

# ZOA

**ANNUAL REPORT**

**2023**

**50**  
ZOA  
**YEARS**

not alone



# Contents



## **About ZOA**

- 3 Our purpose and vision
- 5 Introduction
- 6 ZOA worldwide in 2023
- 8 Reflections of ZOA's Executive Board
- 10 Trends & Risks
- 12 ZOA's core values
- 13 Atsbiha's story (Ethiopia)
- 14 Statement of the Supervisory Board
- 16 ZOA's approach and strategy
- 18 Cesarie's story (Burundi)

## **Impact of our work in 2023**

- 19 Results on localisation
- 22 Promoting climate resilience
- 24 Facilitating peace
- 26 Providing relief
- 28 Gender, diversity and inclusion
- 31 Mohammed's story (Syria)
- 32 Awareness-raising
- 34 Fundraising and communication
- 35 Gerrit ter Haar's story
- 36 Partners and networks

- 38 Alfred's story (Uganda)

- 39 Governance

- 42 ZOA's Integrity Framework

- 43 Gamila's story (Yemen)

- 44 Wall of Fame

## **Financial report**

- 46 Main trends

- 48 Balance sheet

- 49 Statement of income and expenditure

- 51 Cash flow overview

- 52 Explanatory notes to the actual accounts

- 54 Accounting principles for the balance sheet

- 56 Accounting principles for the statement of income and expenditure

- 58 Explanatory notes to the balance sheet

- 64 Explanatory notes to the statement of income and expenditure

- 72 Independent auditor's report

- 75 Annex A – Long-range overview, budget and estimates

- 76 Annex B – ZOA's 2024 budget



## **Our purpose and vision**

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



A group of people, including a man in a checkered shirt and a woman in a white top, are gathered in a rural field. They are using long, thin sticks to measure the land. The scene is outdoors with green foliage in the background.

# HOPE IN UNEXPECTED PLACES

In 2023 new crises erupted in places like Turkey, Syria, Sudan and Gaza. Some were caused by natural disasters, others through conflict. We responded by expanding our emergency programmes. Sometimes, the needs are overwhelming. How can we maintain a sense of hope when crises seem to occur one after the other in quick succession? And how do those affected remain hopeful when crises follow each other in fast sequence?

During my travels, I often see glimpses of hope in places where you might not expect them. In this picture, you see people measuring their land in Makamba province, Burundi. This might seem like a rather bureaucratic exercise, but in fact, it significantly impacts people's lives as it gives them greater land security. Our land rights programmes are combined with agricultural education, whereby we help farmer families develop long-term plans. Not only do they learn new skills, but the training also brings people closer together. Husbands and wives gain a greater appreciation for each other's contribution. Communities start to work together for a common goal. I think peace begins here as people reconnect with one another.

ZOA has been working in challenging contexts for 50 years. During these decades, we have witnessed an increase in the number of people affected by conflicts and disasters. Amidst all these crises, we provide assistance, often in very practical ways. But perhaps even more important than that, I see that through our programmes, people start working together, gaining hope, and creating a shared future.

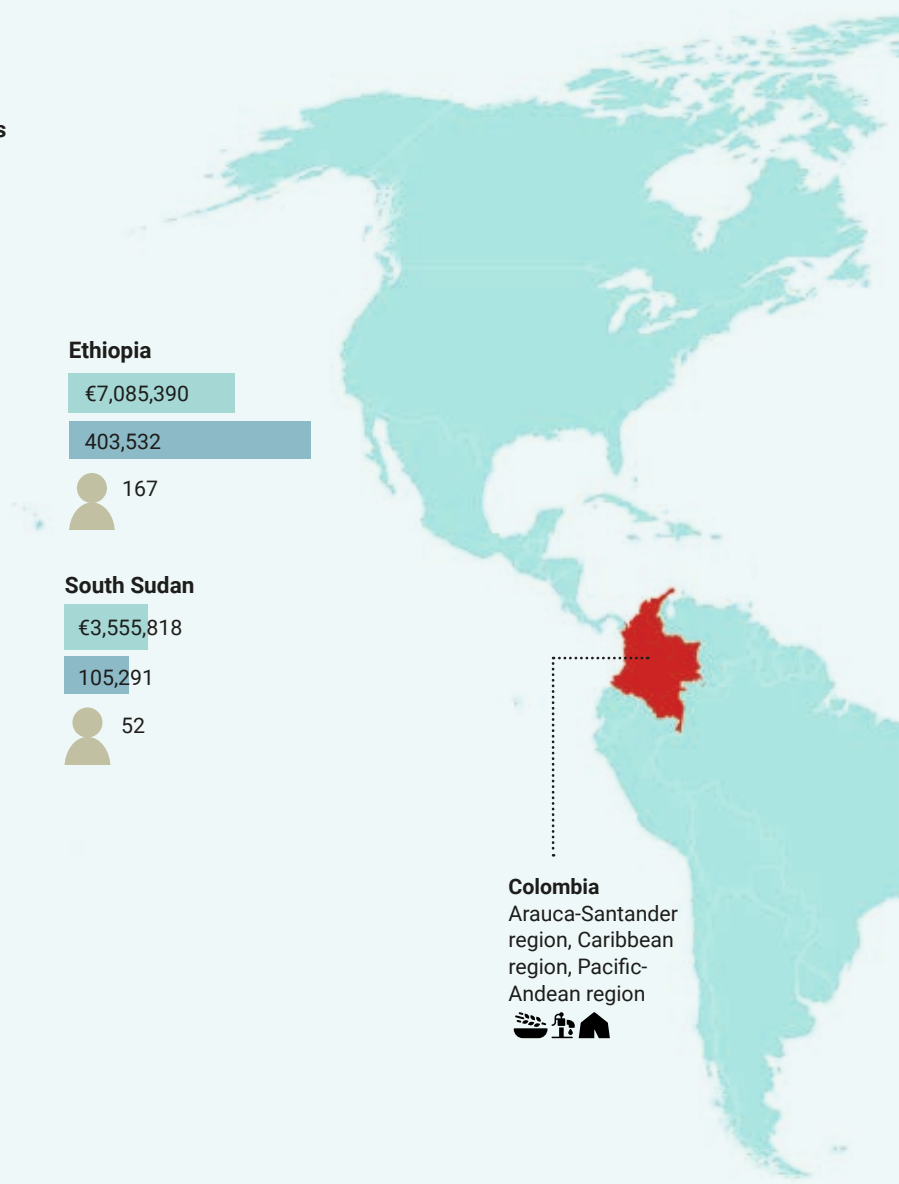
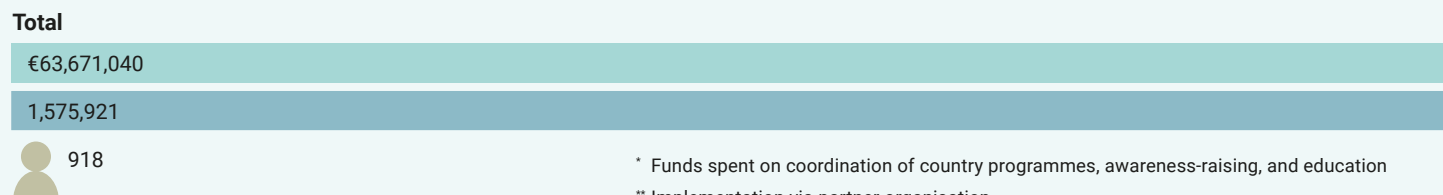
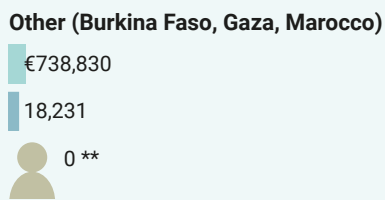
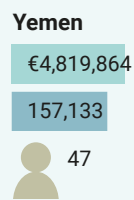
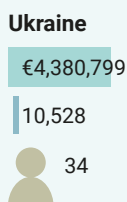
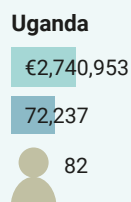
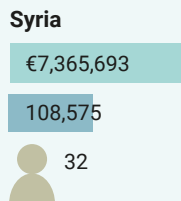
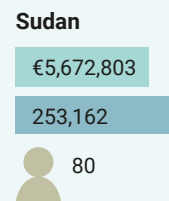
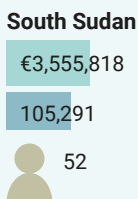
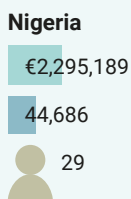
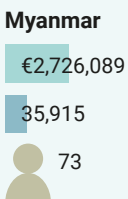
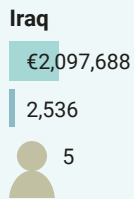
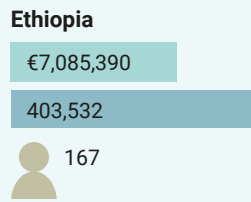
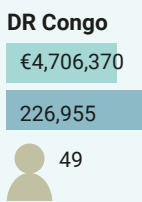
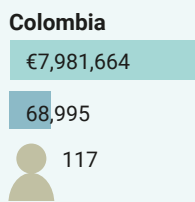
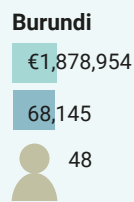
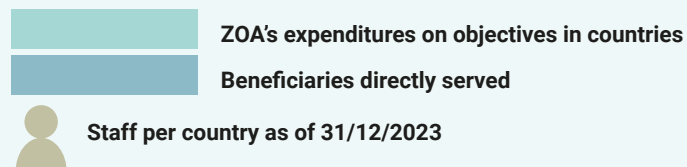
Let's share these stories, encourage one another, and keep hope alive.



**Chris Lukkien**  
Chief Executive Officer

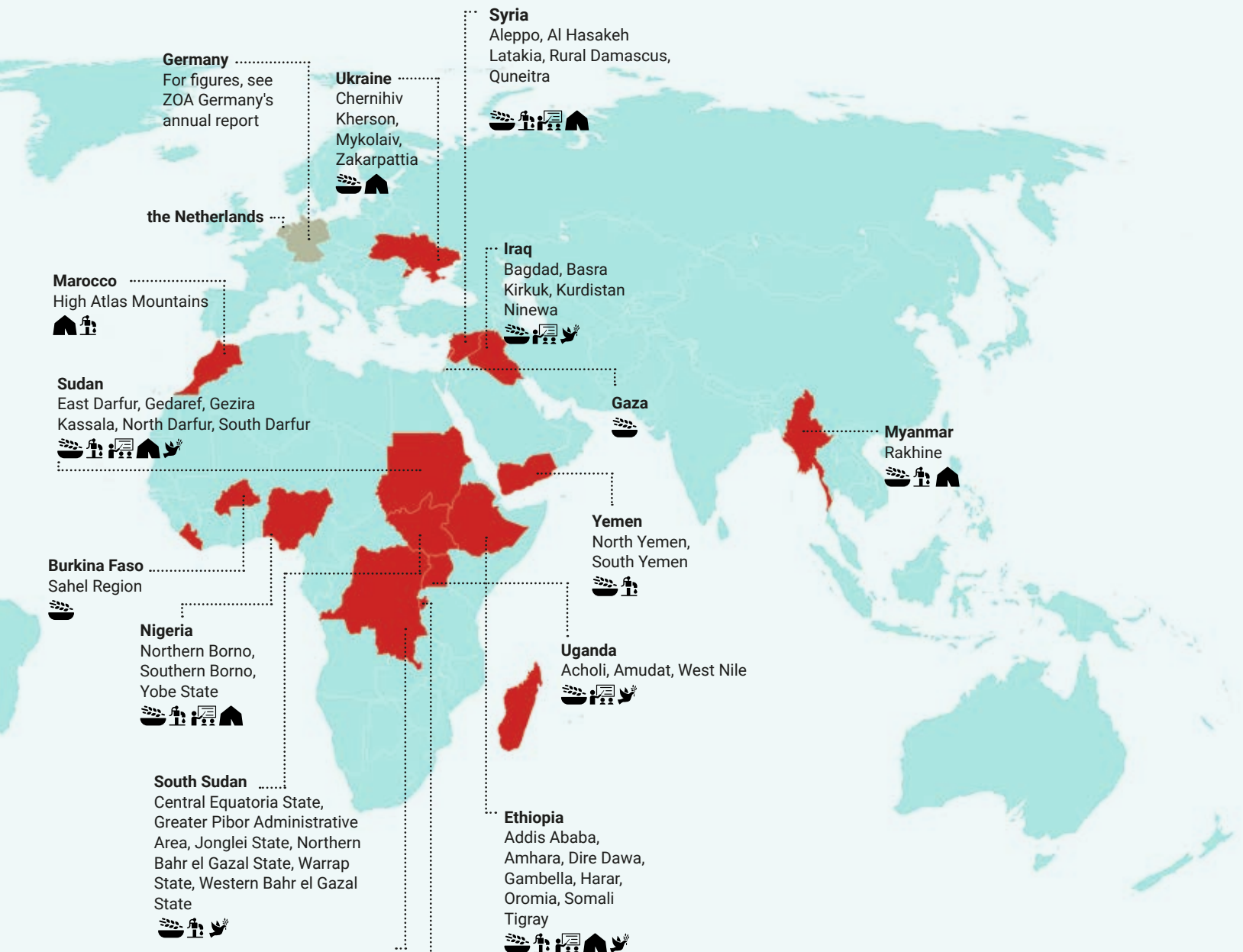
A handwritten signature of Chris Lukkien in black ink.

# ZOA worldwide in 2023








**Colombia**  
 Arauca-Santander region, Caribbean region, Pacific-Andean region

\* Funds spent on coordination of country programmes, awareness-raising, and education  
 \*\* Implementation via partner organisation



**Legend**

-  Food Security and Livelihoods (FSL)
-  Peacebuilding
-  Shelter
-  Education
-  Water, Sanitation, and Hygiene (WASH)



## ZOA's Executive Board reflects upon 2023

# Growing to meet increased needs

2023 marked ZOA's 50th anniversary. In the same year, the organisation initiated a record number of relief operations. After half a century, ZOA's work from relief to recovery appears to be needed now more than ever. Chief Executive Officer Chris Lukkien and Chief Programme Officer Edwin Visser reflect upon a year in which humanitarian needs dramatically increased, and ZOA grew to meet them.

### **2023 was a year full of disasters and conflict. What did this mean for ZOA's work?**

Chris: It was an exceptionally tumultuous year marked by intense natural disasters and political conflicts, including earthquakes striking Turkey, Syria and Morocco, civil war in Sudan, floods in Libya, and the drama in Israel and the Gaza Strip. We established a record number of relief operations in 2023. In Syria and Sudan, we

were able to quickly offer emergency aid ourselves; in other places, we provided assistance through partner organisations.

Edwin: We started working in several new areas, but also had to decide to leave Iraq. Iraq serves as a good example of a country where – because there is no longer active conflict – there are no longer pressing humanitarian needs. This means we are reaching the edges of our mandate as a

relief and recovery organisation. So, we decided to phase out of Iraq and transfer some of our work there to a reputable local organisation.

### **What kind of challenges did ZOA face in 2023?**

Chris: We almost always work in unsafe areas that are difficult to access. Last year, we dealt with the dramatic civil war in Sudan, which displaced millions of people.



Assisting the displaced was particularly challenging because access to Sudan is extremely limited due to insecurity. We also faced insecurity in the Democratic Republic of Congo, which seriously complicated our work. One of our colleagues was wrongfully imprisoned there for almost five months.

Edwin: The earthquake in Syria was challenging for our staff in Aleppo. Their homes were damaged, and some of our staff had to sleep in the streets. At the same time, they were working day and night to help others. I have a lot of respect for them.

Chris: As the organisation grows, so does the potential for fraud and abuse. We remain alert to this because integrity is very important to ZOA. The number of complaints received through the integrity network went up significantly last year, which we see as a sign that our reporting system is working.

#### **Are you still able to recruit dedicated employees?**

Chris: Many of our people work under challenging conditions. So, finding good people with the right experience is one of our biggest challenges. That is why we continue investing in our employees and training new colleagues.

Edwin: We have been seeing an interesting movement lately, with more and more local ZOA colleagues moving on to international positions, making our workforce increasingly international.

#### **2023 marked ZOA's 50th anniversary. What do you think about ZOA's five decades of growth?**

Chris: It is amazing to me how, in fifty years, what started as an initiative of a small group of people has grown into an organisation that provides aid to millions of people worldwide. We celebrated this anniversary in various ways: with a

symposium titled 'From relief to peace', during events in which we connected with our constituency in the Netherlands and in the form of a reunion with nearly 400 colleagues and former ZOA employees.

*"This means we must go full steam ahead again, because we want to be there for people in need"*

Edwin: All these activities made me realise again that ZOA is much more than an aid organisation. We connect people in the Netherlands with people elsewhere in the world who need a helping hand. Giving and receiving go both ways because we are connected to God's kingdom. ZOA gets people moving.

Chris: Time and again, we continue to be amazed at the generosity of our constituency, which consists of many individual donors, churches, businesses, and foundations. In recent years, we have worked to broaden ZOA's brand awareness. This seems to be bearing fruit in the sense that more and more people recognise ZOA as the Christian relief organisation in the Netherlands. Partly due to the growth in income from our constituency, we were able to strike a good balance with funds from institutional donors in 2023.

#### **What kind of financial risks did ZOA deal with in 2023?**

Chris: We are grateful for our growth as an organisation despite increasing costs due to inflation. This has also benefited our general reserves. These were on the low side a few years ago, but fortunately, they

are back to a healthy level now.

Edwin: The biggest financial risk is the standstill and delay of projects for reasons beyond ZOA's control. In DR Congo and Sudan, project interruption was due to insecurity. In Yemen, it was difficult to obtain the necessary government permissions to implement projects. We mitigated these risks effectively by looking ahead with monthly forecasts, informing our donors of the challenges we faced, and budgeting for a contingency provision.

#### **What are your expectations for 2024?**

Chris: Unfortunately, there are no signs that global need will diminish. On the contrary, partly because of climate change and the resulting famines and conflicts, both the need and the pressure for migration are only increasing. This means we must go full steam ahead again, because we want to be there for people in need. It also confirms our strategic choice to focus on climate resilience.

#### **What are your hopes for ZOA in the years to come?**

Edwin: As ZOA, we want to be known as an organisation that really matters, providing help to those who desperately need it. We deliver quality and make a difference in the lives of many people. We communicate honestly about what we do: what is going well and what is not. We must continue to operate on the edge as an organisation. This is why we exited Iraq and started relief work in Gaza. That takes courage. We are not choosing the easy way out. Not now and not in the future.

Scan the QR-code if you would like to learn more about ZOA's Board and their additional positions.



## Trends & Risks

# ZOA's response to challenges in 2023

To be there where the need is greatest carries great risk. What challenges did ZOA face in 2023? And which trends and risks does ZOA see in the humanitarian sector? Chief Executive Officer Chris Lukkien and Chief Programme Officer Edwin Visser explain.

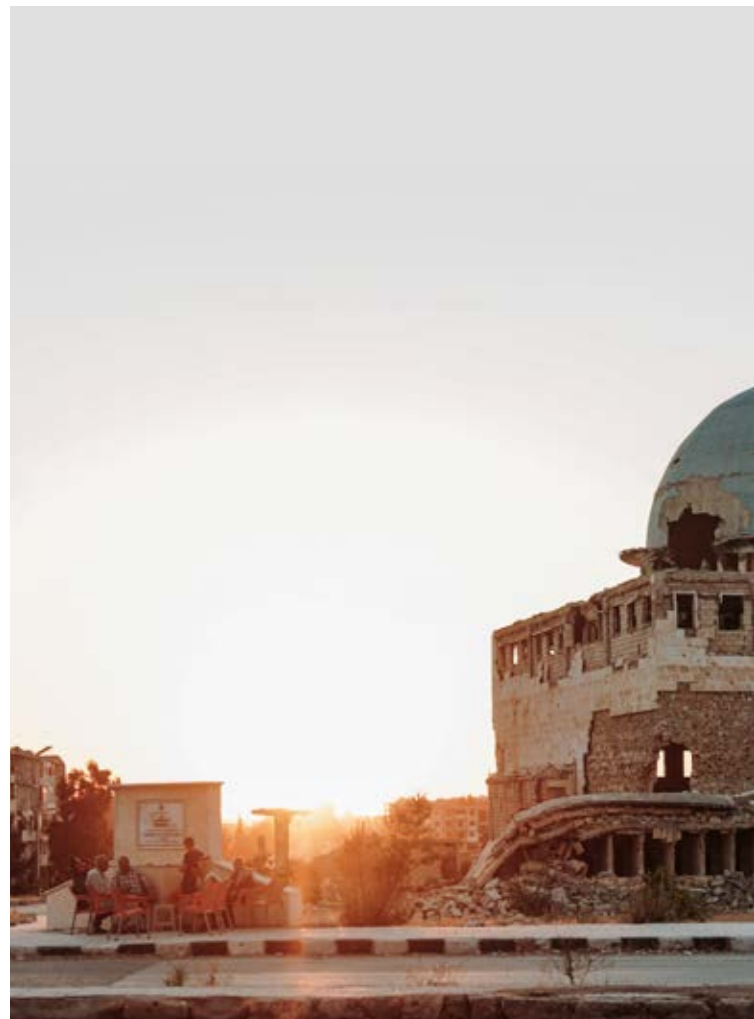
1

### Pressure on funding

ZOA is experiencing increasing pressure on available funds. 'The uncertainties about the political future in the Netherlands are cause for concern', says Edwin. 'ZOA receives a quarter of its income from the Dutch government, but it looks like there are going to be significant cuts in the budget for international aid. The Netherlands seems to be more and more inward-focused'.

Chris notes that the level of sympathy and perception of the need for international aid is decreasing. 'Although the support from our own constituency remains strong and is even growing, the expectation is that fewer institutional funds will become available in the future. This means that ZOA's disposable budget will shrink while the need increases. As a result, we will have to use the resources made available to us even more efficiently whenever possible'.

'Space and flexibility may be decreasing, but that does not mean the impact is less', states Edwin. 'For ZOA, this underlines once again how important it is not to be entirely dependent on Dutch government subsidies and how crucial it is that ZOA's constituency continues to stand by people in need'.



## 2 Neutrality

'ZOA provides aid where the humanitarian need is greatest, without having political preferences or taking positions. Maintaining neutrality is becoming increasingly important in a highly polarised world', Chris argues. 'We keep putting emphasis on the fact that we never take sides'.

The choice to be politically neutral can be challenging. According to Edwin, the decision ZOA made in 2023 to

start providing emergency aid in Gaza shows courage. 'The conflict in the Middle East is very sensitive; it is also sensitive for our constituency. However, the humanitarian needs in Gaza are enormous. Therefore, we as ZOA have no choice but to give our utmost to stand alongside the people suffering there'.

## 3 Security

'Security remains an important risk for ZOA to consider', Chris states. 'Again, in 2023, many humanitarian workers had to pay the highest price for their work, including in Ukraine. Fortunately, there were no casualties among ZOA staff, although one of our offices in Ukraine was affected by a missile attack'.

ZOA implements a strict security policy and runs a security training programme almost continuously. Security plans are created per country, and measures

can be adjusted per area. ZOA is working increasingly in consortia, so it is incorporating the dynamics of consortia into its crisis management training.

'In some cases, insecurity forced us to stop planned project activities or move them to another area', says Edwin. 'This was particularly the case in DR Congo and Sudan. In Libya, Morocco, and Gaza, it meant that we could not accomplish as much as we desired'.

## 4 Peace Nexus

Peace Nexus is a trend that ZOA has embraced as one of its strategic goals. 'ZOA works from direct emergency relief to longer-term recovery', says Edwin. 'But how do we contribute to a more peaceful world? If we do not look at everything we do through the lens of peace, the impact is short-lived'.

ZOA believes it is important to work from the 'do no harm' principle and understand the local context. 'Peace Nexus is a trend but also a struggle', Edwin says. 'With a cash programme, for example, we must carefully consider the consequences when one person gets help and the other does not. In disaster response, you tend to want to help quickly. But if you do not do it right, things can go wrong'.

'Over the past year, ZOA has taken significant steps in terms of awareness to give greater substance to Peace Nexus', Chris shares. 'The same goes for the two other strategic themes: localisation and climate resilience'. 'It is a culture change', Chris says. 'The first steps in that direction have been taken. First, policies are being formulated around those priorities. Then, this is translated into the local context in the different countries. Finally, those priorities must be given substance within existing and new projects. In short, it will take time before we start seeing results'.





# ZOA's core values

## We value people

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

## We are faithful

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



## We serve with integrity

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



## We are good stewards

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



## Atsbiha's story (Ethiopia)

### Trying to forget the horrors of war

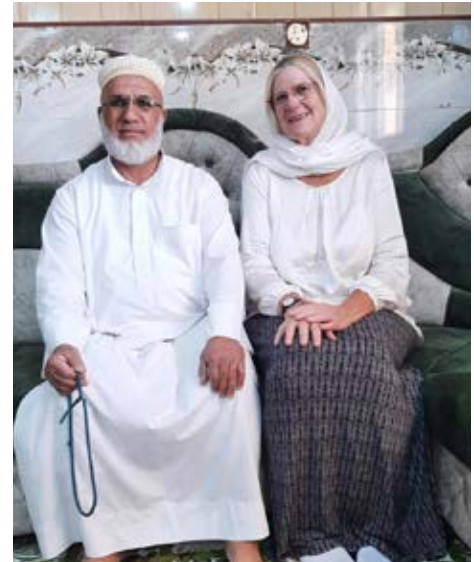
Atsbiha Gebremariam (45) suffered and survived the war in Tigray, a semi-autonomous region in Ethiopia. From November 2020 to November 2022, a bloody conflict killed hundreds of thousands of people there. 'My house collapsed due to mortar impact', Atsbiha shares. 'We were buried under the rubble. When I regained consciousness, I saw that everything around me had been destroyed and burned'.

Atsbiha and her neighbours tried to dig the children out from under the rubble with all their might. Atsbiha's daughter was saved; alas, her neighbours' children did not survive. 'They were standing next to me at the time of impact', Atsbiha shares. 'I will always carry their loss with me'.

Atsbiha is thankful for ZOA's support, which made it possible for her and her neighbours to rebuild their houses. 'This helps me forget the horrors of war and allows me to think about tomorrow. I am eternally grateful to ZOA for that'.

## STATEMENT OF THE SUPERVISORY BOARD

Hannie Olij, Member of Supervisory Board visiting ZOA programmes in Iraq



We are pleased to share ZOA commemorated its 50th anniversary in 2023. In the polarised world of 1973, heavily influenced by Cold War geopolitical dynamics, a few Dutch students decided to take action and mobilise support for Vietnamese boat refugees in Southeast Asia. Inspired by their Christian faith, they could not neglect the suffering inflicted upon those affected by the conflict. Half a century later, ZOA has grown into a widely respected, far-reaching organisation of considerable size, currently active in more than a dozen countries. Although five decades have passed, ZOA continues to be guided by the same inspiration and motivation and operates in similar yet increasingly complex contexts.

Displacement caused by conflict and disaster continues to be the common denominator of the context in which ZOA operates. The number of displaced people worldwide has surpassed a staggering 100 million. In 2023, fierce conflict reignited in Sudan, sparking additional displacement. In Ukraine, hope for a foreseeable end to the conflict has been dashed. To compound matters, a devastating earthquake hit Syria and neighbouring Turkey in early 2023, causing major devastation. Despite challenging circumstances, ZOA was able to continue – and in certain contexts even expand – its relief and recovery work in these and all other country programmes.

Christian faith steadfastly remains ZOA's deepest source of inspiration, which is emphasised in ZOA's newly formulated identity statement. The Supervisory Board welcomed the new identity statement, as it clearly communicates how Christian identity is centred in the organisation. We believe this will attract staff who recognise themselves in this.

The environment in which ZOA operates has become increasingly complex and challenging. The organisation is regularly

confronted with risks and developments in areas such as insecurity, integrity issues and limited humanitarian access. The Supervisory Board greatly appreciates the way the Executive Board, comprised of Mr Chris Lukkien, Chief Executive Officer (CEO), and Mr Edwin Visser, Chief Programme Officer (CPO), together with the International Management Team,

*‘Despite challenging circumstances, ZOA was able to continue – and in certain contexts even expand – its relief and recovery work’.*

provided the organisation with leadership and direction in managing the organisation and in dealing with an increasingly complex environment.

The Supervisory Board paid proper attention to how findings and observations from audits and risks identified in regular reporting were addressed. It was able to ascertain that income was spent effectively and efficiently, consistent with

our current strategy and approved budget. As a result, the 2023 Annual Report – as discussed in the Supervisory Board meeting on May 21, 2024 – was approved, including the financial statements presented by the Executive Board.

The Supervisory Board is grateful to private and institutional donors, volunteers,

staff, management, and the Executive Board for their commitment. Above all, we give thanks to God, whose blessings and protection we experienced in 2023 and who has been ‘...our dwelling place in all generations’ (Psalm 90).

**Niels Hofstede**  
Chair Supervisory Board

## Report of the Supervisory Board

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

The Supervisory Board, with the Executive Board attending, met four times in 2023 for their regulatory meetings, with an attendance rate of 100%. Regular topics on the agenda – such as the 2022 Annual Accounts and Annual Report, the 2024 Business Plan and Annual Budget, the quarterly Board reports, meetings with the Works Council, the evaluation of the Board members' performance and external developments – were scheduled as anticipated. Moreover, the Supervisory Board organised an additional meeting dedicated to the subject of strategic collaboration with other organisations. Other topics discussed include ZOA's revised identity declaration, lessons learned from fraud investigations, monitoring programme effectiveness, and reviewing ZOA's articles of association and governance regulations.

The Supervisory Board evaluated external positions held by the Executive Board members. It 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 2022 Annual Accounts and the corresponding audit findings report by the external auditor, Crowe Foederer, as well as internal audit reports and the 2024 annual budget. The Audit Committee was regularly updated on the financial situation and risk status of ZOA's country organisations.

The Remuneration Committee evaluated the functioning of the CEO

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

## Members of the Supervisory Board

Members of the Supervisory Board serve a term of five years and are eligible for one reappointment. They are selected based on criteria indicated in the profile of the Supervisory Board. They receive no financial compensation for their work. They can, however, claim expenses incurred in accordance with the rules for claiming expenses applicable to ZOA employees. Mr J. H. Dronkers was reappointed for a second term and joined the Audit Committee. Mr A. Bouw ended his second term early. Mr P.B. Kleijwegt was appointed as a new member of the Supervisory Board.

### Drs. K. Hofstede, RA

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

### A.T. Strijker LLM, RA

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

### Drs. A. Bouw RA, CIA

- Function on the Supervisory Board: Audit Committee
- Period of service: 2016 -2023 (ended 2nd term per 31-12-2023)

### Drs. J.J.A. Olij - Haak

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

### Ing. J. H. Dronkers LLM

- Function on the Supervisory Board: Audit Committee per 01-01-2024
- Period of service: 2018 - 2028 (2nd term)

### P.B. Kleijwegt

- Function on the Supervisory Board: Member per 12-3-2024
- Period of service: 2024 - 2029 (1st term)

Scan the QR code to learn more about ZOA's Supervisory Board, their experience and their additional positions.



# ZOA's approach and strategy

**ZOA contributes to relief and recovery. We provide relief to people affected by violent conflicts and natural disasters in fragile contexts. We also assist in recovery from the crisis, supporting people in rebuilding their livelihoods and living peacefully together in stable communities. We work with communities and local organisations with the aim of strengthening local capacities and ownership. We seek to reach out to the most vulnerable, irrespective of race, ethnicity, religion, disability, sexual orientation or gender.**

## From relief

When natural disasters or violent conflict strike a country, ZOA responds to people's immediate needs with the provision of cash, food, clean water, non-food items, and shelter. We do this in close coordination with national governments and our local partners. Many of the countries in which ZOA operates have a long history of chronic and recurring crises. With this in mind, in addition to meeting immediate needs, ZOA focuses on creating and implementing sustainable recovery projects.

## To recovery

ZOA's core expertise lies in the implementation of early recovery projects in conflict-affected areas and fragile settings. Within (early) recovery projects, ZOA has a hybrid model of self-implementation and collaboration with local partners. We also aim to strengthen the capacities of our partners. We recognise that peace is indispensable in achieving sustainable impact. Addressing the underlying causes of conflict is essential to reduce the need for humanitarian assistance.

## 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 additional forms of fragility.

## Crisis-affected people

The vast majority of people fleeing from violence or (natural) disasters do not cross

an international border to seek refuge in a neighbouring country; most are displaced within their own country. ZOA focuses on providing support in the afflicted region – in the country itself – and beyond its borders when needed.

## Needs-based interventions

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

## Sectoral choices

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





## Strategic priorities

In 2023, we initiated the implementation of our new Strategy 2023-2026: 'Towards Peace and Resilience'. The revised strategy is informed by global developments such as climate change and a growing number of violent conflicts. With this strategy, ZOA brings more focus to its programmes along the lines of three interrelated programmatic themes: Peace Nexus, Climate Resilience, and Localisation. Also Gender, Diversity and Inclusion (GDI) receive additional attention. Gender inequalities and marginalisation of specific groups often contribute to – or are intensified by – conflict. The effects of climate change often disproportionately impact women and marginalised groups. An inclusive approach is of crucial importance. In 2023, we developed strategic papers for Peace Nexus, Localisation and Climate Resilience. We reviewed our sector policies and aligned these with the new strategic priorities. A strategic paper focusing on GDI will be finalised in 2024.

### *Peace Nexus*

In all our relief and recovery work, we search for ways to reduce conflict and promote peace. We work in highly complex and conflict-affected contexts where our presence and interventions could inadvertently cause harm. We integrate conflict sensitivity in all our work and include protection principles in all our projects. We will view and approach all our sectoral interventions through a peacebuilding lens. Peace is not the absence of active violence ('negative peace'); it entails social cohesion, mutual acceptance, gender equality, and opportunities for socio-economic development ('positive peace'). ZOA's approach aligns with the Triple Nexus approach: a working method that combines humanitarian response, sustainable development and peace.

In 2023, a Peace Nexus research paper was published; it included recommendations to improve the Peace Nexus approach. We organised a Peace Nexus symposium in September as part of ZOA's 50th anniversary celebration to share our experiences with a broad audience from the humanitarian and development sectors.

### *Climate Resilience*

We help communities adapt and become more resilient to the impacts of climate change and environmental crises. In all our projects and programmes, we actively aim to reduce negative environmental consequences ('do no harm') and to strengthen interventions that positively contribute to resilience, such as sustainable water usage and climate-smart agriculture. We have selected the 'Environmental Stewardship Tool' to assess the effects of project interventions on climate change and climate resilience. At the same time, in accordance with our core value of 'good stewardship', ZOA will review its own operations to limit its environmental footprint as an organisation. In 2023, we started a baseline study to assess our CO2 emissions (for all our offices worldwide); based on the outcomes, we will define concrete targets and actions for the coming years. At our office in the Netherlands we invested in a new climate system. As a result we no longer use gas and we have significantly reduced our CO2 emissions from the office.

### *Localisation*

We aim to work towards stronger local capacities, leadership, and ownership to support locally-led and community-driven development. We contribute to a strong civil society – one that can voice its needs and priorities. Therefore, we constantly seek opportunities to cooperate with local

actors and stakeholders – such as community-based organisations, faith-based actors, and local governments – and involve them in decision-making at all stages of programming. We believe in locally-led development. We will continue using ZOA's local presence and capacity to implement projects where needed. In our projects and programmes, we choose intervention strategies that are participatory and community-based to the greatest extent possible.

## Results and accountability

ZOA has a framework for Monitoring, Evaluation, Accountability and Learning (MEAL). The framework includes detailed roadmaps that guide the implementation of MEAL activities, such as project evaluations, data collection and analysis, and practices to enhance accountability. Harmonisation of MEAL activities across ZOA's programme countries makes it easier to gain insight into ZOA's impact as an organisation and, more specifically, the progress made toward achieving our strategic objectives. ZOA employs a MEAL exchange platform to discuss common MEAL challenges and share experiences and practical tools that have been developed.

We cooperate with knowledge institutions and platforms to do joint research and improve our work.

Scan the QR code to learn more about ZOA's approach and strategy.





## Cesarie's story (Burundi)

### 'We now eat twice a day and have nice clothes to wear'

Cesarie Nibigira (45) is a Burundian mother of ten children. While feeding her youngest, she shares how difficult life has been for her and her husband, Patrice Senkadangiye (62). 'Ten years ago, we were extremely hungry', she says. 'We almost didn't have any clothes to wear'.

Since Cesarie had the opportunity to participate in ZOA's Plan Intégré du Paysan (PIP) and a Village Savings and Loan Association (VSLA) group, her family's life has dramatically improved. The PIP project helped Cesarie and her husband form a plan for their household. With a small starting capital, they were able to invest in their shop.

'Instead of once a day, we now eat twice a day and wear nice clothes', says Cesarie. 'My son received vocational training through ZOA, and he now makes clothes on a sewing machine. Isn't that amazing? We even have an electric light in our house now!'

# Impact of our work in 2023

## RESULTS ON LOCALISATION

The main drivers of humanitarian crises are fragility, conflict, and climate-related disasters. The exclusion of population groups, limited legitimacy, and lack of participation in decision-making contribute to conflict and relevant aspects of localisation. A history of violent conflicts often leads to a weak civil society. Our work prioritises supporting civil societies, communities and local actors, and promoting locally-led relief and recovery programmes. ZOA has a local presence in the countries and regions we support. We cooperate with local partners and involve local stakeholders as much as possible.

**MYANMAR**



### 35,000 people served with local partners



The 2021 military coup in Myanmar led to widespread unrest, human rights violations, and economic decline. Rakhine State is one of the poorest regions in the country. It suffers from ongoing conflict, persistent poverty, and limited access to essential services such as healthcare and education. The conflict caused vulnerable, conflict-affected individuals in Rakhine to flee to IDP (Internally Displaced People) sites. ZOA, together with local partners, provides support to these IDP sites through WASH (Water, Sanitation and Hygiene) activities.

By working with local partners, ZOA ensures interventions are tailored to the specific cultural, social, and environmental contexts of the communities we serve. ZOA and local partner Shwe Buthi constructed six

double latrine units, three bathing stations, and three deep tube wells. We also rehabilitated three existing bathing stations. Notably, key hygiene-awareness messages were promoted within communities with consideration for Gender, Diversity and Inclusion (GDI) in all aspects of the project. The latrines and bathing stations are gender segregated, and ramps and handrails make them accessible to people with disabilities. Working through and with local partners empowers local actors, strengthens community capacities, and promotes inclusive and sustainable development. It also encourages local ownership of the project and facilitates long-term development. As a result, ZOA was able to provide assistance to more than 35,000 people in Myanmar.



## COLOMBIA

### Supporting caminantes in partnership with local businesses

ZOA created an innovative, integrated response to assist migrants in transit while also promoting localisation. Caminantes are migrants from Venezuela travelling up to 1,500 km through Colombia's rugged terrain on foot. In 2023, 20,830 caminantes received vouchers to exchange at over 70 selected vendors in urban areas most impacted by the migrant crisis. Caminantes purchased life-sustaining food and essential non-food items (NFIs) – such as clothing, shoes, transport and medicines – from selected vendors.

The vouchers are a safe, effective way to assist caminantes, as the cards can only be used with the registered migrant's fingerprints. This decreases security risks caminantes face while in transit. The project provides essential support to migrants while supporting local businesses. Local businesses and communities serve as front-line workers, assisting migrants in transit while receiving a new, steady income source. In 2023, caminantes injected more than 1.3 million USD into local businesses and economies. Through this programme, ZOA created a flexible and dignified response to assist migrants in transit while supporting local businesses in their role as first responders.



## BURKINA FASO

### Providing food in partnership with local NGOs

The situation in Burkina Faso is rapidly deteriorating. Escalating conflict, rising tensions, and a spike in terrorism have resulted in the deaths of thousands and the forced displacement of over two million people. ZOA collaborated with a local partner to address dire needs, support relief efforts, and engage in reciprocal learning. This collaboration is a good example of an effective humanitarian intervention through a local partner in areas difficult for international organisations to reach.

In partnership with two local NGOs, a critical emergency relief project was implemented in Gorom Gorom, a community located in the severely impacted Sahel region of Burkina Faso. Through in-kind food distributions, the project alleviated the acute food needs of nearly 3,000 people, targeting both Internally Displaced People as well as the host community.

Furthermore, food sharing led to increased solidarity and cohesion within households and the community at large. Moreover, strengthening its collaboration with a respected local NGO partner enhanced the effectiveness of ZOA's relief efforts. By tapping into local capacities and knowledge, ZOA ensured that the intervention was well-informed, timely, and sustainable.

*'This food has helped us a lot. We were able to eat well and could also share some with our neighbours. When you are in need and you receive support, it is a great relief'*

**- Mr Djibrilla Amadou, head of an 11-member household, Gorom Gorom, Burkina Faso**



## ZOA is proud to work with a range of local partners:

*'My family and I are truly grateful to you for taking care of us in a way that even we could not have imagined. We love all of you who have cared for us. We wish many blessings for your lives in Jesus' name'*

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



- Burkina Faso** Association Dagnal Roobe (ADR), CREDO (Christian Relief and Development Organisation)
- Burundi** Ministère Paix Et Reconciliation Sous La Croix (MIPAREC), Union des Personnes Handicapées du Burundi (UPHB)
- DR Congo** Action Pour la Paix et la Concorde (APC), Assise Communautaire pour le Développement Rural (ASCODER), Union pour l'émancipation de la Femme Autochtone (UEFA), Action des Volontaires Unis pour le Développement et la Santé (AVUDS), Comité d'appui à l'autopromotion (CAP KIJITEGEMEA), Centre d'observation des Troits de l'homme et d'assistance Sociale (CODHAS), Ligue des Organisations des Femmes Paysannes du Congo (LOFEPACO), National Partnership of Children and Youth in Peacebuilding (NPCYP), Paix et Développement Durable (PDD), Programme de Secours aux Vulnérables et Sinistres (PSVS), Université Chrétienne Bilingue du Congo (UCBC)
- Ethiopia** Action for Social Development and Environmental Protection Organisation (ASDEPO), Ethiopian Center for Disability and Development (ECDD), Ethiopian National Association of Persons Affected by Leprosy (ENAPAL), Federation of Ethiopian Associations of Persons with Disabilities (FEAPD), Save the Environment (SEE), Tigray Youth Association (TYA)
- Iraq** Al Khiamiat, CAPNI for Humanitarian Aid in Iraq, Ashour Iraqi Foundation for Relief and Development, Dijla Agriculture Association (DAA)
- Myanmar** Action for Green Earth (AGE), Fish Farmer Association (FFA), Community Development Association (CDA), Community Empowerment and Resilience Association (CERA), Myanmar Health Assistance Association (MHAA), People for People (Pfp), Shwe Buthi (SBT)
- Nigeria** Care Best Initiative (CBI), Grassroot Initiative for Strengthening Community Resilience (GISCOR), Community Health, Justice and Peace Initiative for Development (JDPH), Life Helpers Initiative (LHI)
- South Sudan** Africa Development Aid (ADA), Awake Women and Children Empowerment (AWACE), Community Agriculture and Skills Initiative (CASI), Disability Inclusion Facilitators (DIFs), Jonglei Disability Organisation (JDO), Community Empowerment for Progress Organization (CEPO), Mary Help Association (MHA), South Sudan Union of Persons with Disabilities (SSUPD), Women Development Group (WDG)
- Sudan** Al Tawaki, Building Resilience Development Organization (BRDO), Al Massar, Child Development Fund (CDF), Green Peace Association (PGA), National Humanitarian Aid (NAHA), SOS Sahel, Zeinab for Women Development (ZWD)
- Syria** Syria Trust for Development, Greek Orthodox Patriarchate of Antioch – Department of Ecumenical Relations and Development, St. Ephrem Patriarchal Development Committee, Syrian Society for Social Development
- Uganda** PALM Corps, THRIVE Gulu
- Ukraine** Agency for Democratic Development (ADD), BF Shchedryk
- Yemen** Responsiveness for Relief and Development Foundation (RRD), Sustainable Development Foundation

# PROMOTING CLIMATE RESILIENCE

Accelerated climate change threatens livelihoods. The earth is warming up due to human activity. Increasing greenhouse gas emissions are causing temperatures to rise and rain patterns to change. One region becomes wetter, and another becomes dryer. Extreme rainfall is leading to more floods. Rapidly growing numbers of people are forced to flee. This displacement is an indirect response to natural disasters and conflicts caused by climate change.

Vulnerable women and men in fragile states are devastated by the consequences of climate change.

Climate change amplifies humanitarian crises, severely affecting the most vulnerable people, economies and ecosystems. It is no coincidence that the poorest and most vulnerable groups are the most affected.

**UGANDA**



## Improved livelihoods of farmers

The West Nile region hosts most refugees in Uganda. The population increase has led to severe land degradation, as vulnerable people cut down nonregenerative trees to meet their essential needs, such as housing and firewood for cooking.

ZOA established 170 Farmer Managed Natural Regeneration (FMNR) learning sites covering nearly 165 acres of land. This has led to the regeneration of many local species of trees, which are chiefly used as medicinal trees, timber, and firewood. Farmers have continued to apply FMNR practices beyond the established sites, mainly around the homesteads and in the garden. The art of tree planting has been cultivated among farmers whose land was completely degraded – with no live tree stumps – before the application of FMNR.

Through economic empowerment, the project aims to increase access to adequate employment for host and refugee communities of the Madi-Okollo and Terego districts in West Nile. Besides the spirit of tree regeneration, over 65% of the farmers have integrated other income-generating activities, such as apiculture, into the FMNR sites. Thus, they are now able to meet their daily basic needs of food, education, and shelter by generating income through practices such as the production and sale of honey.



**YEMEN**



## Solarisation of water resources in Yemen

The ongoing conflict has caused immense damage to Yemen's water infrastructure and public health systems. Women endure disproportionate burdens in collecting water, and chronic water scarcity has spread preventable diseases. War has created a dire situation through its devastating effects on unreliable water systems.

In 2023, ZOA improved the lives of 153,640 Yemenis with its Water, Sanitation and Hygiene (WASH) interventions. More than 90,000 individuals gained access to clean water through the rehabilitation of 14 water schemes. Water schemes were rehabilitated using renewable energy solutions to expand access to clean water and revive non-functional water infrastructures through solar-powered pumping systems. ZOA also trained water user committees to operate and maintain these systems, ensuring long-term sustainability. Moreover, 59,646 beneficiaries were reached through community hygiene promotion activities.

ZOA's WASH intervention demonstrates the transformative power of sustainable water resource management in crisis, offering a path towards healthier, empowered, and resilient communities. The project provides communities with continued access to clean water, contributes to mitigating climate change, and creates stronger community resilience.



*'Even my family knows the benefits of trees nowadays, because I extended the training of FMNR to them. As a family, we apply the FMNR practices to six acres of land. This saves our garden from heavy wind that used to blow away the topsoil because my garden was very clear without any trees.'*

**- Allan, an FMNR champion in Terego District, Uganda**

**SOUTH SUDAN**



## Dykes in South Sudan



South Sudan experienced recurrent flooding in 2023, affecting over a million individuals. Families lost their homes and were stripped of their livelihoods and essential resources. People living in the highlands and lowlands faced significant losses, with the latter particularly vulnerable due to their reliance on fertile lowlands, now prone to flooding. The emergency escalated food insecurity levels, emphasising the critical need for immediate intervention.

In 2022, ZOA Dorcas South Sudan was established to combine the strengths of ZOA and Dorcas Aid International. ZOA Dorcas is assisting the affected populations with the construction of dykes which results in providing sustainable security and restoring

livelihoods for the affected population. In another project in the area, a key component was the construction of a dyke to protect lowlanders from future flooding, targeting a total of 3,500 people to enable them to return and rebuild their lives in the protected area.

This project supported 350 selected households in rebuilding their lives, focusing on reviving lost livelihoods through agricultural initiatives. Each household was allocated land for crop cultivation, with seeds provided by the ZOA Dorcas team. This initiative sparked hope within the community, with many individuals eagerly engaging in farming activities again.



## FACILITATING PEACE

Peace Nexus, a crucial part of the Triple Nexus approach, focuses on the interlinkages between humanitarian, development, and peace actions and actors. Peace Nexus looks explicitly at the contribution of our humanitarian and development (or recovery) interventions to peacebuilding and conflict reduction. We strive to increase social cohesion and peace through our work in the WASH, Food Security and Livelihoods, Education, Shelter and Land Rights sectors.



**ETHIOPIA**



## Community-based peacebuilding

Ethiopia has experienced violent conflicts with alarmingly increased frequency and magnitude, most of which are linked to a sharp increase in militant ethnic nationalities against a backdrop of state and party fragility. In this context, ZOA has worked in the peacebuilding sector for over ten years, prioritising conflict prevention and resolution and promoting community cohesion between ethnic groups and sub-clans as well as refugees and Ethiopian host communities. ZOA's peacebuilding programme aims to transform the attitudes and behaviours of conflict actors, address local causes of conflict, and build the capacity of local community and government structures to detect and resolve conflicts. As women and youth play a key role in promoting peace and security, ZOA strengthens its influence in peace and reconciliation processes.



ZOA supported 50 peace committees comprised of 1,000 members and facilitators in the Gambella region. These committees facilitated 300 community dialogues and significantly contributed to establishing understanding and early issue identification and resolution. More than 20 conflicts were peacefully resolved with committee support. ZOA also implemented the community-based sociotherapy approach, a group methodology that strengthens safety, trust and dignity, and restoring the social fabric. In Gambella, more than 1,000 participants completed a community-based sociotherapy course. Participants reported an increased capacity to heal, learn constructive behaviours, and resolve conflicts.

**IRAQ**



## Promoting peace through education

In 2023, ZOA implemented a project to contextualise education material regarding 'Prevention of Violent Extremism' (PVE). These materials were developed in a previous project but needed adaptation to suit the unique dynamics of Basra. ZOA collaborated with independent researchers who had been instrumental in creating the original curriculum.

Following ZOA's study findings in August 2023 and consultations with the National PVE Committee and Basra's local government, the PVE guide underwent modifications and received additions at the end of the year. This collaborative effort ensured the materials were tailored to Basra's specific needs and context. These efforts successfully piloted the contextualised materials in Basra in December 2023 and January 2024. The pilot phase allowed for practical testing and refinement of the materials based on feedback from educators, students, and community members.

Due to the successful pilot, the National PVE Committee incorporated the contextualised PVE materials into the national curriculum. This integration ensures that the lessons and strategies for preventing violent extremism are disseminated widely and effectively across Iraq, including regions with unique socio-cultural dynamics like Basra.



# PROVIDING RELIEF

In 2023, ZOA's Disaster Response Team responded to several crises around the world. After the devastating earthquake in Morocco, ZOA collaborated with a local partner organisation to provide temporary shelter for affected families. A few weeks later, when destructive Storm Daniel hit Libya, ZOA joined forces with an international partner organisation to provide affected people with clean drinking water, sanitation and hygiene items. Lastly, in collaboration with local organisations, ZOA commenced working in Burkina Faso, providing assistance to highly food-insecure, conflict-affected populations. ZOA also continued to provide emergency relief in Ukraine, Syria en Marocco.



## UKRAINE



### Paving the road from relief to recovery with cash assistance



In Ukraine, at least 17.7 million people need humanitarian aid, and more than a quarter of the population – over 14.6 million people – have fled their homes. Currently, more than 5.1 million are refugees or victims of deportation or forcible transfer. In the short term, 62% of the population is at high risk of falling into poverty. All needs assessments indicate shelter is the greatest need in the country. In December 2022, ZOA conducted a needs assessment in Kherson Oblast areas regained from Russian troops after seven months of occupation. The paramount need there was also shelter (primarily shelter repair), so it was decided a third programme area

would open in Kherson and (a few months later) neighbouring Mykolaiv. To date, nearly 1,600 damaged houses in Chernihiv and Kherson/Mykolaiv have been repaired through the cash-for-shelter approach. In early 2023, ZOA expanded its humanitarian aid in Ukraine beyond providing cash and shelter assistance. ZOA Ukraine decided to enter into the livelihood sector, assisting entrepreneurs with re-opening their businesses through micro grants and helping affected populations with cash for productive assets, agricultural inputs and livestock.

*'Thanks to ZOA, I gained hope. This hope helped me to live and to overcome difficulties. I started building a new house step by step. And it gave me strength and optimism.'*

- Tetiana Petryk, 55, Ukraine



**SYRIA** 

## Disaster upon disaster

A devastating earthquake hit Syria in February 2023, further exacerbating the needs of people who already suffered from thirteen years of conflict and economic crisis. Many lost their source of livelihood. Also, access to essential services was severely impacted due to the damage to public infrastructure, including hundreds of schools. Thus, thousands of students were unable to continue their education.

To help children continue their education and rebuild a safe and comfortable learning environment for students, ZOA rehabilitated five schools in Aleppo, a city that was heavily affected by the earthquake. ZOA also provided school furniture and learning supplies, such as whiteboards, desks, and teaching materials. Approximately 4,500 students currently benefit from these rehabilitated schools. ZOA hired local workers to rehabilitate the schools, thus providing work opportunities for local community members.

Ibrahim and Muhammed are two young locals recruited to rehabilitate schools in Aleppo. Twelve years ago, they were school classmates. Now, they are happy to support rebuilding efforts so that future generations of students can enjoy their education in a safe and comfortable learning space.

**MOROCCO** 

## Providing shelter

On September 8, 2023, a 6.8-magnitude earthquake completely destroyed and partially compromised numerous houses throughout Morocco's High Atlas Mountains. ZOA immediately launched a public campaign to raise funds to support victims of this earthquake, and a local partner was identified to start an emergency intervention. During this project's first phase, from October to December 2023, the focus was on procuring materials and building 97 winterised transitional shelters across 10 villages, providing housing for 190 men, 170 women (including 6 shelters for widows/divorcees), and 195 children. These shelters were equipped with stoves and chimney piping for heating and cooking. Toilets were built near many of the transitional shelters, and MHPSS support was necessary. This immediate response helped many people survive harsh winter weather conditions.



# GENDER, DIVERSITY AND INCLUSION

ZOA has made gender, diversity and inclusion (GDI) a cross-cutting theme. In accordance with our moral principles, we value all people equally and strongly believe in the importance of empowering people and the organisations that represent them to advocate for their rights and meet their needs while following an inclusive approach. ZOA stands by

people affected by conflict or disaster, the poor and most vulnerable, irrespective of ethnicity and nationality, gender, age, religion, (dis)abilities, or any other distinctive feature. Within the organisation, ZOA is committed to putting people first and ensuring a diverse workforce that is representative of the people we serve.



**BURUNDI**



## Women's access to land

Burundi is one of Africa's most densely populated countries, with, on average, less than 0.5 hectare of farmland per household. Most conflicts between (and often within) households relate to land access. Women are in a particularly precarious position, as they cannot formally inherit family land. Additionally, returning refugees who fled Burundi decades ago often find their land occupied by others. Since 2014, ZOA and local partner MIPAREC have supported ongoing land reform to resolve land conflicts and establish district cadastral services to secure land tenure. Specific attention is given to promoting women's access to land.

ZOA currently works in the district of Nyanza-Lac in Makamba province. Together with its local partner, ZOA supports recognised village structures – known as Commissions de Reconnaissance Collinaires (CRCs) – in resolving land conflicts. 1,611 of 3,479 land conflicts referred to these CRCs were peacefully and successfully resolved.

47,805 Nyanza-Lac farmland plots were measured in 2023. Due to ZOA's focus on female empowerment, more than 70% of these plots were registered in the names of both husband and wife.

In 2023, the Participatory Integrated Plan approach was integrated with the land tenure certification project in Nyanza-Lac. This approach encourages and empowers households to (collectively) plan and implement their vision for farm and household development following the certification of their land.



**DR CONGO**



## Integrated farm planning

ZOA operates in the challenging Eastern region of the Democratic Republic of Congo, where political, economic, and security complexities pose significant obstacles. Conflict, displacement, and natural disasters have led to a severe humanitarian crisis. Political instability – a recurring issue in the DR Congo – affects governance and the ability to address critical challenges.

ZOA is dedicated to enhancing the food security of the communities we serve by improving the capabilities of smallholder farmers currently operating at – or just above – subsistence levels, enabling them to effectively organise their lives, elevate production for food

security, and market their surplus. Our Participatory Integrated Plan (PIP) approach is tailored to cultivate self-confidence, knowledge, and skills, empowering farmers to transform their agricultural practices. Our vision includes facilitating smallholder farmers' access to previously unattainable financial resources, agricultural inputs, and knowledge services. Furthermore, by securing more land concessions and improving production, a significant proportion of these farmers will transition from subsistence to surplus production, providing food products for the country at large.





**NIGERIA**



## Cash assistance and digital skills development

Poverty, high rates of inflation, widespread insecurity and criminality, and the impact of climate change all contribute to severe humanitarian needs in Nigeria. With 8.3 million people in need in Northeast Nigeria, ZOA implemented projects to increase food access and build self-reliance. ZOA provided cooked meals to 6,822 newly arrived IDPs (Internally Displaced People) and multi-purpose cash assistance to 21,114 individuals. Every individual received cash on a monthly basis to meet their immediate needs for food and other essentials.

As women continue to be the most severely impacted by humanitarian crises, ZOA specifically focused on women for its food security project. 178 Village Savings and Loan Associations (VSLAs) consisting of 20 – 25 women were formed. Each VSLA member saved 10% of her income, thus increasing her financial security. More than 3,000 women established their own businesses through the support they received with income-generating kits. ZOA also paid specific attention to hard-to-reach youth and people with disabilities. Over 2,700 people were trained in digital skills, fostering an inclusive digital transformation. ZOA continues to work with four local partners and 39 civil society organisations that exclusively work with women, youth and people with disabilities.

**SUDAN**



## We are Able!



Some of the primary challenges facing people with disabilities in Sudan are food insecurity, limited access to livelihoods and education, and marginalisation from society. ZOA, together with its partners, implements projects with a focus on the social, economic, and communal inclusion of people with disabilities (PWDs).

In order to achieve this, 108 inclusive civil society organisations (CSOs) were established, legalised, registered, and certified. These CSOs are comprised of more than 3,500 members: over 60% PWDs and approximately 25% female. CSO members have been actively lobbying and advocating for their rights. Case in point, CSO members persuaded pertinent government bodies to cover 75% of their food processing and soap production training costs and WaA! to cover the remaining 25%. This is a clear indicator that PWDs now feel empowered to engage with high levels of government in the Gedaref region of Sudan, present and discuss their plans, and convince the government to contribute to their work and overall well-being.

*'As a person living with a disability, I am respected in my own village, especially because my life has positively changed. I am now a mentor for a group of 10 second-generation innovative farmers'.*

**– Stephano Katsihi, a 48-year-old father of eight, North Kivu, DR Congo**

## Mohammad's story (Syria)

### A profitable land and a better life

'I am a farmer, and this is my field', says Mohammad Moustafa, while standing in a farm field in eastern rural Aleppo, Syria. 'I grow sunflowers'.

ZOA is working on providing people in this area with access to clean drinking water and sanitation services by rehabilitating crucial damaged infrastructure such as water stations and sanitation blocks.

This project has made a considerable difference in the lives of Mohammad, his wife and their five daughters. 'Before, the land was like a desert', Mohammad recalls. 'We would grow rain-fed crops and leave it to chance. We worked day and night, yet for inadequate profit'.

Fortunately, Mohammad's family's circumstances have radically improved. Now, with sufficient water, the land is more profitable. 'The results are great', Mohammad says enthusiastically. 'We are making less effort, and things are much better. My family is leading a better life now. Thank God!'



**Conductor  
Rachel  
Munneke**



### 'ZOA's work is of great importance'

'Over the past few years, I noticed that – with all the unrest in the world – the prayer *Grant Peace, Lord* became increasingly urgent. The collaboration between ZOA and Kleinkoor Vivace in 2023 made this prayer very concrete. Footage of crisis areas combined with classical music gave the lyrics a deeper meaning. The project made us reflect on the suffering in the world and showed how incredibly important ZOA's work is'.

**Volunteer  
Sandra  
van Vuure**



### 'Make God's love visible'

'ZOA embodies God's love without discrimination. That resonates with me. If I can share God's love somewhere, in this case, through clean water or a meal, I gladly do so. That's why I'm happy to contribute – along with my family – to the door-to-door collection in my hometown'.

# Awareness-raising

'ZOA gets people moving', states Chief Programme Officer Edwin Visser in the article 'Reflections of the Board'. ZOA connects people in the Netherlands with people in parts of the world where humanitarian needs are overwhelming. Without the support of the Dutch constituency, ZOA would not be able to be there for people affected by conflicts and natural disasters.

Therefore, ZOA focuses on awareness raising and maintaining good relationships with constituents. ZOA also aims to reach new private donors, churches, businesses, and schools, providing them with opportunities to become involved. We are pleased to share some of our 2023 achievements.



**LinkedIn  
followers**

increased from

**12,500 to  
15,727**

**Facebook  
followers**

increased from

**7,253 to  
7,389**

**Instagram  
followers**

increased from

**1,406 to  
1,746**

**37** interviews  
and reports

with ZOA employees were featured  
on television, radio, and podcasts



**28** articles

in daily newspapers and  
magazines referred to ZOA's  
work and accomplishments





**38,984**  
private donors  
supported ZOA's work



**859**  
churches  
actively committed to ZOA's  
work in prayer and donations

**2,100**   
volunteers  
and supporters attended  
the anniversary concerts  
with the music group Sela



**9,000**  
children received an  
activity book about ZOA

**120** people attended ZOA's  
symposium  
'From Relief  
to Recovery'

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

**7** ZBA (ZOA Business Ambassadors) teams supported projects in  
**Burkina Faso, Ethiopia, Burundi, Colombia, DR Congo, Uganda and Iraq**

Approximately

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

**4,000**   
students were  
called to action through  
our school campaigns



**Entrepreneur  
Joan Horbeek**

**'What is more beautiful  
than sharing'?**

'In 2023, the ZOA Business Ambassadors team in Burundi initiated the project Contribute a Brick. With all the donations, we were able to help local residents in Kamakara (Burundi) rebuild their destroyed homes (with bricks). We are so privileged. What is more beautiful than sharing with others?'

# 'It is our job to give a voice to those who are often neglected'

René Vlug, Director of Fundraising and Communication, reflects upon 2023

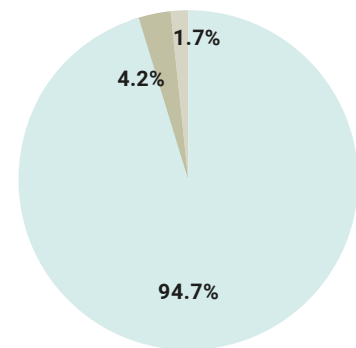
The year 2023 was remarkable for ZOA. The number of emergency relief actions has never been as extensive as in the past year. In February, Syria and Turkey were struck by devastating earthquakes. Morocco experienced an earthquake in September, and Libya faced a tidal wave. In October, we launched a fundraising campaign to assist victims of the conflict in Gaza. It is encouraging to see that, even when there are so many crises, our constituency still opens their hearts and care for those in need.

As ZOA engages in global crisis situations, the prime focus is always to support those experiencing the highest need, regardless of race, ethnicity, gender or religion. Our department creates ways for our constituency to be involved in this mission. Together, we serve people who have lost everything due to war or natural disaster. As a department, we strive to build long-lasting

relations with the people in our constituency. ZOA has been rooted in the Dutch Christian community for years. In 2023, we celebrated our 50th anniversary. We used the slogan 'Not Alone' to inspire our donors and partners and express our gratitude for their continued support. As ZOA, we cannot do our work alone. The involvement of our supporters – however large or small – makes our work possible. In 2023, we organised several events to convey this message to our supporters. In partnership with the Dutch music group Sela, we organised three large concerts and invited our loyal donors. During ZOA's tour, we met our constituency in several places and shared stories about our work. A special ZOA activity book was developed – and widely ordered – for children. Also, a symposium for co-workers in the humanitarian sector was organised, and a well-attended reunion was held for current and former staff. Through these events, we strengthened the bond with our donors and partners. We aim to be a voice for those in need. These voices are often not heard in the media but should not be neglected. It was great to see that we brought the stories of people in need across several platforms. ZOA aid workers were prominently featured on Dutch national television. Our colleagues were interviewed about the situation in Ukraine and Syria. We also worked on enhancing our online visibility. With online campaigns, we aim to raise awareness about the plight of refugees worldwide and

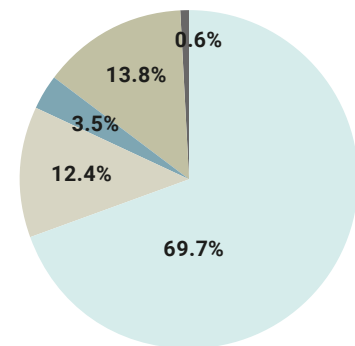


ZOA'S EXPENSES



- Spent on objectives (excluding consortia)
- Fundraising expenses
- Costs of management and administration

ZOA'S INCOME



- Income from project grants (excluding consortia)
- Income from companies
- Income from other non-profit organisations
- Income from private individuals
- Other income

invite people in the Netherlands to become involved. In line with one of our strategic goals, our fundraising and communication department focused on increasing the engagement of the Dutch constituency by developing more opportunities for involvement. For example, we invited people to become ZOA volunteers and offered several opportunities to engage in our work, either on a short or long-term basis.

The results of our approach are encouraging. For the first time, the income from own fundraising and third-party campaigns exceeded 20 million euros. Over 7,500 individuals and groups donated to ZOA for the first time. It is our job to really connect with these new donors and share

stories about the impact we can have together.

We do not know what the year 2024 will bring. The world's needs are high and continue to grow. We will keep searching for ways to share the stories of people in need and touch the hearts of people in the Netherlands. Raising funds and communicating on the scale that ZOA operates involves dealing with thousands of contacts. ZOA takes the responsibility of managing the related data seriously and adheres to the General Data Protection (GDPR) guidelines as set out by the European Union.

For a number of years, we have been committed to relational fundraising,

meaning we want to approach everybody who supports ZOA as personally as possible. We believe in acknowledging, respecting and appreciating every donation, both small and large. Behind every donation is a person who responds by giving from her or his heart. We thoroughly believe in building relationships with our donors and will continue to do so. As a fundraising and communication department, we are grateful for the trust and support we have received from those who stand with us in our mission to serve victims of armed conflict and natural disasters.

## Donor story

### GERRIT TER HAAR BEQUEATHS TO ZOA

#### 'I want to finish my life on this earth well'

Gerrit ter Haar is one of our donors who has included ZOA in his will. A portion of his inheritance will go to ZOA. 'I am happy to leave something to those who need it most', Gerrit explains.

It is always very special and valuable to ZOA when someone decides to bequeath (a portion of) their inheritance to our organisation. It demonstrates tremendous commitment and love for people in need. Gerrit ter Haar personifies this. 'I am consistently impressed by the way ZOA operates and reaches out to those who truly have nothing left', says Gerrit. 'Sometimes, it is about clean drinking water and food; other times, it is about education or agricultural activities. I always find it wonderful to read about where my money is being spent'.

#### Responsibility

His compassion for fellow humans in need has led Gerrit and his (now deceased) wife to draw up a will, which includes ZOA.

The couple sought advice from friends who were also appointed as executors. Making a will with a notary was a deliberate choice. 'I want to finish my life on this earth well. I do not want to burden someone else with decisions about where my wealth should go after my death. That responsibility lies with me, and I want to fully embrace it'.

#### Climate change

Gerrit is acutely aware that climate change is striking most mercilessly in the parts of the world where the need for humanitarian assistance is already high. Weather events, such as floods or severe drought, devastate the people living in these areas. Gerrit believes this is all the more reason to leave his wealth to those who need it most. 'Even if my inheritance is perhaps just a drop in the bucket, all the little bits together form a pool of development, hope, and perspective'.

# PARTNERSHIPS AND NETWORKS

'If you want to go fast, go alone. If you want to go far, go together'. This wise African proverb emphasises the importance of working together to achieve success. The immense humanitarian needs around the world call for collaboration: collaboration to support more people during – and following – crises, extend further into difficult-to-reach areas and delve deeper into how we can best achieve our goals. To maximise the effectiveness of our outreach, ZOA is actively involved in numerous partnerships, alliances and networks. Some of these collaborations have been highlighted on these pages.





## Learning

ZOA is a learning organisation that collaborates with universities and knowledge institutes across the globe. One example is the collaboration between ZOA and Wageningen University. With Wageningen Environmental Research (WENR), ZOA has a long history of implementing and sharing learning regarding the Participatory Integrated Planning (PIP) approach developed by WENR in 2013.

Through the PIP approach, smallholder farmers are motivated and supported to develop their own vision along with an action plan to improve their food security and living conditions.

ZOA and the Wageningen Centre for Development Innovation (WCIDI) work cooperatively on projects with a food systems approach and seed system development. ZOA also partners with local universities in the countries of implementation to increase project success.

Learning partners: Netherlands Food Partnership, Knowledge Platform Security Rule of Law, LANDAC (The Netherlands Land Academy), Radboud Universiteit, GNDR (Global Network of Civil Society Organisations for Disaster Reduction), Partos Innovation Working Group / The Spindle, Netherlands Water Platform, NAP-1325, Van Hall Larenstein, Zero Hunger Lab (Tilburg University), ASIS International – Advancing Security Worldwide, CHS Alliance, and Stichting Collecteplan



## Programmatic cooperation

ZOA often works in consortia and in/with alliances. The Dutch Relief Alliance (DRA) is a sterling example of one of our partnerships. The DRA is a coalition of fourteen Dutch humanitarian organisations that work in partnership with the Netherlands' Ministry of Foreign Affairs and numerous local organisations. Within the DRA, members collaborate to provide a timely, efficient, high-calibre humanitarian response through equitable partnerships aiming to alleviate suffering and contribute to the resilience of people affected by crisis. In 2023, ZOA led the Syria Earthquake Joint Response and the Syria Joint Response in addition to serving as a member of the Joint Responses in Sudan and Yemen.

Additional partnerships: African Disability Forum (ADF), Agriterra, Cadasta, Christelijk Noodhulp Cluster, Dutch Coalition on Disability and Development (DCDD), Integral Alliance, See You, The Hague Academy, The Leprosy Mission (Leprazending) and VNG International



## Lobby and advocacy

CEO Chris Lukkien and UN Liaison Eibert Geerts participated in the Global Refugee Forum 2023 in Geneva. As a 'Secure Housing, Land and Property Rights' event panel member, Chris showcased ZOA's principles for our successful land rights approach. He spotlighted our unique land rights programmes in Burundi, Uganda and Congo, stressing our integrated approach. Chris's insights emphasised the importance of secure property rights and sustainable land use. Our presence, at the invitation of UNHCR, solidified our role as a trusted implementing partner. It also provided a platform to exchange expertise with potential collaborators and influential government figures, strengthening our commitment to refugee welfare. At the GRF 2023, ZOA pledged to further the cause of integrated land rights, enhance access and sustainable usage for displaced persons, and foster lasting peace, stability, and food security in the communities we serve.

Additional lobby and advocacy partners: Grand Bargain, EU-CORD, VOICE, CONCORD, ECOSOC, PHA (Platform Humanitarian Action), Dutch Security Network, Global Interagency Security Forum, Goede Doelen Nederland, Partos, and PRISMA



## ZOA Deutschland

ZOA continued to maintain good relations with ZOA Deutschland GmbH, its Germany-based sister organisation which was founded and registered as an NGO in 2017. During the second half of 2023, its board and management carried out a strategic review, realising the organisation had reached a pivotal point in its development. The outcome of that review concluded that ZOA Deutschland has now fully established itself in Germany, but that significant investments would be required for ZOA Deutschland to make the next step in its development. By the end of the year, discussions between ZOA Netherland and ZOA Deutschland were ongoing to determine the best way forward.

## Alfred's story (Uganda)

### From beggar to successful farmer

Alfred Andima (38) is a proud farmer from the village of Erenzea, Uganda. Until a few years ago, he had to engage in part-time street begging because his harvests could not support his family.

Alfred has faced numerous obstacles throughout his life with incredible bravery. His father died before he was born, so Alfred was raised by his grandmother. In his teenage years, Alfred began losing his eyesight due to glaucoma, an incurable eye disease. His disability made life all the more difficult for him and his wife, Gloria.

A few years ago, Alfred was offered farming training through We are Able!, a joint project of six organisations led by ZOA. This training brought about considerable positive change in Alfred's life. He created a household plan and received support from a mentor. Alfred started working the land his father left him, growing cassava, sesame, soya beans, sorghum and eggplant.

Alfred and his family now eat from their garden and even produce enough to sell. 'I am sure I will be one of the richest men in my village in a few years' time', Alfred proudly proclaims.



# Governance

In accordance with ZOA's current strategic choices, ZOA applies a hybrid model of operation whereby direct implementation is combined with working in collaboration with (local) partners. In most countries of involvement, ZOA is locally present and works with its own in-country staff. ZOA will continue to apply the hybrid model and is committed to adopting a transformative approach to localisation. In doing so, we aim to work towards stronger local capacities, leadership, and ownership.

## Organisational structure

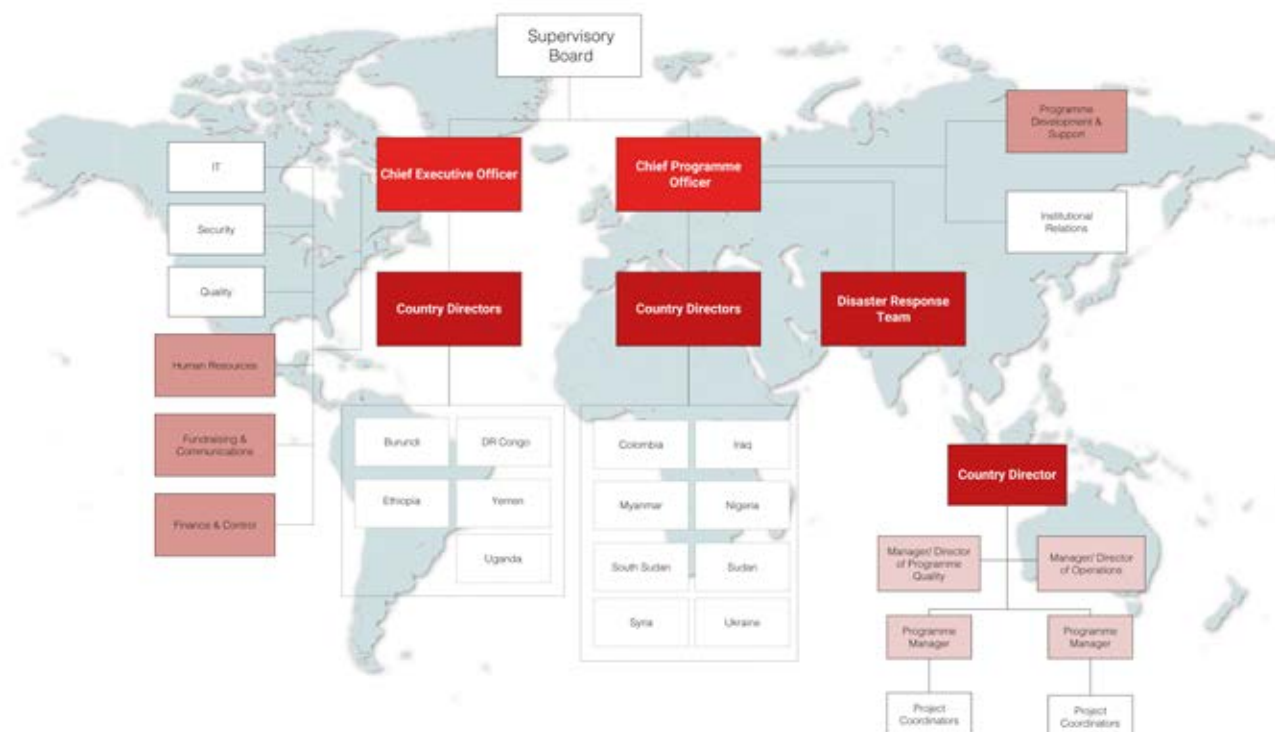
ZOA maintains a decentralised and flat organisational structure. Decision-making happens close to where projects are implemented and within the framework of our organisational strategy and policies. This structure provides us with the flexibility necessary to operate effectively within the context of the different countries we serve. ZOA headquarters provides support and oversight in the following areas: cohesion, continuity, quality control, exchange of knowledge, financial management, fundraising, and staff recruitment.

Country Directors report directly to the Executive Board. The Management Team of ZOA in the Netherlands, the Country Directors, and the Executive Board collectively form the International Management Team. In 2023, they met quarterly – online or physically – to exchange knowledge, discuss and agree on policies, share best practices, and discuss annual planning and reporting.

## Digital systems

The main systems ZOA utilises are Microsoft 365, an ERP system, and a system for project management called 'ZOA Manager'. In 2023, the project management procedures and the document management standards in ZOA Manager were reviewed and rationalised. Procurement modules of the ERP system were implemented in most ZOA country programmes, and preparations were made to also start managing staff information in the ERP system. Moreover, a digital learning system, ZOA Academy, was launched in early 2024, which will facilitate learning, exchange, and onboarding of new staff.

## Organisational Chart





[Read our Code of Conduct](#)

### Staff

ZOA's main asset is its highly committed staff, both in the country programmes and in the Netherlands, with many prepared to go the extra mile despite challenging contexts and high workloads. In 2023, ZOA employed 918 staff members worldwide (headcount December 31, 2023), of which 103 (11%) were employed at ZOA Netherlands. Of all 830 country staff members, 35 (4%) were expatriate staff.

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

In 2023, ZOA introduced a new onboarding process, including an introductory week to give new staff the best possible start. Also, a pilot was launched with a new system aiming to increase mutual accountability for performance and professional development. As our staff often work in



very challenging circumstances, ZOA continuously seeks ways to support them. In 2023, we increased psychosocial support wherever and whenever possible, including work locations.

### Volunteers and trainees

Volunteers are a very welcome addition to our organisation. ZOA provides volunteers with a several of opportunities to contribute to our mission. We are incredibly grateful to receive volunteer support, expertise and commitment. In 2023, our programme countries received support from over 250 volunteers, while eight volunteers worked in the Netherlands office. Several additional volunteers were involved in

informing schools and churches in the Netherlands about ZOA's work, and nearly 11,000 people helped organise our annual national door-to-door fundraising collection. Furthermore, one trainee participated in a ZOA country programme, and another trainee worked in the Netherlands.

In many ways, our volunteers and trainees are treated very similarly to our employees. Mutual expectations, responsibilities, tasks, and contributions are agreed, planned, and reviewed. Volunteers and trainees fully participate in general office meetings and events and receive the same 'tokens of appreciation' as employed staff. Work-related costs,





such as transport, are reimbursed, and volunteers receive an allowance.

### Quality standards and codes

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

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

ZOA is fully committed to the Core Humanitarian Standard on Quality and Accountability (CHS) and is CHS certified. The CHS sets out nine commitments for

humanitarian and development actors to measure and improve the quality and effectiveness of their assistance. It places communities and people affected by crisis at the centre of humanitarian action. In 2023, the accredited certification organisation HQAI conducted an external recertification audit. The audit confirmed that ZOA continues to meet the CHS requirements, and ZOA's certification was renewed.

ZOA holds the certificate for the ISO9001:2015 / Partos 9001 (version 2018) quality standard for management systems. An external recertification audit was conducted for this standard in 2023, resulting in the certificate's renewal. ZOA has been recognised by the Central

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

### Works Council

The Works Council represents ZOA staff at the Executive Board and closely monitors the organisation's interests because a healthy organisation is crucial to realising ZOA's mission and vision. The Works Council, comprised of five members employed in the Netherlands and programme countries, had a variety of topics on the agenda in 2023. Topics ranged from collecting input on the revised ZOA labour conditions to advising on the new HRM performance management system and the latest ICT usage guidelines.

The Works Council was involved in evaluating the HQ-based Country Teams, the change of management structure for the ICT department, and the development of the plan of action following the labour Risk Inventory and Evaluation (RIE) survey. Furthermore, staff consultations that commenced in 2022 focusing on 'ZOA's attractiveness as an employer' were continued in 2023, thus encouraging staff engagement. Based on the outcomes, the Executive Board decided on some action points for the upcoming period.

# ZOA's Integrity Framework

ZOA's core values are the foundation for our organisational culture and foster consistency and transparency in implementing programmes and activities. The ZOA Integrity Framework was developed to promote good behaviour in accordance with our value commitments and to regulate adequate responses in case undesirable behaviour occurs or is suspected.

ZOA's Integrity Framework comprises three pillars: the ZOA Code of Conduct, procedures for reporting a complaint, and procedures for addressing complaints received. All staff and others acting on behalf of ZOA must sign the Code of Conduct for compliance. Each country has a Country Integrity Team, comprising an Integrity Coordinator and male and female Code of Conduct Focal Persons. The Integrity Coordinator is responsible for effectively implementing the Integrity Framework and coordinating the complaints-handling process. The Focal Persons advise and support staff on dealing with integrity issues and complaints. The country teams regularly organise trainings on the content and application of our Integrity Framework for staff, volunteers and local partners. In 2023, ZOA created a dedicated HQ-based position, 'Advisor Integrity and CHS', and launched an Integrity Community of Practice to support and equip the Country Integrity Teams. An independent external advisor was available to ZOA staff.

ZOA offers various options to project participants, ZOA staff, and other stakeholders for reporting grievances and complaints at different levels within ZOA, such as reporting verbally to staff, via a telephone line or through an e-mail address. Additional options are offered per country when identified as appropriate in the local context.

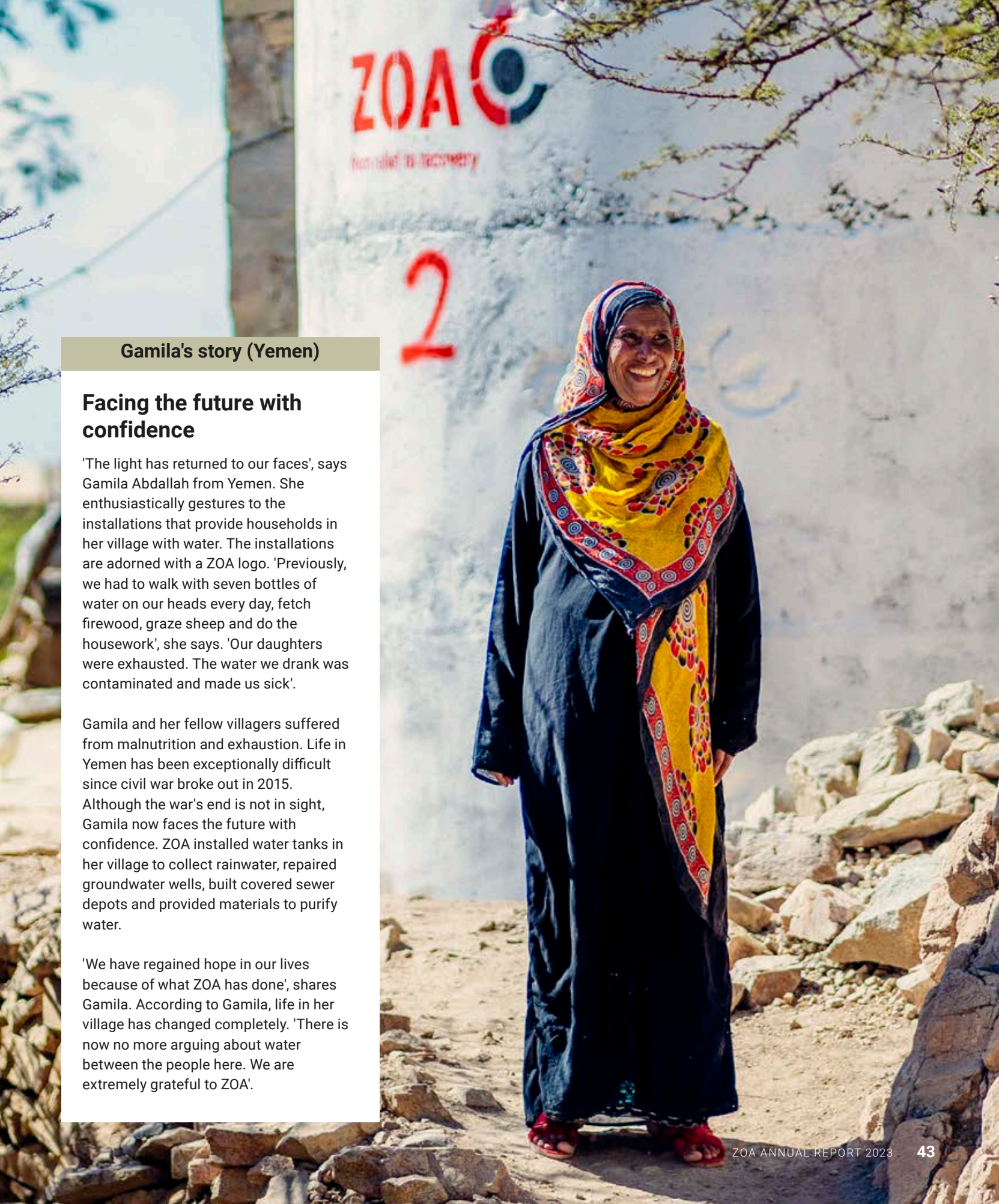


## Integrity complaints in 2023

In 2023, ZOA staff, project participants, and other stakeholders reported 45 integrity complaints (36 cases). 31 of the 36 cases were investigated and closed; the remaining 5 cases were still under investigation at the end of 2023. Additionally, one appeal brought forward in 2022 was resolved. Country teams and ZOA Netherlands investigated the cases.

CATEGORY	NUMBER REPORTED	NATURE	OUTCOME OF REPORT HANDLING
Interpersonal	12	Verbal harassment; culturally inappropriate behaviour.	In most cases, relations were normalised. Staff involved in the other cases either resigned or received official warnings. Country management teams were trained and supported to strengthen appreciative leadership and team dynamics.
Interpersonal SEAH	6	Sexual abuse or harassment	In two cases, sexual harassment complaints against ZOA staff were proven. Offenders were dismissed or (in the case of a project participant as offender) were given a formal warning.
Abuse of power and position	4	Abuse of power in management lines; conflict of interest	Two cases were found ungrounded, and one appeared to be an unintended conflict of interest, which was rectified. One case led to an official warning of the staff involved.
Financial / material	14	Suspected fraud, such as theft, manipulation of participation lists, and procurement irregularities.	In six cases, some form of fraud was found. Staff involved received an official warning or were dismissed.

Lessons learned from investigated cases were regularly shared in staff training sessions and senior management meetings. In 2024, ongoing attention will be given to let staff of ZOA and local partners make optimal use of the Integrity Framework and related tools and guidelines. Moreover, the Integrity Framework will be reviewed and updated based on experiences utilising the framework during the past few years.



## Gamila's story (Yemen)

### Facing the future with confidence

'The light has returned to our faces', says Gamila Abdallah from Yemen. She enthusiastically gestures to the installations that provide households in her village with water. The installations are adorned with a ZOA logo. 'Previously, we had to walk with seven bottles of water on our heads every day, fetch firewood, graze sheep and do the housework', she says. 'Our daughters were exhausted. The water we drank was contaminated and made us sick'.

Gamila and her fellow villagers suffered from malnutrition and exhaustion. Life in Yemen has been exceptionally difficult since civil war broke out in 2015. Although the war's end is not in sight, Gamila now faces the future with confidence. ZOA installed water tanks in her village to collect rainwater, repaired groundwater wells, built covered sewer depots and provided materials to purify water.

'We have regained hope in our lives because of what ZOA has done', shares Gamila. According to Gamila, life in her village has changed completely. 'There is now no more arguing about water between the people here. We are extremely grateful to ZOA'.

# ZOA is very grateful for a wide variety of donors

## Governments



- And:
- the Embassies of the Kingdom of the Netherlands as in Sudan and Rwanda
  - US State Department/ BPRM

## UN organisations



IOM, OCHA, UNICEF, UNDP, UNESCO, UNHCR, UNOPS, UNPBF, WFP

## Corporates



## European Union



And the ZOA Business Ambassador teams for Burundi, DR Congo, Uganda, Ethiopia, Iraq and the Disaster Response Team.

## Foundations



## Third-parties



And DOB Emergency, stichting Mitswah.

And many donors who wish to remain anonymous and, of course, our 38,984 private donors in the Netherlands.

# ZOA

## ANNUAL FINANCIAL REPORT

2023

ZOA is committed to ensuring its income is used responsibly, efficiently, effectively, and transparently. We are pleased to share the consolidated financial accounts of Stichting ZOA, Sleutelbloemstraat 45, Apeldoorn.



# Financial Report

With great pleasure, we present ZOA's 2023 Financial Annual Report. This year marked a significant milestone with remarkable growth in our fundraising activities and a steadfast commitment to our humanitarian mission despite the challenges posed by global crises. Our financial report reflects our commitment to transparency, accountability, and prudent financial management.

## Main trends

2023 was riddled with crises, including the devastating earthquakes in Syria and the ongoing conflict in Ukraine. ZOA supported communities affected by conflict and crises in Syria, Ukraine, and numerous other countries. These crises increased demand for humanitarian assistance, as they caused widespread displacement, destruction of infrastructure, and loss of livelihoods. ZOA responded to these needs by scaling up its humanitarian operations, providing emergency relief, shelter, food and water to affected populations in both Syria and Ukraine.

We extend our heartfelt gratitude to our donors, partners, volunteers, and staff whose unwavering support and dedication have made our achievements possible. Together, we reaffirm our commitment to serving humanity with compassion, integrity, and solidarity.

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

Income from ZOA's own fundraising and third-party campaigns grew by 17% in 2023 compared to the previous year. This significant increase is thanks to the success of our emergency fundraising campaign for Ukraine and Syria. 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, a delay between the date income is received and the date of actual expenditure. Consequently, income received never equals expenditures on projects. This is reflected in the increase of the programme funds, which mainly relate to income raised for Ukraine and Syria that was not entirely spent in 2023.

## Net result

The profit and loss account shows a positive result of €4.5 million. Of this amount, €3.1 million relates to income received in 2023 that will be spent in the coming years. After reallocating some earmarked reserves, we were able to make a €2.6 million addition to the general continuity reserve.

## Spent on objectives

In terms of project implementation, we ended the year 2023 with €70.6 million spent on objectives in programme countries. This is in line with the total expenditures of last year but is with a 2.9% increase in ZOA's own spending excluding project grants to consortia partners.

## Risk analysis and reserves

In line with RJ650, ZOA distinguishes between continuity reserves and designated reserves for specific purposes. At the end of every

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

We are pleased to report that ZOA's general continuity reserve has increased in 2023. This reserve is an essential part of our financial management, as it helps us to ensure the continuity of our programmes and projects in the event of unexpected expenses or revenue shortfalls. While the increase in our continuity reserve is a positive development, it is also important to note that it is necessary in order to support our organisation's continued growth and expansion. As we continue to expand our programmes and projects in multiple countries, it is essential that we have sufficient financial reserves to support this growth and the risks that come with it and maintain our commitment to quality and effectiveness.

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



## BALANCE SHEET

After appropriation of the result

ASSETS		31 Dec 2023	31 Dec 2022	LIABILITIES		31 Dec 2023	31 Dec 2022
Intangible fixed assets	1	-	933	<b>Reserves and funds</b>			
<b>Tangible fixed assets</b>				<i>Continuity reserve</i>			
Land	2	349,000	349,000	General	6	5,740,726	3,137,800
Building		916,922	956,669	<i>Designated financing and risk reserves</i>			
Inventory & Equipment		275,929	269,611	Pre-financing projects	7	3,000,000	4,000,000
Vehicles in programme areas		105,847	60,725	Exchange rate reserve	8	543,652	713,591
		<b>1,647,698</b>	<b>1,636,005</b>	Financing fixed assets	9	1,647,698	1,636,938
						<b>5,191,350</b>	<b>6,350,529</b>
Receivables, prepayments, and accrued income	3	28,522,402	20,833,328	<i>Designated reserves for future project spending</i>			
Securities	4	256,857	256,602	Programme reserve	10	1,174,245	570,000
Cash and cash equivalents	5	33,330,273	24,728,202	Country programme reserves	11	-	604,245
				Programme development & innovation	12	413,250	502,697
				Disaster response	13	500,000	417,685
						<b>2,087,495</b>	<b>2,094,627</b>
				<i>Programme funds</i>			
					14	5,701,778	2,641,218
						<b>18,721,349</b>	<b>14,224,174</b>
				<b>Provisions</b>			
					15	1,342,574	979,442
				<b>Current liabilities</b>			
				Accruals to donors	16	35,762,203	23,477,237
				Other liabilities and other accruals	17	7,931,104	8,774,217
						<b>43,693,307</b>	<b>32,251,454</b>
<b>TOTAL ASSETS</b>		<b>63,757,230</b>	<b>47,455,070</b>	<b>TOTAL RESERVES AND LIABILITIES</b>		<b>63,757,230</b>	<b>47,455,070</b>



## STATEMENT OF INCOME AND EXPENDITURE

INCOME		Actual 2023	Budget 2023	Actual 2022
Income from private individuals	18	8,908,280	7,430,000	7,530,028
Income from companies		2,484,594	1,725,000	1,997,919
Income from government subsidies:				
- Project grants for consortia partners	19	12,575,696	12,372,000	14,673,257
- Project grants for ZOA	20	50,026,099	65,762,243	48,051,784
Income from other non-profit organisations	21	9,875,362	5,330,000	8,608,731
<b>Total income raised</b>		<b>83,870,031</b>	<b>92,619,243</b>	<b>80,861,719</b>
Income in exchange for the delivery of products and services	22	45,602	-	17,126
Other income	23	446,051	-	215,405
<b>TOTAL INCOME</b>		<b>84,361,684</b>	<b>92,619,243</b>	<b>81,094,250</b>

EXPENDITURE		Actual 2023	Budget 2023	Actual 2022
<b>Spent on objectives</b>				
<i>Spent on Objectives in Countries</i>				
Project grants to consortia partners	19	12,575,696	12,372,000	14,673,257
Own spending on objectives	24	58,046,104	70,721,000	56,594,229
		<b>70,621,800</b>	<b>83,093,000</b>	<b>71,267,486</b>
<i>Preparation and Coordination from the Netherlands</i>	25	4,795,780	4,209,164	3,944,263
<i>Education/Awareness raising</i>	26	829,156	741,043	687,395
		<b>76,246,736</b>	<b>88,043,207</b>	<b>75,899,144</b>
<b>Fundraising expenses</b>	27	2,851,325	2,624,150	2,346,772
<b>Management and Administration expenses</b>	28	1,118,812	1,130,886	1,067,490
<b>TOTAL EXPENDITURE</b>		<b>80,216,873</b>	<b>91,798,243</b>	<b>79,313,406</b>
<b>SURPLUS (+) /DEFICIT (-) BEFORE FINANCIAL INCOME AND EXPENSES</b>		<b>4,144,811</b>	<b>821,000</b>	<b>1,780,844</b>
<b>Balance of financial income and expenses</b>	29	352,365	-	566,603
<b>SURPLUS (+) /DEFICIT (-)</b>		<b>4,497,176</b>	<b>17,000</b>	<b>2,347,447</b>

ADDED TO/ WITHDRAWN FROM		Actual 2023	Budget 2023	Actual 2022
<b>Continuity reserve</b>				
General		2,602,926	17,000	1,171,669
<b>Designated reserves</b>				
<i>Financing and risk reserves</i>				
Prefinancing projects		-1,000,000	-	-
Exchange rate reserve		-169,939	-	560,595
Financing fixed assets		10,760	-	168,901
		<b>-1,159,179</b>	<b>-</b>	<b>729,496</b>
<i>For future project spending</i>				
Programme reserve		604,245	-	70,000
Country programme reserves		-604,245	-	-70,000
Programme development & innovation		-89,447	-	-23,451
Disaster response		82,315	-	-
		<b>-7,132</b>	<b>-</b>	<b>-23,451</b>
<b>Programme Funds</b>				
Future project spending		3,060,559	-	469,734
<b>TOTAL CHANGE IN RESERVES AND FUNDS</b>		<b>4,497,176</b>	<b>17,000</b>	<b>2,347,447</b>



## CASH FLOW OVERVIEW

CASH FLOW	Actual 2023	Actual 2022
<b>Cash flow from operating activities</b>		
<i>Received</i>		
From own fundraising and other non-profit organisations	21,268,236	18,073,027
From project grants	62,612,624	47,715,328
From project grants consortia partners	12,575,696	14,673,257
In exchange for the delivery of products and services	45,602	17,126
Other income	446,051	215,405
	96,948,209	80,694,143
<i>Payments</i>		
Programme and coordination costs	-71,723,228	-58,889,893
Project grants to consortia partners	-12,575,696	-14,673,257
Fundraising, management, and administration costs	-3,970,137	-3,414,262
	-88,269,061	-76,977,412
<b>Cash flow from operating activities</b>	<b>8,679,147</b>	<b>3,716,731</b>
<i>Cash flow into investments</i>		
Assets bought (book value)	-371,124	-1,172,630
Assets sold (book value)	12,793	-2,277
	-358,331	-1,174,907
<i>Cash flow from financial activities</i>		
Balance of financial income and expenses	281,509	566,603
<b>Change in securities and cash equivalents</b>	<b>8,602,325</b>	<b>3,108,427</b>
Balance 31 December	33,587,130	24,984,805
Balance 1 January	24,984,805	21,876,377
<b>TOTAL CHANGE IN SECURITIES, CASH, AND CASH EQUIVALENTS</b>	<b>8,602,325</b>	<b>3,108,428</b>

The cash flow statement was compiled utilising the indirect method.

RATIO LIQUIDITY	Actual 2023	Actual 2022
Current assets	62,109,532	45,818,132
Current liabilities	-43,693,307	-32,251,454
Provisions	-1,342,574	-979,442
Programme funds	-5,701,778	-2,641,218
Working capital	11,371,873	9,946,018
<b>Liquidity ratio</b>	<b>1.22</b>	<b>1.28</b>

The cash position should be analysed as part of the overall liquidity ratio, including current assets, short-term liabilities, provisions and restricted programme funds. The ACID ratio measures ZOA's ability to use its cash or quick assets for immediate payment or retirement of its current liabilities and current provisions. In 2023, the working capital position increased by €1.43 million. The liquidity ratio was 1.22 at the end of 2023. The required ratio for covering ZOA's short-term commitments is at least 1.0, which means our liquidity remained sufficient to cover all of our 2023 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 formalised in a Charter Agreement. In accordance with Guideline 650 of Fundraising Organisations, no consolidated annual accounts have been prepared.

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

### **Consortia partners' income and expenditure**

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

The annual accounts were prepared on a historical cost basis or at fair value. Unless otherwise indicated, assets and liabilities are presented at historical costs. Income and 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 the balance sheet date in the functional currency against the rate applicable on that date. Non-monetary assets and liabilities in foreign currencies 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 expenditure.

### Use of estimates

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

### Impairment

If the book value of an asset exceeds the

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

### Financial instruments

During the normal course of business, ZOA uses various financial instruments that expose the organisation to market and 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 or accumulated impairment losses, where relevant.

Partially or fully depreciated fixed assets are removed from the fixed assets registers only when sold or officially decommissioned. Maintenance expenses will only be capitalised as assets if they extend the economic life of the object. Expenses regarding major maintenance of buildings will not be accrued 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	31⅓%
Refurbishment	10%
Inventory and equipment	25%
Vehicles in programme areas	33⅓%

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

## Inventories

Stocks are valued at the 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 an individual assessment of the collectability of debts. No receivables that extend beyond one year after the balance date are included.

## Securities

Securities are valued at fair value.

## Cash and cash equivalents

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

## Reserves and funds

ZOA's reserves and funds exist to achieve the organisation's objectives. They can be summarised 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 ZOA's Executive Board.

### *Designated reserves*

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

### *Programme Funds*

Programme funds concern funding acquired for a specific use designated by the donor that has not yet been spent on these designations in the financial year.

## Provisions

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

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

Obligations relating to contributions to pension schemes based on defined contributions are presented as expenditure in the statement of income and expenditure 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 where ZOA implements programmes. A donor obligation is recognised once the Executive Board passes the resolution and communicates this to the donor and grant recipient, leading to a legally enforceable or actual obligation to spend funds on the agreed project. On the balance sheet, the remaining obligation is presented as a liability. Liabilities are valued at fair value. Obligations extending beyond one year after the balance date are registered as long-term liabilities.

### Leasing

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



# Accounting principles for the statement of income and expenditure

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

## Income raised

Income from private individuals, companies, churches, and schools is recognised as income in the year of reception or the moment of signing a contract. It includes the income from the door-to-door collection, legacies, contributions, donations, and gifts. Donations in kind are valued at a fair price. Legacies are recorded as income in the year in which the notary has communicated the content of the deed, or 'akte van scheidings en deling'. Donations and legacies still under usufruct by the donating party are recognised 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 recognised in the year that income from the campaign by other non-profit organisations was received or pledged. 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 recognised as both income and expenditure in the statement of income and expenditure in the year of the contractual spending obligation.

## Project grants for ZOA

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

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

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

## Expenditure

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





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

**Spent on objectives**

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

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

**Fundraising expenses**

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

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

**Management and administration expenses**

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

**Balance of financial income and expenses**

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

**Cash flow overview**

The cash flow statement is compiled utilising an indirect method that prescribes a distinction between cash flow from operational activities and cash flow 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 2023	Total 2022
<b>On 1 January 2023</b>		
Acquisition value	211,521	211,521
Cumulative depreciation	210,587	157,903
<b>Book value</b>	<b>934</b>	<b>53,618</b>
<b>Changes in book value</b>		
Investment	-	-
Divestment	-	-
Depreciations	934	52,684
Depreciations divestment	-	-
<b>Balance</b>	<b>-934</b>	<b>-52,684</b>
<b>On 31 December 2023</b>		
Acquisition value	211,521	211,521
Cumulative depreciation	211,521	210,587
<b>BOOK VALUE</b>	<b>-</b>	<b>934</b>

The intangible assets are the investment and depreciation in software.

TANGIBLE FIXED ASSETS 2	Land	Building	Inventory & Equipment	Vehicles	Total 2023	Total 2022
<b>On 1 January 2023</b>						
Acquisition value	349,000	1,326,735	1,428,528	3,520,597	6,624,860	6,008,914
Cumulative depreciation	-	370,066	1,158,917	3,459,872	4,988,855	4,594,494
<b>Book value</b>	<b>349,000</b>	<b>956,669</b>	<b>269,611</b>	<b>60,725</b>	<b>1,636,005</b>	<b>1,414,420</b>
<b>Changes in book value</b>						
Investment	-	21,767	198,826	150,532	371,124	1,172,630
Divestment	-	-	94,449	517,160	611,608	396,898
Depreciations	-	61,514	187,992	97,132	346,638	953,322
Depreciations disinvestment	-	-	89,933	508,882	598,815	399,175
<b>Balance</b>	<b>-</b>	<b>-39,747</b>	<b>6,318</b>	<b>45,122</b>	<b>11,693</b>	<b>221,584</b>
<b>On 31 December 2023</b>						
Acquisition value	349,000	1,348,502	1,436,036	2,707,991	5,841,529	6,624,860
Cumulative depreciation	-	431,580	1,160,107	2,602,144	4,193,831	4,988,855
<b>BOOK VALUE</b>	<b>349,000</b>	<b>916,922</b>	<b>275,929</b>	<b>105,847</b>	<b>1,647,698</b>	<b>1,636,005</b>

In 2023, the investments of €0.37 million consisted primarily of inventory, equipment, and vehicles used in country programmes. Divestments of €0.61 million related mainly to used vehicles sold in country programmes or fully depreciated assets. Divestments are assets sold by ZOA after they became redundant or economically too expensive to operate. Land and buildings in the Netherlands were acquired in 2013. There is no indication that the actual value at the end of the financial year is materially higher or lower than the book value.

RECEIVABLES, PREPAYMENTS, AND ACCRUED INCOME <sup>3</sup>	31 Dec 2023	31 Dec 2022
<b>Receivables from donors</b>		
Ministry of Foreign Affairs, Embassies, RVO the Netherlands	3,369,838	1,710,384
European Union (ECHO / EuropeAid)	2,912,852	3,397,624
UN organisations	2,341,243	2,223,628
US Agency for International Development (USAID)	1,978,380	3,251,434
German Development Agency (GIZ)	1,303,112	412,499
Other donors	645,091	1,320,157
Canadian Foodgrains Bank (CFGB)	603,147	-
SIDA	114,009	422,516
Tearfund	52,775	352,444
Department for International Development (FCDO/DFID), UK	3,733	752,373
Medical Teams International (MTI)	-	259,865
Funds and third parties	919,200	442,015
	14,243,380	14,544,939
<b>Project expense advances to local partners</b>	11,021,847	4,763,345
<b>Other debtors and receivables</b>		
Debtors and prepaid expenses (countries)	2,553,522	724,432
Legacies	106,801	106,801
Debtors and prepaid expenses (NL)	525,996	442,314
Other debtors and receivables	-	251,496
Interest to be received	70,855	-
	3,257,174	1,525,043
<b>TOTAL</b>	<b>28,522,402</b>	<b>20,833,327</b>

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

All receivables are claimable within one year.

SECURITIES <sup>4</sup>	31 Dec 2023	31 Dec 2022
Oikocredit EDCS U.A.	256,857	256,602
<b>TOTAL</b>	<b>256,857</b>	<b>256,602</b>

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 minor restrictions.

CASH AND CASH EQUIVALENTS <sup>5</sup>	31 Dec 2023	31 Dec 2022
<b>In bank accounts</b>		
Euros in the Netherlands	10,519,875	9,427,210
Euros in programme countries	2,054,302	1,933,366
	12,574,176	11,360,576
US Dollars in the Netherlands	15,191,119	6,117,129
US Dollars in programme countries	3,011,684	3,371,702
	18,202,803	9,488,831
GB Pounds in the Netherlands	1,492,463	2,378,461
GB Pounds in programme countries	-	-
	1,492,463	2,378,461
Other currencies in the Netherlands	-	-
Other currencies in programme countries	890,122	1,330,118
	890,122	1,330,118
<b>Held in cash</b>	170,709	170,216
<b>TOTAL</b>	<b>33,330,273</b>	<b>24,728,202</b>

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

ZOA aims to limit large balances in unstable foreign currencies. On 31 December 2023, 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 2023	Added to	Spent	31 Dec 2022
<b>Continuity reserves</b>					
General	6	5,740,726	2,602,926	-	3,137,800
Total continuity reserves		5,740,726	2,602,926	-	3,137,800
<b>Designated financing and risk reserves</b>					
Prefinancing	7	3,000,000	-	1,000,000	4,000,000
Exchange rate reserve	8	543,652	-	169,939	713,591
Financing fixed assets	9	1,647,698	10,760	-	1,636,938
Total designated finance and risk reserves		5,191,350	10,760	1,169,939	6,350,529
<b>Designated for future project spending</b>					
Programme reserve	10	1,174,245	604,245	-	570,000
Country programme reserve	11	-	-	604,246	604,246
Programme development & innovation	12	413,250	-	89,447	502,697
Disaster response	13	500,000	182,315	100,000	417,685
Total designated reserves for future project spending		2,087,495	786,560	793,693	2,094,628
<b>TOTAL</b>		<b>13,019,571</b>	<b>3,400,246</b>	<b>1,963,632</b>	<b>11,582,957</b>

The net changes in reserves correspond with allocations from the 2023 result shown in the statement of income and expenditure.

### ZOA reserve policy

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

### Continuity reserve **6**

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

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

### Designated reserves

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

### Pre-financing **7**

Classified as the designated reserve is an amount of €3.0 million, earmarked to pre-finance essential project expenses that – either by contractual obligations or by delay in payment by donors – require pre-financing by ZOA. Such pre-financing allows ZOA to continue the execution of projects at the quality, level, and pace ZOA deems necessary despite delays in payments by donors. The amount of this reserve is set by the Executive Board. Above a certain threshold, pre-financing is only allowed after explicit consent from the Executive Board.

### Exchange rate reserve **8**

The exchange rate reserve is meant to cover potential



exchange rate risks in the future. This reserve could be formed because of previous years' positive exchange rate results.

#### **Financing fixed assets <sup>9</sup>**

The designated reserve 'financing fixed assets' 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 reserve <sup>10</sup>**

The designated programme reserve is meant to cover risk caused by project expenses that may be unrecoverable from donors.

#### **Country programme reserves <sup>11</sup>**

The designated country programme reserve is based on the financial performance of the country programmes and may be used for specific projects. This reserve was liquidated in 2023 and transferred to the programme reserve.

#### **Programme development & innovation <sup>12</sup>**

A designated reserve for programme development and innovation was formed to further invest in country programme quality and development and to finance programme innovation. This reserve is also earmarked for investments in quality development benefiting all ZOA country

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

#### **Disaster response reserve <sup>13</sup>**

A disaster response reserve was established because disaster response is one of ZOA's primary 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 to the greatest extent possible through donations received from emergency relief campaigns.

PROGRAMME FUNDS 14	31 Dec 2023	Funds received	Spent on projects	Reallocation	Contribution reserves	31 Dec 2022
Afghanistan	-	1,656	-	-1,656	-	-
Burkina Faso	76,761	1,761	-	75,000	-	-
Burundi	164,992	404,071	413,869	-	-	174,790
Colombia	27,651	349,596	324,077	2,699	-	-567
Congo	205,724	242,745	280,955	-	-	243,934
Ethiopia	8,851	534,596	890,312	67,855	10,495	286,217
Indonesia	-	-	-	-	-	-
Iraq	12,154	644,244	713,486	41,703	1,968	37,725
Lebanon	64,370	48	3,600	-48	-	67,970
Liberia	-9,414	1,490	19,448	-70,098	5,634	73,008
Libya / Morocco	826,049	729,177	450	97,322	-	-
Mid-East (Gaza)	50,671	55,396	4,725	-	-	-
Mozambique	-	592	-	-592	-	-
Myanmar	20,669	53,550	32,881	-	-	-
Nigeria	-4,260	108,521	127,915	7,954	-	7,180
Pakistan	-	10,604	32,000	-40,046	-	61,442
South Sudan	62,754	1,328,560	1,346,529	-	-	80,723
Sri Lanka	-	-	-	-	-	-
Sudan	57,302	182,486	125,184	-	-	-
Syria	2,988,347	3,908,177	1,005,186	-	-	85,356
Uganda	-15,936	1,172,547	1,229,762	-	100,000	-58,721
Ukraine	810,123	2,066,205	2,449,147	-	2,237	1,190,828
Yemen	354,971	775,274	683,222	-	-	262,918
Emergency Relief (general)	-	-	-	-14,579	-	14,579
Other	-	51,677	-	-165,514	-	113,837
<b>TOTAL</b>	<b>5,701,778</b>	<b>12,622,973</b>	<b>9,682,749</b>	<b>-</b>	<b>120,334</b>	<b>2,641,220</b>

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, the pattern of project income versus project expenditure 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 <sup>15</sup>	Provisions for ineligible project costs	Local pension and taxes provisions	Total
Balance 1 January 2023	928,050	51,392	979,442
Addition	876,966	108,894	985,860
	1,805,016	160,286	1,965,302
Utilisation	-449,035	-51,392	-500,427
Release	-122,300	-	-122,300
<b>BALANCE 31 DECEMBER 2023</b>	<b>1,233,681</b>	<b>108,894</b>	<b>1,342,575</b>

Provisions for potential liabilities for costs and claims relate to ineligible project costs, pensions, and tax (re)payments in programme countries. On 31 December 2023, it was uncertain if these costs required payment, but a provision was deemed necessary. A reasonable estimate could be made based on the amount of project spending and local pension provision. The projected outflow of resources is expected to occur during subsequent years, but the exact timing cannot be predicted.

CURRENT LIABILITIES	31 Dec 2023	31 Dec 2022
<b>Accruals to donors <sup>16</sup></b>		
Ministry of Foreign Affairs, Embassies, RVO the Netherlands	18,584,427	14,537,114
UN organisations	6,878,241	1,724,430
European Union (ECHO / EuropeAid)	4,729,523	3,322,885
Canadian Foodgrains Bank (CFGB)	798,899	31,306
Other donors	700,110	676,650
German Development Agency (GIZ)	366,272	280,845
World Renew	207,010	-
LIFT	191,301	583,790
Tearfund	56,811	375,507
US Agency for International Development (USAID)	22,092	16,288
Funds and third parties	3,227,518	1,928,422
	35,762,203	23,477,237
<b>Other liabilities and accruals <sup>17</sup></b>		
Contractual obligations to be paid to partners	3,038,855	5,865,891
Liabilities (countries, related to staff)	674,183	633,415
Accrual holiday allowance and annual leave provision	445,461	305,493
Creditors (the Netherlands)	864,892	230,016
Other liabilities and accruals (countries)	2,239,091	1,349,628
Other liabilities and accruals (the Netherlands)	668,620	389,775
	7,931,103	8,774,217
<b>TOTAL</b>	<b>43,693,306</b>	<b>32,251,454</b>

### Accruals to donors <sup>16</sup>

Institutional donor contributions received in advance – which will be spent after 2023 – are shown as liabilities. ZOA received these payments based on programme proposals and contracts. ZOA is required to spend funds accordingly and return money to its original donor if a commitment is not fulfilled.

### Other liabilities and accruals <sup>17</sup>

#### *Contractual obligations to be paid to partners*

These liabilities concern projects implemented by partner organisations requiring ZOA funding.

#### *Liabilities countries – related to staff*

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

#### *Other liabilities and accruals – countries*

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

### Off-balance sheet liabilities

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

# Explanatory notes to the statement of income and expenditure

## INCOME

### Total income during the financial year

ZOA's total income increased from €81.1 million in 2022 to €84.4 million in 2023, showing an increase of €3.3 million (4.1 %). This positive development is due to an increase in ZOA's own fundraising activities and third-party campaigns.

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

Total income generated from ZOA's own fundraising and third-party campaigns increased by 40% in relation to the budget. In 2023, unearmarked income increased by €1.0 million thanks to an increase in legacies. The percentage of unearmarked income decreased due to the increased level of earmarked income in 2023. This significant increase in earmarked income is mainly thanks to the success of our emergency fundraising campaign for Syria and Ukraine together with other non-profit organisations.

INCOME GENERATED FROM ZOA'S OWN FUNDRAISING ACTIVITIES AND THIRD-PARTY CAMPAIGNS	Actual 2023	Budget 2023	Actual 2022
Income generated from ZOA's own fundraising and third-party campaigns			
Income from private individuals	8,908,280	7,430,000	7,530,028
Income from companies	2,484,594	1,725,000	1,997,919
Income from other non-profit organisations	9,875,362	5,330,000	8,608,731
Income in exchange for the delivery of products and services	45,602	-	17,126
	21,313,838	14,485,000	18,153,804
Unearmarked	7,706,904 37%	7,250,000 50%	6,716,767 37%
Earmarked	13,606,935 63%	7,235,000 50%	11,437,037 63%
<b>TOTAL</b>	<b>21,313,838</b>	<b>14,485,000</b>	<b>18,153,804</b>

The income components are specified in the following paragraphs.

INCOME FROM PRIVATE INDIVIDUALS 18	Actual 2023	Budget 2023	Actual 2022
Contributions, donations, and gifts	6,909,602	5,880,000	6,481,217
Door-to-door collections	839,972	950,000	825,168
Legacies	1,158,706	600,000	223,643
<b>TOTAL</b>	<b>8,908,280</b>	<b>7,430,000</b>	<b>7,530,028</b>

General income from contributions, donations, and gifts increased from €6.5 million to €6.9 million – a positive variation of €0.4 million – in relation to the 2022 actuals. Categorically, income from legacies is hard to predict and fluctuates substantially over the years.



INCOME FROM GRANTS FOR CONSORTIA PARTNERS <b>19</b>	Actual 2023	Actual 2022
BUZA-WaA - We are Able!	5,261,554	5,285,063
BUZA-DRA - ACM Syria Earthquake Joint Response 2023	2,876,239	-
BUZA-TRIDE - Transition Inclusive Development in Eastern Congo	1,763,716	1,862,404
EKN - SIPRA	1,008,270	16,227
BUZA-DRA - Madagascar Drought Joint Response	-	2,960,281
BUZA-DRA - Syria Joint Response	-	2,724,576
ECHO - FLOFA 2019 - Afghanistan	500,000	
EU Delegation South Sudan - Pride	-	90,759
UNOCHA - Strengthening the resilience and coping capacity of the IDP in Rakhine	186,666	
UNOCHA - Multi-sectoral assistance to provide lifesaving activities among IDP in Rakhine	35,644	
UNOCHA - EHF Tigray	2,706	-
UNOCHA - Life-changing Assistance in Central Rakhine	-	354,416
UNOCHA - Food Security 2021 - 2022	-	212,234
UNOCHA - SHF Dry Spell Response Gedaref	-	73,966
UNHCR - Health & Nutrition (Babikiri Gedaref)	502,952	71,958
UNHCR - Um Gargour (Gedaref)	-	209,154
UNDP - Réduction des conflits fonciers et conflits liés à la transhumance au Sud-Kivu	203,545	352,421
RVO - Amahoro @ Scale	117,668	64,177
RVO - SDGP - Advanced Agriculture for improved potato crop	-	75,564
SIDA - Sustainable Integrated Development Approach	-	275,797
WFP - Nutrition Gedaref 2023	116,735	44,260
<b>TOTAL</b>	<b>12,575,696</b>	<b>14,673,257</b>

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



<b>INCOME FROM PROJECT GRANTS FOR ZOA 20</b>	<b>Actuals 2023</b>	<b>Actual 2022</b>
Ministry of Foreign Affairs DSH-HH	5,881,460	498,485
Ministry of Foreign Affairs DSO-MO	3,396,156	5,390,334
Netherlands Enterprise Agency (RVO)	848,880	1,014,491
<b>Subtotal</b>	<b>10,126,496</b>	<b>6,903,310</b>
Embassy of the Kingdom of the Netherlands in Rwanda	4,005,757	2,795,140
Embassy of the Kingdom of the Netherlands in Sudan	1,381,186	157,419
Embassy of the Kingdom of the Netherlands in Burundi	302,295	691,930
<b>Subtotal</b>	<b>5,689,239</b>	<b>3,644,489</b>
<b>Total Dutch Ministry of Foreign Affairs donors</b>	<b>15,815,735</b>	<b>10,547,799</b>
ECHO	3,002,288	714,334
EuropeAid	3,306,480	3,585,527
<b>Total EU</b>	<b>6,308,768</b>	<b>4,299,861</b>
United Nations (OCHA)	5,163,123	5,906,499
World Food Programme (WFP)	4,305,153	5,868,193
Livelihoods and Food Security Trust Fund (LIFT)	1,025,928	372,474
UNHCR - Sudan	780,301	2,092,335
United Nations Development Programme (UNDP)	747,572	1,787,289
UNOPS	517,213	243,029
Education Cannot Wait (ECW)	339,620	827,670
UN - International Labour Office (ILO)	307,329	-
International Organization for Migration (IOM)	80,132	114,331
UNICEF - Myanmar	68,436	212,637
UNICEF - Colombia	40,119	481,304
UNICEF - Sudan	36,261	40,712
UNICEF - South Sudan	-11,044	57,356
UNPBF	-	791,830
United Nations Educational, Scientific and Cultural Organization (UNESCO)	-	585,627
UNCDF	-	167,976
Food and Agriculture Organisation (FAO)	-	34,800
<b>Total UN</b>	<b>13,400,145</b>	<b>19,584,062</b>

<b>PROJECT</b>	<b>Actual 2022</b>	<b>Actual 2021</b>
U,S, Agency for International Development (USAID)	5,622,480	6,065,038
U,S, State Department	2,905,152	434,083
Canadian Foodgrains Bank (CFBG)	2,694,631	2,240,654
German Development Agency (GIZ)	1,867,459	1,599,856
Minsitry of Foreign Affairs of Denmark (Danida)	427,506	350,434
AECID (Spain)	170,592	378,412
Foreign, Commonwealth and Development Office (FCDO)	7,514	-
Swedish International Development Cooperation Agency (SIDA)	-	1,131,087
Irish Aid	-	686,171
Federal Ministry of Economic Cooperation and Development of Germany (BMZ)	-	103,764
<b>Total Governmental donors</b>	<b>13,695,334</b>	<b>12,989,499</b>
The LEGO Foundation	294,631	-
TearFund Australia	182,107	216,258
Supremo	95,509	48,625
Mott MacDonald	59,197	-
NUFFIC	-487	26,879
MTI	-	252,624
Civil Society Fund	-	16,981
Hellioz	-	15,834
Cordaid	33,510	-
Other	141,650	53,363
<b>Total Others</b>	<b>806,117</b>	<b>630,564</b>
<b>TOTAL PROJECT GRANTS</b>	<b>50,026,099</b>	<b>48,051,785</b>

Income from institutional donors reflects contributions from the Dutch government, other governmental donors, the European Union, United Nations organisations – such as UNHCR, UNDP, UNICEF, WFP – and others. Whether donors are willing to contribute to an emergency situation or reconstruction projects

during the year – and to what degree – is difficult to anticipate in a budget. The actual figure – €50.0 million – is significantly higher than the 2022 actual figure – €48.1 million. It is ZOA’s policy to partner with donors when their priorities meet our programme goals and mandate.

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

INCOME FROM OTHER NON-PROFIT ORGANISATIONS 21	Actual 2023	Budget 2023	Actual 2022
Funds	3,859,285	2,900,000	3,429,682
Third parties	3,079,167	1,130,000	3,578,693
Churches and schools	2,936,910	1,300,000	1,600,357
<b>TOTAL</b>	<b>9,875,362</b>	<b>5,330,000</b>	<b>8,608,731</b>

In 2023, income from other non-profit organisations increased from €8.6 million in 2022 to €9.9 million in 2023. This income category is a combination of funds, third parties, churches, and schools.

INCOME IN EXCHANGE FOR THE DELIVERY OF PRODUCTS AND SERVICES 22	Actual 2023	Actual 2022
Net revenue from the sale of products and services	113,477	70,428
Cost price - products and services	-67,876	-53,302
<b>TOTAL</b>	<b>45,602</b>	<b>17,126</b>

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

OTHER INCOME 23	Actual 2023	Actual 2022
Income from sold assets	135,944	39,566
Other income from Coöperatie Dutch Coalition for Relief and Development U,A,	310,106	175,839
<b>TOTAL</b>	<b>446,051</b>	<b>215,405</b>



## EXPENDITURE

### Total expenses during the financial year

While income increased by a total of €3.3 million, expenses increased by €0.9 million – from €79.3 million in 2022 to €80.2 million in 2023. In 2023, 94.1% of the expenditure was spent directly on objectives – well above ZOA's minimum target of 88%. Types of expenditure expressed in a percentage of total expenditure – excluding expenditure through consortia partners – are shown in the table.

### Projects spent through consortium partners

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

### Funding spent on objectives in countries

ZOA's budget was drawn up in September. It was based on a project portfolio and the opportunities known at that time. During the financial year, ZOA depends on the circumstances in the countries in which it operates, government approval, and donor approval to initiate programme activities. As a result, projects may start later – or have a lower budget – than initially planned. The total amount spent on objectives in countries in 2023 is about the same as in 2022. However, spending on objectives was lower than budgeted due to delays in implementation. Assets required for a specific project – and fully subsidised by the donor – are presented as project expenditures.

EXPENSE STRUCTURE OF THE ORGANISATION	Actual 2023	Budget 2023	Actual 2022
Spent on objectives in countries excluding consortia	85.8%	89.0%	87.6%
Education and awareness	1.2%	0.9%	1.1%
Programme preparation and coordination in The Netherlands	7.1%	5.3%	6.1%
<b>Total spent on objectives</b>	<b>94.1%</b>	<b>95.3%</b>	<b>94.7%</b>
Fundraising costs	4.2%	3.3%	3.6%
Costs of management and administration	1.7%	1.4%	1.7%
<b>Total costs of the organisation</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

SPENT ON OBJECTIVES IN COUNTRIES <sup>24</sup>	Actual 2023	Budget 2023	Actual 2022
<b>Projects spent through consortia partners</b>	<b>12,575,696</b>	<b>12,371,954</b>	<b>14,673,257</b>
<b>Own funding spent on objectives in countries</b>			
Burundi	1,878,954	2,767,470	2,051,161
Colombia	7,981,664	10,675,228	7,234,028
Congo	4,706,370	8,785,379	4,114,278
Ethiopia	7,085,390	10,268,367	9,283,333
Iraq	2,097,688	2,891,925	2,476,945
Liberia	110,201	19,448	3,218,261
Myanmar	2,726,089	1,733,067	2,171,159
Nigeria	2,295,189	3,104,326	1,779,626
South Sudan	3,555,818	2,891,970	2,703,206
Sudan	5,672,802	9,850,232	5,930,226
Syria	7,365,693	3,285,391	2,569,990
Uganda	2,740,953	3,522,715	3,762,263
Ukraine	4,380,799	5,126,600	4,744,083
Yemen	4,819,864	5,298,867	4,455,019
Other (DRT-countries)	628,629	500,061	100,652
	<b>58,046,104</b>	<b>70,721,046</b>	<b>56,594,229</b>
<b>Own funding spent on objectives from the Netherlands</b>			
Preparation and coordination from the Netherlands	4,795,780	4,209,164	3,944,263
Education and awareness raising in the Netherlands	829,156	741,043	687,395
	<b>5,624,936</b>	<b>4,950,207</b>	<b>4,631,658</b>
<b>TOTAL</b>	<b>76,246,736</b>	<b>88,043,207</b>	<b>75,899,144</b>

**Preparation and Coordination from the Netherlands 25**

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

PREPARATION AND COORDINATION FROM THE NETHERLANDS 25	Actual 2023	Budget 2023	Actual 2022
Preparation and coordination costs - the Netherlands	4,047,383	4,209,164	3,344,505
We Are Able!	395,969	-	332,218
Syria Joint Response coordination costs	169,228	-	136,576
DRA coordination costs	86,044	-	64,946
DIF4 DRA Upskilling and upscaling cash and voucher assistance	7,709	-	18,204
ARC coordination costs	-	-	12,258
CSO: Assistance for Women Prisoners	-	-	12,105
ERP project	-	-	12,066
ERP project - phase 2	89,447	-	11,385
<b>TOTAL</b>	<b>4,795,780</b>	<b>4,209,164</b>	<b>3,944,263</b>

**Education and awareness-raising 26**

Education and awareness raising are ZOA's statutory objectives. Costs include education of – and awareness raising among – the general public at schools and among ZOA constituents in particular. Expenditure in 2023 was slightly higher than the actuals in 2022; however, it was in line with ZOA's 2023 budget.

FUNDRAISING EXPENSES 27	Actual 2023	Budget 2023	Actual 2022
Total fundraising expenses	2,851,325	2,624,150	2,346,772
Total fundraising expenses as part of the total income excluding consortia	4.0%	3.3%	3.5%

The relative cost of fundraising has increased relative to 2022. However, the income from ZOA's own fundraising activities and third-party campaigns is in the same range as last year.

MANAGEMENT AND ADMINISTRATION EXPENSES 28	Actual 2023	Budget 2023	Actual 2022
Total costs - management and administration	1,118,812	1,130,886	1,067,490
Total costs - management and administration in percentage of total costs excluding consortia	1.7%	1.4%	1.7%

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

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

COST ALLOCATION TO MANAGEMENT AND ADMINISTRATION	%	Explanation
Allocation only from ZOA Netherlands departments		
Building and Depreciation	pro rata	
Department Finance & Control	50	
Department IT	pro rata	Support of countries allocated to preparation and coordination
Department Human Resources	pro rata	
Department Directors and Management Support	50	
Supervisory Board	100	

BALANCE OF FINANCIAL INCOME AND EXPENSES <sup>29</sup>	Actual 2023	Budget 2023	Actual 2022
Interest received	522,304	-	6,007
Currency exchange and recalculation results	-169,939	-	560,595
<b>TOTAL</b>	<b>352,365</b>	<b>-</b>	<b>566,602</b>

Currency exchange and recalculation show an overall negative result in 2023. These results are not budgeted for as they are unpredictable risks. ZOA is aware of these exchange rate risks and takes appropriate measures to mitigate them where possible. This negative exchange rate result was withdrawn from the designated reserve to cover exchange rate risks.

Attribution of costs 2023	Programmes	Education	Coordination	Fundraising	Costs of man, and admin,	Total 2023	Total 2022
Own programmes/ projects	43,422,306	-	678,510	-	-	44,100,816	41,996,101
Staff costs	14,377,411	519,297	3,271,327	1,523,083	806,933	20,498,051	19,044,651
Communication costs	-	229,067	31	1,118,356	-	1,347,454	1,082,658
Accommodation costs	-	7,944	57,405	22,335	14,194	101,878	125,792
Office costs and other general costs	-	70,804	736,251	181,806	256,546	1,245,407	1,384,941
Depreciation costs	246,387	2,044	52,256	5,745	41,141	347,572	1,006,006
<b>TOTAL ZOA</b>	<b>58,046,104</b>	<b>829,156</b>	<b>4,795,780</b>	<b>2,851,325</b>	<b>1,118,813</b>	<b>67,641,178</b>	<b>64,640,149</b>
Project spent through consortium partners	12,575,696	-	-	-	-	12,575,696	14,673,257
<b>TOTAL INCLUDING CONSORTIUM PARTNERS</b>	<b>70,621,800</b>	<b>829,156</b>	<b>4,795,780</b>	<b>2,851,325</b>	<b>1,118,813</b>	<b>80,216,874</b>	<b>79,313,406</b>

BREAKDOWN OF STAFF COSTS	Actual 2023	Actual 2022
Staff costs - countries	14,377,411	13,860,397
Gross salary	5,390,164	4,423,183
Allocation to projects and countries	-970,733	-578,997
Social security	749,241	617,002
Pension costs	412,197	340,722
Other staff costs	539,771	382,345
<b>TOTAL</b>	<b>20,498,051</b>	<b>19,044,652</b>

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 €70.6 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 are €0.8 million, which is a statutory ZOA objective.

• The preparation and coordination costs from the Netherlands are €4.8 million. These costs mainly relate to costs of the Disaster Response Team, Programme Development & Support Department, Finance & Control Department, Quality Unit and IT Unit and selected costs of other departments.

### C) Direct costs Fundraising

This contains the total costs of raising project grants and third-party campaigns at a total of €2.9 million.

### D) Costs allocable to Management & Administration

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

REMUNERATION EXECUTIVE BOARD	Chief Executive Officer	Chief Programme Officer	Actual 2023	Actual 2022
Name	C,T, Lukkien	C,W,A, Visser		
Position	permanent	permanent		
Hours / week	36	40		
PT-percentage	90%	100%		
Period	1/1 - 31/12	1/1 - 31/12		
Gross salary	99,406	94,142	193,548	188,827
Vacation bonus	7,952	7,511	15,463	15,087
End-of-year bonus	8,284	7,845	16,129	15,736
Total gross salary / remuneration	115,642	109,498	225,140	219,650
Pension premiums	11,290	10,431	21,721	19,856
<b>TOTAL</b>	<b>126,932</b>	<b>119,929</b>	<b>246,861</b>	<b>239,506</b>

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

The remuneration of the Board of Directors has been set in accordance with the guidelines and BSD scales for CEOs of Goede Doelen Nederland, the Dutch industry body for fundraising institutions. The policy is updated periodically. The regulation sets a maximum standard for annual income based on weighted criteria. This led to a so-called BSD score of 492 points for ZOA's CEO and a maximum annual income of €180,984. This also led to a so-called BSD score of 452 points for ZOA's CPO and a maximum annual income of €154,951. Based on their responsibilities and scope of work, the CEO and CPO positions belong to scales J and I, respectively.

In 2023, the actual annual income of board members included in the assessment, based on applicable limits, amounted to €115,642 for C.T. Lukkien (0.9 FTE/12 months) and €109,498 for C.W.A. Visser (1.0 FTE/12 months). In both cases, the salary level is well below the applicable maximum.

REMUNERATION EXTERNAL AUDITORS	Actual 2023	Actual 2022
Consolidated financial accounts	99,462	91,955
Other audit assignments	34,038	50,575
Other non-audit services	30,829	-
<b>TOTAL</b>	<b>164,329</b>	<b>142,530</b>

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 of 31 December 2023, ZOA employed 918 people based on headcount (2022: 1,001). This decrease is a mixture of increased and decreased country programme volumes – some programmes approached phase-out while others grew from start-up to maturity phase.

### Appropriation of results

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

# Independent auditor's report

To: The Executive Board and Supervisory Board of Stichting ZOA

## A. Report on the audit of the financial statements 2023 included in the annual report

### Our opinion

We have audited the financial statements 2023 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, 2023 and of its result for 2023 in accordance with the Guideline for annual reporting 650 'Fundraising organizations' of the Dutch Accounting Standards Board.

The financial statements comprise:

1. the balance sheet as at December 31, 2023;
2. the profit and loss account for 2023;
3. the cashflow statement 2023; and
4. the notes comprising of a summary of the accounting policies and other explanatory information.

### Basis for our opinion

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

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

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

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

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

- Our purpose and vision;
- Introduction;
- ZOA worldwide in 2023
- Reflections of ZOA's Executive Board;
- Trends & Risks;
- ZOA's core values;
- Atsbiha's story (Ethiopia)
- Statement of the Supervisory Board;
- ZOA's approach and strategy;
- Cesarie's story (Burundi), and
- Impact of our work in 2023.

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

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

We have read the other information. Based on our knowledge and understanding obtained through our audit of the financial statements or otherwise, we have considered whether the other information contains material misstatements.

By performing these procedures, we comply with the requirements of the Dutch Standard 720. The scope of the procedures performed is substantially less than the scope of those performed in our audit of the financial statements.

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





### C. Description of responsibilities regarding the financial statements

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

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

As part of the preparation of the financial statements, management is responsible for assessing organization's ability to continue as a going concern. Based on the financial reporting framework mentioned, management should prepare the financial statements using the going concern basis of accounting, unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Management should disclose events and circumstances that may cast significant doubt on the organization's

ability to continue as a going concern in the financial statements.

The supervisory board is responsible for overseeing the company's financial reporting process.

#### Our responsibilities for the audit of the financial statements

Our objective is to plan and perform the audit engagement in a manner that allows us to obtain sufficient and appropriate audit evidence to provide a basis for our opinion.

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

We have exercised professional judgement and have maintained professional skepticism throughout the audit,



in accordance with Dutch Standards on Auditing, ethical requirements and independence requirements. Our audit included among others:

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

attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause a company to cease to continue as a going concern;

- evaluating the overall presentation, structure and content of the financial statements, including the disclosures; and
- evaluating whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Lelystad, 23 May 2024

Crowe Foederer  
Audit & Assurance B.V.

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



# Annex Budget 2024

INCOME	Budget 2024	Actual 2023	Actual 2022
<b>Income</b>			
Income from private individuals	8,150,000	8,908,280	7,530,028
Income from companies	1,850,000	2,484,594	1,997,919
Income from government subsidies:			
- Project grants for consortia partners	13,674,000	12,575,696	14,673,257
- Project grants for ZOA	57,708,716	50,026,099	48,051,784
Income from other non-profit organisations	7,315,000	9,875,362	8,608,731
<b>Total income raised</b>	<b>88,697,716</b>	<b>83,870,031</b>	<b>80,861,719</b>
Income in exchange for the delivery of products and services	-	45,602	17,126
Other income	-	446,051	215,405
<b>TOTAL INCOME</b>	<b>88,697,716</b>	<b>84,361,684</b>	<b>81,094,250</b>

EXPENDITURE	Budget 2024	Actual 2023	Actual 2022
<b>Spent on objectives</b>			
<i>Spent on Objectives in Countries</i>			
Project grants to consortia partners	13,674,000	12,575,696	14,673,257
Own spending on objectives	65,698,544	58,046,104	56,594,229
	79,372,544	70,621,800	71,267,486
Preparation and Coordination from the Netherlands	4,465,880	4,795,780	3,944,263
Education/Awareness raising	798,983	829,156	687,395
	84,637,407	76,246,736	75,899,144
<b>Fundraising expenses</b>	3,015,680	2,851,325	2,346,772
<b>Management and Administration</b>	1,232,201	1,118,812	1,067,490
<b>TOTAL EXPENDITURE</b>	<b>88,885,288</b>	<b>80,216,873</b>	<b>79,313,406</b>
<b>SURPLUS/DEFICIT (-) BEFORE FINANCIAL INCOME AND EXPENSES</b>	<b>-187,572</b>	<b>4,144,811</b>	<b>1,780,844</b>
<b>Balance of financial income and expenses</b>	200,000	352,365	566,603
<b>SURPLUS/DEFICIT (-)</b>	<b>12,428</b>	<b>4,497,176</b>	<b>2,347,447</b>

ADDED TO/ WITHDRAWN FROM	Budget 2024	Actual 2023	Actual 2022
Continuity reserve	12,428	2,602,926	1,171,669
<b>Designated reserves</b>			
<i>Designated financing reserves</i>			
Pre-financing projects	-	-1,000,000	-
Exchange rate reserve	-	-169,939	560,595
Financing assets	-	10,760	168,901
	-	-1,159,179	729,496
<i>Designated reserves for future risks and project spending</i>			
Programme financing	-	604,245	70,000
Country programme reserves	-	-604,245	-70,000
Programme development & innovation	-	-89,447	-23,451
Disaster Response	-	82,315	
	-	-7,132	-23,451
<b>Programme Funds</b>	-	3,060,559	469,734
<b>TOTAL CHANGE IN RESERVES AND FUNDS</b>	<b>12,428</b>	<b>4,497,176</b>	<b>2,347,447</b>







## Colophon

On the cover: Mohammad Moustafa Al Mardoud stands in what used to be a desert. Thanks to the rehabilitation of the irrigation and drainage canals by ZOA, Moustafa can now grow his sunflowers increasing his income to support his family. The picture was taken bij Lieuwe Siebe de Jong.

### ZOA

Sleutelbloemstraat 45, Apeldoorn  
P.O. Box 4130, 7320 AC Apeldoorn  
The Netherlands  
T +31 (0)55 36 63 339  
E [info@zoa.ngo](mailto:info@zoa.ngo)

ZOA is registered with the Chamber of Commerce under number: 41009723

### Executive board

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

### Text and editing

Felicia Morgenstern and Arjan van Oeveren

### Project management

Rhonda Eikelboom

### Photography

Lieuwe Siebe de Jong, Jessica Blum, Ruben Timman, Sabine van Leuveren, Yolenta Pater, Jelte Bergwerff, Jonneke Oskam, Nataliia Bohdan, Monique Boom, Ayman Fuad, Celine Staal, Henrieke van Assen, KlaasJan Baas, Muzna Hallaj, Huthaifa

### Design

[www.deelstraendejong.nl](http://www.deelstraendejong.nl)

The information in this report may be reproduced (excluding the photos), providing ZOA is notified and this Annual Report is acknowledged as the source. ZOA would like to receive a copy of the publication.





ZOA-INTERNATIONAL.COM

ZOA | P.O. Box 4130 | 7320 AC Apeldoorn | The Netherlands | T +31 (0)55 36 63 339 | E info@zoa.ngo