

# ZOA

## ANNUAL REPORT

2022







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## Our purpose and vision

Inspired by our Christian faith, we provide relief, hope and recovery to people impacted by conflicts and disasters as we envision a world where people have hope and live dignified lives in peaceful communities.







## Responding to a global crisis

2022 was coloured by the impact of the war in Ukraine. Once again, millions of people had to flee their homes. I am moved and deeply grateful that ZOA's generous supporters were inspired to respond quickly and provided thousands of people with desperately needed cash to buy food and other essential items. We also helped by restoring hundreds of war-damaged houses.

However, people living far beyond Ukraine's borders were also deeply affected by this war. Its impact was felt across the world as the price of oil and gas soared and the export of grain stagnated. As a result, countries like Yemen and DR Congo were drastically affected as well. And, as always, the most vulnerable suffered the most. This is why ZOA focuses on improving people's livelihoods.

The picture on this page was taken in DR Congo, where we focus on supporting small-holder farmers to diversify and improve their food production whilst simultaneously working on improving access to land, addressing root causes of conflict, and focusing on good governance. The overarching goal is to help people become more resilient and self-sufficient and to help restore peace and stability in the region. A picture like this captures ZOA's essence as we work from relief towards recovery.

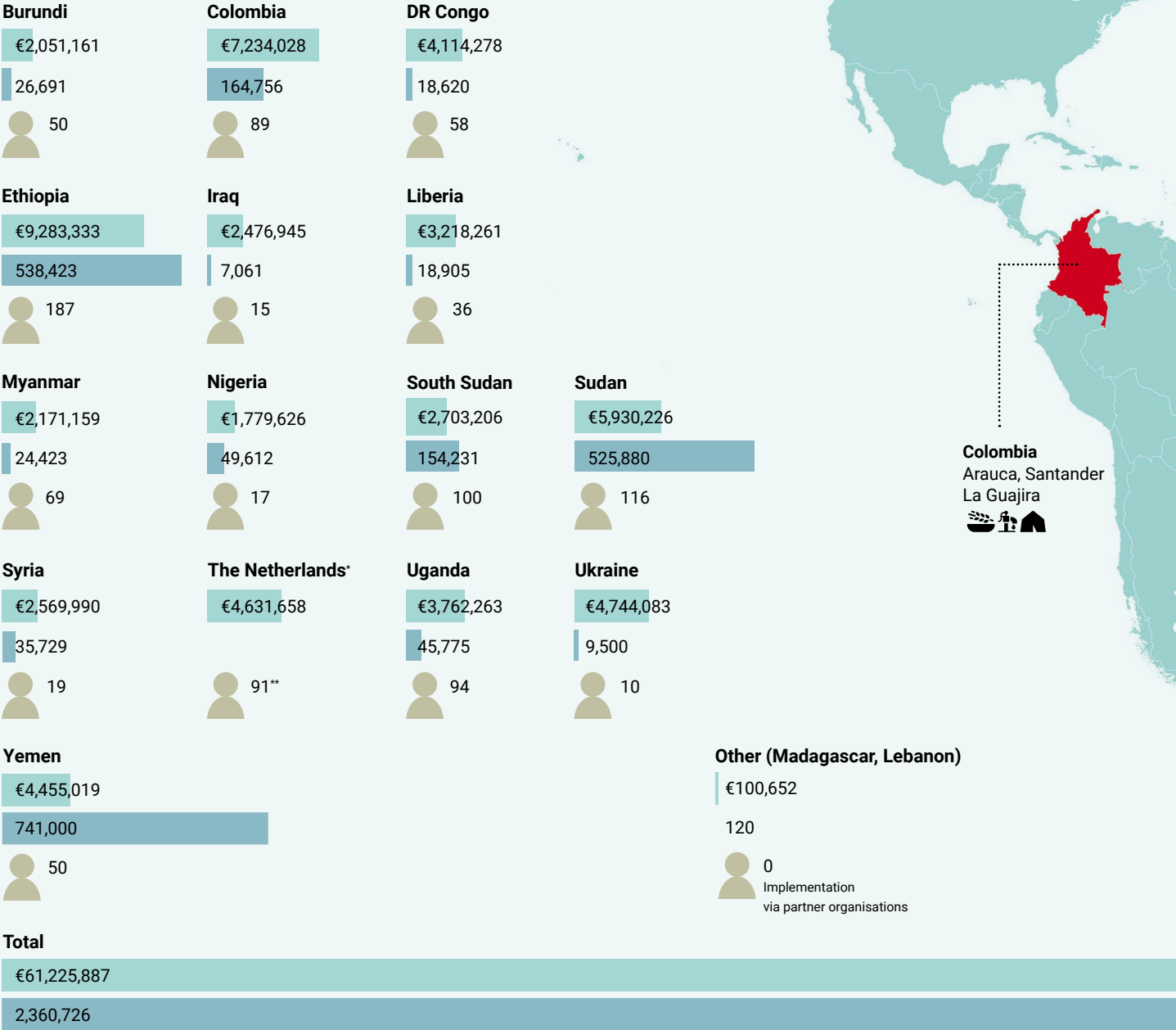
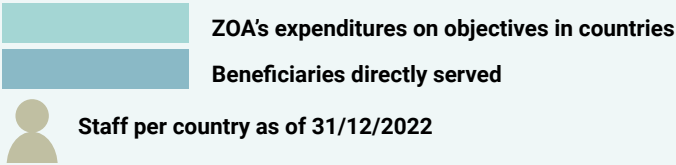


Chris Lukkien  
Chief Executive Officer



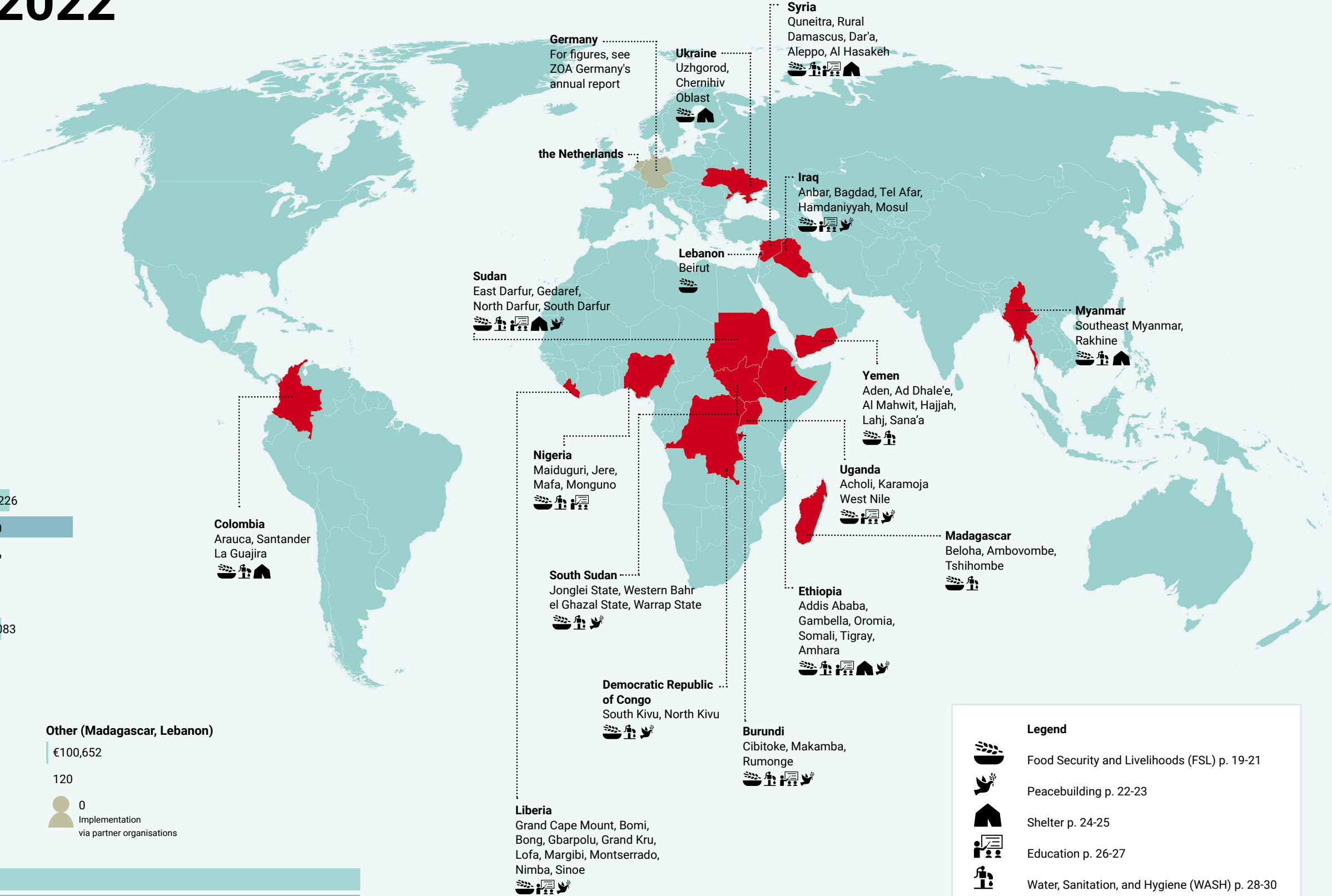


# ZOA worldwide in 2022



\* Funds spent on coordination of country programmes, awareness-raising, and education

\*\* 73.85 FTE, including Disaster Response Team



**Legend**

- Food Security and Livelihoods (FSL) p. 19-21
- Peacebuilding p. 22-23
- Shelter p. 24-25
- Education p. 26-27
- Water, Sanitation, and Hygiene (WASH) p. 28-30





## ZOA's Executive Board reflects upon 2022

# Moving quickly and firmly in a volatile world

If 2022 taught us one thing, it is that we live in a volatile world. The gap between human needs and available funding is rapidly increasing – and ZOA finds itself right in the middle. Despite all of this, 2022 was a year to be thankful for. Chief Executive Officer Chris Lukkien and Chief Programme Officer Edwin Visser reflect upon ZOA's successes and challenges in a turbulent and uncertain year.

### Which personal encounter had the most significant impact on you this past year?

Edwin: I was shocked by the amount of destruction still visible in Mosul, Iraq. Amid the ruins of the old city, I talked with several people who are psychologically devastated. The conversation took place in one of ZOA's

community centres where children receive help with schoolwork and psychological aid. Our people work there with so much love and passion. It is a place of hope and joy amid the terrible consequences of war. That, to me, beautifully illustrates the impact ZOA has on the lives of individuals.

### What are you most proud of when you reflect upon 2022?

Chris: I am proud of the way in which we have managed to respond to the needs of people in Ukraine. This seemingly stable middle-income country was never on our organisation's radar. Yet, we were able to

set up a full-scale emergency programme in a remarkably short amount of time.

Edwin: Because of the war in Ukraine, people are facing tremendous economic uncertainty all over the world. However, our Dutch constituency remains incredibly faithful.

Chris: In fact, it was ZOA's most successful year yet in terms of ZOA's own fundraising and third-party campaigns. We raised over 18 million euros for the first time in our organisation's history. With that, we reached the ambitious private fundraising growth goal we had set for ourselves in our last strategic plan.

### Do you believe this increase was caused solely by the momentum in Ukraine?

Chris: Although people responded to the disaster in Ukraine, the outpouring of support extended beyond Ukraine's borders. The connection with our constituency has become even stronger in the past year, due in part to ZOA's increased visibility in the Dutch media. Furthermore, the door-to-door collection campaign resumed in the Netherlands after two pandemic years. It raised a bit more than the previous (in-person) collection campaign before the coronavirus forced us to solely collect digitally.

Edwin: In general, we had a very good year financially. For the second year in a row, we were able to add to our general reserves which is necessary to keep up with the growth of our organisation.

### Corona restrictions lifted early 2022. Do you think ZOA has recovered from the pandemic?

Chris: Yes, it felt like we caught up in 2022. It was a blessing to be able to visit our programme countries again. That has helped us strengthen our connection with our teams around the world. The lack of

connectedness, due to corona, may also have been a reason we saw higher staff turnover than average at the Apeldoorn office in the beginning of 2022. As the year progressed, this stabilised again.

*“Even though we responded quickly in Ukraine, we are acutely aware that this is not the only place with huge needs.”*

Edwin: In the programme countries, however, it is still difficult to find and retain staff. Our people work in extremely challenging and dangerous situations. It is important to take care of the well-being of our staff. That is why we started to proactively offer psychological support and promote a culture of care for one another. We are also investing in Human Resource Management for the local teams.

### How did increasing needs around the world affect ZOA's choices this past year?

Edwin: Even though we responded quickly in Ukraine, we are acutely aware that this is not the only place with huge needs. We do not forget about Yemen and Myanmar, for example. The work that we are doing there is extremely important, although these situations hardly make it to the news. We have decided to scale up in several of these countries. Faithfulness in 'forgotten places' has been an important theme this past year.

Chris: At the same time, we continue to review all our existing programme areas.

In Liberia, for instance, we entered the final stage of a planned phase-out, a process we started five years ago. It marks almost 20 years of ZOA's presence in Liberia. We are grateful that some of our work will be continued by local organisations. We are also thankful for the impact we made in this country, which was hit by two civil wars and an Ebola epidemic.

Edwin: South Sudan is another country that's difficult to operate in. Yet, the needs are huge. In 2022, we finalised the local merger of Dorcas and ZOA. By doing so, we became a stronger humanitarian actor in the country.

### What are your hopes for 2023?

Chris: I would like for ZOA to reach the next level in implementing the new strategic priorities that we have formulated for the upcoming three years: peace nexus, localisation, and climate resilience. The consultative process that led to this new strategic plan – and the way in which the new priorities were embraced across the organisation – were a huge encouragement to me. It is a true representation of the passion and ambition within our organisation. Through these themes, we challenge ourselves to not only align with our strategy but change our mindset accordingly.

Edwin: I hope for all our staff to maintain the passion that I saw in the community centre in Iraq. Let us remind ourselves, time and time again, why we do what we do. Even when the needs in the world grow beyond our comprehension.

Click on the link if you would like to learn more about ZOA's Board and their additional positions.





Trends & Risks

Four trends – and ZOA’s response

ZOA continuously monitors trends in the humanitarian sector and responds accordingly. The goal is always to provide high-quality support to as many victims of natural disasters and violent conflicts as possible. What risks are involved? And what was ZOA's response to these risks in 2022? Chief Executive Officer Chris Lukkien and Chief Programme Officer Edwin Visser explain.

1 Shrinking humanitarian space

The space for humanitarian work continues to be under pressure. “Crises are politicized,” explains Edwin. “We are a politically neutral organisation focused on helping people in need, no matter their background. Yet, institutional donors or authorities in places where we work may sometimes have different agendas or priorities. This can cause tension and delays in project implementation.” ZOA, therefore, keeps stressing its neutrality. “That does not make our work easy,” says Chris. “NGOs can be perceived as easy means to gain access to funds and services. Participating in local networks helps us protect neutrality. Together, we are stronger as we continue to focus on those most in need.”

2 Security

Despite increased volatility around the world, ZOA did not suffer any major security incidents in 2022. “The implementation of programmes went more or less according to plan,” says Chris. “We are very thankful for the fact that none of our workers have lost their lives due to security issues,” says Edwin. “But it absolutely does not give us any guarantee for the future.”



Over the years, ZOA has become experienced with working in high-risk areas. “We are very strict,” says Edwin. “Nobody travels anywhere without having gone through security training first.” In 2022, ZOA focused on providing security training to all local staff. “This helps all our personnel to be aware of risks. Because, in the end, we work in extremely dangerous areas.”

3 Localisation

The trend towards localisation is gaining momentum within the humanitarian sector. This is not, however, an entirely new theme for ZOA. It is, actually, one of ZOA's three strategic plan priorities for 2023-2026. “Within our hybrid model, we have always worked with and through local partners,” explains Chris. “As part of our strategic priorities, we want to take localisation to its next level. That means making our working relationship with local partners at a more strategic level and recognising more clearly the expertise both parties bring to the table.”

One of the risks to manage is transitioning from an organisation that is focused on self-implementation towards one that gives greater attention to technical support and quality assurance as it implements through other organisations. For this reason, ZOA appointed a localisation specialist in 2022 to help develop policies and think through the impact of localisation in ZOA's programmes. “If a focus on localisation does not pull us out of our comfort zone, we are not doing it right,” states Edwin. “This will, in the long run, truly change the way we work.”

4 Scaling up funding

One of ZOA's strategic goals of the past three years was to increase its portfolio to at least 5 million euros per country. “We have made good progress towards this goal,” says Chris. “In three countries we are moving towards project portfolios of as much as 10 million euros.” Much of this large-scale work is done in consortia with other organisations. ZOA is often asked to lead consortia. A risk we now know to consider is a potential clash of organisational cultures. In 2022, ZOA deliberately sought to expand its knowledge of consortium management, and the organisation is now working on developing guidelines and policies from lessons learned.

Participating in consortia tends to bring about growth in institutional funding. However, growth in private funding remains equally important. “We

strive for 25 percent of our funding to come from our own constituency,” says Chris. “However, in recent years, we have been closer to 20 percent.” Even with this ratio, ZOA still has a fair amount of flexibility and can maintain necessary reserves. It is, for example, important for ZOA to spend resources on fraud prevention. “Donors are not always willing to contribute to this,” says Edwin. To mitigate this risk, ZOA is lobbying with donors. “We need financial space to meet important quality and compliance criteria. This will only increase while we continue to grow as an organisation.”

At the same time, ZOA has been diligently working to increase its share in the private funding market. “We have invested a lot in our relationship with our Dutch constituency,” says Chris. “And there is still potential for further growth.”





# ZOA's core values

**We value people**

All people are made in God’s image and we therefore place people at the centre of our work. We treat people with respect and dignity, irrespective of ethnicity, gender, religion, age or any other distinctive feature. We stand with people, acknowledge their potential, and support them in their search for living dignified and peaceful lives and in regaining hope for the future.

**We are faithful**

We want to bring lasting change and are committed to staying when the initial crisis is over. Even when local circumstances are challenging, we seek to reach out to the most vulnerable. We recognise the role and capacity of local actors and seek to collaborate with them. Being aware of our temporary role and presence, we are committed to investing in strengthening local civil society.



**We serve with integrity**

We hold ourselves to the highest standards of personal and organisational integrity. We are open and honest in the way we deal and communicate with our stakeholders. We treat people with respect and speak the truth in love to one another.



**We are good stewards**

We utilise the resources entrusted to us in the best possible and most responsible way. We are efficient, effective, transparent, and accountable to those we support and those who support us. We are committed to contributing to environmental sustainability, and we encourage the people we serve to do the same.

**Viola’s story (Liberia)**

**The importance of a woman**

“I used to stay away from community problems and would not speak up about anything,” says Viola. “But now I can settle issues – even for others.” Viola was one of the participants in ZOA’s project to promote women’s leadership and participation in civic and political life in Liberia.

Viola shares that ZOA’s project has had tremendously positive impact on her life and her community. Like many women in Liberia, Viola faces a lot of challenges. Persistent social norms and traditional beliefs restrict women to caregiving duties in the private sphere, whereas men are perceived as natural leaders and decision-makers.

“I feel so fine and happy because I never knew the importance of myself as a woman,” says Viola. “We, the women, learned how to care for our community and how to lead. Many of us never knew how to express our feelings, even among our friends, but now I can even speak in front of large crowds!”





Niels Hofstede  
Chair Supervisory Board



STATEMENT OF THE  
SUPERVISORY BOARD

Whereas the war in Ukraine drew significant attention in 2022, numerous other conflicts – often going on for years – continued to impact the lives of millions of people in the countries where ZOA operates. In fact, the war in Ukraine put additional pressure on already fragile situations within these countries, resulting in food and fuel shortages and a dramatic increase in prices. At the same time, the devastating effects of climate change are increasingly seen in many countries, as was demonstrated in 2022 by floodings in South Sudan and drought in East Africa.

Increasing global fragility and volatility illustrate the relevance and importance of ZOA's work. The Supervisory Board is grateful ZOA was able to make a difference in the lives of millions of affected people by providing relief and recovery.

It was encouraging to see bold initiatives in situations of acute humanitarian need, such as in Ukraine. In other countries, such as Myanmar, a renewed commitment was made for continuation of ZOA's programmes in response to ongoing conflict and related displacement. At the same time, ZOA completed most of the planned phase-out process in Liberia in 2022. This was appropriate because Liberia's humanitarian situation has improved over the past few years.

Promising initiatives for strategic collaboration with other organisations are encouraged by the Supervisory Board. In 2022, this took shape in various forms, such as the creation of the joint country organisation of ZOA and Dorcas in South Sudan – governed under the newly created cooperative 'Dutch Coalition for Relief and

Development' – and the successful development of programme consortia in Sudan and DR Congo.

The Supervisory Board greatly appreciates the way the Executive Board, comprised of Mr. Chris Lukkien, Chief Executive Officer (CEO), and Mr. Edwin Visser, Chief Programme Officer (CPO), together with the International Management Team, provided the organisation with leadership and direction during another challenging year. In 2022, three members of the Supervisory

Board were addressed. The Supervisory Board was able to ascertain that income was spent effectively and efficiently, consistent with our current strategy and approved budget. As a result, the 2022 Annual Report – as discussed in the Supervisory Board meeting on May 16, 2023 – was approved, including the financial statements prepared by the Executive Board.

The Supervisory Board is grateful to private and institutional donors, volunteers, staff, management, and the Executive Board for their commitment. Above all, we

*"It was encouraging to see bold initiatives in situations of acute humanitarian need"*

Board participated in country visits to Iraq, Ethiopia, and Uganda, which enabled them to obtain a realistic impression of ZOA's work in practice. Also, the Supervisory Board paid proper attention to the way findings and observations from audits, as well as risks identified in regular reporting,

give thanks to God, whose promises of a new world inspire us to stay committed and involved (Revelation 21).

Niels Hofstede  
Chair Supervisory Board

Report of the Supervisory Board

The Supervisory Board has the formal responsibility to oversee ZOA's policies and plans, guard the Christian identity, establish and sustain strategic direction, monitor risk mitigation, approve the annual budget and report, and appoint and assess the members of the Executive Board. Moreover, the Supervisory Board represents ZOA's constituency as well as society in general. ZOA's Executive Board is comprised of the CEO and CPO. They are responsible for executive decisions as well as the organisation's daily management. By separating 'management' and 'supervision' in its governance model, ZOA complies with the governance guidelines for charitable organisations, which are part of the 'Regulations and Appendices for Recognition of Charitable Organisations.' ZOA has been recognised by the Netherlands Fundraising Regulator (CBF) for complying with these regulations.

Regulatory meetings

The Supervisory Board, with the Executive Board attending, met four times in 2022 for their regulatory meetings, with an attendance rate of 90%. Regular topics on the agenda – such as the 2021 Annual Accounts and Annual Report, the 2023 Business Plan and Annual Budget, the quarterly Board reports, meetings with the Works Council, the evaluation of the Board members' performance and external developments – were scheduled as anticipated. Moreover, the Supervisory Board conducted a self-evaluation of its performance. Other timely topics were also discussed: the collaboration with Dorcas in South Sudan and the related creation of a cooperative to accommodate its joint governance, approval of ZOA's new strategic plan 2023-2026, and lessons learned from country programmes that had been confronted with specific challenges and risks.

The Supervisory Board evaluated external positions held by the Executive Board members and concluded these positions are compatible with their work as Executive Board members of ZOA and do not present a conflict of interest.

Click on the link to learn more about ZOA's Supervisory Board, their experience and their additional positions.



Audit and Remuneration Committees

Two committees function within the Supervisory Board: the Audit Committee and the Remuneration Committee. The Audit Committee discussed the 2021 Annual Accounts and the corresponding audit findings report by the external auditor, Crowe Foederer, as well as the internal audit plan and reports and the 2023 annual budget. The Audit Committee was regularly updated on the financial situation and risk status of the country organisations in 2022.

The Remuneration Committee evaluated the functioning of the CEO and CPO and advised on their salaries. In determining the salary and additional benefits of the members of the Executive Board, the Supervisory Board adheres to the Scheme for Remuneration of Management of Charitable Organisations ('Regeling Beloning Directeuren van Goededoelenorganisaties'), set by the Dutch branch organisation for charities (Goede Doelen Nederland). This remuneration scheme is part of the Regulations and Appendices for Recognition for Charitable Organisations.

Members of the Supervisory Board

Members of the Supervisory Board serve a term of five years and are eligible for one reappointment. They are selected based on criteria indicated in the profile of the Supervisory Board. They receive no financial compensation for their work. They can, however, claim expenses incurred in the course of their duties as Supervisory Board members. The rules for claiming expenses are similar to those applicable to ZOA employees.

Drs. K. Hofstede RA

- Function on the Supervisory Board: Chair and Remuneration Committee
- Period of service: 2020 - 2025 (1st period)

A.T. Strijker LLM, RA

- Function on the Supervisory Board: Audit Committee Chair
- Period of service: 2019 - 2024 (1st period)

Drs. A. Bouw RA, CIA

- Function on the Supervisory Board: Audit Committee
- Period of service: 2016 -2026 (2nd period)

Drs. J.J.A. Olij - Haak

- Function on the Supervisory Board: Remuneration Committee
- Period of service: 2015 - 2025 (2nd period)

Ing. J. H. Dronkers LLM

- Function on the Supervisory Board: Member
- Period of service: 2018 - 2023 (1st period)



# ZOA’s approach and strategy

**ZOA stands with people affected by violent conflict or natural disasters. We contribute to relief and recovery. We strive to be in areas where our added value is greatest, and we seek to reach out to the most vulnerable. We help people rebuild their livelihoods and become more resilient in these fragile contexts. While ZOA’s goals remain the same – to be present where we are most needed and to help those most in need – we continually strive to improve our collective effectiveness. We are pleased to share ZOA’s approach, strategy, and how we monitor and evaluate our global progress and results.**

**From relief**  
When natural disasters or violent conflicts strike a country, ZOA responds to people’s immediate needs with the provision of cash, food, clean water, non-food items, and shelter. We do this in

close coordination with national governments and our local partners. Many of the countries in which ZOA operates have a long history of chronic and recurring crises. With this in mind, in addition to meeting immediate needs, ZOA focuses on creating and implementing sustainable recovery projects.

**To recovery**  
ZOA’s core expertise lies in the implementation of early recovery projects in conflict-affected areas and fragile settings. ZOA responds to identified needs regardless of nationality, race, gender, religious beliefs, class, or political opinions. Within (early) recovery projects, ZOA has a hybrid model of self-implementation and collaboration with local partners. We also aim to strengthen the capacities of our partners.

**In fragile contexts**  
‘Conflict-related fragility’ is an

essential characteristic of the context in which ZOA chooses to operate. While the underlying causes of conflict are often related to access to livelihood assets – such as land and water – the conflict itself disrupts people’s livelihood strategies as well, creating different forms of fragility.

**Crisis-affected people**  
The vast majority of people fleeing from violence or (natural) disaster does not cross an international border to seek refuge in a neighbouring country, but is displaced within their home country. ZOA focuses on providing support in the afflicted region – in the country itself – and beyond its borders when needed.

**Needs-based interventions**  
ZOA’s interventions are based on needs identified within the communities. ZOA helps those

identified as the most vulnerable. This often includes women, children, female-headed households, the elderly, people with disabilities, minorities, refugees, and internally displaced people (IDPs) in need of protection. If local needs go beyond ZOA’s expertise, we encourage other organisations to respond.

**Sectoral choices**  
As we work towards building peaceful communities where people can lead dignified lives, ZOA focuses on providing support in five sectors: Food Security and Livelihoods, WASH, Peacebuilding (including Land Rights), Education, and Shelter.

Click on the link to learn more about ZOA’s approach and strategy.



## ZOA’s Programme Strategy

Relief & Recovery

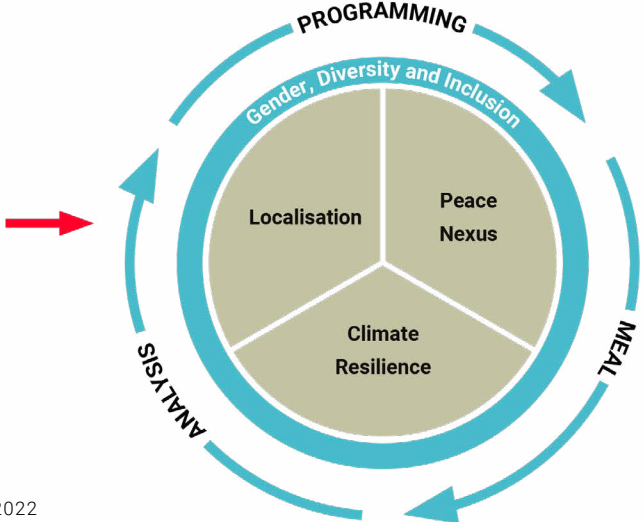
Food Security and Livelihoods (FSL)

Peace Building

Water, Sanitation and Hygiene (WASH)

Education

Shelter



## Vision

People have hope and live dignified lives in peaceful communities

## Launch Strategic Plan 2023-2026

In 2022, ZOA developed a new Strategic Plan for 2023-2026. As part of this process, we evaluated the goals set forth in our previous plan. ‘Putting people at the centre’ was an important focus in our 2019-2022 strategy. During the strategy period, ZOA fully implemented the Core Humanitarian Standard (CHS) and was externally certified. Moreover, a major review and upgrade of ZOA’s Integrity Framework was realised, resulting in better options for programme participants, staff, and other stakeholders to freely share feedback and communicate complaints.

‘Further improvement of the quality of programming’ was another strategic plan priority. In the past few years, significant steps were taken to revise ZOA’s standard way of working, develop a project management information system, and strengthen internal accountability by intensifying internal auditing of country programmes. In line with the strategic focus of ‘developing innovation support,’ an important contribution was made with the application of digital platforms for Cash and Voucher Assistance (CVA) and further development of CVA approaches.

## Development of ZOA Strategy 2023-2026

In 2022, we created our new strategy: ‘Towards Peace and Resilience.’ The new strategy is informed by global developments such as climate change and a growing number of violent conflicts. We defined our priorities for the coming years in an interactive process involving ZOA staff worldwide and other stakeholders. ZOA has decided to bring more focus to its programmes along the lines of three interrelated programmatic themes: Peace Nexus, Climate Resilience, and Localisation. Gender, Diversity, and Inclusion (GDI) will receive additional attention. Gender inequalities and marginalization of specific groups often contribute to – or are intensified by – conflict. The effects of climate change often disproportionately

impact women and marginalized groups. An inclusive approach is of crucial importance.

## Strategic priorities

**Peace Nexus**  
In all our relief and recovery work, we search for ways to reduce conflict and promote peace. We work in highly complex and conflict-affected contexts, where our presence and interventions could easily do harm. We integrate conflict sensitivity with all our work, and we include protection principles in all our projects. We will view and approach all our sectoral interventions through a peacebuilding lens. Peace is not the absence of active violence (‘negative peace’); it entails social cohesion, mutual acceptance, gender equality, and opportunities for socio-economic development (‘positive peace’).

**Climate Resilience**  
We will help communities adapt and become more resilient to the impacts of climate change and environmental crises. At the same time, in accordance with our core value of ‘good stewardship,’ ZOA will review its own operations to limit our environmental footprint as an organisation.

**Localisation**  
We aim to work towards stronger local capacities, leadership, and ownership. We contribute to a strong civil society – one that is able to voice its needs and priorities. Therefore, we constantly seek options to cooperate with local actors and stakeholders – such as community-based organisations and local governments – and involve them in decision-making at all stages of programming. Where needed, we will continue to make use of ZOA’s local presence and capacity for the implementation of projects.

**How does ZOA measure results?**  
In May 2022, ZOA released the new MEAL framework with the goal of having a more

standardized and harmonized approach to Monitoring, Evaluation, Accountability, and Learning. The framework includes detailed roadmaps that guide the implementation of MEAL activities, such as project evaluations, data collection and analysis, and practices to enhance accountability. Harmonization of MEAL activities across ZOA’s programme countries will make it far easier to gain insight into ZOA’s impact as an organisation and more specifically into the progress made toward achieving our strategic objectives. The newly developed exchange platform enables ZOA to discuss common MEAL challenges and share experiences and practical tools that have been developed. ZOA will continue to implement and expand the MEAL framework – especially in learning as well as quantitative and qualitative data analysis – in 2023 and beyond.

## New MEAL framework in Myanmar

In 2022, ZOA began to implement the new MEAL framework in Myanmar. Historically, officers were assigned to specific projects and reported to project or programme managers. Under the new MEAL structure, a more independent unit is now in place. This effectively facilitates the quality control of MEAL practice within ZOA. To date, the new Myanmar MEAL unit has primarily worked with the Monitoring Framework Roadmap, which has allowed the unit to measure and track project performance indicators in a more structured manner. Additionally, use of the Accountability Roadmap has led to a more harmonised way of involving and informing project participants.



## Shettima's story (Nigeria)

### Escape from Boko Haram

"When Boko Haram attacked our village, I first tried to run by myself," says Shettima (80) from Nigeria. Shettima lost his eyesight ten years ago. "But I couldn't see which way to go." He waited for someone to grab his arm and take him to safety. In the background, he heard gunshots and screaming.

Shettima is grateful that he managed to escape. He has lived in a hut in Gongulong refugee camp ever since. "My brother took care of me here," says Shettima. "Unfortunately, he passed away."

Thanks to ZOA's cash assistance, Shettima was able to buy food and clean water to drink. He is very grateful for that. "I have no one to take me to a busy spot to beg. All I can do here is wait in my hut for people to bring me food."

# Impact of our work in 2022

## FOOD SECURITY AND LIVELIHOODS

People in fragile, conflict-affected contexts are twice as likely to be undernourished as those residing in other developing countries. Climate change and the continued increase in forced displacements further exacerbate food insecurity and livelihood challenges. ZOA provides food assistance in emergency situations, preferably through distribution of cash or vouchers. During the recovery phase, ZOA supports people in building sustainable livelihoods. We help communities increase agricultural production and access local markets to generate income.

### COLOMBIA

#### Emergency food assistance programmes in La Guajira



Hundreds of thousands of migrants and host community members in Colombia's La Guajira region are – or are at risk of – experiencing food insecurity. The region suffers multidimensional poverty and ongoing natural disaster risks. The Venezuelan migration crisis also significantly impacts the area due to the shared border. ZOA has been working with the World Food Programme (WFP) since 2021 to deliver emergency food assistance to vulnerable indigenous communities in La Guajira. We deliver up to 30,000 food kits (323 metric tons of food) every month to more than 100 remote, indigenous Wayuu communities. Based on this challenging project's success, ZOA, as an implementing partner for WFP, launched two emergency food assistance

programmes in La Guajira in 2022. When flooding cut off all access to the northern tip of the peninsula in October 2022, indigenous Wayuu communities in this region faced more than a month of isolation, with no access to food or fuel supply chains. ZOA led a multiagency response to provide emergency food and hygiene kits to 4,549 individuals and distributed 1,135L of fuel. Following an outbreak of whooping cough that killed 23 children in an extremely remote indigenous Kogui community in the Sierra Nevada mountains, ZOA led a 3-month emergency food distribution project to bolster health and reduce malnutrition. In the absence of road access, 1,420 food kits were delivered monthly by 120 mules.



**ETHIOPIA** 



## Ensuring food security by supporting new businesses

Ethiopia is reeling from ongoing conflict, violence, and climatic shocks. Over 20 million people desperately need immediate humanitarian assistance. The country's economy is highly dependent on agriculture, yet a mere 5% of the land is irrigated (with the worst drought on record as a major contributing factor) and crop yields from small farms are insufficient. To compound matters, market linkages are weak. ZOA's programmes are designed to improve food security and build (household) resilience. In Gambella in 2022, we helped refugees and host communities establish new businesses, earn income, and improve their household food security. We created 14 new businesses (such as milk processing and sales, barber shops, and bakeries) and provided employment and income for over 350 community members. To kick-start new businesses and agricultural production, we distributed improved seeds, supplied 622 dairy cows to mothers residing in refugee camps, and 2,519 goats to 1,360 beneficiaries. Notably, almost one-third of dairy business owners retained milk for household consumption and almost two-thirds sold milk on a daily basis, earning greatly needed funds for their families. ZOA's intervention contributed to improved food security and nutrition by improving agricultural production within the refugee camp, diversifying income streams, and strengthening value chains.



*"Thank you, ZOA, for greening my backyard. No space is too little to harvest vegetables adequate for my six children."*

**- Gambo Mallam Mamman, a 40-year-old widow from Gabdori, Jere district**

**NIGERIA** 

## Cash assistance, cooked meals and gardens

Due to persistent violence, over 2.5 million people were forced to flee their homes in Northeast Nigeria. Most remained internally displaced – and living in garrison town camps – at 2022's end. Notably, Borno State hosts 55% of IDPs. The prevalence of acute food insecurity is high: reaching famine-like levels during the hunger period (July – October) and leaving half a million children severely malnourished. ZOA works diligently to improve food access and build self-reliance while we continue to welcome IDPs to our programme locations. In 2022, we provided cooked meals to 2,850 new IDPs. We also supplied multi-purpose cash assistance to 19,800 individuals over a 10-month period. Every individual received cash on a monthly basis to meet their immediate food needs. Motivated by cash assistance, 165 VSLAs – comprised of 20-25 people per group – were formed, saving 10% of their income while increasing access to finances. 1,000 households received inputs to establish micro-gardens to produce their own vegetables while accessing water from boreholes rehabilitated by ZOA. Also, 400 women received income-generating kits. ZOA's integrated assistance enabled IDPs to meet their food needs while we endeavour to determine sustainable solutions.

**DR CONGO** 



## A holistic approach to fighting food insecurity

2022 revealed deteriorating humanitarian conditions in certain areas of The Democratic Republic of the Congo (DRC). Conflict and hunger fuel one another. Insecurity, the main driver of population displacement, spread across several provinces, resulting in 5.5 million IDPs at the end of 2022. Food insecurity continues to grow in DRC: a staggering 26.4 million people are projected to become acutely food insecure in 2023. Despite these challenges, ZOA is committed to promoting the resilience of smallholder farming systems through an integrated and holistic approach that focuses on empowerment and collaboration within the household to achieve the vision of combating food and nutrition insecurity. In 2022, ZOA's food

security and livelihoods programme reached 6,255 households in DRC. Our food security strategy focuses on helping people recover their livelihoods and gain resilience through an integrated bottom-up approach called "Integrated Farm Planning" (PIP). This approach is complemented by the development of agropastoral value chains, the promotion of income-generating activities, and Village Savings and Loan Associations (VSLA). Food security indicators are steadily improving in ZOA-supported households. The percentage of households living in the acceptable food consumption score class has increased to 22.8% (versus 18.75% in 2021) and the average monthly PIP household income has similarly increased.

*"I became a trainer of farmers on how to set up a productive vegetable garden. In addition to teaching second-generation PIP farmers how to develop their visions with a realistic action plan, I also teach them how to grow vegetables and gardens to supplement their dishes and income."*

**- Mr. Dunia Ruchinga, a 36-year-old farmer and father of four, Lyabibwe village, Kalehe territory, South Kivu**





# PEACEBUILDING

ZOA works with local communities and organisations focusing on the capacities for peace at individual, family, and community levels as well as on structural conflict resolution mechanisms, including local government and other stakeholders. A large share of conflict is resource based, which underscores the importance of ZOA's work to address land and water disputes. Considering women and youth play a vital role in promoting peace and security, ZOA specifically works with both groups. The alarmingly high occurrence of gender-based violence compels ZOA to combat violence against women and girls.

## BURUNDI

### Resolving land conflicts and providing land security

Burundi has a prolonged history of violent political crises that has forced hundreds of thousands of people to seek refuge in neighbouring countries. Those who return home, sometimes after decades away, often find their land occupied by those who stayed through the wars. As land is a scarce resource in Burundi, where the agricultural sector accounts for 92% of employment, this often results in bitter conflict. An essential part of ZOA's work focuses on resolving land conflicts, which are prevalent and hinder agricultural development and social cohesion. ZOA has successfully empowered and supported the district administration and community to resolve land issues in a peaceful, sustainable manner in five of the six Makamba province districts. In 2022, ZOA commenced systematic land registration and certification in Nyanza Lac, the sixth Makamba province district. Our first step was to inventory state land (306 plots). We then started with the demarcation and registration of private land in the first six villages. This approach will be extended to all 26 Nyanza Lac villages in 2023 and beyond. Furthermore, because women cannot legally inherit land in Burundi, ZOA encourages married couples to register the wife's name as well as the husband's on their land certificate. We are pleased to share that the vast majority of land certificates are now registered to both spouses.



## SOUTH SUDAN

### Trusting one another after years of conflict

Almost three years after the signing of the Peace Agreement, living and humanitarian conditions in South Sudan are dire. The number of people experiencing food insecurity is exceptionally high and growing as a result of severe flooding and ongoing conflict.

In South Sudan – on 1 May 2022 – ZOA and Dorcas formed a joint organisation: ZOA Dorcas South Sudan. For peacebuilding, we focus on social reconciliation in conflict-affected communities to help people trust one another again – after years of conflict – to live harmoniously and build sustainable livelihoods.

In 2022, we helped communities and local organisations address (local) causes of conflict and promote peace and reconciliation processes. A peacebuilding training manual was developed to engage communities to reflect on behavioural change and peaceful coexistence. Together with a women-led local NGO, we debuted the Community Based Sociiotherapy Programme (CBS) and trained 24 facilitators. The CBS programme supported the psychosocial well-being of 389 people, strengthening feelings of trust, safety, and social reconciliation within communities and families. Individuals participated on a voluntary basis and testified the programme created positive change and contributed to improved relations within households, with neighbours, and within communities. Notably, the state's Ministry of Peacebuilding actively supports – and participates in – the training programme.



*“The programme has changed our family and my life. I feel supported by this programme and the close relationships I have built with the other women. ZOA has to continue; this brings us together.”*

**- Mary, programme participant, Bor South, Jonglei State, South Sudan**

## UGANDA

### Promoting peace through land registration

People residing in Acholi continue to experience post-war era land conflict. Boundary-related land conflict negatively impacted all five sectors, contributing to the Acholi sub-region remaining the poorest in all of Uganda. After assessing area challenges, ZOA launched its collaboration with the community and (local) leaders in Nwoya district. From 2015 – 2022, ZOA aided the district in registering customary land in order to reduce conflict. ZOA trained land management and administration structures, including local community leaders, and supported them throughout the registration process. 5,561 parcels were registered under a Certificate of Customary Ownership (CCO),

and 45,368 direct beneficiaries were reached. ZOA also trained local mediators to solve arising community conflicts: 297 conflicts had been peacefully resolved by the end of the project in 2022. The community was educated about their land rights and supported throughout the demarcation process. As ZOA had hoped, beneficiaries who registered their land feel more secure with formal land ownership and increased their land usage and productivity. In fact, word of the project's success spread in the region, resulting in a project expansion request from neighbouring districts.





## SHELTER

As the current emergency in Ukraine illustrates, safe shelter is of vital importance for those who have been directly impacted by conflict. ZOA's shelter interventions provide a safe space where families can start to rebuild their lives. Once an emergency phase has covered the most basic human needs, the "building back better" principle is utilised to facilitate sustainable housing where displaced families can regain their dignity and boost their self-reliance.

### UKRAINE

#### Hundreds of homes repaired before winter storms

The conflict in Ukraine forced millions to flee their homes in 2022. This created a flow of IDPs into western Ukraine. Many ended up in Uzhgorod; hence, ZOA decided to launch an IDP-focused programme in that region. In May of 2022, ZOA performed a needs assessment in Chernihiv Oblast – north of Kyiv – where numerous vulnerable villagers (such as the elderly, people with disabilities, and the chronically ill) stayed behind. Beneficiaries identified the repair of their war-damaged homes as their greatest need, so ZOA initiated interventions in the hardest-hit villages. Together with local authorities, ZOA identified the most vulnerable people with damaged houses. A technical assessment was then conducted to determine each house's level of damage. ZOA designed a cash for shelter project utilising RedRose, a cash distribution platform, to ensure beneficiaries received funds in a dignified way while avoiding the possibility of fraud. We are pleased to share that by the end of 2022, ZOA repaired 483 houses for 1,329 beneficiaries to sustain them through harsh winter conditions. The next project phase is to repair damaged dwellings in Kherson Oblast, which, sadly, has experienced large-scale destruction of private and public properties.

### MYANMAR

#### Shelter services for 36,000 beneficiaries

The humanitarian situation in Rakhine State is deteriorating, and internal fighting between the Myanmar government and the Arakan independence movement has intensified. Numerous people were newly displaced in 2022, bringing the total number of IDPs related to this conflict to more than 91,000. This is in addition to the 230,000 stateless Rohingya refugees displaced since 2012. ZOA has worked tirelessly in Rakhine State for more than a decade. We finalised two projects to support displacement sites in 2022. Two additional projects continued into 2023 to provide access to basic non-food items and shelter services at 43 IDP sites (consisting of 36,000 beneficiaries). Camp Coordination and Camp

Management (CCCM) is a crucial shelter service. Through CCCM, ZOA ensures that all vulnerable people at the sites are supported with household registration, site planning/layout, site maintenance and improvements, governance structure assistance, community group training, and maintenance of complaints and feedback mechanisms. Additionally, as a winterisation measure, ZOA distributed two blankets and bedding to every household. Children were provided with winter clothes, such as mittens, wool caps, socks, and jackets. Also, communal kitchens were upgraded and fire prevention training was provided.

### ETHIOPIA

#### Essential shelter for 81,465 people in Northern Ethiopia

Due to conflict, Tigray's estimated 7 million residents were cut off from public services – and the rest of Ethiopia – for two years. 6.5 million need humanitarian assistance and 2.2 million are still displaced. Adequate shelter and non-food items continue to be in urgent demand as 4.2 million people, including 2.2 million IDPs, desperately need immediate assistance with emergency shelter and non-food items (NFI). As the situation slowly improves in Northern Ethiopia, most conflict-affected areas across the region are becoming accessible. ZOA is assisting these communities. We provided 81,465 people with essential shelter and non-food items in 2022. Shelter repair kits (which included corrugated iron sheets, nails, hinges, and gate latches) were distributed to 617 households in locations where houses were damaged by the conflict. We prioritised female-headed households as well as the homes of people with chronic illnesses and people with disabilities. Each household received cash to cover the cost of labour, (additional) materials, and tools for home repair. Beneficiaries reported NFI cash assistance to be especially useful because it provided them with flexibility and freedom to address their unique needs. More than 85% of beneficiaries reported satisfaction with ZOA's shelter assistance.





# EDUCATION

Conflicts, natural disasters, displacement, and the aftermath of COVID-19 continue to prevent millions of children from attending school. Numerous schools have been closed or even destroyed. Children have witnessed and suffered unspeakable things. These traumatic experiences directly impact their ability to learn. In 2022, ZOA continued to support education by training teachers, constructing schools, providing school meals and, most importantly, focusing on the mental health of children and their teachers.



## IRAQ

### Psychosocial support for conflict-affected children in Iraq

Conflict-affected children experience heightened stress and anxiety. They are more vulnerable to falling behind in education and embracing ideologies promoting violent extremism. The war in Iraq disrupted schooling and adversely impacted conflict-affected children for whom school offers a protective environment against negative coping mechanisms.

ZOA established scholastic strategies to create safe and inclusive school environments to prevent the formation of negative coping mechanisms in children. The strategies were implemented in Mosul, Ramadi, and Fallujah schools. Between May 2021 and June 2022, 8,410 teachers, school principals, and parents received curriculum-based training in violent extremism prevention. Teachers reported that they learned how to communicate with

students in a more positive and supportive way: expressing respect, encouragement, and appreciation for students instead of insulting or (physically) punishing them. Notably, teachers observed that their students became calmer and exhibited improved self-control after they implemented play-based activities learned during ZOA's educational training sessions.

ZOA also provided psychosocial support and remedial education to 450 conflict-affected children through a community centre based in Mosul. The project helped children overcome trauma and successfully continue their formal education. Numerous grateful parents shared that the project had a positive impact on them (as they were encouraged to seek parenting advice at the centre) and their children.

*"The training has had a positive impact on my teachers and their students, so I told my teachers to allocate time to implement the activities in the classroom. What we see is that children cooperate better with each other because of the activities. My teachers now monitor the psychological well-being of their students."*

- Mr. Safwan Hussein Sultan, principal of the Ali Ibn Abi school in Mosul



*"The meal helped us focus and participate actively in the classroom. We get a lot of energy whenever we eat on campus, which gives us strength to study our lessons."*

- Workanuah P. Tallor, a 9th-grade student in Francis H. Lewis Public School

## LIBERIA

### Nourishing minds and bodies: home-grown school meals increase school attendance

Education is the pathway to a brighter future for Liberian youth. The country has a young population (more than 40% of its citizens are below the age of 15) and it struggles with providing quality education to its burgeoning youth. A concerning number of children do not attend school.

In 2022, ZOA continued its home-grown school-feeding project in 7 Margibi County schools. ZOA connected the schools' food suppliers with local farmers, thus (indirectly) supporting local farmers in addition to schoolchildren. During the 2022 academic year, approximately 2,000 schoolchildren received nutritious

cassava-based meals at school every month. Moreover, the nutrient-rich meals were prepared on-site by volunteer cooks. School feeding has numerous benefits: it increases student attendance, improves academic performance, and fills empty stomachs. We are pleased to share school attendance increased by 15.5%. Furthermore, Liberia's Ministry of Education is supporting the home-grown school-feeding approach and is planning to scale up the programme as a means of empowering local farmers and school communities with a mutually beneficial, reliable, and sustainable school-feeding programme.







## WASH

Sustained access to safe and sufficient water, basic sanitation, and hygienic practices are of paramount importance for people's well-being. A changing climate is threatening the existence or provision of these basic services in unprecedented ways. ZOA implements an integrated WASH approach, taking social, economic, and ecological factors into account. We are pleased to share some results of ZOA's worldwide work to address these challenges.



## SUDAN

### Reducing resource-based conflicts

Sudan, a geographically diverse country, is home to the confluence of the Blue and White Nile rivers. Nevertheless, the country encounters periodic water scarcity, erratic rainfall, and climate change-induced drought. Chronic water shortages put people and livestock in peril and cause crops to perish, raising tensions among different groups, as they often rely on the same water sources. ZOA's work in the WASH sector is pivotal in creating equitable access to safe drinking water by rehabilitating, upgrading, or constructing water infrastructures and establishing water management committees for sustainability. This promotes social cohesion and reduces resource-based conflicts. In 2022, ZOA

provided 1,000 households in Sudan with access to clean drinking water and improved water source management. Sanitation services were upgraded, and awareness-raising improved healthy hygiene practices. Notably, 238,739 individuals were provided with latrine access. We are pleased to share that these flagship projects have been successfully implemented in Gedaref and Darfur, where ZOA has been assisting vulnerable host communities, IDPs, and refugees since 2004. Our interventions have made access to water a far shorter and vastly safer journey.

## YEMEN

### Safe drinking water for 670,000 Yemenis

The current war, now in its 9th unrelenting year, has magnified the Yemeni people's vulnerability. Lack of access to safe drinking water and sanitation facilities impacts a staggering 15.3 million people. Desperate families resort to drinking from unclean water sources, such as manually dug spring wells and surface water (following rainfall). Women and girls often walk 2-3 hours twice daily to collect water for their families because of nonfunctioning water wells. Providing access to clean, safe drinking water closer to their villages is of vital importance to ensure life-giving hydration, ward off diseases (such as cholera), and protect women and girls from dangerous treks through remote, mountainous terrain in search of water.

In 2022, ZOA successfully reached 670,000 Yemenis by implementing WASH interventions in various parts of the country. ZOA's areas of intervention included repairing and rehabilitating water supply systems and installing solar systems. Solar pumps also protect communities from exorbitantly high fuel prices. Moreover, our integrated approach provided gender-appropriate latrine facilities, community volunteer training, and hygiene promotion. Internally displaced people were presented with hygiene kits. Notably, community members contributed their time and labour, resulting in pride of ownership, self-sufficiency, and community building.

*"My joy is indescribable because we now have safe, clean, and protected water," says a smiling Mr. Hadi. After a moment of reflection, he solemnly adds, "I am sad because my daughter was one of the victims of this well before ZOA came to rehabilitate it, but now I feel happy and relieved that there are hundreds of families who are now reassured that their children will not fall into the well again."*

- Mr. Hadi, a 55-year-old displaced man from Harad District







**SYRIA** 

## Ensuring sufficient quantities of safe water

Faced with acute shortages of safe, public drinking water, more than half (52%) of people in Syria rely on alternative and often unsafe water sources to meet their water needs. Water shortages force households to resort to negative coping mechanisms such as unhealthy hygiene practices or increased household debt to afford water costs. In 2022, ZOA implemented several WASH projects in different locations to ensure that people have access to sufficient quantities of safe water they can use and store efficiently. The promotion of healthy hygiene practices was another important objective. We are pleased to share that ZOA distributed 4,114 household water tanks and 4,541 NFI kits, including jerrycans, so people may safely store water in their homes. To ensure healthy menstrual hygiene practices, we dispensed 4,190 feminine hygiene kits to vulnerable beneficiaries affected by the crisis. Syrian refugee students (who returned from Lebanon to participate in official exams) were provided with 750 water bottles and 505 hygiene kits. Under the Syria Joint Response (SJR) intervention, with the support of GOPA, our local partner, ZOA conducted water trucking and water well digging for vulnerable households in Al Hassakeh. We continue to rehabilitate the water network in Aleppo.

**MADAGASCAR** 

## Rehabilitated water infrastructure in health centres

People residing in southern Madagascar are grappling with the most extreme drought the area has experienced since 1981. The last few agricultural seasons in this region have been crippled by a severe rainfall deficit, resulting in decimated crops, deteriorating food and water security, and a nutrition crisis. Approximately 1.1 million people in the southern and southeastern areas of the country experienced high levels of acute food insecurity in 2022, which necessitated emergency assistance. The drought has put tremendous strain on existing water sources, directly impacting the availability of clean, safe water for consumption as well as for agricultural production. The number of people with access to sanitary water supply sources remains

alarmingly low, forcing the majority of the population to use and consume unsafe surface water. In 2022, ZOA, in close collaboration with Medair, rehabilitated the water infrastructure of two health centres to increase access to sufficient and safe water for domestic use and to boost hygiene standards. Showers and six latrines (comprised of three compartments) were constructed at both health centres. The project expanded access to safe, clean, consumable water and functional, hygienic excreta disposal facilities. Proper treatment for trucked and piped water was also organized. Approximately 8,000 people benefitted from the project.

**Elida's story (Colombia)**

## A cry for water

Elida, a 9-year-old Wayuu girl, is growing up in the Colombian desert of Alta Guajira. She loves to crochet bags. By doing so, she is developing the necessary skills to make her own hammock. That colourful piece of artisan work will be what she brings into her marriage – one day.

Until then, Elida – like her five older brothers – will have to help her family survive on an extremely arid piece of land. Because of climate change, the drought is even more intense, and rainfall is more extreme.

Every day, they walk for five hours to fetch water from a freshwater well. “We used to have donkeys to carry more water at once,” says Elida. “But people from outside our community killed them for the meat.”

With a desalination installation that ZOA intends to provide, the walk to fetch water will soon be a lot shorter: there is a saltwater source in Irraipa, the village where Elida lives. An answer to a cry for water.







Jan Stern  
raises funds  
for ZOA

**“Especially when children are affected. They are so vulnerable”**

“I am moved when I think of people who have to run for their lives and have nothing left at all. Especially when children are affected. They are so vulnerable. That’s why I organise the door-to-door collection for ZOA in my hometown every year. I try to collect the most from everyone!”



Ellis Samsom  
names ZOA  
in her will

**“I know from experience that life is fragile”**

“I know from experience that life is fragile; it can be over just like that. That is why I have drawn up my will, and part of it will go to ZOA. ZOA is there for people in need. When I see how happy people are with clean drinking water, such a very basic necessity of life, it touches me.”

# Awareness-raising

Humanitarian needs are overwhelming and rapidly growing around the globe. Meanwhile, the number of refugees worldwide exceeds 100 million, and more than 274 million people need humanitarian assistance and protection. Awareness-raising is of paramount importance for us to best support people who have fled natural disasters and armed conflicts. This is one of many reasons ZOA focuses on building and maintaining good relationships with our constituents. We also aim to reach new private donors, churches, businesses, and schools, and provide them with opportunities to become involved. We are pleased to share some of our 2022 achievements with you.



**46** interviews and reports  
with ZOA employees were featured on television, radio, and podcasts

**48** articles  
in daily newspapers and magazines referred to ZOA’s work and accomplishments

**ZOA's Climate Report**  
was featured in the media

**13** times

**36,948**  
private donors  
supported ZOA’s work

Approximately  
**11,000**  
volunteers  
helped with the national  
door-to-door  
collection

**688**  
churches  
actively committed to ZOA’s  
work in prayer and donations

**46**  
people  
selected ZOA as  
their charitable  
beneficiary

the **ZBA Burundi team**  
sold **>1,700**  
smoked salmon and raised  
**>€19,000**  
for their project

Students of  
**De Passie schools**  
in Wierden, Rotterdam  
and Utrecht raised  
**€46,611**  
for **emergency aid**  
in **Ukraine** by fasting  
for 24 hours

**Almost 2,000**  
students raised  
**>€80,000**  
for refugee children

**884**  
**Driestar College students**  
raised **€144,600**  
to support **students in Uganda** after learning  
about ZOA’s education programme



Educational marathon for  
Josias Meijer

**“They went through a lot and lost everything.... Yes, that does touch me”**

“Our school, the Driestar College, organised a fundraiser for ZOA. We took classes all through the night and had people sponsor us. Later on, I visited a school in Uganda with many refugee students from South Sudan. They went through a lot and lost everything.... Yes, that does touch me.”



# “Our supporters really stood by the victims of the war”

Director of Fundraising and Communication, René Vlug, reflects on fundraising and communication in 2022.

## How do you look back on 2022?

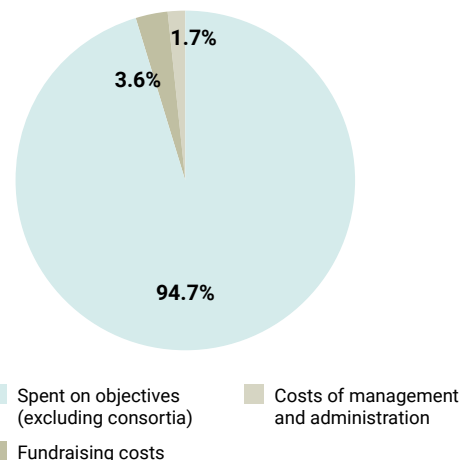
2022 will be remembered as the year war broke out on the European continent again. The immediate response of our constituency to support the victims of the war was heartwarming. People not only donated money, but young and old organised all sorts of activities to raise funds. Through the media – and with the support of our special ambassador, Joël Voordewind, who was present on the border of Ukraine – we were able to tell personal stories of those fleeing their homes. A substantial amount – far exceeding €6,000,000 – was raised for the victims of the crisis in Ukraine.

## How does ZOA value the importance of its constituency?

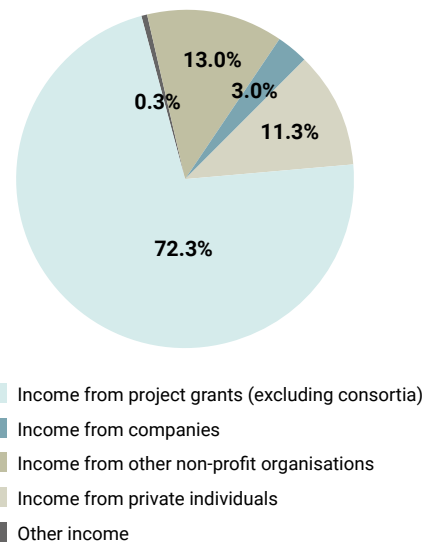
In 2022, ZOA adopted a new strategy called ‘Towards Peace and Resilience.’ In this strategy, we underlined the importance of our Dutch roots. We consider ZOA to be an extension of the Christian community in the Netherlands. In our department, we create ways for our constituency to be involved in our shared mission. Together, we aim to serve people who have lost everything due to war or natural disasters. We are convinced that it is important to be in touch with the individuals and groups of people who share our mission. Therefore, we stick to our relational fundraising approach. We are encouraged by the results that we have seen. In 2022, ZOA’s own fundraising and third-party campaigns reached a new record of €18,153,804. This enabled us to secure the targeted ratio between institutional funding and private funding. We are very grateful for the commitment, creativity, and generosity of all who contributed to the results of last year.



ZOA'S EXPENSES



ZOA'S INCOME



## What are ZOA's main fundraising methods?

The number of refugees in our world has never been so high. In 2022, we surpassed the 100 million mark for total displacement. It is our mission to involve more people with the plight of refugees. We do so in several ways. In 2022, we successfully shared our knowledge and stories with the media. We were also present at a number of large Christian events, and we strengthened our position online. We also invested in our presence in churches. But our focus is not only on broadening our donor base. We also foster our relationship with people who are already involved. In our communication, we aim to touch people's hearts, whether it is through e-mail or by means of an experience at an event. We use high-quality videos and pictures in our communication. ZOA is blessed with a loyal constituency. We experience this particularly during our door-to-door collection. Last year, we estimated that more than 11,000 volunteers contributed to this national event.

## How does ZOA communicate with donors?

Over the years, we invested in tailoring the interactions with our supporters to their specific interests and preferences. The department is organised into teams specialising in specific donor groups: marketing, major donors, legacies, business relations, foundations and network partners, churches, and schools. Other teams are concerned with specific tasks: communication, managing our contracts and funding, events, door-to-door collection, and the customer care centre. We communicate with our donors in a way that is suitable for them. For example, foundations, family trusts, and network partners are informed through detailed reports and field visits. Primary schools are offered several fun and educative opportunities to inform their pupils.

## What trends do you see when you look towards the future?

Many people feel uncertain about the future. Inflation is high, the war in Ukraine created scarcity, and we feel vulnerable as we recover from a pandemic. It is unclear how this will later impact people's willingness to give. The circumstances may not be favourable, but we do see the need for growth, as a growing number of people are in need of support. As a team, we see opportunities to realise this growth. We also stated this in our fundraising strategy, called 'Be Bold.' We will continue to invest in relationships, we will continue to share our stories with the media, and we will continue to be the hands and feet of Dutch Christians in crisis areas.

In the years ahead, we will continue to invest in smart IT systems in order to become more efficient in the usage of data. The need to develop and maintain a personal relationship with those who support ZOA's work will be our prime focus.



## Donor story

**ZOA BUSINESS  
AMBASSADOR  
JOS KOPPELAAR**

## Investing in the future of youth in Burundi

Jos Koppelaar, a member of the ZOA Business Ambassadors Burundi team, contributes to the PIP youth project in Kamakara.

Jos: "It's good to share with others. It is something that my wife, Anne, and I are both passionate about. I started CareConnections more than eight years ago. The years of pioneering are behind us, and I am grateful for where the company stands today. It's good to share, and it was time to follow this principle with practical action.

Anne and I became part of the ZOA Burundi team after getting in touch with the organisation one and a half years ago. I visited the project in Burundi last fall, and was able to meet everyone in person. It was an impressive visit! Project participants work with the PIP approach to generate income. With the PIP approach, youth are challenged to visualise their personal situation, their vision to generate income, and what they need to do to achieve this. The drawings of their vision hang as a poster on the wall of their humble house. It is a plan they look at and commit to every day.

Our collaboration with ZOA is very pleasant. We have the same Christian DNA. Go for it – not for yourself, not for your company, but for others. For those who really need it!"

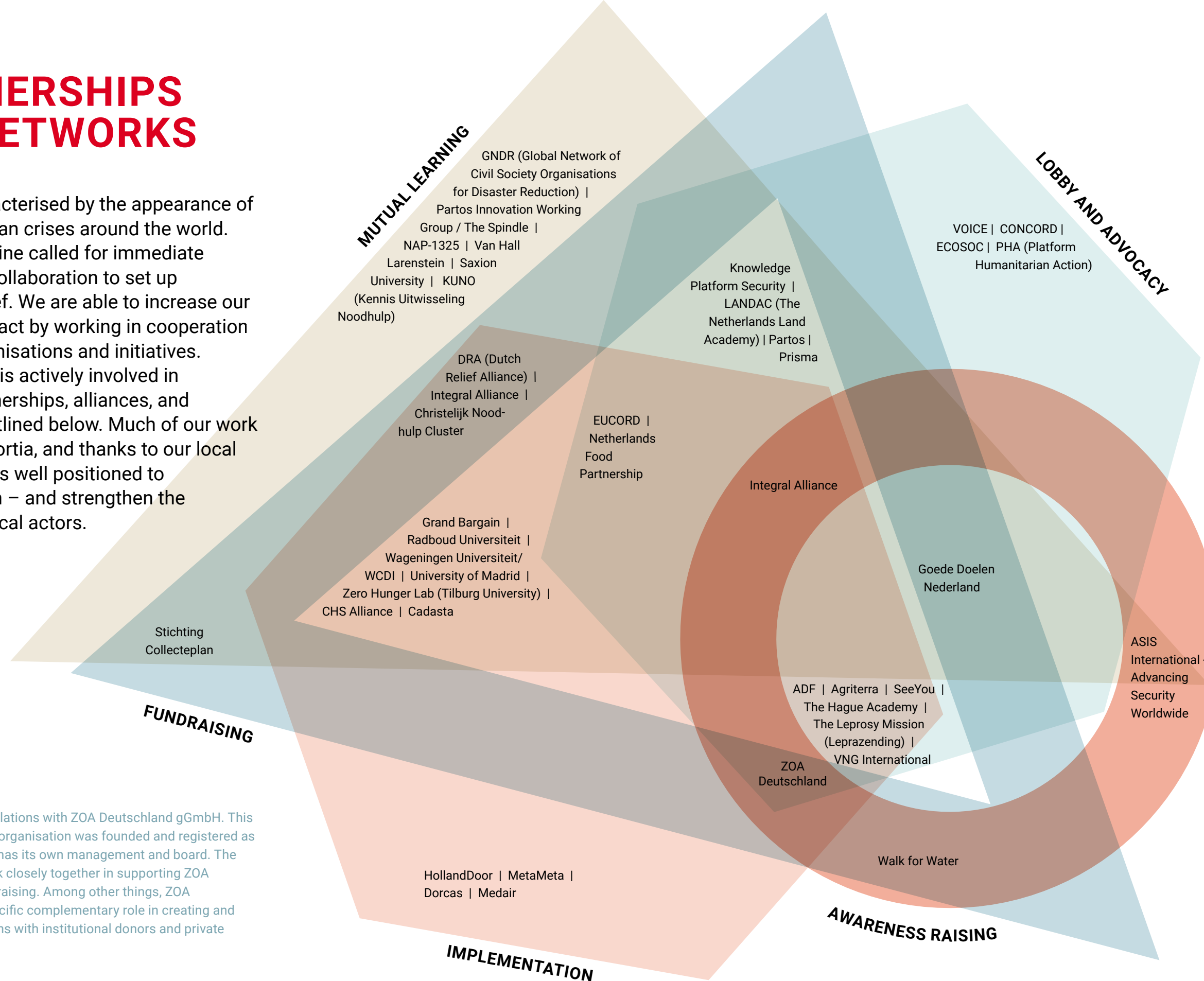


# PARTNERSHIPS AND NETWORKS

2022 was characterised by the appearance of new humanitarian crises around the world. The war in Ukraine called for immediate response and collaboration to set up emergency relief. We are able to increase our (collective) impact by working in cooperation with other organisations and initiatives. Therefore, ZOA is actively involved in numerous partnerships, alliances, and networks as outlined below. Much of our work is done in consortia, and thanks to our local presence, ZOA is well positioned to collaborate with – and strengthen the capacity of – local actors.

## ZOA Deutschland

ZOA maintains good relations with ZOA Deutschland gGmbH. This Germany-based sister organisation was founded and registered as an NGO in 2017, and it has its own management and board. The two organisations work closely together in supporting ZOA programmes and fundraising. Among other things, ZOA Deutschland has a specific complementary role in creating and maintaining connections with institutional donors and private donors in Germany.



## Local partners 2022

**Burundi:** UPHB, MIPAREC **DR Congo:** ASCODER, PSVS, KUA, UEFA, AVUDS, CODHAS, PDD, CAP KUJITEGEMEA, NPCYP, ADED, IJED, LOFEPACO **Ethiopia:** Development for Peace Organization (DPO), Mothers and Children Multisectoral Organization, OSSHD, OWDA, Organization of Persons with Disabilities (OPDs), The Well in Action, WAY-PAYDO **Iraq:** WEO, Al Khaimiat, SSDF, IID, ZSVP, DAA **Liberia:** Young Men's Christian Association (YMCA), Liberia Peacebuilding Office (PBO), Sustaining Peace Through Development Initiatives (SHIFSD), Angie Brooks International Centre (ABIC), Liberia Agency for Community Development Inc. **Myanmar:** Action for Green Earth, Myanmar Health Assistant Association, Community Development Association, People for People **Nigeria:** Life Helpers Initiative (LHI) **South Sudan:** ADA (Africa Development Aid), CASI (Community Agriculture and Skills Initiative), AWACE (Awake Women and Children Empowerment), JDO (Jonglei Disability Organisation), JCSN (Jonglei Civil Society Network), CEPO, Church & Development, WRONET, WDG, MHA **Sudan:** Al Tawaki, Ma'an, Building Resilience Development Organization (BRDO), National Humanitarian Aid (NAHA), Al Massar, SOS Sahel **Syria:** Syria Trust for Development, Greek Orthodox Patriarchate of Antioch – Department of Ecumenical Relations and Development, St. Ephrem Patriarchal Development Committee, Syrian Society for Social Development **Uganda:** PALM Corps, Gulu University, NUDIPU **Yemen:** SDF, RRD



## Mohamed's story (Iraq)

### Feeling safe

"There is nothing more satisfying than feeling safe," says Mohamed, a 54-year-old man from Qamishlo, Syria. His family home was completely destroyed in the war. Mohamed currently lives in a refugee camp in Bardarash, Iraq with his wife and their five married children. Their living conditions are extremely difficult in the camp with no heating to keep them warm during the cold winter months.

Most people in the camp fled drone, missile, and aerial bomb attacks in Syria. Now they have a shared fear of the cold weather in winter, excessive rain, leakage, and potential fire due to a short circuit. ZOA provides each tent with emergency aid packages that contain basic necessities and a heater including fuel.

Mohamed is grateful for the safety the camp offers. His faith in God gives him hope to endure difficult circumstances. "I hope that one day we will have a better life," he says. "I would like to rebuild our house so that we can live there with our family."



# Governance

## Organisational structure

ZOA has been following a hybrid model of operation for many years, whereby direct implementation is combined with working with and through (local) partners, depending on the specific situation and context. In most countries of involvement, ZOA is locally present and works with its own in-country staff. ZOA will continue to apply the hybrid model, but – as part of its new strategic choices – also takes an additional step by adopting a transformative approach to localisation. In doing so, we aim at working towards stronger local capacities, leadership, and ownership. ZOA is a solid organisation with good administrative policies and procedures and a flat organisational structure. Decision-making happens close to where projects are implemented and within the framework of our organisational strategy and policies. This structure provides us with the flexibility necessary to operate effectively within the context of the different countries we work in while ZOA headquarters provides support in the following areas: cohesion, continuity, quality control, exchange of knowledge, financial management, fundraising, and staff recruitment.

Country Directors report directly to the Executive Board. The Management Team of ZOA in the Netherlands, the Country Directors, and the Executive Board collectively form the International Management Team. They meet quarterly – online or physically – to exchange knowledge, discuss and agree on policies, share best practices, and discuss annual planning and reporting.

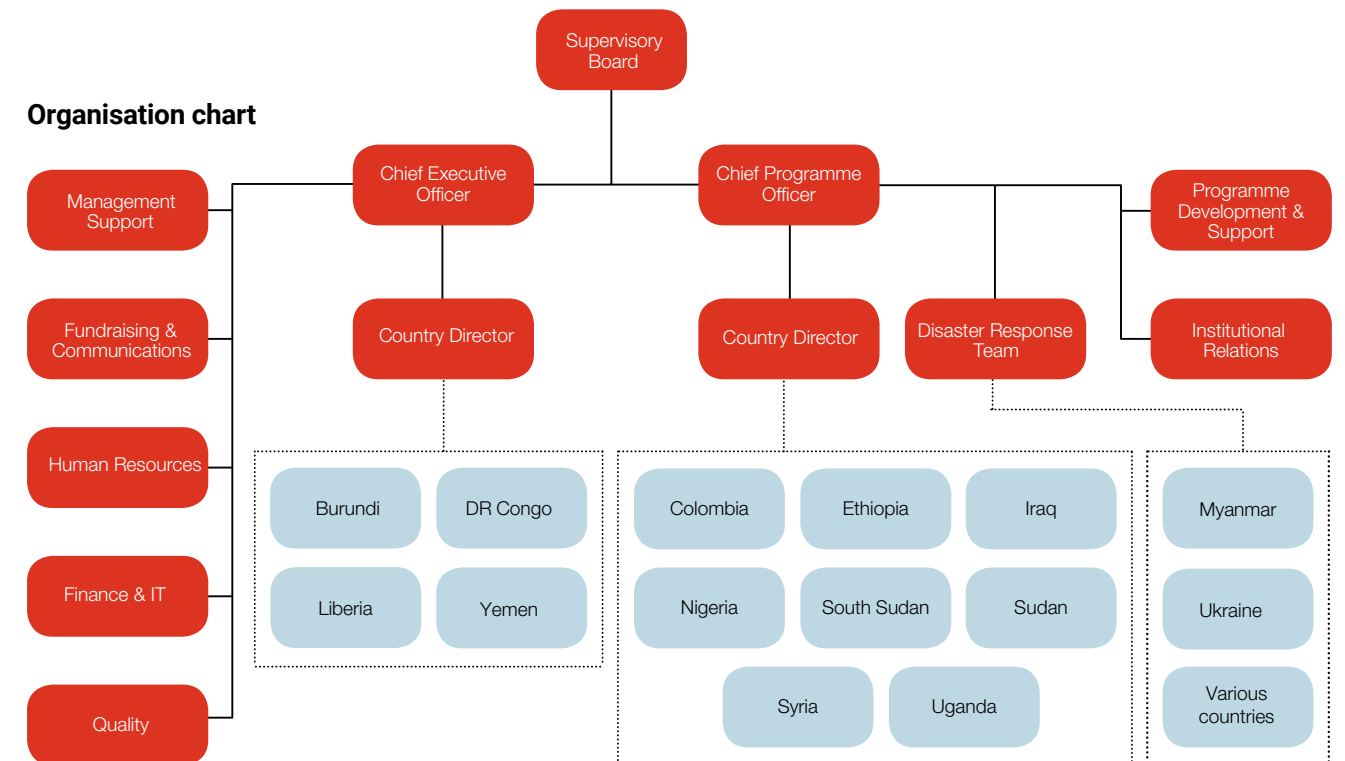
## Systems

In the past few years, ZOA has considerably invested in replacing some of its systems, such as the Project Management system, the ERP system, and the Quality Library. A recent evaluation has helped identify areas of further improvement in the use of these systems as a basis for further development of risk monitoring, accountability, and organisational learning. This includes further development and use of the underlying IT infrastructure.

## Staff

ZOA's main asset is its highly committed staff, both in country programmes and in the Netherlands, with many prepared to go the extra mile despite challenging contexts and high workloads.

## Organisation chart







Read our Code of Conduct

In 2022, ZOA had 1,001 staff members worldwide (headcount December 31, 2022), of which 91 (9%) were at ZOA in the Netherlands, including 5 staff members in the Disaster Response Team. Of all 910 country staff members, 43 (5%) were expatriate staff.

ZOA uses its own conditions of service and systems of job evaluation and remuneration, with jobs classified in salary scales. For staff working in different countries, different systems are in place in accordance with local labour market conditions. For staff based and employed in the Netherlands, all salary scales are adjusted on an annual basis, based on the index for government sector wages ('CBS-uurloon index CAO-lonen'). The remuneration package for staff in the Netherlands includes a 13th month, holiday allowance and an arrangement for the accrual of pension rights. Staff remuneration packages in programme countries are reviewed and adjusted regularly in accordance with local labour market trends and developments.

**Volunteers**

Volunteers are a very welcome addition to our organisation. ZOA provides volunteers with the opportunity to contribute to our cause, and we are grateful to receive their expertise and commitment. In 2022, 1,261

people residing all over the Netherlands were active in organising our annual door-to-door fundraising collection. Others volunteered in different ways. In 2022, 10 volunteers worked in the Netherlands office, 3 trainees participated in ZOA's country programmes, and 5 trainees worked in the Netherlands. Several additional volunteers were involved in informing schools and churches in the Netherlands about ZOA's work.

ZOA's policy for volunteers and interns guides its collaborative approach to volunteers connected with the office in the Netherlands and ZOA programme countries. In many ways, volunteers are treated very similarly to the way staff

members are treated. Mutual expectations and responsibilities are agreed upon in a volunteer contract signed by ZOA and the volunteer. Agreed tasks and contributions are planned for and performance review is practised. Volunteers fully participate in general office meetings and events, and they receive the same 'tokens of appreciation' as employed staff. Work-related costs, such as transport costs, are reimbursed and a volunteer allowance is made available, both in accordance with ZOA conditions and compliant with applicable fiscal regulations.

**Quality standards and codes**

Apart from ZOA's own Code of Conduct, ZOA has committed itself to the following:

- the Code of Conduct for the International Red Cross and Red Crescent Movement and NGOs in Disaster Relief and the Humanitarian Principles: humanity, neutrality, impartiality, and independence.
- the Code of Conduct of Goede Doelen Nederland (Charities Netherlands).

ZOA is fully committed to the Core Humanitarian Standard on Quality and Accountability (CHS) and has been externally CHS certified. The CHS sets out nine commitments for humanitarian and development actors to measure and improve the quality and effectiveness of their assistance. It places communities and people affected by crisis at the centre

of humanitarian action. The latest CHS mid-term audit, conducted by the accredited certification organisation HQAI, was completed early 2022. The audit confirmed that ZOA continues to meet the CHS requirements. A recertification audit has been planned for 2023.

ZOA holds the certificate for the ISO9001:2015 / Partos 9001:2015 (version 2018) quality standard for management systems. In 2022, a follow-up audit was conducted, which resulted in continuation of the certificate.

ZOA has been recognised by the Central Bureau of Fundraising (CBF) for complying with the Regulations and Appendices for

CBF Recognition for Charitable Organisations, which also covers the Good Governance Code for Charities. The CBF 'Recognition Passport' is available at [www.cbf.nl/organisatie/zoa](http://www.cbf.nl/organisatie/zoa).

**Works Council**

The Works Council represents ZOA staff at the Executive Board. The Works Council also keeps a close eye on the organisation's interests, as a healthy organisation is crucial to the realisation of ZOA's mission and vision. The Works Council and the Executive Board share information with each other, whereby the Works Council – by law – has the right to advise or the right of consent on certain matters. The Works Council comprises six members employed in the Netherlands and programme countries. During 2022, several topics were on the Works Council's agenda, such as the different forms of employment contracts within ZOA, the cooperation between management and the Works Council, and expense allowances in relation to the high rate of inflation. In 2022, specific emphasis was placed on the 'attractiveness of ZOA as an employer,' as this plays an important role in attracting and retaining qualified staff. This is specifically relevant and important in connection with the current tight labour market.





# ZOA’s Integrity Framework

ZOA wants its core values to drive the organisational culture and feed consistency and transparency in the way programmes and activities are implemented. We realise that in the interaction with our key stakeholders, daily practice comes with all kinds of challenges and complications that put pressure on applying these value commitments and principles. Therefore, more specific measures are needed for promoting good behaviour in accordance with the value commitments, and for regulating adequate response in case undesirable behaviour occurs or is suspected. The ZOA Integrity Framework has been developed for that purpose.

The ZOA Integrity Framework comprises three pillars: the ZOA Code of Conduct, procedures on how to report a complaint, and procedures for addressing complaints received. All staff, as well as others acting on behalf of ZOA, must sign the Code of Conduct for compliance. ZOA staff participates in mandatory training sessions on the content and application of the Integrity Framework. The Integrity Coordinator in each ZOA country programme guides the effective implementation of the Integrity Framework and coordinates the complaints handling process.



Each country has a female and a male Code of Conduct person available to advise staff on how to proceed with complaints. An independent external advisor is also available to ZOA staff.

Options for confidentially reporting complaints are crucial. ZOA offers various options to project participants, ZOA staff, and other stakeholders for reporting grievances and complaints at different levels within ZOA. For instance, they can report complaints verbally to staff, via a telephone line or through an e-mail address. Per country, additional options may be offered, identified as being appropriate in the local context. ZOA staff have a duty to report violations of the Code of Conduct.

### Integrity complaints in 2022

The total number of integrity complaints received in 2022 was 22, reported by ZOA staff, project participants and other stakeholders. All cases were investigated and are closed. One appeal was received related to an earlier case. This was still under investigation at the end of the year.

CATEGORY	NUMBER REPORTED	NATURE	OUTCOME OF REPORT HANDLING
Interpersonal	7	Verbal harassment; culturally inappropriate behaviour.	Cases were handled by both country teams and ZOA headquarters. In some cases, relations were normalised. Staff involved in the other cases either resigned or were dismissed.
Abuse of power and position	1	Conflict of interest with civil society organisations.	The case was found ungrounded and appeared to be based on misinformation.
Financial / material	14	Suspected fraud, such as unclear payments, misuse of cash voucher cards, unjustified fees requested, theft, manipulation of participant lists.	Most cases were investigated by country teams with active support from ZOA headquarters. One case was investigated by ZOA headquarters. In six cases, some form of fraud was found.

ZOA continues to invest in the application of the Integrity Framework by training and communication to promote and sustain a culture where all staff and project participants are safe from any abuse of power.

### Yuliia’s story (Ukraine)

#### More than just relief

“It’s a miracle that you survived this,” Yuliia heard a Russian soldier say when she carefully stepped out of her home. On March 7, 2022, five mortars hit the house near Chernihiv, Ukraine, where Yuliia cared for her sick mother.

After the Russians departed, Yuliia and her ailing mother were left with a completely destroyed house. ZOA helped them repair the house in time for winter, equipping it with new windows and radiators. “We could never have done this alone,” says Yuliia. From the repaired house, Yuliia can now teach online classes and earn an income again.

Unfortunately, Yuliia’s mother passed away. “But we were able to say goodbye in her house. That was her wish. This would not have been possible without ZOA’s help. You don’t just give us material help or money, you give us hope. Your relief gives us belief. And that gives us strength to keep going.”



## ZOA is very grateful for a wide variety of donors

### Governments



And:

- the Embassies of the Kingdom of the Netherlands in Burundi, Sudan, and Rwanda
- Danida and BMZ
- Rijksdienst voor Ondernemend Nederland

### European Union



### Others



### Third-parties



### UN organisations



### Corporates



And the ZOA Business Ambassador teams for Burundi, DR Congo, Iraq, Myanmar, Uganda, Ethiopia and the Relief Aid Team.

### Foundations and Network Partners



And DOB Emergency, Rammelt Veenstra Fonds voor ZOA, stichting Mitswah, Stichting Weeshuis der Doopsgezinden and Christelijk Noodhulp Cluster.

And many donors who wish to remain anonymous and, of course, our 36,948 private donors in the Netherlands.

# ZOA

## ANNUAL FINANCIAL REPORT

**2022** These are the consolidated financial accounts of Stichting ZOA, Sleutelbloemstraat 45, Apeldoorn.



# Financial Report

## Main trends

We are pleased to present ZOA's 2022 financial report. As an international humanitarian organisation, we are committed to providing assistance to communities affected by crisis and conflict. We are grateful that 2022 was a year of growth for our organisation, with increased income and expanded projects in multiple countries. Our financial report reflects our commitment to transparency, accountability, and prudent financial management.

## Significant developments

The invasion of Ukraine was one of the most significant developments in 2022 that also impacted our financial figures. Thanks to the generous support of our donors and the success of our emergency fundraising campaign, we were able to respond to this crisis quickly and effectively. In addition to our work in Ukraine, we also continued to support communities affected by conflict and crises in many other countries. Thanks to the dedication and commitment of our staff and partners, we were able to make a real difference in the lives of those we serve.

Overall, 2022 was a year of growth and impact for ZOA. We are incredibly proud of what we have achieved, and we are excited to continue our vital work in the years to come. We would like to express our gratitude to our donors and partners, whose support has been vital in enabling us to achieve our mission. We remain committed to working together to achieve our shared goals of improving the lives of people affected by crisis and conflict.

## Income from ZOA's own fundraising and third-party campaigns

Income from ZOA's own fundraising and third-party campaigns grew by a substantial 70% in 2022 compared to the previous year. This significant increase is thanks to the success of our emergency fundraising campaign for Ukraine. Additionally, the success of our 2022 door-to-door collection – which was able to take place again after being disrupted by the COVID-19 pandemic the previous two years – played a significant role in the increased income.

We are committed to responsibly spending funds on quality projects that have a lasting impact and for which income has been secured. There is, therefore, an unavoidable delay between the date income is received and the date of actual expenditure. Consequently, income received never equals expenditures on projects. This is reflected in the increase of the programme funds, which mainly relate to income raised for Ukraine that was not entirely spent in 2022.

## Net result

The profit and loss account shows a positive result of €2.35 million. Of this amount, €0.47 million relates to income received in 2022 that will be spent in the coming year. On balance, we were able to make an addition to the general continuity reserve of €1.12 million, while we had budgeted for an addition of €0.41 million.

## Country portfolio

In terms of project implementation, we ended the year 2022 with €71.3 million spent on objectives in programme countries. Compared to last year, this is a significant increase of 29%. This growth is mainly attributed to project implementation in Ukraine and growth in spending through consortium partners.

## Founding ZOA Dorcas South Sudan

In May 2022, Stichting ZOA and Stichting Dorcas Aid International established a partnership in South Sudan, integrating their operations into a joint working organisation: ZOA Dorcas South Sudan. For this, a separate legal entity was established on 21 March 2022 in the Netherlands: Coöperatie Dutch Coalition for Relief and Development U.A. whose members are Stichting ZOA

and Stichting Dorcas Aid International. The purpose is to achieve more impact for people in need in South Sudan. In accordance with the guidelines, ZOA partially consolidated the annual figures of the Cooperative in proportion to its interest (50%).

## Risk analysis and reserves

In line with RJ650, ZOA distinguishes between continuity reserves and designated reserves for specific purposes. At the end of every year, ZOA reassesses the level of risk its country programmes are exposed to, including the need to pre-finance essential projects. ZOA also keeps the financing assets in reserve as financed fixed assets, which caps liquidity. Last year we decided to create a separate reserve for exchange rate risks because of the increased risk. The exchange rate risks are not included in donor budgets and will be covered by this reserve in the future.

We are pleased to report that ZOA's general continuity reserve has increased in 2022. This reserve is an essential part of our financial management, as it helps us to ensure the continuity of our programmes and projects in the event of unexpected expenses or revenue shortfalls. While the increase in our continuity reserve is a positive development, it is also important to note that this growth is necessary to support the continued growth and expansion of our organisation. As we continue to expand our programmes and projects in multiple countries, it is essential that we have sufficient financial reserves to support this growth and the risks that come with it and maintain our commitment to quality and effectiveness.

Furthermore, as an international humanitarian organisation working in some of the world's most challenging and unpredictable environments, we must be prepared for unexpected challenges and emergencies. Having a robust continuity reserve helps us respond quickly and effectively to crises and ensures that our programmes and projects can continue to operate even in the most challenging circumstances. We remain committed to responsible financial management and to ensuring that our programmes and projects have the resources they need to make a real difference in the lives of those we serve.





## BALANCE SHEET

After appropriation of the result

ASSETS		31 Dec 2022	31 Dec 2021	LIABILITIES		31 Dec 2022	31 Dec 2021
Intangible fixed assets	1	933	53,618	Reserves and funds			
Tangible fixed assets	2			Continuity reserve			
Land		349,000	349,000	General	6	3,137,800	1,966,130
Building		956,669	780,793	Designated financing and risk reserves			
Inventory & Equipment		269,611	225,301	Pre-financing projects	7	4,000,000	4,000,000
Vehicles in programme areas		60,725	59,324	Exchange rate reserve	8	713,591	152,996
		<b>1,636,005</b>	<b>1,414,419</b>	Financing fixed assets	9	1,636,938	1,468,037
Receivables, prepayments, and accrued income	3	20,833,328	26,205,322			<b>6,350,529</b>	<b>5,621,033</b>
Securities	4	256,602	256,345	Designated reserves for future project spending			
Cash and cash equivalents	5	24,728,202	21,620,032	Programme financing	10	570,000	500,000
				Country programme reserves	11	604,245	674,246
				Programme development & innovation	12	502,697	526,148
				Disaster response	13	417,685	417,685
						<b>2,094,627</b>	<b>2,118,079</b>
				Programme funds	14	2,641,218	2,171,484
						<b>14,224,174</b>	<b>11,876,726</b>
				Provisions	15	979,442	622,778
				Current liabilities			
				Accruals to donors	16	23,477,237	25,041,031
				Other liabilities and other accruals	17	8,774,217	12,009,201
						<b>32,251,454</b>	<b>37,050,232</b>
<b>TOTAL</b>		<b>47,455,070</b>	<b>49,549,736</b>	<b>TOTAL</b>		<b>47,455,070</b>	<b>49,549,736</b>

## STATEMENT OF INCOME AND EXPENDITURE

INCOME		Actual 2022	Budget 2022	Actual 2021
Income from private individuals	18	7,530,028	7,250,000	6,100,602
Income from companies		1,997,919	1,200,000	1,607,697
Income from government subsidies:				
- Project grants for consortia partners	19	14,673,257	10,183,000	8,195,606
- Project grants for ZOA	20	48,051,784	52,842,000	42,540,501
Income from other non-profit organisations	21	8,608,731	4,550,000	2,941,070
<b>Total income raised</b>		<b>80,861,719</b>	<b>76,025,000</b>	<b>61,385,477</b>
Income in exchange for the delivery of products and services	22	17,126	-	40,080
Other income	23	215,405	-	97,590
<b>TOTAL INCOME</b>		<b>81,094,250</b>	<b>76,025,000</b>	<b>61,523,147</b>
EXPENDITURE		Actual 2022	Budget 2022	Actual 2021
Spent on objectives				
Spent on Objectives in Countries				
Project grants to consortia partners	19	14,673,257	10,183,000	8,195,606
Own spending on objectives	24	56,594,229	56,904,000	47,085,983
		<b>71,267,486</b>	<b>67,087,000</b>	<b>55,281,589</b>
Preparation and Coordination from the Netherlands	25	3,944,263	4,501,292	4,035,384
Education/Awareness-raising	26	687,395	671,296	594,354
		<b>75,899,144</b>	<b>72,259,588</b>	<b>59,911,327</b>
Fundraising expenses	27	2,346,772	2,301,490	1,902,822
Management and Administration expenses	28	1,067,490	1,057,922	1,015,754
<b>TOTAL EXPENDITURE</b>		<b>79,313,406</b>	<b>75,619,000</b>	<b>62,829,902</b>
<b>SURPLUS (+) /DEFICIT (-) BEFORE FINANCIAL INCOME AND EXPENSES</b>		<b>1,780,844</b>	<b>406,000</b>	<b>-1,306,755</b>
Balance of financial income and expenses	29	566,603	-	133,884
<b>SURPLUS (+) /DEFICIT (-)</b>		<b>2,347,447</b>	<b>406,000</b>	<b>-1,172,871</b>
ADDED TO/ WITHDRAWN FROM		Actual 2022	Budget 2022	Actual 2021
Continuity reserve				
General		1,171,669	406,000	282,018
Designated reserves				
Financing and risk reserves				
Prefinancing projects		-	-	400,000
Exchange rate reserve		560,595	-	152,996
Financing fixed assets		168,901	-	-95,362
		<b>729,496</b>	<b>-</b>	<b>457,634</b>
For future project spending				
Programme financing		70,000	-	-
Country programme reserves		-70,000	-	-375,000
Programme development & innovation		-23,451	-	-69,089
Disaster response		-	-	76,587
		<b>-23,451</b>	<b>-</b>	<b>-367,503</b>
Programme Funds				
Future project spending		469,734	-	-1,545,021
<b>TOTAL CHANGE IN RESERVES AND FUNDS</b>		<b>2,347,447</b>	<b>406,000</b>	<b>-1,172,871</b>





CASH FLOW OVERVIEW

CASH FLOW	Actual 2022	Actual 2021
Cash flow from operating activities		
Received		
From own fundraising and other non-profit organisations	18,073,027	10,781,118
From project grants	47,715,328	49,712,091
From project grants consortia partners	14,673,257	8,195,606
In exchange for the delivery of products and services	17,126	40,080
Other income	215,405	97,590
	80,694,143	68,826,486
Payments		
Programme and coordination costs	-58,889,893	-57,842,702
Project grants to consortia partners	-14,673,257	-8,195,606
Fundraising, management, and administration costs	-3,414,262	-2,918,575
	-76,977,411	-68,956,883
Cash flow from operating activities	3,716,732	-130,397
Cash flow into investments		
Assets bought (book value)	-1,172,630	-393,383
Assets sold (book value)	-2,277	28,873
	-1,174,906	-364,510
Cash flow from financial activities		
Balance of financial income and expenses	566,603	135,684
Change in securities and cash equivalents	3,108,428	-359,223
Balance 31 December	24,984,805	21,876,377
Balance 1 January	21,876,377	22,235,600
TOTAL CHANGE IN SECURITIES, CASH, AND CASH EQUIVALENTS	3,108,428	-359,223

The cash flow statement was compiled according to the indirect method. The net cash position increased from €21.88 million to €24.98 million.

RATIO LIQUIDITY	Actual 2022	Actual 2021
Liquidity expressed by ACID ratio	138%	128%
Receivables and Cash	45,818,132	48,081,699
Short-term liabilities and provisions	33,230,896	37,673,009

The cash position should be analysed as part of the overall liquidity ratio, including receivables, prepayments, accrued income, and current liabilities. ACID ratio measures the ability of ZOA to use its cash or quick assets for immediate payment or retirement of its current liabilities and current provisions. Based on ZOA's liquidity ratio of 138%, the organisation maintains sufficient funds to cover all its short-term obligations.



## Explanatory notes to the annual accounts

### General

The annual accounts were prepared in accordance with Guideline 650 of Fundraising Organisations (RJ650).

### Associated parties

There is a mutual relationship between Stichting ZOA and ZOA Deutschland gGmbH, which is formalized in a Charter Agreement. In accordance with Guideline 650 of Fundraising Organisations, no consolidated annual accounts have been prepared.

Stichting ZOA and Stichting Dorcas Aid International established Coöperatie Dutch Coalition for Relief and Development U.A. on 21 March 2022. In accordance with the guidelines, members will partially consolidate the annual figures in proportion to their interest (50% each).

### Consortia partners income

Income and expenditures of consortia partners are excluded from indicator percentages unless otherwise indicated.

The annual accounts were prepared on a historical cost basis or at fair value. Unless otherwise indicated, assets and liabilities are presented at historical costs. Income and expenditures are allocated to the period to which they relate. The annual accounts are presented in euros.

### Reporting period

The annual accounts were prepared based on a reporting period of one year. The financial year coincides with the Gregorian calendar year.

### Comparison with the previous year

The valuation principles and methods of determining the result are the same as those used in the previous year, with the exception of the changes in accounting principles as set out in the relevant sections.

### Transactions in foreign currencies

Transactions in foreign currencies are converted against the exchange rate applicable at the time of transaction. Monetary assets and liabilities in foreign currencies are converted at the balance sheet date in the functional currency against the rate applicable on that date. Non-monetary assets and liabilities in foreign currencies that are presented at historical cost are converted into euros at the exchange rates applicable on transaction dates. Differences in exchange rates appear as a result in the statement of income and expenditures.

### Use of estimates

The preparation of the annual accounts requires the Executive Board to make judgements, estimates, and assumptions that influence the application of accounting principles, as well as the reported value of assets, liabilities, income, and expenditure. The actual outcome may deviate from these estimates. The estimates and underlying assumptions are assessed on an ongoing basis. Revised estimates are used once the estimate changes, and in future periods when revisions may have consequences.

### Impairment

If the book value of an asset exceeds the

value of the direct sales value – and/or the estimated present value of the future cash flow – impairment is charged, which equals the difference between the book value and the recoverable amount.

### Financial instruments

During the normal course of business, ZOA uses various financial instruments that expose the organisation to market and/or credit risks. These relate to financial instruments that are included on the balance sheet. Receivables on the balance sheet mainly relate to donor receivables and are generally obtained from large institutional parties. Therefore, the credit risks incurred by these receivables are limited. ZOA runs very limited interest rate risks, as the organisation does not have interest-bearing loans. The market value of the financial instruments stated on the balance sheet is approximately equal to their carrying amount. ZOA does not make use of financial derivatives.

### Uncertainties in local legislation

Financial risk may arise from tax and regulatory legislation. In the unstable environments in which the organisation works, legislation is subject to varying interpretations; interpretations may also change over time. In our programmes, we accept a minimal to cautious risk level in relation to local (tax) laws and regulations. Where management decided a position on the interpretation of relevant legislation could not likely be sustained, an appropriate amount has been included in the provisions in these financial statements.



Accounting principles for the balance sheet

Fixed assets

The intangible assets, buildings, refurbishments, fixtures, equipment, and means of transportation in programme areas are valued at acquisition or manufacturing cost, minus the cumulative depreciations and/or accumulated impairment losses, where relevant.

Partially or fully depreciated fixed assets are removed from the fixed assets registers only once they have been sold or officially decommissioned. Maintenance expenses will only be capitalized as assets if they extend the economic life of the object. Expenses regarding major maintenance of buildings will not be accrued for in a provision. These costs will be registered directly in the statement of income and expenditure.

Depreciations are calculated as a percentage of the acquisition price according to the straight-line method and are based on the estimated useful life of the assets. Land and tangible fixed assets for sale are not depreciated.

<i>Intangible fixed assets:</i>	
Software	25%
<i>Tangible fixed assets:</i>	
Land	0%
Building	3⅓%
Refurbishment	10%
Inventory and equipment	25%
Vehicles in programme areas	33⅓%

Financial fixed assets are stated at cost, less any provisions for permanent impairment, if necessary.

Inventories

Stocks are valued at acquisition price. The acquisition price comprises the purchase price and additional costs, such as import duties, costs of transportation, and other costs that can be directly allocated to the acquisition of stocks. The valuation of stocks takes account of any downward value adjustments on the balance sheet date.

Receivables, prepayments, and accrued income

Receivables are valued at fair value, including a provision for non-recoverability, if needed. Provisions are determined

according to individual assessment of the collectability of debts. No receivables are included that extend beyond one year after the balance date.

Securities

Securities are valued at fair value.

Cash and cash equivalents

Cash and bank balances are valued at face value. Non-euro cash and bank balances are converted against actual rates at the year's end based on international EU rates.

Reserves and funds

ZOA's reserves and funds exist to achieve ZOA's objectives. They can be summarized as follows:

Continuity reserves

The general continuity reserve enables the organisation to meet its commitments during an unforeseen stagnation of income. Restrictions on spending continuity reserves are determined by the Executive Board.

Designated reserves

The designated reserves are earmarked by the Executive Board and consist of two groups: reserves for (pre-) financing and particular risks and reserves for future project spending. The first group consists of the designated reserves to pre-finance projects (to enable the start or continuation of projects in countries before donor instalments are received), to finance exchange rate risks, and to finance assets. The second group consists of programme financing (risk of unrecoverable expenses), country programme reserves, programme development and innovation reserves, and reserves for disaster response activities.

Programme Funds

Programme funds concern funding acquired with a specific use designated by the donor, but not yet spent on these designations in the financial year.

Provisions

Provisions are recognized for legally enforceable obligations that exist at the balance sheet date, for which an outflow of resources will be required, and a reasonable estimate can be

made. Provisions are measured at the best estimate of the amount necessary to settle the obligation as per the balance sheet date.

Obligations relating to contributions to pension schemes based on defined contributions are presented as expenditures in the statement of income and expenditures in the period that the contributions are due. In addition, a provision is included for existing additional commitments to employees, provided it is likely that there will be an outflow of funds for the settlements of the commitments and provided that it is possible to make a reliable estimate of the amounts required to cover these commitments.

Liabilities

ZOA enters into obligations to donors in countries in which ZOA implements programmes. A donor obligation is recognised once the Executive Board passes the resolution and communicates this to the donor and grant recipient, leading to a legally enforceable or actual obligation to spend funds on the agreed project. On the balance sheet, the remaining obligation is presented as a liability. Liabilities are valued at fair value. Obligations that extend beyond one year after the balance date are registered as long-term liabilities.

Leasing

When entering into a contract, the economic reality – including all facts and circumstances – will determine whether a contract is a lease contract. A lease contract is applicable when the fulfilment of the contract depends on the particular use of an asset or on the rights to use the asset. In the case of a financial lease, the asset is activated and depreciated as part of the fixed assets. ZOA does not normally engage in operational leases. However, in cases of an operational lease, the lease terms are charged to the expenditure statement linear to the lease period. At ZOA, this applies to some office equipment in the Netherlands (value future lease terms less than €15,000).





# Accounting principles for the statement of income and expenditure

Income and expenditure are attributed to the period to which they relate. All proceeds are entered as income for their gross amount unless explicitly stated otherwise. Costs necessary to realise certain income are presented as expenditures in the statement of income and expenditures.

## Income raised

Income from private individuals, companies, churches, and schools is recognized as income in the year of reception, or the moment of signing a contract. It includes the income from the door-to-door collection, legacies, contributions, donations, and gifts. Donations in kind are valued at a fair price. Legacies are recorded as income in the year in which the notary has communicated the content of the deed, or 'akte van scheiding en deling.' Donations and legacies still under usufruct by the donating party are recognized in the year the usufruct ends; in these financial accounts, they are presented as off-balance sheet receivables. Income recognition related to projects implemented by partners is based on periodically received expenditure reports. Contributions from other non-profit organisations are accounted for as 'income from other non-profit organisations' at the amount received by the organisation. They are recognized in the year that income from the campaign by other non-profit organisations was received or pledged by this party. Campaigns by other non-profit organisations only include campaigns for which ZOA does not bear any risk.

## Project grants for consortia partners

Project grants for consortia partners are recognized as both income and expenditure in the statement of income and expenditure in the year of the contractual spending obligation.

## Project grants for ZOA

Operating grants are recognized in the statement of income and expenditure of the year that include the subsidised expenditure. Losses are taken into account if they originate in the relevant financial year and as soon as they are anticipated. Grants received in kind, often food and relief supplies, are valued at the cost stated in the contract relating to the goods. If the contract does not provide for this, the goods will be valued at fair value at place of delivery. If received goods are not based on a contract and a reliable valuation is lacking, the

transaction is not accounted for in the statement of income and expenditures.

## Income in exchange for the delivery of products and services

Income raised from products or services delivered is presented as net figures. The gross income is deducted with the direct costs and reported as net income.

## Expenditure

Stakeholders also require insight into the level and breakdown of the costs of fundraising organisations; the notes provide

a specification of these costs in accordance with model C of the RJ 650 guidelines. Employee costs (salary, social security, pension, etc.) are not presented as a separate item in the statement of income and expenditure. These costs are included in other components of the expenditure.

## Spent on objectives

Expenditures spent on objectives include amounts allocated for activities designed to meet the objectives during the financial year as well as implementation costs. Expenditures include subsidies to local

partners, food and relief goods purchased, cost of deployed personnel, transport costs, local accommodation costs, and office expenses. They also include the acquisition costs for means of transport and office inventory, which might be made available to the local partner after the project has ended.

## Fundraising expenses

All costs incurred for activities aimed at encouraging people to donate money toward one or more of ZOA's objectives are earmarked as costs for fundraising. This means the costs for publicity and public

relations are regarded as costs of fundraising unless they are costs for education and awareness raising. Often activities contain elements of both information sharing (awareness raising) as well as fundraising. In such cases, the portion of the costs relating to the information activity will be allocated to that activity. Depending on the specific information objectives for each activity, the allocation formula is decided in advance.

## Management and administration expenses

Costs of management and administration are expenses that ZOA incurs for (internal) management and administration that cannot be directly allocated to ZOA's objectives or to fundraising income.

## Balance of financial income and expenses

Exchange differences arising upon the settlement or conversion of monetary items are recognized in the statement of income in the period they are realized unless hedge accounting applies. Other income and expenses are recognized in the period they appear.

## Cash flow overview

The cash flow statement is compiled by means of an indirect method that prescribes a distinction between cash flows from operational activities and cash flows from investments and financial activities. The information for the cash flow statement is taken directly from the statement of income and expenditure as well as from the changes in balance sheet positions at the beginning and end of the year.





Explanatory notes to the balance sheet

ASSETS

INTANGIBLE FIXED ASSETS 1		Total 2022	Total 2021
On 1 January 2022			
Acquisition value		211,521	211,521
Cumulative depreciation		157,903	131,095
Book value		53,618	80,426
Changes in book value			
Investment		-	-
Divestment		-	-
Depreciations		52,684	26,808
Depreciations disinvestment		-	-
Balance		-52,684	-26,808
On 31 December 2022			
Acquisition value		211,521	211,521
Cumulative depreciation		210,588	157,903
BOOK VALUE		933	53,618

TANGIBLE FIXED ASSETS 2	Land	Building	Inventory & Equipment	Vehicles	Total 2022	Total 2021
On 1 January 2022						
Acquisition value	349,000	1,104,877	1,070,079	3,484,958	6,008,914	5,946,046
Cumulative depreciation	-	324,083	844,778	3,425,633	4,594,494	4,463,073
Book value	349,000	780,794	225,301	59,325	1,414,420	1,482,974
Changes in book value						
Investment	-	221,858	374,048	576,724	1,172,630	393,383
Divestment	-	-	20,399	376,500	396,898	326,846
Depreciations	-	45,983	313,833	593,507	953,322	433,064
Depreciations disinvestment	-	-	20,390	378,785	399,175	297,973
Balance	-	175,875	60,206	-14,498	221,584	-68,554
On 31 December 2022						
Acquisition value	349,000	1,326,735	1,428,528	3,520,597	6,624,860	6,012,584
Cumulative depreciation	-	370,066	1,158,917	3,459,872	4,988,855	4,598,163
BOOK VALUE	349,000	956,669	269,611	60,725	1,636,005	1,414,420

The intangible assets are the investment and depreciation in software.

In 2022, the investments of €1.17 million consisted primarily of inventory, equipment, and vehicles used in country programmes. The investment in the building concerns an investment in climate improvement to make the Apeldoorn office building more sustainable. Divestments of €0.40 million related mainly to used vehicles sold in country programmes or fully depreciated assets. Divestments are assets sold by ZOA after they became redundant or economically too expensive to operate. Land and buildings in the Netherlands were acquired in 2013. There is no indication that the actual value at end of the financial year is materially higher or lower than the book value.

RECEIVABLES, PREPAYMENTS, AND ACCRUED INCOME 3	31 Dec 2022	31 Dec 2021
Receivables from donors		
European Union (ECHO / EuropeAid)	3,397,624	6,252,936
US Agency for International Development (USAID)	3,251,434	1,180,090
UN organisations	2,223,628	1,167,638
Ministry of Foreign Affairs, The Netherlands	1,710,384	2,800,108
Foreign, Commonwealth and Development Office (FCDO)	752,373	2,587,678
SIDA	422,516	-
German Development Agency (GIZ)	412,499	149,193
Tearfund	352,444	21,920
IWRM	281,539	294,108
MTI	259,865	362,765
Funds and third parties	442,015	134,859
Other donors	1,038,618	820,981
	14,544,939	15,772,276
Project expense advances to local partners		
	4,763,345	9,449,614
Other debtors and receivables		
Debtors and prepaid expenses (countries)	724,432	515,722
Legacies	106,801	43,150
Debtors and prepaid expenses (NL)	442,314	424,559
Other receivables	251,496	-
	1,525,044	983,431
TOTAL	20,833,328	26,205,321

Receivables from donors relate to project grant instalments to be received for projects that are implemented by ZOA and include the amounts for partners.

All receivables are claimable within one year.

SECURITIES 4	31 Dec 2022	31 Dec 2021
Oikocredit EDCS U.A.	256,602	256,345
TOTAL	256,602	256,345

ZOA has a direct membership with Oikocredit. Oikocredit supplies micro-credits in developing countries and is therefore closely related to ZOA's mission. The investment in Oikocredit is valued at actual value. The investments are available with small restrictions.

CASH AND CASH EQUIVALENTS 5	31 Dec 2022	31 Dec 2021
In bank accounts		
Euros in the Netherlands	9,427,210	8,256,054
Euros in programme countries	1,933,366	1,489,661
	11,360,576	9,745,715
US Dollars in the Netherlands	6,117,129	3,126,580
US Dollars in programme countries	3,371,702	2,683,383
	9,488,831	5,809,963
GB Pounds in the Netherlands	2,378,461	1,531,954
GB Pounds in programme countries	-	-
	2,378,461	1,531,954
Other currencies in the Netherlands	-	3,108,163
Other currencies in programme countries	1,330,118	1,248,248
	1,330,118	4,356,411
Held in cash	170,216	175,988
TOTAL	24,728,202	21,620,032

ZOA aims to keep its cash and cash equivalents balances in EUR, USD, or GBP, depending on the currency of the planned expenditure. Contracts with institutional donors can contain obligations in non-EUR currency. This will lead to rate differences. To limit the risk, a separate exchange rate reserve was formed for this purpose. In general, these do not influence programme activities.

ZOA aims to limit large balances in unstable foreign currencies. On 31 December 2022, foreign currencies held by ZOA were local currencies needed for short-term project implementation. ZOA is aware of concentration risks and tries to divide its cash between different banks. Cash held in programme countries is needed in the short term for project implementation purposes.

Cash and bank balances are freely available without restrictions. The cash position should be analysed as part of the overall liquidity position (see the cash flow overview and liquidity ratio).



LIABILITIES

Reserves and funds					
CONTINUITY AND DESIGNATED RESERVES		31 Dec 2022	Added to	Spent	31 Dec 2021
Continuity reserves					
General	6	3,137,801	1,171,669	-	1,966,132
Total continuity reserves		3,137,801	1,171,669	-	1,966,132
Designated financing and risk reserves					
Pre-financing	7	4,000,000	-	-	4,000,000
Exchange rate reserve	8	713,591	560,595	-	152,996
Financing fixed assets	9	1,636,938	168,901	-	1,468,038
Total designated finance and risk reserves		6,350,529	729,496	-	5,621,033
Designated reserves for future project spending					
Programme financing	10	570,000	70,000	-	500,000
					-
Country programme reserves	11	604,246	-	70,000	674,246
					-
Programme development & innovation	12	502,697	-	23,451	526,148
					-
Disaster response	13	417,685	-	-	417,685
Total designated reserves for future project spending		2,094,628	70,000	93,451	2,118,079
TOTAL		11,582,957	1,971,164	93,451	9,705,244

The net changes in reserves correspond with allocations from the 2022 result shown in the statement of income and expenditure.

ZOA reserve policy

ZOA needs to maintain reserves for general, financial, and operational risks. ZOA does not keep more reserves and funds than reasonably necessary to realise its organisational goals. If the reserves are needed to cover a particular risk, the Executive Board and the Supervisory Board base the level of the reserve on a risk assessment and take precautionary measures to reduce risks.

Continuity reserve 6

The general continuity reserve covers all remaining risks that are not addressed in any other allocated reserve. The general continuity reserve should, for example, compensate unforeseen, sudden, and temporary stagnation of income or unforeseen excessive expenses. The Executive Board and the Supervisory Board have set a general continuity reserve minimum requirement based on a risk assessment. In this assessment, all country risks were evaluated. In

order to live up to ZOA's core values – including faithfulness – in a situation of sudden lack of funding, a minimum continuation of three months is ZOA's goal for each programme..

Designated reserves

The restriction on the spending of the designated reserve has been determined by the Executive Board. Designated reserves do not yet constitute an obligation; the Executive Board is able to change the restriction. These reserves are reviewed annually.

Pre-financing 7

Classified as the designated reserve is an amount of €4.0 million, earmarked to be able to pre-finance essential project expenses that – either by contractual obligations or by delay in payment by donors – require pre-financing by ZOA. Such pre-financing allows ZOA to continue the execution of projects at the quality level and pace ZOA deems necessary despite delays in payments by donors. The amount of this reserve is set by the Executive Board. Above a certain threshold, prefinancing is only allowed after explicit consent from the Executive Board.

Exchange rate reserve 8

The exchange rate reserve of €0.71 million is meant to cover potential exchange rate risks in the future. This reserve could be



formed because of the positive exchange rate results in 2021 and 2022.

Financing fixed assets 9

The designated reserve ‘financing fixed assets’ of €1.6 million is meant to counterbalance the financial resources used for intangible and tangible fixed assets, and are, therefore, not available in cash for other purposes.

Programme financing 10

The designated reserve of €0.57 million for programme financing is meant to cover risk caused by project expenses that may be unrecoverable from donors.

Country programme reserves 11

The designated reserve ‘country programme reserves’ is based on the financial performance of the country programmes and may be used for specific projects.

Programme development & innovation 12

A designated reserve for programme development and innovation was formed in order to invest more in country programme quality and development and to finance programme innovation. This reserve is also meant for investments in quality development benefiting all ZOA country programmes. Furthermore, the reserve

enables ZOA to initiate a programme when cost coverage is still limited and recovery of start-up costs in later years is uncertain.

Disaster response reserve 13

A ‘disaster response reserve’ was established as disaster response is one of ZOA's core activities. ZOA must be financially able to respond to urgent requests for aid without delay. However, funding drawn from this reserve is considered a form of prefinancing that – after its use – will be replenished as much as possible through donations received from emergency relief campaigns.



PROGRAMME FUNDS 14	31 Dec 2022	Funds received	Spent on projects	Reallocation	Contribution reserves	31 Dec 2021
Afghanistan	-	3,196	-	-3,196	-	-
Burundi	174,790	187,646	149,870	42,518	-	94,497
Colombia	-567	288,949	374,727	-	73,745	11,466
Congo	243,934	234,685	207,243	-	-	216,492
Ethiopia	286,217	926,291	904,202	50,000	24,983	189,144
Indonesia	-	2,120	-	-	-2,120	-
Iraq	37,725	302,376	425,871	-	-2	161,222
Lebanon	67,970	2,848	108,425	-	-3,698	177,245
Liberia	73,008	248,945	271,942	-	-	96,005
Mozambique	-	4,684	-	-	-4,684	-
Myanmar	-	52,583	70,000	-39,971	19,591	37,796
Nigeria	7,180	45,721	100,516	44,075	-	17,900
Pakistan	61,442	61,442	-	-	-	-
South Sudan	80,723	723,388	797,833	-	-11,135	166,303
Sri Lanka	-	11	-	-	-11	-
Sudan	-	5,262	-	-	-5,261	-
Syria	85,356	383,953	425,742	-	-868	128,013
Uganda	-58,721	860,096	1,421,073	-	28,313	473,943
Ukraine	1,190,828	5,566,046	4,450,218	75,000	-	-
Yemen	262,918	481,151	322,225	-	-150,000	253,993
Subtotal	2,512,804	10,381,392	10,029,887	168,426	-31,147	2,024,020
Corona	-	4,166	-	-12,500	8,334	-
Drought - Africa (general)	-	93,303	-	-94,075	-	772
Emergency Relief (general)	14,579	119,778	-	-65,047	-40,152	-
Other	113,837	945	38,625	3,196	1,628	146,693
Subtotal	128,416	218,192	38,625	-168,426	-30,190	147,465
TOTAL	2,641,220	10,599,584	10,068,512	-	-61,337	2,171,485

The Programme Funds include available financial means that donors or contributors have earmarked for a particular programme or project – either emergency relief or rehabilitation. Because private or institutional funding is irregular in its nature, the pattern of income versus spending on projects may fluctuate. Surpluses and deficits will, where possible, be settled within funds and projects with similar goals. Remainders will be added to – or withdrawn from – other reserves.

PROVISIONS 15	Provisions for ineligible project costs	Local pension and taxes provisions	Total
Balance 1 January 2022	517,829	104,948	622,777
Addition	575,350	-	575,350
	1,093,179	104,948	1,198,127
Utilisation	-131,556	-	-131,556
Release	-33,573	-53,556	-87,129
BALANCE 31 DECEMBER 2022	928,050	51,392	979,442

Provisions for potential liabilities for costs and claims relate to ineligible project costs, pensions, and tax (re)payments in programme countries. On 31 December 2022, it was uncertain if these costs required payment, but a provision was deemed necessary. A reasonable estimate could be made based on the amounts of project spending and local pension provision. The projected outflow of resources is expected to take place during subsequent years, but the exact timing cannot be predicted.

Accruals to donors 16

Institutional donor contributions received in advance – which will be spent after 2022 – are shown as liabilities. ZOA received these payments based on programme proposals and contracts. ZOA is required to spend funds accordingly and return money to its original donor if a commitment is not fulfilled.

Other liabilities and accruals 17

*Contractual obligations to be paid to partners*  
These liabilities concern projects implemented by partner organisations requiring ZOA funding.

*Liabilities countries - related to staff*

These liabilities relate to severance pay and pensions of local staff and can vary per country as they are based on government and sector regulations.

*Other liabilities and accruals - countries*

These liabilities and accruals relate to creditors and other costs to be paid in countries.

Off-balance sheet liabilities

Liabilities not presented on the balance sheet at the end of the financial year relate to office rent and other contracts in countries are €0.1 million. These off-balance liabilities are fully related to short-term liabilities (maximum of one year).

Events after balance date

While finalizing and approving this annual report, an armed conflict in Sudan is ongoing since 15 April 2023. Certainly, this has an impact on our staff and operations in Sudan. The situation has the full attention of ZOA's board and management. Financial consequences of a possible loss of income or stagnation in the project implementation are identified and monitored on a monthly basis. There is also interactive communication with donors and partners about the consequences on project implementation.

CURRENT LIABILITIES	31 Dec 2022	31 Dec 2021
Accruals to donors 16		
Ministry of Foreign Affairs, the Netherlands	14,537,114	12,234,350
European Union (ECHO / EuropeAid)	3,322,885	341,040
UN organisations	1,724,430	3,064,035
Livelihoods and Food Security Trust Fund (LIFT)	583,790	-
Foreign, Commonwealth and Development Office (FCDO)	433,033	-
Tearfund	375,507	84,502
German Development Agency (GIZ)	280,845	319,819
Dorcas	32,026	-
Canadian Food Grains Bank (CFGB)	31,306	297,452
US Agency for International Development (USAID)	16,288	38,321
Funds and third parties	1,928,422	2,047,930
Other donors	211,591	6,613,581
	23,477,237	25,041,031
Other liabilities and accruals 17		
Contractual obligations to be paid to partners	5,865,891	7,799,121
Liabilities (countries, related to staff)	633,415	951,767
Accrual holiday allowance and annual leave provision	305,493	439,213
Creditors (the Netherlands)	230,016	629,761
Other liabilities and accruals (countries)	1,349,628	1,670,151
Other liabilities and accruals (the Netherlands)	389,775	519,188
	8,774,217	12,009,201
TOTAL	32,251,454	37,050,232



# Explanatory notes to the statement of income and expenditure

## INCOME

### Total income during financial year

ZOA's total income increased from €61.5 million in 2021 to €81.1 million in 2022, showing an increase of €19.6 million (31.8 %). This increase can be subdivided into a €7.5 million increase in income from ZOA's own fundraising activities and third-party campaigns and a €12.0 million increase in project grants.

### Income generated from own fundraising and third-party campaigns

Total income generated from ZOA's own fundraising and third-party campaigns increased by 40% in relation to the budget. In 2022, unearmarked income increased by €0.65 million thanks to door-to-door collection, which took place again after being cancelled in 2021 due to the COVID-19 pandemic. The percentage of unearmarked income decreased due to the increased level of earmarked income in 2022. This significant increase in earmarked income is mainly thanks to the success of our emergency fundraising campaign for Ukraine together with other non-profit organisations.

INCOME GENERATED FROM ZOA'S OWN FUNDRAISING ACTIVITIES AND THIRD-PARTY CAMPAIGNS	Actual 2022	Budget 2022	Actual 2021
Income generated from ZOA's own fundraising and third-party campaigns			
Income from private individuals	7,530,028	7,200,000	6,100,602
Income from companies	1,997,919	1,200,000	1,607,697
Income from other non-profit organisations	8,608,731	4,600,000	2,941,070
Income in exchange for the delivery of products and services	17,126	-	38,924
	18,153,804	13,000,000	10,688,292
Unearmarked	6,716,767	7,100,000	6,066,932
	37%	55%	57%
Earmarked	11,437,037	5,900,000	4,621,361
	63%	45%	43%
TOTAL	18,153,804	13,000,000	10,688,292

The income components are specified in the following paragraphs.

INCOME FROM PRIVATE INDIVIDUALS 18	Actual 2022	Budget 2022	Actual 2021
Contributions, donations, and gifts	6,481,217	5,700,000	5,486,002
Door-to-door collections	825,168	900,000	267,536
Legacies	223,643	600,000	347,064
TOTAL	7,530,028	7,200,000	6,100,602

General income from contributions, donations, and gifts increased from €5.5 million to €6.5 million – a positive variation of €1.0 million – in relation to the 2021 actuals. Categorically, income from legacies is hard to predict and fluctuates substantially over the years.

INCOME FROM GRANTS FOR CONSORTIA PARTNERS 19	Actual 2022	Budget 2022	Actual 2021
BUZA-WaA - We Are Able	5,285,063	-	2,119,364
BUZA-DRA - Madagascar Drought Joint Response	2,960,281	-	-
BUZA-DRA - Syria Joint Response	2,724,576	-	3,062,108
BUZA-TRIDE - Transition Inclusive Development in Eastern Congo	1,862,404	-	168,943
BUZA-ARC - Addressing Root Causes	-	-	421,668
UNOCHA - Life-changing Assistance in Central Rakhine	354,416	-	39,620
UNOCHA - Food Security 2021 - 2022	212,234	-	36,065
UNOCHA - SHF Dry Spell Response Gedaref	73,966	-	-
UNOCHA - Addressing Critical Gaps in WASH, Shelter	-	-	175,530
UNDP - Réduction des conflits fonciers et conflits liés à la transhumance au Sud-Kivu	352,421	-	-
UNHCR - Um Gargour (Gedaref)	209,154	-	-
UNHCR - Health & Nutrition (Babikiri Gedaref)	71,958	-	-
RVO - SDGP - Advanced Agriculture for improved potato crop	75,564	-	8,510
RVO - Amahoro @ Scale	64,177	-	-
SIDA - Sustainable Integrated Development Approach	275,797	-	-
WFP - Nutrition Gedaref 2022	44,260	-	-
EKN - SIPRA	16,227	-	-
EU Delegation South Sudan - Pride	90,759	-	-
ECHO - Emergency Health Response - Congo	-	-	930,000
ECHO - Life-changing Humanitarian Assistance - Syria	-	-	833,799
ECHO - FLOFA 2019 - Afghanistan	-	-	400,000
TOTAL	14,673,257	10,183,000	8,195,606

When ZOA takes the lead in a consortium, it assumes contractual responsibilities for the consortium as a whole and is obliged to report full consortium income as well as expenses. Therefore, the consortia amount shown as income in the statement of income and expenditure equals the amount appearing in the expenses.





INCOME FROM PROJECT GRANTS FOR ZOA <sup>20</sup>	Actual 2022	Actual 2021
Ministry of Foreign Affairs DSO-MO	5,390,334	881,816
Netherlands Enterprise Agency (RVO)	1,014,491	215,883
Ministry of Foreign Affairs DSH-HH	498,485	6,671,441
Ministry of Foreign Affairs DMH/VG	-	1,678,207
Young Experts Program (YEP)	-	26,659
<b>Subtotal</b>	<b>6,903,310</b>	<b>9,474,005</b>
Embassy of the Kingdom of the Netherlands in Rwanda	2,795,140	1,750,015
Embassy of the Kingdom of the Netherlands in Burundi	691,930	804,670
Embassy of the Kingdom of the Netherlands in Sudan	157,419	-
Embassy of the Kingdom of the Netherlands in Uganda	-	2,349
<b>Subtotal</b>	<b>3,644,489</b>	<b>2,557,035</b>
<b>Total Dutch Ministry of Foreign Affairs donors</b>	<b>10,547,799</b>	<b>12,031,040</b>
EuropeAid	3,585,527	3,839,140
ECHO	714,334	34,922
<b>Total EU</b>	<b>4,299,861</b>	<b>3,874,062</b>
United Nations (OCHA)	5,906,499	5,350,949
World Food Programme (WFP)	5,868,193	3,810,961
UNHCR - Sudan	2,092,335	913,864
United Nations Development Programme (UNDP)	1,787,289	1,443,944
Education Cannot Wait (ECW)	827,670	782,262
UNPBF	791,830	380,835
United Nations Educational, Scientific and Cultural Organization (UNESCO)	585,627	707,481
UNICEF - Colombia	481,304	295,412
UNOPS	243,029	-
UNICEF - Myanmar	212,637	119,340
UNCDF	167,976	196,615
International Organization for Migration (IOM)	114,331	525,973
UNICEF - South Sudan	57,356	-
UNICEF - Sudan	40,712	-
Food and Agriculture Organisation (FAO)	34,800	63,013
UNHCR - Ethiopia	-	281,504
<b>Total UN</b>	<b>19,211,587</b>	<b>14,872,152</b>

PROJECT	Actual 2022	Actual 2021
U.S. Agency for International Development (USAID)	6,065,038	4,210,147
German Development Agency (GIZ)	1,599,856	433,198
Swedish International Development Cooperation Agency (SIDA)	1,131,087	3,167,972
Irish Aid	686,171	253,645
U.S. State Department	434,083	-
AECID (Spain)	378,412	85,474
Minsitry of Foreign Affairs of Denmark (Danida)	350,434	-
Federal Ministry of Economic Cooperation and Development of Germany (BMZ)	103,764	-
Department of Foreign Affairs and Trade (DFAT)	-	185,618
ZIVIK	-	107,756
Foreign, Commonwealth and Development Office (FCDO)	-	98,936
<b>Total Governmental donors</b>	<b>10,748,845</b>	<b>8,542,746</b>
Canadian Foodgrains Bank (CFBG)	2,240,654	2,019,160
Livelihoods and Food Security Trust Fund (LIFT)	372,474	-
MTI	252,624	364,106
TearFund Australia	216,258	-
Supremo	48,625	-
NUFFIC	26,879	38,762
Helioz	15,834	29,166
Civil Society Fund	16,981	10,599
People in Need (MHF)	-	212,636
Woord en Daad	-	200,000
Cordaid	-	139,073
Mission East	-	64,843
DW	-	58,243
Dorcas	-	18,463
Other	53,363	65,450
<b>Total Others</b>	<b>3,243,692</b>	<b>3,220,501</b>
<b>TOTAL PROJECT GRANTS</b>	<b>48,051,784</b>	<b>42,540,501</b>

Income from institutional donors reflects contributions from the Dutch government, other governmental donors, the European Union, United Nations organisations – such as UNHCR, UNDP, UNICEF, WFP – and others. Whether donors are willing to contribute to an emergency situation or reconstruction projects during the year – and to what degree – is difficult to anticipate in a budget. The actual

figure – €48.1 million – is significantly higher than the 2021 actual figure – €42.5 million. It is ZOA's policy to partner with donors when their priorities meet our programme goals and mandate.

Other income in this category is derived from NGOs, in which case the ultimate donor is often an institutional donor.

INCOME FROM OTHER NON-PROFIT ORGANISATIONS <sup>21</sup>	Actual 2022	Budget 2022	Actual 2021
Funds	3,429,682	2,650,000	1,592,552
Third parties	3,578,693	700,000	348,537
Churches and schools	1,600,357	1,250,000	999,981
<b>TOTAL</b>	<b>8,608,731</b>	<b>4,600,000</b>	<b>2,941,070</b>

In 2022, income from other non-profit organisations increased from €2.9 million in 2021 to €8.6 million in 2022. This income category is a combination of funds, third parties, churches, and schools.

INCOME IN EXCHANGE FOR THE DELIVERY OF PRODUCTS AND SERVICES <sup>22</sup>	Actual 2022	Budget 2022	Actual 2021
Net revenue from the sale of products and services	70,428	-	50,350
Cost price - products and services	53,302	-	13,529
	17,126	-	36,821
Income in exchange for services provided to other NGOs	-	-	2,102
Outsourcing staff	-	-	1,157
<b>TOTAL</b>	<b>17,126</b>	<b>-</b>	<b>40,080</b>

Income in exchange for the delivery of products and services represents the income from sold products and services delivered. Direct costs are immediately deducted, and the net income is reported in this category.

OTHER INCOME <sup>23</sup>	Actual 2022	Budget 2022	Actual 2021
Income from sold assets	39,566	-	72,640
Other income	175,839	-	24,950
<b>TOTAL</b>	<b>215,405</b>	<b>-</b>	<b>97,590</b>





EXPENDITURE

Total expenses during financial year

While income increased by a total of €19.6 million, expenses increased by €16.5 million – from €62.8 million in 2021 to €79.3 million in 2022. In 2022, 94.7% of the expenditure was spent directly on objectives – well above ZOA's minimum target of 88%. Types of expenditure expressed in a percentage of total expenditure – excluding expenditure through consortia partners – are shown in the table.

Projects spent through consortium partners

When ZOA takes the lead in a consortium, it assumes contractual responsibilities for the consortium as a whole and is obliged to report full consortium income as well as expenses. Therefore, the consortia amount shown as expense in the statement of income and expenditure equals the amount appearing in the income.

Funding spent on objectives in countries

The amount spent on objectives in countries shows an increase of €16.0 million (28.9%) – from €55.3 million in 2021 to €71.3 million in 2022. This increase is primarily due to fluctuating country programme volumes. The largest increases occurred in countries such as Colombia, South Sudan, and Sudan.

ZOA's budget is drawn up in September and is based on a project portfolio and opportunities known at that time. During the financial year, ZOA depends on the circumstances in the countries in which it operates, government approvals, and approval from donors to initiate programme activities. As a result, projects may start later – or have a lower budget – than initially planned. In 2022, the actual expenses on objectives of €56.6 million stayed in line with the budgeted amount of €56.9 million.

EXPENSE STRUCTURE OF THE ORGANISATION	Actual 2022	Budget 2022	Actual 2021
Spent on objectives in countries excluding consortia	87.6%	87.0%	86.2%
Education and awareness	1.1%	1.0%	1.1%
Programme preparation and coordination in The Netherlands	6.1%	6.9%	7.4%
Total spent on objectives	94.7%	94.9%	94.7%
Fundraising costs	3.6%	3.5%	3.5%
Costs of management and administration	1.7%	1.6%	1.9%
TOTAL COSTS OF THE ORGANISATION	100.0%	100.0%	100.0%

SPENT ON OBJECTIVES IN COUNTRIES 24	Actual 2022	Budget 2022	Actual 2021
Projects spent through consortia partners	14,673,257	10,182,707	8,195,606
Own funding spent on objectives in countries			
Afghanistan	-	-	751,801
Burundi	2,051,161	1,747,316	1,861,220
Colombia	7,234,028	9,305,147	4,514,296
DR Congo	4,114,278	5,476,467	2,862,960
Ethiopia	9,283,333	8,722,725	6,754,986
Indonesia	-	-	356,412
Iraq	2,476,945	2,175,768	2,412,943
Liberia	3,218,261	2,687,657	2,383,794
Myanmar	2,171,159	2,175,347	1,472,761
Nigeria	1,779,626	1,500,583	2,388,874
South Sudan	2,703,206	2,696,617	2,233,144
Sri Lanka	-	-	141,112
Sudan	5,930,226	8,183,310	8,044,071
Syria	2,569,990	2,871,500	3,861,914
Uganda	3,762,263	4,259,619	3,072,275
Ukraine	4,744,083	-	-
Yemen	4,455,019	4,601,813	3,767,246
Other (DRT-countries)	100,652	500,424	206,173
	56,594,229	56,904,293	47,085,983
Own funding spent on objectives from the Netherlands			
Preparation and coordination from the Netherlands	3,944,263	4,501,292	4,035,384
Education and awareness-raising in the Netherlands	687,395	671,296	594,354
	4,631,658	5,172,588	4,629,738
TOTAL	75,899,144	72,259,588	59,911,327

Assets required for a specific project – and fully subsidised by the donor – are presented as project expenditures.

Preparation and Coordination from the Netherlands 25  
Preparation and coordination from the Netherlands include the direct attributable costs of the departments.

PREPARATION AND COORDINATION FROM THE NETHERLANDS 25	Actual 2022	Budget 2022	Actual 2021
Preparation and coordination costs - the Netherlands	3,344,505	4,501,292	3,149,733
We are Able!	332,218		257,109
Syria Joint Response coordination costs	136,576		177,595
DRA coordination costs	64,946		138,921
DIF4 DRA Upskilling and upscaling cash and voucher assistance	18,204		18,462
ARC coordination costs	12,258		219,996
CSO: Assistance for Women Prisoners in Sheberghan	12,105		-
ERP project	12,066		69,089
ERP project - phase 2	11,385		-
Coordination Covid project	-		900
PeaceNexus	-		3,579
TOTAL	3,944,263	4,501,292	4,035,384

Education and awareness-raising 26  
Education and awareness-raising are statutory objectives of ZOA. Costs include education of – and awareness-raising among – the general public at schools and among ZOA constituents in particular. Expenditure in 2022 was slightly higher than the actuals in 2021; however, it was in line with ZOA's 2022 budget.

FUNDRAISING EXPENSES 27	Actual 2022	Budget 2022	Actual 2021
Total fundraising expenses	2,346,772	2,301,490	1,902,822
Total fundraising expenses as part of the total income excluding consortia	3.5%	3.5%	3.6%

The relative costs of fundraising are in line with the budget for 2022.

MANAGEMENT AND ADMINISTRATION EXPENSES 28	Actual 2022	Budget 2022	Actual 2021
Total costs - management and administration	1,067,490	1,057,922	1,015,754
Total costs - management and administration in percentage of total costs excluding consortia	1.7%	1.6%	1.9%

Based on ZOA's operations and resulting managerial and administrative responsibilities, the Executive Board limited management and administration costs to 4.0%. In 2022, actual costs totalled 1.7% – well below the limit.

Costs of management and administration are the costs the organisation incurs for (internal) management and organisation, paid in or from the Netherlands, which cannot be directly attributed to objectives or fundraising. These costs include a percentage of several cost categories as shown in the table 'Cost allocation to management and administration.'



COST ALLOCATION TO MANAGEMENT AND ADMINISTRATION	%	Explanation
Allocation only from ZOA Netherlands departments		
Building and Depreciation	pro rata	The other 50% allocated to preparation and coordination.
Department Finance	50	
Department IT	pro rata	
Department Human Resources	pro rata	
Department Directors and Management Support	39	

BALANCE OF FINANCIAL INCOME AND EXPENSES	Actual 2022	Budget 2022	Actual 2021
Interest paid	6,007	-	-19,112
Currency exchange and recalculation results	560,595	-	152,996
TOTAL	566,602	-	133,884

Currency exchange and recalculation show an overall positive result in 2022. This result is largely due to a positive exchange rate result on the US Dollar. There was, however, a (smaller) negative exchange rate result due to the devaluation of other currencies. Currency exchange and recalculation results are not budgeted for as they are unpredictable risks. ZOA is aware of these exchange rate risks and takes appropriate measures to mitigate them where possible. This positive exchange rate result was added to a designated reserve to cover potential exchange rate risks in the future.

Attribution of costs 2022	Programmes	Education	Coordination	Fundraising	Costs of man. and admin.	Total 2022	Total 2021
Own programmes/ projects	41,752,357	-	243,722	-	22	41,996,101	32,324,549
Staff costs	13,860,397	399,786	2,861,003	1,153,331	770,136	19,044,651	20,094,710
Communication costs	-	195,511	10,787	873,255	3,104	1,082,658	881,413
Accommodation costs	-	6,201	67,975	17,434	34,181	125,792	64,261
Office costs and other general costs	-	84,339	747,242	298,371	254,989	1,384,941	809,490
Depreciation costs	981,476	1,558	13,533	4,380	5,059	1,006,006	459,872
TOTAL ZOA	56,594,229	687,395	3,944,263	2,346,772	1,067,490	64,640,149	54,634,295
Project spent through consortium partners	14,673,257	-	-	-	-	14,673,257	8,195,606
TOTAL INCLUDING CONSORTIUM PARTNERS	71,267,486	687,395	3,944,263	2,346,772	1,067,490	79,313,406	62,829,902

BREAKDOWN OF STAFF COSTS	Actual 2022	Actual 2021
Staff costs - countries	13,860,397	14,892,036
Gross salary	4,423,183	4,671,961
Allocation to projects and countries	-578,997	-701,703
Social security	617,002	659,685
Pension costs	340,722	345,156
Other staff costs	382,345	227,576
TOTAL	19,044,651	20,094,711

Costs are allocated to the prescribed categories: Objectives, Fundraising, Management, and Administration in accordance with the

‘Recommendation application of RJ 650 for costs management and administration’ of Goede Doelen Nederland, the Dutch industry body for fundraising institutions.

Costs have been allocated according to the following criteria:

#### A) Spent on objectives in programmes in countries

The amount of €71.3 million represents the total expenditure in the countries related to direct project costs (including staff costs of posted field workers and office expenses). The expenditure is directly related to the implementation of projects in countries outside the Netherlands. Costs of ZOA offices in countries are fully accounted for under this objective.

#### B) Spent on objectives in/from the Netherlands

Costs that are directly attributable to the implementation of the objectives – or that contain a statutory objective – of ZOA:

- The direct costs relating to education and awareness-raising at €0.7 million, which is a statutory ZOA objective.
- The preparation and coordination costs from the Netherlands at €3.9 million. These costs mainly relate to costs of the Disaster Response Team, Programme Development & Support Department, Finance & IT Department, and selected costs of other departments.

#### C) Direct costs Fundraising

This contains the total costs of raising project grants and third-party campaigns at a total of €2.3 million.

#### D) Costs allocable to Management & Administration

Expenditure in departments in the Netherlands that cannot be directly allocated to either objectives or fundraising. These expenditures of €1.1 million consist of so-called ‘mixed costs’ that are allocated to Management and Administration for a specific percentage per department. These percentages have been established based on prudence criteria (number of workplaces, deployment of staff, etc.) and according to consistent policy.

REMUNERATION EXECUTIVE BOARD	Chief Executive Officer	Chief Programme Officer	Actual 2022	Actual 2021
Name	C.T. Lukkien	C.W.A. Visser		
Position	permanent	permanent		
Hours / week	36	40		
PT-percentage	90%	100%		
Period	1/1 - 31/12	1/1 - 31/12		
Gross salary	97,879	90,948	188,827	197,692
Transition fee	-	-	-	-
Vacation bonus	7,830	7,257	15,087	15,382
End-of-year bonus	8,157	7,579	15,736	16,057
Total gross salary / remuneration	113,866	105,784	219,650	229,130
Pension premiums	9,927	9,929	19,856	20,774
TOTAL	123,793	115,712	239,506	249,905

ZOA's Supervisory Board members receive no remuneration. They can, however, claim expenses incurred in the course of their duties as Supervisory Board members. The rules for claiming expenses are

similar to those applicable to ZOA employees.

The remuneration of the Board of Directors has been set in accordance with the guidelines and BSD scales for CEOs of Goede Doelen Nederland, the Dutch industry body for fundraising institutions. The policy is updated periodically. The regulation sets a maximum standard for annual income based on weighted criteria. This led to a so-called BSD score of 492 points for ZOA's CEO and a maximum annual income of €162,397. This also led to a so-called BSD score of 452 points for ZOA's CPO and a maximum annual income of €141,765. Based on their responsibilities and scope of work, the positions of CEO and CPO belong to scales J and I respectively.

In 2022, the actual annual income of board members included in the assessment, based on applicable limits, amounted to €113,866 for C.T. Lukkien (0.9 FTE/12 months) and €105,784 for C.W.A. Visser (1.0 FTE/12 months). In both cases, the salary level is well below the applicable maximum.

Remuneration External Auditors	Actual 2022	Actual 2021
Consolidated financial accounts	91,955	71,979
Other audit assignments	50,575	21,463
Fiscal advisory services	-	4,126
Other non audit services	-	-
TOTAL	142,530	97,568

In countries of operation, (local) project audit costs are charged to project or country budgets and are subsequently represented as programme costs in the present financial statements. These costs are not included in the table above.

#### Number of staff

As per 31 December 2022, ZOA employed 1,001 people based on headcount (2021: 984). This increase is a mixture of increased and decreased country programme volumes – some programmes approached phase-out while others grew from start-up to maturity phase.

#### Appropriation of results

The result has been appropriated according to the breakdown indicated in the statement of income and expenditures.



# Independent auditor's report

To: The Executive Board and Supervisory Board of Stichting ZOA

## A. Report on the audit of the financial statements 2022 included in the annual report

### Our opinion

We have audited the financial statements 2022 of Stichting ZOA based in Apeldoorn.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Stichting ZOA as at December 31, 2022 and of its result for 2022 in accordance with the Guideline for annual reporting 650 'Fundraising organizations' of the Dutch Accounting Standards Board.

The financial statements comprise:

1. the balance sheet as at December 31, 2022;
2. the profit and loss account for 2022;
3. the cashflow statement 2022; and
4. the notes comprising of 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 financial statements' section of our report.

We are independent of Stichting ZOA 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.

## B. Report on the other information included in the annual report

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

- Our purpose and vision;
- Introduction;
- ZOA worldwide in 2022
- Reflections of ZOA's Executive Board;
- Trends & Risks;
- ZOA's core values;
- Viola's story (Liberia)
- Statement of the Supervisory Board;
- ZOA's approach and strategy;
- Shettima's story (Nigeria), and
- Impact of our work in 2022.

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 that is required by the guideline for annual reporting 650 'Fundraising organizations'.

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.

Management is responsible for the preparation of the other information in accordance with the Guideline for annual reporting 650 Fundraising organizations' of the Dutch Accounting Standards Board.



## C. Description of responsibilities regarding the financial statements

### Responsibilities of management and the supervisory board for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Guideline for annual reporting 650 Fundraising organizations' of the Dutch Accounting Standards Board. Furthermore, management 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, management is responsible for assessing organization'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 organization or to cease operations, or has no realistic alternative but to do so. Management should disclose events and circumstances

that may cast significant doubt on the organization's ability to continue as a going concern in the financial statements.

The supervisory board 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 engagement in a manner that allows us to obtain sufficient and appropriate audit evidence to provide a basis 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.





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

- identifying and assessing the risks of material misstatement of the 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 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 financial statements, including the disclosures; and
- evaluating whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the supervisory board 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.

We provide the supervisory board with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Lelystad, 19 May, 2023

Crowe Foederer  
Audit & Assurance B.V.

Signed on the original:  
P.H.M. Huijsmans RA AA





# Annex

## Budget 2023

INCOME	Budget 2023	Actual 2022	Actual 2021
<b>Income</b>			
Income from private individuals	7,495,000	7,530,028	6,100,602
Income from companies	1,725,000	1,997,919	1,607,697
Income from government subsidies:			
- Project grants for consortia partners	12,372,000	14,673,257	8,195,606
- Project grants for ZOA	65,747,243	48,051,784	42,540,501
Income from other non-profit organisations	5,280,000	8,608,731	2,941,070
<b>Total income raised</b>	<b>92,619,243</b>	<b>80,861,719</b>	<b>61,385,477</b>
Income in exchange for the delivery of products and services	-	17,126	40,080
Other income	-	215,405	97,590
<b>TOTAL INCOME</b>	<b>92,619,243</b>	<b>81,094,250</b>	<b>61,523,147</b>

EXPENDITURE	Budget 2023	Actual 2022	Actual 2021
<b>Spent on objectives</b>			
<i>Spent on Objectives in Countries</i>			
Project grants to consortia partners	12,372,000	14,673,257	8,195,606
Own spending on objectives	70,721,000	56,594,229	47,085,983
	83,093,000	71,267,486	55,281,589
<i>Preparation and Coordination from the Netherlands</i>	5,013,164	3,944,263	4,035,384
<i>Education/Awareness-raising</i>	741,043	687,395	594,354
	88,847,207	75,899,144	59,911,327
<b>Fundraising expenses</b>	2,624,150	2,346,772	1,902,822
<b>Management and Administration</b>	1,130,886	1,067,490	1,015,754
<b>TOTAL EXPENDITURE</b>	<b>92,602,243</b>	<b>79,313,406</b>	<b>62,829,902</b>
<b>SURPLUS/DEFICIT (-) BEFORE FINANCIAL INCOME AND EXPENSES</b>	<b>17,000</b>	<b>1,780,844</b>	<b>-1,306,755</b>
<b>Balance of financial income and expenses</b>	-	566,603	133,884
<b>SURPLUS/DEFICIT (-)</b>	<b>17,000</b>	<b>2,347,447</b>	<b>-1,172,871</b>

ADDED TO/WITHDRAWN FROM	Budget 2023	Actual 2022	Actual 2021
<b>Continuity reserve</b>	17,000	1,171,669	282,018
<b>Designated reserves</b>			
<i>Designated financing reserves</i>			
<i>Pre-financing projects</i>	-	-	400,000
Exchange rate reserve		560,595	152,996
Financing assets	-	168,901	-95,362
	-	729,496	457,634
<i>Designated reserves for future risks and project spending</i>			
Programme financing	-	70,000	-
Country programme reserves	-	-70,000	-375,000
Programme development & innovation	-	-23,451	-69,089
Disaster Response	-	-	76,587
	-	-23,451	-367,503
<b>Programme Funds</b>	-	469,734	-1,545,021
<b>TOTAL CHANGE IN RESERVES AND FUNDS</b>	<b>17,000</b>	<b>2,347,447</b>	<b>-1,172,871</b>





## Colophon

The girl on the cover is Anya (4). Her house was destroyed during the war in Ukraine. The picture was taken in Trysviatska Sloboda by Lieuwe Siebe de Jong.

## ZOA

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E [info@zoa.ngo](mailto:info@zoa.ngo)

ING account number  
(for transfers in The Netherlands):  
NL46 INGB 0000 0005 50  
ZOA is registered with the Chamber of  
Commerce under number: 41009723

## Executive board

C.T. Lukkien - Chief Executive Officer  
C.W.A. Visser - Chief Programme Officer

## Text and editing

Felicia Morgenstern and Arjan van  
Oeveren

## Text financial chapter

Jan-Marc Stam

## Project management

Elske Koster

## Photography

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Jilke Tanis, Elske Koster,  
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Huthaifa, Gamal Taha Ghalab Ali, Ellis  
Samsom, Maria van der Meer, Pure  
Photography, Ayman Fuad and ZOA.

## Design

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