



Annual report

2024

tearfund

Foreword

Over the past year, I visited two camps sheltering Sudanese refugees. Since a new wave of violence in Sudan erupted in 2023, thousands of people have lost their lives, and more than 10 million have been displaced. Food is in critically short supply, and the needs are growing by the day.

This is just one of the stark realities of 2024. My visit confronted me with a sense of hopelessness. People who will likely have to endure dire conditions for a long time, as they can only return home once it is safe. The same is true for displaced people in Myanmar, Haiti, Syria, and the Democratic Republic of the Congo. This list of conflict-stricken countries is far from complete. On top of that, there are countries suffering from natural disasters and the consequences of climate change. Poverty and injustice hit those in the most vulnerable situations the hardest. This deeply moves us at Tearfund and drives us to make a difference.

We are grateful that in 2024, we were able to support more than 700,000 people through humanitarian aid and our long-term community programmes. We worked towards sustainable change and helped churches and communities address poverty and bring flourishing to individual lives of vulnerable households. A unique approach with lasting impact for the entire community!

On the cover of this annual report, you will see a photo of Prossy. This Ugandan mother of four is one of the participants in our projects in Uganda. Her entire life has been marked by poverty. As a child, there were days when she had nothing to eat, and she missed more school days than she attended. Thanks to the training she received through her church, Prossy's life has completely transformed. She is now able to provide for her family's livelihood through coffee farming.

Prossy's powerful story was at the heart of many of our activities in the Netherlands last year – both to showcase the impact of our work, and to highlight the vital role of local churches. For more than fifty years, Tearfund has been supporting local churches worldwide in tackling poverty and injustice in their own communities. Churches are everywhere, in small villages and large cities alike. Together, they form a great movement of Christians, motivated by their faith to help others. We see this not only in the countries where we work but also here in the Netherlands. In this annual report, we are eager to share more about this with you.

Finally, I want to extend my heartfelt thanks to you. Thank you for your commitment to Tearfund through your donations, prayers, or participation in our events and campaigns. In the following pages, you will read about what you have helped to achieve. I sincerely hope that, together, we can continue to make a difference worldwide in the years to come.



Guido de Vries
CEO Tearfund Netherlands



Prossy

Prossy is one of the participants in our project in Lwengo, Uganda. Through the church, she received training in coffee farming and is now able to make a living from it.



Watch the video of her inspiring story.





Index

2024: An overview	6
Chapter 1: Our mission in this world	9
Vision and strategy	12
Our focus areas	13
The powerful impact of Tearfund	14
Chapter 2: Our international projects	17
Asia	20
Middle East	25
Africa	28
Latin America	40
Europe	41
JISRA project	42
Food security and livelihoods	45
Peace, reconciliation and protection	48
Humanitarian aid	53
Inspired Individuals	56
Chapter 3: Our national projects	57
Campaigns	58
Communications & fundraising	61
Events & products	63
Relationship management	67
Advocacy & influence	68
Our ambassadors	69
Chapter 4: Our organisation	70
Our team	71
Management and Supervisory Council	73
Quality assurance and integrity	74
Our eight Quality Standards	77
Risks and mitigating measures	78
Working together on our mission	80
Tearfund Family	84
Chapter 5: Annual figures 2024	85
Balance sheet	86
Financial results	87
Accounting policies	88
Notes to the balance sheet	90
Key figures	98
Management remuneration	103
Independent Auditor's report	105

2024: An overview

2024 was another year marked by immense global need. The wars in Ukraine and the Middle East continued, and conflicts in countries such as Haiti, Sudan, Myanmar and the Democratic Republic of the Congo resulted in millions of people being displaced. Natural disasters driven by climate change increased, including severe flooding in South Sudan and India and prolonged droughts in Somalia, Uganda and Zimbabwe. As a result, millions of people became dependent on humanitarian assistance.

Thanks to the funds we received, we were able to provide support in these situations, as well as in many other countries affected by crises. In addition, we continued implementing our long-term development programmes, strengthening community resilience in places like Uganda, Zimbabwe, Nepal, Bangladesh and Ethiopia.

Our supporters

Once again, we were deeply encouraged by the strong support from our network in 2024. We are grateful for the increase in donations and the growing engagement of individuals with our work. In 2024 we received € 367,414 through legacies. It is heart-warming that people choose to help those in need with their final wishes.

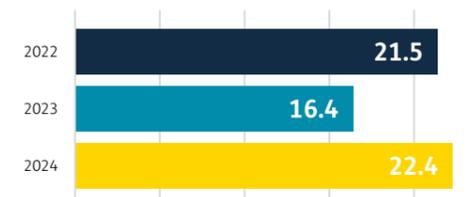
Income from churches and foundations fell below our expectations for humanitarian aid. The main reason for this is the heavy dependence on media coverage. Many humanitarian crises in 2024 did not receive widespread attention and were neglected. This was reflected in fundraising outcomes. The largest increase - a doubling compared to both our budget and 2023 figures - came from institutional grants. We received funding from ECHO and the Dutch Relief Alliance, and the Ministry of Foreign Affairs once again financed our JISRA programme (see page 42).

Our income

For 2024, we had budgeted an income of € 14.6 million. In reality, our total income amounted to € 22.4 million compared to 2023. This was partly due to Tearfund acting as lead agency for Dutch Relief Alliance emergency response programmes in Haiti and Myanmar.

We spent 96% of our raised income on our objectives, compared to 90% in 2023. Over a three-year period, this averages out to 94%. Tearfund aims to spend at least 85% of its income on its goals and the indirect costs associated with them.

Total income in millions



Fundraising, management and administration cost

Our fundraising strategy includes applying for grants from foundations, businesses, and governments. We also reach our individual supporters through direct mail, online marketing (social media, digital newsletters, and a fundraising platform), telemarketing, and various events (see chapter 3). Additionally, we focus on legacy fundraising and build connections with businesses, foundations, and churches through relationship management and tailored mailings.

In 2024, fundraising costs totalled € 1,032,000 (2023: € 979,000), representing 4.7% of total raised income. The cost of management and administration amounted to 2.8% (2023: 3.7%).

Expenditure break-down 2024	Budgeted*	Actual*
Objectives	92%	96%
Fundraising	7.2%	4.7%
Management and administration	4.2%	2.8%

* As a percentage of total raised income

	Actual 2024	Budget 2024	Actual 2023
Private donors	€ 4,229,065	€ 4,060,000	€ 4,195,688
Legacies	€ 367,414	€ 200,000	€ 831,770
Churches & denominations	€ 331,303	€ 450,000	€ 548,319
Businesses	€ 369,624	€ 360,000	€ 511,379
Foundations	€ 1,199,294	€ 1,238,000	€ 1,295,537
Governments	€ 15,082,529	€ 7,550,000	€ 7,763,803
Happietaria	€ 266,153	€ 210,000	€ 249,375
Third-party fundraising	€ 506,359	€ 425,000	€ 701,444
Other	€ 79,939	€ 89,500	€ 328,916
Total	€ 22,431,681	€ 14,582,500	€ 16,426,232

Income and expenses

Our financial income increased in 2024 compared to 2023, primarily due to the use of term deposits. By strategically managing liquidity between grant disbursements from institutional donors and payments to partner organisations, we were able to optimise interest income.

Result

For 2024, a negative result of € 263,000 was budgeted. The actual negative result amounted to € 333,000. Given the status of the continuity reserve, this is considered an acceptable outcome. For 2025, a zero-based budget has been prepared.

Result allocation and other reserves

For 2025, part of the continuity reserve will be allocated for investments in donor acquisition, contributions will be made to designated funds, and there will be a net withdrawal from the continuity reserve of €158,000.

Looking ahead

We observe a global increase in disasters and conflicts, affecting more people than ever before. As an organisation, we are well-positioned to respond effectively and provide assistance to displaced individuals. In an increasingly polarised world, Tearfund -thanks to the networks we are part of- is able to respond rapidly where the need is greatest.

Working with local and national partner organisations remains crucial to us. Their ownership and knowledge of local contexts are vital to achieving sustainable solutions and fostering peace within communities. Recent research (see page 14) confirms both the strength of this vision and the quality of our approach. Financially, we continue to see strong confidence in our work from institutional donors, churches, businesses, foundations, and our individual supporters.

In the coming year, we will continue working towards increasing our private donations, in line with our multi-annual strategic plan. Recent trends in donor growth and our investments in fundraising give us confidence that this goal is achievable.



CHAPTER 1

Our mission in this world

Our mission

Tearfund's mission is to empower people to lift themselves out of poverty, challenge injustice, and transform lives - so that all may flourish.

We believe that all people are created in God's image and that Jesus calls us to love our neighbour, restore broken relationships and pursue Biblical justice. We also believe that Tearfund can contribute to God's plan to restore our world.

The Bible and prayer are central to our work. As staff from different churches and Christian traditions, we have a shared desire to reflect God's Kingdom. Our faith identity shapes our actions, as we seek to live in unity with ourselves, with God, with others, and with our natural environment.

Our vision

We view broken relationships as the root cause of poverty and injustice stemming from humanity's rebellion against God. From a life of wholeness, humanity fell into brokenness: a broken relationship with God, a damaged self-image, unjust inter-personal relationships and exploitation of our environment.

These broken relationships can lead to selfishness, greed, powerlessness, injustice, inequality, conflict and disasters, as well as broken systems, creating structural problems such as unequal power relations, corruption and exclusion. The consequences become visible in people who do not have enough income, suffer violence or abuse, lack access to clean drinking water, proper education and medical care, are not protected from violence or do not have a say in their own political representation. The consequences are also visible in people who are indifferent or instead increase antagonisms, who feel unable to take action and bring about change, or who are unaware of the effects of their own choices on other people and their environment.

Restoring four types of relationships

Tearfund works to build good relations in four areas:



Relationship with God: a living relationship with God through Jesus, empowered by the Holy Spirit. This is not something we can earn, but a gift from God. As we experience His love, we are able to love ourselves and others, because God first loved us. We gain deeper insight into our purpose in this world.



Relationship with yourself: a relationship with your body, soul and spirit. This requires being aware of your identity in the eyes of God, trusting that He loves you and that you may live and work to His honour. You learn to recognise your gifts and talents and realise your God-given potential to bring about change. A healthy self-image leads to better personal functioning.



Relationships with others: both relationships with people close to you and relationships with people you have no direct affinity with. By restoring these relationships, people interact lovingly and on an equal basis, care for each other in their neighbourhood and work together to improve their situation. Relationship with others also involves relationships with local, national and international authorities and with other actors in society.



Relationship with our environment: taking good care of our natural environment and animals. This involves how we treat local resources, such as ecosystems and biodiversity, as well as how we manage our natural resources, such as water, land, raw materials and air.





Our intervention strategies

Tearfund is working on three types of interventions to achieve the four intended organisational outcomes:

- **Humanitarian assistance.** We respond to disasters and protracted crises caused by human action and/or natural forces. We focus on people who need help the most. From the very beginning of our relief work, we try to work on building resilience. After the acute emergency phase, our focus shifts to recovery and reconstruction.
- **Community development.** We aim to build resilient communities in villages and towns that can bring change to their environment with their own resources and relationships. We aim to equip them to be (more) self-reliant in the future. In community development, Tearfund works through national and local (Christian) partner organisations who understand the local context and maintain strong relationships with churches and civil society.
- **Advocacy and influence.** For sustainable change, it is important to move governments, organisations, people in leadership positions and public opinion in the desired direction. Through campaigns and lobbying, among others, we aim to influence and change policies and attitudes to address root causes of poverty and injustice and promote social justice. At local, national and international levels, we work to achieve this. We also mobilise churches and civil society to work for change.

Our intended organisational results

To achieve our vision, we aim for four organisational outcomes:

- **Emergency needs are met,** when crises or disasters disrupts communities and systems.
- **Churches are mobilized,** inspired and equipped to play a transformative role in their communities and society at large.
- **Communities are transformed** and resilient to (acute) needs and setbacks, working for peace and unity and contributing to a better future for themselves and others.
- **Society is transformed,** with systems and policies promoting justice, equality, and access to basic needs.

Our corporate priority areas

Within our work, we focus on four key themes, which are reflected to varying degrees across all our projects.



Church & Community Transformation

Tearfund encourages churches to partner with their communities for holistic development. This approach, Church & Community Transformation (CCT), is at the heart of what Tearfund Netherlands does. Through CCT, we equip and empower local churches to help communities identify their own needs and mobilise locally available resources to bring about lasting change.



Environmental & Economic Sustainability

Many of the communities we work with face challenges related to climate change, depletion of natural resources, and growing social and economic inequality. We strive for a world where people can meet their basic needs independently, where extreme inequality is no longer accepted, and where everyone lives within the earth's ecological limits.



Reconciled and Peace-filled Societies

We work in areas affected by vulnerability, conflict and violence. In these contexts, we aim to alleviate immediate suffering while addressing the root causes wherever possible to bring about lasting change and peace. Both within society and within households.



Crisis to Resilience

We support communities to become resilient and hopeful, empowering them to prepare for and respond to the humanitarian needs and crises they face.

Independent research confirms

The powerful impact of Tearfund

Investing in the local church significantly improves the well-being of the wider community. This has been confirmed by independent research into the effectiveness of Tearfund's approach. Other research findings are equally remarkable and hopeful, demonstrating the vast impact of our work.

Tearfund operates in countries where people face (extreme) poverty. Wherever possible, we work through local churches. This unique approach results in sustainable change in individual lives and entire communities.

How our approach works

In short, this is our approach:

- Through Bible studies and training sessions, people discover their self-worth and the opportunities available to them. These training sessions are also open to people of other faiths or religions.
- Together, the church and the community identify the challenges in their area.
- They also assess what resources are already available locally.
- They then decide on the necessary actions and activities to improve their situation.

This approach creates a renewed mindset. At the same time, participants in our projects gain the skills and tools to take initiative. This empowers individuals and communities to tackle poverty and injustice together.

The research

Over recent years, Tearfund commissioned an independent study, involving nearly 16,000 people across eight countries, including Zimbabwe, Nigeria, and Bangladesh. The research was conducted by State of Life, an independent firm specializing in well-being metrics.

Well-being was measured by analysing both life satisfaction and economic, personal, social, and spiritual factors.



The findings show that our approach deepens faith and has a positive impact on overall well-being. The study included comparisons between people in communities where our approach was used and those in similar communities where it was not, enabling meaningful analysis.

Key findings

- Higher life satisfaction was reported by people in communities where Tearfund's approach was implemented resulting in improved well-being not only for participants but for those around them.
- People in these communities were more likely to take ownership of their circumstances both in addressing poverty and in caring for the environment.
- The approach fostered stronger community collaboration, with participants confident that others would support them in times of need.

The social return on investment

The research used the so-called WELLBY method to assign a monetary value to aspects of well-being that do not have a market price, such as an improved natural environment, enhanced quality of life, or increased trust among neighbours.

The results are striking: Tearfund's approach shows that for every € 1 invested in the local church, communities generated € 7.30 in value through their own time and resources. When community contributions were combined with funding from Tearfund and partner organisations, the total well-being impact was 21 times the original investment!

This increase in well-being is evident across all communities where our approach is applied, regardless of the programme duration, continent, country, or region. Even in areas where Christians are a minority, we see the same positive results.

Visit www.tearfund.nl/research for a full report (in English).

IMPACT STORY



‘As a church, we have been challenged to embrace our role in the community’

Pastor Yusuf leads the Baptist congregation in Lwengo, a town located 160 kilometres southwest of Uganda’s capital Kampala. Through Tearfund’s training, the church has been equipped to identify and respond to local challenges.

‘The church brings hope by standing alongside people. We support them in the struggles they face. At times, this can be difficult, but ultimately, the comfort we are able to offer fills me with gratitude. At the same time, we have been equipped to do more particularly through the training sessions, which have proven incredibly powerful. Through Bible studies, we have learned to see our surroundings in a new way: What resources are available? And how can we use them to benefit the entire community? It is a completely new way of thinking: instead of being stuck in our problems, we now look for solutions. I am so thankful that my church is helping people rise out of poverty together!’

Savings groups

One practical outcome of the training sessions has been the formation of a church-based savings group. Each week, participants contribute a small

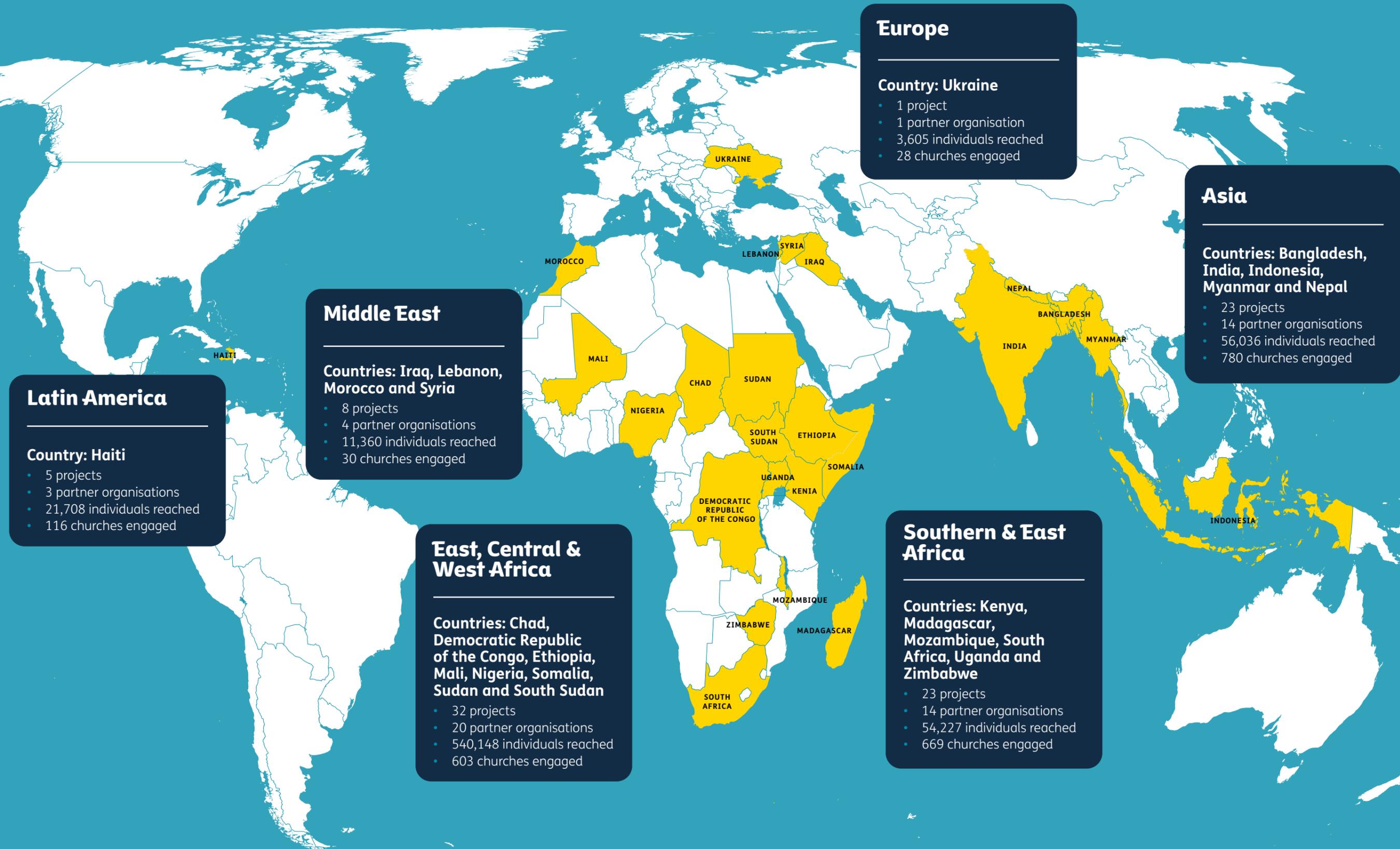
amount, and at the end of the year, the pooled funds are distributed. ‘We were not used to setting money aside, but now participants can use their savings for larger investments. For example, some have purchased drought-resistant seeds, which have led to better harvests and as a result, improved food security and increased income.’

Challenged

‘Tearfund has challenged us as a church to embrace our role in the community. People outside the church have seen how we are putting our faith into practice through the Bible studies. They are also welcome to attend the agricultural training sessions that we, as a church, offer.’

CHAPTER 2

Our international projects



Europe

Country: Ukraine

- 1 project
- 1 partner organisation
- 3,605 individuals reached
- 28 churches engaged

Asia

Countries: Bangladesh, India, Indonesia, Myanmar and Nepal

- 23 projects
- 14 partner organisations
- 56,036 individuals reached
- 780 churches engaged

Middle East

Countries: Iraq, Lebanon, Morocco and Syria

- 8 projects
- 4 partner organisations
- 11,360 individuals reached
- 30 churches engaged

Latin America

Country: Haiti

- 5 projects
- 3 partner organisations
- 21,708 individuals reached
- 116 churches engaged

East, Central & West Africa

Countries: Chad, Democratic Republic of the Congo, Ethiopia, Mali, Nigeria, Somalia, Sudan and South Sudan

- 32 projects
- 20 partner organisations
- 540,148 individuals reached
- 603 churches engaged

Southern & East Africa

Countries: Kenya, Madagascar, Mozambique, South Africa, Uganda and Zimbabwe

- 23 projects
- 14 partner organisations
- 54,227 individuals reached
- 669 churches engaged

Nepal

Nepal is among the countries most affected by climate change. Melting mountain ice and increasingly unpredictable, heavy monsoon seasons have led to a doubling in the number of floods in recent years. In 2024, such floods continued impacting several of our colleagues and partner organisations.

Tearfund supports a disaster prevention network in Nepal. In 2024, we focused primarily on organisational capacity, establishing an emergency relief fund with our local partner. This allows the network to respond swiftly to disasters. Members strengthen the network by sharing experiences and by building strong relationships with government authorities. This collaboration enables faster, more efficient, and better-coordinated responses to future emergencies. The strength of this network became evident during the floods that hit Central Nepal in September. This strength was evident during the September floods in Central Nepal, when the network enabled us to provide emergency relief to 45 households (around 270 people), including tarpaulins, blankets, and cooking utensils. We also supported a national network that promotes collaboration between organisations and communities in addressing poverty.

In East Rukum, a mountainous district in western Nepal, we worked on community strengthening and landslide prevention through tree planting on steep slopes and training in sustainable agriculture. We also promoted eco-friendly entrepreneurship, including responsible waste management and plastic recycling, reaching 2,033 people.

In Makwanpur district, near major cities and the Indian border, Tearfund worked to combat human trafficking and violence against women and girls. We raised awareness, expanded employment and educational opportunities, and addressed domestic violence. Together with our partners, we reached 288 people. We also formed 20 savings groups, where members contribute weekly to a shared fund that provides small loans for income-generating activities.

In 2024, the savings fund also contributed to the construction of an irrigation canal, giving 40 households access to running water and significantly increasing agricultural productivity.

Indonesia

Indonesia is located in the so-called 'ring of fire': a region prone to volcanic eruptions and earthquakes. As a result, the country frequently experiences natural disasters and is increasingly impacted by climate change.

The wealth gap in Indonesia is vast, with approximately 10% of the population living below the poverty line. Despite post-pandemic economic improvements, rising prices have made it harder for the 10% of the population living below the poverty line to afford basic needs.

In 2024, Indonesia held presidential, regional, and local elections. Due to election-related restrictions on large gatherings, some activities by our partner organisations were impacted.

Nevertheless, our partners continued to strengthen disaster preparedness and resilience. Through CCT training (see page 13), churches were encouraged to take an active role in emergency response.

Despite the restrictions, partners Yayasan Sion, YEU, and Jakomkris adapted by holding smaller sessions, ultimately training 7,043 people and equipping 239 churches. We also worked to build the capacity of our partner organisations to expand the CCT approach across communities.



Myanmar

Myanmar continues to suffer from natural disasters and a long history of ethnic and political conflict. Since the military coup in 2021, fighting between the government and various opposition groups has placed immense pressure on the population. By the end of 2023, the intensity of the conflict had escalated sharply, with more than one million additional people displaced in a short period. In total, 3.5 million people are now displaced within the country.

Through the Dutch Relief Alliance, Tearfund provided humanitarian assistance in collaboration with five other Dutch organisations. Tearfund acted as the lead agency for the consortium.

In Kayah and southern Shan provinces, we supported people through cash assistance, helping them meet basic needs such as food, hygiene items, and improved shelter. This support reached 9,729 people.

In 2024, Tearfund launched a peacebuilding programme in northern Myanmar. Alongside humanitarian aid, the programme focused on education and addressing the causes and consequences of conflict. Community leaders were trained in peace and reconciliation and are now passing on this knowledge within their communities. This initiative reached 5,900 people.

Bangladesh

Bangladesh is highly vulnerable to climate-related disasters and environmental degradation caused by human activity. Cyclones and floods have repeatedly threatened livelihoods. In coastal regions, land loss and soil salinisation are escalating. Many agricultural communities lack access to clean drinking water. Bangladesh also faces widespread violence against women and girls, and in some areas, child marriage remains common.

In 2024, political instability sparked violent conflict and social tension, but Tearfund continued its work achieving impact through self-help groups and CCT projects (see page 13).

Together with our partner organisations Baptist Aid, CCDB, and Shalom, we supported community resilience through agriculture training, access to water and sanitation, disaster preparedness, and awareness sessions on domestic violence. With CCDB, we completed a project in Bandarban in the east and launched a similar three-year project in Sathkira in the southwest.

With Shalom, we completed a project in Mongla in the south and started a similar three-year project in Mongla and Dacope, also in the south. Our project with Baptist Aid in Narail and Rajbari, in the central part of the country, entered its final year in mid-2024. Across these projects, we worked with a total of 43 churches and reached 8,766 people.

In southeastern Bangladesh, nearly one million Rohingya refugees remain in camps. In 2024, needs remained high. Tearfund supported 480 families with cooking sets, solar-powered lamps, and training in entrepreneurship and livelihoods through emergency relief.



IMPACT STORY



‘Together we are now working towards a better and shared future’

Tearfund works to build strong communities because we believe that much can be achieved through collective efforts. We do this through local churches in the areas where we are active, encouraging them to work alongside their communities to foster development.

In societies where Christianity is the dominant faith, the church often has a natural role within the community. However, in countries where other religions are in the majority, this can be a significant challenge. Due to security risks, in some places, we cannot even mention that we work through churches. Despite this, we want to share that even in such circumstances, the church continues to have a powerful impact.

Better prepared

When Tearfund provided humanitarian assistance in one such Christian minority country, aid was delivered without discrimination based on religion or ethnicity. This inclusive approach helped build trust between groups. After the emergency relief phase, we worked with leaders from various backgrounds to strengthen community resilience.

As a result, the communities are now better prepared for future crises.

Together

One of the pastors involved in the project shared his experience: ‘In the past, as a Christian, I felt unsafe entering villages inhabited by other ethnic groups. But that is no longer the case. I now feel free to visit. Together with community leaders, we are working towards a better and shared future.’

For security reasons we don’t name the country and pastor.



India

At the beginning of 2024, national elections in India resulted in the formation of a new government. This led to a decrease in the oppression and persecution of ethnic, religious, and marginalised groups. However, tensions remained high in some states, which delayed some of Tearfund's planned activities. In addition, several regions were affected by floods and landslides. Thanks to our emergency relief fund, we were able to support 600 people with cash assistance for basic needs, and 50 families received support to launch small businesses.

With the same partner organisation, we also expanded the CCT approach (see page 13) among churches in remote areas. These training sessions inspired churches to engage their communities in promoting environmental care, hygiene, and equal rights for vulnerable groups. This reached 2,418 people.

In Mumbai, we provided CCT training to churches from different denominations. A direct outcome was the establishment of a psychosocial support programme for survivors of domestic violence, abuse, and exploitation, which reached 2,500 people. We also supported a network of churches and organisations working to promote inclusion for people with disabilities, through training and discussion groups.



Morocco

In September 2023, Morocco was hit by a powerful earthquake. The worst-affected areas were located in the Atlas Mountains, where many remote villages became inaccessible. Thousands of homes were rendered uninhabitable or completely destroyed. Through our international network, we provided emergency relief shortly after the disaster, targeting areas with the most urgent needs.

In 2024, we continued supporting five remote villages, contributing to the purchase of building materials. This enabled the repair of three homes and the construction of 46 new houses, helping 49 households (282 people in total). In one village, we also helped construct a school building, which included a teacher's residence and a play area for children.

Lebanon

Lebanon has faced a multi-layered crisis for years economic, financial, political, and humanitarian. The country suffers from political deadlock, rising violence, failing social services, hyperinflation, and a deepening economic depression that now affects the middle class.

Lebanon also hosts one of the largest refugee populations per capita in the world, due to the ongoing war in Syria. These refugees often live in extreme poverty and unsafe conditions.

The escalation of the Israel-Hamas conflict in October 2023 triggered renewed fighting between Israel and Hezbollah in southern Lebanon, forcing many to flee to the capital, Beirut.

Through our partner MERATH, we supported 1,056 refugees with humanitarian aid delivered via local churches. This included food parcels, mattresses, blankets, clothing, and hygiene kits. Churches also served as temporary shelters for displaced families.

Syria

Syria remains one of the world's most severe humanitarian crises, characterised by extreme poverty, widespread hunger, and displacement. Years of war, ongoing political instability, and international sanctions have devastated the country's economy. Hyperinflation and unemployment are rampant, while millions lack access to healthcare, education, and clean water. At the end of 2024, the military success of armed militias led to the collapse of the Assad regime, creating a new and complex situation marked by both hope and uncertainty.

In Damascus, we worked with our partner organisation to provide psychosocial support to people suffering from war trauma, poverty, and the effects of the February 2023 earthquake, reaching 3,857 people. The project also offered vocational training to 99 people - mostly women and youth - in skills such as sewing and computer literacy.

In Homs, we supported the renovation of 20 houses damaged by conflict and earthquake, helping 87 people. A total of 693 women and girls affected by sexual and gender-based violence received psychosocial support.

In Hama, we supported farming families affected by the earthquake with seeds (wheat, anise, and peanuts), new tools, and training in sustainable agriculture, reaching 2,038 people.

The emergency response initiated after the 2023 earthquake continued in 2024. Through 14 churches, we distributed food parcels, hygiene kits, and provided psychosocial support in Aleppo, Hama, Lattakia, Tartous, and Homs, reaching 3,151 people.



IMPACT STORY



‘We have a home again’

Abdelhamid was one of the participants in a housing renovation project. Together with his wife and children, he lived in Homs. When war broke out, they were forced to flee their home. The impact was immense and affected the health of their children. One suffered hearing loss, and another experienced developmental delays. With the loss of his income, Abdelhamid could no longer afford school fees.*

Local church

After many difficult years, the family returned to Homs only to find their home severely damaged. With winter approaching, they had nothing left. The local church saw their situation and ensured they could join the renovation project. A team of skilled workers and volunteers worked hard to make the house winter ready.

Better future

Now that they have a safe roof over their heads, the family feels an enormous sense of relief. ‘I’m so grateful I can finally say we live in a safe environment. We have a home again.’ Abdelhamid plans to teach his children practical skills so that, despite limited access to education, they can still work towards a better future.

*For security reasons, this name has been changed.

Democratic Republic of the Congo

The Democratic Republic of the Congo (DRC) has been caught in a vicious cycle of conflict and poverty for decades. An estimated 73.5% of the population lives on less than € 2.08 per day. The eastern provinces are particularly affected by violence. At the start of 2024, more than 6 million people were displaced. Over the course of the year, an additional 738,000 people were forced to flee, bringing the total to over 7 million displaced individuals.

Amid these difficult circumstances, Tearfund provided emergency assistance while also working to improve livelihoods and address gender-based violence, youth unemployment, and the root causes of conflict.

Through our partner Action Entraide, we supported a peacebuilding project in North Kivu. Training sessions and discussion groups (see page 53) helped religious leaders and young people explore the root causes of conflict and how to prevent them. In 2024, we directly reached 813 people, including 22 religious leaders and 46 young people, who are now sharing their knowledge within their communities to build a more peaceful society. Indirectly, the initiative impacted 17,201 people.

The project also focused on creating income opportunities for young people vulnerable to recruitment by armed groups. 245 young people (108 men and 127 women) received support to start small businesses such as running an eco-friendly restaurant and producing building materials from recycled plastic. Five churches were involved in these efforts.

With our partner EL Vision, we promoted sustainable entrepreneurship. 300 young people received training in developing business plans, and 30 of them were supported in launching their enterprises. Examples include sustainable charcoal production and operating restaurants using stoves powered by biogas generated from waste.

In North Kivu, we carried out two emergency relief projects. With our partner EAC Goma, we supported 500 households in Lushagala with cash assistance to help meet their basic needs. We also conducted awareness campaigns and workshops focused on preventing sexual and gender-based violence.

In Mugunga, our partner PPSSP provided clean water, hygiene items, and sanitation facilities to 35,622 people. Educational sessions were held to prevent disease and infection.

In remote areas of South Kivu, we partnered with FEPADE to deliver medical aid via a mobile clinic, reaching 11,438 people. We also ran training and discussion sessions on tackling sexual and gender-based violence, benefiting 3,741 people. Eight churches participated in this initiative.

Many in the DRC experience psychological trauma due to prolonged conflict. In Kanyabayonga, North Kivu, we provided psychosocial support to residents of a displacement camp. We also established safe spaces for children and improved school facilities. This project, funded by the European Civil Protection and Humanitarian Aid Operations (ECHO), reached 58,257 people, including 30,099 children.

In South Kivu, we improved access to clean water by drilling boreholes and laying pipelines, reaching 121,335 people. This ECHO-funded project was extended with additional funding to support people displaced by flooding from Lake Tanganyika.

With support from the Dutch Relief Alliance, and in collaboration with Tearfund UK's DRC country office and partner Mavuno, we provided humanitarian assistance to displaced communities in North Kivu. Support included food, clean water, hygiene kits, and cash assistance, along with activities to prevent sexual and gender-based violence. This project reached 29,854 people.





Sudan

Sudan is facing an unprecedented humanitarian crisis, yet it receives little media coverage despite the immense suffering. For over fifteen years, the population has endured poverty, conflict, and persistent drought. However, since a new wave of violence erupted on 15 April 2023, the situation has deteriorated further. Thousands of people have been killed, and more than ten million have been forced to flee. There is an extreme shortage of food.

Through its partner organisations World Relief and HOPE, Tearfund has been active in Zalingei, in the western province of Central Darfur. 2,912 families received food vouchers, reaching 10,800 people. This initiative was part of an acute crisis joint response by the Dutch Relief Alliance in Sudan. With additional funding, we were able to support a further 6,672 people with food.

Chad

As a result of the humanitarian crisis in Sudan, hundreds of thousands of people have fled across the border into Chad, where they are now housed in refugee camps. Many struggle with malnutrition, injuries, and psychological trauma.

In partnership with Lakarmissionen International and ATALNA, Tearfund provided emergency relief in the Arkoum refugee camp, located in Ouaddaï, an eastern province of Chad. A water tower with two wells was constructed, along with a distribution network and two solar-powered water pumps. In total, ten water points were established, giving 19,445 people access to clean water.

Additionally, five latrine blocks were built, improving sanitation for 566 people.

A group of 25 hygiene promoters was trained to raise awareness among camp residents and help prevent disease and infection. In total, 49,885 people were reached. In addition, 700 families received hygiene kits, which included soap, sanitary pads, and water purification tablets. These activities were part of the Dutch Relief Alliance's acute crisis joint response in Chad.

South Sudan

South Sudan continues to face political and economic instability, poverty, food insecurity, and limited access to healthcare and education. In recent years, the country has also suffered from severe flooding due to climate change, resulting in many deaths and widespread displacement.

While many South Sudanese had previously fled to neighbouring countries, large numbers returned in 2023. The total number of internally displaced South Sudanese now stands at nearly 2.4 million. In addition, the crisis in Sudan has driven 800,000 Sudanese refugees into South Sudan, putting even more pressure on already scarce food, water, and basic healthcare resources.

In Twic East (Jonglei State), Tearfund and our partner ALARM focused on peacebuilding. Church leaders were trained to promote harmony through Bible studies, discussion groups, and community activities such as sports events. The project reached 1,330 people.

In Aweil East (Northern Bahr el Ghazal State), 25 churches received CCT training (see page 13) through our partner CIRDA. Twenty self-help groups were formed, enabling members to save collectively and provide loans for small business ventures. The project also included awareness-raising on sexual and gender-based violence, reaching 1,364 people.

In Juba, Rejaf, and Terekeka (Central Equatoria), Tearfund and SSUDRA implemented a project involving 16 self-help groups, focused on peacebuilding and addressing sexual and gender-based violence. This initiative reached 608 people and involved 15 churches.

In Rubkona, Leer, Malakal, and Mayendit in Unity State, we worked on three projects with our partners Plan Germany, Coalition for Humanity, and African Development Aid (ADA). The first project provided emergency aid in food, water, hygiene awareness, and protection against sexual and gender-based violence, reaching 24,610 people in 2024. This initiative was funded by the European Union. The second project focused on constructing 25 water wells and providing training in climate-resilient and sustainable agriculture. This programme was implemented in collaboration with War Child and Save the Children and was also funded by the European Union. The third project provided food aid, access to clean drinking water, hygiene awareness, and protection against sexual and gender-based violence, reaching 45,000 people. This project was funded by the Ministry of Foreign Affairs.

In December 2024, we received an additional grant from the Dutch Relief Alliance to provide emergency assistance to people affected by flooding in Fangak (Jonglei State). Together with our partners ADA and Christian Mission for Development, we are supporting 30,040 people with cash assistance to help them purchase food and improve their housing conditions.



IMPACT STORY



‘I wanted to be self-reliant, and I succeeded’

Mary lived with her family in the village of Kajo-Keji, in southern South Sudan. A tragic accident claimed the life of her husband, and not long afterwards, armed conflict erupted in the area. Fleeing with her four young children, she crossed the border into Uganda, where they spent three years in a refugee camp.

‘I was very afraid,’ Mary recalls. ‘I wondered how I could ever take care of my children. We didn’t have enough to eat, and I tried to earn some money by doing heavy physical labour. I kept going because it was the only way to feed my children.’

Relieved and grateful

After three years, Mary returned home, only to find that all her belongings had been destroyed by fire. All she had left was a piece of land. ‘While we stayed with family, I started growing cassava. I felt relieved and grateful when the first harvest turned out surprisingly well.’

Savings group

The church continued to support Mary and invited her to attend training sessions and join a savings group. There, she learned to focus on what resources she still had. She began weaving baskets from palm leaves and selling them at the market. With the money she earned, she was able to contribute to the savings group.

Together, members built a collective fund that offered low-interest loans for income-generating activities.

Self-reliant

Mary used one of these loans to rebuild her home, giving her family a roof over their heads once more. The agricultural training she received encouraged her to grow a variety of vegetables, which she now sells at the local market. These activities have given her a stable income.

‘The church helped me rise out of poverty. Through the training, I learned not to live in dependence on others. I wanted to be self-reliant, and I succeeded. My children are no longer hungry, and I can pay their school fees again.’

South Africa

South Africa has high levels of economic and social inequality. The poorer population faces low education levels, high unemployment, food insecurity, a high prevalence of HIV, and limited hygiene awareness. Rising living costs and energy prices have further increased poverty and inequality.

Tearfund operates in KwaZulu-Natal, working with partner organisation ACAT to support vulnerable households. Our efforts focus on improving living conditions through training and education, boosting agricultural production, and promoting small-scale income-generating activities. We also facilitate self-help groups, enabling participants to save collectively and provide loans to one another.

In 2024, Tearfund expanded into two new areas: Mophela and Vulindlela, near Pietermaritzburg. By year-end, 515 households were involved in the programme. Additionally, ACAT provided coaching to organisations and churches on how to manage and implement development programmes. This support reached 910 people and involved 190 churches.

Since 2022, the Youth Life Skills Programme has helped young people access employment and income opportunities. In 2024, the programme supported 805 young people.

Mozambique

In 2023, Mozambique was severely impacted by Cyclone Freddy, one of the most intense cyclones in the country’s history. Flooding destroyed schools, roads, water systems, and crops.

Tearfund partnered with Food for the Hungry to support the most vulnerable people in nine communities in Caia District. We distributed seeds (including maize, beans, and cabbage), which were planted and harvested early in the year. In total, 11,851 people were supported. Beneficiaries also received training on climate-adapted farming techniques.

As part of the same project, 126 community leaders - including 30 church leaders - were trained in disaster risk reduction. They went on to share their knowledge within their communities. Due to the ongoing impact of climate change in the region, Tearfund launched a follow-up programme at the end of 2024, enabling more communities in Caia to receive similar support.



Madagascar

The population in southern Madagascar faces severe poverty. The region is highly vulnerable to cyclones and prolonged drought, making it increasingly difficult for people to sustain their livelihoods. In 2023, Tearfund launched a project to establish fruit tree gardens, planting mango and papaya trees.

In 2024, 1,190 participants received refresher training in sustainable farming techniques. Tearfund works in Madagascar through its local partner organisation, Sampan'asa momba ny Fampandrosoana.

to enhance livelihood security and promote sustainable agriculture. The project specifically supported women, unemployed youth, and people with disabilities, helping them start income-generating activities such as beekeeping and poultry farming. In 2024, we reached 1,602 people, with two churches involved.

Through training and education, we aimed to tackle youth unemployment and promote green entrepreneurship, reaching approximately 357 people. Ten churches participated in these efforts.

Finally, we also provided financial support to a Tearfund staff member who focused on building networks among churches, Christian organisations, and government institutions. These networks aim to reduce the impact of future disasters.

In Offa district, Southern Ethiopia, we worked with Wolayta Kale Heywet Church and Terepeza Development Association across five communities.

Kenya

Years of extreme drought have left millions of people in Kenya facing acute food and water shortages. Tearfund's emergency response, launched in 2023 in partnership with Anglican Development Services North Rift, was completed in early 2024. The final phase focused on recovery and resilience against climate change. As part of this effort, 593 households received seeds, including maize

and tomatoes, while 171 farmers were provided with chickens. Another 100 farmers received beehives, and 507 farmers had their livestock vaccinated. Additionally, 410 people participated in entrepreneurship training to start their own businesses. In total, this initiative supported 1,371 households, benefiting 8,226 people.

Ethiopia

Ethiopia has been affected by violent conflict for decades. In recent years, political tensions and clashes between the government and various militias have escalated, resulting in significant loss of life, injuries, and extensive damage. The conflict in Tigray, in northern Ethiopia, has displaced millions of people. On top of this, the country faces the growing impacts of climate change, including severe food insecurity and widespread malnutrition. More than 10 million people now rely on humanitarian aid.

Together with our partner, the Evangelical Churches Fellowship of Ethiopia, Tearfund has been working on peacebuilding in the cities of Gedo, Guder, Ambo, Ginchi, and Olonkomi, in the West Shewa Zone of Oromia region. Using the CCTD dialogue method (see page 53), we address the root causes of conflict. A total of 1,171 people have been trained to serve as role models in their communities, indirectly reaching 20,955 people. This initiative involved 51 churches.

With our partner Ethiopian Kale Heywet Church Development Commission (EKHCDC), we supported 28,572 people in Midega Tola district.

Among them, 285 households (1,925 people) - mostly female-headed families - received cash assistance to cover basic needs. Through self-help groups, we worked on food security, distributing seeds and farming tools to 250 households, and providing goats to 644 households for livestock rearing. These efforts benefited 4,750 people.

In the area of water, sanitation, and hygiene, we focused on raising awareness, restoring water points, and distributing water filters, reaching 21,897 people. This project was part of a joint relief initiative under the Dutch Relief Alliance in Ethiopia.

Together with partner EKHCDC, we also worked in Shashamene, Negele Arsi, and Bishangurach in the West Arsi Zone of Oromia, strengthening communities through self-help groups for income generating activities. This programme placed particular emphasis on the inclusion of people with disabilities, reaching 2,895 people, with six churches involved.

In East Dembiya, in the Amhara region, we partnered with the Ethiopian Orthodox Church Development and Inter-Church Aid Commission



Uganda

Although Uganda's economy is growing, around 30% of the population still lives below the poverty line. More than 14 million people lack sufficient income to meet their daily needs. Uganda also has a very young population, with 45–50% under the age of fifteen. In addition, the country hosts more than 1.5 million refugees from countries including the Democratic Republic of the Congo, South Sudan, Sudan, and Somalia.

In Karamoja (northeastern Uganda), a prolonged period of severe drought has deeply affected many communities. In response, Tearfund, in partnership with PAHSTA, provided food assistance (including maize and beans) to more than 16,000 people. In areas where irrigation is available, a youth programme focusing on vegetable farming has been introduced. Ten churches are involved in supporting and coordinating these activities.

In western Karamoja, 144 farming families received beekeeping training, enabling them to earn additional income and improve their livelihoods. The local farmer cooperative, supported by Tearfund, now has a facility for storing and selling agricultural produce. Six churches are involved in this initiative.

Together with the diocesan office of the Church of Uganda in Teddo, we supported 2,100 households (10,500 people) in Teso (eastern Uganda) through 50 self-help groups. These groups save collectively and provide loans for members to launch income-generating activities and access local markets. Seven farmers were able to invest in solar-powered irrigation systems, increasing their yields by up to 70%. Once loans are repaid, new members can apply for support. One innovative activity is the use of solar dryers to preserve fruits such as mango, pineapple, and jackfruit, and vegetables like aubergine and tomato. Dried mango sells for around € 5 per kilo at local markets. Beekeeping is also generating additional income. Fifty churches are engaged in this programme.

Through our partner Rahab Ministry, we support women who have exited prostitution by providing a drop-in centre in Kampala, where they work towards a better future. In 2024, 40 women received discipleship and vocational training in areas such as fashion design and hairdressing. In March, eight women completed their training. Four churches are involved in this project.

In southwestern Uganda, near the Rwandan border, we partnered with Kigezi Diocese Water and Sanitation Programme on a programme focused on water, sanitation, and environmental conservation. Participants received training in soil erosion prevention. In total, 14,000 people benefited from this initiative, supported by 15 churches. Around Hoima (western Uganda), we trained ten churches in the CCT approach (see page 13) with partner Share An Opportunity. As a result, several savings groups have been established. In Masaka district, 565 coffee farmers were trained in marketing strategies, enabling them to sell their produce at better prices through a major cooperative for international export.

In Masaka, we also partnered with Ecobrixx on an innovative programme focused on plastic waste collection, recycling, and environmental awareness. Sixty churches participated by promoting responsible environmental stewardship. Church members actively collected plastic, creating employment opportunities for more than 4,600 people in 26 communities. Ecobrixx processes plastic in two ways: some is shredded and sold to bulk buyers, while the rest is recycled into products such as fencing posts and planks for garden benches.



Somalia

In recent years, Somalia has faced extreme drought, which depleted water sources and caused crop failures. To escape famine, many people were forced to leave their homes in search of food and water. Most migrated to Baidoa, where they ended up in displacement camps.

At the end of 2023, the rains returned, but due to the El Niño phenomenon, they were heavier than usual. The dry, compacted ground was unable to absorb the water, resulting in severe flooding and further displacement.

From January to June 2024, Tearfund, in partnership with World Concern and WRRS, provided emergency relief in ten camps around Baidoa, located in the districts of Berdale, Horseed, Isha, and Howlwadaag. We supported 6,314 people with cash assistance, enabling them to purchase food. In addition, they received essential items such as blankets, mosquito nets, and soap. We also distributed construction materials to help repair damaged shelters. This programme was funded by the Dutch Relief Alliance.



Zimbabwe

Zimbabwe's fragile economy is still at a low level in recent years. Once known as the breadbasket of Southern Africa, the country now struggles to produce enough food for its own population. Large areas of fertile land lie uncultivated, and many young people migrate to South Africa in search of better opportunities. Climate change has worsened food insecurity by causing prolonged droughts. In 2024, many households became even more vulnerable.

Tearfund's agriculture programmes, in partnership with FACT in Buhera and Chimanimani (eastern Zimbabwe), have produced encouraging results. Thanks to solar-powered irrigation systems, food security has improved, and household incomes have risen. In Buhera, most participating households now earn two to three times more than they did at the project's start. In areas without access to irrigation, families apply conservation farming techniques a highly efficient and sustainable method practised on small 16-by-39-metre plots. These plots provide year-round

food security. 32 church leaders received CCT training (see page 13), and 68 self-help groups were established, strengthening relationships and cooperation within communities. In 2024, these efforts supported 850 households, with 80 churches involved.

Ongoing drought in eastern Zimbabwe led to poor harvests, and many children walked over ten kilometres to school without breakfast. Tearfund responded by providing a daily nutritious meal to 2,000 children in Nyanga for four months.

We also continued our employment programme in the same region, supporting 320 young people through 22 self-help groups. Participants received help to start income-generating activities, with 24 churches involved. Church leaders, trained by Pastor Thanks Kudinha (see sidebar), guide young entrepreneurs in market-based agriculture, growing crops year-round using irrigation from the Gairezi River.

In Mundenguma and Mudzudza, two community gardens (each 2–3 hectares) have been established, cultivating crops such as cabbage, okra, tomatoes, and butternut squash. Together with EFZ, we continued our programme addressing sexual and gender-based violence in Irisvale (southern Zimbabwe). 150 parents (mostly women) and girls participated, with 13 churches involved. The programme includes parenting training and addresses harmful cultural practices. Given the fragile economic situation, the programme also focuses on livelihood security, supporting savings groups, poultry farming, and other small-scale businesses.

At Ebenezer Farm & College in Matabeleland (southwestern Zimbabwe), we improved access to clean drinking water. A borehole was drilled to a depth of 70–80 metres, and the water is now stored in four 10,000-litre reservoirs. This provides 150 people with daily access to safe water.

Our CCT work expanded through two national church umbrella organisations. A group of 51 people was trained to pass on their knowledge, helping make the CCT approach more widely known among churches and church leaders. It is now incorporated into the curricula of several theological colleges and Bible schools. Finally, Tearfund provides financial support for a coordinator who prepares partner organisations to respond to future disasters, ensuring swift and effective emergency assistance.

IMPACT STORY

'When we unite, we can achieve so much more'

The local church plays a crucial role in Tearfund's work. Church leaders are trained to support and encourage people within their communities. Pastor Kudinha Thanks, who lives and works in Dora Pindo, shares his experience:

'Because we invest in our community, people are beginning to regain trust in the church,' he says. 'We help people establish communal gardens, but at the same time, we share the message that God has given us talents to use. This gives people a new perspective the hope that change is possible when we support one another as a community.'

That is how we take ownership of addressing poverty ourselves. What is beautiful to see is that even those outside the church benefit from this. They see the transformation in their community and want to contribute. That is the power of investing in people. When we unite, we can achieve so much more.'





Haiti

The political situation in Haiti remains highly unstable, with widespread violence and corruption. Armed gangs are active in the capital, Port-au-Prince, forcing thousands of people to flee. Of the country's 12 million inhabitants, more than 700,000 were displaced, and approximately 5.5 million people require assistance to meet their basic needs. However, due to the security situation, operating in Haiti has become extremely challenging. Some international development organisations have relocated to safer areas or left the country entirely. Despite the severity of the situation, the humanitarian crisis in Haiti has received little media attention.

Tearfund, together with partner organisations World Relief, Fondasyon Kominote Kreyen an Aksyon, and Fondasyon Chanje Lavi, provided emergency aid. A total of 16,249 people received clean drinking water, hygiene products, and cash assistance to meet their basic needs. This support was part of a joint project led by the Dutch Relief Alliance in and around Port-au-Prince, with Tearfund acting as the lead organisation. Working alongside six international and ten local organisations, we reached a total of 75,948 displaced people.

In the Centre, Nord, and Nord-Ouest provinces, we have been supporting a three-year project with

Fondasyon Chanje Lavi since mid-2022. As part of this project, 19 churches were trained in the CCT approach (see page 13) in 2024, leading to the formation of 51 new self-help groups. Members of these groups save collectively, providing loans to one another to start small businesses that help them sustain their livelihoods. By mid-2024, the project had entered its final year, with a stronger focus on the Centre province due to security concerns. In this province, ten additional churches were trained.

In Belle Anse (southeastern Haiti), Tearfund and World Relief successfully completed a three-year project focused on employment for young people in horticulture. More than 1,000 young people received training in crop cultivation and sales, with 84 churches involved. Due to the programme's success, a similar initiative was launched in 2024 in the neighbouring Grand Gosier district, aiming to reach 600 young people. In the same district, we also initiated a three-year CCT process, with 38 churches receiving training to respond to local needs and serve their communities effectively.

Ukraine

The war that began in 2022 has had a devastating impact on the country. Many people are traumatised, the economy has deteriorated, and countless homes have been severely damaged by fighting and bombings. Since the start of the war, Tearfund has been providing emergency aid through its partner organisation Integra.

A project that began in 2023 was successfully completed in 2024. As part of this initiative, 14 homes were built or renovated to serve as temporary shelters for families and elderly people. Additionally, repairs were carried out on a medical centre and a dental clinic.

To support those affected by trauma, 637 social workers and teachers received training in trauma care, while 580 people participated in a two-week trauma recovery programme. Furthermore, we provided food aid (including rice and canned goods) and hygiene supplies (such as soap and toothpaste) to people in remote villages in eastern Ukraine.

In total, 22,151 relief packages were distributed. Lastly, 21 individuals received cash assistance to help them rebuild their lives by starting small businesses, such as potato farming.



Collaborating across religions for peace

In May 2021, the JISRA project was launched a five-year interfaith peacebuilding programme funded by the Dutch government. JISRA stands for Joint Initiative on Strategic Religious Action, but the word “jisra” also means “bridge” in Arabic, reflecting the project’s goal of building connections between divided communities.

JISRA operates on three levels: intra-religious (within religious communities), inter-religious (between different religious communities), and extra-religious (between religious communities and other civil society organisations).

Tearfund is part of a consortium alongside Mensen met een Missie, Search for Common Ground, Faith to Action, and the Network for Traditional and Religious Peacemakers, working with more than fifty local partner organisations. The JISRA programme is implemented in Indonesia, Kenya, Uganda, Mali, Iraq, Nigeria, and Ethiopia. Tearfund is directly involved in the latter four countries.

Common ground

Within the faith communities where the JISRA programme is implemented, dialogues are organised to reflect on harmful aspects of religious beliefs and behaviours. These dialogues are followed by workshops where participants from different religious backgrounds listen to one

another and seek common ground to promote peaceful coexistence and stand together against extremism.

The programme places significant emphasis on engaging women and young people under 35, which can be challenging due to cultural norms and the need for a mindset shift. In 2024, we built on the strong foundations of relationships and collaboration that had been established over the past three years.

A key component of the programme is Participatory Grant Making (PGM). This approach allows groups and communities - especially youth and women - to actively participate in planning and implementing initiatives for peacebuilding. By giving participants the power to decide how funding is allocated in their communities, ownership and long-term impact are strengthened.



LEADERS OF DIFFERENT RELIGIONS ARE WORKING ON A PEACEFUL CO-EXISTENCE IN HALABA, ETHIOPIA.

Unity pump

In a community in Plateau State, Central Nigeria, there were few water pumps, and those available were located exclusively in either Muslim or Christian neighbourhoods. If a pump in their own area stopped working, people often felt unsafe crossing into an area dominated by a different religious group. Youth from both faith groups decided to change this. They used their JISRA budget to install a pump in a neutral location, accessible to everyone. This became known as the “Unity Pump”, as it brought people together and symbolised interfaith collaboration.

Seminar

In Halaba, southwestern Ethiopia, young people organised a seminar on the religious perspective on peace. Speakers from diverse backgrounds - including Orthodox Christians, Muslims, Catholics, and Protestants - shared their views on peaceful coexistence. Among the attendees were youth from various religious traditions, and the event fostered new friendships. One particularly remarkable example was an Orthodox Christian student who invited her new Muslim friends to her wedding, insisting that they all attend. This was unprecedented in their context. Another group arranged a football match between different religious groups, inviting faith leaders to support

the players. For many, this was the first time they had ever gathered in the same space. After the match, discussions emerged about the importance of peace and ways to work together towards a more unified community.

Youth camp

Mali is politically unstable, and religious tensions remain high. Our partner organisations strengthened their collaboration with the Ministry of Culture and Religion, jointly organising a meeting on countering extremism and exploring strategies to combat radicalisation.

In the San region (southeastern Mali), many young people are at high risk of being recruited by militias, as they face unemployment and lack opportunities for a better future. Through Participatory Grant Making, a youth camp was organised in Ntorosso, attracting 600 young people from Christian backgrounds. Through Bible studies, they were encouraged to promote peace and engage in dialogue with other religious groups on sensitive issues.

Across our JISRA activities in Ethiopia, Nigeria, Mali, and Iraq, a total of 266 churches were involved. In 2024, we reached 12,321 people through these initiatives.



Humanitarian aid

Humanitarian aid provides lifesaving support to people in severe physical distress, ensuring they have access to basic necessities. This need may arise due to human actions, such as armed conflict, or due to natural disasters. The crisis may be sudden and acute or develop gradually over time. Many humanitarian crises lead to mass displacement and refugee movements.

Humanitarian assistance encompasses a wide range of activities and involves different phases. Acute emergency relief focuses on helping disaster victims survive, alleviating suffering, and protecting human dignity. In addition, we support local communities in their recovery and rebuilding efforts, aiming to restore their livelihoods to a level even higher than before the crisis. Ultimately, our goal is to prevent future disasters - whether caused by natural hazards or conflict - from escalating into new crises. Therefore, we also invest in disaster preparedness and risk reduction, helping communities respond more effectively to future emergencies or even prevent them entirely.

In 2024, an estimated 323 million people depended on humanitarian aid. The main reasons for this high number include the increasing frequency of climate-related disasters, such as the food crisis in Africa, and rising conflicts and wars, including those in Ukraine, the Democratic Republic of the Congo, Sudan, and the Middle East.

Quality standards in humanitarian aid

Four core principles are central to humanitarian aid:

- **Humanity:** that we strive to alleviate human suffering, with particular attention to vulnerable groups, while upholding the dignity and value of all victims.
- **Neutrality:** that we do not take sides in conflicts.
- **Impartiality:** that we provide assistance solely based on need, without any form of discrimination.
- **Independence:** that we operate independently from political, economic, military, or whatever agendas of other actors.

These principles are non-negotiable and serve as the foundation for the design, implementation, monitoring, and evaluation of all our humanitarian interventions. Additionally, we adhere to international humanitarian standards, including The Code of Conduct for the International Red Cross and NGOs active in Humanitarian Aid, the Core Humanitarian Standards (CHS), the Sphere Standards and the International Aid Transparency Initiative (IATI)

Engagement of local partners

Our ability to provide timely and effective assistance is largely thanks to national and local partner organisations. These partners are critical because they are already present in affected areas and have in-depth knowledge of the local context and crisis dynamics. In many cases, they are the first responders, enabling immediate emergency relief in disaster zones.

To meet the growing number of people in need, we must continue to strengthen the capacity of our partners. This aligns with the ‘localisation of aid’ agenda, which recognises, respects, and strengthens the independence, leadership, and decision-making power of national humanitarian actors. The aim is to provide more effective responses to the needs of vulnerable people and communities. Tearfund actively promotes localisation and continues to seek opportunities to further strengthen this approach within our humanitarian work.

Role of the local church

There is a growing global shortage in the capacity to provide humanitarian aid. The involvement of local churches is therefore essential, as they can help ensure rapid access to emergency relief where possible. Local churches are often well positioned to collaborate effectively with their communities, identify urgent needs, and mobilise resources—particularly in the immediate aftermath of a crisis. Churches provide volunteers, often reach remote or inaccessible areas first, distribute aid, offer psychosocial support, and act as mediators in times of tension and conflict. In 2024, Tearfund continued to train local churches to develop a vision for their role in the community. We also strengthened their capacity to respond before and after disasters.

Churches were trained in humanitarian standards, needs assessment, and caring for vulnerable people regardless of their religion, gender, social class, or ethnicity. By working closely with local and national partners, we can effectively respond to crises and serve those in need.

Learning & innovation

Localising humanitarian aid remains a key focus on Tearfund’s learning and innovation agenda. One way we implement localisation is by giving local partner organisations an equal role in designing and implementing humanitarian interventions. Tearfund initiated Jakomkris, a disaster response network in Indonesia, which was launched in August 2017. This network coordinates emergency response and strengthens disaster preparedness. In the past year, Jakomkris provided training to churches in five disaster-prone regions, covering the three key phases of disaster management: preparedness (before a disaster), response (during a disaster), and recovery (after a disaster).

The Jakomkris network now includes 11 Indonesian NGOs and 16 church denominations. We are testing similar initiatives in other countries, with comparable projects launched in Nepal, Bangladesh, Ethiopia, and Zimbabwe. Additionally, we invested in a proven method to support partners in building disaster management capacity, ensuring they are better prepared to provide humanitarian aid during crises. This approach has been successfully implemented in Indonesia, the Philippines, Uganda, Ethiopia, and South Sudan.

churches, businesses, foundations, government funding, EU financing, and third-party initiatives.

Dutch Relief Alliance

Since 2014, Tearfund has been a member of the Dutch Relief Alliance (DRA), a consortium of 14 Dutch humanitarian organisations providing emergency aid with funding from the Dutch Ministry of Foreign Affairs. In 2024, through the Dutch Relief Alliance, we provided humanitarian assistance in Haiti, Myanmar, Chad, and Sudan.

European Union

With funding from the European Union, Tearfund provided emergency relief in 2024 in both the Democratic Republic of the Congo (DRC) and South Sudan. In North Kivu, eastern DRC, we reached 58,257 people, including 30,099 children.

In South Sudan, we ran two projects, supporting 51,610 people with food assistance, access to clean water, sanitation, hygiene education, and protection against sexual and gender-based violence.



Examples from our work

In 2024, Tearfund operated humanitarian programmes in Bangladesh, the Democratic Republic of the Congo, Haiti, India, Lebanon, Mozambique, Myanmar, Nepal, Ukraine, Uganda, Sudan, Somalia, Syria, Chad, Zimbabwe, and South Sudan.

Humanitarian aid accounted for 77.2% of Tearfund’s international spending, amounting to € 13.7 million. Through this funding, we were able to reach 553,554 people in need. This was made possible through the support of individual donors,

Food security and livelihoods

Climate change, environmental degradation, and increasing socio-economic inequality are three global challenges that disproportionately affect vulnerable populations. Tearfund's work in food security and livelihoods is designed to address these pressing issues.

Climate change impacts people's access to food and water, which in turn poses significant health risks. Excessive use of natural resources leads to soil erosion, declining soil fertility, land and water pollution, air contamination, and loss of biodiversity. Additionally, climate change exacerbates socio-economic inequality, while geographical and technological developments also play a role. In most of the countries where we work, people are experiencing the negative effects of these trends. To strengthen the resilience of the most vulnerable groups, we help them adopt sustainable methods of food production and livelihood development.

The role of the local church

In our food security and livelihood programmes, churches play a vital role in different ways. Church leaders, building on the CCT approach (see page 13), can mobilise communities to engage in new projects. Churches may offer their facilities, such as providing a meeting space for community gatherings.

Some churches go even further, donating land for the construction of cooperative storage facilities or for demonstration plots where sustainable agricultural techniques can be taught.

Quality standard and specific commitment

Research increasingly highlights the link between development, climate, and the environment. Because of the complex causes and effects of climate change, we must focus on measures that reduce risks for affected communities. In vulnerable regions, this does not necessarily mean reducing greenhouse gas emissions but rather implementing practical poverty reduction strategies that increase community resilience.

Tearfund's approach focuses on enhancing economic opportunities and stability while simultaneously raising awareness and promoting care for the environment.



We implement this work across several key areas:

- het faciliteren van en werken met kerken en gemeenschappen in veranderingsprocessen.
- **Community development** - We support communities in adapting to changing conditions. Tearfund has a strong track record of facilitating church and community-led transformation processes.
- **Disaster prevention** - Climate-related disasters are increasing in both frequency and intensity. It is crucial to work with communities to strengthen disaster preparedness, enabling them to better withstand shocks and recover quickly, while maintaining access to food and income.
- **Strengthening entrepreneurship through access to credit** - Self-help groups enable participants to save collectively and access short-term, low-interest loans. Members save

for expected and unexpected costs, such as school fees, medical expenses, or seed capital for small businesses. These groups also enhance social cohesion and solidarity, while serving as a platform for education, awareness-raising, and coaching. This model is now being successfully implemented in many countries.

- **Solar-powered irrigation** - Climate change has made rainfall patterns increasingly unpredictable, making successful farming nearly impossible without irrigation. Where possible, our programmes promote small-scale (drip) irrigation powered by solar energy. This allows year-round cultivation, provided there is sufficient water access.

Learning & innovation

Over the past years, several studies have been published on food security and livelihoods:

- On the **Road to a Sustainable Future**. After five years of EES programming (see page 13), Tearfund commissioned an independent study to assess the progress and impact of its approach. Three key findings emerged from this research:
 - Our approach has a positive impact on both environmental conditions and the socio-economic circumstances of the most vulnerable.
 - It contributes to achieving the Sustainable Development Goals (SDGs).
 - Our integrated approach enhances the overall impact of EES programming.
- **Successful Approaches to Solid Waste Management** – is a research report that explores safe and responsible waste management solutions, focusing on six case studies from Africa and Asia.
- **Building a Sustainable Future** is a practical guide on how to enhance sustainability in projects, programmes, and strategic planning.
- **Youth employment through economic and environmental sustainability** is a report that was developed following research on the ambitions and aspirations of young people in Central Ethiopia and how these align with economic opportunities in the region.
- **The Role of Local Churches in Resilience Building** is an examination on the role of churches and how they contribute to responding to and addressing crises, including climate crises. As deeply rooted institutions in their communities, churches are attuned to local needs and can play a key role in mobilising local governments during crises.

Examples from our work

‘Conservation farming’ for stable food supply

To support local food production and ensure a stable food supply, we encourage participants to adopt sustainable agricultural techniques. One such method is conservation farming, which minimises soil disturbance (by reducing tillage) and keeps the soil covered with organic material. This reduces moisture loss, improves soil life and fertility, and helps maintain long-term productivity. We apply this method in our programmes in Zimbabwe, Ethiopia, Uganda, and Nepal.

‘Business support’ for better income

We help improve people’s purchasing power by enabling them to start small-scale businesses. Women, in particular, are given opportunities to earn additional income by accessing local and regional markets. We also ensure that these activities have minimal negative impact on the environment. A strong example of this approach can be found in Eastern Zimbabwe, where 700 households are using solar-powered irrigation systems for community-led horticultural projects.

Thanks to this innovation, farmers can harvest crops three times a year, significantly improving food security and increasing household income.

Supporting youth with sustainable enterprises

For the vast majority of young people in Uganda, Zimbabwe, Haiti, the Democratic Republic of the Congo, and Ethiopia, finding employment is extremely challenging. Rapid population growth and the limited availability of jobs combined with low-quality education leave many young people without the necessary skills or knowledge to secure work. In Congo, for example, Tearfund supports a project that has trained and assisted 245 young people in starting sustainable businesses. Some of the businesses launched through this initiative include an eco-friendly restaurant and the production of construction materials made from recycled plastic waste.





Peace, reconciliation and protection

Worldwide, over a billion people live in fragile conditions due to conflict and violence. Conflict is both a cause and a consequence of poverty and injustice. Tearfund, therefore, focuses on peace, reconciliation, and protection in countries affected by violence and instability.

Peace

Tearfund has developed a method for peacebuilding called Community Conflict Transformation Dialogues (CCTD). Using structured dialogue techniques, groups are guided in reflecting on the conflicts they are involved in and exploring how they can transform these conflicts themselves. Thanks to this approach, relationships between people from different villages, ethnicities, and religious groups have improved (see page 42 for JISRA, our interfaith programme).

Trained peacebuilders are deployed in communities facing high tensions to help prevent and resolve conflicts. This is not an externally imposed process. Instead, participants' own experiences and knowledge are central, ensuring that ownership of peacebuilding remains with the local communities!

Reconciliation and protection

Peace is more than just the absence of violence. The Biblical concept of shalom extends beyond peace to harmony, wholeness, completeness, forgiveness, prosperity, well-being, and rest. When Tearfund focuses on reconciliation and protection,

we work towards restoring and strengthening relationships whether within families, communities, regions, or between local and national authorities. We specifically focus on two vulnerable groups: women and youth.

Women often carry the burden of caring for their families in harsh conditions. Many face domestic violence, and in conflict settings, sexual violence is frequently used as a weapon of psychological warfare.

Youth represent the majority population in the Global South, with many under 35 years old. A significant portion faces unemployment and lack of opportunities, making them more vulnerable to radicalisation. To counteract this, our programmes include initiatives that provide youth with alternatives and hope for the future.

The role for the local church

In conflict-prone areas, it is often easier to see the other as an enemy than to love one's neighbour. Churches play a key role in transformation processes, teaching communities how to live

peacefully together. The Bible speaks of unity, peace, and reconciliation, and the best way to convey this message is through the church. Local churches have a significant influence on communities because they are trusted often in contrast to governments. Churches are deeply embedded in everyday life, offering practical and pastoral care in times of joy and sorrow. Tearfund works with local churches to identify key challenges and develop solutions for change. We train religious leaders and community influencers, working alongside them to tackle gender inequality by challenging traditional roles, cultural norms, and stereotypes that perpetuate injustice. Through training, awareness-raising, lobbying & advocacy, and theological education, we equip communities to address these issues at their root. This helps build peaceful communities that recognise and protect the unique value of every individual.

Quality standard and specific commitment
Gender equality and the protection of vulnerable groups are key quality standards that Tearfund prioritises. This includes preventing gender-based violence and supporting survivors. We strive to involve the entire community in our work, particularly by empowering local people

and organisations to take responsibility for the protection and support of vulnerable groups.

Learning & innovation

At Tearfund, we believe that continuous learning is essential for ongoing improvement. We offer a variety of training sessions to enhance the knowledge and skills of both our colleagues and partner organisations. In 2024, Tearfund Netherlands programme staff received training on how different situations and activities impact men and women differently. Meanwhile, staff from our partner organisations in the Democratic Republic of the Congo, Ethiopia, and South Sudan participated in training on Conflict Sensitivity. This enables them to better understand the conflicts affecting their project areas, ensuring that our programmes contribute to reconciliation and peace while addressing violence against women and girls.

Examples from our work

Democratic Republic of the Congo

Through our partner Action Entraide, we support a peacebuilding project in North Kivu province. Using the CCTD (Community Conflict Transformation Dialogues) method, 813 people - including 22 religious leaders and 46 young people - were trained to identify and address the root causes of conflict. These trained individuals are now passing on their knowledge to others in their communities, helping to build harmonious societies. In total, we have reached 17,201 people through this approach. In Goma, we implemented an employment programme supporting 245 young people. They received training and start-up capital to help them launch their own businesses.

In four communities in North Kivu, a total of 240 people participated in our gender-based violence prevention training. Additionally, 573 people took part in our CCTD project within these same communities.

Syria

In Syria, millions of people have been displaced due to years of conflict between armed militias and the government army. Many men have left their families, either due to divorce, involvement in the conflict, or the decision to stay behind to protect family property. Additionally, many men have lost their lives.

Women and girls in Syria are often vulnerable to sexual violence and exploitation. Tearfund works to increase their resilience and protection through psychosocial support and awareness-raising on their rights. In 2024, we reached 693 women through our project in Homs.



STUDENTS AT A SECONDARY SCHOOL RECEIVED EDUCATION ON HOW TO ADDRESS AND SPEAK OUT AGAINST GENDER-BASED VIOLENCE.

South Sudan

Life for women and girls in South Sudan is extremely difficult. Nearly 90% of women are illiterate, and 50% are married before the age of 18. There are high levels of sexual and gender-based violence, and women's rights are severely limited. Existing legal institutions often fail to function properly, meaning that reports of abuse rarely result in justice for victims. Many women and girls have little hope for the future. Through a self-help group project, we supported 500 women in starting income-generating activities. Alongside training in practical skills, they also received psychosocial support.

South Sudan is also hosting refugees from neighbouring Sudan, which is facing a severe humanitarian crisis. Large numbers of Sudanese refugees - many of them women and children traumatised by violence - are crossing the border. Through one of our projects, 610 women and children received psychosocial care and support, helping them to rebuild their lives.

Inspired Individuals

Supporting inspiring leaders and entrepreneurs to amplify their impact on their communities is the goal of our Inspired Individuals programme. In 2024, we supported leaders like Lucia, Charles, and Ouane in their efforts to bring about lasting change.



Lucia

In Zimbabwe, stigma and shame surround disabilities. People with disabilities are often excluded from society. Lucia has started an organisation dedicated to special education and access to appropriate healthcare, such as rehabilitation and physiotherapy. Additionally, 30 support groups have now been initiated across the country, where parents exchange parenting tips and support one another.



Charles

In Malawi, improper waste management is a significant problem. Of the 75,000 tonnes of plastic produced annually, only 20% is recycled, while the remaining 80% is either dumped or burned. Charles Bakolo is involved in the *Malawi Creation Care Network* and works towards sustainable policies for both the government and businesses.



Ouane

In Laos, many people lack access to education that enables them to unlock their potential. Through our Inspired Individuals programme, we provide training to Ouane. His organisation delivers education that teaches people how to cultivate crops, sell their produce, and plant trees on hillsides to prevent landslides during the rainy season. Additionally, Ouane engages in advocacy with local governments to improve public services, such as electricity provision.

CHAPTER 3

Our national projects

‘This is my church’ campaign

Tearfund supports churches worldwide in their efforts to address poverty in their communities. We believe that the church is called to stand against social injustice and to care for those around them. We wholeheartedly support this mission, and we take pride in the lasting impact that churches have.

To raise awareness of this, we launched the ‘This Is My Church’ campaign in May, June, and July 2024. The campaign included an independent study on the value people place on the church, the National Church Survey 2024, and a series of inspiring articles featuring churchgoers from both our project countries and the Netherlands.

Additionally, we produced a new corporate video featuring Prossy, a participant in one of our projects in Uganda, sharing how the church has transformed her life.

The campaign was also promoted at the Opwekking Pentecost Conference and the New Wine Summer Conference.

- **16 publications** in the (national) media
- **1,100 churchgoers** participating in the independent study
- **6,931 participants** in the National Churches Survey 2024
- **317,238 views** of the corporate video

Survey results

The study on how people value the church revealed that 77% of Dutch churchgoers feel proud of their church. On average, church life received a 7.3 rating, with 43% rating it 8 or higher. People in Flevoland and Zeeland were the most positive, rating their church experience 7.8 and 7.7, respectively. Limburg scored the lowest, with a 6.9.

Among different denominations, Evangelical and Pentecostal churches received the highest score (8.1), while the (Eastern) Orthodox churches scored lowest (6.7).

The study also found that a higher frequency of church attendance correlated with higher satisfaction levels. Those who attend church more than once a week gave an average score of 8.1, while those who attend only a few times a year rated it 6.8.



Other notable findings include:

- **5%** of churchgoers believe church life revolves entirely around Sunday services, while **38%** see church as something that extends throughout the entire week and **16%** value both aspects equally.
- **82%** feel their church is welcoming, and **57%** believe their church has a meaningful impact on their local community.
- **13%** sometimes consider switching to another church, and **18%** have thought about stopping church attendance altogether



‘Enough for everyone’ campaign

Through the ‘Enough for Everyone’ campaign, Tearfund encouraged the Dutch public to reflect on how our pursuit of more contributes to overconsumption and environmental harm. We believe it is crucial to address this issue, as our way of life impacts people around the world. Rising sea levels threaten islands, modern slavery persists in clothing factories, and failed harvests due to extreme drought push communities deeper into poverty.

We encouraged people to approach this topic positively, using an online quiz, webinars (see page 65), inspiring stories, and a reflection book. The reflection book offers seven practical lessons from a biblical perspective, helping people reconsider wealth, abundance, and the joy of living with enough. Contributors to the book include Gera van den Berg, Mira de Boer, Alexander Bosma, Paul Schenderling, Jurjen ten Brinke, Otto de Bruijne, Alfred Slomp, Mirjam van der Vegt, and Guido de Vries.

- **10,903 participants** in the online test
- **3,277 reflection book requests**
- **460 participants** at the webinars

‘Support the Peacemakers’ campaign

In December 2024, our Christmas campaign focused on peacebuilding efforts. We did this with our Christmas campaign ‘Support the Peacemakers’. This campaign was launched in response to a tragic event in June, when two Tearfund staff members from the Democratic Republic of the Congo, Jonas and John, were murdered while working to support their community.

To honour these peacebuilders, we created video stories featuring Tearfund ambassadors Jurjen ten Brinke, Elbert Smelt, and Pearl Jozefzoon, sharing real-life experiences from our projects in Congo. We also hosted an online Christmas concert with performances by Trinity, Pearl Jozefzoon, and Mirjam van der Vegt. Through this campaign, we raised € 13,150 in donations and gained 10 new regular donors. Additionally, we produced a Christmas magazine, which was distributed to our supporters and made available for free upon request.

- **78,365 views** of the videos featuring Jurjen, Elbert and Pearl
- **9,125 viewers** of the Christmas concert online
- **> 30,000 copies** of the Christmas magazine distributed

Humanitarian assistance

Tearfund works to tackle poverty and injustice in a sustainable way, often through multi-year programmes. We also want to be able to act quickly for people affected by natural disasters and conflicts. In 2024, we ran three campaigns to raise funds for our emergency response.

Sudan

Sudan is experiencing one of the world's most extensive humanitarian crises. Since a new wave of violence erupted there on 15 April 2023, thousands have died and more than 10 million people have been displaced. There is enormous famine and that need is increasing by the day. Together with EO Metterdaad and ZOA, Tearfund ran a fundraising campaign in October and November.

Neglected crises

Some disasters dominate the news, but unfortunately there are also many crisis situations that barely make it into the media. Even in those cases, we look for opportunities to provide emergency relief. In April and July, we drew attention to these neglected disasters and conflict through a series of articles on our website and social media, and through a direct mailing.

Lebanon and Syria

In October, an increase in violence triggered a new humanitarian crisis in Lebanon, a country where people have suffered from tensions and conflicts for decades. More than a million people fled in search of safety and protection. Among them were Syrians who had fled the long war in their own country. Together with the Christian Emergency Relief Cluster, Tearfund sprang into action.



Direct mailings

The newsletters we send to our supporters are designed to provide feedback on projects made possible by donations. In 2024, the newsletter received a new format and look. As a result, we can now inform our donors even better and more fully about the impact they are making. We sent our newsletters (there were five in 2024) to an average of 19,692 people.

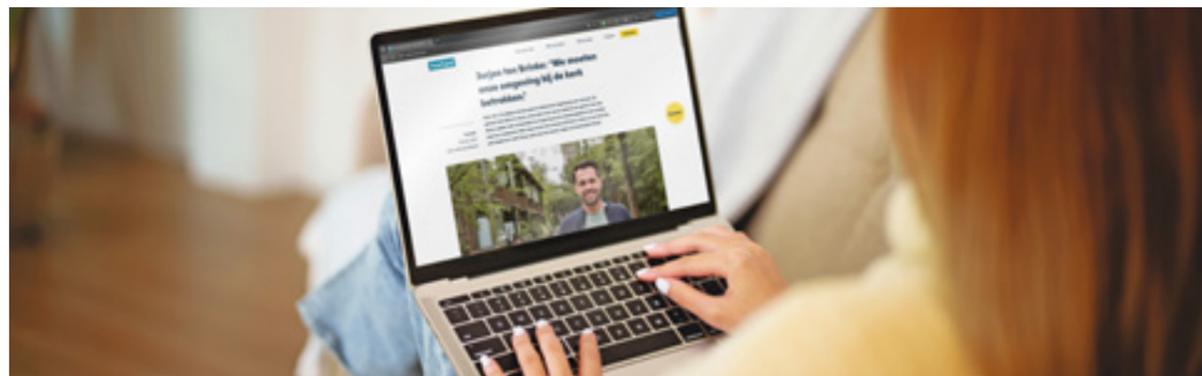
In addition, we sent six special giving requests in 2024. Two of these were linked to emergency relief. During the summer period, we solicited contributions to our fund for emergency relief for disasters and crises that receive little or no media coverage. Thanks to our donors, the funds received enabled us to provide emergency aid in India, Congo (DRC) and Mozambique, among others. In October, we asked for support for victims of the crisis in Lebanon. We are grateful that this received a massive response. This allowed us to provide churches in Beirut with emergency relief items to distribute to people who had fled to the capital.

The four other giving requests involved the annual donation, Prossy's story from Uganda (see page 2), rebuilding homes in Syria, and our Christmas

mailing calling attention to Peacemakers (see page 59), respectively. We sent these mailings to an average of 28,843 people.

Telemarketing

We use telemarketing to contact existing and potentially new donors. In doing so, we adhere to strict rules of the General Data Protection Regulation and other privacy protocols. We call people a maximum of one time every two years. We call existing donors to thank them and ask them whether they want to increase their donation or convert it to a structural or recurrent donation, and whether they are interested in bequeathing to Tearfund. People who have recently stopped as donors, we ask if they would like to reconsider their choice. People who are not donors but have left their phone number at a Tearfund action, we call to ask if they want to become donors. This is now also possible as a family, with a special family donation (see page 65).



Digital newsletter

Tearfund also regularly sends out a digital newsletter, with updates on projects and activities. In 2024, we sent 17 of these emails. As of 31 December, the total number of recipients was 38,276, a 10% increase compared to 2023. In addition, 1,337 churches received their own variant of our digital newsletter 15 times.

Website

Our website is an important channel for sharing stories and practical information. In 2024, we managed to reach a total of 159,299 unique visitors, a growth of over 20% compared to last year.

The three most-read articles were:

- **Sustainable shopping:** tips for affordable fair-trade clothes
- **6 x** the most beautiful revival songs
- **5 Bible verses** on peace in troubled times

Online reach

In 2024, the reach of our website and social media channels again grew significantly.

Thanks to a stronger focus on inspiring and relevant content and other efforts, we were thus able to engage more people in our mission compared to 2023.

Facebook

f 6,716 followers (up 0.7%)
reach 588,098 (up 65%)

Instagram

ig 1,840 followers (up 14.6%)
reach 256,958 (up 32%)

LinkedIn

in 3,040 followers (up 17.6%)
reach 116,804 (up 8%)

Online action platform

In 2024, several actions were organised using our online action platform. Friends groups, families, etc. can use this platform to raise funds within their own network with their activities. Examples include baking and selling muffins, holding a sponsored run or celebrating your birthday or (wedding) anniversary for Tearfund.

Philip Cozijnsen from Ede, for instance, ran 130 kilometres and raised 2,231 euros. 'It is also a way for me to show what is important to me. Many people around me did not know I am a Christian. I like the fact that this action gives rise to a conversation about what I believe and what I stand for. In addition, I would love it if I can contribute to a bit of brand awareness for Tearfund. And ultimately, I hope the proceeds from my action will help other people become self-sufficient and encourage them in their difficult circumstances.'

For more examples, visit actie.tearfund.nl.



Opwekking

Pentecost conference Opwekking has been the largest multi-day Christian event in the Netherlands for years. This year it attracted over 63,000 visitors. For four days we were able to draw attention to our work there. As usual, we had a coffee bar in our tent where visitors could get an honest cup of coffee. For this, they could ask for a free Tearfund mug and use it immediately.

With the 'This is my church' campaign, we are committed to strengthening our brand awareness and image. As part of this campaign, we had an exhibition at Opwekking in which ambassadors and staff of Tearfund and partners from different project countries shared their vision of the church.

- **1,830** coffee mugs requested
- **102** new donors



New Wine

Tearfund was lead partner of the New Wine Summer Conference that took place in Liempde from 20 to 26 July. During this week, visitors could visit our tent for seminars on themes in line with our mission and vision, such as building peace and sustainability.

Each morning we provided a short meditative moment, and our ambassador Otto de Bruijne spoke on the main stage on Wednesday evening. There were also performances by The Bowery and Pearl Jozefzoon, a pub quiz and the screening of our documentary 'The Green Line' (see page 64). As at Opwekking, we now also had a coffee bar where visitors could get an honest cup of coffee. At the youth area Next, over thirty teenagers participated in our sponsorship campaign Night Without a Roof.

- **€ 7,000** raised with Night Without a Roof action
- **500** seminar attendees
- **768** mugs requested
- **65** new donors



Night without a roof

Night Without a Roof is an action where teenagers sleep under the stars for a night to raise money for Tearfund.

With this event, they are challenged to leave the walls of their (mostly familiar and safe) home while thinking about how they can do justice together. A fun and meaningful event for school classes and youth groups aged 10 to 17.

- **26** groups
- **258** participants
- Proceeds: **€ 52,382**

Tearfund Learning Platform

In 2022, this platform was set up: an online learning environment on just and sustainable living, in which we offer various e-learning. It has 414 members; 194 of them joined newly in 2024. Within the Tearfund Academy, the following programmes are available:

Programmes for small groups evenings

Following the GroenGelovig event (October 2023), we developed a series of programmes for small groups. Evenings around faith, sustainability and lifestyle. 26 people took advantage of these in 2024.

With both feet on the ground

We believe that every Christian and every church is called to be meaningful in its own neighbourhood. To this end, Tearfund has developed a challenging programme: 'With both feet in the neighbourhood'. It is specifically designed for churches, but is also suitable for small groups, groups of neighbours and/or friends and individuals who are interested.

In 2024, 42 people have registered for the abbreviated programme and 48 for the full one.

The Green Line

Lebanon has been through an enormous amount over the past centuries. Wars have brought devastation and the country is deeply divided. The Green Line is a visible border across Beirut that makes the population live in separate areas.

In late 2022, Tearfund presented a documentary about three Christians who live and work in Lebanon and are confronted daily with the drawn border. What impact does this have on their lives and how do they deal with this Green Line. Their story holds up a mirror to us and makes us think.

Around the documentary, we developed programmes for groups of ten to fifteen people in 2023. In 2024, 58 groups made use of these.

Micha Netherlands

Every year, the Micha Nederland foundation initiates a Sunday around a theme that touches on justice. A church package is then developed for this, including sermon outlines, children's and teenagers' work, song suggestions and practical tips. Tearfund contributed to this in 2024 with a reading sermon by Lucia Mambure from Zimbabwe (see page 56). Some 1,128 churches applied for the church pack.

Tearfund also contributed to the creation of the Micah course. In 2024, 148 groups (about 1,250 people) started working on the theme of 'doing justice' on the basis of this.

Speaking engagements

In 2024, 15 speaking engagements were held in various churches on behalf of Tearfund. Among the themes covered were sustainability and looking after your environment. In total, we reached 1,750 people through these.



Webinars

We organised six webinars in 2024. Through these online workshops, we offered inspiration and tools for a just and sustainable life.

- There is life after growth - Paul Schenderling and Elbert Smelt (185 participants)
- Sustainable living: what you can do - Alfred Slomp and Elbert Smelt (125 participants)
- Discover your hidden impact - Babette Porcelijn (84 participants)
- A richer life with minimising - Gera van den Berg (66 participants)
- The power of rest - Mirjam van der Vegt (46 participants)
- Zest for life - Mirjam van der Vegt (55 participants)

Warm Sweater Tour

In February and March, in cooperation with the Graceland Festival, we organised the Warm Sweater Tour, a series of seven small-scale (benefit) programmes. The tour included Middelharnis, Dordrecht, Delft, Enschede and Kampen.

At the locations, we turned off the heating and then created an atmospheric setting. In it, attendees enjoyed live music, creativity, conviviality and a snack and a drink, and reflected on the theme of sustainability. Collaboration was provided by The Bowery, The Carrots, Mensenkinderen, De Droominee, Mooizaam and Rogier Pilgrim. The evenings were organised with the help of local volunteers.



World Family

In 2024, we started offering a family donation: World Family. Families who become donors receive a collection folder. They then receive a new card every quarter, each time focusing on a different country with a particular issue. These cards also include discussion questions and prayer points.

To draw attention to World Family, we developed a game with our ambassador Timzingt: mens-gun-elkaar-(n)iets. It is an unfair board game that allows you to talk about injustice with your children while playing. 1,454 people ordered the game.

Happietaria

For Happietaria, 2024 was another successful year. Tearfund's pop-up restaurant run entirely by volunteers, mostly students, took place in seven cities last year: Utrecht, Nijmegen, Leiden, Gouda, Groningen and Papendrecht.

- 1,300 volunteers
- 10,000 visitors
- Proceeds: € 266,153



Churches, businesses and foundations

In the past year, we constantly sought to connect with churches, including through physical and digital mailings and intensive relationship management.

More and more churches found Tearfund as a collection target. We were in regular contact about forms of cooperation. We did this by visiting churches and discussing themes that affect both them and Tearfund. In doing so, we were able to make use of our product With both feet on the ground and the documentary The Green Line (see page 64). Using three theme Sundays, we focused on connecting churches in the Netherlands and churches that look out for the people around them in situations of injustice and poverty. We developed sermon outlines and circle and video material for this purpose.

We are grateful for the many businesses involved in our projects, and for the long-term relationships we have built with them. In 2024, we organised two meetings for entrepreneurs, during which Lucia Mambure from Zimbabwe (see page 56) spoke about the impact of Tearfund on her work and personal life.

Many of our projects are funded by various foundations with objectives in line with our mission. We could count on their support again in 2024, both for our humanitarian aid and our community development programmes.

Special donors

In 2024, we were once again able to count on the support of donors who donate periodically. We are particularly grateful to them, because periodic donations offer Tearfund more certainty about its income. This helps in planning our projects. And good to know: periodic donations are fully tax-deductible, without legal thresholds and caps. Also, at this point, we would like to extend special thanks to the people who give large sums to Tearfund. Their generous contributions have a great impact in the lives of people in need and poverty.

Legacies

Every year, Tearfund receives donations from legacies. In 2024, for example, we received support for our work through 12 legacies. We find it heartwarming that people choose to use their last will to help others in need.



Advocate & influence

The effects of climate change and conflict hit people facing poverty, injustice and oppression particularly hard. Standing up for the interests of these vulnerable people has always been an important aspect of our work. In our lobbying and awareness-raising activities, we emphasise the role of religion in issues such as peace and reconciliation, climate change and sustainability, both in the Netherlands and globally.

In 2024, we maintained close contact with various political parties and provided input to several debates in the Dutch parlement around development cooperation. At various times, we also generated media attention. Among others, we were interviewed by the Nederlands Dagblad about a new policy framework presented by the Minister for Trade and Development Cooperation in November. Our response was subsequently featured on the front page of the newspaper. Six opinion pieces on behalf of Tearfund were also published in ND, Friesch Dagblad and Reformatorisch Dagblad. In these, we discussed topics such as religious freedom, the role of religion in peacebuilding and the consequences of cuts in development cooperation. In addition, our interfaith peacebuilding programme JISRA (see page 42) was mentioned in a special edition of Vice Versa, a trade magazine on development cooperation.

In all our activities, we strive to represent the voices of the communities we support. In December, we facilitated our partner organisations to write a letter to the Minister for Trade and Development Cooperation on the impact of her proposed cuts.



We also brought this letter to the attention of all members of the Dutch parlement dealing with the topic of development cooperation.

We participated in the Broad Consultation on Religion at the Dutch Ministry of Foreign Affairs. This is a regular consultation in which global issues around religion are discussed. During a meeting at the same ministry, we discussed the preliminary results of JISRA. This presentation contributed greatly to our visibility at the ministry.

We also undertook advocacy work internationally in 2024. In Ethiopia we supported our partner organisations involved in JISRA in drafting a policy report and recommendations on religious freedom. In April, this report was successfully submitted to the Office of the United Nations High Commissioner for Human Rights (OHCHR). And in July, we jointly organised an event that brought together young people from Indonesia, Kenya, Mali, Nigeria and Uganda for the so-called United Nations High-Level Political Forum (HLPF). These young people, who came from different religious backgrounds, spoke there about peacebuilding challenges and opportunities and their experiences in it.

As a member of the European network EU-CORD, we contributed to various reports, policy briefs and events around the interests of our partner organisations.

Our ambassadors

Our ambassadors play an important role in promoting our mission. They tell of their commitment to Tearfund and move others to commit to us.



Moses Alagbe, pastor Maranatha Community Transformation Centre, Amsterdam. Provided several columns and collaborated on the campaign 'This is my church'.



Reinier van den Berg, meteorologist and climate expert. Delivered a seminar at the New Wine Summer Conference.



Jurjen ten Brinke, speaker, presenter and pastor. Provided several columns and collaborated on the Christmas campaign and the 'This is My Church' campaign.



Otto de Bruijne, speaker, writer and artist. Provided several columns and contributed to the think book 'Enough for everyone' and our Christmas magazine.



Pearl Jozefzoon, singer Collaborated on our Christmas campaign and Christmas concert and made an appearance at the New Wine Summer Conference.



Mensenkinderen (Bas van Nienes), singer-songwriter Was involved in setting up the Warm Sweater Tour and provided performances during this tour.



Timzingt, comedian and cabaret artist. Was involved in the development of a boardgame (see page 65) and produced the programme 'Omgekeerd', which deals with wealth and poverty.



Mirjam van der Vegt, author, speaker and (silence) trainer Delivered webinars, wrote several columns and contributed to the think book 'Enough for everyone' and our Christmas concert.



Trinity, band. Performed the Christmas concert. Singer Elbert also collaborated on webinars and our Christmas campaign.

Our organisation

Our team

The management of Tearfund rests with the Executive Board. From 1 May 2023, Guido de Vries is the CEO Tearfund. The CEO is end responsible for the strategic direction, day-to-day management and compliance with all laws, regulations and guidelines to which we subscribe. To oversee governance and policy, Tearfund has a Supervisory Council. The powers of the Executive Board are laid down in statutes and a management regulation.

Executive and operational team

Since September 2022, Tearfund has had an organisational structure with a senior leadership called Executive Team. This team is responsible at organisational level for decision-making, strategy and achieving our goals. The team consists of the CEO and the directors of Programme International, Programme Netherlands, Business Operations and HR departments.

In addition, there is an operational team comprising the various team leaders. This team is particularly responsible for promoting organisational culture in line with vision and mission, interconnection and operational collaboration.

Finally, the Corporate Priority Strategic Team provides technical expertise, recommendations, advice, training and tools about Tearfund's four corporate priorities.

OUR TEAM ON 31 DECEMBER 2024:

52 employees

33 women and 19 men

38.4 FTE

1 volunteer in the office

1 trainee



Sustainability

Tearfund sees a sustainable way of living and working as one of the main approaches against poverty and injustice. Sustainable means: taking into account other people, the earth, the climate and generations to come. With as many people as possible, we want to work towards a world in which everyone can meet their basic needs, has equal opportunities and possibilities and lives within the limits of what the earth provides.

We do this in various ways. For instance, we help vulnerable households and communities adapt to changing (climate) conditions. We also work to raise awareness and influence policy so that Christians and churches will (more) speak out about climate injustice. We did this in 2024 through the 'Enough for everyone' campaign, among others (see page 59).

As an organisation, we are also personally committed to avoiding, minimising and managing the damage we might cause to the environment and climate. For example, we measure our greenhouse gas emissions and work to reduce them in line with international standards such as the Climate Charter targets. Sustainability is also a key issue in the selection of and collaboration with our suppliers.

As Tearfund, we support a project to offset our organisation's emissions. This project aims to conserve and restore forests and land, including by planting trees and using energy-efficient cooking cookers and water filters.

In the past three years, we have managed to reduce our ecological footprint by 23%, partly by critically assessing which (international) trips are necessary and by combining trips. In addition, we only take direct flights where possible and travel by train within Europe.

For the next three years, our aim is to further reduce our footprint by 10%, including in our office operations, our activities in the Netherlands and our travel to project countries. Where it is not possible to reduce our carbon footprint, we have been able to offset it 100% through Climate Stewards-certified projects. This made Tearfund carbon neutral by 2024.

Board and Supervisory Council

As at 31 December 2024

GOVERNANCE

Drs. G.J. (Guido) de Vries

Chief Executive Officer
Tearfund Foundation Netherlands
Additional positions: board member
Integral Alliance

Supervisory Council

Dr. E.B. (Eric) Kuisch

Chairman of the Supervisory Council and chairman of the remuneration committee

- Member since 17 September 2021, eligible for reappointment in 2027
- Chief Operating Officer Eurofiber Group
- Additional positions: member Advisory Board University of Amsterdam, Economics and Business; member Advisory Board Rightbrains

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

Vice-chairman and member of the remuneration committee

- Member since 24 September 2016, retiring in 2025
- Strategic organisational consultant (independent)
- Other positions: board member of the Stichting Kringloopwinkels Tearfund Foundation

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

Secretary

- Member since 7 December 2017, retiring in 2026
- Interim manager municipality of Utrecht
- Senior researcher Institute for Housing and Urban Development Studies (IHS), Erasmus University Rotterdam
- Other positions: chairman of the CDA parliamentary group, municipality of Papendrecht

Drs. E.C. (Carlinke) Jansen

Member safeguarding & wrongdoing committee

- Member since 25 April 2019, eligible for reappointment in 2025
- Communication specialist and coach
- Additional positions: Board member Acreditar Foundation; board member KV de Zeemeeuwen

Drs. A.J. (Albert) Klomp MSc

Member audit committee

- Member since 24 September 2022, eligible for reappointment in 2025
- Independent business management coach
- Other positions: member of audit committee Terre des Hommes

Dr. A.M. (Annemiek) de Jonge

Integral Mission specialist

- Member since 11 October 2022, eligible for reappointment in 2025
- Senior researcher Care and Meaning and programme leader Identity, Viaa University of Applied Sciences, Zwolle

Drs. G.F. (Geert) Waardenburg

Member audit committee

- Member since 5 March 2024, eligible for reappointment in 2027
- Partner ACE + Company

S. (Sander) Schot MBA

Member Safeguarding & Wrongdoing Committee

- Member since 5 March 2024, eligible for reappointment in 2027
- Senior advisor on inclusion, CBM Global Disability Inclusion

Remuneration

The positions of the Supervisory Council are unpaid. Members may, however, receive travel and expense allowances for attending meetings.

Five meetings were held in 2024. Meeting costs (including accommodation) amounted to € 4,886.

Quality assurance and integrity

The aim of our quality system is to ensure that those we work with and provide products and services to benefit from the quality, effectiveness and impact of our work. One way we achieve this is by complying with various quality standards or norms, which contain agreements about and criteria for our work. These correspond to the organisational values we pursue, and our own quality standards (see page 77).

The basis for all our support to churches and partner organisations is a shared commitment to integrity and professionalism. We also encourage an open working culture, where we are accountable for what we do and what we want to learn from each other and others. In doing so, the well-being of the people we work for and with is a top priority.

Tearfund is:

- an Approved Charity according to the quality requirements of the CBF, the regulator for charities in the Netherlands;
- certified to ISO 9001:2015 and Partos 9001:2018, standards for quality management in the development cooperation sector;
- holder of the EU Programmatic Partnership of ECHO, the humanitarian aid department of the European Commission;
- registered with the tax authorities as an Institution for General Benefit (ANBI);
- certified to the Core Humanitarian Standard (CHS), quality standards in development cooperation, focusing on transparency, participation and accountability.

Tearfund commits to:

- The code of conduct of the International Red Cross and NGOs active in humanitarian aid;
- the code of conduct of industry organisation Charities Netherlands (including guidelines for financial management and remuneration of directors);
- The Sphere standards, guidelines for delivering humanitarian aid;
- The Core Humanitarian Standard;
- the International Aid Transparency Initiative (IATI), initiative to make project information available via the internet;
- The Council for Annual Reporting's guideline RJ 650 Fundraising Institutions.

Quality processes

In our projects, we work with local churches and partner organisations. It is important that these partners have sufficient quality and capacity. Tearfund supports them with advice and coaching. An important tool for reviewing projects is the PME (Planning, Monitoring and Evaluation) system, which is part of our overall ISO-certified quality system. With this, we look closely at project

proposals, progress reports, annual accounts and external evaluations.

The well-being and protection of the people we work for and with are very important to us. That is why we have mandatory e-learning for all Tearfund employees on codes of conduct, integrity, corruption, conflicts of interest, fraud awareness, information security and our whistleblowing procedure. These e-learning and related processes and procedures form the backbone of our organisation's moral thinking and actions. In addition, we regularly pay attention to integrity and moral thinking, for example during weekly openings and team days. Every new partner organisation we add to our international portfolio is thoroughly vetted for its policies on integrity and the protection of vulnerable children and adults. We also closely monitor the spending of the money entrusted to us to prevent misuse.

Complaints and feedback from local communities

In line with our CHS certification, people from the communities where we work should be able to approach our partner organisations with their complaints and feedback. We therefore encourage our partners to actively encourage communities to share their feedback and report it to us. This has resulted in us receiving a total of about 100 responses by 2024.

The vast majority of these responses included suggestions and recommendations, such as a suggestion to improve cooperation with a local authority, a request to include a particular topic in a training course or a request for a follow-up visit. Other feedback included reporting that facilities constructed in a project broke down, or conversely that a particular facility had brought about an improvement in living conditions. Still other responses expressed appreciation for a particular training course, or asked questions about the selection criteria for project participants. The responses received were addressed by our partner organisations and used to improve our programmes and ways of working.

Serious abuses

Signs of wrongdoing at projects we support can be reported in different ways. For example, they can be reported - anonymously or not - by someone on the ground, or surface in the mandatory annual audit of partners. In 2024, we faced two ongoing serious situations of financial violations and conflicts of interest.

CHS certification

As of August 2023, Tearfund is CHS-certified (Core Humanitarian Standard) by the Humanitarian Quality Assurance Initiative. This means we meet a very important quality standard in international development cooperation.

This certificate means that an external, independent audit body has positively assessed our organisation and our projects against nine criteria. These include how quickly relevant aid is provided and how effectively, efficiently and responsibly the organisation handles its finances. Communities can also expect good assistance from a certified organisation because it is a learning organisation that is accountable to them.

However, CHS certification is not just about the best help. It is also about the best impact. Our aim is that communities are strengthened to the point of self-reliance, and that in our projects no harm is done to their economy, environment and integrity, for example.

In the CHS, the people and communities for whom we do our work are central. It is therefore also very important that they have a say in the projects and that their feedback and complaints are heard. Having this certification is a confirmation of the quality of our work.



Reporting of financial violation, forgery and conflict of interest

A whistleblower reported malpractices at a partner organisation in Africa to us. The allegations concerned the preparation of false financial documents, illegal transfers of funds and conflicts of interest between work and private life. Following the report, we blocked our financial flow to the organisation in question. To protect the whistleblower, we did not share the report with the organisation's management. A forensic audit investigation by a contracted auditing firm confirmed the abuses. Thereupon, we terminated our cooperation with the organisation. Some of the money spent unlawfully was refunded.

Reporting financial misconduct

The second situation was also reported through our whistle-blower scheme. It involved two cases of alleged financial misconduct at another project in Africa. The first case related to fraudulent cash payments in the procurement of a security company. This allegedly involved senior staff of the implementing partner organisation. The second case related to fake invoices for accommodation rental. Following both reports, internal investigations were carried out by several experts. As a result of the results of this investigation, we did not renew the contract with the said security company. In addition, our partner organisation compensated the money for the rent from its own resources. The employment contract of the employees involved has been terminated. We believe that the partner organisation acted appropriately and that there was open communication and constructive attitude during the investigation. We informed the organisations involved in the Netherlands and abroad.

Lessons

Reports of wrongdoing always prompt Tearfund to look at whether our procedures are adequate and what lessons we can learn. Looking back, we can say that the situations mentioned were dealt with appropriately. That does not alter the fact that they have a major impact, first and foremost on the individuals affected, but also on our staff and the people and organisations that support us. After all, it is all about trust.

Any report of abuse of power or other wrongdoing requires a professional process in which the welfare of any victims is central. It is then vital to work on restoring trust, both with relevant parties in the Netherlands and with the partner organisations we continue to work with.

Feedback from our supporters

It is very important for us to know what resonates with our supporters. We are therefore grateful for the feedback we receive. We want to learn from all these reactions so that we can improve the quality of our work and continue to grow as an organisation. The complaints we receive are carefully registered and dealt with. Our procedure is that we deal with them as quickly as possible, within 10 working days at the latest. At least once a year, all feedback received is evaluated internally. This allows us to discover points about which our supporters are dissatisfied early and evaluate the quality of our handling.

In 2024, we received 54 complaints, 29 fewer than in 2023. Most of the complaints (59%) concerned the way we raise funds, both by mail and by phone. We take complaints seriously. Where possible, we adjust the tone of our communication.

The sensitivities surrounding the situation in the Middle East are also alive within our supporters. In 2024, we did not provide emergency assistance in Israel or Gaza and therefore received 5 complaints. As an organisation, we have adhered to applicable quality standards in the humanitarian aid we provide. In doing so, we also depend on the presence and capabilities of our partner organisations for our activities.

The remaining feedback included the frequency of our mailings, incorrect delivery, unclear information and the amount of data requested on an (order) form. Most errors on our side are a result of human error. We fixed these errors quickly and followed up appropriately.

Our eight quality standards

1. BEHAVIOUR

We expect the highest behaviour standards across all of our work. We stand against all forms of exploitation, abuse, fraud, bribery and any other conduct that is incompatible with our values. We strive to transfer power to the people we serve; to transform our own, our partners' and communities' attitudes and practices on inclusion, conflict sensitivity, accountability, gender and learning.

2. IMPARTIALITY AND TARGETING

We are committed to impartiality, providing assistance to the most vulnerable without regard for race, religion, ethnicity, ability, age, gender, sexuality, or nationality. We target our work on the basis of need alone while remaining sensitive to conflict dynamics, and proactively work to support those who would otherwise be marginalised or excluded, in particular children, the elderly and those living with disability.

3. ACCOUNTABILITY

We are committed to ensuring that all our work is based upon effective communication with, participation of and feedback from the communities we serve. It is important that all interventions are transparent and based upon continuous learning. We also hold ourselves accountable to our partners, donors, supporters and colleagues, and to all those with whom we relate and interact.

4. GENDER

In all our programmes we actively seek to challenge gender inequality, harmful beliefs and practices, and work towards gender justice. We are committed to progressing gender equality, the restoration of relationships between men and women, boys and girls, and ensuring their equal value, participation, and decision-making in all aspects of life.

5. EMPOWERMENT

We are committed to community-led and participatory approaches to development and humanitarian response for sustainable impact that is based on root cause analysis. We encourage participation from all members of a community, and strive to support beneficiaries to have control over their own development at all levels, from local development activities through to local, national, and regional advocacy.

6. RESILIENCE

We are committed to helping people understand, reduce and manage the risks they face as well as to address the drivers of vulnerability. This includes supporting people and communities in developing resilient livelihoods, strengthening social cohesion, improving access to services, stewarding environmental resources, reducing disaster risk and adapting to climate change.

7. PROTECTION

We are committed to restoring relationships and building safe and secure communities. We seek to prioritise the protection of all - especially children and the most marginalised and vulnerable adults - from physical, social and psychological harm. We will take steps to assess risks, including conflict dynamics, to avoid any adverse effects of our work that might expose people to danger or lead to abuse. We believe that community members are the best actors in their own protection and will support their actions to stay safe, find security and restore dignity.

8. TECHNICAL QUALITY

We are committed to the high technical quality of all of our work, and the work of partners, through meeting relevant national and international standards aligned with communities' own priorities. We will continuously learn to improve and identify and replicate good practice that is demonstrated to have relevant and positive impact.

Risks and mitigating measures

In our work, there are risks that we have to take into account. In doing so, we estimate the likelihood of these risks materialising and the impact this would have on our organisation. In total, we recognise 15 risks in our operations. Below we highlight the most important six, based on the internal risk analysis that we review annually.

In assessing the probability, we assume the so-called ‘gross probability’, i.e. the probability of something occurring if we did not take measures. By applying the listed measures, that probability decreases to small or unlikely. Our estimate of the possible impact is based on a risk impact assessment table. In addition, we set out our willingness to take on risks in a risk appetite policy.

We have included the financial translation of the possible consequences of risks in the size of our continuity reserve (see page 92). In the past year, two risks had the greatest impact on our work: the risk of fraud, corruption or conflicts of interest and the risk of insufficient funds to cover organisational costs. For more information on how we dealt with the risk of fraud, corruption or conflict of interest, see page 75.

SAFEGUARDING-INCIDENT

By safeguarding incidents, we mean mistreatment, abuse or other forms of harm inflicted on a child or vulnerable adult who is the responsibility of Tearfund Netherlands or a partner organisation. In addition to damage to the affected person, this also results in reputational damage to our organisation.

Chance: high
Potential impact: very high

Our measures:

- Clear safeguarding policies, which every employee takes an annual e-learning course on;
- Code of conduct, which every employee receives and signs upon joining the company;
- Whistleblower policies and procedures;
- Partner agreements that clearly state expectations around safeguarding and drafting necessary policies;
- Partner Assessments assessing key risk management measures related to safeguarding.

SERIOUS FAILURE IN A PROJECT FUNDED BY A HIGH-PROFILE DONOR

A serious deficiency in the key outcomes of a project funded by a high-profile donor can lead to reputational damage (partial or complete breach of trust with the donor and/or other donors), as well as financial losses (withdrawn donations or obligation to repay funds).

Probability: medium
Potential impact: major

Our measures:

- Designated responsible for maintaining our relationship with these donors;
- Experienced staff in managing these programmes;
- Audit of projects by an auditor;
- Requirement to make high-quality financial reports available and have them reviewed;
- Partner Assessments evaluating a partner organisation’s ability to deal with large institutional funds.

FRAUD, CORRUPTION OR CONFLICT OF INTEREST

Substantial or long-term fraud, bribery, corruption or conflicts of interest involving employees or representatives of Tearfund or a partner organisation may result in financial losses and damage to Tearfund’s reputation.

Probability: medium
Potential impact: major

Our measures:

- Policies on ‘Fraud, Loss & Bribery’, ‘Whistleblowing’ and ‘Conflict of Interest’, which employees take an annual e-learning course on;
- Partner agreements, setting out agreements;
- Partner Assessments, which evaluate key risk management measures related to fraud, corruption and conflicts of interest;
- Auditor-approved procurement schedule.

LARGE-SCALE OR UNFAIR CRITICISM IN THE MEDIA

Chance: high
Potential impact: major

Our measures:

- Media protocol;
- Clear governance and organisational structure and reporting;
- Policy on quality assurance and integrity;
- Membership of Charities Netherlands (this organisation provides support in case of an incident or crisis);
- Permanent press officer from Tearfund;
- Quality and communication arrangements within the Tearfund Family.

INAPPROPRIATE BEHAVIOUR OF EMPLOYEES, VOLUNTEERS, REPRESENTATIVES OR PARTNERS

Probability: medium
Potential impact: very high

Our measures:

- Code of conduct, which every employee receives and signs upon joining the company;
- Additional procedures when hiring employees, such as the VOG and the Misconduct Disclosure Scheme;
- Comprehensive policies and procedures, including around safeguarding and whistleblowing, on which every employee attends an annual e-learning course.

INSUFFICIENT FUNDS TO COVER ORGANISATIONAL COSTS

The lack of sufficient funds to cover organisational costs could threaten Tearfund’s long-term survival.

Chance: high
Potential impact: major

Our measures:

- Close monitoring of all income and expenditure by destination;
- Award expenditure per project only after review or budget is available;
- Adequate attention to diversity in acquisition.

Working together on our mission

Tearfund Netherlands does not do its work alone but involves various groups in its activities. Below is an overview of these groups and how we shape our interaction with them.

1. Supporters in the Netherlands

We communicate education & awareness through the national press, social media, e-mailings and newsletters, direct mailings and physical mail, our website, events and our customer relationship management. We receive feedback through surveys, satisfaction surveys, focus groups, our customer service and our complaints register. We give feedback through our annual report, our digital newsletters and stories on social media and our website.

2. Suppliers in the Netherlands to whom we outsource support services

We communicate through assignments and contracts. We receive feedback through offers, tenders, our supplier relationship management (quarterly) and an annual review of cooperation. We give feedback via a supplier evaluation.

3. Ambassadors

We communicate on the basis of cooperation agreements or other arrangements, in a Whatsapp group and during physical meetings. We receive feedback through project evaluations and an annual evaluation of our cooperation. We give feedback via our annual report and in an evaluation meeting after a cooperation project.

4. Partner organisations in the Netherlands

We communicate on the basis of partnership agreements and memberships. We receive feedback through evaluation interviews and a feedback form when collaborating on projects. We give feedback via our annual report and project evaluation reports.



5. International partner organisations

We communicate on the basis of cooperation agreements, partner screenings, country strategies, project plans and reports, and contracts (including agreements and conditions). We receive feedback through proposals, reports, partner and project visits, evaluations, surveys and financial reporting. We provide feedback mainly through conversations (online and during visits) and written responses, in equal cooperation between Tearfund and partner organisations.

6. Direct beneficiaries of our international programmes

Our communication concerns education and awareness-raising around the projects, codes of conduct and expected behaviour, and feedback and complaints procedures from (the staff of) our partner organisations. We receive feedback through reports, evaluations, focus group discussions and the feedback and complaints procedures. Feedback is done through internal learning on these projects and recalibration of our quality standards.

7. Institutional donor organisations for our international projects

We communicate through our relationship management, visits to the contact persons of the organisations concerned and information about our working methods, partner organisations, areas of expertise and projects. We receive feedback in writing on project proposals and reports, through discussions with experts on strengths/improvements, and through project visit reports (including recommendations). The method of feedback depends on agreements.

8. Partnerships around development work

We communicate through input and agenda-setting of interests in working groups and presentation of advisory papers to governments. We receive feedback through communication from the working groups (with requests and opportunities). We provide feedback via minutes.

9. Quality review bodies

Our communication is laid down in the necessary documentation for quality checks, contracts and improvement plans. We receive feedback via audit reports. We provide feedback via follow-up audits and follow-up on the actions set out in the reports.

Networks & partners

An overview of our (inter)national networks and partners.

National

Christian Emergency Relief Cluster (CNC)

Alignment and fundraising on communications and programmes.

Dutch Relief Alliance (DRA)

Cooperation in emergency policy and funding with 16 peer organisations.

EO Metterdaad

Funding (third-party revenues), media.

Evangelical Broadcasting

Awareness and connection.

Goede Doelen Nederland

Advocacy, self-regulation, service provision, purchasing combination.

Groot Nieuws Radio

Brand awareness.

Knowledge Platform Religion and Sustainable Development

Sharing expertise, connection.

Micah Netherlands

Network focused on awareness.

Ministry of Foreign Affairs

Strategic cooperation in programme policy, influence policy and funding.

MissionNetherlands

Network for Christian organisations.

Nederlands Dagblad (newspaper)

Brand awareness.

New Wine

Awareness and connection.

Partos

Advocacy, joint lobbying.

Humanitarian Action Platform

Influencing Dutch humanitarian policy and learning meetings.

Prisma

Network for Christian organisations, reflection on identity, joint lobbying towards the Dutch government.

Utrecht Theological University

Collaboration within the framework of the Special Chair in *Christian Ecological Thinking*.



International

Christian NGOs and umbrellas of local churches in Africa, the Middle East, Asia and Latin America

Strategic and operational cooperation in eradicating poverty and injustice.

ECHO

Funding and knowledge in humanitarian aid.

EU-CORD

Funding, knowledge and lobbying.

Integral Alliance

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

Micah Global

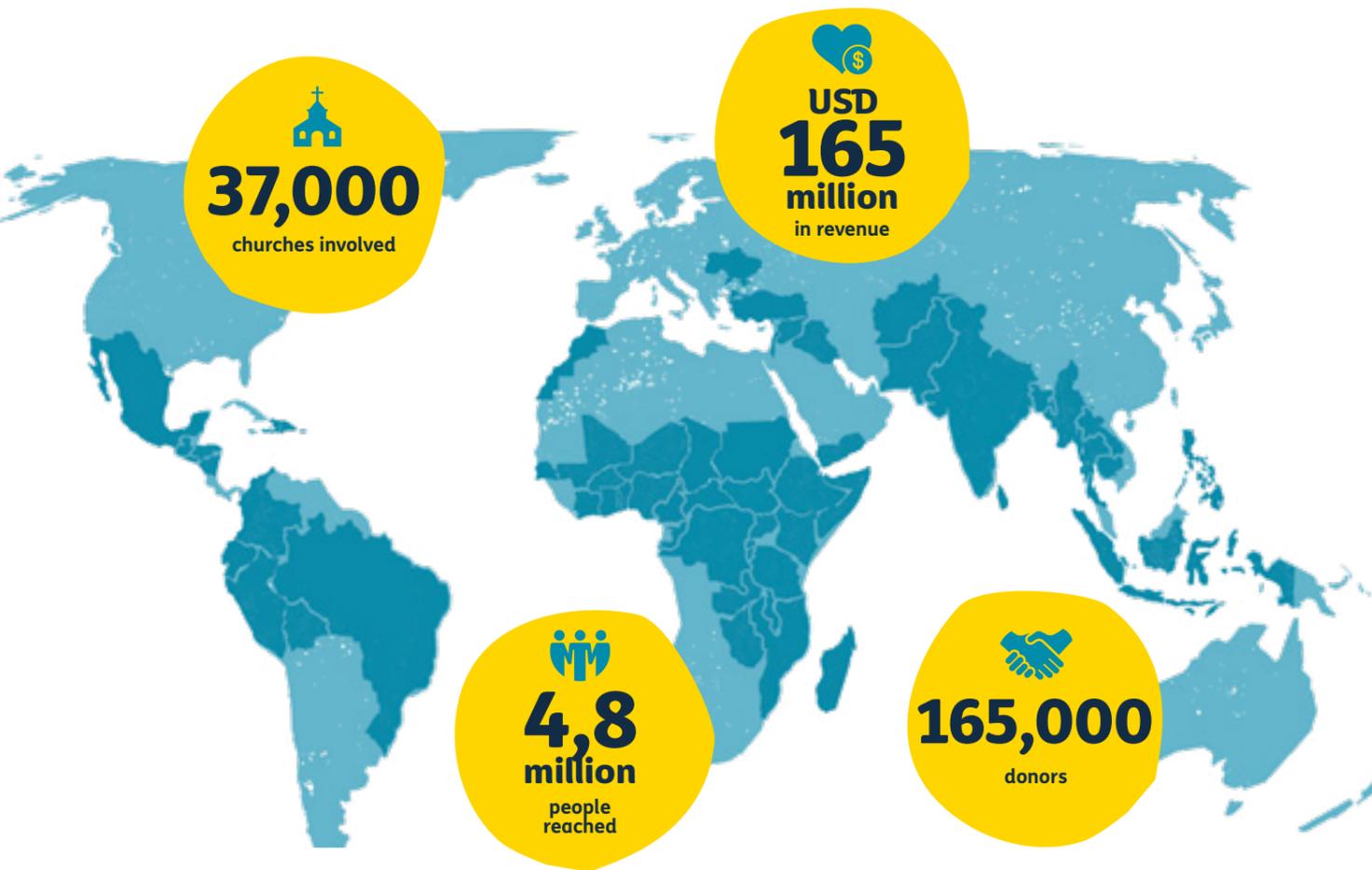
Network of organisations from western countries, Africa, Asia and Latin America, reflection, alignment around project planning and reporting tools.

Tearfund UK

Strategic cooperation on programme and partner policy, emergency response, campaigns and funding.

Tearfund Family

Strategic cooperation with Tearfund organisations in nine countries, exchanging and sharing staff, resources, knowledge, funding and concepts.



Tearfund Family

Tearfund Netherlands is part of the Tearfund Family, 9 national organisations operating independently but also in close cooperation worldwide. Members are Australia, Belgium, Canada, France, Germany, Ireland, the Netherlands, New Zealand and the United Kingdom. Closer cooperation with each other allows us to draw on a multitude of knowledge, experience and talent. All at once, our network is many times larger.

In our programmes for humanitarian aid and community development, the following themes are covered: peace building, food security and water, sanitation and hygiene.

Annual figures 2024

Balance sheet

	31 December 2024	31 December 2023
ASSETS		
Intangible fixed assets (1)	61,554	110,102
Property, plant and equipment (2)	118,433	39,479
Financial fixed assets (3)	-	34,000
Total non-current assets	179,9867	183,581
Receivables and accruals (4)	1,421,959	1,666,536
Liquid assets (5)	7,415,532	6,522,736
Total current assets	8,837,491	8,189,272
Total	9,017,478	8,372,853
LIABILITIES		
Reserves and funds		
- Continuity reserve (6)	1,671,053	1,829,161
- Designated reserves (7)	517,688	833,323
Total reserves	2,188,741	2,662,484
- Designated funds (8)	2,040,030	1,898,877
Total reserves and funds	4,228,771	4,561,361
Facilities (9)	111,500	-
Short term debts (10)	-	34,000
Current debts (11)	4,677,207	3,777,492
Total	9,017,478	8,372,853

Result (the statement of income and expenses)

	Realisation 2024	Budget 2024	Realisation 2023
INCOME			
Income from private donors (12)	4,596,479	4,260,000	5,027,458
Income from businesses (13)	369,624	360,000	511,379
Income from governments (14)	15,082,529	7,550,000	7,763,803
Income from affiliated (international) organisations (15)	222,087	75,000	198,860
Income from other not-for-profit organisations (16)	1,819,717	2,043,500	2,361,662
Total income raised	22,090,438	14,288,500	15,863,162
Income in return for supply of products and services (17)	266,153	210,000	249,375
Other income (18)	75,090	84,000	313,694
Total income*	22,431,681	14,582,500	16,426,232
CHARGES			
Spent on objectives (19)	21,205,830	13,201,604	14,350,781
Recruitment costs (20)	1,032,252	1,033,346	978,534
Management and administration costs (21)	612,487	595,873	586,785
Total expenses	22,850,568	14,830,823	15,916,100
Financial income and expenses (22)	86,299	-15,000	57,500
Result	-332,589	-263,323	567,631
Profit appropriation			
Addition/withdrawal to:			
- destination reserves	-315,635	-	610,667
- designated funds	141,153	-263,323	149,106
- continuity reserve	-158,108	-	-192,141
Result	-332,589	-263,323	567,631

* Of which €18,216,965 designated income

Accounting policies

Algemeen

De jaarrekening is opgesteld conform de richtlijn 'RJ650 Fondsenwervende organisaties'. Deze richtlijn is bedoeld om inzicht te geven in de kosten van een organisatie en de besteding van haar gelden in relatie tot het doel waarvoor die gelden bijeengebracht zijn. De jaarrekening is opgesteld in euro's. De gehanteerde grondslagen van waardering en resultaatbepaling zijn ongewijzigd gebleven ten opzichte van het voorgaande jaar.

General

The annual accounts have been prepared in accordance with guideline RJ650 Fundraising Organisations. The aim of this guideline is to provide insight into the costs of the organization and the spending of funds in relation to the purpose for which those funds were raised. The annual accounts have been drawn up in euros. The accounting policies adopted remained unchanged from the previous year.

Continuity assumption

The financial statements have been prepared on a going concern basis.

Estimates

In applying the principles and rules for preparing the financial statements, management forms various judgements and estimates that may be essential for the amounts included in the financial statements. If necessary for providing the insight required by Article 2:362(1) of the Dutch Civil Code, the nature of these judgements and estimates, including the associated assumptions, is included in the notes to the relevant items of the financial statements.

Foreign currency

Foreign currency transactions during the reporting period have been recognised in the financial statements at the exchange rate on the transaction date.

Balance

Intangible fixed assets

Intangible fixed assets relate to capitalised expenditure on software and are valued at acquisition prices less straight-line depreciation based on them, calculated taking into account the estimated useful life of the assets concerned. The estimated useful life for software is five years.

Property, plant and equipment

Tangible fixed assets are valued at acquisition prices less straight-line depreciation based thereon, calculated taking into account the estimated useful life of the assets concerned. The estimated useful life for office equipment and refurbishment is five years, for ICT hardware three years.

Financial fixed assets

Loans classified under financial fixed assets are initially measured at fair value less transaction costs (if material). Subsequently, these receivables are valued at amortised cost. The valuation takes into account any impairment losses.

Receivables

Debtors and other receivables are initially measured at fair value. Subsequently, these receivables are measured at amortised cost less any provisions deemed necessary.

Cash and cash equivalents

Cash consists of cash, bank balances and demand deposits with a maturity of less 12 months. Bank overdrafts are included in debts to credit institutions under current liabilities. Cash and cash equivalents are valued at nominal value.

Reserves and funds

The continuity reserve serves as a buffer to ensure the continuity of our work in case Tearfund faces an unforeseen drop in income and/or increase in expenses. The earmarked reserve is intended to be spent on projects and cover other expenses in the coming years, as determined by the management. The designated funds concern donations with a specific objective ('designated donations') for which the management has yet to approve projects.

Provisions

Provisions are recognized for legally enforceable or constructive obligations that exist at the balance sheet date, where it is probable that an outflow of resources will be required to settle the obligation, and the amount can be reliably estimated. Provisions are measured at the best estimate of the amounts necessary to settle the obligations as of the balance sheet date. Unless otherwise stated, provisions are measured at the nominal value of the expenditures expected to be required to settle the obligations.

Facilities

Provisions are formed for legally enforceable or constructive obligations that exist at the balance sheet date, for which it is probable that an outflow of resources will be required and for which the amount can be reliably estimated. Provisions are measured at the best estimate of the amounts necessary to settle the obligations as at the balance sheet date. Provisions are measured at the nominal value of the expenditures expected to be necessary to settle the obligations, unless otherwise stated.

Project commitments

Unconditional project commitments to the incurrance of a debt to a project partner at the time the internal decision taken by us has been communicated to the project partner. Contingent project commitments lead to the of a debt to a project partner at time the internal decision taken by us has been communicated to the project partner and the specified conditions have been met by the project partner.

Other assets and liabilities

Other assets and other liabilities are recognised at amortised cost.

STATEMENT OF INCOME AND EXPENDITURE

Income

Income is in principle recognised in the year in which it is granted. Amounts made by third parties for long-term objectives are recognised in full as income at the time of allocation and, insofar as not yet spent in that year, reserved under the designated funds. Income from governments and project financing with a repayment obligation is only recognised as income if it is matched by expenditure.

Legacies

Income from legacies is recognised in the financial year in which the amount can be reliably estimated. Income from an estate can be reliably determined if, based the stage of settlement of the, a reliable estimate of the ultimate (financial) size of the legacy can be made. This assessment takes place for each legacy. Payments in the form of advances are recognised as legacy income in the reporting year in which they are received.

Charges

Expenses are determined in accordance with the accounting policies and allocated to the year to which they relate.

Spent on objective

Expenses spent on our objective are recognised as such in the year in which the relevant projects are approved by the management. This covers all grants, including additional implementation costs for projects by Tearfund.

Fundraising costs

Fundraising costs relate to expenditure aimed at obtaining financial resources for Tearfund's objective. The costs of awareness-raising campaigns are allocated to this objective. When these campaigns are also partly focused on fundraising, the costs per activity are divided in proportion to effort and objective between 'objective costs' and 'fundraising costs'.

Management and administration costs

Other expenses, in particular staff costs and costs for administration and management, are allocated to 'management and administration costs' insofar as they cannot be allocated to activities for our objective or fundraising. All indirect costs within Tearfund are reviewed triennially by the management for allocation to one of the above headings. In doing so, the management seeks to match the distribution of staff in terms of time allocation as much as possible. This assessment was last carried out at the end of 2022.

(Project) grants and (project) contributions provided

(Project) grants and (project) contributions are charged the year in which the decision to award unconditionally has been communicated in writing to the partners.

Depreciation of intangible and tangible fixed assets

(In)tangible assets are depreciated over their expected future useful lives from the they are ready for use. If there is a change in the estimate of the future useful life, future depreciation is adjusted.

Employee benefits

Wages, salaries and social charges are recognised in the statement of income and expenses under the terms of employment to the extent they are due employees. The pension scheme is accounted for using the liability approach. The contributions payable for the year under review are recognised as an expense.

Pensions

Tearfund has a so-called 'defined benefit' pension scheme which is placed with ASR. This is an industry pension fund. Tearfund Foundation has no obligation to additional contributions in the event of a deficit at the industry pension fund, other than any higher future premiums. The premiums are recognised as staff costs as they fall due. Prepaid premiums are recognised as prepayments and accrued income, if this results in refunds or reductions in future payments. Premiums not yet paid are recognised as a liability on the balance sheet.

Financial income and expenses

Interest income and expenses are recognised on a time proportion basis, taking into account the effective interest rate of the assets and liabilities concerned.

Notes to the balance sheet as of 31 December 2024

Intangible fixed assets (1)

Intangible assets are in use for business operations. The movements in intangible assets are as follows:

Acquisition values at beginning of financial year	419,038
Accumulated depreciation as at the beginning of the financial year	-308,936
Carrying amount at beginning of financial year	110,102
Investments	-
Divestments (acquisition value)	-
Divestments (cumulative depreciation)	-
Depreciation	-48,548
Book value at the end of the financial year	61,554
Cumulative acquisition value as at the end of the financial year	419,038
Accumulated depreciation as at year-end	-357,484
Book value at the end of the financial year	61,554

Property, plant and equipment (2)

Property, plant and equipment includes our office equipment, office furniture and equipment. Tangible fixed assets are in use for business operations. Investments in laptops were made in 2024. The movements in property, plant and equipment are as follows:

	Conversion	Inventory
Acquisition values at beginning of financial year	229,123	148,539
Accumulated depreciation as at the beginning of the financial year	-208,469	-129,714
Carrying amount at beginning of financial year	20,654	18,825
Investments	-	98,917
Divestments (acquisition value)	-	-
Divestments (cumulative depreciation)	-	-
Depreciation	-6,527	-13,436
Book value at the end of the financial year	14,127	104,305
Cumulative acquisition value as at the end of the financial year	229,123	247,456
Accumulated amortisation as at year-end	-214,996	-143,150
Book value at the end of the financial year	14,127	104,305

Financial fixed assets (3)

In 2023, financial fixed assets included the receivable from CoU-TEDDO-TBI, which used this money to provide loans to farmers in Uganda. These loans were converted into a grant in 2024.

	2024	2023
Loan u/g CoU-TEDDO-TBI	-	34,000
	-	34,000

Receivables and accruals (4)

Grants and fund award receivables include amounts we receive from partners and governments for project financing. The maturity of these receivables is expected to be less than one year.

	2024	2023
Receivables relating to grants and fund allocations	942,327	817,612
To be received in respect of legacies	360,000	777,661
Payroll tax receivable	-	4,255
VAT receivable	176	-
Other receivables and prepayments and accrued income	119,456	67,008
Total receivables	1,421,959	1,666,536

Cash and cash equivalents (5)

Cash and cash equivalents are freely withdrawable, except for the bank guarantee of € 18,000 for renting our office building in Utrecht from the Landelijk Diensten Centrum. The Sizanani bank balance will no longer be managed by Tearfund in 2024. For a note on Sizanani, see the 'Designated Funds' section

	2024	2023
Savings and deposit account	6,729,331	5,629,518
Banks	684,765	692,553
Cash	1,436	2,111
Sizanani bank balance	-	198,554
Total cash and cash equivalents	7,415,532	6,522,736

Investment policy

We do not invest in risk-bearing products. We put away temporary liquidity surpluses in a savings or deposit account, according to liquidity planning. At any time, we can withdraw any amount from these accounts.

Continuity reserve (6)

We establish a continuity reserve to cover short-term risks to ensure that Tearfund can meet its obligations. At the end of 2024, the continuity reserve is almost in line with the desired minimum level

	2024	2023
As at the beginning of the financial year	1,829,161	2,021,302
Withdrawal from continuity reserve	-158,108	-192,141
At year-end	1,671,053	1,829,161

Basis for the continuity reserve		
Basis	4,805,493	
Desired continuity reserve	35%	1,681,923
Actual continuity reserve	35%	1,671,053

Designated reserves (7)

The operating result for 2024 was partly allocated to various designated reserves.

Designated reserve projects	2024	2023
As at the beginning of the financial year	370,000	150,000
Withdrawal	-100,000	-150,000
Change in financial year	-	370,000
At year-end	270,000	370,000

This concerns a reservation for the purpose of various emergency relief projects.

Appropriated reserve GroenGelovig	2024	2023
As at the beginning of the financial year	-	2,656
Change in financial year	-	-2,656
At year-end	-	-

In 2022, Tearfund took ownership of GroenGelovig. This reserve was intended to cover start-up costs for GroenGelovig. In 2023, the reserve was fully utilised.

Designated institutional fundraising reserve	2024	2023
As at the beginning of the financial year	50,000	50,000
Endowment	5,733	-
Withdrawal	-5,733	-
At year-end	50,000	50,000

This reserve was formed to bear the financial risks associated with institutional fundraising. In 2024, the reserve was replenished to the desired level after a withdrawal.

Appropriated reserve CRM project	2024	2023
As at the beginning of the financial year	-	20,000
Withdrawal	-	-20,000
Endowment	-	-
At year-end	-	-

Appropriated reserve programme Netherlands	2024	2023
As at the beginning of the financial year	150,000	-
Endowment	83,000	150,000
Withdrawal	-35,312	-
At year-end	197,688	150,000

This reserve is used to invest in the long-term growth of our donor base. Some of the initiatives were launched in 2024 and additional initiatives have been added

Designated reserve 2024	2024	2023
As at the beginning of the financial year	263,323	-
Endowment	-	263,323
Withdrawal	-263,323	-
At year-end	-	263,323

This reserve was intended to cover part of our operations in 2024 and has been fully utilised.

Designated funds (8)

Designated funds are available funds that have been received for a specific purpose and may also only be spent for that purpose. The designation of the funds indicates their purpose. Amounts designated externally for the projects are allocated to the respective projects in the designated fund

Sizanani is a Dutch foundation implementing projects in South Africa, with Tearfund providing support as a back office in recent years. In February 2024, this fund was transferred to the Verre Naasten (which translates as 'Distant Neighbours') foundation. With this, the remaining balance of € 209,960 passed into the management of this foundation and the fund at Tearfund was wound up.

	At start of financial year	Income net*	Transfers	Compensation scheme	Corrections	Spending**	Repurposed	At year-end
Structural development	837,460	4,829,760	65,264	-	-	-4,520,290	30,000	1,242,194
Humanitarian aid	858,072	13,374,712	-65,264	-132,504	-14,123	-13,293,057	70,000	797,836
Sizanani	203,345	12,493	-	-	-5,878	-209,960	-	-
	1,898,877	18,216,965	-	-132,504	-20,001	-18,023,307	100,000	2,040,030

* The designated income is reported net of internal organizational expenses.

** Expenditures are grants and contributions transferred to partners. An overview of these is added on page 100 (breakdown by destination).

Facilities (9)

The item 'Provision for long-term sick leave' was created in 2024 due to the number of long-term sick employees in the organisation.

	2024	2023
Provision for long-term sick leave	111,500	-
	111,500	-

Non-current liabilities (10)

This concerns a debt to Dutch entrepreneurs doing business together with Tearfund (SOMT). The funds were lent by Tearfund in 2023 to CoU-TEDDO-TBI, which uses this money to provide loans to farmers in Uganda. In 2024, the loans were converted into a grant.

	2024	2023
Loan stock SOMT	-	34,000
	-	34,000

Current liabilities (11)

These payables are short-term and expected to be settled within one year. The item 'creditors' concerns debts to suppliers. The item 'Payables relating to projects' relates to commitments to partner organisations, which are transferred in instalments. The item 'Amounts received in advance' consists of grants already received for which the project expenditure is in 2025 or later.

	2024	2023
Creditors	252,986	68,256
Payable on projects	1,803,128	2,143,139
Holiday allowance including social security charges	107,003	99,907
Holidays	68,800	73,500
VAT	-	6,423
Amounts received in advance	2,325,666	1,283,927
Coverage project costs yet to be declared	28,334	-
Miscellaneous	91,291	102,340
Total current liabilities	4,677,207	3,777,492

Off-balance sheet commitments

Tearfund has entered into a rental agreement for the accommodation of its office in Utrecht which is renewed annually. The obligation amounts to rounded € 90,000 per year. A bank guarantee in the amount of €18,000 was provided for the conclusion of the lease agreement. Cash is not at the free disposal of Tearfund for the said amount

For the benefit of JISRA as part of the Power of Voices project (see page 42), there are contingent liabilities. As at the balance sheet date 31-12-2024, a liability of €1,241,032 existed to the implementing organisations. Of this, € 847,675 was current. Grants totalling € 327,271 remained to be received for the same project.

Notes to the statement of income and expenditure

Our income is split by origin (donor groups). Income is raised for structural development and humanitarian aid. Income for emergency aid is by no means always of an incidental nature, as there are long-term crises, for which funds are also raised in a planned manner. The so-called 'acute crises' are new (natural) disasters. The budget does take these disasters into account, but on the basis of a conservative estimate. Tearfund's income may vary from year to year, partly depending on the number and scale of emergencies.

Income from private donors (12)

	2024	Budget 2024	2023
Legacies	367,414	200,000	831,770
Donations and gifts	4,229,065	4,060,000	4,195,688
	4,596,479	4,260,000	5,027,458

Both donations from individuals and receipts from inheritances were higher than budgeted on balance. Inheritances are deliberately not over-budgeted, as there is too little certainty about this income stream. A surplus can therefore be spent directly on a situation where help is most needed.

Income from businesses (13)

	2024	Budget 2024	2023
Donations and gifts	369,624	360,000	511,379

Corporate income was higher than budgeted. This is mainly due to expansion in the number of companies supporting our structural development work.

Income from governments (14)

Tearfund is a member of the Dutch Relief Alliance (DRA), a consortium of Dutch development aid organisations, which concludes agreements with the Ministry of Foreign Affairs for projects in crisis areas. For each agreement, one of the members acts as sponsor. Part of the income is allocated to Tearfund based on a number of criteria. The share allocated to Tearfund partly depends on the quality and added value of the network that Tearfund has in the relevant area compared to the other consortium members. If Tearfund is the lead partner, the total allocation for that project is processed in our records.

One new ECHO award was obtained in 2024. Also, Tearfund participates in the JISRA consortium, funded from the Ministry of Foreign Affairs

	2024	Budget 2024	2023
JISRA - People with a Mission, JISRA programme year 4	1,801,206		1,241,565
ECHO - European Commission CAR programme	-		183,453
ECHO - European Commission DRC programme	64,886		1,902,800
ECHO - European Commission South Sudan programme	763,230		-
DEVCO - South Sudan	552,538		-
DRA through CARE for Myanmar Joint Response	3,000,000		528,558
DRA Capacity Strengthening Joint Response	50,000		-
DRA through Plan International Netherlands for Mozambique Cyclone Joint	-		532,543
DRA through Plan International Netherlands for Sudan Acute Joint Response	480,598		532,543
DRA Acute Response Flooding Somalia	528,165		-
DRA through Save The Children for South Sudan Protracted Crisis Joint	1,058,275		865,500
DRA through SOS Children's Villages for Ethiopia Joint Response	1,422,371		863,841
DRA Acute Response Haiti	3,000,000		-
DRA Acute Response Chad	480,587		-
DRA South Sudan Flooding Response	775,696		-
DRA through World Vision for DRC Protracted Crisis Joint Response	1,166,815		1,131,869
DRA through ZOA for Madagascar Drought Joint Response	-		3,074
Other	-61,838		-21,943
	15,082,529	7,550,000	7,763,803

Income from affiliated (international) organisations (15)

Tearfund is a legally and economically independent organisation. We do cooperate with Tearfund organisations in other countries: the Tearfund Family (see page 84). We work most intensively with Tearfund England

	2024	Budget 2024	2023
Tearfund Family	222,087	75,000	198,860

Income from other non-profit organisations (16)

Tearfund collaborates with other international aid organisations through various networks, such as Integral Alliance and the Tearfund Family. Through the Christian Relief Cluster, we cooperate with Dorcas, EO Metterdaad, MAF, Red een Kind (Save a Child), Woord en Daad (Word and Deed) and ZOA.

	2024	Budget 2024	2023
Other (international) aid organisations	284,272	350,000	502,584
Churches and church umbrella organisations	331,303	450,000	548,319
Foundations	1,199,294	1,238,000	1,295,537
Other non-profit organisations	4,849	5,500	15,222
	1,819,717	2,043,500	2,361,662

Income in return for supply of products and services (17)

This post features the Happietaria project. These are pop-up restaurants in several (student)cities in the Netherlands through which students raise money for one or more Tearfund projects and create awareness around them.

	2024	Budget 2024	2023
Happietaria			
Gross sales	348,615		402,042
Purchasing costs	82,462		152,667
Net sales	266,153	210,000	249,375
Miscellaneous other income	-		-
Total	266,153	210,000	249,375

Other income (18)

	2024	Budget 2024	2023
Income organisation	41,343	71,500	92,859
Benefits communication	17,253	12,500	12,507
Income from events & products	16,494	-	147,171
Income programme international	-	-	61,157
	75,090	84,000	313,694

The item 'Income organisation' concerns recharged shared personnel and housing costs charged to Stichting Micha Nederland and reimbursements from the Dutch Relief Alliance. The item 'Income from events & products' concerns income from events such as New Wine and Opwekking.

Costs spent on objectives, fundraising, management & administration (19, 20, 21)

The breakdown by destination on page 100 and the key figures on page 98 give an insight into the cost structure and how our spending and costs for objectives, recruitment and management & administration are related.

Financial income and expenses (22)

	2024	Budget 2024	2023
Bank charges and negative interest	-18,726	-15,000	-17,320
Interest income	105,025	-	74,820
	86,299	-15,000	57,500

In 2024, we benefited from positive interest on our savings and deposit accounts.

Key figures

The spending ratio was 96% in 2024. The three-year average (2022-2024) of 94% is higher than last year, and above our internal minimum standard (of 85%). The three-year average spending ratio reflects Tearfund's policy of spending funds received as soon as possible. Tearfund also has an internal standard for management & administration costs of no more than 3% of total income. In 2024, we remained below this standard.

Income structure Tearfund	Realisation 2024	relative to income raised	relative to budget	vs. 2023	Budget 2024	relative to income	Realisation 2023	relative to income raised
Income from private donors	4,596,479	21%	108%	91%	4,260,000	30%	5,027,458	32%
Income from businesses	369,624	2%	103%	72%	360,000	3%	511,379	3%
Income from governments	15,082,529	68%	200%	194%	7,550,000	53%	7,763,803	49%
Income from affiliated (international) organisations	222,087	1%	296%	112%	75,000	1%	198,860	1%
Income from other non-profit organisations	1,819,717	8%	89%	77%	2,043,500	14%	2,361,662	15%
Total income raised	22,090,438	100%	155%	139%	14,288,500	100%	15,863,162	100%
Income in return for supply of products and services (15)	266,153				210,000		249,375	
Other income (16)	75,090				84,000		313,694	
Total income	22,431,681				14,582,500		16,426,231	

COST STRUCTURE TEARFUND

Spent on objective	21,205,830	96,0%	161%	148%	13,201,604	92%	14,350,781	90%
Cost of acquisition benefits	1,032,252	4,7%	100%	105%	1,033,346	7%	978,534	6%
Management and administration costs	612,487	2,8%	103%	104%	595,873	4,2%	586,785	4%
	22,850,568	103%	154%	144%	14,830,823	104%	15,916,100	100%

RATIOS

		Internal standard		Internal standard
Spent on objective vs. income raised	96%		92%	90%
Three-year moving average	94%	> 85%		89%
Spent on objective vs. expenses	93%		89%	90%
Cost of raising benefits compared to sum of benefits raised	4,7%		7%	6%
Management and administration costs relative to income	2,7%	< 3%	4,1%	3,6%
Number of FTEs on average	37,1		38,6	38,6

Specification by destination

'Charges towards objectives' consist of direct target expenditure and indirect target expenditure. Direct target expenditures include subsidies and contributions to our international projects and programmes. An example of indirect target expenditure is personnel costs in the Netherlands. The distribution and allocation of these indirect costs are based on the amount of time employees spend on the objectives. We use a fixed allocation key for this, which we review every three years.

	Targets split				Objectives	Acquisition benefits	Management and administration	Total		
	1. Churches have been mobilised	2. Communities have been transformed	3. Acute distress is met immediately	4. Society has changed				Subtotal	Realisation 2024	Budget 2024
Charges for objectives										
Grants and contributions	1,794,611	3,038,935	12,066,049	1,145,480	18,045,075	-	-	18,045,075	10,190,155	11,300,988
Communication and fundraising	121,454	121,454	121,454	40,485	404,848	353,256	1,327	759,430	724,250	585,412
Projects Netherlands	46,681	23,340	-	7,780	77,801	56,021	-	133,822	124,500	262,815
Charges organisation										
Staff costs	703,626	775,902	582,883	229,157	2,291,568	519,611	516,284	3,327,463	3,219,918	3,209,531
Housing costs	20,062	22,122	16,619	6,534	65,337	15,373	15,373	96,083	92,000	90,769
Office and general expenses	84,551	93,236	70,042	27,537	275,366	68,508	76,309	420,182	409,000	398,551
Depreciation and interest	14,073	15,519	11,658	4,583	45,834	19,484	3,194	68,512	71,000	68,035
Total expenses	2,785,059	4,090,510	12,868,706	1,461,555	21,205,830	1,032,252	612,487	22,850,568	14,830,823	15,916,100

Total contributions international programme

The total contributions of € 18,045,075 are broken down by theme in the table below.

	Latin America	Asia	Middle East	East, central and west Africa	Southern and eastern Africa	Europe	Other	Total 2024
Theme social services	68,010	327,248	-	50,000	175,125	-	-	620,383
Theme peace and reconciliation	-	241,670	314,633	1,510,640	60,000	-	-	2,126,943
Theme livelihood	101,932	292,165	-	261,604	637,560	-	-	1,293,260
Humanitarian aid theme	2,840,145	2,997,060	587,615	7,111,459	174,639	27,428	-	13,718,362
Theme other	-	-	-	-	-	-	266,145*	266,145
Total	3,010,086	3,858,142	902,248	8,933,703	1,047,324	27,428	266,145	18,045,075

*) 'Other' includes the balance € 209,960 of the Sizanani fund that was transferred to another organisation in 2024.

Staff costs

Total 2024 staff costs were higher than last year mainly due to the cost of forming a provision for long-term sick leave (€ 111,500), and deployment of interim staff. The number of FTEs in 2024 averaged 37.1 (2023: 38.6); budgeted was 38.6. On 31 December 2024, the number of FTEs was 38.4

	Realisation 2024	relative to total	relative to budget	vs. 2023	Budget 2024	Realisation 2023
Labour costs	2,184,596	66%	95%	98%	2,297,830	2,229,351
Social charges	429,771	13%	94%	96%	459,088	448,927
Pension contributions	124,758	4%	92%	94%	135,000	132,280
Commuting expenses	59,274	2%	198%	124%	30,000	47,968
Miscellaneous staff costs	416,382	13%	226%	175%	184,000	237,982
Expertise promotion	25,150	1%	70%	103%	36,000	24,431
Travel costs Netherlands	9,976	0%	125%	153%	8,000	6,513
Travel expenses outside the Netherlands	77,556	2%	111%	94%	70,000	82,079
Total staff costs	3,327,463	100%	103%	104%	3,219,918	3,209,531

Management remuneration

Name	G.J. de Vries
Function	Chief Executive Officer
EMPLOYMENT	
Nature	Indefinite time
Hours (full-time working week)	40
Part-time percentage	100
Period	2024
REMUNERATION (IN EUROS)	
Annual income:	
Gross salary	79,774
Holiday money	6,382
End-of-year bonus	4,388
	90,544
Pension costs (employer's share)	7,356
Total other expenses and fees	42
Total remuneration 2024	97,942
Total remuneration last year	95,930

Notes

Charities must account to their donors and society for how their income is spent. Unambiguous rules make charities transparent and oblige them to properly explain how they operate and account for results. To this end, a system of supervision and accountability has emerged in recent years, based on self-regulation. Self-regulation means that charities are jointly responsible for transparent working methods and performance. Since 1 January 2016, there has been an Accreditation Scheme for Charities with new standards and modernised supervision. Most codes and guidelines of Charities Netherlands are included in the standards of the Accreditation Scheme. One such regulation is ‘Regulation on remuneration of directors of charities.’

The Supervisory Board adopted the remuneration policy, the level of executive remuneration and the level of other remuneration components. The remuneration policy is updated periodically. In determining the remuneration policy and setting remuneration, we use Tearfund’s own employment conditions. The salary scales, like those of other staff members, are derived from the Civil Servants Remuneration Decree (BBRA). The positions within the management board are through the government job evaluation system (FUWASYS). The members of the Supervisory Council perform their activities unpaid

The sector organisation Charities Netherlands has set a maximum for the remuneration of board members at charities. Directors’ remuneration is calculated on the basis of the index BSD (Basic Score for Directors’ Positions). The position of our director is based on 365 BSD points, scale F, and the remuneration thus remains below the norm of the Wet Normering Topinkomens (Act of Standardisation of Top Incomes). The maximum salary associated with this scale is € 143,743 as of 1 July 2024

Events after balance sheet date

There have been no post-balance sheet events affecting the 2024 financial statements

Signature of annual accounts
May 2025, Utrecht

Chief Executive Officer:
G.J. de Vries

Supervisory Council:
A.M.L. Buwalda- van Diepen MSc
Dr L.T. van den Dool
Drs E.C. Jansen
Dr A.M. de Jonge
Drs. A.J. Klomp
Dr E.B. Kuisch
Drs G.F. Waardenburg
Ir. S. Schot MBA

Auditor's Report



INDEPENDENT AUDITOR'S REPORT

To: the Supervisory Council of Stichting Tearfund Nederland

Report on the audit of the 2024 financial statements included in the annual report

Our opinion

We have audited the 2024 financial statements of Stichting Tearfund Nederland, based in Utrecht. In our opinion, the financial statements included in this annual report give a true and fair view of the financial position of Stichting Tearfund Nederland as at 31 December 2024 and of its result for the year 2024 in accordance with Guideline 650 'Fundraising Organisations' of the Dutch Accounting Standards for annual reporting.

The financial statements comprise:

1. the balance sheet as at 31 December 2024;
2. the statement of income and expenditure for the year 2024; and
3. the notes, comprising a summary of the accounting policies and other explanatory disclosures.

The basis for our opinion

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

We are independent of Stichting Tearfund Nederland as required by the 'Verordening inzake de Onafhankelijkheid van accountants bij assurance-opdrachten' (Regulation on the Independence of Auditors in assurance engagements - ViO) and other independence regulations in the Netherlands relevant to the engagement. Furthermore, we have complied with the 'Verordening Gedrags- en Beroepsregels Accountants (Dutch Code of Ethics - VGBA).

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

Statement on other information included in the annual report

The annual report contains other information in addition to the financial statements and our audit opinion thereon.

Based on the following procedures, we believe that the other information:

- is consistent with the financial statements and does not contain material misstatements;
- includes all the information required by Guideline 650 'Fundraising Organisations' (of the Dutch Accounting Standards Board) for the management report and other disclosures.

Stationspark 1260
3364 DA Sliedrecht
Maanlander 14 K
3824 MP Amersfoort

T 088 - 0184 500
E info@withaccountants.nl
I www.withaccountants.nl
@withaccountants

IBAN NL12 RABO 0364 6842 40
KvK 28112484



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

Our work complied with the requirements of Dutch Standard 720. This work did not have the same depth as our audit work on the financial statements.

The Board is responsible for the preparation of the other information, including the management report and the other disclosures, in accordance with Guideline 650 'Fundraising Organisations'.

Description of responsibilities in respect of the financial statements

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

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

In preparing the financial statements, the Board must assess the foundation's ability to continue as a going concern. Based on the reporting framework, the Board must prepare the financial statements on the basis of the going concern assumption unless it intends to liquidate the foundation or cease operations, or if such action is the only realistic alternative. The Board must disclose any events or conditions that may give rise to significant doubt about the foundation's ability to continue as a going concern.

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

Our responsibilities for the audit of the financial statements

Our objective is to plan and perform the audit in a manner that allows us to obtain sufficient and appropriate audit evidence for the opinion we issue.

An audit provides a high—but not absolute—level of assurance, which means we may not detect all material misstatements. Misstatements may arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements. Materiality affects the nature, timing, and extent of our audit procedures and the evaluation of the impact of any identified misstatements.

We conducted our audit with professional scepticism and applied professional judgement where appropriate, in accordance with Dutch auditing standards, ethical requirements, and independence regulations.



Our audit included:

- identifying and estimating the risks of material misstatement of the financial statements, whether due to fraud or error; determining 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 organisation's internal control;
- - evaluating the suitability of the accounting policies used and assessing the reasonableness of estimates made by management and the related disclosures in the financial statements;
- determining the appropriateness of the Board's use of the going concern assumption, and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organisation'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. If such disclosures are inadequate, we are required 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 the organisation 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 gives a true and fair view.

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

Was signed at Sliedrecht, 21 May 2025

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

Colophon

Contact

T +31 (0)30 696 96 00
E info@tearfund.nl
I www.tearfund.nl

IBAN: NL32 ABNA 0501 0303 01

Design

Jorinde Grandia (joordesign.nl)

Text

Thamar Achterveld, Louise Allen, Nada Aziz, Adrienne Blomberg, Mira de Boer, Mirjam Croes, Joost van Dieren, Martin Herlaar, Cynthia Hogeveen, Kees Hoogendoorn, Willem Klaassen, Gerald Kweri, Guido Lemmert, Guido Liebrechts, Anne Markx, Rik Paauw, Gerard van de Pol, Emma van der Roest-Boele, Cornelis de Schipper, José Schouten, Peter Spierenburg, Nadine Stam, Fred van der Steen, Jeanine Timmerman, Aart van der Velden, Mirjam Verwijs, Jan Willem Vink, Janita Visser, Onno Visser, Manuel Voordewind, Guido de Vries, Adrienne Zeilstra and Martha Zonneveld

Translation

Wendy van Amerongen
(thewalnuts.org)

Photography

Thamar Achterveld, Arlette Bashizi, Peter Caton, Pete Dawson, Eljee, Ricardo Franco, Lloyd Kingsley, Natasha Kravchuk, Laurens Lagerweij, Guido Liebrechts, Living Image, Paul Mbonankira, Marcus Perkins, Richard Pierrin, Tom Price, Rabi Rokka, Niek Stam, Onno Visser, Cathy Winmill, Jonas Yameogo, Tearfund UK and Shutterstock.

tearfund.nl

Office address: Joseph Haydnlaan 2a, 3533 AE Utrecht | Postal address: Postbus 8170, 3503 RD UTRECHT
T 030 69 69 600 E info@tearfund.nl | social media accountants    /TearfundNL



tearfund