

ANNUAL REPORT 2024





OUR PURPOSE AND VISION

Inspired by our Christian faith, we provide relief 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.

Thanks to the We are Able! programme, Mulume Polepole Justin has gained access to land and is able to provide for his family.

ORGANISATION

About ZOA

- Our purpose and vision
- Editorial
- ZOA Worldwide in 2024
- Reflections of the Executive Board
- Risks and trends
- ZOA's core values
- Pascal's story (DR Congo)
- Statement of the Supervisory Board
- ZOA's approach and strategy
- Abuk's story (South Sudan)

RESULTS

Impact of our work in 2024

- Localisation
- Climate resilience
- Peace Nexus
- Gender, diversity and inclusion
- Relief
- Awareness raising
- Fundraising and communication
- Marc van der Meulen's story (donor)
- Partnerships and networks
- Du'aa's story (Yemen)

ORGANISATION

- Governance
- ZOA's Integrity Framework
- Maria's story (Colombia)
- Donors

On the cover

Children gaze out over the Lushangala Extension refugee camp, home to over 71,000 people northwest of Goma, DR Congo. It is one of seventeen camps in the region. M23 fighters are positioned behind the hills and frequently fire mortars into the camp without warning. Murders and rapes occur in the camp daily. Every tent, every family, carries a harrowing story of flight and unimaginable loss. The photo was taken by Lieuwe Siebe de Jong.

FINANCIAL REPORT

- Main trends
- Balance sheet
- Statement of income and expenditure
- Cash flow overview
- Explanatory notes to the actual accounts
- Accounting principles for the balance sheet
- Accounting principles for the statement of income and expenditure
- Explanatory notes to the balance sheet
- Explanatory notes to the statement of income and expenditure
- Independent auditor's report
- Budget 2025



Every life matters



Chris Lukkien • Chief Executive Officer

There are moments when the plight of those who are forced to flee hits you in the face. This is what sometimes happens to me during a visit to one of our programme countries. I can sit down and talk with staff and project participants for days to evaluate a project's progress. Then, I am suddenly struck by the seemingly hopeless circumstances of a certain individual or family. This picture taken in Sudan shows the makeshift shelters people are forced to live in. It

shows life stripped back to its bare minimum or even less than that. Hope seems to have disappeared. Yet the woman in the picture radiates determination and dignity. She walks with purpose. She does not give up. ZOA's mission is to come alongside those suffering from conflict or disaster. It is our task to restore human dignity and provide hope and perspective for the future. We do not give up, either, because we believe that every life matters.

ZOA WORLDWIDE IN 2024



Project participants directly served



Staff per country as of 31/12/2024



ZOA's expenditures on objectives in countries



Peacebuilding



Food Security and Livelihoods (FSL)



Shelter





Water, Sanitation, and Hygiene (WASH)



Education

Burundi


Cibitoke, Makamba, Rumonge

 26,292
 39
 €1,899,567

DR Congo


North Kivu, South Kivu

 216,876
 41
 €5,173,211

Myanmar


Rakhine, Northwest

 244,363
 88
 €5,120,295




Colombia


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

 201,655
 116
 €6,051,292

Ethiopia


Amhara, Benishangul-Gumuz, Gambella, Oromia, Somali, Tigray

 488,069
 152
 €8,850,683

Nigeria


Northern Borno, Southern Borno, Yobe State

 170,151
 31
 €2,461,995



South Sudan


Central Equatoria State, Eastern Equatoria State, Greater Pibor Administrative Area, Jonglei State, Northern Bahr el Gazal State, Warrap State, Western Bahr el Gazal State


 96,299
 87
 €6,049,699




Sudan


East Darfur, Gedaref, Kassala, North Darfur, South Darfur

 174,497
 55
 €7,529,055

Syria


Aleppo, Hama, Rural Damascus, Quneitra

 163,384
 30
 €4,808,788




Uganda


Acholi, West Nile

 111,256
 79
 €3,473,647




Ukraine


Chernihiv region, Kherson region, Uzhgorod region



 29,482
 43
 €9,782,879

Yemen


North Yemen, South Yemen

 60,753
 43
 €5,410,105

The Netherlands*




 101
 €5,715,329

Other

Armenia, Burkina Faso, Iraq, Lebanon, Libya, Morocco, Palestinian Territory (Gaza)

 95,032
 0**
 €1,026,643

Total

 2,174,109
 905
 €73,353,190

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

In a world riddled with conflict, ZOA was able to come alongside many people in need this past year. With governments withdrawing, ZOA's role as an ambassador for the afflicted is becoming increasingly important. Chief Executive Officer Chris Lukkien and Chief Programme Officer Edwin Visser reflect on this past year.

ZOA's Executive Board reflects upon 2024

More conflict, increasing needs and greater necessity to speak up



2024 was a year rife with conflict. What did this mean for ZOA's work?

Edwin: The majority of people ZOA managed to support in 2024 were victims of conflict as opposed to natural disasters. The enormous suffering that directly results from what people do to each other still affects me.

Chris: In many countries, such as Myanmar, Ethiopia and Sudan, the number of refugees increased dramatically. In relative terms, the crises in these countries received little media attention, making it seem as if there were fewer crises than in 2023. Unfortunately, that is not the case.

What kinds of challenges did ZOA face in 2024?

Edwin: The humanitarian need in Sudan was the world's greatest of all in 2024, but

the crisis gained far less attention than the wars in, for example, Ukraine and Gaza. That is why we proactively initiated our fundraising efforts rather than waiting for external attention, choosing to bring attention to this matter ourselves. The fact that we succeeded in doing so says something about our credibility and the impact we have as an organisation.

Chris: The crisis in Gaza received significant attention, but it was challenging for ZOA to provide relief due to the physical difficulty and complexity of accessing the area. Additionally, the controversy surrounding this conflict resulted in less financial support for our relief efforts. As ZOA, we are dedicated to our humanitarian mission and remain neutral. Our goal is to assist those who need help.

Edwin: That was not easy, though. We have never provided relief in a crisis so delicate and sensitive as the one in Gaza. In this crisis, it seems as if everything we do is controversial.

When reflecting upon 2024, what are you most proud of?

Edwin: Many South Sudanese residing in Sudan returned to their homeland due to the violence in that country. Upon their return, many were confronted with acute famine. Thanks to our loyal supporters in the Netherlands, we were quickly able to provide truly life-saving food relief in South Sudan. Later, I spoke to people in the area who said, 'Without your help, many of us would not have survived'. This is a great example of ZOA's impact.

Chris: I am also proud of the large number of people we have been able to support worldwide, partly thanks to a growing private supporter base. The recertification of the Core Humanitarian Standard confirmed that we are doing our work well.

The geopolitical climate has changed significantly. What are the consequences for ZOA?

Chris: Governments are withdrawing; less institutional funding is available while the need for humanitarian assistance is expanding. This means increased competition for fewer funds. ZOA is known for its quality and efficiency. Given these circumstances, it is particularly important to maintain our high standards. Thankfully, we have been able to do this in 2024 with a stable workforce in which we have invested by offering training for talent development.

Edwin: At the same time, there is a great need to find new funding sources. Fortunately, there are many companies, asset funds, businesspeople and private individuals who are passionate about our work. We want to give them extra attention so they can remain involved and possibly increase their support.

How do you explain this loyalty despite the political climate?

Chris: Our Christian identity binds us. We are known as the Christian emergency aid organisation that can quickly come into action in the most complex and challenging areas. We have a no-nonsense mentality and reach out to the most vulnerable. People recognise and appreciate that.

Edwin: It is increasingly our task as ZOA to be the voice of the most vulnerable in this world. We speak to these people; we know them. Whether it is a father who wants to feed his children or an elderly woman who needs a safe place to live, we must be ambassadors for these people and advocate on their behalf, no matter how harsh the political climate may be. We must share their compelling stories to explain why they deserve our support.

What worries you when you look ahead at 2025?

Chris: We are very concerned about the changing attitudes towards humanitarian aid and development, with governments worldwide significantly reducing their funding. Likewise, there is much uncertainty about the changes to Dutch foreign policy. Our main concern is that the most vulnerable people will be impacted the most: people who do not have a voice.

Edwin: The fact that governments are withdrawing their support from humanitarian aid is certainly a concern. I understand that they want to stand up for the interests of people in their own countries who are having a hard time. What worries me most is that this is at the expense of those outside their borders. Yet we are all very internationally oriented. We are overexploiting this earth; our actions impact people living in other parts of the world, and a global approach is needed more than ever.

What must ZOA hold on to in the years to come?

Chris: We must keep our focus on our neighbours in need. As ZOA, it is important that we continue to promote the Biblical principles of fairness and equality and stand in solidarity with –and amplify the voices of – those in need.

Edwin: We must adapt to global changes and ask ourselves which working methods best suit the current context so that we can continue to maximise our positive impact on people in need. This will be our focus for 2025 and beyond.

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



Being there where the need is greatest carries great risks. ZOA does not take the easy way out, but at the same time, is careful to mitigate hazards. What challenges did ZOA face in 2024? Chief Executive Officer Chris Lukkien and Chief Programme Officer Edwin Visser explain.

Risks & Trends

ZOA’s response to challenges in 2024

PRESSURE ON FUNDING

In 2024, 25 per cent of ZOA’s income came from private donors and 75 per cent from institutional funds. ‘Our policy is aimed at further increasing that ratio in favour of private donors’, says Chris. This is necessary because of the decline in institutional funds as a result of the changing geopolitical climate. ‘Fortunately, we ended 2024 with a surplus. We will invest some of the surplus in growing our constituency further, aiming to reduce dependence on institutional funds’.

Many ZOA countries are dealing with huge inflation and currency devaluation. ‘Due to wildly fluctuating exchange rates, it is sometimes difficult to avoid financial losses, purely due to sudden devaluations of local currencies’, says Edwin. In addition, many countries are exposed to financial sanctions, which makes it difficult to get money to the right place at the right time.

ZOA mitigates this risk by reporting frequently and promptly on the financial status of local offices, keeping money held in local currencies to a minimum, working with monthly forecasts and a robust system for managing currency differences. In addition, financial employees receive extensive training.

ADHERENCE TO HUMANITARIAN PRINCIPLES

ZOA is active in various areas with dynamic conflicts. ‘The frontlines can, therefore, change constantly’, says Edwin. Syria, the Democratic Republic of Congo, and Myanmar are examples of this.

As a result, ZOA is increasingly confronted with changes of power between state and non-state actors in charge of a country. ‘To

be able to do our work, it is sometimes necessary to work together with a non-state actor. This can be perceived as ZOA not maintaining political neutrality. It sometimes seems as if every choice we make is an attack on that neutrality’.

‘Maintaining humanitarian principles is crucial to counteracting this problem’, he says. ‘We are clear about our boundaries and red lines and make agreements about them’.

ZOA also does not compromise when it comes to the protection of personal data. ‘So far, we have managed to continue doing our work, but negotiations can lead to delays’.

SECURITY

Due to insecurity, ZOA sometimes had to suspend projects temporarily. In Myanmar, for example, employees had to be evacuated, and work could only continue to a limited extent. In Ukraine, rocket attacks occurred near ZOA offices.

‘We also had to evacuate employees during the takeover of power in Syria’, says Chris. ‘Fortunately, that was short-lived. Our decades of experience in crisis areas have taught us how to deal with these types of situations. We have a robust security system

‘We want to play a connecting role, properly speak up for people in need, and ensure that their needs are met in the best possible way’

with a crisis management team that can respond quickly’.

Parts of Sudan are too unsafe to travel to. ‘Still, Sudan remains one of ZOA’s largest programmes’, says Edwin. ‘Given the difficulty we have had with implementation due to security, that is a great achievement’.

In situations that are too unsafe, such as in Myanmar and Sudan, remote implementation via local partners is often the only option. That is a risk. ‘Independent monitoring and evaluation are therefore necessary in these situations’, says Chris. ‘Likewise, integrity training contributes to the prevention of



Cash distribution in South-Sudan.

fraud. We have also focused on security training for employees of local partner organisations’.

LOCALISATION

Localisation is an increasing trend in the humanitarian sector. More activities are implemented through local partners, or donor funds go directly to local parties.

‘ZOA’s role is changing’, says Chris. ‘Everyone in the sector supports the idea of giving more control and implementation to local parties. However, we are still in the process of redefining our role and finding a good balance in terms of roles, responsibilities and risks between donors, local partner organisations and ourselves as an international NGO. This requires a new operational model’.

‘What ZOA does not want to be is ‘just’ a conduit for money’, says Edwin. ‘We want to play a connecting role, properly speak up for people in need, and ensure that their needs are met in the best possible way. In order to do that well in this geopolitical climate, we will have to raise our voice’.



ZOA’s core values

We value people

— All people are made in God’s image; therefore, we 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 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.

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.

DR Congo

Pascal

Pascal Blaise from the Democratic Republic of Congo (DRC) became paralysed in both legs because of polio. ‘I moved around on my hands and knees’, he remembers. This situation was difficult for Pascal’s family to accept. ‘To them, I was worthless because I couldn’t help them with anything’. He was treated similarly at school. ‘I had daily worries because I didn’t know if I would have enough to eat the next day’, he shares. Despite the challenges, Pascal did not give up.

Then We are Able! came into Pascal’s life. In this project, ZOA partners with five organisations to improve food security for people with disabilities. Pascal explains: ‘The project showed us that people with disabilities are just as normal as anyone’. The impact on his community and family has been tremendous. Pascal was invited to family meetings again. ‘Those meetings gave me access to our land again so that I can work there and make a living’.

‘JUST AS
NORMAL AS
ANYONE’





Stieneke van der Graaf in Tigray.

Statement of the Supervisory Board

While the number of people affected by conflict and disaster continues to increase, the global context in which ZOA operates is becoming more and more challenging. Geopolitical realities are changing rapidly. Shifts in domestic politics in the United States and several EU member states – including the Netherlands – come with altering budget priorities, resulting in decreased availability of funding for humanitarian aid and international cooperation. Main trends like the focus on localisation and the scaling up of project size continue and are seen as increasingly crucial by donors.

These and other developments highlight the necessity to reassess future scenarios proactively. The Supervisory Board actively supports initiatives of the Executive Board and Management Team to be prepared for such future scenarios. At the same time, the Supervisory Board is grateful for the concrete impact ZOA had on the lives of so many people affected by conflict and disaster in 2024 in countries like Sudan, DR Congo, Syria and Ukraine. By implementing projects focusing on areas like promoting peace, enhancing local capacity and strengthening resilience to the impact of climate change,



ZOA in Tigray.

ZOA was able to contribute to tangible, positive change in numerous individual lives and communities.

Especially at a time of contextual change and uncertainty, the loyal support of ZOA's constituency is of crucial importance for the continued realisation of ZOA's mission. The Supervisory Board greatly appreciates the increased financial support from our constituency in 2024. This is an important indicator of ZOA's solid support base as a Christian civil society organisation focusing on relief and recovery.

The Supervisory Board appreciates the way the Executive Board, comprised of Mr Chris Lukkien, Chief Executive Officer (CEO), and Mr Edwin Visser, Chief Programme Officer (CPO), together with the International Management Team, provided the organisation with leadership and direction in managing the organisation and in dealing with an increasingly complex environment.

Proper attention was paid to how findings and observations from audits and risks identified in regular reporting were

addressed. The Supervisory Board ascertained that income was spent effectively and efficiently, consistent with our current strategy and approved budget. As a result, the 2024 Annual Report – as discussed in the Supervisory Board meeting on 20 May 2025 – was approved, including the financial statements presented by the Executive Board.

We are grateful to private and institutional donors, volunteers, staff, management, and the Executive Board for their commitment and support. Above all, we thank our God for his guidance and protection. He is and will always remain our deepest source of inspiration and motivation.



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 2024 for their regulatory meetings, with an attendance rate of 95%. Regular topics on the agenda – such as the 2023 Annual Accounts and Annual Report, the 2025 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 to further develop strategic scenarios. Other topics discussed, often with the active participation of subject matter experts from the organisation, include the strategic collaboration with Dorcas in South Sudan, dealing with operational complexities in programme countries, security management, cash and voucher assistance, and the impact of political changes on funding opportunities.

The Supervisory Board evaluated external positions held by the Executive Board members. It concluded that 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 2023 Annual Accounts and the corresponding audit findings report by the external auditor, Crowe Foederer, as well as internal audit and investigation reports and the 2025 annual budget. The Audit Committee was regularly updated on ZOA’s country organisations’ financial situation and risk status.

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. In 2024, Mr P.B. Kleijwegt and Mrs S.J.F. van der Graaf were appointed as new members of the Supervisory Board, and Mr A.T. Strijker was reappointed for a second term.

Drs K. Hofstede, RA

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

Drs J.J.A. Olij - Haak

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

A.T. Strijker LLM, RA

- Function on the Supervisory Board: Member, Audit Committee Chair
- Period of service: 2019 – 2029 (2nd term)

Ing. J. H. Dronkers, LLM

- Function on the Supervisory Board: Member, Audit Committee
- 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)

S.J.F. van der Graaf, LLM

- Function on the Supervisory Board: Member (per 1-10-2024)
- Period of service: 2024 – 2029 (1st term)



Awareness and discussion session on small-scale freshwater fish farming in Myanmar.

ZOA’s approach and strategy

ZOA is an international relief and recovery organisation. We work in fragile contexts and provide humanitarian aid to people affected by conflict and natural disaster. We support people and help them recover from crises. We work with communities and local organisations, assisting people in rebuilding their livelihoods and guaranteeing access to water, food and land. Together, we strive for stable communities that live peacefully together.

We seek to reach out to the most vulnerable, irrespective of race, ethnicity, religion, disability, sexual orientation or gender.

From relief to recovery

ZOA has a dual mandate: relief and recovery. Our relief work focuses on short-term needs, such as water, food and shelter access. In our recovery programmes, we support people and communities in a more structural way, working towards a more long-term perspective. Therefore, we are committed to staying with communities and partners and working together to rebuild livelihoods and stability. In practice, the transition between relief and recovery is complex and not always a linear process ‘from relief to recovery’. We face sudden context changes in the countries and regions in which we work. For example, we went from recovery to relief in Sudan when the war broke out in 2023. In 2024, we provided relief aid in some regions of South Sudan, whereas we supported recovery projects in other regions. In many countries, relief and recovery interventions are needed simultaneously.

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



FROM RELIEF
When natural disasters or violent conflicts strike a country, ZOA responds to people’s immediate needs by providing cash, food, clean water, non-food items, and shelter. We do this in close coordination with national governments and our local partners.

TO RECOVERY
ZOA’s core expertise lies in the implementation of early recovery projects in conflict-affected areas and fragile settings. 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) disaster 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.

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, WASH, Peacebuilding (including Land Rights), Education, and Shelter.

In our Strategy 2023-2026: ‘Towards Peace and Resilience’, we define three interrelated programmatic themes: Peace

ZOA's strategic priorities

Nexus, Climate Resilience, and Localisation. Gender, Diversity, and Inclusion (GDI) receive additional attention. Gender inequalities and marginalisation of specific groups often contribute to – or are intensified by – conflict.

We developed strategic papers for these strategic themes, and our sector policies are aligned with the priorities to bring focus and coherence to all our work.

To monitor progress concerning the strategic themes, we defined progress indicators that are measured quarterly. On an annual basis, we track progress using ‘adoption ladders’. For each strategic theme, countries report the realised position on the adoption ladder (ranging from the pre-contemplation phase as the first step to the maintenance phase as the fifth and final step). By the end of 2024, the average reported scores on the different adoption ladders increased from step two, the contemplation phase

(average score in 2023), to step three, the preparation phase, in 2024. This means countries defined and implemented concrete measures and interventions in new projects and programmes.

PEACE NEXUS
In all our relief and recovery work, we aim 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 with all our work and include protection principles in all our projects. We 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 sustainable peace. In 2024, we developed a new Conflict Analysis Guidance supported by an external expert. The guidance will be used in the countries and regions in which we work. The conflict analysis also includes questions regarding climate and GDI. Specific attention is given to the involvement of local partners in the conflict analysis.

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 strengthen interventions that positively contribute to resilience, such as sustainable water use 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 reviewed its own operations to limit our environmental footprint as an organisation. Countries defined concrete targets and actions to further reduce our footprint.

LOCALISATION
We aim to work towards strengthening local capacities, leadership, and

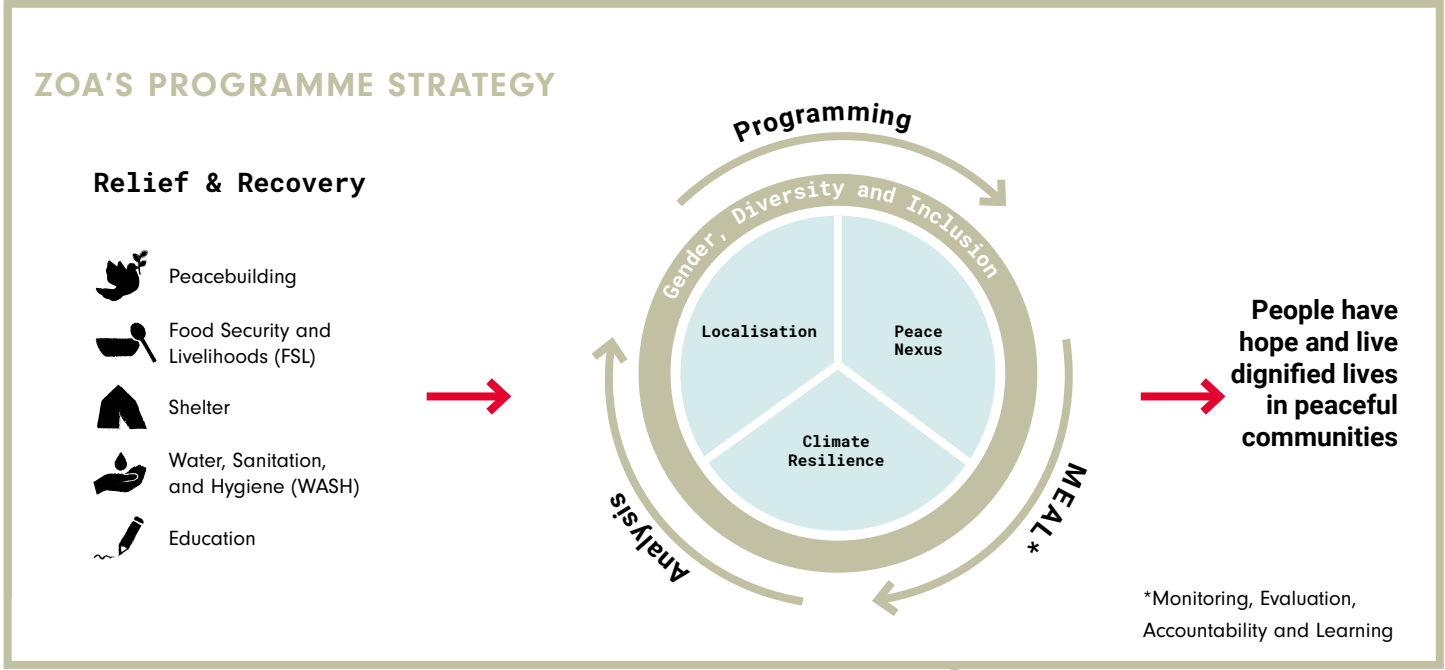
‘Peace is not the absence of active violence; it entails social cohesion, mutual acceptance, gender equality, and opportunities for socio-economic development’

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 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.

CORE HUMANITARIAN STANDARD
ZOA follows the principles of the Core Humanitarian Standard (CHS) and is externally CHS-certified.



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



South Sudan

Abuk

Fifteen years ago, during the civil war, Abuk Mawien Deng fled her native South Sudan along with her husband and son. The family settled in Sudan until, yet again, everything changed. Both her husband and son died, and in 2023, war broke out in what was supposed to be their safe harbour. Once again, Abuk had to leave everything behind when her village was set on fire, and her daughter-in-law was killed by the violence of war.

With her four grandchildren, Abuk fled to South Sudan, her homeland. On the journey, they ate leaves from the trees to survive. Through ZOA's emergency aid project, Abuk and her grandchildren are regaining their strength. Proudly, Abuk shows her arms and face to demonstrate how healthy she is because of the food she receives. Gratefully, she says, 'ZOA has made me feel like part of a community again instead of an outsider'.

'I AM PART OF
A COMMUNITY
AGAIN'

STRATEGIC PRIORITIES IN 2024

Localisation

Strong communities, empowered civil societies, and local leadership are key to lasting solutions and locally-led responses are essential for long-term recovery and resilience. With a local presence in the countries and regions where we work, ZOA collaborates with local partners and stakeholders. Besides gradually increasing the funding to local actors, ZOA focusses on the quality of collaboration, for example through joint decision-making and strengthening of institutional capacities. Community-led relief efforts are made possible through the Group Cash Transfer approach, ensuring local ownership and support.



Myanmar

LOCAL OWNERSHIP

The humanitarian context in Myanmar is dire, characterised by escalating conflict, widespread displacement, and severe economic instability. Since the military coup in February 2021, Myanmar has experienced intense armed conflict between the Myanmar Armed Forces (MAF) and various ethnic and resistance groups. This has led to widespread violence and displacement, with over 3.5 million people internally displaced by the end of 2024. Rakhine State, situated in western Myanmar, is one of the country's most fragile and impoverished regions.

ZOA Myanmar collaborates with local partners to ensure that interventions are contextually relevant and rooted in local knowledge. In 2024, ZOA Myanmar adapted its partnership strategy to focus on committed local organisations that remained active despite escalating security challenges. This shift allowed ZOA to continue supporting affected communities effectively. These partnerships emphasised local ownership and capacity building, fostering sustainable development.

ZOA's support included creating an Organisational Development Plan to enhance fish farmers' self-sufficiency and socio-economic stability. Additionally, local partners conducted MPCA (Multi-Purpose Cash Assistance) distributions, empowering displaced families to meet their immediate needs or invest in sustainable opportunities.

Despite challenges such as security issues and the withdrawal of national partners, ZOA's localisation strategy has strengthened community resilience and ensured continued support for vulnerable populations. Our focus on local partnerships has proven crucial for Myanmar's long-term transformation and sustainable development.

Scan the QR code to a website overview of our work in Myanmar





Ukraine



GROUP CASH TRANSFERS

In 2024, ZOA focused on localisation efforts in Ukraine, particularly through innovative approaches to support community-led initiatives. One significant initiative was the Group Cash Transfer (GCT) project launched in November 2024 in Chernihiv Oblast in partnership with the Agency for Democratic Development (ADD). This project aimed to support both formally registered Civil Society Organisations (CSOs) and informal initiative groups by legitimising them as volunteers with the Ukrainian Tax Service, overcoming legal barriers to direct cash transfers.

ZOA’s approach allowed GCT support without tax implications, making it the first INGO in Ukraine to implement GCT beyond formal CSOs. By December 2024, the project received 76 applications from CSOs and initiative groups, with plans to grant up to EUR 7,000 to five CSOs and up to EUR 5,000 to five initiative groups. This model is new for Ukraine and the Cash Working Group (CWG), and ZOA plans to share its experiences to promote wider adoption.

Additionally, ZOA continued its strong focus on shelter activities, with a budget of approximately six million euro, and expanded into livelihoods and WASH projects. These efforts included microgrants for businesses, cash for productive assets, and agricultural inputs, enhancing local capacities and resilience in frontline areas.



Scan the QR code to a website overview of our work in Ukraine



Uganda



BUILDING CONFIDENCE

In 2024, ZOA focused on empowering local actors and organisations in Uganda facing challenges such as prolonged dry spells, high inflation, and land conflicts. ZOA’s efforts aimed to strengthen the role of local leaders, Civil Society Organisations (CSOs), and Organisations of Persons with Disabilities (OPDs) at the grassroots level by building their confidence, systems, and institutional capacity. This support included helping several District Unions (Nwoya, Omoro, Arua, Yumbe and Terego) develop strategic plans for 2025-2029 while advocating for the rights of persons with disabilities.

ZOA allocated 10% of its budget to District Unions through a local partner (NUDIPU) to enhance financial systems, decision-making processes, and leadership capacities. Leaders were also tasked with chairing Hub meetings to improve coordination. The organisation prioritised documenting and sharing programme outcomes, lessons learned, and best practices to facilitate replication.

Despite progress, barriers such as limited accessibility, negative socio-cultural attitudes, and inadequate policy implementation persist. ZOA promotes the inclusion of persons with disabilities and other marginalised groups, enhancing access to food, essential services, and land rights for sustainable food production. Change is a gradual process. However, significant progress has been observed, including shifts in attitudes, increased adoption of local inclusion agendas by district authorities, and improved lobbying and advocacy skills among partners.

Scan the QR code to a website overview of our work in Uganda



‘After joining the Village Saving & Loan Association (VSLA) established by ZOA, I started my own sugar and coffee business, which immediately allowed me to provide my son with the things he needed – new clothes and a school bag. The VSLA also brought me something equally valuable: a network of friends. We share our lives, support each other through the tough times, and work together to find solutions. I have also learned how to manage my finances and grow my business, enabling me to support my family and look forward to a more secure future’.

– Female project participant Abol Woreda, Ethiopia

ZOA IS PROUD TO WORK WITH A RANGE OF LOCAL PARTNERS

Burkina Faso: CREDO (Christian Relief and Development Organisation)

Burundi: Ministere Paix Et Reconciliation Sous La Croix (MIPAREC), Union des Personnes Handicapées du Burundi (UPHB)

Colombia: 93 partner vendors who provide direct assistance to project participants

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 Sante (AVUDS), 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 Centre for Disability and Development (ECDD), Ethiopian National Association of Persons Affected by Leprosy (ENAPAL), Federation of Ethiopian Associations of Persons with Disabilities (FEAPD), Tigray Youth Association (TYA)

Nigeria: Care Best Initiative (CBI), Damnash Human Capacity Building Initiative (DHCBI), Grassroot Initiative for Strengthening Community Resilience (GISCOR), Community Health, Justice and Peace Initiative for Development (JDPH), Life Helpers Initiative (LHI), Precious Pride and Great Work (PPGW), Peace Restoration and Integral Global Development Initiative (PRIDE) Sheriff Aid Foundation (SAF)

South Sudan: Awake Women and Children Empowerment (AWACE), East-West Seed Knowledge Transfer Community Empowerment for Progress Organization (CEPO), Juba University, Mary Help Association (MHA), Women Development Group (WDG)

Sudan: Alsawaid Alkhadra Organization (AAO), Al Tawaki, Building Resilience Development Organization (BRDO), Al Massar, Great Family Organisation (GFO), IRADA Charity Organization for Intellectual Disability (IRADA), Green Peace Association (PGA), National Humanitarian Aid (NAHA), Neutrality for Peace and Development Organization (NPDO), 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

Uganda: PALM Corps, THRIVE Gulu, Uganda Community-Based Association for Women and Children’s Welfare (UCOBAC)

Ukraine: Agency for Democratic Development (ADD), League of Modern Women, New Dawn, Shchedryk

Yemen: Khadija Foundation for Development (KFD), Nahda Makers Organization (NMO), Responsiveness for Relief and Development Foundation (RRD), Sustainable Development Foundation (SDF), Youth Leadership Development Foundation (YLDF)

Other: iTrust.One

‘We could only have one meal a day, had no livelihood opportunities, and never owned any livestock. But today, I have goats, cows, poultry, and a thriving piggery business. I used to struggle with school fees for my children, but now I pay all fees easily. My life has completely changed through the ZOA Programme’.

– Michael Opiyo, a 40-year-old married man with a hearing impairment from Agonga ‘A’ village, Uganda

Climate Resilience

Climate change is a risk multiplier, increasingly threatening livelihoods and ecosystems and negatively impacting all of creation. It is primarily caused by human activity, with greenhouse gas emissions causing temperatures to rise and disrupting rainfall patterns. Excessive rainfall is increasing flooding, and severe droughts are causing crops and cattle to die. Extreme and irregular climatic conditions in fragile states put a strain on the livelihoods of hundreds of millions of vulnerable people, with rapidly growing numbers of women, men and children left with no choice but to flee. This displacement comes on top of people fleeing war, violence and conflicts. In many cases, these conflicts are also partially caused by the struggle for scarce resources such as water and land. The poorest and most vulnerable groups are the first to be affected, as their resources and resilience are limited.

‘Sometimes in life, you stand before a mountain and don’t know how to move forward. But then there’s someone who pushes you up the mountain. That’s how we see ZOA.’

– Odette Niyonsaba - Burundi



Burundi

PROMOTING AGRICULTURAL PRODUCTIVITY

In Burundi, a significant portion of the population faces food insecurity due to unpredictable rainfall and poor agricultural productivity. ZOA aims to enhance climate resilience and agricultural productivity and targets 600 farmers across ten villages in Mugina District, Cibitoke province. ZOA promotes sustainable and resilient agriculture through natural biopesticides, biofertilisers and agroecological practices.

Key initiatives include training 100 innovative farmers to prepare and apply natural biopesticides to reduce reliance on harmful chemical pesticides. These farmers then train their peers, fostering a community-wide transition to regenerative farming methods that improve soil health, biodiversity, and ecological balance. Ten nursery sites have been established as demo sites, producing over 52,625 plants such as Tephrosia Vogellii, Papaya, and Neem, which serve as effective pest control solutions and contribute to soil fertility.

The project leverages indigenous knowledge to create sustainable, affordable alternatives to chemical treatments, ensuring long-term benefits for crops and the environment. Initial results show decreased crop losses and increased yields. By enhancing local knowledge and building community capacity, ZOA aims to create a more resilient agricultural landscape, ultimately improving Burundi’s food security and rural livelihoods.

Scan the QR code to a website overview of our work in Burundi



Colombia



SOLAR-POWERED WATER PLANTS

In 2024, ZOA focused on enhancing climate resilience in the Alta Guajira region of Colombia, home to the Wayuu indigenous people. This area faces severe water shortages exacerbated by climate change. ZOA installed its second and third solar-powered water desalination plants, each capable of transforming up to 2,000 litres of salinated well water per hour into potable water. These plants provide a sustainable water source for local communities, benefiting around 650-970 individuals per community and additional people from surrounding areas.

ZOA also established and trained local water committees to operate and maintain the plants, ensuring long-term sustainability. The committees promote safe hygiene practices, including hand washing, proper use and storage of potable water, basic food hygiene, and menstrual hygiene management. A cost recovery scheme has been established through partnering with local schools. This innovative community engagement approach addresses immediate water needs and contributes to long-term climate resilience by providing stable access to safe drinking water for over 25 years.

The desalination plants are housed in shipping containers and use reverse osmosis filtration to convert 80% of raw salinated water into potable water. This initiative helps mitigate the impacts of water scarcity and supports the creation of a sustainable, climate-resilient future for the Wayuu communities.

Scan the QR code to a website overview of our work in Colombia



Syria



BUILDING A RESILIENT AGRICULTURAL SECTOR

In 2024, the humanitarian situation in Syria remained dire, with 16.7 million people in need of humanitarian assistance. The recent political change in December 2024 has reshaped the humanitarian landscape, bringing new challenges and opportunities for recovery across the country.

ZOA focuses on mitigating the impact of the ongoing conflict and economic challenges, aiming to build a more resilient agricultural sector and improve the livelihoods of Syrian communities. ZOA rehabilitated water sources using solar power to ensure continuous irrigation and access to clean water despite frequent power outages. To address heating needs amidst diesel shortages due to sanctions, ZOA promoted the use of biofuel (olive pomace). This provided an alternative heating source and reduced river pollution from olive waste. Additionally, ZOA provided climate-smart agriculture training alongside distributing agricultural inputs, helping farmers adopt sustainable practices. In Khan Arnaba, Quneitra Governorate, ZOA rehabilitated a water pumping station and equipped it with solar panels. This project benefited 118 families (around 600 individuals), ensuring sustainable agricultural livelihoods and reducing reliance on fuel. These efforts were part of ZOA’s broader strategy to mitigate the impacts of the ongoing conflict and economic challenges, aiming to build a more resilient agricultural sector and improve the livelihoods of Syrian communities.

Scan the QR code to a website overview of our work in Syria



Peace Nexus

How can ZOA contribute to peace and social cohesion? This is a crucial question for ZOA as we work in conflict and post-conflict contexts. Peace Nexus is a crucial part of the Triple Nexus approach, which focuses on the interlinkages between humanitarian work, development efforts, peace actions and actors. ZOA strives to maximise peace and reduce conflict in all humanitarian and recovery interventions. This extends beyond ZOA's peacebuilding work; it also encompasses interventions in the WASH, Food Security and Livelihoods, Education, Shelter and Land Rights sectors.

'I was at school when the bombs fell. I had to flee with my parents. It was terrible. Bodies were everywhere. We spent days in the forest. We lost my father along the way. Now we are staying in the refugee shelter. I'm afraid I will never be able to go to school again.'

– Yodit Alem (15) in Ethiopia



Ethiopia

WORKING WITH HOST AND REFUGEE COMMUNITIES

In 2024, ZOA implemented multisectoral interventions in Gambella, Ethiopia, focusing on food security, livelihoods (FSL), and peacebuilding to address the challenges faced by both host communities (HC) and refugee communities (RC). The region, hosting over 429,000 South Sudanese refugees, experienced strained resources, inter-communal conflicts, and economic challenges.

ZOA's initiatives included dairy value chains, communal farming, and fishery cooperatives, fostering economic interaction and mutual benefits between HC and RC. These efforts aimed to reduce resource-based conflicts and strengthen social cohesion. For instance, fishery cooperatives linked HC producers with refugee retailers, generating €10,240. Village Savings and Loan Associations (VSLAs) promoted savings and provided loans, enhancing trust and interdependence among diverse groups.

ZOA also facilitated the production of 2,100 quintals of sorghum and 3,360 quintals of vegetables, promoting market interdependence. The installation of a communal grinding mill further improved shared sentiment and interactions. Reforestation efforts with 57,699 seedlings also contributed to food security and environmental rehabilitation.

Despite challenges such as security incidents, market inflation, and climate impacts, ZOA's interventions reached 500,803 beneficiaries, fostering unity, reducing conflict, and empowering marginalised groups through sustainable livelihoods.

Scan the QR code to a website overview of our work in Ethiopia



DR Congo

PARTICIPATORY INTEGRATED PLANNING

The Democratic Republic of Congo (DRC) is characterised by land disputes, weak social cohesion, and unsustainable resource management. The country faces ongoing armed conflicts, particularly in the eastern regions, leading to mass displacement and severe insecurity. Amid this challenging and complex environment, ZOA promotes sustainable farming, inclusive decision making and community cooperation through the implementation of the PIP (Participatory Integrated Planning) approach.

At the community level, the PIP approach, combined with CBST (Community-Based Sociotherapy) and Positive Masculinity, has reduced distrust among ethnic groups and between local leaders and their communities. Decision-making has become collaborative, involving men, women, youth, and people with disabilities.

At the household level, the approach has shifted decision-making from male-dominated to more inclusive, allowing women to participate in discussions about household issues and resources. This has improved social cohesion and laid the foundation for sustainable development.

Negotiations between large landowners and landless farmers have led to lease agreements, and training has helped families diversify income sources and improve food security. Despite challenges in North Kivu, progress has been made by involving local authorities in communication and activities. The PIP approach addresses factors hampering social cohesion and development, contributing to long-term peace and stability in the region.

Scan the QR code to a website overview of our work in DR Congo



Gender, diversity and inclusion

ZOA recognises that peace, resilience and sustainable development cannot be achieved without gender equality, social inclusion, and the celebration of diversity. Therefore, we integrate gender and social inclusion with our relief and recovery interventions to ensure reaching those most in need of assistance and equal access to opportunities and resources. We stand by people affected by conflict or disaster, the poor and most vulnerable, irrespective of ethnicity and nationality, gender, age, religion, qualities, abilities and disabilities, 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.

'I have never received such a significant amount of support before. This grant gave me the opportunity to start a small business, which has been immensely beneficial for displaced families like mine. Now, I can support my children's education as well'.

— A woman who was forced to flee her home due to conflict in Myanmar



Nigeria

BUILDING RESILIENCE IN NORTHEAST NIGERIA

Northeast Nigeria, especially Borno State, faces ongoing conflict, economic instability, and climate disasters. Insurgencies have displaced over 1.8 million people, leaving many in IDP camps with limited options for resettlement. Inflation, driven by fuel subsidy removal and forex fluctuations, has worsened food insecurity. In September 2024, severe floods affected over a million residents, escalating humanitarian needs.

ZOA Nigeria is at the forefront of humanitarian efforts, delivering life-saving aid, livelihood support, and resilience-building programmes. Gender, Diversity, and Inclusion (GDI) is central to our approach, ensuring equal access to opportunities for all.

In 2024, ZOA supported over 170,000 people through relief and early recovery programmes. A digital inclusion project trained 10,320 individuals directly and another 23,753 through peer learning, focusing on digital marketing, coding, and financial literacy. Additionally, 12,500 women transitioned to digital financial platforms, enhancing their financial security. The establishment of 27 digital transformation hubs provided on-demand courses, enabling marginalised groups to participate in the digital economy.

Despite challenges such as high internet costs and limited stakeholder commitment, businesses report increased sales, proving the power of digital inclusion in rebuilding lives.

Scan the QR code to a website overview of our work in Nigeria



South Sudan

EMPOWERING WOMEN

South Sudan faces significant challenges, including ongoing conflict, economic instability, climate-related hazards like flooding, and social inequality, all of which disproportionately affect women and girls. The lack of gender-sensitive policies and persistent harmful social norms often restrict women's participation in decision-making, access to resources, and legal protections.

Since 2022, ZOA and Dorcas have entered into a strategic collaboration by merging the two country programmes into one joint programme. ZOA Dorcas focuses on promoting gender equality and inclusivity, particularly in areas affected by conflict, economic instability, and climate-related hazards. These efforts have fostered greater inclusivity in local governance structures, particularly in justice, law, and order institutions. Community sensitisation and engagement with local authorities prioritise women and young girls in development and humanitarian support activities, such as direct cash transfers, food aid, and non-food item distribution. In 2024, ZOA Dorcas trained 30 gender champions and launched radio talk shows on gender issues, significantly enhancing public understanding of GBV, food security, and the rights of persons with disabilities. These initiatives reached over 600 community members, increasing awareness and engagement with gender equality issues. Notable achievements include the appointment of two women as chiefs in Jonglei State.

ZOA Dorcas' advocacy efforts have positively influenced perceptions and attitudes towards women's inclusion in decision-making processes, leading to increased acceptance and recognition of women's rights and improved access to basic services and resources.

Scan the QR code to a website overview of our work in South Sudan



Yemen

STAFF SURVEY ON GENDER EQUALITY

In Yemen, the protracted conflict, climatic shocks, economic degradation and forced displacement have left many communities facing a dire food crisis. Currently, 15.2 million people face critical and multifaceted challenges in Water, Sanitation and Hygiene (WASH), healthcare, nutrition and protection services. The humanitarian crisis has caused the most vulnerable to adopt negative coping strategies such as skipping meals, child labour, child marriage, survival sex, begging, and dropping out of school.

ZOA's interventions focus on Food Security and Livelihoods (FSL) and WASH to save lives, alleviate suffering, and build resilience.

Significant emphasis is placed on Gender, Diversity, and Inclusion (GDI). ZOA aims to ensure gender equality, recognising that women, girls, older persons, people with disabilities, and youth are disproportionately affected by the crisis. ZOA conducted a survey in October 2024 with 26 staff members, revealing that 68 per cent of staff feel confident in their understanding of gender equality and inclusion issues. There is, however, a need for more training, capacity building, and specific projects addressing gender and protection issues.

The next steps include organising workshops and roundtable discussions to enhance staff knowledge and capacity to apply a GDI lens across all interventions, ensuring equitable inclusion and addressing misconceptions. The goal is to empower vulnerable groups, reduce negative coping strategies, and promote sustainable development through gender-responsive and inclusive practices.

Scan the QR code to a website overview of our work in Yemen



Relief

In 2024, ZOA responded to the major humanitarian crises worldwide with relief and recovery assistance. We provided food assistance to hungry populations in South Sudan and Gaza and assisted newly arrived displaced people with water and cash support in Sudan. We continued providing shelter and water assistance in the aftermath of the earthquake in Morocco and flooding in Libya, while supporting field teams in Myanmar and Ukraine in responding to the conflicts in these countries. In forgotten crises like Burkina Faso we assisted people with immediate food assistance as well as livestock and tools to restore their livelihoods.

Most of ZOA’s relief assistance is supported by the Disaster Response Team (DRT). This team is based at ZOA headquarters, and is quickly deployed after a crisis has hit. DRT’s main sectors include Multi-Purpose Cash, WASH (Water, Sanitation, and Hygiene), Shelter, and Food Security/Livelihoods (FSL). An innovative approach in 2024 was ‘Group Cash Transfers’, where project participants manage and distribute funds among themselves, strengthening local ownership and decision making power.

Scan the QR code to a website overview of our relief work



South Sudan

RESPONDING TO FAMINE

In South Sudan ZOA responded to a situation of severe famine in Aweil East County, by assisting more than 22.000 persons with food support. Harvests had failed and due to the war in neighbouring Sudan a high influx of returnees entered the area. This led to extreme food insecurity, with many households – especially female-headed ones – struggling to survive without external aid. 3 rounds of in-kind food distribution were just achieved before the heavy rains felt. During the rainy season a last distribution was given in cash.

The project had to be implemented quickly before the rainy season made roads inaccessible. To provide this aid in the most effective way, ZOA used the RedRose platform, which ensured accountability and transparency thanks to digital fingerprint scans and plastic tokens.

Gaza

WORKING WITH PARTNERS

The situation in Gaza in 2024 was extremely difficult, especially in terms of access and security. ZOA – in collaboration with a Christian partner organisation that has worked in Gaza for decades – established an extensive network. Through this network, ZOA addressed the immediate food and water needs of war-affected populations in different parts of Gaza, especially south and north Gaza. In this way, 8.447 households were assisted and in total 65.170 ready to eat meals were provided. In 2025, new approaches will be explored to scale up the assistance further.



Burkina Faso

SHARING EXPERTISE

ZOA signed a strategic agreement with Dutch NGO Woord & Daad and their local partner CREDO in Burkina Faso. As the situation in the country has deteriorated, due to climate change and political unrest, ZOA was requested by CREDO and Woord & Daad to bring in expertise in emergency relief.

The first relief project was implemented together, where thousands of food insecure families were assisted with food support to cover the lean season. The project combined relief and recovery, as livestock was also provided to ensure medium term income and food production. The goal is to learn how to transition from relief to recovery through a peace-focused approach. In 2025, ZOA plans to raise funds and implement a project addressing the nexus from relief to recovery with CREDO. Meanwhile, the partners are working on mutual capacity building.

‘Since my arrival in Gedaref, I have faced significant challenges that made it necessary for me to keep my first son, a university student, by my side constantly to help me move around. It has been a tough journey for both of us. However, receiving a wheelchair from ZOA in Gedaref has been a turning point for me. This generous gift has not only restored hope and joy to my life but has also empowered me to regain my independence. Now, I can finally allow my son the freedom to explore opportunities in Gedaref and continue his education, which is something we both deeply cherish’.

- Mr. Yahya Abdallah Mohamed, Gadaref, Sudan



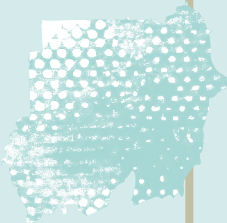
Sudan

SOLIDARITY BY COMMUNITIES

The ongoing war in Sudan has caused widespread devastation, including numerous deaths, loss of assets, food insecurity and displacement, affecting over 13 million people. ZOA has been supporting internally displaced persons (IDPs), including those with disabilities, through cash and voucher assistance (CVA) and water, sanitation, and hygiene (WASH) support to help them meet immediate needs and rebuild their lives.

In 2024, ZOA focused on addressing famine risks in three Darfur states, providing food assistance to 1,390 households through vouchers. In Gedaref State, 7,843 households benefited from interventions in WASH, psychosocial support, food security, livelihoods, and multi-purpose cash assistance. Vulnerable groups, especially persons with disabilities (PWDs), received essential assistive devices and inclusive facilities in schools and public spaces.

Ongoing conflict, poor services, unstable markets, currency changes, and scarcity of goods pose significant challenges. In North Darfur, communities showed solidarity by sharing food vouchers, aiding more households than initially targeted. However, more resources are needed for lasting change.



AWARENESS RAISING

With governments withdrawing, ZOA’s role as an ambassador for the afflicted is becoming more important. Chief Executive Officer Chris Lukkien, on page nine of this report, states: ‘It is important that we, as ZOA, continue to promote the Biblical principles of fairness and equality and that we stand in solidarity with those in need; people that do not have a voice themselves’.

The support of the Dutch constituency is crucial for ZOA – now more than ever. 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 2024 achievements.

Facebook followers increased from 7,389 to

7,904 

LinkedIn followers increased from 15,727 to

18,419 

Instagram followers increased from 1,746 to

2,297 

6 ZBA (ZOA Business Ambassadors) teams supported projects in:

- ♥ Burkina Faso
- ♥ Ethiopia
- ♥ Burundi
- ♥ Colombia
- ♥ DR Congo
- ♥ Uganda



Mark and Jacolien van den Steenhoven

leave a legacy to ZOA:

‘We are grateful that we can share’

‘It affects us deeply that people are hungry and thirsty and have no shelter. That is why we included ZOA in our will. We are grateful that we can share, even after our death. It is wonderful to know that you can leave a legacy in line with your values and vision for life. I believe that we are stewards of this earth and that we can plant seeds of hope in people’s lives. Even if it is a drop in the ocean or a mustard seed, God can do something with it and make it grow into a beautiful tree’.



Jos Koppelaar is ZOA

Business Ambassador:

‘I am becoming a “richer” person’

‘In Burundi, one of the poorest countries in the world, I see with my own eyes the enormous contrast between our living environments. Where people in the Netherlands sometimes skip a meal out of choice, families there fight to get one meal on the table every day. Here, there is overnutrition, while there is dire malnutrition in Burundi. That contrast touches me deeply and drives me to take action – inspired by the Bible and the visible impact of ZOA projects. I am becoming a “richer” person because I see how together we can make a visible difference’.

11,000 volunteers

supported the annual door-to-door

collection week

1,300 students were called to action through our school campaigns

5,000 children received an activity book about ZOA

15 INTERVIEWS WITH AND REPORTS ABOUT ZOA EMPLOYEES WERE FEATURED ON RADIO AND FOUR INTERVIEWS WERE BROADCAST ON NATIONAL TELEVISION

53 people selected ZOA as their charitable beneficiary

38,377 private donors

supported ZOA’s work

29 ARTICLES in DAILY NEWSPAPERS AND MAGAZINES

referred to ZOA’s work and accomplishments

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



Iris IJsselstein collects for ZOA:

‘I am deeply moved by poverty’

‘When I walk through the supermarket or the hospital in the Netherlands, I am aware that we live in an extremely prosperous country. But many people in this world do not have enough to eat and drink, for example. That is why I organise the door-to-door collection for ZOA in my hometown of Apeldoorn. Because I do it together with my sister, it is also very enjoyable!’

Empowering voices amidst conflict

René Vlug, Director of Fundraising and Communication, reflects on 2024 — a year marked by the impact of war on many lives.

How do you look back on 2024?
‘In 2024, many people around the world were deeply affected by the violence of war. We’ve seen conflicts in Gaza, Ukraine, and Sudan. ZOA’s mission is to share the stories of those harmed by these conflicts and ensure our constituency can relate to them. The stories from Sudan were particularly shocking. The image of Mona Zakaria (31), with her bruised toddler in her lap, remains vivid in the minds of many of my colleagues. Mona endured all the brutalities of the conflict. She and her children were tortured and left for dead but managed to escape from armed groups. Exhausted, they eventually reached a refugee camp’.

What is your department's role in conveying stories like these?
‘It is crucial that we continue to share stories like Mona’s. We aim to be a voice for those in need. In this case, it was difficult for journalists to gain access, but as humanitarians, we were able to collect and share their stories. In April 2024, we developed and launched a campaign to raise awareness and funds for the situation in Sudan. We relaunched the campaign during the summer as the situation in Sudan worsened. The public responded. Individuals, churches, and companies were willing to support the victims of the war in Sudan’.

How do you involve more people in ZOA's mission?
‘Visibility is crucial to involve more people in our mission. To engage new individuals with our work, we invested in free publicity. ZOA aid workers were prominently featured in the national media about the situation in Sudan and the developments in the Middle East. In 2024, we also invested in our online presence. We want to be where people are, offline and online. As a result, the number of followers on LinkedIn, Instagram, and Facebook grew. We are closely monitoring the engagement of our followers to ensure we interact with them properly’.

‘Online or offline, we want to be where people are’

Did it pay off?
‘We are looking back on good results. Fundraising in 2024 was robust, with total income reaching €19,632,518 from private donors. This enabled us to secure the targeted ratio between institutional funding and private funding. The success can be attributed to our strategic focus on building sustainable relationships and enhancing our fundraising methods’.

How would you summarise your strategy?
‘For a number of years, our department has



been committed to relational fundraising, meaning we want to approach everyone 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 their heart. Relational fundraising is based on qualitative contacts, strengthening bonds, and data-driven approaches. In 2024, we specifically focused on collaboration among the communication, marketing, and account teams as they each bring their own expertise’.

What role do ZOA volunteers play?
‘Volunteers play a crucial role. We cherish the volunteers who commit their time to our mission, whether it is in administration, relationship management, giving presentations, or representing ZOA at events. Volunteers are also crucial for the door-to-door collection. Since 1986, people have been going out on the streets to collect donations for ZOA. In 2024, about 11,000 volunteers participated in this fundraising action. We are grateful that so many people make their time available and go door to door. Together, they raised about €850,000’.

What are the challenges ahead?
‘We don’t know what the future holds. Given the uncertain political environment, both nationally and internationally, strengthening our connection with the Dutch constituency will be crucial. As ZOA we want to engage closely with each and every supporter. In 2025, we aim to widen the opportunities to get involved, depending on what people would like to contribute, whether it is time,



Donor story

Composer Marc van der Meulen:

‘ZOA brings the stories close to home’

Marc van der Meulen (30) from Kampen, the Netherlands, arranged a beautiful piece of music based on Psalm 90 for a ZOA video about vulnerable people in crisis areas. ‘I am glad I can support ZOA with my talents’, says Marc, a musician and regular donor to ZOA.

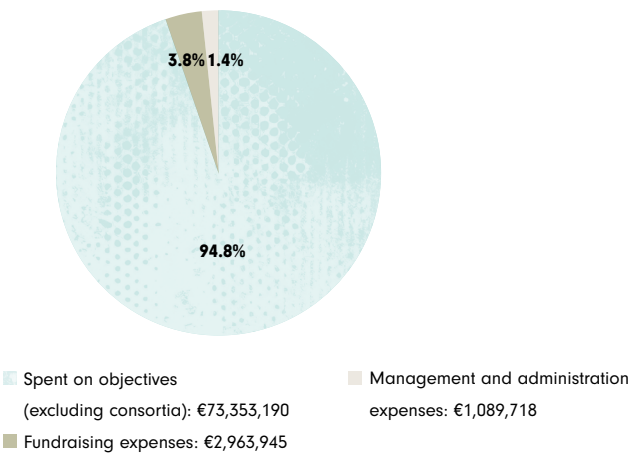
Marc has been passionate about music since childhood. He started piano lessons at age seven and accompanied a children’s choir by age twelve. Marc later played in a Christian band and produced an album. Currently, he focuses on worship music and music production as a hobby alongside his work for the Salvation Army. He finds the Psalms beautiful for arrangements, reflecting life’s joys and struggles.

Marc’s connection with ZOA began through his grandparents, who donated to ZOA. After watching a moving film about the crisis in Tigray, Marc and his wife decided to donate regularly to ZOA. They now donate monthly, believing it’s important to support those in need. Marc explains: ‘We live in a bubble here in the West, and ZOA’s work brings us closer to the suffering in crisis areas. It’s important for us to know our donations directly help vulnerable people in need’.

prayer, expertise, or financial support. Reflecting on 2024, we are grateful for the dedication of our team and generosity of our partners. Together, we have made a real difference in our mission. We look forward to building on this momentum in the coming years’.

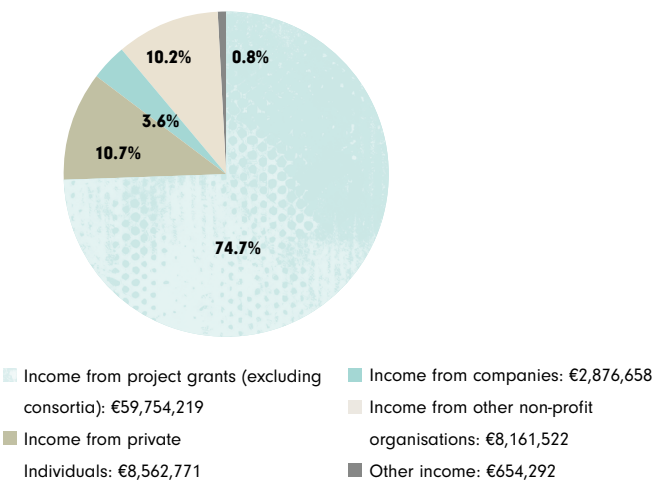
ZOA's expenses

Total: €77,406,853



ZOA's income

Total: €80.009.462 (excluding income consortia)



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 worldwide 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 are highlighted within these pages.



Country director for Yemen Bereket shares a moment with Member of Parliament Mirjam Bikker during a campaign on budget cuts and the impact on the work of ZOA.

Learning

ZOA is a learning organisation that collaborates with universities and knowledge institutes across the globe. ZOA also partners with local universities in the countries of implementation to increase project success. Over the last few years, ZOA has collaborated with the Zero Hunger Lab from Tilburg University to use data science to improve the quality of food security interventions and contribute towards climate-resilient programming by better planning humanitarian assistance. ZOA teams share concrete case studies, and bachelor, master and PhD students carry out valuable research under the academic guidance of Tilburg University staff. One of the research projects carried out in 2024 focused on people in transit along the main migration trails in Colombia. The flexible use of electronic vouchers throughout Colombia generates real-time and in-depth data about people’s behaviour and preferences in transit and a wide range of private sector partners. Results are used to further improve the delivery of cash and voucher assistance to people in transit in displacement settings. A second research project focused on land rights intervention’s effects on agriculture in Burundi. The project examined how data modelling could assist in gathering insights to determine whether landowners and project participants had invested in their land, whether there was an increased level of food security, and whether the land had been developed for purposes beyond agriculture.

LEARNING PARTNERS: CALP Network, International Institute of Social Studies (ISS), Knowledge Platform Security Rule of Law, KUNO (Platform for Humanitarian Exchange in the Netherlands), Netherlands Food Partnership, LANDAC (The Netherlands Land Academy), Netherlands Water Partnership, Prisma, Radboud Universiteit, Partos, Zero Hunger Lab (Tilburg University), CHS

Alliance, Stichting Collecteplan, Theologische Universiteit Utrecht and Wageningen University

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, Christian Blind Mission (CBM), Integral Alliance, See You, The Hague Academy, The Leprosy Mission (Leprazending) and VNG International

Lobby and advocacy

Our Country Director for Yemen, Bereket Godifay, visited the Dutch Parliament to present a petition on behalf of Dutch organisations working on humanitarian aid and development cooperation. The sector initiated the petition in response to substantial budget reductions imposed by the Dutch government on the development budget. In collaboration with the Dutch branch organisation Partos, we voiced our core message: the Netherlands falls off the global map as one of the world’s leading development examples! During the presentation, Bereket addressed the foreign trade and development committee

by underlining the connection between humanitarian interventions and sustainable development efforts, built on his experiences in Yemen. Showcasing that the two go hand in hand is close to ZOA’s mandate for relief and recovery, and our presentation in Parliament reflected that mandate. The presentation was followed by personal conversations with Members of Parliament, with whom ZOA continues to build and maintain relationships.

OUR LOBBY AND ADVOCACY PARTNERS: Partos, Prisma, EU-Cord, Platform Humanitarian Action (PHA), Goede Doelen Nederland, VOICE, CONCORD and the Dutch Coalition on Disability and Development (DCDD)

ZOA Deutschland

Following an assessment of its future perspective, the board of ZOA’s sister organisation in Germany, ZOA Deutschland gGmbH, made the difficult decision to cease operations and hand over any remaining contractual commitments to ZOA Netherlands. Since creating and maintaining connections with institutional and private donors in Germany remains important, ZOA seeks to fill this void by establishing a strong connection with CBM, a well-established German Christian NGO.

Yemen

Du’aa

Six-year-old Du’aa Ahmed Ali Saleh Abdul-Lah lives in Yemen. Access to clean water was a major challenge in her mountainous village, as the available sources were far away. As a result, children had to leave school to fetch water from distant locations, disrupting their education and daily lives.

To address this issue, ZOA implemented a comprehensive water system that included wells and solar-powered facilities. This initiative significantly improved access to water within the community, eliminating the need for long and exhausting journeys.

Thanks to this project, children were able to return to school and focus on their education without the burden of collecting water. The initiative not only improved water accessibility but also had a lasting positive impact on education and the community’s overall well-being.



ACCESS TO WATER AND EDUCATION

Governance

ORGANISATIONAL STRUCTURE

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. ZOA will continue to apply this 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.

ZOA has solid administrative policies and procedures in place and continues to operate with a flat organisational structure. Decision-making happens close to where projects are implemented and within the framework of our organisational strategy and policies. This structure provides us with the flexibility necessary to operate effectively within the context of the different countries we serve. ZOA headquarters provides support and oversight in the following areas: policy cohesion, continuity, quality assurance, 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 2024, they met quarterly – online or in person – to exchange knowledge, discuss and agree on policies, share best practices, and discuss annual planning and reporting.

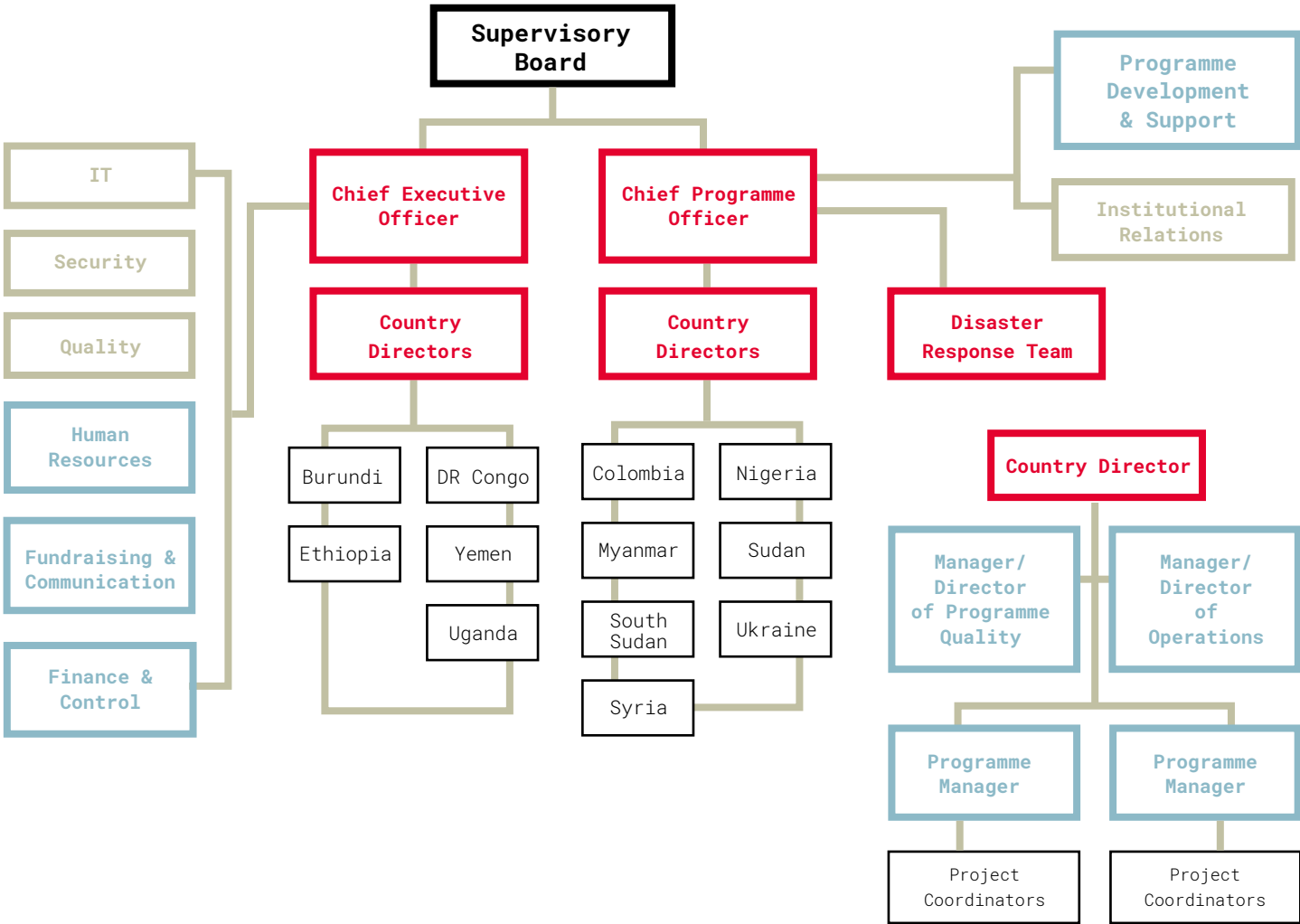


DIGITAL SYSTEMS

In 2024, significant progress was made in enhancing our digital infrastructure. A central learning system was implemented successfully, which now includes a new cyber security awareness training programme to strengthen our cyber resilience. Additionally, a start was made with the roll-out of the HR module of the ERP system, to streamline and improve our HR processes. Furthermore, the procurement module of the ERP system was extended to multiple countries, enhancing our procurement capabilities across the organisation.

A Venezuelan refugee receives cash assistance in one of our offices in Colombia.

ORGANISATION CHART



STAFF

ZOA’s main asset is its highly committed staff, both in country programmes and in the Netherlands, with many prepared to go the extra mile despite challenging contexts and high workloads. In 2024, ZOA employed 905 staff members worldwide (headcount 31 December, 2024), of which 101 (11%) were employed at ZOA Netherlands. Of all 804 country staff members, 35 (4%) were expatriate staff.

In 2024, ZOA continued to work on the implementation of various ‘people first’

initiatives. This included the further roll-out of a new performance and professional development approach, with a stronger focus on regular conversations and feedback, the next steps in implementing a ZOA online learning system (ZOA Academy), and the facilitation of several leadership and professional mastery trainings. As our staff members often work in very challenging circumstances, ZOA continuously seeks ways to support them by offering different types of psychosocial care. The first phase of the roll-out of a new HR information system was completed.

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-lonen’). 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.

VOLUNTEERS AND TRAINEES

Volunteers are a very welcome addition to our organisation. ZOA provides volunteers with a multitude of opportunities to contribute to our cause. We are incredibly grateful to receive volunteer support, expertise and commitment. In 2024, our programme countries received support from over 750 volunteers, while nine volunteers worked in the Netherlands office. Several additional volunteers were involved in informing schools and churches in the Netherlands about ZOA’s work, and 981 people helped organise our annual national door-to-door fundraising collection. Furthermore, two trainees participated in a ZOA country programme, and another trainee worked in the Netherlands.

Volunteers and trainees are treated similarly to employees in many aspects. Mutual expectations, responsibilities, tasks, and contributions are agreed on, 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 expenses, 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 Partos, the Dutch association of NGOs working in Development Cooperation.

ZOA is fully committed to the Core Humanitarian Standard on Quality and Accountability (CHS) and has been externally

CHS certified. The CHS sets out nine commitments for humanitarian and development actors to measure and improve the quality and effectiveness of their assistance. It places communities and people affected by crisis at the centre of humanitarian action. ZOA holds the certificate for the ISO9001:2015 / Partos 9001 (version 2018) quality standard for management systems. An external maintenance audit was conducted in 2024, resulting in reconfirmation of the certificate.

ZOA has been recognised by the Central Bureau of Fundraising (CBF) for complying with the CBF Recognition Scheme Standards for Charitable Organisations. The CBF ‘Recognition Passport’ is available at our website.

WORKS COUNCIL

The Works Council represents ZOA staff at the Executive Board. It closely monitors the organisation’s interests, as a healthy organisation is crucial to realising ZOA’s mission and vision. Three of the five Works Council members reached the end of their term in 2024. As it proved difficult to find their replacements, the Works Council currently consists of four members while recruitment is ongoing. At the same time, a support panel comprised of former members was created to provide consultation on specific topics as needed. In 2024, the Works Council regulations and handbook were updated. The Works Council was also involved in the recruitment of two new members of the Supervisory Board. Other topics discussed were risk identification and evaluation and staff salary indexation. This last topic will also be on the agenda for 2025.

Scan the QR code to read our Code of Conduct on the website.



Scan the QR code to read about our external CHS certification



Scan the QR code to read the CBF ‘Recognition Passport’



Integrity Framework

ZOA’s core values are the foundation for the organisational culture and feed consistency and transparency in the way programmes and activities are implemented. The ZOA Integrity Framework has been developed to promote good behaviour in accordance with the value commitments and to regulate adequate response in case undesirable behaviour occurs or is suspected.

The ZOA Integrity Framework comprises three pillars: the ZOA Code of Conduct, procedures for reporting a complaint, and procedures for addressing complaints received. All staff, as well as others acting on behalf of ZOA, must sign the Code of Conduct for compliance and receive training. Each country has a Country Integrity Team, comprised of an Integrity Coordinator and male and female Code of Conduct Focal Persons. The Integrity Coordinator is responsible for effectively implementing the

Integrity Framework and coordinates the complaints handling process. The Focal Persons advise and support staff on dealing with integrity issues and complaints, and an independent external advisor is available to all ZOA staff. The Country Integrity Teams regularly organise trainings on the content and application of the integrity framework for staff, volunteers and local partners. The Headquarters-based Advisor for Integrity and CHS provides training and support to these Country Integrity Teams and coordinates the Community of Practice. Moreover, country management staff are trained and supported in strengthening appreciative leadership and enhancing a conducive team culture for integrity.

ZOA offers various options to project participants, ZOA staff, and other stakeholders to report grievances and complaints at different levels within ZOA. These include verbal reports to staff, via a telephone line or through an e-mail address. Each country offers additional options that are suitable for the local context.

INTEGRITY COMPLAINTS IN 2024

The total number of integrity complaints received in 2024 was 48 (39 cases), reported by ZOA staff, project participants and other stakeholders. Of these, 36 cases were investigated and closed; the other 3 cases were still under investigation at the end of 2024. Five cases were brought forward in 2023 and closed in 2024. The cases were investigated by country teams or ZOA Netherlands.

Lessons learned from investigated cases were documented and shared in staff training sessions and senior management meetings. In 2025, ZOA and its local partners will give ongoing attention to further strengthening the systemic application of integrity-related standards. This includes better informing programme participants about what they can expect regarding staff behaviour and the scope of issues they can address through complaints. Moreover, the Integrity Framework will be revised as planned, and extra support will be given to country integrity teams to facilitate discussions about integrity within teams and to investigate reported alleged breaches.



Category	Number of cases	Nature	Outcomes of case handling
Interpersonal	4	Threatening and harassment.	One case did not appear to breach the code of conduct, while in the other cases, relations were normalised.
Interpersonal SEAH	1	Sexual exploitation and harassment.	The case is under investigation. Meanwhile, the survivor receives counselling and support.
Abuse of power and position	5	Abuse of power in management lines, conflict of interest in recruitment.	All the abuse of power cases did not appear to breach the code of conduct or were related to procedural misunderstandings. No conflict of interest was found in the recruitment of new staff.
Financial / material	34	Suspected fraud (such as theft, manipulation of participation lists, and procurement irregularities).	Fraud was found in six cases, including double employment, attempted procurement fraud, and one case of fraud and corruption through irregularities in the procurement and distribution of project items. Staff involved resigned or were dismissed. Two cases are under investigation.

Colombia

María

María Edilia González Pushaina’s life underwent a profound transformation when her family was forced to leave Venezuela, where she was born, due to political instability and scarcity. After relocating to her family’s homeland, Porshina, in La Guajira, Colombia, she embraced her deep connection to the community.

Despite challenges, she pursued her teaching career by repeating her studies in Colombia, eventually becoming a beloved teacher and later the head of the local school.

Her dedication to Porshina was also demonstrated through her involvement in community development, particularly in improving access to water. When ZOA introduced a water desalination project, María played an instrumental role. She was trained to operate the system, bringing clean, fresh water to Porshina and surrounding communities, marking a significant turning point in the community’s well-being. ‘Brackish water was the only resource for our survival’, she said. ‘Fortunately, this project brought us hope and life because water is life’.



ZOA IS VERY GRATEFUL TO
A WIDE VARIETY OF DONORS

GOVERNMENTS



Ministerie van
Buitenlandse Zaken



Rijksdienst voor Ondernemend
Nederland



UNITED STATES AGENCY
USAID
INTERNATIONAL DEVELOPMENT



Foreign, Commonwealth
& Development Office



MINISTRY OF
FOREIGN AFFAIRS
OF DENMARK
Danida



Enabel



giz Deutsche Gesellschaft
für Internationale
Zusammenarbeit (GIZ) GmbH



Canadian
Foodgrains
Bank
A Christian Response
to Hunger



Federal Ministry
for Economic Cooperation
and Development

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

EUROPEAN UNION



European
Union

THIRD-PARTIES



EO
METTER
DAAD



bijzondere
noden
handen van de kerk



Protestantse Kerk in Nederland



Integral



CGK
christelijke gereformeerde kerken



HERSTELD
HERVORMDE KERK



OGG



Deputaatschap
Hulp bij Bijzondere Noden
kerkenvereniging Gereformeerde Kerken in Nederland



Woord
en Daad



ena!

UN ORGANISATIONS



CORPORATES



30° Bumaco



FLORYS



AALBERTS



HatchTech
GROUP



VERBURG FONDS



Plaisier BV
Rijptalen en schrijven



STICHTING
DE EEKHORST



aaff
Overall van betekenis



CareConnections



ROCKS FOUNDATION

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

FOUNDATIONS



DPF



Hofstee stichting



stichting
PHARUS



STICHTING
mitswah



Stichting
NEERLANDIA
foundation



Dioraphte



Koppert
FOUNDATION



stichting kinderfonds
Wierda-Baas

And DOB Emergency



ANNUAL
FINANCIAL
REPORT
2024

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

It is with great gratitude that we reflect on ZOA's 2024 financial results. This year marked a significant milestone in the organisation's history. For the first time, ZOA achieved an income of more than 100 million euros, reflecting both the growth and the ongoing impact of our mission to provide humanitarian aid and development support in regions affected by conflict and natural disasters.

This achievement underscores our continued commitment to enhancing the lives of vulnerable communities around the world. The growth in income is a direct result of the dedication of our teams, donors, partners, volunteers and supporters; they have worked tirelessly to create meaningful change. This report will provide a detailed breakdown of our financial performance, highlighting key achievements, challenges, and our commitment to transparency, accountability, and prudent financial management.

MAIN TRENDS

2024 also brought several developments that significantly impacted ZOA's operations and financial outlook. The continued escalation of global conflicts, including those in Ukraine, Syria, Congo and Sudan, has led to a heightened demand for humanitarian aid. As a result, ZOA has experienced an increased workload and more complex challenges in delivering aid to affected regions. Additionally, the global economic landscape, marked by inflationary pressures, shrinking donor budgets and shifting donor priorities, presented challenges and opportunities for the organisation. As part of our strategic approach to navigating the dynamic and often uncertain landscape of humanitarian aid, ZOA engaged in comprehensive scenario planning for the future. This process involved anticipating a range of potential scenarios and preparing flexible strategies to respond to various challenges and opportunities. As we move forward, we remain focused on expanding our efforts to address the pressing needs of those affected by crises.

INCOME

Total income increased by 20% compared to 2023 and by 9% in relation to the 2024 budget. We are committed to responsibly spending funds on quality projects that have a lasting impact and for which income has been secured. There is, therefore, an unavoidable delay between the date income is received and the date of actual expenditure. Consequently, income received never equals expenditures on projects. This is reflected in the mutation of the programme funds, which mainly relate to income raised for Ukraine and Syria that was not entirely spent in 2024.

NET RESULT

The Statement of income and expenditure shows a positive result of €4.3 million. Of this amount, €0.6 million relates to expenditures in 2024 from programme funds received in previous years. After reallocating some earmarked reserves, we were able to add €2.4 million to the general continuity reserve. The increase in reserves provides a solid financial cushion that will enable ZOA to respond swiftly to unforeseen crises and mitigate the risk of potential funding shortfalls. This strategy enhances our financial resilience and helps us maintain a high level of operational flexibility, ensuring that we can continue providing life-saving aid to those in need.

SPENT ON OBJECTIVES

In terms of project implementation, we ended 2024 with €89.1 million spent on project activities in programme countries. This includes spending through our consortia partners and is 26% higher than last year. It also includes a 17% increase in ZOA's own spending. Most spending was in Ukraine, where we were able to accomplish substantially more than the previous year. We are grateful that we were able to make a difference.

RISK ANALYSIS AND RESERVES

In line with RJ650, ZOA distinguishes between continuity reserves and designated reserves

'We are grateful that we were able to make a difference'

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. We maintain a separate reserve for exchange rate risks because of the limited possibilities to actively manage this risk. Exchange rate risks are not included in donor budgets but are covered by this reserve.

We are pleased to report that ZOA's general continuity reserve increased in 2024. 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. 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. We remain committed to robust financial management, 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

ASSETS		31 dec 2024	31 Dec 2023	LIABILITIES		31 Dec 2024	31 Dec 2023
Tangible fixed assets	1			Reserves and funds			
Land		349,000	349,000				
Building		867,382	916,922	Continuity reserve			
Inventory & Equipment		313,019	275,929	General	5	8,184,218	5,740,726
Vehicles in programme areas		142,509	105,847				
		1,671,910	1,647,698	Designated financing and risk reserves			
				Pre-financing projects	6	3,200,000	3,000,000
Inventories		11,854	-	Exchange rate reserve	7	1,526,877	543,652
				Financing fixed assets	8	1,671,910	1,647,698
Receivables, prepayments, and accrued income	2	18,041,391	28,522,402			6,398,787	5,191,350
				Designated reserves for future project spending			
Securities	3	3,078,899	256,857	Programme reserve	9	1,400,000	1,174,245
				Strategic investment fund	10	1,100,000	-
Cash and cash equivalents	4	40,238,025	33,330,273	Programme development & innovation	11	413,250	413,250
				Disaster response	12	500,000	500,000
						3,413,250	2,087,495
				Programme funds	13	5,067,850	5,701,778
						23,064,106	18,721,349
				Provisions	14	1,141,998	1,342,574
				Current liabilities			
				Accruals to donors	15	29,663,539	35,762,203
				Other liabilities and other accruals	16	9,172,435	7,931,104
						38,835,974	43,693,307
Total assets		63,042,079	63,757,230	Total reserves and liabilities		63,042,079	63,757,230

After the appropriation of the result

Statement of income and expenditure

INCOME		Actual 2024	Budget 2024	Actual 2023
Income				
Income from private individuals	17	8,562,771	8,150,000	8,908,280
Income from companies		2,876,658	1,850,000	2,484,594
Income from government subsidies:				
- Project grants for consortia partners	18	21,434,888	17,474,160	12,575,696
- Project grants for ZOA	19	59,754,219	58,175,172	50,026,099
Income from other non-profit organisations	20	8,161,522	7,315,000	9,875,362
Total income raised		100,790,058	92,964,332	83,870,031
Income in exchange for the delivery of products and services	21	31,568	-	45,602
Other income	22	622,724	-	446,051
Total income		101,444,350	92,964,332	84,361,684
EXPENDITURE		Actual 2024	Budget 2024	Actual 2023
Spent on objectives				
Spent on objectives in countries				
Project grants to consortia partners	18	21,434,887	17,474,160	12,575,696
Own spending on objectives	23	67,637,861	66,165,000	58,046,104
		89,072,748	83,639,160	70,621,800
Preparation and coordination from the Netherlands	24	4,872,086	4,465,880	4,795,780
Education and awareness raising	25	843,243	798,983	829,156
		94,788,077	88,904,023	76,246,736
Fundraising expenses	26	2,963,945	3,015,680	2,851,325
Management and Administration expenses	27	1,089,718	1,232,201	1,118,812
Total expenditure		98,841,740	93,151,904	80,216,873
Surplus (+) / deficit (-) before financial income and expenses		2,602,610	-187,572	4,144,811
Balance of financial income and expenses	28	1,740,148	200,000	352,365
Surplus (+) / deficit (-)		4,342,758	12,428	4,497,176
ADDED TO / WITHDRAWN FROM		Actual 2024	Budget 2024	Actual 2023
Continuity reserve				
General		2,443,494	12,428	2,602,926
Designated reserves				
Financing and risk reserves				
Pre-financing projects		200,000	-	-1,000,000
Exchange rate reserve		983,225	-	-169,939
Financing fixed assets		24,212	-	10,760
		1,207,437	-	-1,159,179
For future project spending				
Programme reserve		225,755	-	604,245
Country programme reserve			-	-604,245
Strategic investment fund		1,100,000	-	-
Programme development & innovation		0	-	-89,447
Disaster response		0	-	82,315
		1,325,755	0	-7,132
Programme Funds				
Future project spending		-633,928	-	3,060,559
Total change in reserves and funds		4,342,758	12,428	4,497,174

Cash flow overview

CASH FLOW	Actual 2024	Actual 2023
Cash flow from operating activities		
Received		
From own fundraising and other non-profit organisations	19,679,950	21,268,236
From project grants	59,865,067	62,612,624
From project grants consortia partners	21,434,888	12,575,696
In exchange for the delivery of products and services	31,568	45,602
Other income	588,774	446,051
	101,600,248	96,948,209
Payments		
Programme and coordination costs	-67,362,120	-71,723,228
Project grants to consortia partners	-21,434,887	-12,575,696
Fundraising, management, and administration costs	-4,053,662	-3,970,137
	-92,850,669	-88,269,061
Cash flow from operating activities	8,749,578	8,679,147
Cash flow into investments		
Assets bought	-704,544	-371,124
Assets sold	33,950	12,793
Mutation stocks	-11,854	-
	-682,448	-358,331
Cash flow from financial activities		
Balance of financial income and expenses	1,662,663	281,509
Change in securities and cash equivalents	9,729,794	8,602,325
Balance 31 December	43,316,924	33,587,130
Balance 1 January	33,587,130	24,984,805
Total change in securities, cash, and cash equivalents	9,729,794	8,602,325

The cash flow statement was compiled utilising the indirect method.

RATIO LIQUIDITY	Actual 2024	Actual 2023
Current assets	61,358,315	62,109,532
Current liabilities	-38,835,974	-43,693,307
Provisions	-1,141,998	-1,342,574
Programme funds	-5,067,850	-5,701,778
Working capital	16,312,493	11,371,873
Liquidity ratio	1.36	1.22

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 provisions. In 2024, the working capital position increased by €4.94 million. The liquidity ratio was 1.36 at the end of 2024. 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 2024 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. Following an assessment of its future perspective, the board of ZOA Deutschland gGmbH, made the difficult decision to cease operations and hand over any remaining contractual commitments to ZOA Netherlands. 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. As a result, differences in exchange rates appear in the statement of income and expenditure.

USE OF ESTIMATES

Preparing 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 within these financial statements.

‘The growth in income is a direct result of the dedication of our teams, donors, partners, volunteers and supporters’



Farmer Ebrahim Ahmad Almonazzel (left) with ZOA volunteer Ibrahim Al Hakkar in front of a well irrigated field.

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. They are based on the estimated useful life of the assets. Land and tangible fixed assets for sale are not depreciated.

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

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, strategic investment fund 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 scheiding 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 income and expenditure statement.

INCOME IN EXCHANGE FOR THE DELIVERY OF PRODUCTS AND SERVICES

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



Water infrastructure in Yemen.

Explanatory notes to the balance sheet

Assets

TANGIBLE FIXED ASSETS ❶	Land	Building	Inventory & Equipment	Vehicles	Total 2024	Total 2023
On 1 January 2024						
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
Book value	349,000	916,922	275,929	105,847	1,647,698	1,636,005
Changes in book value						
Investment	-	9,094	185,815	509,635	704,544	371,124
Divestment	-	-	58,262	70,940	129,202	611,608
Depreciations	-	58,634	148,725	472,972	680,331	346,638
Depreciations disinvestment	-	-	58,262	70,940	129,202	598,815
Balance	-	-49,540	37,090	36,663	24,213	11,693
On 31 December 2024						
Acquisition value	349,000	1,357,596	1,466,720	2,700,708	5,874,024	5,841,529
Cumulative depreciation	-	490,214	1,153,701	2,558,198	4,202,113	4,193,831
Book value	349,000	867,382	313,019	142,510	1,671,910	1,647,698

In 2024, the investments of €0.7 million consisted primarily of inventory, equipment, and vehicles used in country programmes. 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 and have a WOZ valuation of €0.84k.

RECEIVABLES, PREPAYMENTS, AND ACCRUED INCOME ❷	31 Dec 2024	31 Dec 2023
Receivables from donors		
UN organisations	2,690,306	2,341,243
U.S. Agency for International Development (USAID)	2,307,910	1,978,380
Canadian FoodGrains Bank (CFGB)	1,098,474	603,147
European Union (ECHO / EuropeAid)	809,730	2,912,852
Ministry of Foreign Affairs, Embassies, RVO the Netherlands	211,478	3,369,838
German Development Agency (GIZ)	159,834	1,303,112
Foreign, Commonwealth and Development Office (FCDO)	83,874	3,733
Tearfund	63,804	52,775
Other donors	879	645,091
SIDA	-	114,009
Funds and third parties	607,579	919,200
Total Receivables from donors	8,033,868	14,243,380
Project expense advances to local partners	7,600,490	11,021,847
Other debtors and receivables		
Debtors and prepaid expenses (countries)	1,391,109	2,553,522
Legacies	27,801	106,801
Debtors and prepaid expenses (NL)	839,783	525,996
Interest to be received	148,340	70,855
	2,407,033	3,257,174
Total	18,041,391	28,522,402

Receivables from donors relate to project grant instalments for projects implemented by ZOA and include the amounts for partners. All receivables are claimable within one year.

SECURITIES ❸	31 Dec 2024	31 Dec 2023
Oikocredit EDCS U.A.	-	256,857
ABN AMRO Securities	3,078,899	-
Total	3,078,899	256,857

In 2024, the investments in Oikocredit were sold and a bond portfolio was entered into with ABN. The securities are valued at fair value and are available without restrictions.

CASH AND CASH EQUIVALENTS ❹	31 Dec 2024	31 Dec 2023
In bank accounts		
Euros in the Netherlands	22,695,211	10,519,875
Euros in programme countries	3,756,982	2,054,302
	26,452,192	12,574,176
US Dollars in the Netherlands	9,684,443	15,191,119
US Dollars in programme countries	1,355,133	3,011,684
	11,039,576	18,202,803
GB Pounds in the Netherlands	1,878,893	1,492,463
GB Pounds in programme countries	-	-
	1,878,893	1,492,463
Other currencies in the Netherlands	70,210	-
Other currencies in programme countries	671,852	890,122
	742,062	890,122
Held in cash	125,301	170,709
Total	40,238,025	33,330,273

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 2024, 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

CONTINUITY AND DESIGNATED RESERVES		31 Dec 2024	Added to	Spent	31 Dec 2023
Continuity reserves					
General	5	8,184,219	2,443,494	-	5,740,726
Total continuity reserves		8,184,219	2,443,494	-	5,740,726
Designated financing and risk reserves					
Pre-financing	6	3,200,000	200,000	-	3,000,000
Exchange rate reserve	7	1,526,877	983,225	-	543,652
Financing fixed assets	8	1,671,910	24,212	-	1,647,698
Total designated finance and risk reserves		6,398,787	1,207,437	-	5,191,350
Designated for future project spending					
Programme reserve	9	1,400,000	225,755	-	1,174,245
Strategic investment fund	10	1,100,000	1,100,000	-	-
Programme development & innovation	11	413,250	-	-	413,250
Disaster response	12	500,000	50,000	50,000	500,000
Total designated reserves for future project spending		3,413,250	1,375,755	50,000	2,087,495
Total		17,996,258	5,026,686	50,000	13,019,571

The net changes in reserves correspond with allocations from the 2024 result shown in the income and expenditure statement.

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 5

The general continuity reserve covers all remaining risks 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 exces-

sive 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 6

Classified as the designated reserve is an amount of €3.2 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 project implementation 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.



Country Director Ukraine Christoph Ernesti with CPO Edwin Visser in de-occupied territories.

EXCHANGE RATE RESERVE 7

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 8

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 9

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

STRATEGIC INVESTMENT FUND 10

The designated investment fund reserve formed in 2024 was based on a strategic investment plan for the coming years. With this reserve, we plan to make additional investments to strengthen our relationship with ZOA’s constituency.

PROGRAMME DEVELOPMENT & INNOVATION 11

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 12

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 13	31 Dec 2024	Funds received	Spent on projects	Reallocation	Contribution reserves	31 Dec 2023
Burkina Faso	9,748	68,242	133,494	-1,761	-	76,761
Burundi	293,222	585,661	457,431	-	-	164,992
Colombia	68,922	225,585	187,326	3,012	-	27,651
Congo	271,163	157,837	79,827	-12,571	-	205,724
Ethiopia	-6,201	261,726	276,778	-	-	8,851
Indonesia	-6,625	6,000	12,625	-	-	-
Iraq	3,926	15,276	23,299	-205	-	12,154
Lebanon	59,991	41	4,370	-50	-	64,370
Liberia	-9,398	16	-	-	-	-9,414
Libya / Morocco	192,264	-	544,450	-89,336	-	826,049
Middle East (Gaza)	340,348	451,487	161,810	-	-	50,671
Myanmar	33,495	30,414	17,588	-	-	20,669
Nigeria	-24,848	177,408	247,996	-	50,000	-4,260
South Sudan	29,677	3,107,856	3,143,608	2,674	-	62,754
Sudan	248,340	686,424	595,386	100,000	-	57,302
Syria	2,480,515	1,510,251	2,018,083	-	-	2,988,347
Uganda	48,775	1,278,259	1,213,548	-	-	-15,936
Ukraine	563,190	441,792	688,725	-	-	810,123
Yemen	305,218	435,777	485,530	-	-	354,971
Emergency Relief (general)	163,908	163,908	-	-	-	-
Other	2,222	3,986	-	-1,763	-	-
Total	5,067,850	9,607,946	10,291,873	-	50,000	5,701,778

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 14	Provisions for ineligible project costs	Local pension and taxes provisions	Total
Balance 1 January 2024	1,233,681	108,894	1,342,574
Addition	546,463	275,283	821,746
	1,780,144	384,177	2,164,321
Utilisation	-680,696	-246,261	-926,957
Release	-95,366	-	-95,366
Balance 31 december 2024	1,004,082	137,916	1,141,998

Provisions for potential liabilities for costs and claims relate to ineligible project costs, pensions, and tax (re)payments in programme countries. On 31 December 2024, 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 2024	31 Dec 2023
Accruals to donors	15		
Ministry of Foreign Affairs, Embassies, RVO the Netherlands		16,999,187	18,584,427
European Union (ECHO / EuropeAid)		5,808,172	4,729,523
UN organisations		3,470,814	6,878,241
Canadian FoodGrains Bank (CFGB)		213,856	798,899
Enabel		184,143	-
Other donors		164,389	700,110
German Development Agency (GIZ)		152,110	366,272
Tearfund		60,456	56,811
World Renew		52,267	207,010
Livelihoods and Food Security Trust Fund (LIFT)		-	191,301
US Agency for International Development (USAID)		-	22,092
Funds and third parties		2,558,145	3,227,518
		29,663,539	35,762,203
Other liabilities and accruals	16		
Contractual obligations to be paid to partners		3,490,007	3,038,855
Liabilities (countries, related to staff)		1,042,249	674,183
Accrual holiday allowance and annual leave provision		416,531	445,461
Creditors (the Netherlands)		434,570	864,892
Other liabilities and accruals (countries)		2,085,588	2,239,091
Other liabilities and accruals (the Netherlands)		1,703,488	668,620
		9,172,435	7,931,104
Total		38,835,974	43,693,307

ACCRUALS TO DONORS 15
Institutional donor contributions received in advance – which will be spent after 2024 – 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 16
Contractual obligations to be paid to partners
These liabilities concern projects implemented by partner organisations requiring ZOA funding.

Liabilities countries – related to staff
These liabilities relate to severance pay and pensions for local staff. They 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 €84.4 million in 2023 to €101.5 million in 2024, showing an increase of €17.1 million (20.3 %). This positive development is due to an increase in income from government subsidies.

INCOME GENERATED FROM
ZOA’S OWN FUNDRAISING
AND THIRD-PARTY
CAMPAIGNS

Total income generated from ZOA’s own fundraising and third-party campaigns decreased by 8% compared to 2023; however, it increased by 13% in relation to the budget. In 2024, unearmarked income increased by €2.1 million thanks to a more general way of fundraising. Consequently, the percentage of unearmarked income increased due to the increased level of unearmarked income in 2024.

INCOME GENERATED FROM ZOA'S OWN FUNDRAISING ACTIVITIES AND THIRD-PARTY CAMPAIGNS	Actual 2024	Budget 2024	Actual 2023
Income generated from ZOA's own fundraising and third-party campaigns			
Income from private individuals	8,562,771	8,150,000	8,908,280
Income from companies	2,876,658	1,850,000	2,484,594
Income from other non-profit organisations	8,161,522	7,315,000	9,875,362
Income in exchange for the delivery of products and services	31,568	-	45,602
	19,632,518	17,315,000	21,313,838
Unearmarked	9,839,818	7,625,000	7,706,904
	50%	44%	37%
Earmarked	9,792,700	9,690,000	13,606,935
	50%	56%	63%
Total	19,632,518	17,315,000	21,313,838

The income components are specified in the following paragraphs.

INCOME FROM PRIVATE INDIVIDUALS 17	Actual 2024	Budget 2024	Actual 2023
Contributions, donations, and gifts	6,742,483	6,650,000	6,909,602
Door-to-door collections	848,258	850,000	839,972
Legacies	972,030	650,000	1,158,706
Total	8,562,771	8,150,000	8,908,280

General income from contributions, donations, and gifts decreased from €6.9 million to €6.7 million – a negative variation of €0.2 million – in relation to the 2023 actuals. Categorically, income from legacies is hard to predict and fluctuates substantially over the years.

INCOME FROM GRANTS FOR CONSORTIA PARTNERS 18	Actual 2024	Actual 2023
Dutch Relief Alliance - Syria Joint Response	9,253,397	-
Ministry of Foreign Affairs - We are Able!	4,840,044	5,261,554
ECHO - FLOFA - Afghanistan	2,790,915	500,000
Embassy of the Kingdom of the Netherlands - TRIDE	2,374,566	1,763,716
Embassy of the Kingdom of the Netherlands - SIPRA	1,796,250	1,008,270
United Nations (OCHA) - MHF Rakhine	250,355	222,310
Netherlands Enterprise Agency (RVO) - Amahoro	129,361	117,668
Dutch Relief Alliance - ACM Syria Earthquake Joint Response	-	2,876,239
United Nations (OCHA) - EHF Tigray	-	2,706
United Nations (OCHA) - Gedaref	-	502,952
United Nations Development Programme (UNDP) - Sud-Kivu	-	203,545
World Food Programme (WFP) - Nutrition Gedaref	-	116,735
Total	21,434,888	12,575,696

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. Part of the Syria Joint Response income reported in 2024 relates to project activities implemented in 2023.

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 – €59.8 million – is significantly higher than the 2022 actual figure – €50.0 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 PROJECT GRANTS FOR ZOA 19	Actual 2024	Actual 2023
Ministry of Foreign Affairs DSH-HH	2,202,562	5,881,460
Ministry of Foreign Affairs DSO-MO	5,544,106	3,396,156
Netherlands Enterprise Agency (RVO)	1,155,144	848,880
Subtotal	8,901,812	10,126,496
Embassy of the Kingdom of the Netherlands in Rwanda	4,983,357	4,005,757
Embassy of the Kingdom of the Netherlands in Uganda	883,759	-
Embassy of the Kingdom of the Netherlands in Sudan	2,143,295	1,381,186
Embassy of the Kingdom of the Netherlands in Burundi	283,606	302,295
Embassy of the Kingdom of the Netherlands in Ethiopia	3,814	-
Subtotal	8,297,832	5,689,239
Total Dutch Ministry of Foreign Affairs donors	17,199,644	15,815,735
ECHO	3,586,636	3,002,288
EuropeAid	4,022,068	3,306,480
Total European Union	7,608,704	6,308,768
United Nations (OCHA)	14,915,878	5,163,123
World Food Programme (WFP)	3,989,067	4,305,153
UNHCR - Sudan	799,230	780,301
United Nations Development Programme (UNDP)	9,275	747,572
UNOPS	284,159	517,213
Education Cannot Wait (ECW)	493,114	339,620
International Labour Office (ILO)	-	307,329
International Organization for Migration (IOM)	352,850	80,132
UNICEF - Myanmar	-	68,436
UNICEF - Colombia	218,492	40,119
UNICEF - Sudan	-	36,261
UNICEF - South Sudan	-	-11,044
Total UN organisations	21,062,065	12,374,217
U.S. Agency for International Development (USAID)	5,111,182	5,622,480
U.S. State Department	3,003,718	2,905,152
German Development Agency (GIZ)	1,702,040	1,867,459
Minsitry of Foreign Affairs of Denmark (Danida)	309,066	427,506
AECID (Spain)	-	170,592
Foreign, Commonwealth and Development Office (FCDO)	479,557	7,513
Canadian Foodgrains Bank (CFBG)	2,596,860	2,694,631
Caritas Czech Republic	197,557	-
Livelihoods and Food Security Trust Fund (LIFT)	228,277	1,025,928
Total Governmental donors	13,628,257	14,721,261
The LEGO Foundation	-	294,631
TearFund Australia	176,871	182,107
Supremo	62,219	95,509
Mott MacDonald	-	59,197
NUFFIC	-	-487
Cordaid	-	33,510
Other	16,460	141,650
Total Others	255,550	806,117
Total project grants	59,754,219	50,026,099

INCOME FROM OTHER NON-PROFIT ORGANISATIONS 20	Actual 2024	Budget 2024	Actual 2023
Funds	4,567,389	2,670,000	3,859,285
Third parties	2,085,885	2,995,000	3,079,167
Churches and schools	1,508,248	1,650,000	2,936,910
Total	8,161,522	7,315,000	9,875,361

In 2024, income from other non-profit organisations decreased from €9.9 million in 2023 to €8.2 million in 2024. This income category is a combination of funds, third parties, churches, and schools.

INCOME IN EXCHANGE FOR THE DELIVERY OF PRODUCTS AND SERVICES 21	Actual 2024	Budget 2024	Actual 2023
Net revenue from the sale of products and services	100,132	-	113,477
Cost price - products and services	-68,565	-	-67,876
Total	31,568	-	45,602

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 22	Actual 2024	Budget 2024	Actual 2023
Income from sold assets	33,950	-	135,944
Other income from Coöperatie Dutch Coalition for Relief and Development U.A.	588,774	-	310,106
Total	622,724	-	446,051

Expenditure

TOTAL EXPENSES DURING THE FINANCIAL YEAR

While income increased by a total of €17.1 million, expenses increased by €18.6 million – from €80.2 million in 2023 to €98.8 million in 2024. In 2024, 94.8% 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. Assets required for a specific project – and fully subsidised by the donor – are presented as project expenditures.

PREPARATION AND COORDINATION FROM THE NETHERLANDS 25

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

EXPENSE STRUCTURE OF THE ORGANISATION	Actual 2024	Budget 2024	Actual 2023
Spent on objectives in countries excluding consortia	87.4%	87.4%	85.8%
Education and awareness	1.1%	1.1%	1.2%
Programme preparation and coordination in The Netherlands	6.3%	5.9%	7.1%
Total spent on objectives	94.8%	94.4%	94.1%
Fundraising costs	3.8%	4.0%	4.2%
Costs of management and administration	1.4%	1.6%	1.7%
Total costs of the organisation	100.0%	100.0%	100.0%

SPENT ON OBJECTIVES IN COUNTRIES 23	Actual 2024	Budget 2024	Actual 2023
Projects spent through consortia partners	21,434,887	17,474,160	12,575,696
Own funding spent on objectives in countries			
Burkina Faso	133,494	-	-
Burundi	1,899,567	2,458,699	1,878,954
Colombia	6,051,293	6,836,662	7,981,664
Congo	5,173,211	7,499,998	4,706,370
Ethiopia	8,850,683	9,887,726	7,085,390
Iraq	125,968	108,574	2,097,688
Liberia	-	-	110,201
Libya / Morocco	544,450	-	-
Middle East (Gaza)	161,810	-	-
Myanmar	5,120,295	2,079,407	2,726,089
Nigeria	2,461,995	3,675,000	2,295,189
South Sudan	6,049,699	3,641,151	3,555,818
Sudan	7,529,055	7,575,366	5,672,802
Syria	4,808,788	7,153,360	7,365,693
Uganda	3,473,647	3,637,290	2,740,953
Ukraine	9,782,879	5,000,000	4,380,799
Yemen	5,410,105	6,234,152	4,819,864
Other	60,922	377,615	628,629
	67,637,861	66,165,000	58,046,104
Own funding spent on objectives from the Netherlands			
Preparation and coordination from the Netherlands	4,872,086	4,465,880	4,795,780
Education and awareness raising in the Netherlands	843,243	798,983	829,156
	5,715,329	5,264,863	5,624,936
Total	94,788,077	88,904,023	76,246,736

PREPARATION AND COORDINATION FROM THE NETHERLANDS 24	Actual 2024	Budget 2024	Actual 2023
Preparation and coordination costs - the Netherlands	4,318,451	4,465,880	4,047,383
We Are Able!	314,111	-	395,969
Syria Joint Response coordination costs	163,395	-	169,228
DRA coordination costs	76,129	-	86,044
DIF4 DRA Upskilling and upscaling cash and voucher assistance	-	-	7,709
ERP project - phase 2	-	-	89,447
Total	4,872,086	4,465,880	4,795,780

EDUCATION AND AWARENESS RAISING 25

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 2024 was slightly higher than the actuals in 2023.

FUNDRAISING EXPENSES 26	Actual 2024	Budget 2024	Actual 2023
Total fundraising expenses	2,963,945	3,015,680	2,851,325
Total fundraising expenses as part of the total income excluding consortia	3.7%	4.0%	4.0%

The relative cost of fundraising has decreased relative to 2023. The total fundraising expenses are well within budget.

MANAGEMENT AND ADMINISTRATION EXPENSES 27	Actual 2024	Budget 2024	Actual 2023
Total costs - management and administration	1,089,718	1,232,201	1,118,812
Total costs - management and administration in percentage of total costs excluding consortia	1.4%	1.6%	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 2024, actual costs totalled 1.4% – well below the limit.

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

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

BALANCE OF FINANCIAL INCOME AND EXPENSES ⁽²⁸⁾	Actual 2024	Budget 2024	Actual 2023
Interest received	756,923	200,000	522,304
Currency exchange and recalculation results	983,225	-	-169,939
Total	1,740,148	200,000	352,365

Currency exchange and recalculation show an overall positive result in 2024. 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 positive exchange rate result was added to the designated reserve to cover exchange rate risks.

ATTRIBUTION OF COSTS 2024	Programmes	Education	Coordination	Fundraising	Costs of man. and admin.	Total 2024	Total 2023
Own programmes / projects	51,953,592	-	552,984	-	-	52,506,576	44,100,816
Staff costs	15,062,571	568,653	3,553,037	1,656,735	795,343	21,636,338	20,498,051
Communication costs	-	194,220	-	1,102,590	-	1,296,810	1,347,454
Accommodation costs	-	7,887	57,164	22,175	14,263	101,489	101,878
Office costs and other general costs	-	72,482	679,585	182,445	250,794	1,185,307	1,245,407
Depreciation costs	621,697	-	29,317	-	29,317	680,331	347,572
TOTAL ZOA	67,637,861	843,243	4,872,086	2,963,945	1,089,718	77,406,852	67,641,178
Project spent through consortium partners	21,434,887	-	-	-	-	21,434,887	12,575,696
Total including consortium partners	89,072,748	843,243	4,872,086	2,963,945	1,089,718	98,841,739	80,216,874

BREAKDOWN OF STAFF COSTS	Actual 2024	Actual 2023
Staff costs - countries	15,062,571	14,377,411
Gross salary	5,759,089	5,390,164
Allocation to projects and countries	-988,395	-970,733
Social security	788,324	749,241
Pension costs	437,843	412,197
Other staff costs	576,906	539,771
Total	21,636,339	20,498,051

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 COUNTRY PROGRAMMES

The amount of €89.0 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 €4.9 million. These costs mainly relate to costs incurred by 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

Fundraising expenditures contains the total costs of raising project grants and third-party campaigns at a total of €3.0 million.

D. COSTS ALLOCABLE TO MANAGEMENT & ADMINISTRATION

Expenditures in departments in the Netherlands are costs 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 SUPERVISORY BOARD AND EXECUTIVE BOARD

REMUNERATION EXECUTIVE BOARD	Chief Executive Officer	Chief Programme Officer	Actual 2024	Actual 2023
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	102,814	104,515	207,329	193,548
Transition fee	-	-	-	-
Vacation bonus	8,218	8,340	16,558	15,463
End-of-year bonus	8,568	8,710	17,278	16,129
Total gross salary / remuneration	119,600	121,565	241,165	225,140
Pension premiums	11,044	11,055	22,099	21,721
Total	130,644	132,620	263,264	246,861

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 €187,861. This also led to a so-called BSD score of 452 points for ZOA’s CPO and a maximum annual income of €163,473. Based on their responsibilities and scope of work, the CEO and CPO positions belong to scales J and I, respectively.

In 2024, the actual annual income of board members included in the assessment, based on applicable limits, amounted to €119,600 for C.T. Lukkien (0.9 FTE/12 months) and €121,565 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 2024	Actual 2023
Consolidated financial accounts	87,846	99,462
Other audit assignments	29,188	34,038
Other non-audit services	3,388	30,829
Total	120,422	164,329

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 December 31 2024, ZOA employed 905 people based on headcount (2023: 918). This increase is a mixture of increased and decreased country programme volumes – some programmes approached phase-out while others grew from start-up to maturity phase.

APPROPRIATION OF RESULTS

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

Independent
auditor’s
report

TO: THE EXECUTIVE BOARD
AND SUPERVISORY BOARD OF
STICHTING ZOA

REPORT ON THE AUDIT OF THE
FINANCIAL STATEMENTS 2024
INCLUDED IN THE ANNUAL REPORT

Our opinion

We have audited the financial statements 2024 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, 2024 and of its result for 2024 in accordance with the Guideline for annual reporting 650 ‘Fundraising organizations’ of the Dutch Accounting Standards Board.

- The financial statements comprise:
- the balance sheet as at December 31, 2024;
 - the statement of income and expenditure for 2024;
 - the cashflow statement 2024; and
 - 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.

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:

- ZOA’s purpose and vision;
- Introduction;
- ZOA Worldwide in 2024
- Reflections of the Executive board;
- Trends and risks;
- ZOA’s core values;
- Pascal’s story (DR Congo)
- Statement of the Supervisory Board;
- ZOA’s approach and strategy;
- Abuk’s story (South Sudan).

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

DESCRIPTION OF RESPONSIBILITIES REGARDING THE FINANCIAL STATEMENTS

Responsibilities of management and the supervisory board for the financial statements

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

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

Management should disclose events and circumstances that may cast significant doubt on the organization’s ability to continue as a going concern in the financial statements. The supervisory board is responsible for overseeing the company’s financial reporting process.

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



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

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

- identifying and assessing the risks of material misstatement of the financial statements, whether due to fraud or error, designing and performing audit procedures responsive to those risks, and obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtaining an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity’s internal control;

- evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management;
- concluding on the appropriateness of management’s use of the going concern basis of accounting, and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit

- evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause a company to cease to continue as a going concern;
- evaluating the overall presentation, structure and content of the financial statements, including the disclosures; and
 - evaluating whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Lelystad, 26 May 2025

Crowe Foederer Audit & Assurance B.V.

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



Budget 2025

INCOME	Budget 2025	Actual 2024	Actual 2023
Income			
Income from private individuals	8,187,500	8,562,771	8,908,280
Income from companies	1,942,500	2,876,658	2,484,594
Income from government subsidies:		0	
- Project grants for consortia partners	13,205,000	21,434,888	12,575,696
- Project grants for ZOA	62,078,733	59,754,219	50,026,099
Income from other non-profit organisations	8,050,750	8,161,522	9,875,362
Total income raised	93,464,483	100,790,058	83,870,031
Income in exchange for the delivery of products and services	-	31,568	45,602
Other income	-	622,724	446,051
Total income	93,464,483	101,444,350	84,361,684
EXPENDITURE	Budget 2025	Actual 2024	Actual 2023
Spent on objectives			
Spent on objectives in countries			
Project grants to consortia partners	13,205,000	21,434,887	12,575,696
Own spending on objectives	70,176,455	67,637,861	58,046,104
	83,381,455	89,072,748	70,621,800
Preparation and coordination from the Netherlands	5,049,794	4,872,086	4,795,780
Education/awareness raising	957,556	843,243	829,156
	89,388,804	94,788,077	76,246,736
Fundraising expenses	3,121,856	2,963,946	2,851,325
Management and administration	1,253,823	1,089,719	1,118,812
Total expenditure	93,764,483	98,841,740	80,216,873
Surplus/deficit (-) before financial income and expenses	-300,000	2,602,610	4,144,811
Balance of financial income and expenses	350,000	1,740,148	352,365
Surplus/deficit (-)	50,000	4,342,758	4,497,176
ADDED TO/ WITHDRAWN FROM	Budget 2025	Actual 2024	Actual 2023
Continuity reserve	50,000	2,443,494	2,602,926
Designated reserves			
Financing and risk reserves			
Pre-financing projects	-	200,000	-1,000,000
Exchange rate reserve	-	983,225	-169,939
Financing assets	-	24,212	10,760
	-	1,207,437	-1,159,179
For future project spending			
Programme reserve	-	225,755	604,245
Country programme reserves		1,100,000	
Strategic investment fund	-		-604,245
Programme development & innovation	-	-	-89,447
Disaster response	-	-	82,315
	-	1,325,755	-7,132
Programme Funds	-	-633,928	3,060,559
Total change in reserves and funds	50,000	4,342,758	4,497,174



Colophon

ZOA

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

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

Executive Board

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

Text and editing

ZOA staff
Felicia Morgenstern and Arjan van Oeveren

Project management

Rhonda Eikelboom

Photography

Lieuwe Siebe de Jong, Thirza Willemsen, Josh Berson, Jelte Bergwerff, Nataliia Bohdan, Else Lotte Faasse, Jonneke Oskam, BBothPhotography, Corien Herweijer, Ayman Fuad

Design

www.tinekewerkt.nl

Printed by

De Bunschoter B.V.

The information in this report may be reproduced
(excluding the photos), provided ZOA is notified and this
annual report is acknowledged as the source. ZOA would
appreciate receiving a copy of the publication.

