

ZOA

ANNUAL REPORT

2020



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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 work towards a world where people have hope and live dignified lives in peaceful communities.





Behind the headlines

2020 will always be remembered as a year like no other, the year COVID-19 shut down the world. It did not take long before news about the virus dominated our lives and our thoughts. We all felt uncertain about the future, insecure, and vulnerable. During this crisis, many of us got a glimpse of what refugees experience every day.

Behind the headlines of the news, the refugee crisis continued in 2020. An unprecedented 79.5 million people around the world were forced from home by conflict, natural disasters, and persecution. This photo, taken at the border of Ethiopia and Sudan, reminds us of their situation. None of these people ever imagined they would be refugees. From one day to the next, their lives were shattered. A lifetime of investment, hard work, and family, all left behind.

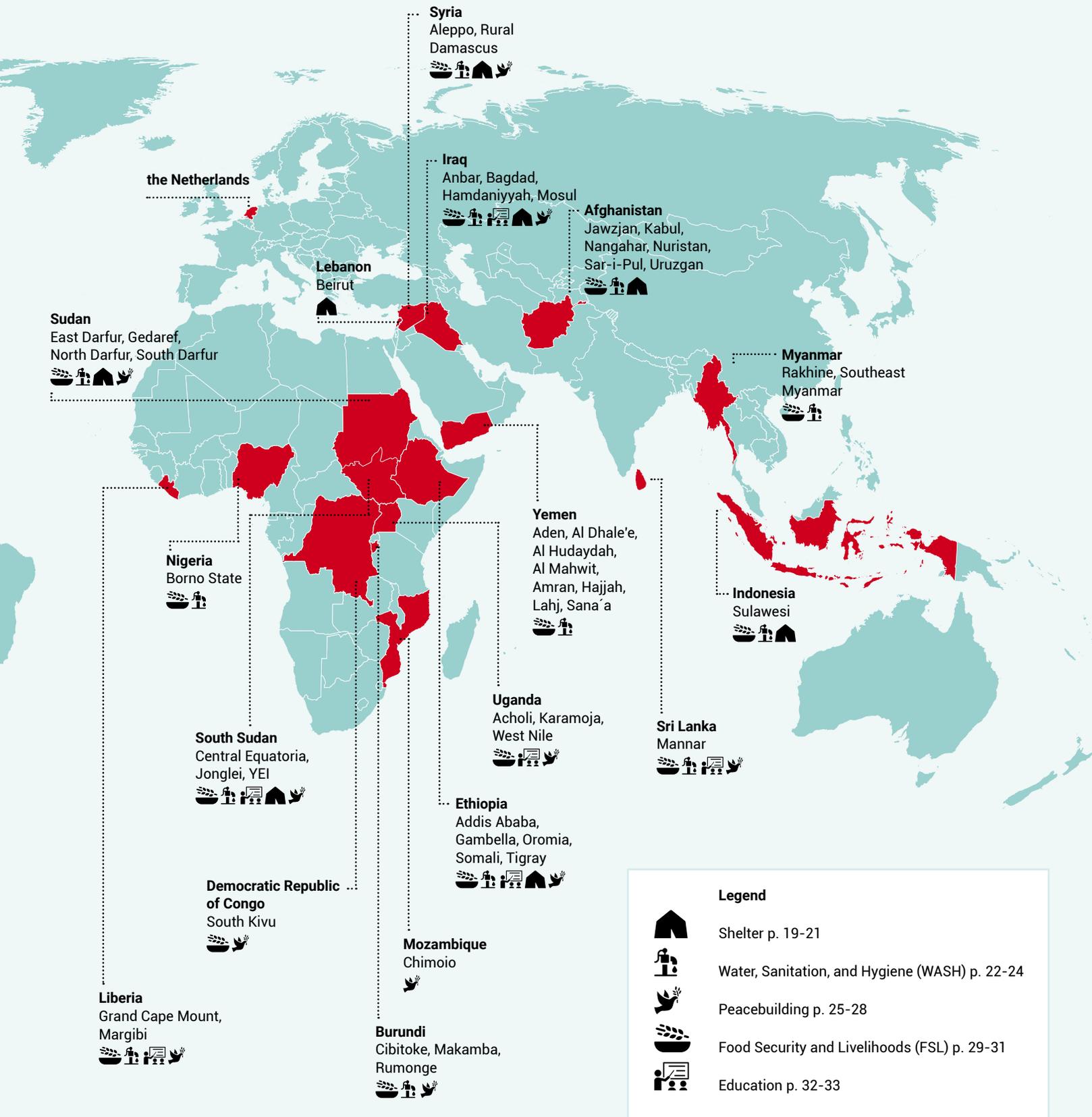
During the crisis, we were all confronted with our own vulnerability and uncertainties. However, as ZOA, we witnessed many people still found the strength to look past their own difficulties. Our supporters continued to give generously, and our staff worked tirelessly. I am thankful that, even in this extraordinarily difficult year, we were able to continue to serve people in need on their path from relief to recovery.



Chris Lukkien
Chief Executive Officer ZOA

ZOA Worldwide in 2020





Legend

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-  Water, Sanitation, and Hygiene (WASH) p. 22-24
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Reflections of the Executive Board on the pandemic year 2020

Interview with Chief Executive Officer Chris Lukkien and Chief Programme Officer Edwin Visser

The year 2020 was unprecedented for everyone. A virus that made no distinction between rich and poor raged through the world. The pandemic and lockdowns had a major impact on ZOA's work, both in the Netherlands and in the field. But even in this unparalleled year, ZOA could say "We are here." We have proven to be a very adaptable organisation.

contributing factor. As far as programme support from the Netherlands, we had to address the challenge of not being able to travel. Normally, sector specialists visit project sites regularly for training, guidance, and support. However, much of the training went online. While this proved to be a very efficient way of providing training, it will never replace face-to-face interaction.

Edwin: We had to cancel door-to-door collection in the Netherlands. We could not visit schools, and events such as the New Wine conference and Opwekking were cancelled. Despite this, our donors and supporters were tremendously faithful and gave generously.

Chris: In spite of the uncertainty, they were confronted with themselves, we received significantly higher income from private donors, businesses, and trusts & foundations. We are tremendously grateful for that.

Edwin: However, some donors reduced their funding. This left several country programmes with a financial shortfall, and we needed to use some of our reserves to compensate for this. For ZOA to remain financially healthy, cost savings and careful cost management are inevitable in 2021.

Looking back on this year, what are you most proud of?

Chris: In spite of the pandemic, our work continued. Countless people received much-needed help, and lives were changed for the better. We had to adapt our way of working as everything went online. I am exceptionally proud that our staff managed to adapt so quickly. They have shown tremendous commitment.

Edwin: Our slogan is "We are here." COVID certainly provided an extra challenge in making that a reality, but our teams in the field and at headquarters worked incredibly hard. Projects in numerous countries were quickly amended to include COVID-sensitive responses, such as a greater focus on hygiene promotion and the distribution of hygiene kits.

How did this year's results differ from expectations?

Chris: Many projects faced COVID-related delays. Two countries felt the greatest impact, as donor funding was reduced quite dramatically. COVID was stated as a

What risks and uncertainties were highlighted in this past year?

Chris: COVID-19 impacts poor countries even harder than the West, and more people were driven into poverty. At the same time, we fear aid and development money will reduce, as Western governments focus on addressing the impact of



Edwin



Chris



“Next years I fear less funding, yet greater need”

COVID in their own countries. Sadly, this means the poverty gap will only but increase. This will also impact ZOA, as a large percentage of our funding comes from institutional donors. In other words, less funding, yet greater need.

Edwin: The number of security incidents involving humanitarian workers continues to rise and the neutrality of aid workers is not a guarantee for protection. We sadly experienced this ourselves, as one of our colleagues paid the ultimate price by being murdered while working for ZOA in a refugee camp in Tigray. Our hearts continue to go out to his family.

Chris: The "shrinking humanitarian space" is another challenge we face. We experience less room to do our essential work because non-governmental organisations such as ZOA are sometimes perceived as an extension of Western power and influence. As a result, project permissions get delayed, and governments seek to influence the beneficiaries of aid. As ZOA, however, we are strongly committed to neutrality and humanitarian principles.

What does ZOA do to mitigate these risks?

Edwin: The safety of our staff remains our

first priority. We continue to invest in their training, helping them assess and mitigate security-related risks, while keeping the work going.

Chris: At the start of the COVID crisis, we quickly realised that we had to act. Costs at headquarters were reduced and vacancies were frozen.

Edwin: We adopted a scenario planning approach and introduced a monthly forecasting model. Both tools have helped us better manage our risks and adjust our plans more rapidly.

Chris: We also developed a tool to evaluate the longer-term sustainability of our country programme portfolio. This resulted in the difficult decision to close our operations in Afghanistan and reduce our presence in Myanmar. These were hard but necessary decisions in order to adapt to changing circumstances.

Will ZOA manage to find enough suitable staff?

Edwin: Demand and supply are not in balance with each other, and it is difficult to find experienced staff. Yet we were successful again this past year, with nearly all senior positions in our country programmes filled.

Chris: We also invest in our own people. The completion of the first ZOA Master-class - in which twelve staff members participated - was a major achievement.

What policy changes can we expect in the future?

Edwin: Last year, we were successful in

obtaining a multi-annual grant from the Dutch government under the subsidy instrument called 'Power of Voices.' Project activities with a focus on disability inclusion and policy influencing through lobby and advocacy will be implemented in several of our country programmes. Hence, these are areas that will receive greater attention.

Chris: Localisation will be another key focus area, and the fact that we have all been forced to work more remotely has, in a way, accelerated this development.

Edwin: We also anticipate that addressing the impact of climate change will feature more prominently in our new strategic plan, which will be developed next year.

While ZOA is withdrawing from certain countries, do you see space to expand ZOA's work in others?

Edwin: The needs in the world are constantly changing. As an organisation that is focused on relief and recovery, we constantly have to adapt our plan as we respond to changing needs. Moving forward, we anticipate a greater focus on strategic partnerships, working with and through others to reach people in need.

To find more about our Board and their additional positions:



ZOA continuously monitors developments in the humanitarian sector. We respond to trends as they unfold. We strive to provide high quality support to as many victims of natural disasters and violent conflicts as possible.

Four trends in the humanitarian sector and ZOA's response

1

Shrinking humanitarian space

Disconcertingly, the humanitarian space is increasingly under threat. In 2020, the rising trend of attacks on humanitarian aid workers continued, and there were tragic killings in a number of countries.

ZOA was deeply saddened by the loss of one of its staff members, who was killed while on duty during the conflict in Tigray, Ethiopia's northernmost region. Agencies like ZOA are increasingly experiencing obstacles to their goal of delivering principled aid. Intense pressure to give into demands jeopardizes safeguarding the humanitarian principles of humanity, neutrality, impartiality, and independence. ZOA remains deeply committed to these principles and will continue to advocate for unhindered access to those in need.

3

Innovation

COVID-19 has been a wakeup call to the importance of digitalization, connectivity, innovation, and remote collaboration in the humanitarian sector. We foster innovation in collaboration with academic institutions, local partners, other NGOs, and the private sector.

In 2020, we focused on shaping and defining our role while building upon our unique positioning within communities. We plan to continue strengthening our position as a partner to those who cannot reach the last mile in the field. We also took part in a multi-NGO initiative focusing on digitalization. In the coming years, we intend to bolster our innovation network and set the trend on how technologies and approaches can accelerate positive change.

2

Security

ZOA works in highly volatile areas and, tragically, staff members and the organisation itself were impacted by devastating incidents in 2020. For the very first time, there were more reports of crossfire, shootings, and airstrikes than of traffic accidents and criminality. The killing of a dear colleague in Ethiopia illustrates the high risks our colleagues face daily in the field.

Our teams and staff members in the field are encouraged to voice and discuss security issues and concerns with their managers. Additionally, the security advisor at the headquarters is available to help teams monitor situations, make security decisions, and prepare colleagues as best as we can in order to reduce the likelihood of unfortunate incidents.

4

Inclusion

According to the World Report on Disability, 15% of the world's population lives with some form of disability. However, disability inclusion has been largely overlooked by NGOs and governments. Persons living with disabilities (PWD) are often marginalized in their societies. They are more likely to experience inadequate education, unemployment, poverty, and food insecurity.

Fortunately, a UN human rights treaty (UN-CRPD) was adopted to improve and increase inclusive development. With its "We Are Able!" programme, ZOA strives to make inclusion a key component of humanitarian work. "We Are Able!" supports and empowers persons with disabilities in six countries to stand up for their needs and rights. Through their own organisations, PWD will become advocates for inclusion and food security.

A young girl with dark hair, wearing a bright pink turtleneck sweater with white geometric patterns on the sleeves and cuffs, and blue patterned pants. She is standing in a doorway, looking directly at the camera with a slight smile. The background is dark, and the doorway frame is visible.

The story of Delma (Iraq)

“I miss my friends”

“There is war in my country. We had to flee from bombs and fire. I was only able to bring my pink sweater,” says Delma, age 10, who fled to Iraq with her parents. “We borrowed money and fled here on horseback. We have lost everything. At home, I had a Barbie and a dollhouse...but most of all, I miss my friends.”

Delma is one of the millions of Syrian refugees fleeing violence in her home country. She currently lives in a refugee camp, where the living conditions are extremely harsh. Many have been living in tents for months or years, in extreme heat and cold, with little hope of improvement. Delma, however, is resilient: she makes the most of her circumstances. “When I wake up in the morning, I have breakfast first. Then I help my mother. I am going to get her water and clean our toilet cubicle. Then I start drawing,” Delma says cheerfully.

ZOA's approach

From relief to recovery – ZOA provides immediate life-saving assistance when disasters strike and continues to support people until they are able to take care of themselves again. With a unique, holistic approach, ZOA seeks to address underlying causes of conflict through peacebuilding projects in addition to providing access to basic needs, such as clean drinking water and shelter.

From relief

When a natural disaster strikes 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, as well as with local partners from our network. ZOA also seeks coordination and collaboration with other relief partners in order to ensure an efficient response.

Many of the countries in which ZOA operates have a long history of chronic and recurring crises. ZOA therefore does not just focus on the immediate needs, but also implements recovery projects addressing the root causes.

To recovery

ZOA's core expertise lies in the implementation of early recovery projects in conflict-affected and fragile settings. ZOA responds to the needs

identified, regardless of nationality, race, gender, religious beliefs, class or political opinions.

Within (early) recovery projects, ZOA has a hybrid model of self-implementation and working 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. ZOA includes aspects of lobby and advocacy towards local governments and other stakeholders to help the most vulnerable people claim access to basic service delivery.

Crisis-affected people

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

Needs-based

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, the disabled, minorities, refugees and IDPs in need of protection. Although ZOA receives funding based on specific projects, we commit to being faithful to the communities we serve, taking a holistic view of the needs within these communities. 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 basic services in five sectors: Food Security and Livelihoods, WASH, Peacebuilding (including Land Rights), Education, and Shelter. The five sectors complement each other.

Cross-cutting themes

All projects take multiple cross-cutting themes into account. ZOA prioritises three specific themes, namely conflict sensitivity, gender, and protection.

Conflict sensitivity: ZOA works in numerous highly complex and conflict-affected contexts, where our presence and interventions could easily do harm. This might put the populations we seek to support

at risk. With conflict sensitivity integrated into all our work, we have a unique opportunity to contribute to conflict reduction and peace.

Gender: In times of conflict and disaster, women and girls still carry a disproportionate share of the burden. In many of the countries in which ZOA operates, systematic discrimination against women and girls is both a cause and a result of existing inequalities. We therefore ensure all our projects are gender sensitive. Where and when possible, ZOA seeks to contribute to more equal gender relations.

Protection: ZOA incorporates protection principles in all its projects, thus avoiding unnecessarily exposing people to potential harm, as well as ensuring they have access to impartial assistance.

ZOA's core values

We value people

All people are made in God's image; we therefore place people at the centre of our work. We treat people with respect and dignity, irrespective of ethnicity, gender, religion, or age. We strive to enable people to live normal and peaceful lives, to reach their potential, and to provide hope for the future.



We are faithful

We want to bring lasting change and are committed to staying after the initial crisis is over. Even under challenging circumstances, we seek to reach out to the most vulnerable.



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 communicate and collaborate with our stakeholders. We treat people with respect and speak the truth in love.



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.

STATEMENT OF THE SUPERVISORY BOARD

ZOA's work has always been predicated on its vision of contributing to peace, reconciliation, hope and restoration in a world full of violent conflict and natural disaster. In 2020, the number of people affected by conflict and disaster remained stunningly high. The COVID-19 pandemic added another dimension to the many threats and risks people in ZOA's programme countries already faced. The complexity of the local context ZOA operates in has further increased, with growing security risks and shrinking humanitarian space. This was sadly illustrated by the devastating news that a ZOA employee had been brutally killed while on duty in Ethiopia.

The COVID-19 pandemic has negatively impacted current and future funding availability, and donor requirements have become increasingly demanding. These combined developments prompted ZOA to make the difficult decision to accelerate withdrawal from a number of programme areas. All this made 2020 an incredibly challenging year.

The Executive Board is comprised of Mr. Chris Lukkien, Chief Executive Officer (CEO), and Mr. Edwin Visser, Chief Programme Officer (CPO). The Supervisory Board greatly appreciates the way the Executive Board, together with the management team, provided the organisation with leadership and direction during this extraordinarily challenging year. In close consultation with the Supervisory Board, difficult decisions were made in order to adapt to unfolding new realities. ZOA managed to successfully respond to the additional needs of people in programme countries as they battled the COVID-19 pandemic.

External and internal audits did not reveal any critical deficiencies in the organisation's management and risk control systems. The successful

completion of three external management system audits (ISO9001, ECHO, CHS) provided assurance regarding the quality of the organisation's systems and procedures. The Supervisory Board also paid proper attention to the addressing of audit findings and observations as well as risks identified in regular reporting.

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 2020 Annual Report - as discussed in the Supervisory Board meeting on May 18, 2021 - was approved, including the financial statements prepared by the Executive Board.

We are grateful to the donors, volunteers, staff, and Executive Board for their commitment. Above all, we are grateful to God, by whom we feel called to contribute to peace and restoration in a world full of conflict and disaster (Matthew 5). He cared and gave us strength to continue to help those in need.

Niels Hofstede
Chair Supervisory Board

Formal responsibilities

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 for Charitable Organisations.' ZOA has been recognised by the Netherlands Fundraising Regulator (CBF) for complying with these regulations.

Report of the Supervisory Board

The Supervisory Board, with the Executive Board attending, met five times in 2020 for their regulatory meetings, with an attendance rate of 100%. Regular topics on the agenda - such as the 2019 Annual Accounts and Annual Report, the 2021 Business Plan and Annual Budget, the quarterly reports, meetings with the Works Council, the evaluation of the Board members, external developments, and the self-assessment of the Supervisory Board - were scheduled as anticipated. Specific topics for discussion included: the impact of the COVID-19 pandemic, developments in ZOA's country portfolio (including the accelerated withdrawal from a number of programme areas), strengthening ZOA's innovation capacity, and options for strategic collaboration with other organisations.

After having served the maximum of two five-year terms, Mr. Harry Paul ended his



Dr. Ir. H. Paul MPA

To find more about the Supervisory Board, their experience and their additional positions:



Drs. K. Hofstede RA

position as Chairman of the Supervisory Board in September 2020. The Supervisory Board is grateful for his dedicated commitment over the years and for his contributions to ZOA. Mr. Niels Hofstede was appointed as the new Chairman per September 2020.

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.

Audit and Remuneration Committees

Two committees function within the Supervisory Board: the Audit Committee and the Remuneration Committee.

The Audit Committee discussed the 2019 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 2021 annual budget. The Audit Committee was regularly updated on the financial situation and risk status of the country organisations and on the implementation of the newly implemented ERP system. In May 2020, Mr. Jaap Kamphorst handed the Audit Committee chair position over to Mr. Anne Strijker.

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 general and specific 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 same rules for claiming expenses apply to ZOA employees.

Chair (until September 2020) Dr. Ir. H. Paul MPA

- Function on the Supervisory Board: Remuneration Committee and Chair
- Period of service: 2010 - 2020 (2nd period)

Chair (from September 2020) Drs. K. Hofstede RA

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

Vice-chair Drs. J. Kamphorst

- Function on the Supervisory Board: Vice-chair and Audit Committee (until May 2020)
- Period of service: 2011 - 2021 (2nd period)

Drs. A. Bouw RA CIA

- Function on the Supervisory Board: Audit Committee and Member
- Period of service: 2016 - 2021 (1st period)

Drs. J.J.A. Olij - Haak

- Function on the Supervisory Board: Remuneration Committee and Member
- Period of service: 2015 - 2020 (1st period)

Ing. J. H. Dronkers LLM

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

Mr. A.T. Strijker RA

- Function on the Supervisory Board: Audit Committee Chair (from May 2020) and Member
- Period of service: 2019 - 2024 (1st period)

Responding to the pandemic

ZOA directly responded to the COVID-19 pandemic in all of its programme countries worldwide. Through the COVID-19 Relief Fund extra efforts responding to the pandemic and its consequences were made in Afghanistan, Sri Lanka, Iraq, Ethiopia, Colombia, South Sudan, Liberia, Myanmar and Sudan. The response primarily focused on information sharing and awareness raising, activities aimed at direct prevention of transmission, and activities aimed at addressing the socio-economic consequences of COVID-19 restrictions. For instance, in Colombia, handwashing facilities were constructed at health clinics and multi-purpose cash was distributed to the most vulnerable populations (those who lost income during quarantine). In other countries, hygiene information was disseminated through radio stations and face masks were distributed.



486

small businesses

received support



29,516

hygiene kits

distributed

641,789
people

received information about
the prevention of COVID-19





320
radio education
programs have been
broadcasted and **515 radio's**
are distributed to listen to
radio education



15
boreholes
are drilled or
repaired benefitting
3,750 people



3,112
home-learning packages
are distributed to primary learners

33
health
facilities



supported with COVID-19
required materials
and/or trainings

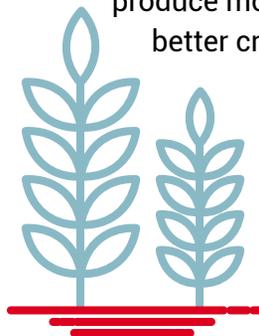


1,552
people

received food support
such as vouchers, cash,
or in-kind

5,081
farmers

received support to
produce more and
better crops



126
handwashing
stations

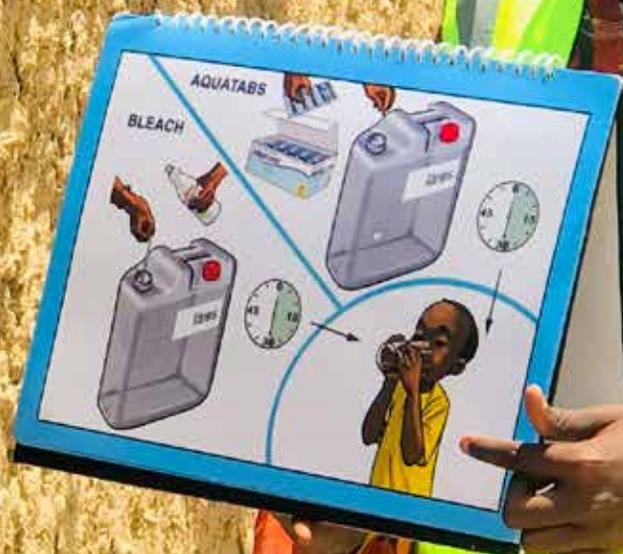
constructed or repaired
at public places and
12,500 bars of soap
are distributed

The story of Hauwa (Nigeria)

“Good hygiene saves money”

“I enjoy educating women and children about the importance of good hygiene, especially during COVID-19 time. Not only does it improve our daily life, but we can spend the money we save for doctors on food,” says Hauwa Hala Ibrahim enthusiastically. Hauwa provides hygiene education at Filin Ball displacement camp, located near Old Maiduguri in Borno, Nigeria. “I tell people, among other things, that defecation in open spaces can lead to the spread of cholera, diarrhoea and other diseases. People have to use the latrines or bury the stool. I also say that people should wash their hands with soap and water. I also give advice against dehydration.”

38-year-old Fanne, mother of five, heads - and shares - Hauwa's advice: “This information about hygiene has given me a lot of knowledge about diseases: how I can avoid infections for me and my family. I have also gained enough confidence to talk to other women about what I have learned so far.”



Impact of our work in 2020



LEBANON

Explosion in Beirut's port

On August 4, 2020, a major explosion struck Beirut's port. Some 2,700 tons of ammonium nitrate went up in smoke, killing more than 200 people and injuring more than 6,000. According to initial reports, 300,000 people lost their homes, and an additional 750,000 people's homes and shops were damaged. Even under normal circumstances, the blast would have been exceptionally difficult to recover from. Lebanon, however, was already grappling with concurrent crises. ZOA partnered with Dorcas (an aid organisation already active in Lebanon) and responded immediately. The focus was on Zone 114, one of the poorest areas primarily populated with Syrian refugees, elderly people, and numerous temporary employment workers. The repair of houses, small shops, community centres, and schools was facilitated. The work was conducted by contractors with qualified staff. Through a cash-for-work project, hundreds of buildings were repaired and people affected by the blast were provided with extra income. By the end of 2020, 226 apartments and shops were repaired by ZOA through its partners. Of the 73,000 damaged houses, 28,000 were repaired by (international) NGOs, 7,500 were repaired by the Lebanese army and CSOs, and 20,500 were repaired by the owners themselves. We continue supporting to repair the remaining damaged buildings.

SHELTER

In emergency situations, shelter is of vital importance for those who have been directly impacted by conflict or natural disaster. Without a roof over their heads, there will be no family life, no opportunity for children to learn or play, no sense of security, and no place to rest. ZOA's shelter interventions provide a safe space where families start rebuilding their lives. By using the "building back better" principle during the recovery phase, displaced families regain their dignity and boost their self-reliance.

"We heard a gigantic explosion. Doors, windows, ... everything flew inside. It was a terrible two minutes, and I was never so afraid in my life."

- Jessy Reaidy, mother of 3, Achrafiah, Beirut

SYRIA



Shelter for vulnerable families

Protracted displacement, loss of livelihood, and the destruction of housing infrastructure have led to a significant increase in the number of Syrians requiring shelter assistance. ZOA supports the people of Syria with WASH, food security and livelihoods (FSL), and shelter. Although the shelter component is a relatively small part of the programme, it has substantial impact. ZOA's shelter interventions aim to provide timely, lifesaving, and life-sustaining shelter to conflict-affected communities. In 2020, ZOA - through its implementing partner Medair - was able to rehabilitate 45 houses in Aleppo, which addressed the urgent need for sufficient, safe, and dignified shelter for 235 beneficiaries. We focused on the most vulnerable households, such as female-headed households, people with disabilities, and people with protection needs. The team repaired walls and installed windows, doors, and locks to ensure privacy and safety, as well as basic sanitation and safe electrics. This intervention successfully provided adequate living standards and contributed to the physical and mental well-being of the people residing within its walls. Notably, it also contributed to strengthening the resilience and cohesion of vulnerable communities.



AFGHANISTAN



A safe place to live

Fighting, ongoing attacks, political unrest, and climate disasters have devastated the people of Afghanistan. In this complicated context, ZOA has been implementing shelter projects since 2013. Last year, we worked in Jawzjan, where families lost their homes due to natural disasters. We also supported families in Uruzgan, where Taliban fighting led to displacement. In both provinces, many families were forced to live in destroyed homes, tents, or the homes of family members. In 2020, we, together with the owners, were able to repair or rebuild shelters for 600 households, creating safe dwelling for 4,228 family members. Later in the year we assisted another 385 families, consisting of

2,695 persons, with rebuilding or renovating their homes. We combined this with awareness raising regarding the Building Back Better principles. Implementation of the shelter projects faced numerous hurdles. Our team often had to take detours of several hours due to roadblocks and fighting. Nevertheless, as a result of good relationships with local leaders, the projects in both provinces were completed. Families were able to return to their place of origin and resume their lives in safe homes, where families can live together in dignity, and where children can enjoy a safe space to live and play.





“Now I can sleep tight inside my new house. There were still some earthquakes, but not a single crack appeared in my house.”

- Mr. Patiudin, 46-year-old farmer and tailor

INDONESIA 

Earthquake resistant houses

Following the 2018 earthquakes struck the Central Sulawesi province of Indonesia, YBT (ZOA's local partner) provided relief aid in the form of food, shelter, and WASH. After people's immediate needs were met, a recovery project was launched. The project encompassed multiple areas, such as permanent shelter and livelihood support. Our aim was to assist and empower five communities to become self-supporting, and – ideally – to flourish economically again. In 2020, we managed to build

280 earthquake-resistant houses, and another 35 are planned. The houses were built according to an innovative design. The key design feature is that the cement block-built houses are reinforced with iron netting (around the corners and diagonally along the sides) rather than concrete beams. This gives a house strength, but also enough flexibility to slightly swing without cracking during an earthquake. Local masons were trained in this technique and were employed to build the houses with the support of the local population and beneficiaries. In this way, the families were provided with new, safe places to live.



WASH

Clean drinking water, basic sanitation, and hygienic practices are of paramount importance for people's well-being. The COVID-19 pandemic has highlighted this again, as handwashing with clean water is the first line of defence against this and other viral diseases. ZOA's WASH projects provide sustainable access to water and sanitation services, with extensive attention to hygiene promotion and behavioural change. ZOA implements an integrated approach, taking into account social, economic, and environmental factors. We are delighted to share some results of our work.

YEMEN 

Clean water, even in remote areas

Tens of thousands of people in western Yemen were forcibly displaced when the Saudi-led coalition progressed towards the city of Hudaydah in 2018. ZOA supports these displaced people by providing them with access to clean water. In 2020, 9 water schemes in Hudaydah were rehabilitated, and 7 of them were equipped with an innovative water solar pumping system. ZOA trained water management committees to ensure the maintenance and proper usage of these water systems. Thus, we provided 31,854 people with access to clean water for domestic use. ZOA also reached out to people residing in the southern Al Dhale'e governorate, which is located on the edge of the front lines. Together with Medair, we implemented a WASH and Health project benefitting 8,783 people in the Ash Shu'ayb district. This district is extremely remote and high up in the mountains. As the implementation took place shortly after the first COVID-19 cases were confirmed, the activities were adjusted. The team utilised cars with loudspeakers as well as WhatsApp to spread information about COVID-19 prevention. Despite the challenging circumstances, we were able to provide thousands of uprooted people in Yemen with clean water while effectively promoting healthier hygiene practices.





“When the station was not working, I had to travel for more than an hour and a half to get water from the nearest water point that is located in a neighbouring village. Now, water is accessible for us at any time during the day.”

- Hussein Adam, Kario

SUDAN



Water, crucial for peace

Water, access to grazing land, and overall competition for limited natural resources have always been at the heart of countless conflicts in Sudan. With this in mind, ZOA's WASH sector projects in Sudan utilise an Integrated Water Resources Management (IWRM) approach. In 2020, ZOA successfully provided internally displaced persons (IDPs), refugees, and host communities with clean water and sanitation, significantly contributing to peace and resilience. The rehabilitation of Kario Water Yard in East Darfur is one such example. This yard supplies water to approximately 25,382 individuals in the local community in addition to 3,000 South Sudanese refugees. Problematically, the yard depended on an unreliable dynamo for energy. This gravely impeded the Kario area's water supply. ZOA installed a solar system to guarantee a sustainable supply of power. In December 2020, ZOA finalised the implementation of the Aqua4Sudan programme. This 5-year IWRM programme was implemented in a partnership with seven NGOs. Together, we supplied 512,297 beneficiaries with sustainable access to clean drinking water, upgraded 434 water points, and rehabilitated or constructed 123 recharge infrastructures. The impact went far beyond safe and clean water: it also fostered peace in Sudanese communities.

NIGERIA



Hygiene needs changing behaviour

In 2020, ZOA's WASH projects improved the lives of 67,403 people (13,480 families) in Northeast Nigeria. In Gongulong alone, we rehabilitated 5 solar boreholes and 12 handpumps; we also constructed 115 latrines, 105 bathing shelters, and 67 handwashing stations. Moreover, we provided 2,500 families with hygiene kits. Fortunately, people opted to utilise the new latrines rather than continuing to engage in open defecation. Trained water committees made certain the latrines - and the areas surrounding the water points - remained clean. Tests were conducted at water points to make sure the water remained safe to drink.

It is a challenge to ensure positive changes in behaviour continue and that all family members use the latrines, water points, and handwashing stations properly. Still, we are optimistic these life-changing improvements will be long-lasting.





COLOMBIA

Water access for Venezuelan migrants

Colombia hosts more than 1.7 million Venezuelan migrants, 55% of whom have no legal documentation to be in the country. As a result, they lack access to basic services, such as health, education, and the right to employment. ZOA provides assistance to vulnerable Venezuelan migrants and host community members in Arauca and La Guajira, departments of Colombia that border Venezuela.

La Guajira is one of the poorest desert departments in northern Colombia that suffers from chronic water shortages. Here, the most vulnerable Venezuelan migrants and host community members live in informal settlements facing extreme challenges: no access to public water

and sanitation facilities. In 2020, ZOA constructed 1,275 household pit latrines (to reduce the prevalence of open-air defecation), distributed 1,000 water filters and 2,355 hygiene kits, and provided 2,300 handwashing stations to prevent the spread of COVID-19.

Arauca is home to the second most transited migrant land route in Colombia. Due to the continuing decline of Venezuela, the poorest migrants are now leaving their country by foot. These brave *caminantes* walk hundreds of kilometers without any support. ZOA is helping reactivate the only assistance point on the entire route, so migrants can have access to clean drinking water, toilets, showers, and hygiene kits.



MYANMAR

Water, even in the dry season

In 2020, ZOA constructed water systems in Myanmar for internally displaced persons and other communities. As a result of our work, people have access to clean, safe water for drinking and domestic purposes. Wi Lar Khaw, one of the villages we supported, is located in Kayin State (Southeast Myanmar). People residing in Wi Lar Khaw used to endure months of insufficient water during the dry season. After we installed a water system, villagers immediately experienced numerous benefits. For example, mothers are now able to bathe their children properly, latrines can be flushed, and



there is enough water for home-gardening and growing crops. Access to clean water improves hygiene, reduces a myriad of maladies, and decreases the distressingly high rate of childhood malnourishment. Also

of note, people no longer need to leave their village to fetch water at night, a time many feel it is unsafe to be outside their village.

In Rakhine State (located in western Myanmar), ZOA primarily supports people living in IDP sites. These people have fled violent clashing between the Myanmar Armed Forces and Arakan Army. We provide a wide-range of support - including clean water, hygiene kits, bathing stations and latrines - to individuals and families residing in this region.

PEACEBUILDING



Peace is not just the absence of violence; it is also the presence of respect and social cohesion. ZOA aims to transform the attitudes, behaviours, and (local) causes of conflict. ZOA works with local communities and organisations and engages the local government with the objective of sustainable change. Women and youth have a key role in promoting peace and security; therefore, ZOA specifically works with these groups. A large share of the conflicts is resource based, which underscores the importance of ZOA's work to address land and water conflicts.



"I literally danced when I saw the first water coming out of the pump. In the past, we went to a nearby village to draw water, but since a huge fight broke out between our group of women and the women of the village (during which one of our sisters was blinded), we were afraid to go there. Now, with the new borehole in our village, we have plenty of water. I immediately volunteered to become a member of the Water User Committee to ensure equal access to water for all."

- Ms. Abok Kuol, Langar village

LIBERIA



Empowering women

Liberia is ranked 152nd out of 193 on the global ranking of women representation in Parliament. Social and cultural obstacles persist that prevent women from participating on an equal footing with men in civil society, the job market and local and national politics. ZOA and the Liberia Peacebuilding Office aim to establish a more conducive environment for the participation of women and people living with disabilities in civic and political life.

The appreciative inquiry methodology is utilised, which involves a multi-level strategy encompassing existing grassroots organizations that represent women. These organisations build capacity, facilitate dialogue and advocate with local authorities and men to establish more inclusive civic processes and decision making.

In Margibi and Grand Cape Mount Counties, 181 people participated in the project which has resulted in women taking up political positions. Men have been supportive of these female appointments and have in several cases offered mentoring or other forms of support to women aspiring political positions. In total, seven women and two persons with disabilities have been appointed including as town chief, clan chief, chairperson, zonal head, quarter chief and aspirant senator.

SOUTH SUDAN



Peace Committees preventing conflicts

Peacebuilding is desperately needed in South Sudan. The South-Sudanese face a myriad of challenges: more than half the population experiences food insecurity, and many are impacted by community violence. In 2020, ZOA planned to initiate a peacebuilding intervention in Bor and Pibor, both located in Jonglei State. Sadly, it was

necessary to postpone the project due to insecurity at an unprecedented level. In Bor, however, the project was able to commence, and it was met with great enthusiasm. ZOA trained 54 members of Peace Committees and 200 Peace Promoters. The Peace Committees proved their value in the wake of severe flooding that hit Jonglei in September of this year. During the floods, many people fled to higher grounds that did not belong to them. The Peace Committees resolved conflicts between the IDPs and the host communities before it led to bloodshed. The project also included an aptly named "peace dividend" in the form of new water points. It was wonderful to see around 5,000 people benefit from these water points. While the situation in South Sudan remains tense, many people are tired of violence. ZOA arrived at a fortuitous time to assist communities in resolving conflicts in a peaceful manner.





DR CONGO

Community Based Sociotherapy

ZOA works in Eastern Congo's Kalehe territory, where several wars have erupted over the last 20 years. In addition to physical devastation, this has led to the destruction of social cohesion between individuals and ethnic groups, causing even more conflicts and trauma.

ZOA, together with partner Paix et Développement Durable (PDD), introduced Community Based Sociotherapy (CBS) in Kalehe as part of a larger project: "Addressing Root Causes of Conflict," funded by the Dutch Ministry of Foreign Affairs. Small groups (comprised of 12 – 15 participants) meet to discuss a variety of topics (e.g., safety, trust, respect, and care) and exchange

viewpoints with one another. Two well-trained facilitators from the community oversee the groups, which meet on a weekly basis for 15 weeks.

Over the past four years, 72 facilitators have been trained and 3,174 community members (52% women, 48% men) have participated in CBS groups. Research indicates CBS significantly improved participants' mental well-being. Notably, interpersonal relationships at the community level - and social cohesion between ethnic groups - improved. CBS also positively impacted participants' socio-economic status. Moreover, trust and communication in (and among) families improved, and several participants have assumed leadership roles within their communities.

"Sociotherapy is really helpful; it has changed my mind-set. I have reclaimed my life as a responsible person. Thanks to the sessions, I have started to save money; I bought four goats and built a house. At the moment, I'm living a peaceful life. I don't fight anymore."

- Kabulungu Byandugu



UGANDA

Land rights: key to peaceful communities

Land rights became important for people in the Acholi region of Northern Uganda when they returned to their communities after years of conflict. Farmers discovered (land) boundaries were unclear, or their land was taken by others. This often led to conflicts with neighbours. As a result of these conflicts, people were hesitant to invest in their land. Fortunately, land registration gave these farmers a new perspective and provided security for their future. Between 2015 and 2020, ZOA helped 5,129 families register their land and receive an official certificate of ownership that is recognized by the government. ZOA encouraged communities to also register land for vulnerable people, including widows and people with disabilities. Moreover, ZOA trained people from the community to

mediate land-related conflicts. Nearly 94% of these conflicts were resolved to the satisfaction of the landowners, their communities, and their leaders. Apart from Acholi, ZOA recently launched a pilot project in West Nile with the goal of supporting the host population and refugees with issues involving land rights. In this way, ZOA provides the people of northern Uganda with a fresh perspective on land security and livelihoods.

Pharus Foundation, in a strategic partnership with ZOA, contributed to the improvement of sustainable land registration. As a result, Ugandan farmers face a more peaceful, promising future.

LIVING CONFLICT SENSITIVITY:

HOW ZOA CHANGED TO BETTER WORK IN CONFLICT

Throughout the past five years, PeaceNexus, a Switzerland-based institution supporting organisations working in Peacebuilding, has supported ZOA as we strive to improve the integration of conflict sensitivity - one of ZOA's cross-cutting themes - in all our work.

A major lesson learned is that conflict sensitivity is not just about projects; it is also about the ZOA organisation: staff diversity, our partnerships, and an open ZOA culture where we welcome feedback about unintended positive and negative effects on conflicts. We also learned to be more intentional about the positive impact our work in sectors such as WASH, Food Security & Livelihoods, and Education can have on social cohesion and peace. Conflict sensitivity is necessary and feasible, not optional, when working in conflict-affected contexts. The results of this process have been documented in a best practice paper and shared with over 100 participants (ZOA staff and beyond) during an online event.





FOOD SECURITY AND LIVELIHOODS

People in fragile, conflict-affected states 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. The COVID-19 pandemic and associated measures push even more people into extreme poverty. ZOA provides food assistance, preferably through distribution of cash or vouchers, in emergency situations. During the recovery phase, ZOA supports people in building sustainable livelihoods. We are pleased to share some of the life-changing results we achieved in 2020.

"Thanks to the school feeding programme, participation is much higher now, and students are visibly happier and more focused."

*School Administrator
- Dartu, Ta Public School*



LIBERIA



Defeating chronic food insecurity

Liberia faces a series of endogenous shocks, exacerbated by the impact of COVID-19. The population suffers from inflation, declining external assistance, and widespread food insecurity. It is estimated that 1.6 million of its people are food insecure. Since 2013, ZOA has worked alongside the Ministry of Agriculture to

improve food security and increase resilience in the rural areas of Liberia. The programme focuses on building the capacity of smallholder farmers to significantly increase their productivity and to engage in new market and value chain linkages. In 2020, ZOA successfully supported 3,000 smallholder farmers in 100 communities in the sustainable production of five crop types. Cassava yields, for example, more than doubled. ZOA's Home Grown School Meals programme in Margibi County builds upon this success; the yield of local farmers is used to create delicious and nutritious school meals. Until the closure of schools in March 2020 (due to COVID-19), 5,484 students received a nutritious meal in school on a daily basis. As a result, enrolment in the 21 schools increased by 21%. After the schools closed, 1,938 students and their families were provided with monthly take-home rations. This link between local farmers and school meals is unique in Liberia.



BURUNDI



Mentality change

Burundi, plagued by a history of violence, is currently one of the poorest countries in the world. Nearly half of its households struggle with chronic food insecurity. After assessing the magnitude of this issue, ZOA tackled food insecurity with the PIP approach. First and foremost, this approach aims to trigger a mentality change. Farmers are empowered to take responsibility for themselves and their families. They are encouraged to be self-reliant, utilise their abilities, and create their own opportunities rather than relying on external aid. Each household was encouraged to create its own action plan (PIP) for realising its vision. ZOA then provided skills training

related to integrated land management to help individuals and families face their challenges and realise their goals. In 2020, ZOA trained 3,800 families in 38 villages located in 9 districts of Makamba, Rumonge, and Cibitoke through the PIP approach. As a result, 215 savings and loan groups have successfully formed. To further improve local production and marketing capacity, 86 local farmer associations were formed and strengthened. The approach has positive impact beyond agricultural productivity: it also encourages collaboration between household members, improving relationships between husbands and wives.

"I was amazed by the strongly increased household cohesion as a result of drawing a family tree, creating a joint vision, and working towards that vision by sharing responsibilities."

*- Juvénal Ntarima,
ZOA team leader in Rumonge*

IRAQ



Fighting economic vulnerability

Three years after the end of the armed conflict against ISIS, Iraq remains fragile. Millions of people face humanitarian crises due to long term, widespread internal displacement, eroded social cohesion, and a lack of livelihood opportunities. The COVID-19 pandemic and falling oil prices further increased socio-economic vulnerability. To combat these issues, ZOA launched several income-generating programmes to provide a decent living and future opportunities. In 2020, we distributed hundreds of business grants to (re)start or expand small businesses in Abu Gharib, Hamdaniyah, and Mosul. We also supported more than 700 individuals with temporary jobs (Cash for Work) in Hamdaniyah and Mosul. This resulted in better coverage of beneficiaries' basic needs. Salaries were primarily spent on food, and beneficiaries could partially pay off their debts and resume livelihood activities. This intervention also contributed to improvements in public infrastructure, such as the building of sewage canals. Lastly, farmers in Hamdaniyah received

cash support to cultivate their land, which boosted vegetable production. We will continue to support people in Iraq with income-generating activities to help them meet their basic needs and provide for their families.

“ZOA supported us with the provision of labour for preparing the land, as well as a grant of 500 USD to invest in my damaged farm. I bought okra seeds because we used to plant okra for many years. Now, every three days I'm harvesting four to five boxes.”

- Abd Alstar (farmer)



“I took trainings on maize agronomy practices and received 7.5kg of improved maize seed to sow in a ploughed bed. I couldn't believe it until I saw the results of sowing the improved maize seed.”

- Nyantut Kuajien, 39 (refugee / farmer)

ETHIOPIA



Providing for themselves again

Gambella, located in Ethiopia's south-western region, hosts numerous refugees from South Sudan, as well as an increasing number of Internally Displaced People (IDPs). The people in this region struggle with chronic food insecurity. In 2020, ZOA implemented several projects related to food security and livelihoods (FSL) in Gambella, reaching 27,609 people from host communities, as well as 14,000 refugees and IDPs. ZOA's FSL projects are aimed at enhancing the resilience of the host communities, IDPs, and refugees by promoting the sustainable use of natural resources and creating employment opportunities. ZOA supports the people of Gambella in the production, processing, and marketing of agricultural products. As a result, we see an encouraging increase in the local production - and availability - of fruits, vegetables, fresh fish, livestock, and seeds. With ZOA's support, many families can provide for themselves again - families such as Nyantut Kuajien's. Like many refugees, Nyantut - with her eight children in tow - arrived at Jewi refugee camp in 2014. The family frequently suffered from food scarcity. ZOA provided Nyantut with agricultural tools and maize seeds. Within three months' time, Nyantut harvested 250 kg of maize. She was able to provide food for her family, and even sell the surplus. Thus, ZOA's support empowers families in Gambella to provide for themselves again.



EDUCATION

The COVID-19 pandemic has had a devastating impact on learning outcomes for children worldwide. Schools were closed for a long time, while home schooling options were limited. ZOA continued to support education by providing innovative learning options to pupils at home in Sri Lanka and Uganda. In Liberia and Ethiopia, we distributed take-away school meals to enable pupils to eat and learn at home. ZOA continues to work with education partners, including Education Cannot Wait, to support the provision of basic education to less privileged children.



SRI LANKA



English Education

Twelve years after the civil war ended, people in Sri Lanka no longer have to live in fear. There are, however, many other challenges on the road to recovery: education is one of them. Due to lack of facilities, parents in rural, remote villages cannot always provide their children with the education they need and deserve. Poor performance in English has a particularly large impact, as a minimum credit pass at O/Ls is a prerequisite to gain access to many tertiary education programmes, as well as to secure a job in the increasingly competitive job market. In remote villages where ZOA works, only 17.5% of the students met this level in 2018.

ZOA and its partner, OPEnE, started to work with the Education department to improve academic opportunities and performance, especially regarding the English Language. In 2020, we developed E-lessons and training related to the primary level English syllabus. This provided an option for self-learning, enabling students who do not have access to O/L English lessons in their schools. In 2020, we successfully piloted with 407 students in 22 schools. It is our aim to expand the programme to 17,500 students in 543 schools.

“OPEnE, with the support of ZOA, came up with the very useful and innovative idea to provide E-lessons for Primary and O/L Students. This is very useful to schools like ours, as we don’t have enough English teachers to provide better support to our students.”

- Illupaikadavai Tamil Maha Vidyalaya (Principal of Mn)

UGANDA



Education in times of COVID-19

In 2020, schools in Uganda closed their doors to mitigate the spread of COVID-19. Across the country, more than 15 million learners were out of school, including 600,000 refugee learners who had already experienced interruption in education. Whereas some learners resorted to remote and digital learning solutions, many learners in the areas where ZOA works did not have this opportunity. To prevent learning losses and drop-outs, ZOA took action to ensure children could maintain a learning routine - and were engaged both socially and emotionally - while staying safe, healthy, and protected. Our team in Uganda set up a rapid Education in Emergency response. ZOA facilitated over 400 hours of radio education, distributed 1,671 solar radios to vulnerable learners/households, and provided over 65,000 home-learning packages, supporting learners in Rhino Camp and Imvepi Refugee Settlements in Amudat District. To follow up with learners and help with interpretation of



radio and home-learning lessons, over 200 teachers were trained to support 'Small Group Learning' – an initiative set up by ZOA Uganda to support safe, distanced, home-based learning in small groups. The communities in which ZOA works have been positive about learning in small groups; 95% of parents were happy their children were learning in small groups, and close to 100% felt learning in small groups was useful and effective.

“I almost lost interest in education and school because I forgot everything that was taught in school and was scared by what people said about the coronavirus. I thank ZOA and the donors for the support they provided with the holiday packages. This support has not only kept me busy, but also helped other children during this lockdown.”

- Patricia, 14-year-old (Uganda, Imvepi Refugee Settlement)



The story of Janna (Netherlands)

“I want to help the weakest”

“Everything I have, I have received from God. I am happy to pass on what I do not use to those who desperately need it,” says Janna (75). For this reason, Janna’s big heart led her to choose ZOA as her beneficiary.

Janna has served vulnerable people all her life. “First, taking care of the disabled, later as a volunteer in a home in Pakistan for people with multiple, severe disabilities, and then as a pastoral assistant in Dutch prisons. When people are in need, they need someone to care about them,” Janna says, with great emotion. “ZOA is working on a mission that I have felt committed to all of my life: helping people on the margins of society, the very weakest. In my work with inmates, I felt very strongly: I don’t want to convert you, I don’t need anything from you, I just want to sit here next to you. That is also what ZOA does: really help people, just as it is stated in Matthew 25. A person in need - with hunger and thirst - gets, among other things, food, drink, and shelter. I therefore feel supported by God in my decision to let my legacy benefit ZOA.”

Awareness-raising

ZOA is firmly rooted in Dutch society. One of our objectives is to raise awareness in the Netherlands about the plight of refugees. ZOA reaches out to touch people’s hearts and minds in numerous ways and provides them with opportunities to become involved, such as volunteering, praying, and donating.

Followers **Instagram**
increased from **700** to **968**

40,300
private donors

donors supported
ZOA’s work in 2020



Followers
Facebook
6,691

increased from 6,114

1 school
- 459 pupils -
still successfully
organized the annual
Walk for Water



15
schools
750 pupils

participated in the annual
sale of spicy nuts
after receiving an online guest lesson



1 online

ZOA Business Event.
Participants discussed
"entrepreneurship in relief and recovery"
live with our staff and the Dutch minister
for International Development



31

interviews

with ZOA-staff in nationwide
Dutch media like newspapers,
magazines, radio and television

The ZBA Humanitarian Relief Team
raised more than

100,000

euro's enabling immediate
emergency relief in
Colombia (WASH and cash) and
Ethiopia (WASH and NFIs)

Online news
media

209

mentions

491

mentions of ZOA
in international press

7

ZOA Business
Ambassadors teams

Congo, Burundi, Myanmar, Uganda, Ethiopia,
Sri Lanka, and a Humanitarian Relief team

Free publicity
media value

€ 11,390,990

(source: Meltwater Mediamonitoring)

ZOA Business
Network's

400

members raised more than

1 million

euro's to support refugees and
displaced people worldwide



130.538

views of
ZOA-tweets

658

mentions

of @ZOA_nl

2496

Profile visitors

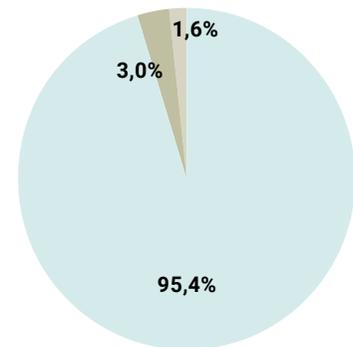
2020: Connecting in a different way

Director of Fundraising and Communication, René Vlug, reflects on fundraising in COVID-times

The results of the Fundraising and Communication Department were encouraging. Due to the corona pandemic, we were extremely limited in organising fundraising events, such as the annual door-to-door collection and school fundraisers. This reduced our income considerably. Yet despite a multitude of challenges, we experienced growth in nearly all donor groups: especially private donors and equity funds. The Corona Emergency Fund, which raised over 1.2 million euros, is of particular note. Thanks to this fund, we were able to immediately finance vital corona-related activities in programme countries. Our positive financial results can be attributed to our committed constituency as well as the commitment, creativity, and passion of our staff and volunteers.

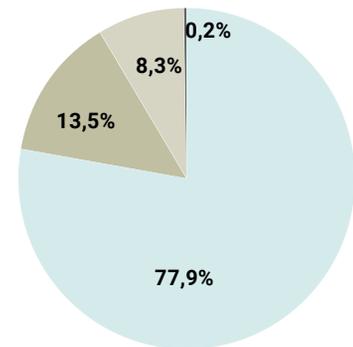
The Fundraising and Communication Department created a multi-year strategic plan aimed at a growth scenario. Keeping in line with institutional funding is of paramount importance and will be prioritized. The growth realised in 2020 aligns with our strategic plan.

ZOA'S EXPENSES



- Spent on objectives
- Costs of management and administration
- Fundraising costs

ZOA'S INCOME



- Project grants from institutional donors*
- Income own fundraising
- Income from other non-profit organisations
- Other income



Due to the pandemic the door-to-door collection was transformed into an online collection

* excluding project grants for consortium partners



Like many, we have been working from home for the larger part of the year. This made it impossible to meet our constituents and donors in person, which is an important part of fundraising and communication. Our approach to fundraising is to connect people with our work to the greatest extent possible. For example, we directly link entrepreneurs with one of our many projects through our ZOA Business Ambassadors programme.

We also reach our tens of thousands of private donors with videos and social media posts highlighting project information and personal stories. We go to great lengths to reach ZOA's many private donors in the most personal way possible. In 2020, we invested in specialist software to facilitate this. The department is organised into teams specialising in specific donor groups: private fundraising, major donors, legacies, business relations, churches, and schools. Other teams are concerned with specific tasks: communication, volunteer management, door-to-door collection, and the customer contact centre.

Our 2020 communication efforts were especially focused on increasing ZOA's brand awareness while conveying a clear message about our mission. We primarily focused on the Protestant population, as this is where we are rooted, and this is where the largest part of our constituency comes from.

Through ZOA Magazine, we gave our constituents a clear image of our work and mission. We also made full use of social media channels such as Facebook, Twitter, and Instagram, which enabled us to closely connect our constituency with the people we serve.

Donor story

DE PAGTER FONDS

A caring society - both in The Netherlands and Liberia

"Helping people develop their potential." Stichting de Pagter Fonds forges partnerships with organisations that passionately pursue a shared purpose. ZOA and Stichting De Pagter Fonds' alliance certainly testifies to this. Often in extraordinarily challenging circumstances, ZOA's committed employees help our fellow human beings attain better living conditions.

Stichting De Pagter Fonds supports a five-year project called "ZOA Mother Groups in Liberia." This impactful project combats childhood malnutrition by helping mothers improve their children's daily diet. After receiving pertinent instruction and a variety of seeds from locally trained garden mentors, the mothers grow various vegetables and fruits in 20x20 meter kitchen gardens.

While visiting the project site in 2020, two Stichting De Pagter Fonds board members spoke with mothers participating in this project. These dedicated mothers shared how the project positively impacted their children's health as well as their own. The visiting board members were impressed by the perseverance of these women.

Stichting De Pagter Fonds also supports projects based in the Netherlands that make a positive contribution to a caring society. "Safe shelter, good health, and quality education are, unfortunately, not accessible for everyone. Stichting De Pagter Fonds supports a variety of initiatives that contribute to the wellbeing and development of our fellow human beings."

PARTNERSHIPS AND NETWORKS

Over the past years, humanitarian crises have been increasing in number and duration. The number of people in need has steadily grown. The needs are greater than any single organisation can handle. By working together, we complement each other and increase our reach and impact. We also share knowledge and learn from each other. For this reason, ZOA is actively involved in many partnerships, alliances, and networks.

MUTUAL LEARNING

NWP (Netherlands Water Partnership) | CHS Alliance | London School of Hygiene and Tropical Medicine | Knowledge Platform Security Rule of Law | LandPortal | KUNO (Kennis Uitwisseling Noodhulp) | DCHI (Dutch Consortium for Humanitarian Innovation) | Radboud Universiteit | Wageningen Universiteit | GNDR (Global Network of Civil Society Organisations for Disaster Reduction) | Spindle digital Journey Partner | Partos Innovation Working Group | NAP-1325 | ASIS International - Advancing Security Worldwide

DRA (Dutch Relief Alliance) | Integral Alliance

HollandDoor | MetaMeta

IMPLEMENTATION

FUNDRAISING

Stichting
Collecteplan

LOBBY AND ADVOCACY

LANDAC (The
Netherlands Land
Academy) | Partos |
Prisma

PHA (Platform Humanitarian
Action) | VOICE | ECOSOC |

Goede
doelen
Nederland

Netherlands
Food Part-
nership

EUCORD |
Global
Interagency
Security
Forum

Dutch Security
Network | University
of Madrid | Grand
Bargain | Van Hall
Larenstein | Zero
Hunger Lab (Tilburg
University) | Saxion
University

YouthNow! |
Christelijk NoodhulpCluster
| ZOA Deutschland

Walk for Water

MICHA

AWARENESS RAISING



The story of Laura (Colombia)

“Mom, we are suffering here, my children cried”

“I fled Venezuela with my children. We did not look back,” says Laura. Along with millions of others, Laura and her children fled to Colombia to escape their home country's violence and poverty. “We had to leave everything behind. My husband tried to stay in Venezuela for a while to make the most of it, but it was - and still is - very difficult there. We arrived at a camp in Colombia. There was a lot to adjust to. Life is completely different here. I learned to cook on firewood because there is no stove. To take a shower, we have to carry buckets of water, and we have to relieve ourselves in the forest: a dangerous place with snakes and drug addicts. If my kids want to go to the bathroom, I go with them. My children cried: ‘Mom, we are suffering here.’ In Venezuela, we had no food, but here we don't have shelter to protect us. Fortunately, ZOA has provided us with materials to build a latrine. I am very grateful for that. My dream? I would like to find a job to give my children what they need.”

Governance

Organisational structure

ZOA applies a hybrid model of operation in which we provide direct assistance in addition to working with – and through – (local) partners. This hybrid approach allows ZOA the flexibility to respond effectively to the needs and circumstances in each context. In most countries of involvement, ZOA is locally present and works with its own in-country staff. Decision-making has been decentralised to country teams as often as possible, within the framework of organisational strategy and policies. This structure provides the flexibility to operate within the context of the country while providing support from ZOA Netherlands for cohesion, continuity, quality control, exchange of knowledge, financial management, fundraising, and staff recruitment.

Country Directors report directly to the Executive Board. Country Directors, the management team of ZOA Netherlands, and the Executive Board collectively form the International Management Team. They meet at least bi-annually to exchange knowledge, discuss and agree on policies, share best practices, and discuss annual planning and reporting. Due to COVID-19 restrictions, this was done through virtual meetings in 2020.

Staff

ZOA had 943 staff worldwide (headcount December 31, 2020), of which 85 (9%; 71.15 FTE) were at ZOA Netherlands, including 5 staff in the Disaster Response Team. Of all 858 country staff, 70 (8%) were expatriate staff.

Volunteers

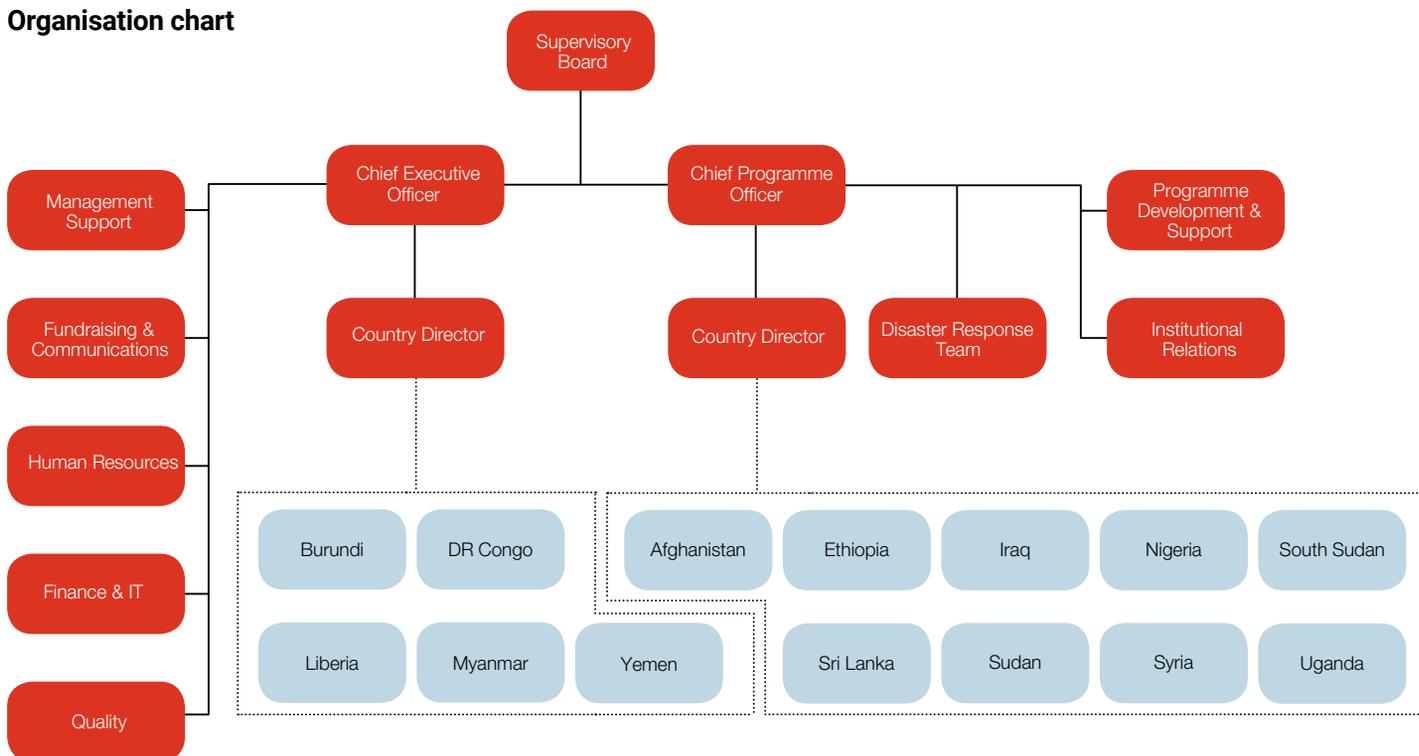
Volunteers are a very welcome addition to our staff. ZOA provides volunteers with the opportunity to contribute to our cause, and we are grateful to receive their expertise and commitment. In 2020, 7 volunteers worked in the office in the Netherlands, 6 trainees worked in ZOA's programme countries, and 2 trainees worked in the Netherlands. In addition to these, several volunteers were involved in informing schools and churches in The Netherlands about ZOA's work.

Quality standards and codes

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

- the Code of Conduct for the International Red Cross and Red Crescent Movement and NGOs in Disaster Relief and the Humanitarian Principles: humanity, neutrality,

Organisation chart





Read our Code of Conduct

impartiality, and independence.

- the Code of Conduct of Goede Doelen Nederland (Charities Netherlands).

ZOA holds the certificate for the ISO9001:2015 / Partos 9001:2015 (version 2018) quality standard for management systems. In 2020, a full audit was conducted for the next certification cycle, which resulted in the renewal of the certificate for the next three years.

ZOA is fully committed to the Core Humanitarian Standard on Quality and Accountability (CHS). 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. ZOA was audited for CHS compliance by HQAI, an accredited certification organisation. After addressing some points of attention, ZOA was awarded the CHS certificate at the beginning of 2020.

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.

ZOA subscribes to the principles of separation of governance supervision and execution, optimal use of resources for effective and efficient realisation of objectives, and optimizing relations with all



stakeholders. A detailed statement of accountability can be found on our website www.zoa.nl (in Dutch).

Data Protection

ZOA implemented an organisation-wide analysis of processes involving personal data in order to update our systems in accordance with European data protection regulations. These processes - concerning donor, staff, and beneficiary information - have our ongoing attention, including our collaborations with local partners and their protection of personal data.

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 for the realisation of ZOA's mission and vision. The Works Council and Board share information with each other. On certain matters, the Works Council - by law - has the right to advise or the right of consent. The Works Council consists of six members employed in both the Netherlands and programme countries. In 2020 the Works Council played an important role in deliberating with the management team about proposed measures related to COVID-19, such as 'the working from home policy', implications for traveling to programme countries and mitigating financial impacts of the pandemic.

ZOA's Integrity Framework

ZOA's Integrity Framework describes the Code of Conduct, the variety in options for reporting, and the procedure for handling complaints and grievances which cannot be solved informally.

All ZOA staff, as well as others acting on behalf of ZOA, must sign for compliance to the Code of Conduct. Staff participates in mandatory training sessions on the content and application of the Integrity Framework. In 2020, additional tools and materials were developed, such as on-line training modules for staff and communication materials to inform beneficiaries.

ZOA offers numerous options for reporting grievances at various levels within ZOA as well as externally - independent of ZOA. Complainants can decide which route is most suitable for them, depending on their situation and the nature of the grievance.

The Integrity Coordinator in each ZOA country programme guides the effective implementation of the Integrity Framework and coordinates the process of handling complaints. Each country has both a female and a male Code of Conduct liaison available to support staff and beneficiaries in case they are unsure how to proceed with their concerns. In 2020, these liaisons received training in providing psychological first aid. An independent external advisor is available for ZOA staff.

Integrity notifications in 2020

The total number of integrity cases in 2020 was 39, of which 24 were reported at country level and 15 at ZOA The Netherlands level. 37 cases have been closed; 2 cases are still under investigation. No appeal cases have been made.

CATEGORY OF BREACHES	NUMBER REPORTED	NATURE OF BREACH	OUTCOME OF REPORT HANDLING
Interpersonal	20	Sexual and verbal harassment; power abuse; culturally inappropriate behaviour. (This also includes notifications received from partner organisations.)	16 cases were handled at country level and 4 cases were handled at ZOA Netherlands. Staff involved either resigned, were dismissed, or received an official warning. 6 cases were declared ungrounded.
Abuse of power and position	7	Unauthorised signing of letters on behalf of ZOA; irregularities around bidding processes; possible links to unreliable local organisation; conflict of interest.	Cases were handled at country level. If appropriate, staff involved received an official warning.
Financial / material	12	Suspected fraud (also with partners); non-payment of volunteers; non-delivery of beneficiary goods; procurement issues; misuse of inflated prices; internet scam; theft.	Cases, except one, were handled at country level. If appropriate, staff involved either received an official warning or were dismissed.



Conclusion and developments

The number of reported cases grew significantly in 2020. This is primarily due to the new reporting system and to several trainings performed throughout the year. Due to the increased number of options, it became easier to report issues. Perhaps this is the reason a number of cases were found to be ungrounded and based on misinformation.

Clearly standards for safe, confidential options for staff and beneficiaries to report suspected integrity breaches are crucial to creating a safe working environment. Our continuous focus on ZOA's Integrity Framework training and communication addresses this need.

ZOA is very grateful for a wide variety of donors

Governments



And:
 - the Embassies of the Kingdom of the Netherlands in Burundi, Ethiopia, Uganda and Rwanda
 - the Bureau of Population, Refugees and Migration of the US State Department.

UN organisations



Corporates



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

European Union



Foundations



Third-parties



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

And many donors who wish to remain anonymous and, of course, our 40,300 private donors in the Netherlands.



We are

ANNUAL FINANCIAL REPORT

2020

These are the single financial accounts of Stichting ZOA
Sleutelbloemstraat 45, Apeldoorn

here

Financial Report

Main trends

It is with heartfelt gratitude that we reflect on the 2020 financial results. Like no other year, not only our beneficiaries but also our constituency was affected by a worldwide health-crisis with a big economic impact. Despite this open-end crisis our constituency gave generously. Their donations - combined with contributions from institutional donors - enabled ZOA to accomplish more. We are grateful we were able to reach the most vulnerable people in the most dangerous places. Helping those in need demands a lot from our employees - both in the countries where we operate and at our headquarters in the Netherlands. We laud their accomplishments. Together we make a lasting impact in the lives of those affected by conflicts and natural disasters.

Income from Dutch constituency

Income from our constituency in 2020 was 12,5% higher than last year. Despite the corona crisis, more was given and the budget was more than met. We feel blessed with the large contributions of € 13.4 million from our constituency.

INCOME GENERATED FROM ZOA'S OWN FUNDRAISING ACTIVITIES AND THIRD-PARTY CAMPAIGNS	Actual 2020	Budget 2020	Actual 2019
Unearmarked	5,583,583	6,357,200	5,611,834
	42%	54%	47%
Earmarked			
For reconstruction	4,872,976	3,847,000	4,532,320
For emergency campaigns	2,931,295	1,665,800	1,758,708
	7,804,271	5,512,800	6,291,028
	58%	46%	53%
	13,387,853	11,870,000	11,902,862

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.

Net result

The profit and loss account shows a negative result of € 2.2 million. Of this amount, € 1.1 million relates to expenditures in 2020 from programme funds received in previous years. Furthermore, € 1.5 million was withdrawn from specific earmarked reserves. On balance, we were able to make an addition to the general reserve of € 0.4 million, partly as a result of the implementation of cost savings.

Country portfolio

Project expenses in programme countries were in line with the budget (€ 54.6 million budgeted versus € 55.3 million realized on projects in 2020). Alongside the income from the Dutch constituency, income from institutional donors also increased. Due to the growth of institutional funding, the demand for pre-financing is growing as well. Strict financial management is required to manage the necessary growth in reserves.

Good stewardship

Given the high-risk, unstable contexts in which ZOA operates - and our core organisational values of faithfulness and stewardship - we aim to retain a portion of the entrusted funds as reserves. As per the end of 2020, the balance sheet shows sufficient liquidity for ZOA to meet all its short-term obligations.

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 increasing need to pre-finance essential projects. ZOA also keeps the financing assets in reserve as financed fixed assets, which caps liquidity.

In 2020, the general continuity reserve increased due to the above-mentioned assessment of the reserves. ZOA is experiencing organisational growth; therefore risks are increasing as well. The level of the general reserve is currently slightly below the minimum desired level as determined by the Executive Board and the Supervisory Board. ZOA prefers to maintain reserves for specific goals rather than for general purposes.



BALANCE SHEET

After appropriation of the result

ASSETS		31 Dec 2020	31 Dec 2019
Intangible fixed assets	1	80,426	134,045
Tangible fixed assets	2		
Land		349,000	349,000
Building		805,114	840,179
Inventory & Equipment		176,766	163,164
Vehicles in programme areas		152,093	222,693
		1,482,973	1,575,035
Receivables, prepayments, and accrued income	3	21,038,475	17,844,416
Securities	4	256,601	256,601
Cash and cash equivalents	5	21,979,001	18,990,240
TOTAL ASSETS		44,837,476	38,800,337

LIABILITIES		31 Dec 2020	31 Dec 2019
Reserves and funds			
<i>Continuity reserve</i>			
General	6	1,684,114	1,263,837
<i>Designated financing and risk reserves</i>			
Pre-financing projects	7	3,600,000	3,600,000
Financing fixed assets	8	1,563,399	1,709,080
		5,163,399	5,309,080
<i>Designated reserves for future project spending</i>			
Programme financing	9	500,000	700,000
Country programme reserves	10	1,049,246	1,731,514
Programme development & innovation	11	595,237	988,636
Disaster response	12	341,098	460,096
		2,485,582	3,880,246
<i>Programme funds</i>			
	13	3,716,505	4,805,071
		13,049,600	15,258,234
Provisions	14	1,057,558	567,071
Current liabilities			
Accruals to donors	15	18,277,306	13,040,882
Other liabilities and other accruals	16	12,453,012	9,934,150
		30,730,318	22,975,032
TOTAL RESERVES AND LIABILITIES		44,837,476	38,800,337

STATEMENT OF INCOME AND EXPENDITURE

INCOME		Actual 2020	Budget 2020	Actual 2019
Income from private individuals	17	6,216,241	6,530,000	5,682,183
Income from companies		1,138,462	770,000	1,011,637
Income from churches and schools		940,725	1,150,000	998,047
Income from government subsidies:				
- Project grants for consortia partners	18	9,918,327	17,676,000	18,263,764
- Project grants for ZOA	19	47,743,337	49,568,927	46,967,460
Income from other non-profit organisations	20	5,079,179	3,300,000	4,085,944
Total income raised		71,036,271	78,994,927	77,009,035
Income in exchange for the delivery of products and services	21	71,797	120,000	219,767
Other income	22	75,746	-	141,703
TOTAL INCOME		71,183,814	79,114,927	77,370,505
EXPENDITURE		Actual 2020	Budget 2020	Actual 2019
Spent on objectives				
<i>Spent on Objectives in Countries</i>				
Project grants to consortia partners	18	9,918,327	17,676,000	18,263,764
Own spending on objectives	23	55,299,728	54,382,950	52,302,851
		65,218,055	72,058,950	70,566,616
<i>Preparation and Coordination from the Netherlands</i>	24	3,907,505	3,808,605	3,446,966
<i>Education/Awareness-raising</i>	25	657,817	686,477	672,087
		69,783,377	76,554,032	74,685,669
Fundraising expenses	26	1,890,295	2,230,487	2,099,104
Management and Administration expenses	27	1,014,903	1,201,909	1,209,065
TOTAL EXPENDITURE		72,688,576	79,986,427	77,993,839
SURPLUS/DEFICIT (-) BEFORE FINANCIAL INCOME AND EXPENSES		-1,504,762	-871,500	-623,333
Balance of financial income and expenses	28	-703,872	25,000	160,160
SURPLUS/DEFICIT (-)		-2,208,634	-846,500	-463,173
ADDED TO/ WITHDRAWN FROM		Actual 2020	Budget 2020	Actual 2019
Continuity reserve		420,277	17,500	-307,807
Designated financing and risk reserves				
Financing fixed assets		-145,681	-	83,798
Designated reserves for future project spending				
Programme financing		-200,000	-	-
Country programme reserves		-682,268	-329,000	-800,243
Programme development & innovation		-393,399	-290,000	-382,703
Disaster response		-118,998	-245,000	-459,640
		-1,394,664	-864,000	-1,642,586
Programme Funds		-1,088,566	-	1,403,422
TOTAL CHANGE IN RESERVES AND FUNDS		-2,208,634	-846,500	-463,173



CASH FLOW OVERVIEW

Cash flow

	Actual 2020	Actual 2019
Cash flow from operating activities		
<i>Received</i>		
Out of own fundraising and other non-profit organisations	13,435,963	12,135,575
Out of project grants	51,686,504	40,279,899
Out of project grants consortia partners	9,918,327	18,263,764
In exchange for the delivery of products and services	71,797	219,767
Other income	75,746	141,703
	75,188,337	71,040,709
<i>Payments</i>		
Programme and coordination costs	-58,133,041	-52,041,504
Project grants to consortia partners	-9,918,327	-18,263,764
Fundraising, management, and administration costs	-2,905,199	-3,308,170
	-70,956,567	73,613,438
Cash flow from operating activities	4,231,770	-2,572,729
<i>Cash flow into investments</i>		
Assets bought (book value)	-547,784	-652,510
Assets sold (book value)	3	-41,093
Mutation Stocks	-	-
	-547,781	-693,603
<i>Cash flow from financial activities</i>		
Balance of financial income and expenses	-695,230	167,453
Change in securities and cash equivalents	2,988,760	-3,098,879
Balance 31 December	22,235,602	19,246,841
Balance 1 January	19,246,841	22,345,720
TOTAL CHANGE IN SECURITIES, CASH, AND CASH EQUIVALENTS	2,988,760	-3,098,879

The cash flow statement was compiled according to the indirect method. The net cash position increased from € 19.2 million to € 22.2 million. This increase is mainly caused by donor instalments received in 2020 for project activities in 2021.

Ratio Liquidity

	Actual 2020	Actual 2019
Liquidity expressed by ACID ratio	136%	158%
Receivables and Cash	43,274,077	37,091,257
Short-term liabilities and provisions	31,787,876	23,542,103

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 136%, the organisation maintains sufficient funds to cover all of 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.

Consortia partners income

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

The annual accounts were prepared on historical cost basis or at fair value. Unless otherwise indicated, assets and liabilities are presented at historical costs. Income and expenditure 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 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

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 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.

Intangible fixed assets:

Software 25%

Tangible fixed assets:

Land:	0%	
Building:		3 1/3%
Refurbishment:	10%	
Inventory and equipment:	25%	
Vehicles in programme areas:	33 1/3%	

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 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 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 assets and for programme financing (risk of unrecoverable expenses). The second group consists of country programme reserves, programme development and innovation reserves, reserves for disaster response activities and other earmarked reserves related to assets in countries (such as vehicle replacement reserves).

Programme Funds

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

Provisions

Provisions are recognized for legally enforceable obligations that exist at 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 that is necessary to settle the obligation as per balance sheet date.

Obligations relating to contributions to pension schemes based on defined contributions are presented as expenditure 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 recognized 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 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 case of 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 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 realize certain income are presented as expenditure 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 moment of signing a contract. It includes the income from the door-to-door collection, legacies, contributions, donations and gifts. Dona-

tions in kind are valued at fair price.

Legacies are recorded as income in the year in which the notary has communicated the content of the deed, or "akte van scheidende 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

subsidized expenditure. Losses are taken into account if they originate in the relevant financial year and as soon as these 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 are presented as net figures. The gross income is deducted with the direct costs and reported as net income.

Costs

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. It can often concern various activities: information sharing (awareness raising) and fundraising simultaneously. In such cases, the part 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 costs 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 2020	Total 2019
On 1 January 2020		
Acquisition value	217,342	217,342
Cumulative depreciation	83,296	29,309
Book value	134,045	188,033
Changes in book value		
Investment	-	-
Divestment	5,820	-
Depreciations	53,619	53,988
Depreciations disinvestment	5,820	-
Balance	-53,619	-53,988
On 31 December 2020		
Acquisition value	211,522	217,342
Cumulative depreciation	131,095	83,296
BOOK VALUE	80,426	134,045

The intangible assets are the investment and depreciation in software. In 2018, ZOA invested in a new project management system called ZOA Manager for use in country programmes.

Tangible fixed assets ²						
	Land	Building	Inventory & Equipment	Vehicles	Total 2020	Total 2019
On 1 January 2020						
Acquisition value	349,000	1,108,546	935,528	3,487,017	5,880,091	5,600,244
Cumulative depreciation	-	268,368	772,361	3,264,327	4,305,056	4,162,994
Book value	349,000	840,179	163,167	222,690	1,575,035	1,437,250
Changes in book value						
Investment	-	-	143,015	404,769	547,784	652,511
Divestment	-	-	137,160	344,669	481,828	372,664
Depreciations	-	35,065	129,411	475,367	639,843	555,818
Depreciations disinvestment	-	-	137,156	344,669	481,825	413,756
Balance	-	-35,065	13,600	-70,597	-92,062	137,785
On 31 December 2020						
Acquisition value	349,000	1,108,546	941,383	3,547,117	5,946,046	5,880,091
Cumulative depreciation	-	303,433	764,617	3,395,024	4,463,074	4,305,056
BOOK VALUE	349,000	805,114	176,766	152,093	1,482,973	1,575,035

In 2020, the investments of € 0.5 million consisted primarily of inventory, equipment and vehicles used in country programmes. Divestments of € 0.5 million relate 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 financial year is materially higher or lower than the book value.

Receivables, prepayments and accrued income 3		
	31 Dec 2020	31 Dec 2019
Receivables from donors		
European Union (ECHO / EuropeAid)	5,864,494	3,758,725
U.S. Agency for International Development (USAID)	437,966	1,629,546
Department for International Development (DFID), UK	4,382,318	4,249,941
UN-organisations	897,376	1,884,261
Ministry of Foreign Affairs, The Netherlands	185,563	600,141
Embassy of the Kingdom of The Netherlands	3,285,134	1,137,346
World Renew	56,576	742,825
Canadian FoodGrains Bank	74,440	309,493
Swedish International Development Cooperation Agency (SIDA)	15,816	-
EO Metterdaad	67,812	16,637
Other donors	912,648	644,226
	16,180,142	14,973,141
Project expense advances to local partners	3,521,271	1,599,297
Other debtors and receivables		
Debtors and prepaid expenses - countries	785,451	984,135
Legacies	174,900	150,000
Debtors and prepaid expenses - the Netherlands	374,911	127,401
Interest to be received	1,800	10,443
	1,337,063	1,271,978
TOTAL	21,038,475	17,844,416

DFID does not pre-finance activities, which led to higher receivables due to a higher programme volume in Sudan. These funds include the amounts for partners. Receivables from institutional donors relate to project grant instalments to be received for projects that are implemented by ZOA.

All receivables are claimable within one year.

Securities 4		
	31 Dec 2020	31 Dec 2019
Oikocredit EDCS U.A.	256,601	256,601
TOTAL	256,601	256,601

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 2020	31 Dec 2019
In bank accounts		
Euro in the Netherlands	10,862,382	12,023,576
Euro in program countries	1,271,458	849,035
	12,133,840	12,872,611
US Dollar in the Netherlands	3,988,012	1,937,242
US Dollar in program countries	1,883,715	2,510,644
	5,871,727	4,447,886
GB Pounds in the Netherlands	771,661	579,395
GB Pounds in program countries	-	-
	771,661	579,395
Other currencies in the Netherlands	1,740,116	-
Other currencies in program countries	1,306,937	930,064
	3,047,053	930,064
Held in cash	154,720	160,285
TOTAL	21,979,001	18,990,240

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. In general, these do not influence programme activities, since most of the expenditures are also paid in - or linked to - these currencies.

ZOA aims to limit large balances in unstable foreign currencies. On 31 December 2020, 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 2020	Added to	Spent	Reallocation	31 Dec 2019	
Continuity reserves						
General	6	1,684,114	420,277	-	-	1,263,837
Total continuity reserves		1,684,114	420,277	-	-	1,263,837
Designated financing and risk reserves						
Pre-financing	7	3,600,000	-	-	-	3,600,000
Financing fixed assets	8	1,563,399	-	145,681	-	1,709,080
Total designated finance and risk reserves		5,163,399	-	145,681	-	5,309,080
Designated reserves for future project spending						
Programme financing	9	500,000	-	-	-200,000	700,000
Country programme reserves	10	1,049,246	55,420	937,688	200,000	1,731,514
Programme development & innovation	11	595,237	-	393,399	-	988,636
Disaster response	12					
Balance start book year		460,096	-	-	-	460,096
Spent on emergency projects		-67,102	35,818	102,920	-	-
Disaster Response Team		-107,581	-	107,581	-	-
From programme funds		55,685	55,685	-	-	-
		341,098	91,503	210,501	-	460,096
Total designated reserves for future project spending		2,485,582	146,924	1,541,588	-	3,880,246
TOTAL		9,333,094	567,200	1,687,269	-	10,453,163

The net changes in reserves correspond with allocations from the 2020 result shown in the statement of income and expenditure (see added to/spent and re-allocation from box).

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. This is in line with the cost level of the work organisation in the Netherlands.

As a fundraising institution, ZOA adheres to the Goede Doelen Nederland Guideline "Financial management for charities" (Richtlijn 'Financieel beheer goede doelen'), which prescribes a maximum level of the general continuity reserve as per the end of 2020. ZOA's continuity reserve is significantly lower than this maximum and is at the very minimum described by this guideline.

Designated reserves

The restriction on 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 designated reserve is an amount of € 3.6 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 execution of projects at the quality level and pace ZOA deems necessary, despite delay in payments by



donors. The amount of this reserve is set by the Executive Board. Above a certain threshold, pre-financing is only allowed after explicit consent from the Executive Board.

Financing fixed assets ⁸

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 ⁹

The designated reserve of € 0.5 million for programme financing is meant to cover risk caused by project expenses that may be unrecoverable from donors.

Country Programme reserves ¹⁰

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 ¹¹

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.

In 2020, ZOA's investment in new ERP system was drawn from this reserve.

Disaster Response reserve ¹²

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 pre-financing that - after its use - will be replenished as much as possible through donations received from emergency relief campaigns.

Programme Funds 13

	31 Dec 2020	Funds received	Spent on projects	Re-allocation	Contribution reserves	31 Dec 2019
Afghanistan	2,261	84,405	187,738	100,000	-32,382	37,976
Burundi	84,209	45,662	185,265	5,287	141,324	77,202
Colombia	111,890	164,009	460,848	152,500	-2,451	258,681
Congo	53,040	53,097	161,268	-	-22,086	183,298
Ethiopia	192,748	1,195,671	951,226	-119,786	-65,523	133,613
Indonesia	335,350	41,673	470,532	-	-	764,208
Iraq	45,000	447,984	548,314	100,000	-79,322	124,652
Lebanon	333,019	376,986	43,967	-	-	-
Liberia	79,785	386,236	441,285	100,000	9,882	24,952
Mozambique	26,828	2,454	140,479	-	-	164,853
Myanmar	176,470	108,560	271,028	100,000	-26,084	265,022
Nigeria	-	37,059	29,655	-5,287	-15,135	13,018
South Sudan	341,546	1,000,410	1,079,701	100,000	-25,046	345,884
Sri Lanka	113,978	71,352	286,922	50,000	188,029	91,520
Sudan	345,473	305,155	224,313	269,786	-5,321	166
Syria	109,521	23,196	161,830	-	-133,681	381,836
Uganda	730,161	1,093,137	1,643,440	100,000	-36,801	1,217,265
Yemen	342,271	766,699	698,942	-	-260,756	535,270
Subtotal	3,423,552	6,203,745	7,986,754	952,500	-365,354	4,619,414
Corona	79,782	1,014,063	34,281	-900,000	-	-
Drought - Africa (general)	98,758	98,758	-	-	-	-
Emergency Relief (general)	50,000	105,367	-	-52,500	-2,867	-
Other	64,414	-121,243	-	-	-	185,657
Subtotal	292,954	1,096,945	34,281	-952,500	-2,867	185,657
TOTAL	3,716,505	7,300,691	8,021,035	-	-368,221	4,805,071

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 14			
	Provision for ineligible project costs	Local pension and taxes provision	Total
Balance 1 January 2020	548,071	19,000	567,071
Addition	549,649	10,250	559,899
	1,097,721	29,250	1,126,971
Utilisation	21,412	-	21,412
Release	48,000	-	48,000
BALANCE 31 DECEMBER 2020	1,028,308	29,250	1,057,558

Current liabilities

	31 Dec 2020	31 Dec 2019
Accruals to donors 15		
Accruals to donors	9,503,018	4,549,858
Ministry of Foreign Affairs, The Netherlands	2,403,410	1,232,201
UN organisations	1,537,490	201,479
Embassy of the Kingdom of The Netherlands	1,756,174	1,577,674
European Union (ECHO / EuropeAid)	-	729,878
Livelihoods and Food Security Trust Fund (LIFT)	1,319,492	1,487,251
Swedish International Development Cooperation Agency (SIDA)	-	9,101
DFAT, Australia	-	456,755
U.S. Agency for International Development (USAID)	-	58,181
ICCO	151,857	81,010
TEAR Australia	241,355	172,816
German Development Agency (GIZ)	86,106	1,223,643
Funds and third parties	1,278,404	1,261,035
Other donors	18,277,306	13,040,882
Other liabilities and accruals 16		
Contractual obligations to be paid to partners	9,140,819	7,133,332
Liabilities (countries, related to staff)	1,093,187	1,196,443
Accrual holiday allowance and annual leave provision	440,209	432,105
Creditors (the Netherlands)	246,250	279,148
Other liabilities and accruals (countries)	1,366,094	784,800
Other liabilities and accruals (the Netherlands)	166,452	108,321
	12,453,012	9,934,150
TOTAL	30,730,318	22,975,032

Provisions for potential liabilities for costs and claims relate to ineligible project costs, pensions and tax (re)payments in programme countries. On 31 December 2020 it was uncertain if these costs required payment, but a provision was deemed necessary. In 2020, the total balance of provisions increased compared to the balance of 2019 due to the

addition of ineligible project costs, because of the difficult situation in some countries.

A reasonable estimate could be made based on amounts of project spending and local pension provision. The projected outflow of resources is expected to take place during subsequent years, but exact timing cannot be predicted.

Accruals to donors 15

Institutional donor contributions received in advance - which will be spent after 2020 - 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.

relate to creditors and other costs to be paid in countries.

Off-balance sheet liabilities

Liabilities not presented on the balance sheet at end of the financial year relate to office rent and other contracts in countries are € 0.6 million. These off-balance liabilities are fully related to short-term liabilities (maximum of one year).

Other liabilities and accruals 16

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

Events after balance date

While finalizing and approving this annual report, the COVID-19 virus is still having a major global impact. Certainly, this pandemic will significantly impact our business operations. This 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 interactive communication with donors and partners about project implementation. Additionally, we are actively initiating new projects relating to COVID-19.

Explanatory notes to the statement of income and expenditure

INCOME

Total income during financial year

The total income of ZOA decreased from € 77.4 million in 2019 to € 68.2 million in 2020, showing a decrease of € 9.2 million. This decrease can be subdivided into a € 11.3 million decrease for project grants for consortium partners and an increase of € 1.6 million for income from own fundraising activities and third-party campaigns. Compared to 2019, the income from private individuals, companies, churches and schools increased by € 0.6 million.

Income generated from own fundraising and third-party campaigns

Total income generated from own fundraising and third-party campaigns increased 12.8% in relation to the budget. In 2020, unearmarked income decreased by € 0.1 million to € 5.6 million while the percentage of unearmarked income also degraded in relation to the objectives of the strategic plan to 42%.

INCOME GENERATED FROM ZOA'S OWN FUNDRAISING ACTIVITIES AND THIRD-PARTY CAMPAIGNS	Actual 2020	Budget 2020	Actual 2019
Income from private individuals	6,216,241	6,530,000	5,682,183
Income from companies	1,138,462	770,000	1,011,637
Income from churches and schools	940,725	1,150,000	998,047
Income from other non-profit organisations	5,079,179	3,300,000	4,085,944
Income in exchange for the delivery of products and services	13,247	120,000	125,050
	13,387,853	11,870,000	11,902,862
Unearmarked	5,583,583	6,357,200	5,611,834
	42%	54%	47%
Earmarked			
For reconstruction	4,872,976	3,847,000	4,532,320
For emergency campaigns	2,931,295	1,665,800	1,758,708
	7,804,271	5,512,800	6,291,028
	58%	46%	53%
TOTAL	13,387,853	11,870,000	11,902,862

The income components are specified in the following paragraphs.

Income from private individuals ¹⁷

	Actual 2020	Budget 2020	Actual 2019
Contributions, donations, gifts	5,170,395	5,280,000	4,389,427
Door-to-door collections	313,199	850,000	801,736
Legacies	732,647	400,000	491,020
TOTAL	6,216,241	6,530,000	5,682,183

General income from contributions, donations and gifts increased from € 4.4 million to € 5.2 million - a variation of € 0.8 million - in relation to the 2019 actuals. Unfortunately, the door-to-door collection could not take place physically and was held digitally. Nevertheless, a considerable amount of € 0.3 million was raised. Categorically, income from legacies is hard to predict and fluctuates substantially over the years.

Income from grants for consortia partners ¹⁸

	Actual 2020	Budget 2020	Actual 2019
BUZA-DRA - Syria Joint Response	4,073,817	-	5,511,047
BUZA-ARC - Addressing Root Causes	2,857,515	-	2,934,717
ECHO - Emergency Health Response - Congo	680,000	-	3,040,000
ECHO - Ebola - Congo	157,000	-	628,000
ECHO - Essential Primary Healthcare - Iraq	239,996	-	960,000
ECHO - Integrated Digital EWS 930	-	-	640,000
Hotline - Madagascar			
ECHO - Emergency Response in South Sudan	750,000	-	750,000
ECHO - Life Saving Humanitarian Assistance - Syria	160,000	-	3,200,000
ECHO - FLOFA 2019 - Afghanistan	1,000,000	-	600,000
TOTAL	9,918,327	17,676,000	18,263,764

When ZOA takes the lead in a consortium it assumes legal 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 19

PROJECT	Actual 2020	Actual 2019
DMH/VG	4,752,462	4,090,937
DSH-HH	1,722,948	2,663,411
Netherlands Enterprise Agency (RVO)	88,614	95,386
Young Experts Program (YEP)	13,760	65,414
<i>Subtotal</i>	<i>6,577,784</i>	<i>6,915,147</i>
Embassy of the Kingdom of the Netherlands in Rwanda	2,918,814	2,407,855
Embassy of the Kingdom of the Netherlands in Burundi	1,045,187	1,590,283
Embassy of the Kingdom of the Netherlands in Uganda	62,412	-
Embassy of the Kingdom of the Netherlands in Ethiopia	-	251,796
<i>Subtotal</i>	<i>4,026,413</i>	<i>4,249,934</i>
Total Dutch Ministry of Foreign Affairs donors	10,604,197	11,165,082
EuropeAid	6,055,127	5,054,588
ECHO	1,680,381	925,970
Total EU	7,735,509	5,980,558
United Nations (OCHA)	5,810,731	5,763,030
United Nations Office for Project Services (UNOPS)	-	1,070,717
United Nations Development Programme (UNDP)	47,817	-
UNHCR - Sudan	375,860	-
UNHCR - Sri Lanka	83,476	165,134
UNHCR - Iraq	11,183	-
UNICEF - Colombia	398,440	-
UNICEF - Yemen	387,266	82,525
UNICEF - Myanmar	156,904	60,037
UNICEF - Liberia	27,795	121,187
UNICEF - Afghanistan	-	52,900
UNICEF - Burundi	-	62,297
UNICEF - South Sudan	-	21,003
United Nations Educational, Scientific and Cultural Organization (UNESCO)	-	570,592
UNIMISS	45,238	-
World Food Programme (WFP)	772,472	172,028
International Organization for Migration (IOM)	511,428	785,233
Food and Agriculture Organisation (FAO)	51,402	188,004
Total UN	8,680,012	9,114,687

PROJECT	Actual 2020	Actual 2019
Department for International Development (DFID), UK	8,581,365	8,022,136
U.S. Agency for International Development (USAID)	4,093,360	3,884,168
Swedish International Development Cooperation Agency (SIDA)	2,342,983	1,646,759
German Development Agency (GIZ)	507,077	493,385
DFAT, Australia	274,244	303,252
Irish Aid	249,025	41,605
Swiss Federal Department of Foreign Affairs	9,182	-
U.S. State Department	-	2,647,375
AECID (Spain)	-	302,592
IFA (Institut für Auslandsbeziehungen), Germany	-	36,799
Enabel (Belgium)	-	24,109
Total Governmental donors	16,057,234	17,402,180
Canadian Foodgrains Bank	1,611,594	599,647
Education Cannot Wait (ECW)	974,990	796,009
Livelihoods and Food Security Trust Fund (LIFT)	884,502	944,085
People in Need (MHF)	303,678	-
Woord en Daad	235,898	-
Medair	216,590	117,618
ICCO	199,974	368,541
Civil Society Fund	166,518	130,251
The Economic Community of West African States (ECOWAS)	42,903	91,594
ZOA Germany	7,826	-
Geneva Global	3,844	170,420
YMCA	546	12,726
Fida International	-	30,051
Schmitz Stiftungen	-	21,397
Ockenden Foundation	-	2,125
Catholic Relief Services	-	-1,862
Other	17,521	22,351
Total Others	4,666,385	3,304,952
TOTAL PROJECT GRANTS	47,743,337	46,967,460

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 project during the year - and to what degree - is difficult to anticipate in a budget. Especially in a year when governments were mainly focused on fighting the Covid-19 pandemic. The actual figures of € 47.7 million are slightly higher than the actuals of 2019 (€ 47.0 million). Compared to the budget 2020, income from institutional donors decreased by 4.1%. Increased or decreased funding per donor can be explained by their change in priorities with regard to geographical areas or the sectors in which they work. It is ZOA's policy to partner with donors when their priorities meet the 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 ²⁰

	Actual 2020	Budget 2020	Actual 2019
Funds	4,012,606	2,200,000	2,753,312
Third-parties	1,066,573	1,100,000	1,332,632
TOTAL	5,079,179	3,300,000	4,085,944

In 2020, income from other non-profit organisations increased from € 4.1 million in 2019 to € 5.1 million in 2020. This income category is a combination of funds and third parties.

Income in exchange for the delivery of products and services ²¹

	Actual 2020	Budget 2020	Actual 2019
Net revenue from the sales of spicy nuts	537	200,000	99,547
Cost price spicy nuts	1,148	80,000	58,289
	-611	120,000	41,258
Net revenue from Charity Diner	5,375	-	94,068
Cost price Charity Diner	-	-	10,276
	5,375	-	83,792
Net revenue from the sales of face masks	14,072	-	-
Cost price face masks	5,589	-	-
	8,483	-	-
Income in exchange for services provided to other NGOs	52,722	-	94,716
Outsourcing staff	5,829	-	-
TOTAL	71,797	120,000	219,767

The 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. ZOA does not register sponsorship or events in this income category as it is too arbitrary to calculate direct costs. Such income is accounted for in other income categories.

Other income ²²

	Actual 2020	Budget 2020	Actual 2019
Income from sold assets	41,632	-	71,574
Other income	34,114	-	70,129
TOTAL	75,746	-	141,703

EXPENSE STRUCTURE OF THE ORGANISATION	Actual 2020	Budget 2020	Actual 2019
Spent on objectives in countries excluding consortia	88.1%	87.3%	87.6%
Education and awareness	1.0%	1.1%	1.1%
Programme preparation and coordination in The Netherlands	6.2%	6.1%	5.8%
Total spent on objectives	95.4%	94.5%	94.5%
Fundraising costs	3.0%	3.6%	3.5%
Costs of management and administration	1.6%	1.9%	2.0%
TOTAL COSTS OF THE ORGANISATION	100.0%	100.0%	100.0%

Spent on objectives in countries 23

SPENT ON OBJECTIVES	Actual 2020	Budget 2020	Actual 2019
Projects spent through consortia partners	9,918,327	17,676,000	18,263,764
Own funding spent on objectives in countries			
Afghanistan	2,755,220	2,959,791	3,334,738
Burundi	1,903,446	2,129,858	2,770,805
Colombia	1,348,537	2,062,489	332,464
Congo	3,726,709	3,425,000	3,773,587
Ethiopia	4,575,912	5,481,414	3,767,471
Indonesia	455,203	595,000	1,032,430
Iraq	3,311,395	4,102,938	4,912,848
Syria	1,725,241	1,653,165	1,200,559
Liberia	2,094,002	2,616,528	1,914,026
Myanmar	2,183,757	2,624,024	1,979,145
Nigeria	2,354,298	2,916,071	2,112,361
Sri Lanka	788,145	724,475	854,089
South Sudan	2,902,333	2,114,661	1,739,284
Sudan	15,975,542	6,358,758	13,715,426
Uganda	3,317,774	3,476,865	2,842,724
Yemen	5,697,768	10,634,119	5,641,496
Other	184,446	507,794	379,401
	55,299,728	54,382,950	52,302,851
Own funding spent on objectives from The Netherlands			
Preparation and coordination from the Netherlands	3,907,505	3,808,605	3,446,966
Education and awareness-raising in the Netherlands	657,817	686,477	672,087
	4,565,322	4,495,082	4,119,053
TOTAL	69,783,377	76,554,032	74,685,669

EXPENDITURE

Total expenses during financial year

While income decreased by a total of € 9.2 million, expenses decreased by € 8.3 million - from € 78.0 million in 2019 to € 69.7 million in 2020. In 2020, 95.4% 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 legal 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 state 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 € 3.0 million (5.7%) from € 52.3 million in 2019 to € 55.3 million in 2020. This increase is a mix of 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 2020, however, the actual expenses on objectives of € 55.3 million surpassed the budgeted amount of € 54.4 million. Assets required for a specific project - and fully subsidised by the donor - are presented as project expenditures.

Preparation and Coordination from the Netherlands 24

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

	Actual 2020	Budget 2020	Actual 2019
Preparation and coordination costs - the Netherlands	3,276,914	3,439,563	2,569,283
ERP project	223,259	179,241	382,703
Syria Joint Response coordination costs	143,392	107,500	182,144
ARC coordination costs	135,687	82,300	140,780
DRA coordination costs	85,272	-	37,832
Coordination Covid project	34,281	-	-
PeaceNexus	5,978	-	18,609
DRA Innovation (app)	2,723	-	83,292
Knowledge Management Fund	-	-	16,442
NWO project Uganda	-	-	15,880
TOTAL	3,907,505	3,808,605	3,446,966



Education and awareness-raising 25

Education and awareness-raising are a statutory objective of ZOA. Costs include education of - and awareness-raising among - the general public - at schools and among ZOA constituents in particular. Expenditure in 2020 is in line with the actuals in 2019.

Fundraising expenses 26			
	Actual 2020	Budget 2020	Actual 2019
Total fundraising expenses	1,890,295	2,230,487	2,099,104
Total fundraising expenses as part of the total income excluding consortia	3.1%	3.6%	3.6%

The relative costs of fundraising decreased due to the increase in income.

Management and administration expenses 27

MANAGEMENT AND ADMINISTRATION IN THE NETHERLANDS	Actual 2020	Budget 2020	Actual 2019
Total costs - management and administration	1,014,903	1,201,909	1,209,065
Total costs - management and administration in percentage of total costs excluding consortia	1.6%	1.9%	2.0%

Based on ZOA's operations and resulting managerial and administrative responsibilities, the Executive Board limited management and administration costs to 4.0%. In 2020, actual costs totalled 1.6%, 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	
Department Finance	100	
Management Finance & IT	50	Other 50% allocated to preparation and coordination
Department IT	pro rata	Support of countries allocated to preparation and coordination
Department Human Resources	pro rata	
Department Directors and management support	75	
Supervisory Board	100	

Balance of financial income and expenses **28**

	Actual 2020	Budget 2020	Actual 2019
Interest received	8,576	25,000	28,780
Interest paid	-3,703	-	-705
Currency exchange and recalculation results	-708,745	-	132,085
TOTAL	-703,872	25,000	160,160

Currency exchange and recalculation show a negative result in 2020. Currency exchange and recalculation results are not budgeted for as they are unpredictable risks. ZOA is aware of these exchange rates and concentration risks and takes appropriate measures to mitigate them where possible. The reason for this large loss is mainly due to the fall of the dollar against the euro.

Attribution of costs

	Programmes	Education	Coordination	Fundraising	Costs of man. and admin.	Total 2020	Total 2019
Own programs/ projects	40,303,115	-	106,378	-	-	40,409,493	38,087,079
Staff costs	14,409,862	387,331	2,947,917	1,093,354	767,378	19,605,841	18,787,861
Communication costs	-	202,695	3,947	629,970	216	836,827	804,364
Accommodation costs	-	4,591	36,711	11,302	13,714	66,318	71,114
Office costs and other general costs	-	62,224	758,402	152,923	184,758	1,158,308	1,369,851
Depreciation costs	586,750	977	54,151	2,746	48,837	693,462	609,805
TOTAL ZOA	55,299,728	657,817	3,907,505	1,890,295	1,014,903	62,770,249	59,730,074
Project spent through consortium partners	9,918,327	-	-	-	-	9,918,327	18,263,764
TOTAL INCLUDING CONSORTIUM PARTNERS	65,218,055	657,817	3,907,505	1,890,295	1,014,903	72,688,576	77,993,839

BREAKDOWN OF STAFF COSTS	Actual 2020	Actual 2019
Staff costs - countries	14,409,862	13,828,550
Gross salary	3,908,518	3,821,739
Social security	652,896	323,753
Pension costs	360,172	272,292
Other staff costs	274,392	541,527
TOTAL	19,605,841	18,787,861

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 € 55.3 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 € 1.9 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 € 1.0 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 Supervisory Board and Executive Board

REMUNERATION EXECUTIVE BOARD	Chief Executive Officer	Chief Programme Officer	Actual 2020	Actual 2019
Name	C.T. Lukkien	C.W.A. Visser		
Position	permanent	permanent		
Hours / week	40	40		
PT - percentage	100%	100%		
Period	1/1 - 31/12	1/1 - 31/12		
Gross salary	100,846	81,879	182,725	167,829
Transition fee	-	-	-	-
Vacation bonus	8,048	6,528	14,576	13,207
End-of-year bonus	8,404	6,823	15,227	13,757
Total gross salary / remuneration	117,298	95,230	212,528	194,794
Pension premiums	12,113	6,165	18,278	17,355
TOTAL	129,411	101,395	230,806	212,150

ZOA's Supervisory Board members receive no remuneration. They receive reimbursement for expenses on actual cost.

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; 452 points for the 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 scale J and I respectively.

In 2020, the actual annual income of board members included in the assessment, based on applicable limits, amounted to € 117,298 for C.T. Lukkien (1 FTE/12 months) and € 95,230 for C.W.A. Visser (1 FTE/12 months). In both cases, the salary level is well below the applicable maximum.

Remuneration External Auditors

	Actual 2020	Actual 2019
Consolidated financial accounts	93,139	86,675
Other audit assignments	24,200	-
Fiscal advisory services	-	-
Other non audit services	-	-
TOTAL	117,339	86,675

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 2020, ZOA employed 979 people based on headcount (2019: 1,077). This decrease is a mixture of increased and decreased country programme volumes – some programmes approach phase-out while others grow 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 2020

Our opinion

We have audited the financial statements 2020 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, 2020 and of its result for 2020 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 at December 31, 2020;
2. the statement of income and expenditure 2020;
3. the cashflow statement 2020; and
4. the notes comprising a summary of the accounting policies and other explanatory information.

Basis for our opinion

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

We are independent of Stichting ZOA in accordance with the Wet toezicht accountantsorganisaties (Wta, Audit firms supervision act), 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

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

- Our purpose and vision;
- Introduction;
- ZOA Worldwide in 2020;
- Challenges in a pandemic year: Reflections of the Executive Board;
- Four trends in the humanitarian sector and ZOA's response;
- The story of Delma;
- ZOA's approach;
- ZOA's core values;
- Statement of the Supervisory Board;
- Responding to the pandemic;
- The story of Hauwa; and
- Impact of our work in 2020.

Based on the procedures performed as set out below, 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 such



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, including the management board's report in accordance with the Guideline for annual reporting 650 'fundraising organizations' of the Dutch Accounting Standards Board.

C. Responsibilities for the financial statements and the audit

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 misstatements, whether due to fraud or error.

As part of the preparation of the financial statements, management is responsible for assessing the organization's ability to continue as a going concern. Based on the financial reporting frameworks mentioned, management should prepare the financial statements using the going concern basis of accounting unless management either intends to liquidate the foundation 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 organization's financial reporting process.

Our responsibilities for the audit of the financial statements

Our responsibility 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 e.g.:

- 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 organization'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 organization'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 foundation to cease to continue as a going concern;
- evaluating the overall presentation, structure and content of the financial statements, including the disclosures;
- 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 confirm to the supervisory board that we have complied with relevant ethical rules on independence. We also communicate with the board about relationships and other matters that can reasonably influence our independence and on the related measures to ensure our independence.

Amsterdam, 18 May, 2021

Crowe Foederer B.V.

Original signed by drs. T. Woord RA EMITA CISA

Annex A

Long-range overview, budget, and estimates

INDICATORS	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2021	Estimate 2022	Estimate 2023
Number of programme countries	14	14	15	15	13	12	11
Volume per country	2,333	2,640	3,225	3,687	4,575	4,667	5,273
Percentage income non-project grants	28%	25%	20%	22%	17%	19%	20%
Norm cost percentage total fundraising	4%	4%	4%	4%	4%	4%	4%
Norm costs of management and administration	3%	3%	3%	3%	3%	3%	3%

INCOME (x € 1,000)	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2021	Estimate 2022	Estimate 2023
Income generated from own fundraising and participation in third party campaigns	12,757	12,537	11,903	13,388	11,210	12,400	13,600
Project grants							
Project grants for consortia partners	10,380	8,549	18,264	9,918	8,185	pm	pm
Project grants from institutional donors	33,201	37,491	46,967	47,743	55,971	52,250	53,250
Other income	156	358	237	135	-	-	-
TOTAL INCOME	56,495	58,935	77,371	71,184	75,366	64,650	66,850

EXPENDITURE	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2021	Estimate 2022	Estimate 2023
Total spent on objectives							
Project grants to consortia partners	10,380	8,549	18,264	9,918	8,185	pm	pm
Own spending on objectives	42,941	46,679	56,422	59,866	64,500	61,050	63,050
Spent on own fundraising							
Expenses of own fundraising	1,832	2,117	2,099	1,890	2,032	2,100	2,200
Management and administration	1,248	1,189	1,209	1,015	1,025	1,150	1,250
TOTAL EXPENDITURES	56,437	58,534	77,994	72,689	75,742	64,300	66,500
Balance of financial income and expenses	-2	137	160	-704	-	-	-
SURPLUS/DEFICIT (-)	56	538	-463	-2,209	-376	350	350

ADDED TO/ WITHDRAWN FROM	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2021	Estimate 2022	Estimate 2023
Programme funds	-684	-530	1,403	-1,089	-	-	-
Continuity and allocated reserves	739	1,068	-1,866	-1,120	-376	350	350
TOTAL CHANGE IN RESERVES AND FUNDS	56	538	-463	-2,209	-376	350	350

OTHER INDICATORS	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2021	Estimate 2022	Estimate 2023
Percentage spent on objectives	93%	93%	95%	95%	95%	95%	95%
Liquidity	169%	159%	158%	136%	140%	140%	140%

Annex B

Budget 2021

INCOME	Budget 2021	Actual 2020	Actual 2019
Income			
Income from private individuals	6,210,000	6,216,241	5,682,183
Income from companies	850,000	1,138,462	1,011,637
Income from churches and schools	1,000,000	940,725	998,047
Income from government subsidies:			
- Project grants for consortia partners	8,184,502	9,918,327	18,263,764
- Project grants for ZOA	55,971,604	47,743,337	46,967,459
Income from other non-profit organisations	3,150,000	5,079,179	4,085,944
Total income raised	75,366,106	71,036,271	77,009,035
Income in exchange for the delivery of products and services	-	71,797	219,767
Other income	-	75,746	141,703
TOTAL INCOME	75,366,106	71,183,814	77,370,505

EXPENDITURE	Budget 2021	Actual 2020	Actual 2019
Spent on objectives			
<i>Spent on Objectives in Countries</i>			
Project grants to consortia partners	8,184,502	9,918,327	18,263,764
Own spending on objectives	59,477,676	55,299,728	52,302,851
	67,662,178	65,218,055	70,566,616
<i>Preparation and Coordination from the Netherlands</i>	4,378,471	3,907,505	3,446,966
<i>Education/Awareness-raising</i>	644,022	657,817	672,087
	72,684,671	69,783,377	74,685,669.1
Fundraising expenses	2,032,150	1,890,295	2,099,104
Management and Administration	1,025,458	1,014,903	1,209,065
TOTAL EXPENDITURES	75,742,279	72,688,576	77,993,839
SURPLUS/DEFICIT (-) BEFORE FINANCIAL INCOME AND EXPENSES	-376,173	-1,504,762	-623,333
Balance of financial income and expenses	-	-703,872	160,160
SURPLUS/DEFICIT (-)	-376,173	-2,208,634	-463,173

ADDED TO/WITHDRAWN FROM	Budget 2021	Actual 2020	Actual 2019
Programme Funds			
Future project spending	-	-1,088,566	1,403,422
Designated reserves			
<i>Designated financing reserves</i>			
Financing assets	-	-145,681	83,798
Pre-financing projects	-	-	-
	-	-145,681	83,798
<i>Designated reserves for future risks and project spending</i>			
Programme financing	-	-200,000	-
Country programme reserves	-374,861	-393,399	-382,703
Programme development & innovation	-126,557	-118,998	-459,640
Disaster Response	-	-682,268	-800,243
	-501,418	-1,394,664	-1,642,586
Continuity reserves			
Added to general continuity reserve	125,245	420,277	-307,807
TOTAL CHANGE IN RESERVES AND FUNDS	-376,173	-2,208,634	-463,173







Colophon

The cover photo is taken in Yemen, Al Azariq district, Al Dhale'e governorate, during an OCHA-funded food security distribution where this man received both cash for the short term and an agricultural kit (seeds and tools) to produce food for the future. Picture by Waddah Al-Ayfar (ZOA staff)

ZOA

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Supervisory Board

Chair Drs. K. Hofstede RA,
Vice-chair Mr. Drs. J. Kamphorst,
Mr. Drs. A. Bouw RA CIA,
Mrs. Drs. J.J.A. Olij – Haak,
Mr. Ing. J.H. Dronkers LLM,
Mr. mr. A.T. Strijker RA

Executive board

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

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

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www.deelstraendejong.nl

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