaluation, this has been postponed to the first quarter of 2021. The evaluation will be supervised by an external party.

Remuneration

The positions of the Supervisory Council are unpaid. Members may receive a travel and expense allowance for attending the meetings. This was not used in 2020. The meeting costs (including the theme weekend) amounted to € 2,189.

Recruitment, selection and appointment of new members

The Supervisory Council appoints its members. In the event of a vacancy, the council draws up a profile for the position to be filled.

It is of vital importance that the following knowledge areas are represented in the council:

- international diaconate and international cooperation;
- being a missionary community;
- governance;
- finance;
- risk management;
- Legal Affairs;
- HRM and HRD;
- campaigns, marketing and communication/PR.

In addition, the council pays attention to diversity according to gender, age and social and denominational background. A vacancy is usually published. A recruitment and selection committee, consisting of two council members and the director, conducts two interviews with each candidate and subsequently presents a nomination to the council.

Members of the council endorse Tearfund’s Statement of Principles, which is part of our bylaws and consistent with the World Evangelical Alliance Statement of Faith.

Board and Supervisory Council Tearfund Netherlands

As of December 2020

BOARD

M.M. (Minella) van Bergeijk

Director

No additional positions

SUPERVISORY COUNCIL

Drs. L.C. (René) van de Kieft

Chairman (until September 2021)

Managing director Maatschappij van Welstand, managing director Griendtsveen Holding, managing director Stichting Ten Vorse

Additional positions: Co-director Sustenso BV, Chairman Pensioenfonds Post NL, Partner Kuiper & Van de Kieft Organisatie adviseurs, Member of the Supervisory Board of Woonzorg Nederland, Chairman of the Board of Vrienden van de Zusters in Rwanda, Chairman SPIIL

Mr. D.G.M. (Don) Ceder

Secretary (until April 2021, eligible for another term)

Lawyer / owner Ceder Advocatuur

Additional positions: Party chairman of the ChristenUnie Amsterdam - member of the Supervisory Board of the Fonds voor Cultuurparticipatie - member of the VU Advisory Council

Ds. G.A. (Gertram) Heek

Vice-chairman (until November 2022)

Pastor Fonteinkerk Buitenpost

Additional positions: member of the Board of the PC Stichting voor Maatschappelijk Werk (Interzorg)

Drs. M. (Marco) Wiltjer

Chairman of the audit committee (until September 2022, eligible for another term)

Customer & Market Director of Enexis Netbeheer B.V.

No additional positions

A.M.L. (Annemieke) Buwalda - van Diepen MSc

Independent organisational advisor - Helder Analyse & Advies

Subsidy and policy advisor Maatschappij van Welstand

Additional positions: MR member CBS de Zaaier, Teuge

Drs. J.C. (Hans) Valkenburg

Member of the audit committee (until December 2021, eligible for another term)

Interim manager and advisor at Hans Valkenburg BV, publicist

Additional positions: treasurer & member of the executive board Milieudefensie - member of the Supervisory Board & audit committee Simavi - partner SVP.nl international consultancy

Dr. L.T. (Leon) van den Dool

(until December 2023, eligible for another term)

Senior manager advisory group Domestic Administration at PwC Accountants N.V. (0.8), senior researcher Institute for Housing and Urban Development Studies (IHS), Erasmus University Rotterdam (0.2)

Additional positions: party chairman CDA municipal council Papendrecht

Drs. E.C. (Carlinke) Jansen

(until April 2022, eligible for another term)

Communication specialist and coach

No additional positions

Ir. drs. O.C. (Olger) van Dijk

(until April 2022, eligible for another term)

MT member Democracy and Governance, Ministry of the Interior and Kingdom Relations of the Netherlands

No additional positions

The Van der Meulen family from Ureterp participated in The Climb.



The Climb

With The Climb, the sportiest challenge in lockdown, 146 people climbed their stairs at home to raise money for the Corona Emergency Aid Fund. The number of steps conversed to the height of the Vaalserberg, the Alpe d'Huez or the Mont Blanc. These heights were overcome and 2,306 supporters gave generously: the proceeds were no less than € 53,067. The amount has been used to distribute food packages, water and soap, to provide education and medical assistance to people suffering from the corona crisis.

PHOTO: WR FOTOGRAFIE

FUNDRAISING:

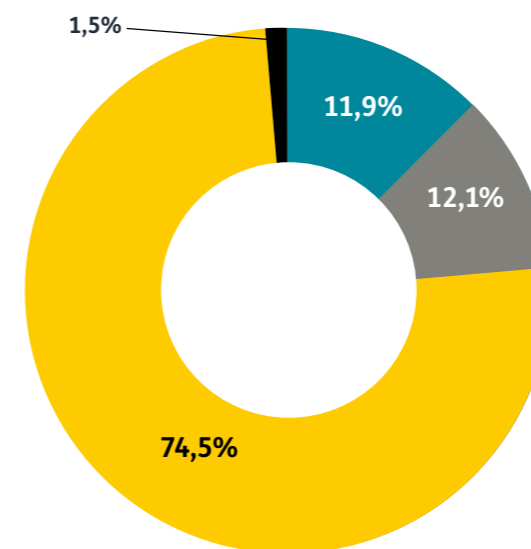
Great involvement in a special year

Our projects both in the Netherlands and abroad are only possible thanks to the support of many committed donors, individuals, churches, foundations, companies and governments. They are all important to us. This was particularly evident in the last exciting corona year. Thousands of donors supported our work in 2020 with a total of 12.1 million euros (see table). This means that our budget has almost been achieved. We experience this as great encouragement and are very grateful for it.

Private donors

It is the first time that Tearfund has received more than 4 million euros in private income, more than 275,000 euros above our budget. A special result in this special year. This shows a warm commitment from our supporters and we are very grateful for that.

Income 2020	Budget	Realised	Difference
Individuals	3,742,000	4,016,964	274,964
Legacies	110,000	188,266	78,266
Nacht Zonder Dak	135,000	57,384	-77,616
Churches & church umbrella organisations	670,000	568,572	-101,428
Companies & foundations	947,000	1,145,280	198,280
Income from related (inter)national organisations	550,000	459,557	-90,443
Income from other non-profit organisations	50,000	17,000	-33,000
Governments	5,357,000	5,405,206	48,206
Happietaria	220,000	71,880	-148,120
Events	284,000	145,073	-138,927
Others	10,000	5,114	-4,886
Total	12,075,000	12,080,295	5,295



Breakdown of % expenditures for the international programme

- Basic needs (especially wash, health, protection and social well-being)
- Livelihoods (especially food security and agriculture projects)
- Humanitarian assistance
- Other



In 2020, we drew attention to our projects through our mailings to our supporters. In November, a project among young people in Zimbabwe was the major focus.

Generous donations have been made for our emergency relief projects as well as for our development work. We value a lasting relationship with the people who support Tearfund. We are also committed to expanding that support further. To recruit new donors and strengthen our relationships, we develop various products to involve them in our work as much as possible.

Almost 33.000 donors

In 2020 we counted a total of 32,634 donors, including 3,714 new donors. Regular donors together represent 47.4% of the total. In particular sponsors, who periodically donate a fixed amount, made an important contribution to the end result. In 2020 we had 15,473 regular donors. This is a net growth of 446 compared to 2019.

Inheritances

Income from estates is just higher than expected. It is special to see that people want to entrust part of their assets to Tearfund after their death.

Churches, companies & foundations

In terms of the financial support we received from churches and companies, it was a special year. Churches could no longer meet as a result of the restrictive corona measures. This had a depressing effect on collection income. The operating results of many companies fell due to the lockdown. Despite this, there has been considerable giving by churches and companies. We received more than budgeted income from foundations (more than 200,000).

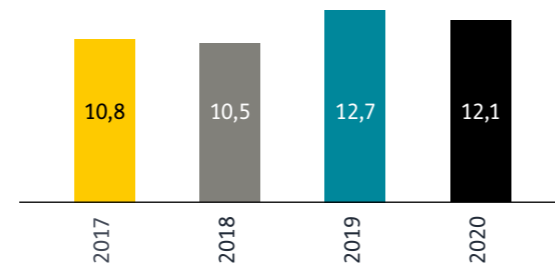
Campaigns and event fundraising

Money is also raised for our work through all kinds of campaigns and events. Tearfund itself has two ready-made models that can be used for this: Happietaria and Night without Roof. In addition, we regularly receive money from campaigns set up by others - private individuals and fellow organisations. It was a difficult year for both Night without Roof and Happietaria. Both actions take place through physical events where groups of people come together. This was often not possible due to the corona measures. Revenues therefore lagged (225,000 euros in total). Before 2020, it had already been decided to evaluate Night without Roof as a concept. As a result of this evaluation, we will no longer actively promote this action from 2021 and will only use it reactively.

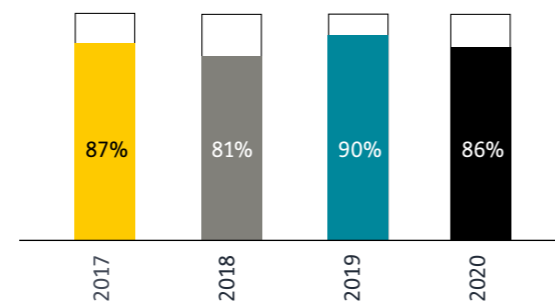
Government Grants & Institutional Funds

Tearfund was awarded more than 5.4 million euros in government subsidies in 2020. This was largely due to our participation in the Dutch Relief Alliance. In addition, in collaboration with the newly established JISRA consortium, we have successfully submitted a request to the new Power of Voices subsidy framework of the Ministry of Foreign Affairs. With this, we obtained an IF subsidy again for our development portfolio through a great programme with a special role for interfaith actors. These funds will be received in 2021 and will therefore not be reflected in the 2020 result. Despite an application to ECHO, our ambitions to obtain funding from the EU were unfortunately unsuccessful.

Income 2017-2020 (in millions)



Spend on goals



See page 124 for the desired and realised ratio between the costs 'spent on objective', 'recruitment costs' and 'costs of management and administration', as well as the desired and realised ratio between recruitment costs and the sum of acquired benefits.

Complaints

The relationship with our supporters and donors are very important to Tearfund. A good relationship ensures a better connection. That is why we keep a close eye on complaints from our supporters. They provide valuable feedback that we can learn from.

We deal with all complaints as quickly as possible - by telephone or in writing - and no later than ten working days. And at least once a year, the Projects Consultation evaluates the complaints received to:

- test the quality of our complaints handling;
- recognise structural signs of dissatisfaction as early as possible;
- improve communication with our target groups.

We discussed 32 complaints by telephone and e-mail. Eight of these complaints were about our telemarketing. Not everyone likes this way to be approached. However, telemarketing is an important source of income for us. We regularly evaluate how we use telemarketing.

We received three complaints about postal or financial issues. One complaint was about waiting too long for an order, another about still receiving mail even though it had already been indicated that this was not desired. The third complaint was about the amount of data that must be entered via online donation.

Nine people have complained about our fundraising approach. This ranges from complaints about a gift you

can receive when you become a donor to complaints about transferring a donation to another project because the current project stopped.

Eight complaints concerned the content of a mailing. This ranges from complaints about the thickness of our annual magazine to dissatisfaction with a letter received (why an informal way instead of a formal way of addressing the reader; why another letter if one is already a donor).

The other four complaints concerned our name change, the price of the digital fortnight calendar and the calendar ordering process.

Number of complaints in 2020

Method of fundraising	9
Telemarketing	8
Post or financial complaints	3
Others	3
No answer to questions	1
Substantive complaint mailing	8
Total	32

In 2019, the number was 25.

OUR AMBASSADORS

Telling stories that need to be heard

Our ambassadors play an important role in propagating our mission. They talk about their involvement with Tearfund and encourage others to join us. In 2020 we welcomed two new ambassadors: singer Pearl Jozefzoon and RTL4 weatherman Reinier van den Berg.



Pearl Jozefzoon
SINGER

“A child who cannot be a child: that injustice touches me the most. Perhaps that feeling has increased since I became a mother. The best thing I can do against injustice is to speak up. That I can tell stories that need to be heard and make people aware of what is going on in the world. That way I can mean something with my art.”



Reinier van den Berg
WEATHERMAN AT RTL 4

“I find it fascinating how much care God has taken to create the vastly diverse life. The Biblical model of taking good care of each other and the country also appeals to me enormously. Think of it as your garden that you love to enjoy on sunny days. If you don't want to be among the thistles tomorrow, you may have to get to work today to remove weeds. You don't let God's creation go to waste. So go, grab that broom and sweep the garden! For yourself and the loved ones after you.”



TimZingt
CABARET AND GRAND ARTIST

Together with Pearl and Trinity, Tim participated in the online 'Welcome Home Christmas Concert' on December 23.



Trinity
BAND

Together with Pearl and TimZingt, Trinity participated in the online 'Welcome Home Christmas Concert' on December 23.



Otto de Bruijne
SPEAKER AND ARTIST

Otto has been involved with Tearfund from the very beginning. He co-wrote the forty days calendar.



Moses Alagbe
PASTOR, DIRECTOR AMSTERDAM BIBLE ACADEMY AND CHAIRMAN PCC

Moses was one of the speakers at the Resilient Church workshop. He also works as a trainer for Umoja.



Mensenkinderen
SINGER-SONGWRITER BAS VAN NIENES

To draw attention to the Umoja programme, Bas has produced two videos in which people are challenged to stand with both feet in their neighbourhood.



Mirjam van der Vegt
AUTHOR, SPEAKER AND (SILENCE) TRAINER

Mirjam contributed to the forty days calendar this year. Her most recent book 'The power of rest' was chosen as the Best Spiritual Book of the year in early 2021. In the book you can read, among other things, the story of Bishop Ancelimo, Inspired Individual at Tearfund.



Jurjen ten Brinke
SPEAKER, PRESENTER AND PREACHER

Jurjen contributed to the working conference Integral Mission in Haarlem, the online lecture day in May, and was a speaker at the workshop of the Resilient Church.



Rikko Voorberg
THEOLOGIST, THEATER CREATOR, WRITER AND COLUMNIST

During Justice Week, Rikko spoke about the 'We're going to get them' campaign for the refugees in Moria (Greece).



Quality assurance and integrity

In our projects, we work with local churches and partner organisations. It is important that these partners have sufficient quality and capacity. Tearfund supports them with advice and coaching.

An important instrument for testing projects is the PME system (Planning, Monitoring and Evaluation), which is part of our total ISO-certified quality system. With this, we look closely at project proposals, progress reports, annual accounts, and external evaluations.

Standards

The purpose of a professional quality system is to ensure that those we work with and to whom we provide products and services benefit from the quality, effectiveness, and impact of our work. Various quality standards are part of the quality system. These standards provide us with a framework that serves as a tool for performance management, HR management and partner capacity development. The standards are also a reference tool for project design, monitoring, evaluation, learning and continuous improvement.

Integrity

The foundation for all our support to churches and partners is a shared commitment to integrity and professionalism. We also encourage an open work culture in which we are accountable for what we do and want to learn from each other and others. In our integrity policy, the well-being of the people we work for and with has the highest priority. We also closely monitor the correct use of the money entrusted to us.

Well-being and protection

In response to abuses in the care sector and the growing attention for sexually transgressive behaviour (#MeToo), we have tightened up our policy. Our foundation and

priority are the well-being and protection of the people we work for and with. We also closely monitor misuse in the spending of the money entrusted to us. We took this further in 2020, including by repeating a mandatory e-learning course on codes of conduct, integrity, anti-corruption, and anti-fraud, supplemented with training on cybersecurity. Every new partner organisation that is added to Tearfund's international portfolio is thoroughly screened about its policy on integrity and the protection of vulnerable children and adults. A specific team has also been put together with representatives from the Supervisory Council and ourselves, called Safeguarding and Wrongdoing. Specific files are discussed in more detail: the team not only looks back to history and approach but also looks ahead to opportunities to limit risks.

TEARFUND IS:

- a Recognized Charity following the quality requirements of the CBF, the supervisor for charities in the Netherlands (www.cbf.nl);
- holder of the ISO 9001-Partos certificate (standard for quality management in the development cooperation sector);
- holder of the ISO 14001 certificate (environmental management standard);
- member of the EU Humanitarian Partnership (quality label of ECHO, the humanitarian aid department of the European Commission).



Certified

For the certification for EU emergency funds, the quality mark had to be obtained again in 2020. In mid-December, we received positive news from Brussels that we have once again been certified for the period 2021-2027 (EU Humanitarian Partnership). In the coming years, the Core Humanitarian Standard on Quality and Accountability (CHS) will increasingly be used to measure the quality of development aid. This standard consists of nine commitments or conditions that development organisations and their programs should meet (see image above). A self-assessment was carried out in 2019, a project plan was drawn up in 2020 and the formal certification for CHS will be prepared in 2021.

Abuses

Signs of wrongdoing in projects we support can reach us in several ways. For example, they can be reported – anonymously or otherwise – by someone on the spot or come up in the mandatory annual audit of partners. In 2020 we had to deal with two serious situations.

Reporting unacceptable behaviour

At the end of December 2018, we received a report from a whistle blower of a serious incident at a project in Latin America. We have suspended our cooperation with the relevant partner organisation with immediate effect. As part of our duty of care, several conversations have been held

with the victim. The person concerned has also received psychosocial support and legal advice. An independent team concluded after an investigation that most of the allegations were well-founded. We then asked our partner organisation to take measures following our integrity policy. This policy and procedures have been improved and assessed positively by us. We have lifted the suspension, met pending financial obligations, and conducted an open and constructive discussion with the organisation’s board to learn from this incident mutually. We have kept involved organisations in the Netherlands informed of the report and the progress of the investigation.

Financial violation

Due to suspicions of incorrect information in financial reports, we had investigations carried out into the financial reports and audit reports of a partner organisation in Africa. These investigations revealed administrative mismanagement, forgery, and possible fraudulent conduct. Our cooperation with this partner has been suspended. Several discussions have been held with the church leadership as well as written requests for further clarification. Unfortunately, this has not yet resulted in Tearfund having sufficient confidence that the organisation is able and willing to meet the conditions set. Several discussions were held with the management

about an improvement plan. We offered our support, provided certain minimum conditions were met in terms of changes in governance, administrative organisation, and finances. All this has also been clarified and elaborated in writing. However, we have found that little progress has been made in drawing up such a plan. Our confidence in the implementation diminished. We have therefore taken the decision not to provide project financing to the organisation in 2021. Relevant contacts in our supporters have been informed about this decision.

Lessons

Reports like these are always a reason for Tearfund to check whether our procedures are adequate and what lessons we can learn. Looking back, we can say that the situations mentioned have been dealt with appropriately. This does not alter the fact that they have a major impact, first on the people affected, but also on our employees and the people and organisations that support us. It is about trust. Every report of abuse of power or other abuse requires a professional process in which the well-being of any victim is central. Subsequently, it is especially important to work on restoring trust, both with the parties involved in the Netherlands and with the partner organisations with which we will continue to work together.

TEARFUND COMMITS ITSELF TO:

- the code of conduct of the International Red Cross and NGOs active in humanitarian aid.
- the code of conduct of the sector organisation Goede Doelen Nederland (including guidelines for financial management and the remuneration of directors).
- the SPHERE standards (guidelines for the delivery of humanitarian aid).
- the Core Humanitarian Standard (guideline for humanitarian aid, focusing on transparency, participation, and accountability).
- the International Aid Transparency Initiative (IATI – initiative for making project information available via the internet).
- the RJ 650 Fundraising Institutions guideline of the Council for Annual Reporting.



Keep learning to improve our work

Measuring the impact of our work helps us learn, continue to improve our work and demonstrate our impact and expertise.

In 2020 we worked on improving the Planning, Monitoring and Evaluation (PME) of our projects. The PME procedures, tools and formats have been revised and employees have been trained to properly apply the procedures together with partner organisations in international projects. The use of the online PME module has also been further integrated into the projects.

Ten project evaluations

Ten evaluations were carried out in 2020. Structural projects are usually evaluated by our partners, in collaboration with us and/or Tearfund UK. That was the case last year in Haiti, Uganda and South Africa. In addition, emergency relief projects in Bangladesh, Ethiopia, Nigeria, Somalia, Zimbabwe and South Sudan have been evaluated.

Research

By conducting research, we learn from our work and can improve it, demonstrate our impact and expand our expertise. When conducting research, testing our vision (Theory of Change, see Chapter 1) has priority. Due to the pandemic, unfortunately, fewer studies could be carried out than planned. In 2020 we conducted six studies, including in collaboration with Tearfund UK or a colleague organisation. Research has been conducted into the impact of the Justice Conference on the behaviour of the participants and the effect of the Umoja process on the participating churches in the Netherlands. It also investigated how churches can contribute to the resilience of communities against disasters with case studies in Zimbabwe and the Philippines. In addition, research has been done into the functioning of the Integral Mission in fragile contexts and the role of faith-based organisations in the COVID-19 pandemic and sustainable forest management.

Learning and sharing results

We believe it is important to learn together and to share these lessons with fellow organisations. Within Tearfund, we have organised six 'learning forums' in which we jointly discuss the learning questions from our Theory of Change by discussing cases, research and evaluations. We also held six internal learning sessions in which we discussed scientific articles on religion and development cooperation to broaden our perspective and sharpen our knowledge. In addition, we attended various learning sessions and webinars, mostly online, and also organised an online learning session for fellow organisations to discuss the role of churches in fragile contexts based on a study.

By doing research we learn from our work and can improve it, demonstrate our impact and expand our expertise



Evaluation COVID-19-emergency relief

Due to COVID-19, many of the projects had to be adapted or expanded to include emergency relief. This emergency relief was evaluated in collaboration with Tearfund UK, and the report Real-Time Review of Tearfund's COVID-19 Response was published in December 2020.

The main results and lessons learned are:

- Tearfund's extensive network of local churches and partner organisations was decisive for
- the success of the emergency aid. By coordinating and mutually agreeing (on their initiative), they also became a good cooperation partner for local authorities and agencies, enabling them to effectively advocate for aid and measures. Moreover, cooperation in many countries ensured that overlap of emergency aid could be prevented.
- The network of churches and partner organisations enabled aid to get underway quickly because there was a good view of the need. In addition, despite

the measures, both sides still had access to the communities. They are seen by the community as a reliable source of information and thus effective information and advice about COVID-19 could be disseminated. The local church leaders often combined the health advice with Bible lessons and examples, which helped to better understand and follow the advice.

- By focusing in the projects on Tearfund's existing areas of expertise, especially when it comes to working through local actors, water, sanitation and hygiene, cash and livelihoods, the assistance provided was fast, effective and relevant.
- The information and technical advice for partner organisations and churches on these areas of expertise was often too general and irrelevant to the specific context.
- Decision-making on the allocation of funding should have been made in better and more transparent consultation with staff members in the countries.

Risks and mitigation measures

In our work, there are risks that we have to take into account. In doing so, we estimate the probability that these risks will materialise and what the impact would be. The risks that occurred in 2020 can be read in the previous chapters. Below we list the most important risks that we see in our environment for the coming years. This always includes several measures to combat these risks and to limit any consequences as much as possible. The financial translation of the occurrence of risks is included in the scope of the continuity reserve. (see page 118)

REPUTATIONAL DAMAGE DUE TO NEGATIVE PUBLICITY

Chance: small
Potential impact: big

Negative publicity can have a major impact on the image of a charitable organisation. This is the case, for example, in the event of poor results or fraud.

Our measures:

- Clear management and organisational structure and reporting;
- Our policy on quality assurance and integrity;
- Membership of industry associations;
- Adjusting our working method based on lessons learned;
- Quality and communication agreements within the Tearfund Family.

INSUFFICIENT MONEY FOR OUR ACTIVITIES

Chance: medium
Potential impact: medium

Our measures:

- Close monitoring of all income and expenses per destination;
- Expenditures are allocated per project after checking whether the budget is available;
- Sufficient attention to diversity in acquisition.

LOSS OF GRANT REVENUE

Chance: medium
Potential impact: medium

This may be the result of changing (government) policy or the conditions that applications must meet.

Our measures:

- Monitoring developments in the field of institutional funds (IF);
- Income from IF may not exceed a certain maximum percentage of turnover;
- Budgeting where overhead and indirect costs are not dependent on large, uncertain sources of income;
- A flexible organisation that adapts to the available funds.

SAFETY RISKS OF EMPLOYEES ABROAD

Chance: small
Impact: big

Our measures:

- Our security policy;
- Our trained crisis management team;
- Contact with external advisors.

Working together on our mission

In our environment, we distinguish many different people and organisations that are involved in our work: our stakeholders. They are very important to Tearfund for various reasons, which is why we value our contact with them. Below we list our most important stakeholders and tell something about how we conduct our contact with them.

Private donors

Of course, we tell our donors how we spend the money they entrust to us. But we also involve them in our work through mailings and organising events. We also encourage them to stand up for themselves, in their environment, against poverty and injustice.

Churches

In our programs abroad, we see local churches as a powerful driver of change. Also in the Netherlands, we see a growing number of churches that feel responsible to tackle local problems. We see it as our role to encourage and support this.

Partner organisations

Our partners abroad are our hands and feet for fighting poverty and injustice. They are our key contact for our international portfolio. We have intensive contact with them, and we discuss the projects that we set up based on our shared vision. We make agreements about sharing the progress of the projects and discuss bottlenecks. On average, a customer satisfaction survey is conducted with these organisations once every three years. The next one is planned for 2022.

Knowledge institutions

Knowledge institutions are important to us because their expertise contributes to the research and improvement of our activities. We regularly make room for interns and graduation research.

Government

We have an ongoing dialogue about our programme with the Dutch government, particularly through the Ministry of Foreign Affairs.

Businesses

We meet companies on a regional platform and in other meetings. We look for collaborations to utilise their expertise and engage in discussions with them about corporate social responsibility and other topics.

Funds and foundations

We are in talks with all kinds of funds and foundations about mutual interests and the possibilities for cooperation or financing.

Employees and volunteers

The discussion with our employees is partly organised in our works council (OR). We also have three so-called travel-free weeks. All employees are at the office in the Netherlands at that moment and there are many consultations, catch-ups and training moments. Once a year we conduct a satisfaction survey among employees.

Ambassadors

Our ambassadors have a fixed point of contact in the organisation. We regularly discuss how we can strengthen each other's activities. We also organise meetings where ambassadors meet.

Colleague organisations

We meet fellow organisations in all kinds of meetings and associations. We like to work with organisations and networks that can strengthen our joint efforts with their mission, vision and expertise.

National networks & partners

Christian Emergency Relief Cluster

Communication and programme coordination and fundraising

Dutch Relief Alliance

Collaboration in emergency aid policy and financing with 16 colleague organisations

EO-Metterdaad

Financing (third party income), media

Evangelische Omroep

Awareness and connection

Goede Doelen Nederland

Advocacy, self-regulation, services, joint purchase

Prisma

A network for Christian organisations, reflection on identity, joint lobbying towards the Dutch government

Knowledge platform Religion and Sustainable Development

Sharing expertise, connection

Micha Netherlands

The network focused on awareness

Ministry of Foreign Affairs

Strategic cooperation in programme policy, influencing policy, capacity building and financing

Missie Nederland

Network for Christian organisations

New Wine

Awareness and connection

Partos

Advocacy, joint lobby

Humanitarian Action Platform

Influencing Dutch humanitarian policy and learning meetings

Sizanani

Financial and administrative services, programme advice

Wo=men network

Advocacy, joint lobbying and knowledge exchange for gender equality and women's rights

International networks & partners

Christian NGOs and umbrella organisations of local churches in Africa, Asia and Latin America

Strategic cooperation in eradicating poverty and injustice

ECHO

Humanitarian Aid Funding and Knowledge

EU CORD

Financing, knowledge and lobby

Integral Alliance

Network, funding and spending on humanitarian aid (policy development, programme cooperation)

Micah Global

Network of organisations from Western countries, Africa, Asia and Latin America, reflection, coordination around project planning and reporting tools

PaRD

International network for religion and sustainable development of NGOs and governments
Joint Learning Initiative on

Faith and Local Communities

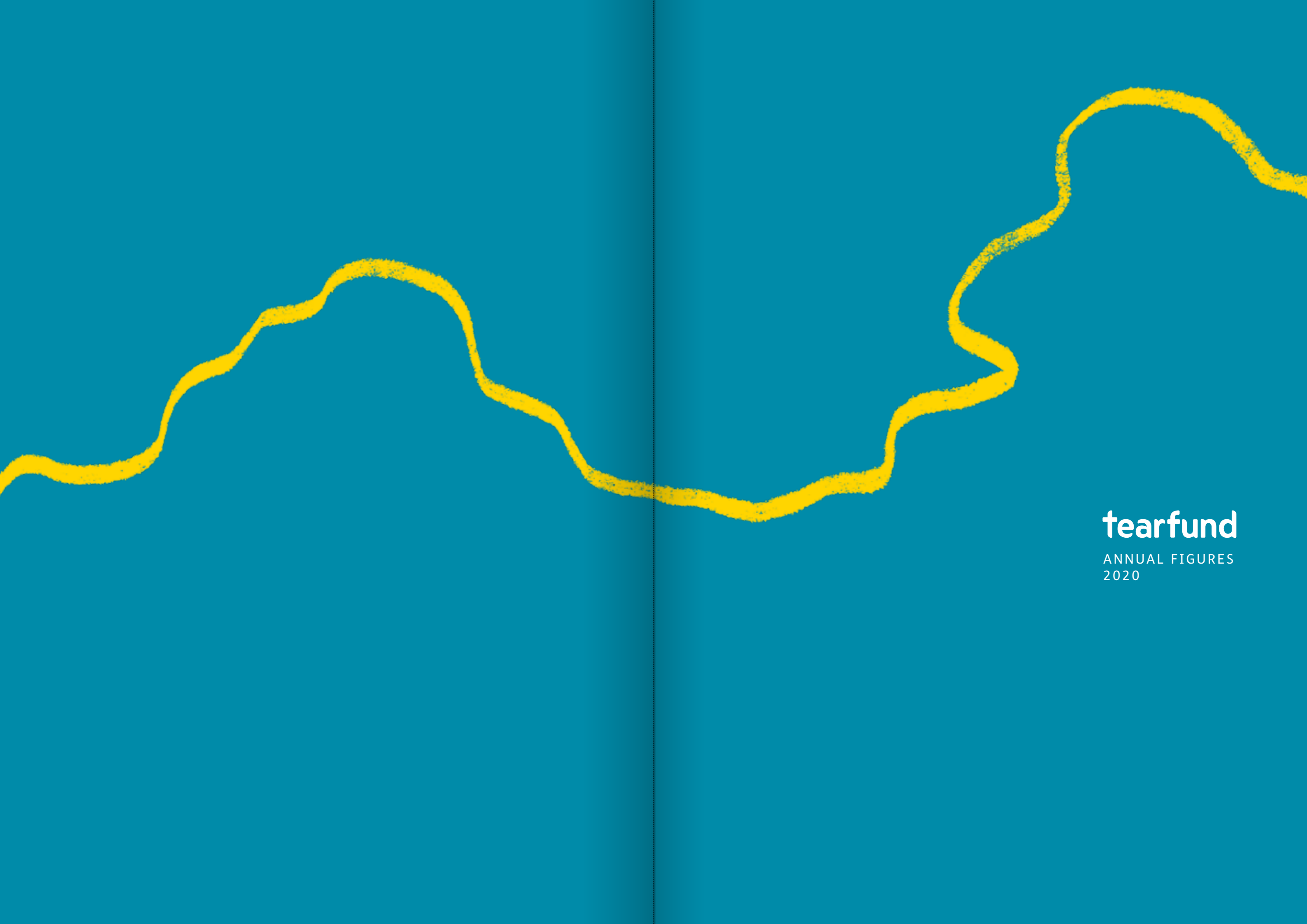
Expertise on religion and sustainable development

Tearfund Family

Strategic cooperation with the Tearfund organisations in nine countries, exchange and sharing of staff, resources, knowledge, financing and concepts

Tearfund UK

Strategic cooperation on programme and partner policy, emergency relief, campaigns and financing



tearfund

ANNUAL FIGURES
2020

Our finances

2020 has also been a special year from a financial point of view. While we started the year with balanced growth plans and a zero budget, we had to go back to the drawing board from March.

COVID-19 made the future uncertain on several incomes. Live events could no longer take place, which put pressure on recruiting (structural) donors. Nacht Zonder Dak and Happietaria campaigns were discontinued or could later be redesigned to a limited and creative extent. And the question was how individuals and companies would respond financially. In addition to some creative new revenue initiatives such as The Climb, there have also been significant cuts in costs and project expenditure or investments for the future have been postponed. Only when it became clear at the end of 2020 that our supporters continued to support us tremendously, and various government funds became available (from DRA and specific COVID-19 subsidies from the government), we were able to carefully take our original plans off the shelf. We will therefore start 2021 with a small negative budget, which will be sufficiently compensated by the positive result of 2020. This gives Tearfund a good starting position for the uncertain year 2021.

Loyal supporters

Our loyal supporters provide for both structural development and humanitarian aid. In 2020 we saw an increase in donations from private individuals and we also received substantial income for various humanitarian needs, largely from funding from the Dutch government. Our total income in 2020 was slightly higher than budgeted. The failure to obtain ECHO funding and the loss of most Happietarias was compensated by subsidies from the Dutch government, as well as private individuals, foundations and legacies. Spending on our objectives (expressed as a percentage of the income raised) amounted to 86% in 2020 (in 2019 it was 90%). The three-year average is 88%. Tearfund aims to spend at least 85% of its income on its objectives and the associated indirect costs.

Costs of fundraising, management and administration

In 2020 we incurred € 760,000 fundraising costs (in 2019: € 825,000). That is 6% of the sum of the income raised, following the budget. The costs of management and administration amounted to 3.6% of the total income (in 2019 this was 3.3%). Our internal standard is 3%. Given the tightening of the required quality requirements for NGOs for which extra capacity is required, the standards will have to be determined again.

Financial income and expenses

Interest charges have risen. This increase is mainly caused by the fact that Dutch banks charge negative interest on the existing balance. Because of this, Tearfund is currently developing a policy on liquidity management, which should limit the negative consequences of this interest as much as possible.

Results

Due to the consequences of corona, the government offers several (financial) schemes, including a Fixed Charges Allowance (TVL) and a Temporary Emergency Bridging Measure for Employment (NOW). The operating result, including the award of these grants, is rounded off at € 357,000 positive.

Profit appropriation and continuity reserve

The positive operating result of 2020 will be added to the continuity reserve, for the following reasons:

- 2021, like 2020, will be an uncertain year in the context of - **International project spending**: there is more need than available resources, whereby we also react flexibly and proactively to changing circumstances and increasing vulnerability of local communities and households.
- **Income**: what impact does the crisis have on our private donors? And what resources are released from the Dutch and European government?
- The positive operating result only took shape at the end of December, both on the income from donors and the aforementioned COVID-19 subsidies from the government. As a result, any additional spending in 2020 was no longer possible.
- The audits on the COVID-19 government subsidies will take place in 2021. After that, these funds will be available.

The addition to the continuity reserve allows Tearfund to make financial adjustments where necessary, to guarantee the continuity of our projects as well as our organisation.

Balance Sheets

	31 December 2020	31 December 2019
ASSETS		
Intangible fixed assets (1)	224,399	108,444
Tangible fixed assets (2)	132,660	172,515
Financial fixed assets (3)	-	-
	357,059	280,959
Claims, prepayments and accrued income (4)	1,013,027	1,415,662
Liquid assets (5)	3,526,281	3,644,512
	4,539,308	5,060,174
Total	4,896,367	5,341,133
LIABILITIES		
Reserves and funds		
- Continuity reserve (6)	1,489,560	1,131,881
- Designated and reserve projects (7)	-	45,000
- Designated reserve Groene kerken	8,180	-
- Designated funds (8)	1,903,434	1,693,231
	3,401,174	2,870,112
Short-term debts (9)	1,495,193	2,471,021
Total	4,896,367	5,341,133

Explanation

Every organisation is obliged to form a reserve to be able to absorb temporary disappointing income. According to the RJ650 guidelines, an organisation may keep a maximum of 150% of the annual organisational costs as a buffer. Designated funds arise due to the phasing of money that has been received in the financial year, while spending can only take place in the following year. We continuously strive to spend funds received as quickly as possible towards the objectives and to hold funds for as short a time as possible. However, this is not always possible. At the beginning of the year, influenced by strict scenario planning, we made cutbacks in the financial allocations for international projects, as well as approval for changes in implementation.

Results

(Balance of Income and Expenditure)

	Actual 2020	Budget 2020	Actual 2019
INCOME			
Income from private supporters(10)	4,246,763	3,986,708	3,957,417
Income from business (11)	329,468	347,000	258,971
Income from governments (12a)	5,164,720	5,357,311	4,960,727
Income from governments (12b) subsidies	240,486	0	0
Income from related (international) organisations (13)	219,307	100,000	342,129
Income from other non-profit organizations (14)	1,662,598	1,780,000	2,712,467
Total acquired income	1,863,342	11,571,019	12,231,711
Income in return for the delivery of goods and services (15)	71,880	220,000	371,334
Other income (16)	145,073	284,000	95,047
Total income	12,080,295	12,075,019	12,698,092
EXPENDITURE			
Spent on goals (17)	10,339,269	11,989,718	11,420,639
Costs of fundraising (18)	763,312	832,645	824,020
Costs of management and administration (19)	430,119	384,687	423,432
Total expenditure	11,532,700	13,207,050	12,668,091
Financial income and expenditure (20)	-16,533	-	-9,990
Results	531,062	-1,132,031	20,011
Designation of results: appropriation/reduction of			
- designated reserve Groene Kerken	8,180	-	-
- designated reserve projects	-45,000	-	45,000
- designated funds	210,203	-1,132,031	-72,269
- continuity reserve	357,679	-	47,279
	531,062	-1,132,031	20,010

Positive results

2020 shows a positive result. Significantly more financial support was received from private donors and foundations in particular than expected in mid-2020. A large part of the operating result consists of the expected subsidies from the government in the context of compensation for wage costs and fixed costs as a result of loss of income due to COVID-19. On the other hand, almost all Happietarias as well as events such as New Wine, Opwekking and The Justice Conference were unable to continue, which meant that there was less chance of recruiting structural donors.

Consolidated Cash Flow Statement

The Consolidated Cash Flow Statement has been drawn up according to the direct method

Cash flows from operational activities	2020	2019
Received income	12,489,260	12,536,948
Spent on goals	-11,404,962	-12,158,405
Spent on fundraising costs and management and administration	-1,031,748	-1,023,697
Cash flow from business operations	52,550	645,154
Interest received / Bank costs	-16,533	-9,990
Cash flow from operational activities	36,017	655,144

Cash flow from operational activities	2020	2019
Investment in fixed assets	-154,249	-108,729
Divestments in fixed assets	-	-
Cash flow from investment activities	-154,249	-108,729
Total cash flow	-118,231	-763,872
Cash and cash equivalents at start of financial year	3,644,512	4,408,384
Cash and cash equivalents by the end of financial year	3,526,281	3,644,512
Mutation cash flow	-118,231	-763,872

Grounds for valuation and results

General > Our Annual Accounts has been drawn up according to the guideline RJ 650 fondsenwervende organisaties. This guideline aims to give insight in the costs and expenses of organizations in relation to the goals for which these organizations raise funds.

Our Annual Accounts specifies amounts in euros. Compared to the previous year, the grounds for valuation and results have remained unchanged. The figures over 2019 have been adjusted – where relevant – to enable a comparison with 2020.

Grounds for the valuation of assets and liabilities

Intangible fixed assets The intangible fixed assets refer to the actual expenses for software. These have been valued at purchase prices with reduction of related linear write-offs and taking into account the estimated economic lifecycle for software, i.e. five years.

Tangible fixed assets The tangible fixed assets have also been valued at purchase prices with reduction of related linear write-offs and taking into account the estimated economic lifecycle. The estimated economic lifecycle for office inventory and renovation is five years, for IT-hardware three years.

Liquid assets The liquid assets consist of cash and bank balances and are valued at face value.

Reserves and Funds Reserves concern funds for the free use of the foundation. Target reserves may be held by the board for use for a specific purpose. The continuity reserve serves as a buffer to ensure continuity for our work in case Tearfund is faced with an unforeseen reduction of income or increase of expenditure. The appropriated reserve is designated to be spent on projects in the coming years, to be determined by the management. The designated funds concern donations with a specific objective ('earmarked donations') for which the management still has to approve projects.

As of 2020, Tearfund will take care of the administration for the partnership around Reserve Groene Kerken. Unspent funds should be placed on the balance sheet.

Other assets and liabilities The other assets and liabilities are valued at fair value of initial recognition and entered at the amortised cost in the subsequent valuation.

Grounds for the determination of the results

General Income and expenses are allocated to the period to which they relate, whereby matching is applied.

Income In principle, income is accounted for in the year in which it has been granted. Amounts that have been designated for a multi-annual project period are accounted for in their entirety at the moment of granting and, if not spent in that year, put in reserve under the designated funds. Income from governments and project funds with an obligation of repayment is only accounted for as income, if it corresponds to expenses.

Legacies Income from legacies is recorded in the financial year in which the size of the legacy can be reliably determined. Advances are accounted for in the year in which they have been received.

Liabilities Costs are determined on the basis of the grounds for valuation and accounted for in the year to which they refer.

Costs spent on goals Expenses spent on our goals are accounted for in the year in which the projects have been approved by the Board of Directors. This relates to all subsidies including additional implementations costs for projects executed by Tearfund.

Fundraising costs Costs for fundraising refer to expenses aiming to acquire financial means for one or more goals of Tearfund. Campaigns for awareness raising are allocated to 'be spent on goals'. If these campaigns also partly aim for fundraising, we divide the costs per activity relative to the efforts put in over 'spent on goals' and 'costs fundraising'.

Costs for management and administration Other expenses, such as employee costs for administration and management, are allocated to 'costs management and administration', unless they can be categorised as activities for our goals or fundraising. The Board of Directors reviews all indirect costs periodically to allocate them to the categories above. Where possible, the allocation of employees takes into account what amount of time was spent on what category. The most recent review was done at the beginning of 2020.

Personnel costs Wages, salaries and social security charges are included in the statement of income and expenses based on the terms of employment and insofar as they are owed to employees or the tax authority, respectively. The pension plan is accounted for according to the liabilities approach. The premium owed for the year under review is recognised as an expense.

Pensions Tearfund has a so-called 'defined benefit pension plan' at Brand New Day (BND). This is a Pension Fund for charity organisations. Tearfund has no obligation to supply additional financial contributions should BND fall short, except for paying future premiums that may become more expensive. The premiums are accounted for as employee costs as soon as they are to be paid. Premiums paid in advance are accounted for as prepayments and accrued income, when this leads to a repayment or a reduction of future payments. Premiums not yet paid are accounted for as a liability in the balance sheet.

Notes to the Balance Sheets per december 31, 2020

Intangible fixed assets*	
Purchase values at start of financial year	212,657
Cumulative depreciation at start of financial year	-104,213
Book value at start of financial year	108,444
Investments	151,419
Divestments (purchase value)	-31,652
Divestments (cumulative depreciation)	31,652
Depreciation	-35,464
Book value at end of financial year	224,399
Cumulative purchase value at end of financial year	332,424
Cumulative depreciation at end of financial year	-108,025
Book value at end of financial year	224,399

Tangible fixed assets		
	Renovation*	Inventory**
Purchase values at start of financial year	262,456	77,949
Cumulative depreciation at start of financial year	-156,891	-10,999
Book values at start of financial year	105,565	66,950
Investments	2,830	41,182
Divestments (purchase value)	-65,970	-4,042
Divestments (cumulative depreciation)	65,970	3,792
Depreciation	-46,620	-36,996
Book values at end of financial year	61,775	70,886
Cumulative purchase value at end of financial year	199,315	115,089
Cumulative depreciation at end of financial year	-137,541	-44,203
Book value at end of financial year	61,774	70,886

* The depreciation rate is 20% per year.

** The depreciation rate is 33,3% per year.

Intangible fixed assets (1)

The intangible fixed assets are used for operational management. In 2019 and 2020 we invested in a few new (software) investments. The new websites went live at the beginning of January 2021. As a result, it has not yet been written off in 2020. The intangible fixed assets are used for business operations.

Tangible fixed assets (2)

Tangible fixed assets include the renovation of the office and office furniture and equipment. The tangible fixed assets are used for business operations. Several investments were made in 2020. The tangible fixed assets are used for business operations.

Financial fixed assets (3)

There are no financial fixed assets.

Claims, prepayments and accrued income (4)

Other claims include amounts that we receive from partners for project financing. The duration of claims is shorter than a year.

Claims and accrued income	2020-12-31	2019-12-31
Other claims and accrued income	1,006,697	1,415,662
VAT	6,330	0
Total claims	1,013,027	1,415,662

Liquidities (5)

The liquidities are freely at our disposal, except for the bank guarantee of € 18,000 for the rent of our office in Utrecht from the Landelijk Diensten Centrum and the Designated Fund in name of Sizanani.

Cash and Cash Equivalents	2020-12-31	2019-12-31
Savings and deposit accounts	1,498,821	1,500,006
Banks	1,937,409	2,052,347
Cash	1,052	3,514
Sizanani-bank result	88,999	88,645
Total cash and cash equivalent	3,526,281	3,644,512

Investment Policy

Tearfund does not invest in risk-bearing products. We put any temporary liquidity surpluses in the savings account, depending on the liquidity planning. We are free to withdraw any amount from this account at any time. Part of our savings have been placed with ABN AMRO, accredited by the general organization for Charities in the Netherlands (i.e. Goede Doelen Nederland) and using an investment policy that satisfies the criteria of sustainability and corporate social responsibility. Another part of our savings has been placed with the Triodos Bank, that fits these sustainability criteria even better. We are investigating ways to limit the impact of negative interest rates by the banks as much as possible.

Continuity Reserve	2020-12-31	2019-12-31
At start of financial year	1,131,881	1,084,602
Results financial year	357,679	47,279
At end of financial year	1,489,560	1,131,881

Continuity reserve (6)

We have formed a continuity reserve to cover short-term risks and to ensure that Tear can continue to fulfil its commitments in the future. The guideline from Goede Doelen requires a maximum of 1.5 times the annual costs of the work organisation. This year, the amounts intended for the projects have been placed with the relevant emergency aid projects in the designated fund. The movement in the continuity reserve is formed by the operating result for 2020. For an explanation, see page 114.

Grounds for the Continuity reserve*	
Non-objective-related acquisition costs	375,232
Organization costs	2,626,095
Ground	3,001,327
Maximum reserve according to Guidelines	150% 4,501,991
Based on earlier performed risk analysis	40% 12,200,531
Actual continuity reserve	50% 1,489,561

* as in table 14 of the Notes on the Balance of Income and Expenditures.

Designated Reserve Projects (7)

Designated reserve projects	2020-12-31	2019-12-31
At start of financial year	45,000	-
Added to dedicated projects	-45,000	45,000
At end of financial year	-	45,000

Designated reserve Groene Kerken	
At start of financial year	0
Added credit balance as per 31 December 2020	8,180
At end of financial year	8,180

Designated Funds (8)

Designated Funds are amounts of money we received for specific purposes and may only spend on those purposes. The names of the funds indicate what each fund is for. Sizanani is a foundation implementing projects in South Africa, for which Tearfund provides support as a back-office.

Designated Funds	At start financial year	Net Income	Transfers	Compensation Regime	Correction	Expenses *	Reserve transfer	At end of financial year
Development	1,126,644	1,939,493	-36,733		-21,830	-1,970,253		1,037,321
Humanitarian aid	521,068	6,355,187	36,733	-300,772	-500	-5,853,068	45,000	803,648
Sizanani	45,519	104,632	-		-4,583	-83,103		62,465
	1,693,231	8,399,312	0	-300,772	26,913	-7,906,424	45,000	1,903,434

*The expenditures are the subsidies and contributions that have been transferred to international partners. An overview of this has been added on page 125 (specification by destination).

Short-term Debts (9)

All debts are short-term and we hope to deal with them within the year. The item for Creditors' refers to providers in the Netherlands. The item of 'To be paid for projects' refers to allocations to partner organizations in Africa, Asia, or Latin America and are to be transferred in instalments.

Short-term Debts	2020-12-31	2019-12-31
Creditors	62,968	126,167
To be paid for projects	974,861	2,040,554
Current work Happpetaria's	1,040	637
To be paid for VAT	-	5,616
Other debts:		
Holiday allowance including social costs	78,169	69,120
Holidays	58,168	63,633
Income taxes and premium tax	0	89,427
External Auditor costs	0	13,119
Prepayments	242,064	37,000
Various	77,923	25,748
Total short-term debts	1,495,193	2,471,021

Liabilities not visible from the balance sheet

Tearfund has agreed to a rental contract for its office-building in Utrecht up until 31 May 2022. The liability for this amounts to more than € 70,000 a year. We obtained a bank guarantee for the amount of €18,000 for the rental contract. The liquidities for the amount mentioned are not freely at our disposal.

Notes to the Balance Sheets of Income and Expenditure

Our income is split by the origin of donor groups. Revenues are raised for structural development and humanitarian aid. The emergency aid income is by no means always of an incidental character because there is a long-term crisis, for which funds are also systematically raised. The so-called 'acute crises' are new (natural) disasters. These disasters are taken into account in the budget but based on a conservative statistical estimate. Tearfund's revenues may vary from year to year depending on the number and magnitude of global emergencies that Tearfund is committed to.

Income from Private Supporters (10)

The donations from private individuals are higher than budgeted and higher than 2019, for which we are extremely grateful. It is important for Tearfund that revenues have increased for structural development projects.

Income from private donors	2020	Budget 2020	2019
Legacies	188,266	110,000	327,936
Donations and gifts	4,058,497	3,876,708	3,629,481
	4,246,763	3,986,708	3,957,417

Income from Businesses (11)

The ambition concerning income from companies was not achieved because COVID-19 had an impact on the meeting opportunities. Nevertheless, we are very pleased with the increasing income from companies, despite the economic impact of COVID-19 on the Netherlands.

Income from businesses	2020	Budget 2020	2019
	329,468	347,000	258,971

Income from governments (12a)

Tearfund is a member of the Dutch Relief Alliance (DRA), a consortium of Dutch humanitarian aid organizations that draw up agreements with the Minister of Foreign Affairs for disaster projects in crisis areas. For each agreement, one of the members is the coordinator. Part of the income of the consortium is allocated to Tearfund on the basis of a number of criteria. This partly depends on the added value of the network that Tearfund has in the relevant affected crisis areas compared to other consortium members.

Income from governments	2020	Budget 2020	2019
MFS via ICCO / Prisma ICCO corporation	138,697		84,352
Dutch Relief Alliance via Terres des Hommes for Iraq-IV	-10,541		
Dutch Relief Alliance via Oxfam for Mozambique			560,520
Dutch Relief Alliance via Dorcas for Innovation project 121 Malawi	-14,698		32,184
Dutch Relief Alliance via Save The Children for Nigeria-V	-128,732		1,277,360
Dutch Relief Alliance via Save The Children for Nigeria-VI	1,441,927		
Dutch Relief Alliance via Save The Children for South Sudan-IV	-3,543		16,600
Dutch Relief Alliance via Save The Children for South Sudan -V			872,134
Dutch Relief Alliance via Save The Children for South Sudan -VI	1,335,833		
Dutch Relief Alliance via Save The Children for South Sudan -Flood response			430,151
Dutch Relief Alliance via Save The Children for South Sudan-COVID-19 programme	528,605		
Dutch Relief Alliance via SOS Kinderdorpen for Somalia Locusts	481,069		
Dutch Relief Alliance via SOS Kinderdorpen for Ethiopia COVID-19 programme	579,363		
Dutch Relief Alliance via Stichting Beheer Subsidiegelden DRA for DRC-innovation project			764,441
Dutch Relief Alliance via World Vision for DRC-II	-19,534		922,986
Dutch Relief Alliance via World Vision for DRC-III	875,768		
Dutch Relief Alliance via Oxfam Novib for Bangladesh-II	-6,087		
Dutch Relief Alliance via CARE for Sulawesi	-33,407		
	5,164,720	5,357,311	4,960,728

Of the following subsidies, the amount has yet to be determined:

Dutch Relief Alliance via Oxfam for Mozambique
Dutch Relief Alliance via Save The Children for Nigeria-VI
Dutch Relief Alliance via Save The Children for South Sudan-V
Dutch Relief Alliance via Save The Children for South Sudan -VI
Dutch Relief Alliance via Save The Children for South Sudan -Flood response
Dutch Relief Alliance via Save The Children for South Sudan -COVID-19 programme
Dutch Relief Alliance via SOS Kinderdorpen for Somalia Locusts
Dutch Relief Alliance via SOS Kinderdorpen for Ethiopia COVID-19 programme
Dutch Relief Alliance via Stichting Beheer Subsidiegelden DRA for DRC innovation project
Dutch Relief Alliance via World Vision for DRC-III

Income from governments – subsidies (12b)

These subsidies - still to be definitively determined - were obtained in the context of the various COVID-19 support packages from the government. This concerns the NOW and the TVL. Tearfund was eligible because there was more than 20% and 30% loss of turnover respectively in the relevant period.

Baten van overheden - Subsidies	
NOW3.1	150,486
TVL	90,000
	240,486

Income from related (international) organizations (13)

Legally and financially, Tearfund is an independent organization. However, we do cooperate with other members of the Tearfund Family: our sister organizations in Australia, Belgium, Canada, Germany, France, Ireland, New Zealand, Switzerland and the United Kingdom. With Tearfund UK we have an extensive cooperation agreement.

	2020	Budget 2020	2019
Tearfund Family	219,307	100,000	342,129

Income from Other Non-Profit Organizations (14)

Tearfund works together with other international development and relief organizations in a variety of coalitions, such as the Integral Alliance and EU-CORD. In 2020, Tearfund was less the lead for coordinated emergency relief actions through these partnerships. We receive funds from EO Metterdaad for structural development projects and emergency aid projects. Through the Christian Emergency Relief Cluster, we work together with aid organisations ZOA, Woord en Daad, Red een Kind and Dorcas and EO Metterdaad.

	2020	Budget 2020	2019
Other (international) relief organizations	257,250	500,000	1,402,630
Churches	525,889	582,000	504,767
Church umbrella organizations	56,520	88,000	95,246
Foundations	817,825	600,000	698,093
Other non-profit organizations	5,114	10,000	11,731
	1,662,598	1,780,000	2,712,467

Income as Compensation for Goods and Services Provided (15)

This item only includes Happietaria: a pop-up restaurant with which students collect money for one or more Tearfund projects and create awareness about these projects. In 2020, only Happietaria-Utrecht was able to open its doors, Nijmegen had to close early. Due to the lockdown, some Happietaria's have sought creative possibilities to still generate revenue.

	2020	Budget 2020	2019
Gross Turnover	113,168		470,188
Contributions partner organizations	0		27,000
Purchase Costs	-41,288		-125,854
Net-turnover	71,880	220,000	371,334

Income from events (16)

Despite the cancellation of The Justice Conference, Opwekking, New Wine and other events, revenues have increased. This is mainly due to the Groene Kerken and Umoja initiatives incorporated by Tearfund.

	2020	Budget 2020	2019
Income from events	145,073	284,000	95,047
Other income	-	-	-
	145,073	284,000	95,047

Spent on Goals (17)

On page 124 the spending on goals have been specified.

Costs for fundraising (18)

On page 124 the fundraising costs are explained.

Costs for Management and Administration (19)

On page 124 the cost structure is explained, and insight is given into the way in which our expenses and costs for fundraising, management & administration are related.

Financial income and expenditure (20)

Tearfund does not invest in risk-bearing products. In 2020, Tearfund started paying negative interest on balances in our bank accounts, which was not budgeted.

	2020	Budget 2020	2019
Bank costs	-16,533	-10,000	-9,990
	-16,533	-10,000	-9,990

Key figures

The spending ratio in 2020 is lower than in 2019, partly due to the reduced spending as a result of COVID-19. Tearfund uses its own standard of minimally 85 per cent for the co-called spending ratio. Over the period of 2018-2020 we realized 88%. This average reflects our policy accurately: we aim to spend the funds we receive as soon as possible on realizing our corporate goals.

Tearfund uses its own standard of a maximum of 3% of the total income for the costs of management & administration. In 2020, Tearfund achieved 3.5%, which is comparable to 2019. Given the stricter quality requirements for NGOs, the internal standards will be reviewed. For example, costs were incurred in 2020 for the recertification for the EU, and new quality standards must be implemented in 2021 and beyond. The costs for raising own income are well below the internal standard of 18%.

Income structure Tearfund	Actual 2020	rel, to Acquired Income	rel, to Budget	rel, to 2019	Budget 2020	rel, to Income	Actual 2019	rel, to Acquired Income
Income from private supporters	4,246,763	36%	107%	107%	3,986,708	34%	3,957,417	32%
Income from businesses	329,468	3%	95%	127%	347,000	3%	258,971	2%
Income from governments (inclusive subsidies NOW and TVL)	5,405,206	45%	101%	109%	5,357,311	47%	4,960,727	41%
Income from related (international) organisations	219,307	2%	-	64%	-	0%	342,129	3%
Income from other non-profit organisations	1.662.598	14%	88%	61%	1,880,000	16%	2.712,467	22%
Total acquired income	11,863,342	100%	103%	97%	11,571,019	100%	12,231,711	100%
Income as compensation for delivery of products and services (15)	71,880		33%	19%	220,000		371,334	
Income from events (16)	145,073		51%	153%	284,000		95,047	
Total income	12,080,295				12,075,019		12,698,092	

Expenditure structure Tearfund	Actual 2020	rel, to Acquired Income	rel, to Budget	rel, to 2019	Budget 2020	rel, to Income	Actual 2019	rel, to Acquired Income
Spent on goals	10,339,269	87,2%	86%	91%	11,989,718	104%	11,420,639	93,4%
Costs for fundraising	763,312	6,4%	92%	93%	832,645	7%	824,020	6,7%
Costs management and administration	430,119	3,6%	112%	102%	384,687	3,3%	423,432	3,5%
	11,532,700	97%	87%	91%	13,207,050	114%	12,668,091	104%

Ratio's	Actual 2020	Interne norm	Actual 2019	Interne norm
Spent on goal relative to income	86%		99%	90%
Increasing average over three years	88%	> 85%	87%	> 85%
Spent on goal relative to expenditure	90%		91%	90%
Costs for fundraising relative to total of acquired income	6%	< 18%	7%	< 18%
Costs Management and Administration relative to income	3,6%	<3%	3%	< 2,5%
Average number of full time positions	34,3		30,1	29,2

The total contributions

The total contributions of € 7,906,424 are split by theme in the table below.

Themes	Latin-America	Middle East	Asia	East and Central Africa	Southern & East-Africa	Other	Total	
Basic needs	47,686	0	351,615	172,538	380,674		952,513	12,0%
Livelihoods	86,000	0	183,743	264,556	443,300		977,600	12,4%
Humanitarian Aid	91,500	515,441	279,092	4,897,889	69,146	0	5,853,068	74,0%
Other	0	0	0	0	0	123,243	123,243	1,6%
Total projects	225,186	515,441	814,450	5,334,983	893,120	123,243	7,906,424	

Personnel Costs

The number of fulltime positions in 2020 averaged 34.3 (2019: 29.2), the budget was 30.1. This is an increase and is reflected in the wage costs and the associated social charges and pension contributions. At the same time, considerably fewer costs were incurred due to a conscious cutback on expertise promotion, less hiring of self-employed workers and the elimination of commuting expenses and travel expenses to partners. In addition, substantially more was allocated to partners.

	Actual 2020	rel, to Budget	rel, to 2019	Budget 2020	Actual 2019
Salary costs	1,735,166	Total	114%	1,528,114	1,492,112
Social security costs	325,094	15%	114%	284,406	264,558
Pension costs	91,997	4%	115%	80,000	75,797
Travel expenses for commuting	19,592	1%	44%	45,000	54,805
Various personnel costs	121,909	6%	70%	174,600	298,599
Professional development costs	17,060	1%	34%	50,000	56,340
Travel expenses in the Netherlands	3,814	0%	38%	10,000	9,415
Travel expenses abroad	16,716	1%	22%	75,000	83,150
Charged costs	-172,105	-8%	315%	-54,600	-42,093
Total personnel costs	2,159,243	100%	98%	2,192,520	2,292,683

The costs charged relate, among other things, to personnel costs and organizational costs related to the deployment of Tearfund employees and resources for Tearfund UK, Dutch Relief Alliance, Micha Nederland, Groene Kerken and Umoja.

Events after Balance date

There have been no events after the balance sheet date that affect the 2020 financial statements.

Remuneration Board of Directors

Name	M.M.van Bergeijk
Job description	Director
Employment contract	
Type	Fixed-term employment contract
Hours (full-time work week)	40
Part-time percentage	100 %
Period	Full 2020
Remuneration (in euros)	
Annual income	
Gross Salary	62,429
Holiday allowance	4,994
Year's end benefit	3,441
	70,864
Pension costs (employer's part)	6,306
Total other costs and income	83
Total remuneration 2019	77,253
Total remuneration previous year	6,289

The Supervisory Council determined the remuneration policy, the salary level of the director and the level of the other remuneration components. The remuneration policy is periodically updated. Tearfund uses its own labour conditions for determining the remuneration policy and the salary of the director. As for the other members of staff, the salary scales are derived from the BBRA. In addition, the job descriptions for the Board of Directors are subject to FUWASYS. The members of the Supervisory Council do not receive remuneration for their responsibilities. NB in 2019, the management was filled by two permanent employees on an interim basis. The current director joined Tearfund on 1 December 2019.

1 Remuneration system for Dutch Civil Servants
2 The government value system

Explanation

Charities have to account for the way in which they spend their income. Clear rules ensure transparency by requiring these charities to communicate clearly about their activities and results. Over the past years a system of supervision and accountability has arisen, based on self-regulation. Self-regulation means that charities are as a branch responsible for a transparent process. Since 1 January 2016, there is a regulation for Certification of Charities with new standards and modernized supervision. Most codes and guidelines of the branch organization Goede Doelen Nederland have been included in this Certification regulation. Part of this is the 'Regulation for the remuneration of directors of charities'. Goede Doelen Nederland fixed a maximum for the remuneration of members of the Board of Directors.

This maximum is calculated on the basis of the index BSD (Basic Score for Managing Directors). The job description of our director is based on 375 BSD-points, Scale F. The remuneration attached to this benchmark, therefore, remains below the standard of the Law for the standardization of Top Salaries (Wet Normering Topinkomens). The maximum salary associated with this scale is: € 99,828.

Multi-Annual Overview

	Actual 2019	Budget 2020	Actual 2020	Budget 2021
INCOME				
Income from fundraising	5,868,353	5,613,708	6,200,886	5,592,500
Income from joint campaigns	221,219	50,000		50,000
Income from campaigns by third parties	1,181,411	550,000	257,250	500,000
Subsidies from governments	4,960,727	5,357,311	5,164,720	5,200,000
Income from interests				
Other Income	466,381	504,000	457,439	55,000
Total Income	12,698,092	12,075,019	12,080,295	11,397,500
EXPENDITURE				
Spent on Goals	11,510,485	11,979,718	10,339,269	10,835,801
Fundraising costs	734,174	832,645	763,312	776,993
Management and Administration				
Board of directors and administration	423,432	384,687	430,119	449,536
Financial income and expenditures	9,990	10,000	16,533	20,000
				50,000
Total expenditure	12,678,081	13,207,050	11,549,233	12,132,330
RESULTS	20,010	-1,132,031	531,062	-734,830
Allocation Results				
Mutation designated funds	-72,269	-1,132,031	210,203	-604,670
Mutation designated reserve	45,000		-45,000	
Mutation designated reserve Groene Kerken			8,180	
Appropriation/reduction of continuity reserve	47,279		357,679	-130,160
	20,010	-1,132,031	531,062	-734,830

Explanation

For comparison with previous years, the 'Income' and 'Acquisition of income' have been represented according to the previous guideline RJ 650. In 2020, more income was generated from fundraising and subsidies from governments than in 2019, compared to a decrease in actions by third parties, especially EO-Metterdaad, which were uniquely high in 2019.

Signature Annual Accounts

May 2021, Utrecht

Managing Director:
M.M. van Bergeijk

Supervisory Council:
Drs. A.M.L. Buwalda-van Diepen
Mr. D.G.M. Ceder
Ir. drs. O.C. van Dijk
Dr. L.T. van den Dool
Ds. G.A. van Heek
Drs. E.C. Jansen
Drs. L.C. van der Kieft
Drs. J.C. Valkenburg
Drs. M. Wiltjer



Stichting Tearfund Nederland
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INDEPENDENT AUDITOR'S REPORT

To: the Board of Directors and the Supervisory Council of Stichting Tearfund Nederland

Report on the audit of the financial statements 2020 included in the annual report

Our Opinion

We have audited the financial statements 2020 of Stichting Tearfund Nederland, based in Utrecht.

In our opinion, the accompanying financial statements (page 110 through 129) give a true and fair view of the financial position of Stichting Tearfund Nederland as at December 31, 2020 and of its result for 2020 in accordance with the Guideline for annual reporting 650 'Fundraising Organisations' of the Dutch Accounting Standards Board.

The financial statements comprise:

1. the balance sheet as at December 31, 2020 with a balance sheet total of € 4.896.367;
2. the statement of income and expenditure 2020 with a total positive result of € 531.062; and
3. the notes comprising a summary of the accounting policies and other explanatory information.

Basis for our opinion

We conducted our audit in accordance with Dutch law, including the Dutch Standards on Auditing. Our responsibilities under those standards are further described in the 'Our responsibilities for the audit of the accompanying financial statements' section of our report.

We are independent of Stichting Tearfund Nederland in accordance with the 'Verordening inzake de Onafhankelijkheid van accountants bij assurance-opdrachten' (ViO, Code of Ethics for Professional Accountants, a regulation with respect to independence) and other relevant independence regulations in the Netherlands. Furthermore, we have complied with the Verordening Gedrags- en Beroepsregels Accountants (VGBA, Dutch Code of Ethics).

We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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Report on the other information included in the annual report

In addition to the financial statements and our auditor's report thereon, the annual report contains other information that consists of:

- the management board's report (page 7 through 109);

Based on the following procedures performed, we conclude that the other information:

- is consistent with the financial statements and does not contain material misstatements;
- contains the information as required by the Guideline for annual reporting 650 'Fundraising Organisations'.

We have read the other information. Based on our knowledge and understanding obtained through our audit of the financial statements or otherwise, we have considered whether the other information contains material misstatements. By performing these procedures, we comply with the requirements of the Dutch Standard 720. The scope of the procedures performed is substantially less than the scope of those performed in our audit of the financial statements.

The Board of Directors is responsible for the preparation of the management board's report and other information in accordance with the Guideline for annual reporting 650 "Fundraising Organisations" of the Dutch Accounting Standards Board.

Description of responsibilities regarding the financial statements

Responsibilities of the Board of Directors and the Supervisory Council for the financial statements

The Board of Directors is responsible for the preparation and fair presentation of the financial statements in accordance with the Guideline for annual reporting 650 'Fundraising Organisations' of the Dutch Accounting Standards Board. Furthermore, the Board is responsible for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

As part of the preparation of the financial statements, the Board is responsible for assessing the company's ability to continue as a going concern. Based on the financial reporting framework mentioned, management should prepare the financial statements using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so. The Board should disclose events and circumstances that may cast significant doubt on the company's ability to continue as a going concern in the company financial statements.

The Supervisory Council is responsible for overseeing the company's financial reporting process.



Our responsibilities for the audit of the financial statements

Our objective is to plan and perform the audit assignment in a manner that allows us to obtain sufficient and appropriate audit evidence for our opinion. Our audit has been performed with a high, but not absolute, level of assurance, which means we may not detect all material errors and fraud during our audit. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. The materiality affects the nature, timing and extent of our audit procedures and the evaluation of the effect of identified misstatements on our opinion.

A more detailed description of our responsibilities is included in the appendix to our auditor's report.

Was signed, Sliedrecht, May 19, 2021.

WITh accountants B.V.
A.M. Tromp MSc RA

Enclosure



Enclosure to our auditor's report by the accompanying financial statements 2020 of Stichting Tearfund Nederland

We have exercised professional judgement and have maintained professional scepticism throughout the audit, in accordance with Dutch Standards on Auditing, ethical requirements and independence requirements. Our audit included e.g.:

- identifying and assessing the risks of material misstatement of the company financial statements, whether due to fraud or error, designing and performing audit procedures responsive to those risks, and obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtaining an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control;
- evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- concluding on the appropriateness of management's use of the going concern basis of accounting, and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the company financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause a company to cease to continue as a going concern;
- evaluating the overall presentation, structure and content of the company financial statements, including the disclosures; and
- evaluating whether the company financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Board of Directors and the Supervisory Council regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant findings in internal control that we identify during our audit.

Colophon

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