

Annual report

2025



tearfund

Foreword

The year 2025 once again demonstrated how vulnerable people are in a world shaped by crisis. From conflicts in Sudan, the Democratic Republic of the Congo and the Middle East to the aftermath of earthquakes and other natural disasters in Myanmar, Indonesia and Haiti: wherever people depend on support, our presence remains urgently needed. Thanks to our partners, we were able to respond quickly with assistance that made an immediate difference.

At Tearfund, our commitment goes beyond lifesaving assistance. We want people to empower them in their daily circumstances. That is why we work alongside many local organisations and churches to develop sustainable solutions. During my recent visits to Mozambique and Nepal, I witnessed first-hand the impact of this collaboration. Communities are restoring their livelihood, rebuilding safe living conditions and discovering new ways to secure their economic well-being. It is hopeful to see that people take initiative to restore their daily lives, often through joint community efforts.

Last year I also visited eastern Democratic Republic of the Congo, where I was once again confronted with the severity of the crisis and the limited international attention it receives. Despite a formal peace agreement, violence continues. Together with local churches and communities, we are working towards recovery, safety and renewed prospects for the future.

This global work is closely connected to our programmes in the Netherlands. Here too, we are committed to the same values that shape our international efforts: care for one another, justice and sustainability. We recognise that the choices we make and the way we live have a direct impact on the lives of people elsewhere in the world, particularly communities affected by climate change, exploitation or unfair trade. Through the event GroenGelovig, the campaign Vote for Humanity around the general elections, and the practical handbook Met Beide Benen in de Buurt, we demonstrated how everyone can contribute locally to a society that does justice to people, both here and elsewhere. In this way, we connect daily life in the Netherlands with our shared responsibility for a just and sustainable world.

The challenges remain significant. Conflicts, climate change and economic inequality affect communities worldwide. This calls for an approach that stays close to people and works alongside them. We are therefore determined to continue developing programmes with our partner organisations and churches that deliver lasting impact.

Through this annual report, we present what we achieved in 2025. Thank you for your commitment to Tearfund. Whether you pray, give, take part in activities or support our campaigns, your contribution makes this work possible. Together, we help people to develop their social and economic well-being and rediscover hope for the future, especially in the places where it is needed most.



Guido de Vries
CEO Tearfund Netherlands



In early 2025, thousands of people were forced to flee due to heavy fighting and the advance of militias around Goma in eastern Congo. Together with our local partner, we provided emergency aid. We supplied clean water, hygiene products and information about health. Households received cash support, which they could use for things like food and medical care.



Watch the video



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CHAPTER 1

Our mission

Our mission

Tearfund's mission is that people rise out of poverty themselves, to confront injustice, and to see lives transformed so that individuals and communities can 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

interpersonal 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, in the power of the Holy Spirit. This is a gift from God, not a human achievement. We are able to love ourselves and others because God first loved us. Through this relationship, we gain clearer insight into our role in the world.



Relationship with yourself: a relationship with your body, soul and spirit. This requires awareness of your identity in God's eyes, trusting in His love and living and working for His glory. You learn to recognise your gifts and talents and to realise your God-given potential to bring about change. A healthy self-image strengthens personal well-being and effectiveness.



Relationship with others: relationships both with those close to you and with those with whom you have no natural affinity. Restored relationships foster love, equality and mutual care. People work together within their communities to improve their situation. This also includes relationships with local, national and international authorities, as well as other actors in society.



Relationship with our environment: responsible stewardship of the natural world and animals. This concerns how we care for local natural resources such as ecosystems and biodiversity, and how we manage resources including water, land, raw materials and air.



Our intended organisational results

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

- Emergency needs are met, when crises or disasters disrupt 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.
- 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 rural and urban areas 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 intervention strategies

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

Our corporate priorities

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



Church & Community Transformation (CCT)

Tearfund encourages churches to work together with their communities to strengthen local development. This approach, CCT lies at the heart of Tearfund Netherlands' work. Through CCT, we equip churches to help communities identify their needs, mobilise locally available resources, and foster collaboration, dialogue and inclusion. In this way, we contribute to stronger social cohesion and to the support of vulnerable groups, both within churches and in the wider community among people of different faith backgrounds.



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.

The powerful impact of Tearfund

Investing in the local church leads to a significant improvement in well-being across the wider community. This is confirmed by independent research into the effectiveness of Tearfund’s approach. Additional findings are equally compelling and hopeful, demonstrating the scale of our impact.

Tearfund works in countries worldwide where people face extreme poverty. Wherever possible, we do so through local churches. This distinctive approach leads to lasting change in individual lives and across entire communities.

How it works

In summary, our approach is as follows:

- Through Bible studies and training sessions, people discover their self-worth and recognise the opportunities available to them. These sessions are open to people of other faiths and beliefs.
- Together, the church and the community identify the challenges in their area.
- They assess which resources are already available locally.

- They then decide which outcomes and activities are needed to improve their situation.

This approach fosters a renewed mindset. At the same time, participants gain the skills and tools required to take action. As a result, individuals and communities are equipped to address poverty and injustice together.

The research

In recent years, we commissioned research into our approach among nearly 16,000 people in eight countries where Tearfund operates, including Zimbabwe, Nigeria and Bangladesh. The research was conducted by the independent organisation State of Life, specialists in measuring well-being.



Well-being was assessed by examining life satisfaction alongside economic, personal, social and spiritual factors. The findings show that our approach contributes to a deepening of faith and has a positive impact on overall well-being. The study also included people living in the same areas where our approach was not implemented, enabling comparison between different contexts.

The results

- Life satisfaction is significantly higher among people living in communities where our approach is implemented. This leads to increased well-being for participants and for those around them.
- People in communities where we work demonstrate greater ownership in addressing poverty in their own lives and in their wider community, as well as in caring for the environment.
- Our approach strengthens collaboration within communities, resulting in stronger social cohesion, including between people of different religious backgrounds. Participants are more confident that others will support them in times of need.

The social return on our approach

Using the WELLBY method, the research assigned a monetary value to aspects of well-being that do not have a market price, such as increased life satisfaction, an improved natural environment, enhanced quality of life and greater trust among neighbours.

The findings show that for every € 1 invested in the local church through Tearfund’s approach, communities generate time and resources worth € 7.30. This is partly because people become more aware of their own potential and of the resources available within their community, including money, goods and time. When combining community contributions with the investments made by Tearfund and partner organisations, the total well-being created is valued at 21 times the original investment.

The increase in well-being is visible across communities regardless of programme duration, continent, country or region. The same positive impact is evident in areas where Christians are a minority.

For more information, visit www.tearfund.nl/research

De Light Wheel

Independent research confirms the strength and impact of Tearfund’s approach. At the same time, we remain committed to continuous learning, deepening and improving our work together with the communities we serve.

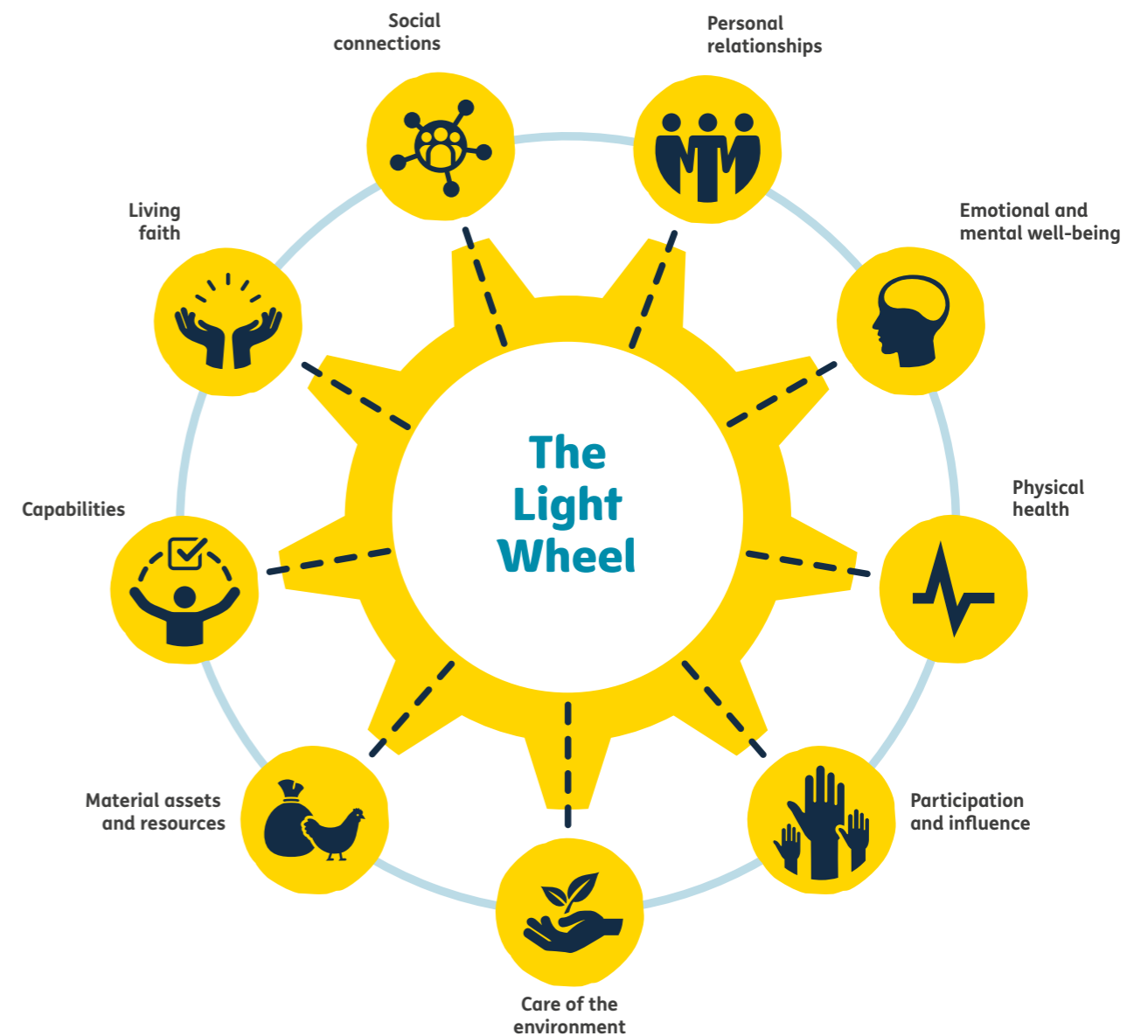
In 2025, we therefore introduced the Light Wheel: a standardised measurement tool designed to monitor well-being comprehensively, consistently and with active community participation across our programmes.

While independent research provides insight into the effectiveness of our approach at a broader level, the Light Wheel focuses on learning within communities themselves. The method assesses well-being across nine interconnected domains, including faith life, social cohesion, participation, mental and physical health, skills development and care for the environment. This creates a clear picture of how change is experienced in the daily lives of individuals and communities.

Data collection is carried out as much as possible

together with community members. Through facilitated group discussions, participants reflect collectively on their context and circumstances. The emphasis is on the functioning of the community as a whole. For each domain, participants assign a score from 1 to 5. By repeating these assessments periodically, changes over time become visible and differences, for example between men and women or between younger and older generations, can be analysed.

In addition to the Light Wheel, a standardised household questionnaire has been introduced. This provides more detailed insights within the same nine domains. By applying this tool at scale, we are able to draw stronger conclusions about the impact of our work and identify differences between projects.



The results of both tools are accessible to Tearfund, our partner organisations and the communities themselves. This strengthens shared learning and ownership, and supports informed decision-making on next steps. In 2025, the Light Wheel was implemented in five projects across four countries.

See tearfund.nl/lightwheel for results

IMPACT



'The church as a catalyst for change'

Gununo is a town of around 30,000 people in southern Ethiopia. Here, the distinctive approach of Tearfund is clearly visible in practice. Three years ago, the Evangelical church in Gununo took part in Tearfund training. Since then, the church has become a catalyst for change across the wider community.

Solomon, chair of the church council, explains:

"We already had experience with self-help groups and diaconal support for vulnerable members. The Tearfund training helped us look beyond our own congregation. Together with the wider community, including people of other faiths, we explored what is needed to bring about lasting change."

The training, rooted in Bible study, enabled the church to redefine its role in society. Where food distribution had previously been central, the focus has shifted to structural solutions. "Our doors are open to everyone," Solomon says. "We are now developing initiatives that help people become self-reliant, regardless of their faith."

Vision

Pastor Samuel adds: "A key element was developing a shared vision. We rediscovered our calling. James 1:27 speaks about supporting widows and orphans, and that now forms the foundation of all our work. From that conviction, we began building activities that make a tangible difference."

That difference is visible. The church supports families with home renovations, promotes agricultural initiatives and creates employment opportunities for young people. The local authorities value the partnership, as the church provides practical support where government resources are limited. All activities are funded through voluntary contributions from more than 800 member families. "Engagement has increased significantly," Solomon notes. "People give their time, their resources and their commitment. The church is growing, both in numbers and in faith."

Foundation

At the same time, the foundation of this work remains unchanged. Pastor Samuel reflects: "There is always a risk that activities become an end in themselves. We remain intentional about keeping everything rooted in faith. We pray together, study the Bible and recognise our dependence on God's blessing. That is the true strength of our community."



2025: an overview

Tearfund works in places where needs are great and people are most vulnerable. We provide humanitarian assistance to those affected by disasters and conflicts. Through long-term development programmes, we address poverty and injustice in vulnerable communities. In the Netherlands, we encourage individuals and churches to contribute to a more just world through their daily lives.

Global

The year 2025 was again marked by major humanitarian crises worldwide. Ongoing conflicts in Ukraine, the Middle East and Sudan, as well as violence and instability in countries such as Haiti, the Democratic Republic of Congo and Myanmar, forced millions of people to flee their homes. In Myanmar, a severe earthquake in March further worsened the situation. At the same time, climate-related disasters intensified: devastating cyclones and floods affected countries including Mozambique, Indonesia and Haiti, while parts of Ethiopia, Uganda and Zimbabwe faced severe drought.

This accumulation of crises left millions dependent on humanitarian assistance. Thanks to financial support, we were able to respond to these emergencies while continuing to invest in programmes focused on livelihoods, access to clean water, hygiene, economic resilience and peacebuilding. In countries such as Bangladesh, Nepal, Syria and South Sudan, we continued to strengthen community resilience, enabling people to better withstand conflict, climate change and economic uncertainty. Chapter 2 provides a detailed overview of our international work.

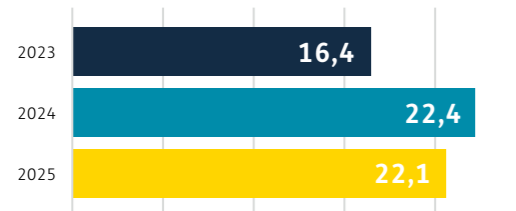
The Netherlands

Poverty and injustice are closely linked to global systems, in which our way of life in the Netherlands also plays a role. We therefore focus on raising awareness of the causes and consequences of inequality, and we promote a just and sustainable lifestyle rooted in care for others and for creation: conscious consumption, reduced waste and fair purchasing.

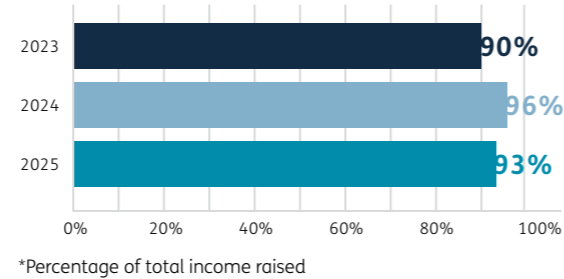
In 2025, this took shape through a range of activities. The Lent Calendar invited reflection on caring for others and for creation. Through the campaign Vote for Humanity, we encouraged voters ahead of the general elections to vote with

awareness of others, both locally and globally. We launched the first editions of the Impact Labs, engaging entrepreneurs in discussions on social impact and meaningful business practices. Through Met Beide Benen in de Buurt, we supported churches with a practical guide, events and inspiration sessions to contribute to social change locally. With the event GroenGelovig, we brought people together around care for the earth, climate justice and practical pathways towards a more sustainable lifestyle. More information on these and other activities can be found in Chapter 3.

Total income in millions



Expenditure on objectives



| Income | Actual 2025 | Budget 2025 | Actual 2024 |
|-------------------------|---------------------|---------------------|---------------------|
| Individuals | € 4,689,166 | € 4,450,000 | € 4,229,065 |
| Legacies | € 285,743 | € 200,000 | € 367,414 |
| Churches | € 471,257 | € 490,000 | € 331,303 |
| Businesses | € 410,929 | € 370,000 | € 369,624 |
| Foundations | € 1,421,169 | € 1,315,000 | € 1,199,294 |
| Governments | € 13,833,000 | € 10,178,683 | € 15,082,529 |
| Happietaria | € 316,048 | € 235,000 | € 266,153 |
| Third-party fundraising | € 533,793 | € 455,000 | € 506,359 |
| Other | € 164,494 | € 176,000 | € 79,939 |
| Total | € 22,125,599 | € 17,869,683 | € 22,431,681 |



Our supporters

A strong financial foundation is essential for our work. Tearfund therefore focuses not only on awareness-raising in the Netherlands, but also on mobilising the resources needed to deliver assistance.

In 2025, we again experienced strong engagement from our supporters. We value the continued commitment of individual donors and the growth in donations. Legacies remain particularly meaningful, and we appreciate the decision of individuals to allocate part of their estate to support people in need.

Most income streams exceeded budget expectations. The response to our emergency appeals for Myanmar and Sudan was especially strong.

Government funding remains a key pillar of our work. Several applications to institutional donors were successful, including funding from ECHO, DEVCO and the Dutch Relief Alliance. The Ministry of Foreign Affairs also continued its support for the JISRA programme (see page 43).

Total income for 2025 was budgeted at € 17.8 million. Actual income reached € 22.1 million. This increase is partly explained by our role as lead agency for the Dutch Relief Alliance emergency programme in the Democratic Republic of Congo.

Cost allocation

Our fundraising activities include applications for grants and contributions from institutional donors, foundations, companies and governments. We engage individual supporters through direct mail and online channels such as social media, digital newsletters and our fundraising platform. We also use telemarketing and participate in events, as described in Chapter 3.

In addition, we invest in legacy fundraising and maintain relationships with companies, foundations and churches through targeted engagement and communication. On page 100, the key figures provide insight into the targeted and actual ratio between fundraising costs and total income raised. The breakdown by allocation on page 102 provides insight into the expenses incurred for objectives, fundraising, and management & administration.

Result

A break-even result was budgeted for 2025. The final outcome allows for an addition of over € 200,000 to the continuity reserve. A decision on the allocation of funds exceeding the required reserve

will be made in the second quarter of 2026. A balanced budget has again been set for 2026.

Looking ahead

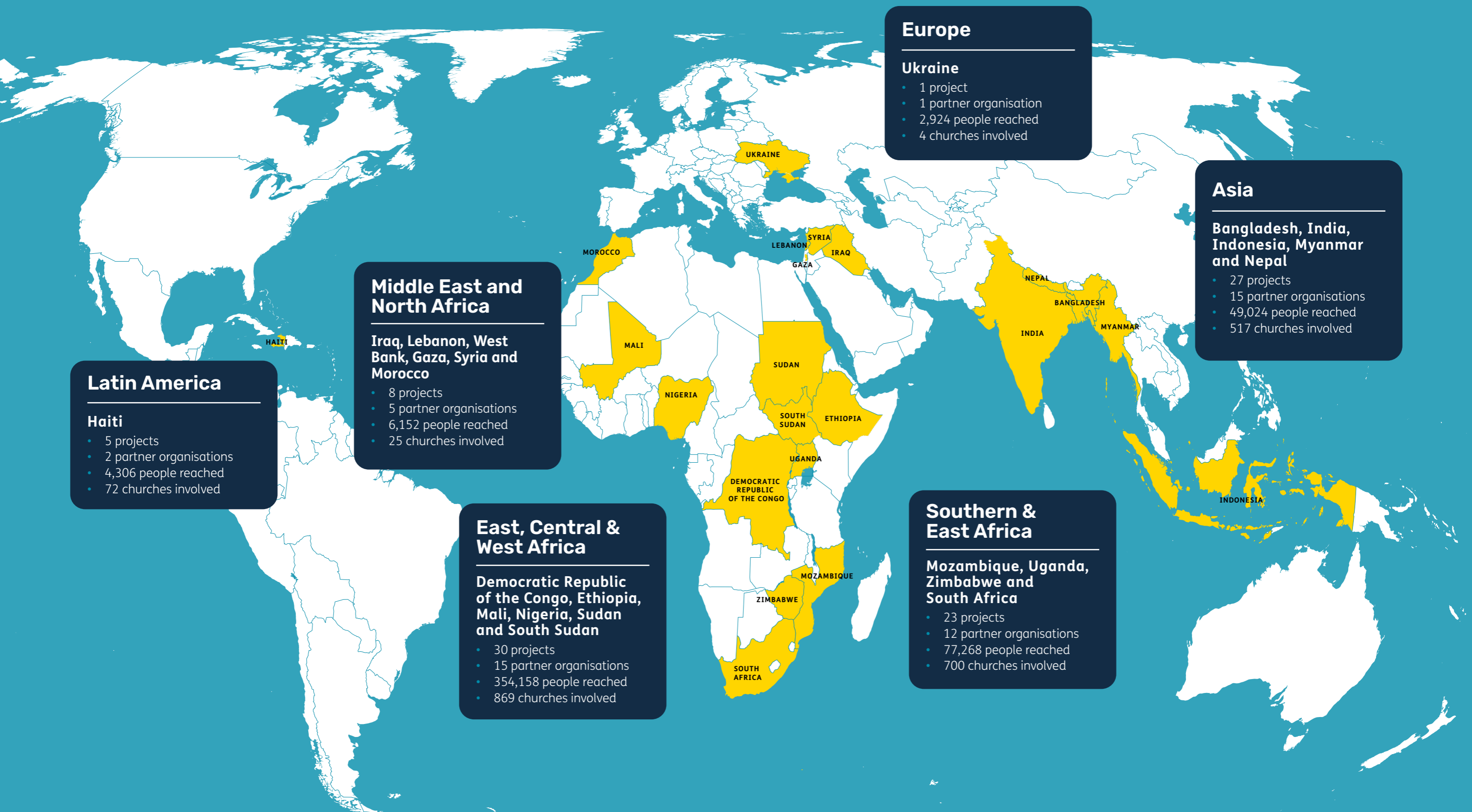
Global humanitarian needs continue to grow, affecting increasing numbers of people. Tearfund remains committed to responding rapidly and effectively to crises. Collaboration with local and national partners enables us to develop sustainable solutions and to strengthen knowledge and ownership within communities.

Independent research confirms the effectiveness of our approach and the trust placed in us by institutional donors, companies, foundations, churches and individual supporters. In line with our multi-year strategy, we will continue in 2026 to grow individual giving and strengthen our fundraising efforts, enabling us to further expand our impact.



CHAPTER 2

Our international programmes



Latin America

Haiti

- 5 projects
- 2 partner organisations
- 4,306 people reached
- 72 churches involved

Middle East and North Africa

Iraq, Lebanon, West Bank, Gaza, Syria and Morocco

- 8 projects
- 5 partner organisations
- 6,152 people reached
- 25 churches involved

East, Central & West Africa

Democratic Republic of the Congo, Ethiopia, Mali, Nigeria, Sudan and South Sudan

- 30 projects
- 15 partner organisations
- 354,158 people reached
- 869 churches involved

Europe

Ukraine

- 1 project
- 1 partner organisation
- 2,924 people reached
- 4 churches involved

Asia

Bangladesh, India, Indonesia, Myanmar and Nepal

- 27 projects
- 15 partner organisations
- 49,024 people reached
- 517 churches involved

Southern & East Africa

Mozambique, Uganda, Zimbabwe and South Africa

- 23 projects
- 12 partner organisations
- 77,268 people reached
- 700 churches involved



Nepal

Nepal is increasingly affected by climate change. Intense and unpredictable monsoon rains have led to flooding and landslides, with severe consequences for communities and infrastructure. Rukum East, a remote mountainous district in the west, is highly vulnerable to landslides. Many young adult men leave the area to seek work abroad. Together with our partners, we are strengthening communities, reducing disaster risks and protecting the environment.

We created environmentally friendly employment opportunities for 57 people in tourism, agriculture and forestry. In addition, 37 farmers received training in sustainable agricultural techniques, resulting in higher yields. Examples include the construction of greenhouses with irrigation systems and the use of mulching to protect soil quality.

To contribute to long-term environmental protection, we equipped communities to engage in advocacy. Committees in nine communities successfully influenced local authorities, for example by securing the installation of waste bins and maintenance of drinking water sources. Through this programme, we reached 1,835 people.

Tearfund supports a national disaster preparedness network in Nepal. In 2025, 26 regional networks were established and trained to enable rapid response in times of crisis. Members strengthen one another by sharing experiences, and investment has been made in building strong relationships with government authorities.

Human trafficking remains a serious issue in Nepal. Makwanpur district is particularly vulnerable due to its proximity to major cities and the border with India. Tearfund works to prevent human trafficking and gender-based violence in this region. Through 39 self-help groups, women and girls engage in prevention efforts. In 2025, this led to 20 reported cases that were formally addressed. In addition, 24 local facilitators received training to challenge harmful gender norms, enabling communities to better recognise the root causes of gender-based violence.

To strengthen livelihoods, 72 households were supported in adopting climate-smart agricultural techniques, and 42 households improved their livestock production. This programme reached 1,739 people.

In several locations, our partner organisation delivers training in sustainable development, strengthening local networks, organisations and community groups. Participants learn how to address the underlying causes of poverty together. In 2025, 1,878 people took part in these trainings. A further 35 participants were trained to become facilitators themselves and have since passed on their knowledge to more than 100 additional people. One tangible example of impact is a church that, following the training, identified a vulnerable family living in inadequate housing. The church organised a fundraising initiative, enabling the family to move into a new home.

Indonesia

Indonesia lies within the Ring of Fire and is regularly affected by earthquakes, volcanic eruptions and other natural hazards. Climate change is increasing the frequency of extreme rainfall, flooding and landslides. Inequality remains significant, with around ten per cent of the population living below the poverty line. Many people reside in high-risk areas and have limited capacity to prepare for disasters or recover quickly when they occur. Together with our partner organisations Sion Foundation and Yapelin, we are strengthening resilient communities through local churches in several regions. On islands including Papua, Sumatra and Sulawesi, churches participated in CCT training (see page 9). This led to the formation of self-help groups and other initiatives aimed at reducing the impact of future disasters. In 2025, the programme expanded from 158 to 167 churches across different denominations.

Eighteen start-up entrepreneurs received financial support, enabling them to repair a sewing machine or establish small-scale food trading activities. The additional income allows them to provide better care for their families and continue contributing to their church and community. In total, 7,830 people were reached through activities within this programme.

On Java, in Kulon Progo district, we partnered with Yakkum Emergency Unit (YEU) to strengthen disaster preparedness. Five hundred residents from

two villages received training, including members of disaster committees, churches and women's groups. Together, they identified the main risks in their environment and developed concrete actions to better protect their communities.

In addition, we worked with Jakomkris PBI to promote knowledge exchange and collaboration on climate change. Thirty-seven churches were supported in this area. This resulted in joint discussions involving 150 participants, including church leaders and representatives of national organisations and the national disaster management authority.

Despite preparation efforts, severe natural disasters continue to strike. In December, Indonesia was heavily affected by extreme weather. Intense monsoon rains, combined with the aftermath of two cyclones, caused flooding and landslides in Aceh and North Sumatra. In Aceh alone, an estimated 800,000 people were displaced. With funding from the Dutch Relief Alliance, we provided emergency assistance in collaboration with YEU and Food for the Hungry. Financial support was provided to 1,567 households, while 2,500 households received hygiene kits. Safe drinking water was supplied at 15 temporary shelter locations. Prevention of sexual and gender-based violence was integrated into the response. Eight churches were involved in these efforts.

Bangladesh

Bangladesh lies in a river delta and is therefore highly vulnerable to disasters resulting from climate change and human intervention in nature. The country has repeatedly been affected by severe cyclones and flooding, placing significant pressure on livelihoods. In coastal areas, increasing stretches of land are being claimed by the sea, and soil salinisation is worsening. Many agricultural communities lack access to safe drinking water. Violence against women and girls remains widespread, and child marriage persists in several regions.

Together with our partner organisations Baptist Aid, CCDB and Shalom, we work to strengthen community resilience. In 2025, our activities focused on sustainable livelihoods through the formation of self-help groups and agricultural

training, as well as improving access to safe drinking water and sanitation facilities. We also prioritised disaster risk reduction and the prevention of gender-based violence and child marriage. In addition, churches were supported to apply the CCT approach (see page 9), enabling them to work alongside their communities to address poverty and injustice locally.

With CCDB, we operate in Satkhira in the south-west; with Baptist Aid in Narail and Rajbari, also in the south-west; and with Shalom in Mongla and Dacope in the south. In total, 11,759 people were reached in Bangladesh during the past year, with 60 churches involved in the projects.

India

In 2025, the monsoon season in India caused devastating floods and landslides. Through a partner organisation, Tearfund was able to respond rapidly, providing emergency assistance in the form of cash support to 905 families.

In Mumbai, we deliver training through our partner to residents of vulnerable urban neighbourhoods. These sessions equip them to advocate with local authorities and improve access to basic services. In 2025, 18 trainers were trained. Through information meetings and awareness campaigns, we subsequently reached at least 3,786 people. Several communities have since addressed specific health risks by successfully pressing local authorities to take action.

At national level, we also work with our partner organisation on programmes focused on community development and access to basic services. Through training, local groups are strengthened to address the challenges within their communities. In 2025, 47 groups participated. The initiatives that followed reached 1,949 people. In addition, 45 trainers were equipped, enabling 43 local communities to work actively towards positive change, including establishing income-generating activities and providing social support to vulnerable members.

One practical example illustrates the impact. Two women in a rural community started a small maize roasting business that now employs 22 women. When their income came under pressure, training enabled them to mobilise funds to purchase the maize field. This secured the future of their enterprise and provided a stable income.

The training helps communities identify where support is needed and how to access appropriate assistance. As a result, 6,975 people gained access to government programmes. Vulnerable families received clothing and blankets through community donations, and awareness of tuberculosis increased significantly.



Myanmar

Myanmar faces frequent natural disasters and a long history of violence between different ethnic groups and the government. The military coup in 2021 led to intense fighting between the authorities and resistance groups. As many as 3.4 million people have been displaced, and the conflict continues to place immense pressure on the population.

On 28 March 2025, the country was struck by a devastating earthquake. The provinces of Mandalay, Sagaing and Shan were particularly affected. Official figures confirm 3,745 fatalities and more than 5,000 injuries. In addition, 24,200 homes were damaged, 24% of which were completely destroyed, further worsening the humanitarian situation.

With funding from the Dutch Relief Alliance, we provided emergency assistance to 10,120 people in Mandalay and Sagaing, together with Tearfund Myanmar and its partner organisations. Support included cash assistance and hygiene products for women and young children.

In southern Shan State, we worked with World Concern and Sopyay Myanmar Development Organization to deliver medical care through mobile clinics. We also improved access to clean water, reaching 8,493 people.

Through our project in Bago West, Upper Myanmar and the South East, 88 people received training in disaster management and psychosocial support. Forty-six churches developed disaster preparedness plans, benefiting 1,840 people. Within this project, we placed specific emphasis on peacebuilding through a network of organisations. Twenty-five leaders received training and mentoring in non-violence, trauma healing, reconciliation and collaboration. Following positive results, a follow-up project was launched at the end of 2025 in Bago and Yangon.

IMPACT



A 37-year-old man from Myanmar shares the impact of the emergency assistance he and his family received.

‘We have lived in a displacement camp for years, far from home. Because of the violence, we had to leave everything behind. Since suffering a stroke, my body has largely failed me. I can no longer work, and even simple daily tasks require great effort. With four young children, that is a heavy burden.

My wife tries to keep the family going with small jobs, but the income is uncertain. We often have to choose between food and healthcare. Seeing a doctor was simply beyond our reach. Transport, examinations and medicines were too expensive.

When a mobile clinic arrived, everything changed. For the first time in a long while, I was properly examined. The doctor took time to explain how serious my condition was and immediately arranged a referral to the hospital. Without that help, I would never have received treatment in time. The support removed both the financial barrier and the fear. We were no longer alone. At a time when everything felt uncertain, this gave us peace and hope.

This assistance meant more than medical care. It restored our dignity, brought relief and gave us the chance to move forward with our lives.’



Syria

Following the fall of the al-Assad regime at the end of 2024, Syria entered a five-year transitional period under a new government, with plans for elections. Despite these political developments, many communities remain highly vulnerable due to ongoing violence. Fourteen years of civil war have taken a severe humanitarian toll: more than 16 million people require assistance, 7 million people remain displaced and much of the country's infrastructure lies in ruins. Over 90% of Syrians live in poverty, facing hyperinflation and high unemployment.

In 2025, more than one million internally displaced people returned to their homes, along with 400,000 refugees from abroad. Reconstruction is hampered by widespread

destruction of housing and the presence of unexploded ordnance. The war has left deep psychological scars, and many women and girls continue to experience sexual and gender-based violence.

In western Syria, we worked through local churches to provide 548 women and girls with access to psychosocial support and healthcare. Awareness sessions on gender-based violence were organised for participants and their families. The women and girls were also able to enrol in vocational training to rebuild their lives.

We strengthened family well-being through improved housing and psychosocial care. In collaboration with three churches, 110 homes

were renovated, while families participated in activities focused on emotional resilience.

Restoring agricultural production remains a key priority in this region. Tearfund supports farmers in rebuilding production levels to those seen before the civil war, enabling them to improve their incomes. Two churches are involved in this work. A total of 776 participants received support for wheat cultivation, fruit tree maintenance and the improvement of vegetable gardens. Agricultural inputs were distributed and farmers gained knowledge and skills in sustainable farming practices, contributing to growing food security within their communities.

In rural areas of south-west Syria, Tearfund supports people affected by violent conflict. In partnership with the local church, 864 participants received psychosocial care. Educational support was also provided, including vocational training, remedial classes for vulnerable students and the distribution of learning materials. In addition, 100 households (459 people) affected by the February 2023 earthquakes received food packages.

IMPACT



A participant in the reconstruction project in West-Syria shares how his life has changed.

‘For thirteen years, we endured constant displacement. We moved from place to place, never feeling at home. Rent consumed more than half of our income. When my brother died in 2023, I became the sole provider for our two families, responsible for ten children. My mother lived with us and struggled with health problems. The pressure and grief were overwhelming. I could not sleep because of constant anxiety.

Then we met the church team and were able to join the reconstruction project. We were welcomed with warmth. Their integrity, compassion and commitment were a blessing. They renovated our home and supported us emotionally. My mother smiles again, and a heavy burden has been lifted from my shoulders.

We can now begin rebuilding our future and raising our children with resilience. There is light at the end of the tunnel.’

Lebanon

Lebanon continues to experience the impact of escalating regional tensions. Although a ceasefire has been in place since the end of 2024, the situation remains fragile. Inflation has decreased from 70% in 2024 to around 15% in 2025, yet the cost of living remains high. Poverty is widespread and affects an estimated 44% of the population.

In Beirut and surrounding areas, as well as in southern Lebanon, Tearfund supported 6,836 households affected or displaced by military tensions. They received food assistance and vouchers. Six churches were involved in this response.

Gaza and the West Bank

Gaza and the West Bank are facing a severe humanitarian crisis. In Gaza, more than 1.9 million people are living in overcrowded shelters without access to safe drinking water, sufficient food or adequate medical care. Most hospitals have been damaged and essential medicines are scarce. Malnutrition, infectious diseases and psychological distress, including trauma and chronic stress, are widespread.

In the West Bank, military operations and displacement have created acute needs. Thousands of people are without shelter, vital infrastructure has been damaged and many health facilities are barely functioning. Dependence on humanitarian assistance is increasing, while funding shortfalls among aid organisations are severely limiting response capacity.

Tearfund partners with the Anglican Diocese of Jerusalem to provide medical care in Gaza and the West Bank. Two church-run hospitals have operated around the clock for more than two years, delivering both inpatient and outpatient services under extremely challenging conditions. A total of 246 healthcare professionals work daily to serve thousands of patients.



Morocco

Following the devastating earthquake that struck Morocco in September 2023, Tearfund provided emergency assistance in the Azilal region of the High Atlas Mountains. In the immediate aftermath, we supported basic needs and shelter, addressing both practical and psychosocial concerns. During 2024, our focus shifted towards reconstruction. We supplied steel and cement for

safe housing construction, built a nursery school and a teacher's residence, created a playground and constructed a building for the local women's association. There, women are able to access literacy classes and vocational training. Energy-efficient stoves were installed in 63 shelters and communal spaces. This project was completed in March 2025.



Sudan

Sudan is facing an unprecedented humanitarian crisis. For more than fifteen years, the population has endured poverty, conflict and prolonged drought. Since a new wave of violence erupted on 15 April 2023, needs have escalated further. Thousands have lost their lives and more than ten million people have been displaced. Food shortages are acute.

In 2025, Tearfund was active in Zalingei, in Central Darfur, through a joint emergency response of the Dutch Relief Alliance, working with local partners World Relief and HOPE. A total of 2,912 families received food vouchers, reaching 10,800 people. With additional funding, we were able to provide food assistance to a further 6,672 people.

Through World Relief, we also delivered emergency assistance to 7,500 people in the Tawilla camp in North Darfur, who had fled from El Fasher. We strengthened access to healthcare for 5,000 vulnerable displaced people by providing

medical support and implementing disease prevention measures. Maternal and child mortality prevention was prioritised. A total of 1,500 people were reached through screening and treatment for acute malnutrition and nutrition awareness sessions, including pregnant and breastfeeding women. A further 1,000 women and children received support through the establishment of safe spaces, psychosocial assistance and strengthened community protection networks.

In addition, 4,975 people received food assistance sufficient to meet their basic needs for two months.



South Sudan

South Sudan faces significant challenges, including food insecurity and famine risk, high unemployment and limited access to healthcare and education. The country is experiencing a protracted humanitarian crisis driven by political and economic instability, flooding and large-scale displacement, both internal and from neighbouring Sudan. Approximately 2.5 million South Sudanese are displaced within the country, alongside a substantial influx of refugees from Sudan, increasing pressure on food supplies, clean water and basic healthcare services.

Conflicts between communities, often over farmland and water sources, continue to result in violence. In Twic East, in partnership with ALARM, we supported peacebuilding initiatives. Church leaders were equipped to promote harmonious communities through Bible studies, dialogue groups and activities such as sports events. This project reached 3,263 people.

In Aweil East in the north, 30 churches received CCT training (see page 9) through our partner CIRDA. As a result, four self-help groups were established. Members save collectively and provide loans to one another to launch income-generating activities.

Women and girls in South Sudan remain particularly vulnerable to sexual and gender-based violence. Through awareness sessions and community engagement, 801 people were reached.

In Juba, Rejaf and Terekeka in the south, our partner SSUDRA implemented a project involving

25 self-help groups. The programme also focused on peacebuilding and addressing sexual and gender-based violence, reaching 7,236 people, with 20 churches involved.

In Rubkona, Leer, Malakal and Mayendit in the north-east, three projects were implemented in 2025. The first, delivered with Plan International and Coalition for Humanity (CH), provided food assistance, water supply, hygiene promotion and protection against sexual and gender-based violence. Funded by European Civil Protection and Humanitarian Aid Operations (ECHO), this project reached approximately 35,000 people.

The second project, implemented with CH, included the construction of 25 boreholes, training in sustainable agriculture, vocational training and peacebuilding. This programme forms part of a collaboration with War Child and Save the Children and is also funded by the European Union. The third project, delivered with CH and African Development Aid (ADA), focused on seed distribution, rehabilitation of 40 boreholes, hygiene promotion and protection against sexual and gender-based violence. A total of 48,293 people were reached. This project was funded by the Dutch Relief Alliance.

A sudden influx of refugees in Fangak created urgent shortages of food and shelter. With additional funding from the Dutch Relief Alliance, and in partnership with CH and ADA, 4,200 households received food assistance and shelter support.

Mozambique

Northern Mozambique was struck by three severe cyclones in a short period. The impact was extensive: more than 1.4 million people were affected as homes, infrastructure and farmland were destroyed. The fishing sector also suffered significant losses.

With funding from the Dutch Relief Alliance, Tearfund provided emergency assistance in the districts of Meconta and Mogincual in Nampula province, together with our partners Food for the Hungry (FH) and Associação Social de Apoio Comunitário. A total of 1,060 households received food vouchers. In addition, 300 households were provided with fishing equipment and training in sustainable fishing practices in line with government regulations. Smallholder farmers received training in sustainable agricultural methods. Access to safe water was improved

through the repair of 11 damaged water pumps and the distribution of water purification tablets to 1,500 households. In total, 30,178 people were reached through this response.

In Meconta, Tearfund and FH also worked to strengthen food security and livelihoods for 1,600 vulnerable households. In 2025, more than 8,000 people were reached through this programme. Participants received seeds for four different vegetable crops, enabling them to grow food for household consumption and sell surplus produce on the local market.

The programme engaged 40 church leaders, who play a key role in delivering training on preventing domestic violence. Church and community leaders also received training to integrate disaster risk reduction into daily life.



Ethiopia

Ethiopia has faced a severe humanitarian crisis for many years in several parts of the country. Ongoing conflict has forced millions to flee their homes in search of safety within the country. In many regions, political tensions and armed violence persist. Natural disasters, including drought, flooding and extreme weather, have further worsened conditions. As a result, millions of people lack sufficient food and struggle to meet their daily basic needs. In 2025, an estimated 21.4 million people in Ethiopia required humanitarian assistance, including 16.7 million women and children. Nearly 4.5 million people were displaced, and around 10 million were entirely dependent on emergency aid.

In five cities in the West Shewa zone of Oromia in central Ethiopia, Tearfund partners with the Evangelical Churches Fellowship of Ethiopia on peacebuilding initiatives. Using the CCTD method (see page 55), we address the root causes of conflict. So far, 448 people have been trained as role models within their communities, indirectly reaching 10,742 people. Seventy-nine churches are involved in this project.

With funding from the Dutch Relief Alliance, we reached 40,201 people in Midega Tola district in Oromia. In collaboration with Ethiopian Kale Hiwot Church Humanitarian Aid and Development Commission (EKHC-HADC) and Tearfund Ethiopia, 266 households, primarily female-headed, received cash assistance to meet basic needs.

Through self-help groups, we also strengthened food security. Five hundred households received seeds and agricultural tools, and 644 households were provided with goats for livestock farming. Water, sanitation and hygiene activities were included, with boreholes rehabilitated, water filters distributed and awareness sessions conducted on infection and disease prevention. These efforts reached 10,673 people.

Staff from EKHC-HADC received training in the use of the 121 Platform for cash assistance. This innovative, secure digital tool enables faster and larger-scale financial support, allowing recipients to decide what they need most. Training covered participant selection, community information sessions and the management of three rounds of cash transfers. The project also promotes wider awareness of the 121 Platform among humanitarian organisations in Ethiopia.

In Dubuluk, Oromia, we supported vulnerable communities in preparing for drought and other climate-related impacts through innovative approaches. Activities included improved weather forecasting and early warning systems. In pastoralist communities, attention was given to sustainable rangeland management. Livestock keepers received training in digital financial management, access to credit and a dedicated insurance product offering protection against drought.

In the West Arsi zone of Oromia, we supported self-help groups through EKHC-HADC in establishing income-generating activities, with specific focus on the inclusion of people with disabilities. In total, 4,825 people were reached, with 12 churches involved.

In East Dembia, Amhara region, we worked with the Ethiopian Orthodox Church Development and Inter-Church Aid Commission on a livelihoods programme. Women, unemployed young people and people with disabilities received support to establish businesses in beekeeping and poultry farming. In 2025, 534 people were reached through this initiative, involving 11 churches.

In five communities in Offa district in southern Ethiopia, Tearfund partnered with Wolayta Kale Heywet Church-Terepeza Development Association (WKHC-TDA). The project focused on tackling youth unemployment and promoting sustainable entrepreneurship. Approximately 20,775 people were reached, with 10 churches involved. We also invested in a dedicated staff member to strengthen networks between churches, Christian organisations and government institutions, with the aim of reducing the impact of future disasters.

More than 15 million farmers in Ethiopia depend on coffee production. Climate change and rising temperatures are threatening yields, which are expected to decline by more than a quarter by 2030. Tearfund is therefore promoting a climate-resilient and inclusive value chain through the introduction of macadamia as a new crop. Ethiopia has the potential to become a significant supplier of this product. In 2025, 5,000 macadamia seedlings were distributed to 3,799 farmers and 200 groups. Over five years, this project aims to provide 3,400 farmers with sustainable incomes, increase those incomes by 35%, create 60 new jobs and restore more than 1,000 hectares of degraded land.



IMPACT



Beyinshi, a single mother of four, shares how joining a self-help group transformed her life.

‘Before joining the group, life was very hard. I lived in isolation, had no work and relied on a small government allowance. I had never heard of saving, and even if I had, I would not have believed I could do it. Through the self-help group and the guidance and training I received, I began to see new possibilities. Despite my limited income, I managed to save a small amount.

With that money, I bought chicks. I kept some for eggs and sold others for meat. This allowed me to repay my loan and reinvest. Later, I started beekeeping. To my surprise, the scent of a tree in my garden attracted bees. It felt like a miracle. I now have eleven hives, and people from the surrounding area come specifically to buy my honey.

The self-help group feels like family. We share and support one another. It gives me hope for the future. I believe the best is yet to come.’



Democratic Republic of the Congo

The Democratic Republic of the Congo (DRC) has been trapped in a cycle of conflict and poverty for decades. An estimated 73.5% of the population lives on less than € 2.08 per day, with the eastern provinces particularly affected by violence. Women and girls are especially vulnerable and face heightened risks of sexual and gender-based violence. Many of our projects therefore focus explicitly on preventing such violence and strengthening the position of women and girls. An estimated 5.7 million people are internally displaced in the DRC, including more than 2 million who fled their homes since the beginning of 2025.

Ongoing fighting and the advance of armed militias forced hundreds of thousands of residents and displaced people in and around Goma (North Kivu province) to flee again in early 2025. Following the takeover of the city by the M23 group, we provided emergency assistance in the safer areas of Goma together with our partner EAC Goma. A total of 25,866 people received clean water, hygiene supplies, health awareness sessions and cash assistance. An additional 1,245 households received cash support, enabling them to purchase food, access medical care or invest in small businesses. This response was funded by the Dutch Relief Alliance.

Also, in Goma and along the Kibumba Axis, we supported people directly affected by the conflict. A total of 1,342 households received financial assistance for basic needs. Awareness campaigns and community meetings were organised to

prevent sexual and gender-based violence. One hundred pastors and 60 religious leaders received training in trauma care for survivors.

In partnership with EAC Goma, we supported 859 entrepreneurs in establishing savings and loan associations. Sixty religious and community leaders were trained in the CCT approach (see page 9), with specific focus on preventing sexual and gender-based violence and promoting inclusion and equality. They subsequently shared this knowledge with 1,200 young people. Awareness on these themes was further promoted through 16 radio programmes. In addition, 38 individuals were trained to facilitate peace dialogues within their communities and 24 to lead discussions on gender equality. These dialogues reached 860 people.

Through our partner Action Entraide, we implemented a peacebuilding project in North Kivu province. Training and dialogue groups enabled religious leaders and young people to reflect on the causes of conflict and explore ways to prevent violence. In 2025, 813 people were reached, including 240 participants in dialogue sessions on equality and gender-based violence. Among those directly involved were 24 religious leaders and 48 young people who now serve as role models, organising dialogue sessions within their communities. Indirectly, 17,201 people were reached.

A component of the project focused on improving livelihood opportunities for unemployed young

people at risk of recruitment by militias. Eighty-five young people, 47 men and 38 women, received support to launch enterprises such as an eco-friendly restaurant and the production of construction materials from recycled plastic. Five churches were involved.

Through our partner EL Vision, we promoted sustainable entrepreneurship. Twenty young people received training in developing business plans, and 17 were supported in establishing enterprises, including sustainable charcoal production.

In remote areas of South Kivu, we delivered medical assistance through a mobile clinic with our partner FEPADE, reaching 9,356 people, including children, older people, people with disabilities and women affected by gender-based violence. Thirty-two religious leaders received training on gender equality, and 32 individuals were equipped to serve as role models within their communities. These activities reached 3,351 people and involved eight churches.

With funding from the Dutch Relief Alliance, we worked alongside Tearfund DRC and partner Mavuno to provide emergency assistance to displaced communities in North Kivu. A total of 54,540 people received food, clean water, hygiene kits and cash assistance, alongside awareness activities to prevent gender-based violence.

In November, together with Tearfund DRC, we launched a programme training 90 people from 67 churches to facilitate the CCT approach. During the same period, 110 church leaders from Goma and Bunia also received CCT training.

IMPACT



Riziki and her husband Elisee live in North-Kivu and participated in the gender equality project. She shares how it transformed her family's life.

'In the past, my husband regularly beat me, sometimes in front of our children. I was responsible for providing for the family, while he did not share his income. I had to find food however I could. When our church introduced the project on gender equality and preventing domestic violence, I enrolled immediately. Elisee was angry and threatened to beat me if I continued. Eventually, he joined as well, and slowly he began to change.

He no longer beats me. He shares his income and helps at home. I would never have believed this possible. I learned that we are equal. Because of this project, our lives have changed. Our relationship is healthier, and our home is now a safe place.'



Uganda

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

In June 2025, the Kobulin community in Karamoja, in the northeast, was hit by a severe hailstorm that destroyed the harvests of more than 10,000 people. As most residents depend on small plots of land for their livelihoods, serious food shortages followed immediately. Through our partner PAHSTA, Tearfund responded rapidly with food assistance. A total of 1,400 households, approximately 7,000 people, each received 15 kilograms of maize flour and 10 kilograms of beans. They also received seeds for crops such as tomatoes, cabbage, aubergine, sorghum and cassava.

In western Karamoja, a project involving 144 farming families was completed. A strong farmers' cooperative is now in place, 20 savings groups have been established, and 15 churches have been equipped to continue the programmes independently. PAHSTA continues to monitor progress and provide advice where needed. In addition to staple crops, vegetable production and beekeeping generate valuable additional income. Savings groups and the CCT approach (see page 9) form a solid foundation for sustainable impact. The project is now being continued in nearby Kobulin. In September, PAHSTA staff received training to strengthen disaster preparedness and response capacity.

Together with our partner TEDDO, we completed two projects in Abarilela sub-county in Amuria district and in Kalaki, west of Soroti. In total, 2,100 households, representing 10,500 people, were reached through 50 self-help groups. Members save collectively and provide loans from their shared capital to start income-generating activities. Groups also receive support to access local markets. One innovative activity involves drying fruit such as mango, pineapple and jackfruit, and vegetables such as aubergine and tomato, using solar-powered dryers, increasing market value. Beekeeping also contributes to additional income. Fifty churches were involved in these projects.

Poverty drives many Ugandan girls into prostitution in India and the Middle East. Through our partner Rahab Ministry, we therefore provide awareness training to Ugandan churches to prevent human trafficking. Rahab Ministry also supports women who have exited prostitution. At a drop-in centre in Kampala, they work towards rebuilding their lives. In 2025, 53 women received vocational training in areas such as fashion design, baking and hairdressing. Four churches were involved in this project.

In southwestern Uganda, near the Rwandan border, we implemented a programme on water, sanitation and environmental conservation with our partner KDWSP. More than 9,000 people were reached, including through training on soil erosion prevention. Three churches were involved.

Long-term care for the environment remains essential. In 2025, measures were taken to improve drainage and restore terraces. Community

members received training in disaster risk reduction. The potential impact of future disasters has been significantly reduced, particularly through improved slope management in Kigezi and reduced risk of mudslides during heavy rainfall. We also invested in strengthening KDWSP's organisational capacity to enhance emergency preparedness.

Around Hoima in western Uganda, we trained ten churches in the CCT approach together with our partner Share An Opportunity. This led to the establishment of several savings groups. To strengthen evidence of impact, two field studies were conducted among approximately 200 households and community groups, providing a robust baseline for future measurement.

In Masaka, we implemented an innovative plastic collection and recycling programme with our partner Eco Brixs, combined with environmental awareness activities. Sixty churches mobilised their members to collect plastic waste. This generated employment for more than 7,500 people across 26 communities. The collected plastic is partly shredded and sold to large buyers, and partly processed into new products such as fencing posts and planks for garden benches.

During the past year, Eco Brixs further expanded its processing capacity, including the purchase of an additional dryer. Capacity increased from an average of 100,000 kilograms of plastic per month to 200,000 kilograms. The workforce grew to 105 employees. Forty percent of staff are women and 20 percent are people with disabilities. Eco Brixs pays approximately € 150 per 1,000 kilograms of plastic waste, providing a meaningful source of income for collectors, given that the average household income in Masaka is around € 36 per month. In this way, the programme addresses both unemployment and environmental pollution.

IMPACT



Oba Allen David is the chairperson of the farmers' cooperative in western Karamoja.

'Our cooperative now has three hundred members, both men and women. By working together, we are able to grow food and also store products from other farmers. We keep everything in a single storage facility, so we don't have to sell immediately when prices are low. When market conditions improve, we sell collectively and achieve higher returns. Many members and their families have truly benefited from this.'

The cooperative has brought greater security, higher incomes, and stronger collaboration within the community. People share knowledge, trust each other more, and make plans for the future together. As a community, we achieve far more than we ever could individually.'

South Africa

South Africa faces significant economic and social inequality. Violence is widespread, education levels remain low, and many households are fragmented, with women often carrying primary responsibility for family care. Unemployment is high, food security is fragile and HIV prevalence remains a major concern. Rising living costs and increasing energy prices continue to deepen poverty and inequality.

Tearfund works in KwaZulu-Natal province in eastern South Africa, where we support vulnerable households together with our partner ACAT. We improve living conditions through training and education, promote agricultural production and encourage small-scale income-generating activities. We also facilitate self-help groups that

enable members to save collectively and provide loans to one another.

In 2024, we expanded into two new areas, Mophela and Vulindlela near Pietermaritzburg. By the end of 2025, 312 households, with an average of five members each, were participating. ACAT also coached organisations and churches in managing and implementing development programmes. A total of 834 people took part, with 190 churches involved directly and indirectly. In addition, ACAT continued the Youth Life Skills programme, which supports young people in gaining vocational skills and income opportunities. In 2025, 860 young people were reached.

IMPACT



Godden Chadaushe, Disaster Risk Reduction Coordinator in Zimbabwe, reflects on the impact of his work.

‘Because we invested in preparedness, communities were able to restore water sources, save livestock and harvest crops despite severe drought. By strengthening communities, we reduce dependence on external aid. Step by step, people learn to cope and to build resilience in an increasingly uncertain climate. I work closely with organisations, churches and government authorities to combine

knowledge, resources and networks. This enables rapid and effective response when crises occur. By combining local knowledge with technology such as satellite imagery and weather forecasting, we can identify risks early and take action to protect lives and livelihoods. Everything I do focuses on ensuring that communities are better prepared for droughts, floods and other emergencies.’

Zimbabwe

Zimbabwe has faced a fragile economic situation for many years. Once known as the breadbasket of southern Africa, food security has declined significantly due to poor governance. Prolonged drought, underutilised farmland and limited prospects have driven many young people to migrate to South Africa.

Together with our partner FACT, we are strengthening food security and livelihoods in Buhera and Chimanimani in eastern Zimbabwe. Solar-powered irrigation systems installed at permanent water sources now enable families to cultivate crops throughout the year. This has led to increased yields and higher incomes. In Buhera, the incomes of most participating households have doubled or tripled compared to the start of the project. Where irrigation is not feasible, farmers apply conservation farming techniques on small plots, often less than one hectare. This method provides sufficient food to sustain a family year-round. In total, 77 self-help groups have been established, with 150 churches involved in this work.

In Nyanga, also in eastern Zimbabwe, we continued our employment programme for 409 young people. Through 32 self-help groups, participants receive support to establish income-generating activities, with a focus on market-oriented entrepreneurship. Using irrigation water from the Gairezi River, community gardens of approximately two to three hectares have been developed in Chimusasa, Mundenguma, Mudzudza and Mhanje. Crops such

as cabbage, okra, tomato and butternut squash are cultivated. Fifty churches are involved in this programme.

With our partner EFZ, we are addressing sexual and gender-based violence in Irisvale in southwestern Zimbabwe. A total of 150 parents, primarily mothers, and girls are participating. Parents receive training on positive parenting and challenging harmful behavioural patterns. Thirteen churches are involved. At the same time, we are strengthening livelihood security through savings groups and small enterprises, including poultry farming.

At Ebenezer Farm & College in Matabeleland, southwestern Zimbabwe, a new drinking water system was installed in January. A borehole of 70 to 80 metres deep was drilled, and water is stored in four reservoirs of 10,000 litres each. As a result, 150 people now have daily access to clean water.

We expanded the CCT approach (see page 9) through two national church umbrella organisations. Fifty-one individuals were equipped to deliver training within churches and communities. CCT has now been integrated into the curricula of several theological colleges and Bible schools. Tearfund also supports a coordinator who prepares partner organisations to respond rapidly and effectively in times of disaster (see box).





Haiti

Haiti's political situation remains highly unstable. Violence and corruption are widespread. In the capital, Port-au-Prince, armed gangs operate freely, forcing thousands of people to flee. Of the country's 12 million inhabitants, more than 1.3 million are now internally displaced. Around 5.7 million people require support to meet their basic needs. The context makes operations extremely challenging. Several international aid organisations have relocated to safer areas or withdrawn from the country. The humanitarian crisis receives limited media attention.

From June to August 2025, Tearfund and our partner Fondasyon Chanje Lavi (FCL) supported 145 households in Hinche and Thomonde who had fled violence and insecurity. Households received cash assistance to cover essential needs. Within the same programme, 20 church leaders and volunteers received training in disaster risk reduction and community development.

In the Centre, Nord and Nord-Ouest provinces, we completed a three-year project with FCL. Over the

past year, 18 churches were equipped in the CCT approach (see page 9), resulting in the formation of 23 new self-help groups. Members save collectively and provide loans from their shared capital to start small businesses and strengthen their livelihoods. In October, a new three-year project was launched, building on lessons learned and supporting a further 40 church leaders in applying CCT.

In the district of Grand Gosier, we began a three-year youth employment programme in horticulture with our partner World Relief in 2024. Participants receive training in sustainable agriculture and entrepreneurship. In 2025, 130 young people were reached. Over three years, 600 young people will participate. In addition, 42 churches in the district are receiving CCT training through a parallel three-year programme.

In October 2025, Hurricane Melissa struck southern and western Haiti. Heavy rainfall caused flooding and landslides in the departments of Grand'Anse, Sud, Nippes, Ouest and Sud-Est. Homes, roads and bridges were damaged, and many people were

evacuated to schools and churches serving as temporary shelters.

With funding from the Dutch Relief Alliance, Tearfund has provided emergency assistance since November. Affected families receive cash support to meet essential needs. Access to safe water is improved through water trucking, distribution of water filters and repair of damaged water systems. Hygiene awareness sessions help prevent cholera and other infections, and households receive hygiene kits including soap, sanitary pads and water purification tablets. Over a six-month period, we aim to reach 13,220 people in partnership with FCL, Fondasyon Kominote Kretyen an Aksyon (FOKA) and World Relief.

IMPACT



Gedeon participated in the horticulture project in the district Grand Gosier.

'Before this training, I struggled to achieve good yields from my land. Fertiliser is expensive and often unavailable, and I did not realise that materials I threw away every day could be so valuable. In the first training session, I learned why organic fertiliser is important for soil health and how to produce it using local waste. That changed my perspective. I immediately started applying what I had learned at home, and it worked. I felt proud.

It was encouraging to see local leaders present and engaged. I now look at my land differently. I have greater control over my harvest and rely less on external inputs. I share what I have learned with other young people and members of my church, so they too can improve their farming.'

Ukraine

The war with Russia, which began in 2022, continues to have a profound impact on Ukraine. Many people are traumatised, the economy has deteriorated, and fighting and bombardments have severely damaged homes and infrastructure. Tearfund provides emergency assistance in partnership with Integra and Realis, a national network of churches in Ukraine.

In 2025, we distributed 1,540 packages of food and essential items in Chernihiv and Sumy in northern Ukraine to people from the most vulnerable groups, including single mothers, children and older people. We also organised meetings and workshops to promote peace and cooperation between local residents and internally displaced people hosted

within their communities. In addition, we trained frontline workers to provide psychological support to people affected by trauma, including those who have lost family members due to the war and soldiers returning from the front line.

A total of 629 people received cash assistance to meet basic needs. Thirteen women were provided with start-up capital to generate their own income. Nineteen individuals were trained to establish support groups in which participants assist one another financially and socially.

Inspired Individuals

Through the Inspired Individuals programme, we strengthened leaders and entrepreneurs who played key roles within their churches and communities.

The programme was implemented in partnership with Tearfund UK. In 2024, the decision was taken to phase it out; all remaining participants completed their journeys in full during 2025.

In its final year, 11 church leaders from seven countries in East and Southeast Asia took part. Most served in demanding contexts, including remote areas and countries where openly identifying as Christian can be sensitive. Heavy workloads, limited support and personal pressures increased the risk of burnout, while expectations from churches and communities remained high.

The programme provided training, personal coaching and mentoring. It also created space for peer learning and exchange within a safe and confidential environment. Participants shared experiences, gained new insights and developed practical strategies to navigate setbacks. The outcome was increased resilience, growing confidence and the ability to continue their work in a healthy and sustainable way.

One participant, Ouane from Laos, described how the programme reshaped his perspective on leadership and opportunity. He supported villages in remote mountain areas in identifying collective solutions to local challenges, including access to electricity. He also launched Open Kitchen, a project training young people in sustainable agriculture, hospitality and tourism to strengthen income security and future prospects. Ouane reflected: “Through this programme, I feel stronger and more confident. I have learned to listen more carefully and to apply new ideas. What I have learned is transforming not only my own life, but also the lives of others.”

Inspired Individuals enabled churches rediscover their role in society as catalysts for positive change. Their influence extended beyond their immediate communities. Half of the participants demonstrably contributed at national level, including through policy engagement, and one third were active at international level.



JISRA: working across faiths for peace

In May 2021, the JISRA programme was launched: a five-year interreligious initiative focused primarily on peacebuilding and funded by the Dutch government.

JISRA stands for Joint Initiative on Strategic Religious Action. In Arabic, jisra means “bridge”, a fitting metaphor for the programme’s purpose: restoring and strengthening relationships between communities that have grown apart.

The programme operates along three interconnected tracks: within religious communities (intra-religious), between different faith groups (interreligious), and between religious actors and wider civil society (extra-religious). Tearfund works within a consortium alongside Mensen met een Missie, Search for Common Ground,

Faith to Action and the Network for Traditional and Religious Peacemakers. More than fifty local partner organisations implement activities in their respective countries. The programme is active in Indonesia, Kenya, Uganda, Mali, Iraq, Nigeria and Ethiopia. In the latter four countries, Tearfund is directly involved.

Within participating faith communities, dialogue begins by reflecting on harmful beliefs or practices within one’s own tradition. Participants from different religious backgrounds then meet in workshops to listen to one another’s experiences

and identify shared values that enable peaceful coexistence and collective resistance to extremism. Particular attention is given to the meaningful participation of women and young people, who are often excluded from decision-making processes. Their ideas and perspectives frequently drive peace initiatives and strengthen long-term change. This process often requires shifts in deeply rooted cultural norms and assumptions.

In the final year of the programme, we built on the strong foundation of relationships established over the previous four years. Across JISRA activities in Ethiopia, Nigeria, Mali and Iraq, more than 969 churches and 428 mosques were involved over the five-year period. More than 40,000 people were reached.

To ensure lasting impact, JISRA has prioritised strong local ownership and durable partnerships. By embedding interreligious committees, youth and women's initiatives, and educational programmes within communities, activities can continue independently.

We aim to build on the relationships and structures created through JISRA and continue supporting and expanding proven approaches to peaceful coexistence, including in additional countries and regions. In doing so, we continue to build bridges and contribute to sustainable peace.



JISRA IN PRACTICE: IN THE TOWN OF HABALA, ETHIOPIA, IMAM GERADU HASSEN KORICHO AND ORTHODOX PRIEST ERMIYAS SHAWLE WORK SIDE BY SIDE ON PEACEBUILDING INITIATIVES.

IMPACT



'Through the JISRA trainings, I learned how important it is to mobilise young people and church leaders for peace. I have trained thousands in conflict prevention and interreligious cooperation. It gives me hope to see this knowledge now being applied in our communities.' *Tilahun, Christian, religious leader in Ethiopia*

'For years, women were excluded from decision-making. Our ideas had no voice and no place to be heard. Through JISRA, I learned what leadership means and how to raise my voice. I mobilised women and established the Women's Central Group. Together, we approached the local authorities about our water problems. For the first time, men truly listened. That gave us strength. We are now leaders and changemakers. We have opened the door, and it is up to us to keep it open for our daughters.' *Constance, Christian participant, Nigeria*

'The programme came at the right moment. Topics that were once taboo are now openly discussed. Sermons have shifted from confrontational to unifying. Young people, women and religious leaders are actively engaged. JISRA has restored humanity to public debate.' *Nejat, Muslim project officer, Ethiopia*

'Tel Kaif in northern Iraq is culturally and religiously diverse, yet people lived separately within their own circles. One project changed that: the restoration of the old stone arch, a heritage monument. Through this shared effort, we learned that peace begins with small acts: acceptance, respect and love. Thanks to JISRA, I was able to contribute actively to my community. Small steps make a real difference. Together, we are laying the foundations for a connected and peaceful Tel Kaif.' *Hala, Christian participant, Iraq*

'Our churches cannot remain on the sidelines. We have a vital role in building a just and peaceful society. Through dialogue and cooperation, we can find common direction and contribute to the development of our communities.' *Timothé, Christian religious leader, Mali*

'We must demonstrate that our traditions can exist side by side, with respect and love.' *Haji Nuri Tasew, Muslim religious leader, Ethiopia*

[Find more stories of impact at tearfund.nl/jisra.](https://tearfund.nl/jisra)

Sustainable food security and livelihoods

Climate change, depletion of natural resources and rising socio-economic inequality are global trends that disproportionately affect vulnerable communities. Our work on food security and livelihoods responds directly to these pressures.

Climate change significantly affects access to food and water and increases health risks. Intensive use of natural resources leads to soil erosion, declining soil fertility, pollution of land, water and air, and loss of biodiversity. Climate change also deepens socio-economic inequality, compounded by geographic and technological disparities. In many of the countries where we operate, communities face the negative consequences of these developments. To strengthen resilience among the most vulnerable, we support sustainable approaches to food production and income generation.

The role of the local church

Within our food security and livelihoods programmes, churches play a practical and strategic role. Building on the CCT approach (see page 9), church leaders can mobilise communities

at the outset of a project. Churches may offer facilities such as meeting spaces, or make land available for cooperative storage facilities or demonstration plots for training in sustainable farming techniques.

Quality standards and targeted action

Research increasingly highlights the close link between development, climate and environmental sustainability. Given the complexity of causes and consequences, interventions must address climate-related risks in a comprehensive way. In vulnerable regions, this often centres on strengthening resilience through poverty reduction rather than focusing solely on emissions reduction. Tearfund therefore prioritises economic opportunity, stability and awareness of environmental stewardship.



Our approach operates at several levels:

- **Community strengthening** – We support communities in adapting to changing circumstances. Tearfund has developed a strong track record in facilitating collaborative change processes with churches and local communities.
- **Disaster risk reduction** – Climate-related disasters are increasing in frequency and intensity. Working with communities on preparedness enhances resilience during crises and enables faster recovery, safeguarding access to food and income.
- **Entrepreneurship through access through credit** – Within self-help groups, members save weekly contributions into a shared fund. From this capital, short-term loans are provided at low interest rates. This enables families to manage planned and unexpected expenses, such as school fees, medical costs or start-up

capital for small enterprises. These groups also foster social cohesion and provide platforms for training, awareness and coaching. This model is now implemented across multiple countries.

- **Solar-powered irrigation** – Unpredictable rainfall patterns have made rain-fed agriculture increasingly unreliable. Where feasible, we promote small-scale solar-powered irrigation systems, including drip irrigation. This enables year-round cultivation, provided sufficient water sources are available.

Learning and innovation

Unpredictable rainfall patterns have made rain-fed agriculture increasingly unreliable. Where feasible, we promote small-scale solar-powered irrigation systems, including drip irrigation. This enables year-round cultivation, provided sufficient water sources are available.

Digital climate resilience

In the lowlands of Ethiopia, prolonged drought threatens the livelihoods of farmers who combine crop cultivation with livestock keeping. We introduced an innovative and proven solution: climate insurance accessed via a mobile application, with payouts triggered by measured conditions. Funded by the Dutch Relief Alliance, this initiative enables farmers and pastoralists to prepare more effectively for climate-related shocks. The system uses official data from the Ethiopian Meteorological Service. Weather updates and agricultural advice are shared through SMS and voice messages, ensuring that even remote communities have access to critical information. This strengthens drought resilience and provides a scalable model for other regions.

Climate-responsive humanitarian action

Tearfund is advancing efforts to make humanitarian interventions in food security and livelihoods more climate-resilient and environmentally responsible. In 2025, with support from the Dutch Relief Alliance, we launched a learning trajectory for partner organisations in South Sudan and the Democratic Republic of the Congo. We support them in integrating climate adaptation and ecological sustainability into project design and implementation. This includes conducting risk analyses, developing climate adaptation action plans and documenting how the CCT approach contributes to resilience. Through continuous learning and applied research, we strengthen local organisations while contributing to a broader movement to green humanitarian aid. This approach aligns with ECHO's minimum environmental requirements and demonstrates Tearfund's leadership in sustainable humanitarian practice.

Examples of our work

'Conservation farming' for stable food production

To strengthen local food production and ensure stable food supplies, we promote sustainable agricultural techniques. One example is conservation farming, a method that minimises soil disturbance and keeps the soil covered with organic material as much as possible. This reduces moisture loss, enhances soil fertility and supports healthy soil ecosystems. The approach is applied in programmes in Zimbabwe, Ethiopia, Uganda and Nepal.

'Business support' to increase income

We strengthen purchasing power by enabling people to establish small-scale businesses. Women in particular gain opportunities to generate additional income by accessing local and regional markets. Environmental impact is also considered when developing these activities. In eastern Zimbabwe, for example, seven hundred households use solar-powered irrigation to sustain communal horticulture projects.

This allows them to harvest crops three times a year, improving food security and significantly increasing income.

Supporting young people with sustainable enterprises

In countries such as Uganda, Zimbabwe, Haiti, the Democratic Republic of the Congo and Ethiopia, most young people face limited employment prospects. Job creation does not keep pace with population growth, and education systems often fail to equip young people with relevant skills. In the DRC, Tearfund supports a project that trains and mentors young people to establish sustainable businesses. Examples include an eco-friendly restaurant and the production of construction materials from recycled plastic waste.

Natural pest control and organic pesticides

In Uganda, Zimbabwe and other contexts, we discourage the use of chemical pesticides, which pose risks to people and the environment and are often unaffordable for smallholder farmers. Instead, we train farmers to produce natural

pesticides using plant extracts and locally available materials. We also promote the use of compost and bokashi, organic fertilisers that improve soil health and enhance long-term soil fertility.





Humanitarian assistance

Humanitarian assistance supports people in crisis in meeting their most basic needs. Crises may result from human actions, such as armed conflict, or from natural hazards. They can occur suddenly or develop gradually. Many crises lead to displacement and refugee movements.

Humanitarian response covers a broad range of activities and phases. In acute emergencies, assistance focuses on saving lives, alleviating suffering and protecting human dignity. Beyond immediate relief, affected communities are supported in recovery and reconstruction, ideally strengthening resilience beyond pre-crisis levels. The long-term objective is to mitigate that future disasters or conflicts trigger renewed crises. Disaster preparedness and risk reduction therefore form an integral part of our approach, enabling communities to respond more effectively or prevent harm altogether.

In 2025, more than 300 million people worldwide depended on humanitarian assistance. Key drivers include the rise in climate-related disasters, such as food crises across parts of Africa, large-scale natural disasters including the earthquake in Myanmar, and protracted conflicts in Ukraine, the Democratic Republic of the Congo, Sudan and the Middle East.

Quality standards humanitarian assistance.

Our humanitarian work is guided by four core principles:

- **Humanity** – We seek to alleviate suffering, with particular attention to vulnerable groups, while respecting the dignity and value of every person.
- **Neutrality** – We do not take sides in hostilities or political controversies.
- **Impartiality** – Assistance is provided solely on the basis of need, without discrimination.
- **Independence** – Our actions remain independent of political, economic or military agendas.

These principles are foundational and non-negotiable. They guide the design, monitoring and evaluation of every intervention. In addition, we adhere to recognised international standards and frameworks, including the Code of Conduct for the International Red Cross and Red Crescent Movement and NGOs in Disaster Relief, the Core Humanitarian Standard, the Sphere Standards and the International Aid Transparency Initiative.

Working through local partners

Our ability to respond rapidly and effectively relies on strong national and local partner organisations. These partners possess in-depth knowledge of the local context and dynamics of each crisis. In many cases, they are the first to respond in affected areas and can initiate life-saving assistance without delay.

Reaching the growing number of people in need requires sustained investment in partner capacity. Our approach aligns with the localisation agenda, which seeks to recognise, respect and strengthen the independence, leadership and decision-making power of national actors in humanitarian response and development. Tearfund prioritises localisation and actively seeks opportunities to deepen this commitment.

Learning and innovation

The localisation of humanitarian assistance remains a priority within our learning and innovation agenda. One way Tearfund advances this is by ensuring that local partner organisations play an equal role in designing and implementing humanitarian interventions.

In Zimbabwe, we used weather data to forecast a severe drought. This enabled timely preventive action. Damaged water sources were repaired, additional boreholes were drilled and livestock watering points were established. Farmers received drought-resistant seeds and training in water-efficient agricultural practices. As a result, communities retained access to water, livestock survived and farmers were able to harvest crops despite the drought. Early preparation delivers tangible impact.

The role of the local church

There is a growing global shortfall in humanitarian response capacity. The involvement of local churches is therefore essential. Local churches are often well positioned to work closely with communities, identify needs and mobilise resources. They provide volunteers, are frequently among the first to reach hard-to-access areas, assist in the distribution of relief items, offer psychosocial support and can play a mediating role in situations of tension and conflict.

In 2025, Tearfund continued training local churches to develop a clear vision of their role within the community. We strengthened their capacity both before and after disasters. Churches were equipped with knowledge of core humanitarian standards, practical tools for needs assessment and guidance on ensuring inclusive support for vulnerable people, regardless of religion, gender, social status or ethnicity. In partnership with local and national organisations and with the support of our constituency, we contribute meaningfully to communities in crisis.

Technology and innovation continue to grow in importance. While local knowledge remains central, it is increasingly combined with technological tools. Satellite imagery and weather data enable earlier risk identification. Agricultural innovation includes drought-resistant crop varieties that mature faster and require less water. Technology enhances the speed and effectiveness of our response and supports communities in adapting to changing climatic conditions.

We also invested in a proven methodology to strengthen partner capacity in disaster management, enhancing preparedness for future crises. This approach reinforces locally led response in a practical and sustainable manner. In 2025, we supported this process in Indonesia, Uganda, Ethiopia, South Sudan and Zimbabwe.

Examples from our work

In 2025, Tearfund implemented humanitarian programmes in the Democratic Republic of the Congo, Ethiopia, Gaza and the West Bank, Haiti, India, Indonesia, Mozambique, Myanmar, Nepal, Ukraine, Uganda, Sudan, Zimbabwe and South Sudan. Humanitarian assistance represented 78.6% of our total international portfolio, with a total expenditure of € 13.6 million. In 2025, we reached 352,900 people through these interventions. This work was made possible by the support of individual donors, churches, companies, foundations, the Dutch government, the European Union and EO Metterdaad.

Dutch Relief Alliance

Since 2014, Tearfund has been part of the Dutch Relief Alliance, a consortium of 14 Dutch organisations providing humanitarian assistance with funding from the Ministry of Foreign Affairs. In 2025, this partnership enabled us to respond in Haiti, Myanmar, Indonesia, Mozambique and the Democratic Republic of the Congo in so called acute joint responses.

In earthquake-affected Myanmar, we provided cash assistance and hygiene supplies to 10,120 people in Mandalay and Sagaing. In southern Shan State, we delivered medical care through mobile clinics and

improved access to safe water, reaching 6,894 people.

In Sudan, 22,447 people received food vouchers. We also addressed maternal and child mortality linked to malnutrition. A total of 1,500 people were screened and treated for acute malnutrition and received nutrition awareness sessions, including pregnant and breastfeeding women. In addition, 5,000 people received basic healthcare, and 1,000 people were supported with trauma care and protection services.

In Ethiopia, the Democratic Republic of the Congo and South Sudan, we continue to implement multi-year programmes that integrate humanitarian response with longer-term development, supported by the Dutch Relief Alliance in so called protracted joint responses.

European Union

With funding from the European Union, we provided emergency assistance in South Sudan in 2025. Through two projects, more than 70,000 people received support in food assistance, safe water, sanitation, hygiene and protection against sexual and gender-based violence.





Peace, reconciliation and protection

A growing proportion of people living in poverty reside in areas affected by conflict and violence. Conflict is both a cause and a consequence of poverty and injustice. Tearfund therefore invests in restoring broken relationships, addressing injustice and strengthening communities so that people can rebuild their lives and flourish.

Peace extends beyond the absence of violence. The biblical concept of shalom conveys harmony, wholeness, restoration, well-being and security. Inspired by this vision, we work towards sustainable peace by strengthening relationships within families and communities, across regions, and between citizens and authorities.

We equip communities to resolve conflicts peacefully and collaborate across social and religious divides. Faith can serve as a powerful driver of positive change. We therefore facilitate interreligious dialogue and peacebuilding initiatives that promote Freedom of Religion or Belief as a foundation for inclusive and peaceful societies. The JISRA programme (see page 43) demonstrates the impact of this approach.

A core methodology developed by Tearfund is Community Conflict Transformation Dialogues (CCTD). This process enables participants to reflect on conflicts affecting their communities and to develop strategies for prevention and reconciliation. Local knowledge and lived experience guide the dialogue, ensuring ownership remains with the community. In practice, this often leads to the formation of local peace committees and community-led peace initiatives.

Addressing sexual and gender-based violence
Tearfund places particular emphasis on strengthening the role of women and young people. Women are frequently among the most affected in conflict settings and face heightened risks of sexual and gender-based violence, sometimes used as a weapon of war. Young people represent the largest demographic group in many contexts yet often lack economic opportunity and meaningful participation in peace processes, increasing vulnerability to violent extremism.

Through the Transforming Masculinities programme, we challenge harmful social norms and gender roles that exclude women and marginalise young people. We also provide support to survivors of sexual and gender-based violence. By strengthening the agency of women and young people, we enable them to take leadership in peace initiatives. Their engagement fosters dialogue across divides and contributes to sustainable peace.

The role of the local church

In fragile and conflict-affected contexts, division can deepen quickly. Local churches play a vital role in shaping attitudes and behaviours within communities. Grounded in a message of unity, reconciliation and peace, churches are well placed to influence social norms and promote restorative relationships.

Churches are trusted institutions in many contexts and are embedded in daily community life. They provide spiritual and practical support during times of joy and crisis alike. In our work, we collaborate with local churches to analyse community challenges and identify pathways towards positive change.

Tearfund equips church leaders, women and young people with influence to address the root causes of violence, trauma and gender inequality. Through dialogue sessions, study groups and workshops, we support local peacebuilders in managing conflict and transforming harmful cultural norms and stereotypes.

Examples from our work

Nigeria

Through our partners SUWA and RURCON, Tearfund supports interreligious peacebuilding in Kaduna and Plateau States. Dialogues, workshops and community campaigns promote peaceful coexistence and challenge harmful norms. In 2025, this led to the establishment of interreligious networks, self-help groups and vocational and skills centres that strengthen social cohesion and community resilience.

Collaboration with religious leaders created greater space for women and young people to participate in decision-making. In Zaruma, Plateau State, 16 women now serve within the local leadership structure, which previously consisted solely of men. More than 200 people received training for self-help groups, and 13 savings and loan groups were established. A total of 361 religious, traditional and community leaders participated in interreligious dialogue meetings. In addition, 270 people engaged in trust-building activities between faith groups, including sports and cultural events that provided safe and constructive spaces for interaction.

Quality standards and targeted focus

Gender equality and the protection of marginalised groups form integral components of our quality standards (see page 79). This includes preventing sexual and gender-based violence and ensuring appropriate support for survivors. Our approach engages the entire community and strengthens local capacity, enabling communities to take ownership of inclusion and protection.

Our strategy

In 2025, Tearfund developed a policy framework for Reconciled, Peace-filled Societies (see page 9). This document outlines our strategic priorities and aligns them with our ambition to further scale Church and Community Transformation (see page 9). It provides direction for our peace and reconciliation work in the years ahead.

South Sudan

Jonglei State in eastern South Sudan faces the combined pressures of climate change, economic fragility, inflation, flooding and intercommunal violence. Many residents are displaced and experience severe food insecurity. Persistent local tensions, land disputes and high unemployment hinder peaceful coexistence and stable livelihoods.

Through our partner ALARM, Tearfund advances peacebuilding by facilitating dialogue processes and establishing peace committees. In participating communities, this approach has contributed to a 60% reduction in violent incidents and a 70% reduction in aggression-related conflicts. Parallel activities in agriculture and entrepreneurship strengthen resilience, improve livelihoods and contribute to a more harmonious society.

Syria

The humanitarian situation in Syria remains critical. Women and girls face disproportionate impacts from displacement, economic hardship, sexual and gender-based violence and child marriage. Tearfund supports them in rebuilding mental strength and economic independence.

Through counselling, vocational skills training and awareness of their rights, women gain renewed perspective and opportunity. In 2025, 656 women in Homs were reached through this approach.



Our national programmes

Fundraising

In the Netherlands, Tearfund mobilises financial resources to address poverty and injustice worldwide. Through the commitment of our supporters, we offer new perspective to people living in vulnerable circumstances. Sustainable impact requires sustainable income. Fundraising therefore remains a core element of our mission.

Our communications

Our fundraising activities engage private donors, churches, companies and foundations. For each group we develop tailored communication, ensuring relevance and clarity. Relationship management strengthens our engagement with churches, companies and foundations, keeping partners closely connected to our work.

In 2025, we sent 12 printed mailings to different target groups. Many included a newsletter reporting on projects made possible through donations. Three mailings focused on emergency response; the remainder addressed long-term development.

We also distributed 72 digital newsletters during the year, providing updates to churches, companies and various private donor groups.

Recurring donations continued to provide a stable foundation for our work. This form of giving strengthens financial predictability and supports careful long-term planning.

Telemarketing

Telemarketing enables personal contact with existing and prospective donors. We adhere to GDPR regulations and our internal privacy protocols. Individuals are contacted no more than once every two years.

Existing donors are thanked and invited to consider increasing their contribution or converting to a recurring donation. We also inform them about the option of leaving a legacy. Former donors are approached with an invitation to reconsider their decision. Individuals who have shared their contact details during a Tearfund activity are invited to become donors, including through our family-based giving initiative, World Family.



Online fundraising platform

Our online platform enabled individuals and groups to organise fundraising initiatives in 2025. Friends, families and community groups raised € 63,097 through their campaigns.

One initiative is Nacht zonder dak, where teenagers spend a night outdoors to raise funds. The event encourages reflection on justice and solidarity. In 2025, 20 groups participated, involving 204 young people.

World Family

In 2024, we introduced: World Family, a family donor programme. Participating families receive a folder followed by a quarterly card highlighting a specific country and related challenges. Each edition includes discussion questions and prayer points tailored for families.

Legacies

Each year, Tearfund receives income through legacies. In 2025, this amounted to € 285,743. We are deeply grateful to those who choose to include Tearfund in their will and extend support to people in need through their legacy.

Happietaria

Happietaria once again delivered strong results in 2025. This volunteer-run (mostly students) pop-up restaurant operated in seven cities: Delft, Gouda, Groningen, Papendrecht, Utrecht, Wageningen and Zwolle. A total of 945 volunteers welcomed 9,800 guests, generating a record € 316,048 for Tearfund's work.



Donor survey

In June, we conducted a large-scale survey among our private supporters. The findings provide valuable insight into how our organisation is perceived and enable us to refine our communication. The survey was conducted both online and by post, with 2,990 respondents.

Tearfund received an average rating of 7.8. Eight per cent identified Tearfund as their preferred charity, and 66% listed it among their favourites.

Ninety-five per cent believe Tearfund makes a positive to very positive difference for people affected by poverty and crisis. The primary motivations for giving are poverty alleviation (62%), emergency response (60%) and combating injustice (56%).

Respondents further indicated:

- The three core values most associated with Tearfund are compassionate, driven and hopeful.
- Tearfund distinguishes itself through the combination of emergency response and structural poverty reduction, its work through churches and its small-scale project approach.
- Greater attention is desired for themes such as living simply, inequality and power dynamics, and the constructive role of churches.



Appreciation

At the end of 2025, we organised the Christmas Nativity Festival in Putten together with the band Trinity to thank our supporters. Ambassadors Otto de Bruijne and Timzingt also contributed. More than 3,000 attendees gathered in an inspiring setting to reflect on a year of shared commitment.

Raising awareness

In the Netherlands, we pay attention to awareness raising of root causes of poverty and injustice. Lifestyles in high-income contexts affect communities facing vulnerability worldwide. Guided by care for people and creation, we promote a sustainable and just way of living: conscious consumption, reduced waste and fair purchasing choices. In doing so, we contribute from the Netherlands to a world that lives within planetary boundaries and protects human dignity.

The power of the church

Tearfund equips churches worldwide to address poverty within their own communities. Churches are called to confront injustice, serve their neighbours and pursue justice. Our international experience demonstrates the transformative power of local churches when they embrace this calling. We challenge and encourage churches in the Netherlands to discover their own potential for impact.

In 2025, we launched a campaign focused on the power of the church. Activities included opinion articles and advertisements in national media, presentations at events such as Opwekking Pentecost Conference and the New Wine Summer Conference (see page 66), and a portrait series featuring individuals in the Netherlands and abroad sharing stories of church-based impact.

We also conducted the National Church Survey, completed by 4,252 respondents, to explore how church members perceive the strengths of their congregations. In addition, we published The Faith Language of Your Church, a booklet inviting reflection on the role of the local church. An accompanying online test helps church members identify their faith language and apply it within their community.



Vote for Humanity

Ahead of the Dutch parliamentary elections on 29 October 2025, Tearfund launched the Vote for Humanity campaign. Through interviews and opinion pieces, we encouraged voters to consider the well-being of others, locally and globally, when casting their vote. Campaign visibility was strengthened through posters displayed in churches, supermarkets and public spaces.

On the Monday before the elections, we unveiled the largest election poster in the Netherlands: a 5-by-9-metre banner in Amsterdam's Red-Light District. Created in partnership with Museum of Humanity and Tot Heil des Volks, the poster portrayed a fictional party leader from the Global South, giving visibility to voices often overlooked.

On election day, supporters were invited to share a "vote selfie" on social media and tag Tearfund. Together, these activities formed a visible and hopeful call to compassion that extended beyond the ballot box.

Neglected humanitarian crises

Some crises dominate headlines, while others remain largely unnoticed. In April and July, we highlighted these "neglected crises" through a series of website articles, social media posts and a dedicated mailing. Even when media attention is limited, we seek opportunities to respond.



Impact labs

In 2025, the first two editions of the Impact Lab took place. These gatherings bring together business leaders to reflect on meaningful entrepreneurship, sustainability and social impact.

The first lab, held on 18 June, featured Reinier van den Berg, climate scientist; Joffrey Vermeule,

coffee entrepreneur; Matthias Olthaar, Professor of Vital Economy; and Mira de Boer, theologian. The second edition followed on 20 November, with contributions from Piet Brinksma, pastor; Suzanne van Straaten, founder of Sprinkl; and Natasja Naron, founder of Gabriel Financial Protection.



Lent calendar

In 2025, Tearfund reintroduced its Lent Calendar for the first time since 2021. This fourteenth edition, themed Looking Out for One Another, offered daily reflections written by Mira de Boer, Daniëlle van den Brun, Jurjen ten Brinke, Otto de Bruijne, Cees Dekker and Thelma Schoon. Drawing on the book of Leviticus, the contributors explored themes of responsibility towards oneself, loved ones, the church, society and creation.

Subscribers received additional materials, including a savings box supporting families in South Sudan and small group materials for churches. The calendar reached 10,910 households.

Study materials, talks and webinars

Tearfund developed new study materials for churches, Bible study groups and individual use. Alongside the documentary The Green Line, about Christians serving their neighbours in a non-Christian context, we produced a discussion guide. This resource invites reflection on visible and invisible boundaries and on our calling to live in connectedness. The guide was requested 72 times.

On the online Bible platform YouVersion, we offered several reading plans. Through reflections and practical assignments, participants were equipped to translate the biblical message of restoration and justice into daily practice. A total of 2,553 people engaged with these plans.

In the webinar Everything of Value, we explored with Matthias Olthaar, Professor of Vital Economy, how to shape an economy in which no one is left behind and the earth is preserved. The session inspired 123 participants to contribute actively through conscious choices and engagement. In 2025, Tearfund staff and ambassadors delivered 14 talks in churches across the country. Themes included sustainability and caring for one's community. Through these contributions, we reached approximately 2,000 people.



GroenGelovig

On 18 October 2025, Tearfund hosted GroenGelovig at the Basiliek in Veenendaal, welcoming 750 participants. Keynote speakers Vanessa Nakate, climate activist from Uganda, and economist Paul Schenderling challenged and inspired the audience on climate justice, stewardship and social responsibility. Contributors including Reinier van den Berg, Mirjam Bikker, Marianne Thieme and Tim Akkerman enriched the programme. Interactive labs equipped participants with practical tools to contribute to a fairer society and a healthier climate.

GroenGelovig was organised in partnership with A Rocha Netherlands, CGMV, Christelijke Hogeschool Ede, the ChristenUnie, Fonds Kerk en Wereld, Laudato Si' Alliance Netherlands, Micah Netherlands, Nederlands Dagblad, Oikocredit Netherlands and Vegan Church.



New Wine

Tearfund was the main partner of the New Wine Summer Conference, which took place in Liempde from 19 to 25 July. Throughout the week, visitors could attend our seminars on themes aligned with our mission and vision, such as sustainability, humanitarian assistance, and the role of the church in peacebuilding.

Tearfund ambassador Jurjen ten Brinke spoke in the main programme about the powerful impact the church can have on society. In the evenings, we hosted a range of our own activities, including a pub quiz, a concert, a 'ladies' night' and a documentary evening.

At the youth area Next, teenagers took part in our sponsored challenge Nacht zonder dak (see page 60). We also organised a gathering for church leaders in collaboration with New Wine and the Evangelisch Werkverband. During this programme, we presented the practical handbook *Met Beide Benen in de Buurt* (see page 67).

Throughout the week, visitors could stop by the Tearfund tent for a cup of fair and delicious coffee. This also provided plenty of opportunity to share our story. We ran a similar coffee tent at the Opwekking Pentecost Conference during the Ascension weekend.

Micah Netherlands

Tearfund is a member of Micah Netherlands, a network of organisations committed to raising awareness of global justice. In 2025, the Micah Course was revised. The most valued elements from previous editions were retained, while the content was deepened and expanded. In addition to personal justice, the course now addresses systemic change. The theme Care for Creation was reframed as Our Place in Creation, recognising humanity as part of creation rather than separate from it. Stories from people in the Global South illustrate the impact of injustice and inequality linked to Western lifestyles. In 2025, 54 new course groups were

launched, with an average of fifteen participants per group.

The situation in Israel and Gaza has raised many questions within churches. To support dialogue, dedicated materials were developed and requested more than 650 times. Each year, Micah Netherlands initiates a themed Sunday focused on justice. A church resource pack is prepared, including sermon outlines, materials for children and teenagers, song suggestions and practical guidance. In 2025, 979 churches requested this material.



Met Beide Benen in de Buurt

For several years, Tearfund has offered the programme *Met Beide Benen in de Buurt*, designed to inspire churches and Christians to pursue visible social transformation within their local context. Growing interest led to the development of a practical handbook under the same title, launched during the New Wine Summer Conference 2025.

The book provides practical tools, Bible studies and case studies, drawing on our global experience in strengthening communities and addressing poverty and injustice. It invites congregations and small groups to take their place in society by sharing not only the Gospel but also daily life with others, following the example of Jesus. Following the first print run of 1,000 copies, a second edition has now been published.

On 16 October, a practice day was held in Amsterdam. Participants from 13 churches visited a local congregation that has long served its neighbourhood. Inspiration sessions for church leaders were organised in three churches.

Concerts and programmes

In spring 2025, Tearfund organised the inspiring women's evening *Connecting with Your Neighbourhood: A Journey to Find Home*. The event toured several locations and was led by Mirjam van der Vegt, Ronald Koops and Sharon Kips, with contributions from Elbert Smelt and Timzingt. *Connecting with your Neighbourhood* combined humour, music and practical tools to strengthen connection and impact within one's own neighbourhood.

In autumn, singer Pearl Jozefzoon performed four concerts under the title *Amazing Grace*, focusing on the impact of the church in Rwanda. Cabaret artist Timzingt presented six performances of *Omgekeerd (Reversed)*, a thought-provoking programme that uses humour to reflect on wealth, poverty and shifts in perspective. We also had the opportunity to present our work during several concert series: *Gerald Troost (Journey to Easter)*, *Trinity (Wereldwijs)* and *Laudate (Singing Together at Christmas)*.



Media engagement

In 2025, we spoke out publicly against injustice. We produced several accessible explainer videos and published opinion articles in national and regional newspapers, including Trouw, Nederlands Dagblad, Reformatorisch Dagblad, Friesch Dagblad and Katholiek Nieuwsblad. Tearfund representatives appeared on various radio and television

programmes, reaching a broad audience. The programme EO Metterdaad featured our work in Nepal in two dedicated broadcasts.



Advocacy

In 2025, we promoted collaboration between the Dutch government and local faith actors, including churches, to advance sustainable development. We maintained close contact with political parties, provided input for parliamentary debates on development cooperation and offered recommendations during the election period and coalition negotiations.

Our advocacy efforts were also conducted through the C8 alliance with Cordaid, Pax, Kerk in Actie, Woord en Daad, Prisma, Mensen met een Missie and the CDA. We participated in a conference on the future of development cooperation, where we organised a workshop on the role of religion and contributed to the accompanying publication. We engaged in the Ministry of Foreign Affairs' Broad Consultation on Religion, attended the farewell of the outgoing Special Envoy for Religion and met with the incoming envoy. We also hosted an event

at Nieuwspoor, where eight local partners from conflict-affected contexts shared their experiences in peacebuilding and reconciliation. This resulted in a manifesto highlighting the importance of interreligious dialogue.

Internationally, we took part in a United Nations event in New York on women's rights, a conference in Rome on interreligious cooperation, including an audience with the Pope, and a meeting in the European Parliament on development work in the Democratic Republic of Congo. We also participated in an event in Brussels on interreligious peacebuilding alongside Mensen met een Missie, Search for Common Ground, N RTP and Faith to Action.

Our ambassadors

Our ambassadors play a significant role in advancing our mission. They share their involvement with Tearfund and encourage others to connect with our work.



Jurjen ten Brinke, speaker, presenter and connector of churches in Amsterdam. Wrote multiple columns, served as keynote speaker at the New Wine Summer Conference, contributed to the Lent calendar, participated in the campaign The Power of the Church, and supported our emergency response campaigns for Myanmar and Sudan.



Moses Alagbe, emeritus pastor at Maranatha Community Transformation Centre, Amsterdam. Contributed to several articles for our newsletter and website.



Reinier van den Berg, meteorologist and climate expert. Speaker at an Impact Lab, contributor to the Vote for Humanity campaign and presenter of GroenGelovig 2025.



Otto de Bruijne, speaker, author and artist. Wrote several columns, contributed to the Lent calendar and supported the Vote for Humanity campaign and the Christmas Nativity Festival.



Pearl Jozefzoon, singer. Led the Amazing Grace tour on behalf of Tearfund and supported the emergency response campaign for Sudan.



Mirjam van der Vegt, author, speaker and silence trainer. Contributed to the women's evenings Connecting with Your Neighbourhood: A Journey to Find Home and supported the emergency response campaign for Myanmar.



Timzingt, cabaret performer and singer-songwriter. Presented the programme Omgekeerd on wealth and poverty, contributed to the Connecting with Your Neighbourhood: A Journey to Find Home and the Christmas Nativity Festival.



Mensenkinderen (Bas van Nienes), singer-songwriter. Contributed to articles for our newsletter and website.



Trinity, band. During the Wereldwijs tour, they highlighted World Family and hosted the Christmas Nativity Festival for our donors. Lead singer Elbert Smelt also contributed to the women's evenings and supported our emergency response campaign for Sudan.

Our organisation

Board

The Managing Director of Tearfund Netherlands constitutes the highest governing body of the organisation. Since 1 May 2023, this role has been held by Guido de Vries. He is responsible for implementing our strategic direction, overseeing day-to-day management and ensuring compliance with all relevant legislation and regulations, as well as the guidelines to which we as an organisation subscribe. The Managing Director also safeguards the realisation of Tearfund's mission and vision.

Supervision of governance and policy is entrusted to a Supervisory Council. The powers and responsibilities of the Managing Director are laid down in the Articles of Association and in the Management Regulations.

Executive and operational team

Tearfund operates with an Executive Team that carries organisational responsibility for decision-making, strategy and achieving objectives. This team consists of the Managing Director and the Heads of International Programmes, Netherlands Programmes, Operations and HR.

In addition, an operational team brings together the various team leaders. This team focuses on strengthening and safeguarding our vision, Christian identity, values and organisational culture, while promoting collaboration and alignment between teams.

A dedicated working group supports Tearfund with specialist knowledge, advice, recommendations, training and practical tools across the

organisation's four thematic focus areas (see page 9).

Our culture

Tearfund's culture is characterised by strong engagement and shared commitment. This is fostered through weekly staff gatherings and at least two team days each year. These team days focus on learning, reflection and connection. The learning component addresses topics relevant to all staff. In 2025, for example, Ben Tiggelaar was invited to speak on workload and work-life balance.

Integrity forms a core element of our organisational culture. Throughout 2025, we reflected at several points on what integrity means in daily practice, including in our collaboration with domestic and international partner organisations. These conversations took place both internally and in broader networks, such as with Partos.

OUR TEAM AS AT 31 DECEMBER 2025:

52 staff members

33 women and 19 men

39,3 FTE

1 office volunteer

4 interns



Sustainability

Tearfund regards sustainable living and working as one of the most effective strategies in addressing poverty and injustice. Sustainability means taking responsibility for other people, the earth, the climate and future generations. Together with as many people as possible, we work towards a world in which everyone can meet their basic needs, has equal opportunities and lives within the limits of the planet.

We pursue this in multiple ways. Within our international programmes, we support vulnerable households and communities in adapting to changing climate conditions. In the Netherlands, we invest in awareness-raising and policy engagement, encouraging Christians and churches to speak out against climate injustice. In 2025, this included the event GroenGelovig (see page 65).

Tearfund takes responsibility for its own ecological footprint. In 2025, we further professionalised our approach to measuring and reducing this footprint. By applying a sustainability checklist within our projects, we ensure structural attention to environmental impact and identify opportunities to strengthen positive outcomes.

We measure annually the greenhouse gas emissions resulting from our activities in and from the Netherlands and work to reduce them in line with international standards, including the objectives of the Climate Charter.

The majority of our emissions result from international travel for projects, training and partner visits. These journeys are essential to our work. We reduce emissions by combining trips, booking direct flights and using public transport wherever possible within Western Europe. A recently introduced decision-making framework supports conscious and responsible travel choices. We also collaborate with other organisations to exchange knowledge and improve practice.

We encourage sustainable commuting by providing appropriate travel reimbursements for staff who use public transport. Sustainability is also embedded in our supplier assessments, with attention to environmental performance and responsible business conduct. It forms a consistent element of our external communications, reflecting our conviction that shared responsibility is essential for progress towards a sustainable future.

Emissions that cannot be reduced are offset through projects focused on forest and land restoration, including a macadamia value chain initiative in Ethiopia. In this project, carbon is captured through the planting of macadamia trees, which can produce fruit for up to 75 years. The initiative contributes to landscape restoration while generating sustainable income for participating farmers.

Board and Supervisory Council

As at 31 December 2025

Board

Drs. G.J. (Guido) de Vries

Managing Director, Stichting Tearfund Nederland

Other positions:

- Board member,
- Integral Alliance; Board member Micah Netherlands;
- Member of the Audit Committee, Dutch Relief Alliance

Supervisory Council

Dr. E.B. (Eric) Kuisch

Chair of the Supervisory Council and Chair of the Remuneration Committee

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

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

Secretary

- Member since 7 December 2017 until March 2026
- Interim Manager, Municipality of Utrecht
- Senior Researcher, Institute for Housing and Urban Development Studies (IHS), Erasmus University Rotterdam
- Other positions: Parliamentary Group Leader, CDA, Municipality of Papendrecht

Drs. E.C. (Carlinke) Jansen

Member of the Safeguarding & Wrongdoing Committee

- Member since 25 April 2019 until March 2026
- Communications Specialist and Leadership Coach
- Other positions: Board Member, KV de Zeemeeuwen; Communication Officer, Rainbow Salute Foundation

Drs. A.J. (Albert) Klomp MSc

Member of the Audit Committee

- Member since 24 September 2022, eligible for reappointment in 2028
- Independent Business Operations Coach
- Other positions: Member of the Supervisory Council and Audit Committee, Terre des Hommes

Dr. A.M. (Annemiek) de Jonge

Member of the Remuneration Committee and Vice-Chair

- Member since 11 October 2022, eligible for reappointment in 2028
- Specialist in Integral Mission
- Senior Researcher Care and Meaning and Programme Lead Identity, Viasa University of Applied Sciences, Zwolle
- Other positions: Member of the Supervisory Council, Opella; Chair of the Board, Urban Expression

K.D. (Kuki) Noordam

- Member since 4 November 2025, eligible for reappointment in 2028
- Member of the Executive Staff, Ministry of Defence

Drs. G.F. (Geert) Waardenburg

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

Ir. S. (Sander) Schot MBA

- Member of the Safeguarding & Wrongdoing Committee
- Member since 5 March 2024, eligible for reappointment in 2027
- Senior Advisor Inclusion, CBM Global Disability Inclusion

Bezoldiging

Membership of the Supervisory Council is unpaid. Members may receive reimbursement for travel and other expenses related to attending meetings. In 2025, the Supervisory Council met five times. Meeting expenses, including venue costs, amounted to € 5.005,85.

Quality assurance and integrity

The purpose of our quality management system is to ensure that those with whom we collaborate and to whom we deliver products and services benefit from the quality, effectiveness and impact of our work. We achieve this by complying with recognised quality standards and frameworks that define criteria and expectations for our activities. These align with our organisational values and our own internal quality standards (see page 79).

All support provided to churches and partner organisations is grounded in a shared commitment to integrity and professionalism. We foster an open organisational culture in which we are accountable for our actions and committed to mutual learning. The well-being of the people for and with whom we work remains our highest priority.

Tearfund is:

- a Recognised Charity under the quality requirements of the CBF, the Dutch regulator for charities;
- certified under ISO 9001:2015 and Partos 9001:2018, standards for quality management in the development sector;

- a holder of the EU Programmatic Partnership with ECHO, the humanitarian aid department of the European Commission;
- registered with the Dutch Tax Authorities as a Public Benefit Organisation (ANBI);
- certified under the Core Humanitarian Standard (CHS), which sets requirements for transparency, participation and accountability in humanitarian and development work.

Tearfund commits to:

- the Code of Conduct for the International Red Cross and NGOs in Disaster Relief;
- the Code of Conduct of Goede Doelen Nederland, including guidelines for financial management and executive remuneration;
- the Sphere Standards for humanitarian response;
- the Core Humanitarian Standard;
- the International Aid Transparency Initiative (IATI), which promotes the online publication of project information;
- Guideline RJ 650 for Fundraising Institutions issued by the Dutch Accounting Standards Board.

Further information is available at tearfund.nl/gedragscodes.

Quality processes

Our projects are implemented in partnership with local churches and organisations. Adequate quality and capacity among these partners are essential. Tearfund provides advice and coaching to strengthen their performance.

A key tool for project oversight is the PME system (Planning, Monitoring and Evaluation), which forms part of our ISO-certified quality framework. Through this system, we conduct structured reviews of project proposals, progress reports, annual accounts and external evaluations.

The well-being and protection of the people for and with whom we work are of paramount importance. All Tearfund staff therefore complete mandatory e-learning modules on codes of conduct, integrity, corruption, conflicts of interest, fraud awareness, information security and our whistleblowing procedure. These modules, together with the associated processes and procedures, form the backbone of ethical decision-making within our organisation. Integrity and moral reflection also receive ongoing attention during weekly staff gatherings and team days.

Every new partner organisation added to our international portfolio undergoes a thorough due diligence process, with specific attention to integrity policies and the safeguarding of vulnerable children and adults. We also maintain strict oversight of the funds entrusted to us, ensuring that misuse is prevented.

CHS-certification

Since August 2023, Tearfund has been certified under the Core Humanitarian Standard (CHS) by the Humanitarian Quality Assurance Initiative. This certification confirms compliance with a key international quality benchmark in humanitarian and development cooperation.

The certification means that an independent external audit body has positively assessed our organisation and projects against nine criteria. These include the timeliness and relevance of assistance provided, and the effectiveness, efficiency and accountability of financial management. Communities can expect high-quality support from a certified organisation, characterised by continuous learning and accountability.

CHS certification concerns both the quality of assistance and the quality of impact. Our objective is to strengthen communities towards self-reliance, while ensuring that our interventions do not cause harm to local economies, environments or integrity.

The CHS places people and communities at the centre of humanitarian response. Their participation in projects and access to feedback and complaints mechanisms are essential. Our certification affirms the quality and accountability of our work.



Complaints and feedback from local communities

In line with our CHS certification, we place strong emphasis on feedback and complaints. Community members can submit feedback through our partner organisations, strengthening their voice within our programmes and enabling timely identification and resolution of concerns. We request partners to actively encourage communities to share feedback and to report this to us.

In 2025, our partners reported nearly 500 items of feedback. Almost 50% consisted of positive feedback and appreciation for the services provided. The remaining responses offered valuable insights for improvement. Most were suggestions or recommendations, such as initiating irrigation construction in time for the rainy season or proposing topics for future training sessions.

Other feedback concerned the number of training sessions, where participants experienced pressure on family responsibilities. Complaints were also received regarding participant selection processes, clarity of criteria and accessibility of services. All feedback was addressed by our partner organisations and used to strengthen programme effectiveness and impact.

Serious misconduct

Signals of misconduct within projects can be reported in various ways. Reports may be submitted on site, anonymously if desired, or may emerge during the mandatory annual external audits conducted at partner level. In 2025, we addressed three serious cases involving financial violations, forgery and fraud.

1. Report of financial fraud within a small-scale community initiative

Within a fund supporting local community initiatives in Africa, financial fraud was identified. A staff member unlawfully appropriated approximately € 3,000 intended for organising an event. Upon detection, immediate measures were taken to prevent further damage. The full amount was reimbursed by the organisation concerned, and the incident was reported to the relevant authorities and donors. Internal procedures were subsequently strengthened to reinforce compliance and quality assurance.

2. Report of financial misconduct during relief distribution

During the distribution of relief items in a crisis-affected area in Africa, a financial irregularity was

detected. Twenty-two emergency relief packages were issued on the basis of falsified vouchers, with a total value of approximately € 640.

The implementing partner replaced the lost goods from its own resources, ensuring that neither the donor nor the intended beneficiaries incurred a loss. Control procedures for registration and distribution were tightened, including additional verification steps and greater involvement of local representatives.

3. Report of double payment for transport services in an emergency project

An independent audit of an emergency response project in Africa identified a financial risk related to duplicate payment receipts for logistics services. This created uncertainty regarding the legitimacy of certain transactions. Although conclusive evidence of fraud was absent, the investigation concluded that inadequate procurement practices likely resulted in a financial overcharge of approximately € 14,800.

The implementing organisation repaid this amount. In consultation with stakeholders, the funds were allocated to strengthening financial systems and internal controls at the local partner level. The incident and corrective measures were reported to relevant stakeholders.

Lessons learned

Each report of misconduct prompts careful review of our procedures and identification of lessons for improvement. The cases in 2025 were addressed in a thorough and appropriate manner. Such incidents nevertheless carry significant impact, affecting not only those directly involved but also our staff and supporters. Trust remains central.

Every report of abuse of power or other misconduct requires a professional response process that prioritises the well-being of potential victims. Restoration of trust is equally essential, both with stakeholders in the Netherlands and with partner organisations with whom we continue to collaborate.

Feedback from our supporters

Understanding the perspectives of our supporters is essential. We value the feedback we receive and use it to strengthen the quality of our work and to grow as an organisation. All complaints are carefully registered and handled. Our procedure is to resolve them as promptly as possible, and no later than within ten working days.

At least once a year, all feedback is reviewed internally to identify recurring concerns and to assess the quality of our response process.

In 2025, we received 32 complaints, 22 fewer than in 2024. Every complaint is taken seriously. The situation in the Middle East continues to evoke diverse views among our supporters. In 2025, we began providing emergency assistance in Gaza and the West Bank, which resulted in seven complaints. Our position remains clear: Tearfund is a humanitarian organisation, not a political one.

Guided by our calling to place people in need at the centre, we operate according to internationally recognised humanitarian principles: humanity, neutrality, impartiality and independence. These principles govern all emergency responses worldwide.

Other feedback concerned the option of anonymous donations and instances of unwanted communication. Most errors on our side resulted from human oversight. These issues were corrected promptly 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 19 risks in our operations. Below we highlight the most important seven, based on the internal risk analysis that we review annually.

Our work involves risks that require careful assessment. For each risk, we estimate both the likelihood of occurrence and the potential impact on our organisation. In total, we identify nineteen operational risks. Below, we outline the seven most significant, based on our annual internal risk analysis.

When assessing likelihood, we apply a “gross probability” approach: the probability of occurrence in the absence of mitigating measures. Through the implementation of the measures described, the likelihood is reduced to low or unlikely. Impact assessments are based on a structured risk impact matrix developed by the organisation. In 2025, we also formalised our risk appetite in a dedicated risk appetite policy.

The potential financial consequences of identified risks are reflected in the level of our continuity reserve (see page 94). Over the past year, two risks had the greatest influence on our work: the risk of fraud, corruption or conflicts of interest, and the risk of insufficient income to cover organisational costs. For further information on how we addressed the risk of fraud, corruption or conflicts of interest, see page 76.

SAFEGUARDING-INCIDENT

Safeguarding incidents include abuse, exploitation or other forms of harm affecting a child or vulnerable adult under the responsibility of Tearfund Netherlands or a partner organisation. In addition to harm to the individual concerned, such incidents can result in reputational damage.

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.

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.

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: major
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.

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;
- Researching trends in donations;
- Adequate attention to diversity in acquisition.

IRRESPONSIBLE USE OF ARTIFICIAL INTELLIGENCE (AI)

Irresponsible use of AI may result in loss of control over organisational processes, including potential misuse of Tearfund’s assets.

Chance: high
Potential impact: major

Our measures:

- Joint policy development within the Tearfund Family;
- Formal AI policy outlining responsible use;
- Staff awareness initiatives, including attention to environmental impact.

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

Christelijk Noodhulpcluster (CNC)

Alignment and fundraising on communications and programmes with six peer-organisations.

Dutch Relief Alliance (DRA)

Cooperation in emergency policy and funding, by 14 humanitarian aid organisations.

EO Metterdaad

Funding (third-party revenues), media.

Evangelische Omroep (EO)

Awareness and connection

Goede Doelen Nederland

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

Groot Nieuws Radio

Name recognition and awareness.

Micah Netherlands

Partner in raising awareness on issues related to global justice.

Ministry of Foreign Affairs

Strategic cooperation in programme policy, influence policy and funding.

Missie Nederland

Network for Christian organisations.

Museum of Humanity

Collaboration in raising awareness and making our impact visible.

Nederlands Dagblad

Name recognition and 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.

Truetickets and Events for Christ

Partners in event organisation.



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 an active member of the global Tearfund Family, united in the fight against poverty and injustice.

The Tearfund Family consists of nine members: Australia, Belgium, Canada, Germany, France, Ireland, New Zealand and the United Kingdom. Together, we collaborate with more than 350 partner organisations in over 50 countries worldwide. This collaboration enables us to draw on a broad range of knowledge, experience and expertise.

In addressing poverty and injustice, the Tearfund Family is guided by the following shared values and ways of working:

1. Our Christian identity is central. This is reflected in the way we serve all people, regardless of ethnicity, religion, gender or political belief.
2. We value the distinct strengths of each member of the Tearfund Family while safeguarding our shared interests and unity.
3. Together, we pursue excellence in all we undertake and hold ourselves accountable for our work.
4. We work with and through local organisations to achieve lasting change.

CHAPTER 5

Annual figures 2025

Balance sheet

| | 31 December 2025 | 31 December 2024 |
|-----------------------------------|------------------|------------------|
| ASSETS | | |
| Intangible fixed assets (1) | 13,006 | 61,554 |
| Property, plant and equipment (2) | 88,251 | 118,433 |
| Total fixed assets | 101,257 | 179,987 |
| Receivables and accruals (3) | 1,511,355 | 1,421,959 |
| Cash and cash equivalents (4) | 5,089,445 | 7,415,532 |
| Total current assets | 6,600,800 | 8,837,491 |
| Total | 6,702,057 | 9,017,478 |
| LIABILITIES | | |
| Reserves and funds | | |
| - Continuity reserve (5) | 1,875,828 | 1,671,053 |
| - Designated reserves (6) | 171,687 | 517,688 |
| Total reserves | 2,047,515 | 2,188,741 |
| - Designated funds (7) | 2,140,719 | 2,040,030 |
| Total reserves and funds | 4,188,234 | 4,228,771 |
| Provisions (8) | - | 111,500 |
| Short term debts (9) | 2,513,823 | 4,677,207 |
| Total | 6,702,057 | 9,017,478 |

Result | statement of income and expenditure

| | Actual 2025 | Budget 2025 | Actual 2024 |
|---|-------------------|-------------------|-------------------|
| INCOME | | | |
| Income from private donors (10) | 4,974,909 | 4,650,000 | 4,596,479 |
| Income from businesses (11) | 410,929 | 370,000 | 369,624 |
| Revenue from governments (12) | 13,833,000 | 10,178,683 | 15,082,529 |
| Income from affiliated (international) organisations (13) | 132,775 | 105,000 | 222,087 |
| Income from other non-profit organisations (14) | 2,300,926 | 2,160,500 | 1,819,717 |
| Total income raised | 21,652,539 | 17,464,183 | 22,090,438 |
| Income in return for the supply of products and services (15) | 316,048 | 235,000 | 266,153 |
| Other income (16) | 157,012 | 170,500 | 75,090 |
| Total income | 22,125,598 | 17,869,683 | 22,431,681 |
| Expenses | | | |
| Spent on objectives (17) | 20,038,569 | 16,206,290 | 21,205,830 |
| Recruitment costs (18) | 1,464,629 | 1,111,228 | 1,032,252 |
| Management and administration costs (19) | 716,051 | 632,165 | 612,487 |
| Total expenses | 22,219,249 | 17,949,683 | 22,850,568 |
| Financial income and expenses (20) | 53,113 | 80,000 | 86,299 |
| Result | -40,538 | - | -332,587 |
| Profit appropriation | | | |
| Addition/withdrawal to: | | | |
| - destination reserves | -346,001 | - | -315,635 |
| - designated funds | 100,688 | - | 141,153 |
| - continuity reserve | 204,775 | - | -158,108 |

Accounting policies

General

Stichting Tearfund Netherlands is based in Utrecht. The financial statements have been prepared in accordance with the 'RJ650 Fundraising Organisations' guideline. This guideline is intended to provide insight into an organisation's costs and the use of its funds in relation to the purpose for which those funds were raised. The financial statements are presented in euros. The accounting policies applied remain unchanged from the previous year.

Going concern assumption

The financial statements have been prepared on the basis of the organisation's going concern.

Estimates

In applying the accounting policies and rules for the preparation of the financial statements, the organisation's management makes various judgements and estimates that may be critical to the amounts recognised in the financial statements. Where necessary to provide the insight required by Section 2:362(1) of the Dutch Civil Code, the nature of these judgements and estimates, including the underlying assumptions, is disclosed in the notes to the relevant financial statement items.

Foreign currency

Transactions in foreign currencies during the reporting period have been recognised in the financial statements at the exchange rate prevailing on the transaction date.

Balance

Intangible fixed assets

Intangible fixed assets relate to capitalised expenditure on software and are valued at acquisition cost less straight-line depreciation calculated on the basis of the estimated useful life of the relevant assets. The estimated useful life for software is five years.

Property, plant and equipment

Property, plant and equipment are stated at cost less straight-line depreciation calculated on the basis of the estimated useful lives of the assets concerned. The estimated useful life for office equipment and refurbishment is five years, and for IT hardware three years.

Receivables

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

Cash and cash equivalents

Cash and cash equivalents consist of cash, bank balances and immediately callable deposits with a maturity of less than twelve months. Bank overdrafts are included under liabilities to credit institutions under current liabilities. Cash and cash equivalents are measured at nominal value.

Reserves and funds

The continuity reserve serves as a buffer to safeguard the continuity of our work in the event that Tearfund faces an unforeseen drop in income and/or an increase in expenditure. The designated reserve is earmarked for expenditure on projects and to cover other expenditure in the coming years, as determined by the Board. The designated funds relate to donations with a specific purpose ('earmarked donations') for which the Board has yet to approve projects.

Provisions

Provisions are recognised for legally enforceable or constructive obligations existing at the balance sheet date, where it is probable that an outflow of resources will be required, and 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 expenditure expected to be necessary to settle the obligations, unless otherwise stated.

Debts

Long-term and short-term debts and other financial obligations are measured after initial recognition at amortized cost. Obligations entered into that mature within one year are presented under current liabilities.

Project commitments

Unconditional project commitments give rise to a liability to a project partner at the moment our internal decision has been communicated to the project partner. Conditional project liabilities give rise to a liability to a project partner at the moment our internal decision has been communicated to the project partner and the conditions set by the project partner have been met.

Other assets and liabilities

Other assets and other liabilities are recognised at amortised cost.

Statement of income and expenditure

Government grants

Government grants that are subject to a repayment obligation if the grant is not spent in accordance with the grant conditions are recognized to the extent of the incurred obligation to spend the funds or the costs incurred in accordance with the grant conditions. Grants without a repayment obligation are recognized in the year in which they are awarded.

Grant income from other (affiliated) non-profit organizations

Income from providers other than government entities, such as companies and other/affiliated non-profit organizations, which is in substance granted in the form of a subsidy, is likewise recognized to the extent of the incurred obligation to spend the funds or the costs incurred in accordance with the grant conditions. This assessment is made based on the indicators set out in RJ 640.205, taking into account the overall facts and circumstances. Income from providers other than government entities, such as companies and other/affiliated non-profit organizations, that is not granted in the form of a subsidy is recognized in the year in which it is awarded.

Other income

Other income is recognized in the year in which the entitlement to the income arises, it is probable that the organization will receive the income, and the amount can be measured reliably.

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 on the stage of the estate's administration, a reliable estimate of the final (financial) value of the legacy can be made. This assessment is carried out on a per-legacy basis. Payments in the form of advances are recognised as income from legacies in the financial year in which they are received.

Expenses

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

Spent on objective

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

Fundraising costs

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

Management and administration costs

Other expenditure, such as staff costs and costs for administration and governance, is allocated to 'management and administration costs' insofar as these cannot be attributed to activities supporting our objective or fundraising. All indirect costs within Tearfund are reviewed by the management every three years for allocation to one of the above categories. In doing so, the management seeks to align as closely as possible with the distribution of staff time. This review was last carried out at the end of 2022.

(Project) grants and (project) contributions provided

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

Depreciation of intangible and tangible fixed assets

Tangible and intangible fixed assets are depreciated or amortised over their expected useful lives from the date they are ready for use. If there is a change in the estimate of the useful life, future depreciation or amortisation is adjusted.

Employee benefits

Wages, salaries and social security contributions are recognised in the income statement in accordance with the terms of employment to the extent that they are payable to employees. The pension scheme is accounted for using the liability method. Contributions payable during the reporting year are recognised as an expense.

Pensions

Tearfund has a so-called 'defined benefit pension scheme' administered by ASR. This is an industry-wide pension fund. The Tearfund Foundation has no obligation to make additional contributions in the event of a shortfall in the industry-wide pension fund, other than any higher future contributions. The contributions are recognised as staff costs as soon as they are due. Prepaid contributions are recognised as deferred assets if this leads to a refund or a reduction in future payments. Contributions not yet paid are recognised as a liability on the balance sheet.

Financial income and expenses

Interest income and expense are recognised on an accrual basis, taking into account the effective interest rate of the relevant assets and liabilities.

Notes to the balance sheet as of 31 December 2025

Intangible fixed assets (1)

The intangible assets are in use for business operations. The movement in these is as follows:

| | |
|--|---------------|
| Acquisition values at the beginning of the financial year | 419,038 |
| Accumulated depreciation as at the beginning of the financial year | -357,484 |
| Carrying amount at beginning of the financial year | 61,554 |
| Investments | |
| Disinvestments (acquisition value) | -176,487 |
| Disinvestments (cumulative depreciation) | 176,487 |
| Depreciation | -48,548 |
| Book value at the end of the financial year | 13,006 |
| Cumulative acquisition cost at the end of the financial year | 242,551 |
| Accumulated depreciation at the end of the financial year | -229,545 |
| Book value at the end of the financial year | 13,006 |

Property, plant and equipment (2)

Tangible fixed assets include the fitting-out and refurbishment of our office, as well as office furniture and equipment. These assets are used in the day-to-day running of the business. The movement is as follows:

| Property, plant and equipment | Refurbishment | Furniture and fittings |
|--|---------------|------------------------|
| Acquisition costs at the beginning of the financial year | 229,123 | 247,456 |
| Accumulated depreciation as at the beginning of the financial year | -214,996 | -143,151 |
| Book value at the beginning of the financial year | 14,127 | 104,305 |
| Investments | 15,529 | - |
| Disinvestments (acquisition value) | -196,485 | -115,434 |
| Disinvestments (cumulative depreciation) | 196,485 | 115,434 |
| Depreciation | -7,424 | -38,286 |
| Book value at the end of the financial year | 22,232 | 66,019 |
| Cumulative acquisition value at the end of the financial year | 48,167 | 132,021 |
| Accumulated amortisation at the end of the financial year | -25,935 | -66,002 |
| Book value at the end of the financial year | 22,232 | 66,019 |

Receivables and accruals (3)

Receivables relating to subsidies and grants include amounts received from partners and government bodies for the purpose of project financing. The term of these receivables is expected to be less than one year.

| Receivables and accruals | 2025 | 2024 |
|--|------------------|------------------|
| Receivables relating to grants and funding allocations | 1,072,683 | 942,327 |
| Receivables relating to legacies | 273,411 | 360,000 |
| Receivables relating to VAT | - | 176 |
| Other receivables and accruals | 165,261 | 119,456 |
| Total receivables | 1,511,355 | 1,421,959 |

Cash and cash equivalents (4)

The cash and cash equivalents are freely available, with the exception of a bank guarantee of € 18,000 for the rent of our office premises in Utrecht at the Landelijk Diensten Centrum.

| Cash and cash equivalents | 2025 | 2024 |
|--|------------------|------------------|
| Savings and deposit account | 3,800,000 | 6,729,331 |
| Banks | 1,287,827 | 684,765 |
| Cash | 1,618 | 1,436 |
| Total cash and cash equivalents | 5,089,445 | 7,415,532 |

Investment policy

We do not invest in risk-bearing products. Temporary liquidity surpluses are held in a savings and deposit account, depending on the liquidity planning.

Continuity reserve (5)

We maintain a continuity reserve to cover short-term risks, ensuring that Tearfund can continue to meet its obligations. By the end of 2025, this reserve will be slightly higher than the desired minimum level. In 2026, Tearfund will decide how the balance in excess of the target minimum will be spent.

| Continuity reserve | 2025 | 2024 |
|---|------------------|------------------|
| At the beginning of the financial year | 1,671,053 | 1,829,161 |
| Allocation to retained earnings | 204,775 | - |
| Withdrawal from the continuity reserve | - | -158,108 |
| At the end of the financial year | 1,875,828 | 1,671,053 |

Basis for the continuity reserve

| | | |
|----------------------------|-----------|-----------|
| Basis | 4,985,924 | |
| Desired continuity reserve | 35% | 1,745,073 |
| Actual continuity reserve | 38% | 1,875,828 |

Designated reserves (6)

This concerns a reserve whose funds were partly reallocated in 2025 and allocated to various projects. The year-end balance will be reallocated in 2026.

| Designated reserve for projects | 2025 | 2024 |
|---|-----------------|----------------|
| As at the beginning of the financial year | 270,000 | 370,000 |
| Withdrawal | -148,313 | -100,000 |
| Change in the financial year | - | - |
| At the end of the financial year | -121,687 | 270,000 |

This reserve has been established to cover the financial risks associated with institutional fundraising.

| Designated reserve for institutional fundraising | 2025 | 2024 |
|--|---------------|---------------|
| As at the beginning of the financial year | 50,000 | 50,000 |
| Endowment | | 5,733 |
| Withdrawal | | -5,733 |
| At the end of the financial year | 50,000 | 50,000 |

This concerned a reserve for the Netherlands programme. By 2025, this reserve had largely been utilised. The unspent portion was released to the continuity reserve.

| Appropriated reserve for the Netherlands programme | 2025 | 2024 |
|--|----------|----------------|
| As at the beginning of the financial year | 197,688 | 150,000 |
| Endowment | | 83,000 |
| Withdrawal | -197,688 | -35,312 |
| At the end of the financial year | - | 197,688 |

Designated funds (7)

Designated funds are funds received for a specific purpose and may only be spent on that purpose. The name of each fund indicates its intended purpose. The externally allocated amounts for projects are allocated to the relevant projects within the designated fund.

| | At start of financial year | Net income | Transfers | Compensation scheme | Corrections | Spending* | Repurposed | At end of financial year |
|---------------------------------|----------------------------|-------------------|-----------|---------------------|----------------|--------------------|----------------|--------------------------|
| Long term community development | 1,241,622 | 4,087,216 | 30,579 | - | 93,055 | -4,204,726 | 148,313 | 1,396,059 |
| Humanitarian assistance | 798,408 | 13,309,230 | -30,579 | -332,580 | 28,781 | -13,028,599 | - | 744,660 |
| Total | 2,040,030 | 17,396,446 | 0 | -332,580 | 121,836 | -17,233,325 | 148,313 | 2,140,719 |

* The expenditure consists of grants and contributions paid to partners. An overview of this is provided on page 97 (breakdown by purpose).

Provisions (8)

The item 'Provision for long-term sick leave' was established in 2024 due to the number of employees on long-term sick leave within the organisation. In 2025, the need to maintain this provision ceased.

| | 2025 | 2024 |
|------------------------------------|----------|----------------|
| Provision for long-term sick leave | - | 111,500 |
| | - | 111,500 |

Current liabilities (9)

These liabilities are expected to be settled within one year. The item 'Trade payables' relates to liabilities to suppliers. The item 'Payables relating to projects' relates to commitments to partner organisations, which are paid in instalments.

| | 2025 | 2024 |
|--|------------------|------------------|
| Trade payables | 120,682 | 252,986 |
| Payables relating to projects | 2,045,373 | 1,803,128 |
| Holiday allowance, including social security contributions | 118,720 | 107,003 |
| Holiday entitlement | 82,300 | 68,800 |
| VAT | 9,516 | 0 |
| Amounts received in advance | 0 | 2,325,666 |
| Coverage project costs yet to be declared | 90,893 | 28,334 |
| Miscellaneous | 46,339 | 91,291 |
| Total current liabilities | 2,513,823 | 4,677,207 |

Off-balance sheet commitments

Tearfund has entered into a lease agreement for its office premises in Utrecht. This agreement is renewed annually. The obligation amounts to approximately € 90,000 per year. A bank guarantee of € 18,000 was provided for the purpose of concluding the lease agreement. The cash and cash equivalents for this amount are not freely available to Tearfund.

Notes to the statement of income and expenditure

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

Income from private donors (10)

| | 2025 | Budget 2025 | 2024 |
|---------------------|------------------|------------------|------------------|
| Legacies | 285,743 | 200,000 | 367,414 |
| Donations and gifts | 4,689,166 | 4,450,000 | 4,229,065 |
| Total | 4,974,909 | 4,650,000 | 4,596,479 |

Donations from private individuals and proceeds from legacies are higher than expected. We choose to budget conservatively for legacies, as it is difficult to provide certainty in this regard.

Income from businesses (11)

| | 2025 | Budget 2025 | 2024 |
|---------------------|---------|-------------|---------|
| Donations and gifts | 410,929 | 370,000 | 369,624 |

Income from businesses is higher than budgeted. Businesses have contributed more to both emergency aid and our structural development work.

Income from government bodies (12)

Tearfund participates in the JISRA consortium (see page 43), funded by the Ministry of Foreign Affairs. This project began in 2021 and was completed in 2025. Tearfund also receives funding from the EU, with ECHO funding emergency aid projects and NDICI supporting structural projects.

Tearfund is a member of the Dutch Relief Alliance (DRA), a consortium of 14 Dutch development aid organisations, which enters into agreements with the Ministry of Foreign Affairs for projects in crisis areas. For each agreement, one of the members acts as the lead organisation. A portion of the income is allocated to Tearfund based on a number of criteria. The portion allocated to Tearfund depends in part 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 organisation, the total allocation for that project is processed in our accounts.

All these grants are of a non-recurring nature.

| | 2025 | Budget 2025 | 2024 |
|--|-------------------|-------------------|-------------------|
| JISRA – Year 5 through Mensen met een Missie | 1,185,885 | | 1,801,206 |
| ECHO – European Commission DRC programme | | | 64,886 |
| ECHO – European Commission South Sudan | 1,007,975 | | 763,230 |
| NDICI – South Sudan | 556,468 | | 552,538 |
| DRA – DRC Goma Acute Joint Response through the DRA Grant Management Foundation | 3,000,000 | | |
| DRA – Mozambique Acute Joint Response through CARE Netherlands | 480,598 | | |
| DRA – Myanmar Acute Joint Response through World Vision | 480,598 | | |
| DRA – Haiti Acute Joint Response through the DRA Grant Management Foundation | 3,000,000 | | |
| DRA – Indonesia Acute Joint Response through Plan International | 480,598 | | |
| DRA – Capacity Strengthening Joint Response through World Vision/Save a Child/SOS Kinderdorpen | 58,250 | | |
| DRA – through CARE for Myanmar Joint Response | | | 3,000,000 |
| DRA – Capacity Strengthening Joint Response | | | 50,000 |
| DRA – Sudan Acute Joint Response through Plan International Netherlands | | | 480,598 |
| DRA – Acute Response to Flooding in Somalia | | | 528,165 |
| DRA – South Sudan Protracted Crisis JR through Save the Children | 1,049,018 | | 1,058,275 |
| DRA – Ethiopia Joint Response through SOS Kinderdorpen | 1,437,252 | | 1,422,371 |
| DRA – Haiti Acute Response | | | 3,000,000 |
| DRA – Chad Acute Response – overspend | 5,499 | | 480,587 |
| DRA – South Sudan Flooding Response – overspend | 26,880 | | 775,696 |
| DRA – DRC Protracted Crisis Joint Response through World Vision | 1,175,358 | | 1,166,815 |
| Balance of direct funding for the above projects | -111,379 | | -61,838 |
| Total | 13,833,000 | 10,178,683 | 15,082,529 |

Income from affiliated (international) organisations (13)

Tearfund is a legally and economically independent organisation. We do, however, work in partnership with Tearfund organisations in other countries: the Tearfund Family (see page 86).

| | 2025 | Budget 2025 | 2024 |
|-----------------|---------|-------------|---------|
| Tearfund Family | 132,775 | 105,000 | 222,087 |

Income from other non-profit organisations (14)

Tearfund works with other international aid organisations through various networks, such as the Integral Alliance. Through the Christian Emergency Aid Cluster, we work with Dorcas, EO Metterdaad, MAF, Red een Kind (Save a Child), Woord en Daad (Word and Deed) and ZOA. We received significantly more than budgeted from foundations, partly because our network of supporters has expanded.

| Income from other non-profit organisations | 2025 | Budget 2025 | 2024 |
|--|------------------|------------------|------------------|
| Other (international) aid organisations | 401,018 | 350,000 | 284,272 |
| Churches | 471,257 | 490,000 | 331,303 |
| Foundations | 1,421,169 | 1,315,000 | 1,199,294 |
| Other non-profit organisations | 7,482 | 5,500 | 4,849 |
| Total | 2,300,926 | 2,160,500 | 1,819,717 |

Income in return for the supply of products and services (15)

Happietaria are pop-up restaurants in several Dutch cities. Students prepare and serve meals to raise money for Tearfund and draw attention to our projects. (see page 60) In 2025, they raised a record amount, far exceeding the budgeted figure.

| Happietaria | 2025 | Budget 2025 | 2024 |
|-------------------------------------|----------------|----------------|----------------|
| Gross sales | 475,844 | | 348,615 |
| Purchasing costs | -159,013 | | -82,462 |
| Net sales | 316,831 | 235,000 | 266,153 |
| Miscellaneous other income/expenses | -783 | | - |
| Total | 316,048 | 235,000 | 266,153 |

Other income (16)

The item 'Event income' relates to revenue from events such as GroenGelovig and Amazing Grace (see page 65 and 67). The item 'Organisational income' relates to shared staff and accommodation costs charged to Stichting Micah Netherlands. The item 'Content income' mainly comprises revenue from our forty-day calendar (see page 64).

| | 2025 | Budget 2025 | 2024 |
|-----------------------|----------------|----------------|---------------|
| Event income | 99,741 | 93,000 | 16,494 |
| Organisational income | 6,418 | 10,000 | 41,343 |
| Content income | 50,853 | 67,500 | 17,253 |
| Total | 157,012 | 170,500 | 75,090 |

Costs incurred for objectives, recruitment, management & administration (17, 18, 19)

The breakdown by purpose on page 102 and the key figures on page 100 provide an insight into the cost structure and how our expenditure relates to objectives, recruitment, and management & administration.

Financial income and expenses (20)

In 2025, we received positive interest on our savings and deposit accounts. However, due to falling interest rates in the financial markets, this income was lower than budgeted.

| | 2025 | Budget 2025 | 2024 |
|-----------------|---------------|---------------|---------------|
| Interest income | 70,227 | 90,000 | 105,025 |
| Bank charges | -17,114 | -10,000 | -18,726 |
| Total | 53,113 | 80,000 | 86,299 |

Key figures

The expenditure ratio in 2025 was 91%. The three-year average (2023–2025) of 92% is lower than last year's figure, but above our internal minimum standard (of 85%). The three-year average expenditure ratio provides a good indication of Tearfund's policy, whereby funds received must be spent as quickly as possible.

In 2025, the allocation of costs to objectives, fundraising, and management & administration was revised. The costs included in the 2025 budget and the actual costs in 2024 were allocated based on the ratios applicable at that time.

| Tearfund income structure | Actual 2025 | vs. funds raised | vs. budget | vs. 2024 | Budget 2025 | vs. actual revenue | Actual 2024 | vs. revenue generated |
|---|-------------------|-------------------|-------------|------------|-------------------|--------------------|-------------------|-----------------------|
| Income from private donors | 4,974,909 | 23% | 107% | 108% | 4,650,000 | 27% | 4,596,479 | 32% |
| Income from businesses | 410,929 | 2% | 111% | 111% | 370,000 | 2% | 369,624 | 3% |
| Income from governments | 13,833,000 | 64% | 136% | 92% | 10,178,683 | 58% | 15,082,529 | 49% |
| Income from affiliated (international) organisations | 132,775 | 1% | 126% | 60% | 105,000 | 1% | 222,087 | 1% |
| Income from other non-profit organisations | 2,300,926 | 11% | 106% | 126% | 2,160,500 | 12% | 1,819,717 | 15% |
| Total income raised | 21,652,539 | 100% | 124% | 98% | 17,464,183 | 100% | 22,090,438 | 100% |
| Income in return for the supply of products and services | 316,048 | | | | 235,000 | | 266,153 | |
| Other income | 157,012 | | | | 170,500 | | 75,090 | |
| Total income | 22,125,598 | | | | 17,869,683 | | 22,431,681 | |
| Tearfund cost structure | | | | | | | | |
| SPENT ON OBJECTIVES | 20,038,569 | 92.5% | 123% | 94% | 16,206,290 | 93% | 21,205,830 | 96% |
| Cost of acquisition benefits | 1,464,629 | 6.8% | 132% | 142% | 1,111,228 | 6.4% | 1,032,252 | 5% |
| Management and administration costs | 716,051 | 3.3% | 113% | 117% | 632,165 | 3.6% | 612,487 | 2.8% |
| Total costs | 22,219,249 | 103% | 124% | 97% | 17,949,683 | 103% | 22,850,568 | 103% |
| Totaal kosten | 22.219.249 | 103% | 124% | 97% | 17.949.683 | 103% | 22.850.568 | 103% |
| RATIOS | | | | | | | | |
| | | Internal standard | | | | | Internal standard | |
| Spent on objective compared to income raised | 93% | | | | 93% | | 96% | |
| Three-year moving average | 93% | > 85% | | | | | 94% | > 85% |
| Spent on objective compared to expenses | 90% | | | | 90% | | 93% | |
| Costs of raising benefits compared to sum of benefits raised | 6.8% | | | | 6% | | 4.7% | |
| Management and administration costs as a percentage of income | 3.2% | < 3% | | | 3.5% | | 2.7% | < 3% |
| Average number of FTEs | 39.6 | | | | 38.5 | | 37.1 | |

Specification by destination

'Expenditure in support of objectives' comprises direct and indirect expenditure. Direct expenditure includes, for example, grants and contributions to projects and programmes worldwide. An example of indirect costs is staff costs in the Netherlands. The allocation and apportionment of these indirect costs are based on the amount of time employees spend on the objectives. For this, we use a fixed allocation formula which we review once every three years.

In 2025, a reallocation of costs to objectives, fundraising, and management & administration took place. The allocation of direct program expenditures to the various objectives was also revised. The budgeted costs for 2025 and the actual costs for 2024 were still allocated based on the ratios applicable at that time.

| | Objectives broken down | | | | Objectives subtotal | Fundraising income | Management and administration | Total | | |
|--|---------------------------------|--------------------------------------|----------------------------------|------------------------|------------------------|--------------------|----------------------------------|-------------------|-------------------|-------------------|
| | 1. Churches have been mobilised | 2. Communities have been transformed | 3. Immediate needs are being met | 4. Society has changed | | | | Achievement 2025 | Budget 2025 | Actual 2024 |
| Expenditure in support of objective | | | | | | | | | | |
| Grants and contributions | 1,064,557 | 2,695,923 | 12,737,231 | 735,614 | 17,233,325 | - | - | 17,233,325 | 12,969,406 | 18,045,075 |
| Communication and fundraising | 85,684 | 85,684 | 47,481 | 12,189 | 231,037 | 572,225 | 2,448 | 805,709 | 796,000 | 759,430 |
| Projects in the Netherlands | 56,475 | 56,475 | 16,136 | 32,271 | 161,357 | 155,697 | - | 317,053 | 215,500 | 133,822 |
| Organisational expenses | | | | | | | | | | |
| Staff costs | 438,323 | 526,203 | 899,807 | 147,074 | 2,011,406 | 614,800 | 606,575 | 3,232,782 | 3,420,720 | 3,327,463 |
| Accommodation costs | 12,907 | 15,495 | 26,497 | 4,331 | 59,230 | 18,880 | 18,628 | 96,738 | 97,000 | 96,083 |
| Office and general expenses | 60,080 | 72,845 | 128,692 | 20,351 | 281,969 | 77,817 | 79,598 | 439,383 | 356,057 | 420,182 |
| Depreciation and interest | 13,129 | 15,761 | 26,951 | 4,405 | 60,246 | 25,211 | 8,802 | 94,258 | 95,000 | 68,512 |
| Total expenses | 1,731,154 | 3,468,386 | 13,882,794 | 956,235 | 20,038,569 | 1,464,629 | 716,051 | 22,219,249 | 17,949,683 | 22,850,568 |

Total subsidies and contributions

The total grants and contributions of € 17,233,325 are broken down by theme in the table below.

| | Latin America | Asia | Middle East | East, Central and West Africa | Southern and East Africa | Europe | Other | Total 2025 |
|--------------------------|------------------|------------------|----------------|-------------------------------|--------------------------|---------------|--------------|-------------------|
| Social services | 78,000 | 251,144 | - | 36,000 | 174,210 | - | - | 539,354 |
| Peace and reconciliation | - | 147,763 | 183,734 | 1,315,603 | 60,000 | - | - | 1,707,100 |
| Livelihood | 172,000 | 243,429 | - | 424,679 | 589,640 | - | - | 1,429,749 |
| Humanitarian assistance | 2,924,650 | 1,222,976 | 334,387 | 8,385,550 | 634,874 | 47,685 | - | 13,550,123 |
| Other | - | - | - | - | - | - | 7,000 | 7,000 |
| Total | 3,174,650 | 1,865,312 | 518,121 | 10,161,832 | 1,458,724 | 47,685 | 7,000 | 17,233,325 |

Staff costs

Total staff costs for 2025 were lower than in the previous year and lower than budgeted, mainly due to the release of the provision for long-term sick leave (€ 111,500) and reduced use of temporary staff. The average number of FTEs in 2025 was 39.6 (2024: 37.1); the budgeted figure was 38.5. On 31 December 2025, the number of FTEs stood at 39.4.

| | Actual 2025 | vs. total | vs. budget | vs 2024 | Budget 2025 | Actual 2024 |
|---|------------------|-------------|------------|------------|------------------|------------------|
| Labour costs | 2,363,941 | 73% | 98% | 108% | 2,417,832 | 2,184,596 |
| Social charges | 482,845 | 15% | 102% | 112% | 472,888 | 429,771 |
| Pension contributions | 133,364 | 4% | 99% | 107% | 135,000 | 124,758 |
| Commuting expenses | 57,911 | 2% | 109% | 98% | 53,000 | 59,274 |
| Miscellaneous staff costs | 70,407 | 2% | 31% | 17% | 224,000 | 416,382 |
| Expertise promotion | 34,287 | 1% | 86% | 136% | 40,000 | 25,150 |
| Travel expenses in the Netherlands | 14,650 | 0% | 183% | 147% | 8,000 | 9,976 |
| Travel expenses outside the Netherlands | 75,377 | 2% | 108% | 97% | 70,000 | 77,556 |
| Total staff costs | 3,232,782 | 100% | 95% | 97% | 3,420,720 | 3,327,463 |

Management remuneration

| | |
|-------------------------------------|-------------------------|
| Name | G.J. de Vries |
| Position | Chief Executive Officer |
| EMPLOYMENT | |
| Nature | Indefinite time |
| Hours (full-time working week) | 40 |
| Part-time percentage | 100 |
| Period | 2025 |
| REMUNERATION (IN EUROS) | |
| Annual income: | |
| Gross salary | 83,420 |
| Holiday pay | 6,674 |
| End-of-year bonus | 4,588 |
| | 94,682 |
| Pension costs (employer's share) | 10,214 |
| Total other expenses and fees | 94 |
| Total remuneration 2025 | 104,990 |
| Total remuneration last year | 97,942 |

Notes

The Supervisory Council has established the remuneration policy, the level of executive remuneration and the level of other remuneration components. The policy is updated periodically. In determining the remuneration policy and setting the remuneration, Tearfund follows the Remuneration Scheme for Directors of Charitable Organisations. The scheme sets a maximum standard for annual income based on weighting criteria. The weighting of our director's situation resulted in a BSD score of 410 points, with a maximum annual income of € 129,292. The director's actual annual income, relevant for the assessment against the applicable maximums, amounted to € 104,990.

Events after the balance sheet date

No events have occurred after the balance sheet date that affect the 2025 financial statements.

Signature of the annual accounts
June 2026, Utrecht

Chief Executive Officer:
G.J. de Vries

Supervisory Council:
Dr. A.M. de Jonge
A.J. Klomp
Dr. E.B. Kuisch
K.D. Noordam
Ir. S. Schot MBA
G.F. Waardenburg

Controleverklaring



INDEPENDENT AUDITOR'S REPORT

To: the Supervisory Board of Stichting Tearfund Nederland

Report on the audit of the financial statements 2025 included in the annual report

Our opinion

We have audited the financial statements 2025 of Stichting Tearfund Nederland based in Utrecht.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Stichting Tearfund Nederland as at 31 December 2025 and of its result for 2025 in accordance with the Guideline for annual reporting 650 'Fondsenwervende organisaties' of the Dutch Accounting Standards Board.

The financial statements comprise:

1. the balance sheet as at 31 December 2025;
2. the statement of income and expenditure for 2025; and
3. the notes comprising a summary of the accounting policies and other explanatory information.

Basis for our opinion

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

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

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

Report on the other information included in the annual report

The annual report contains other information, in addition to the financial statements and our auditor's report thereon.

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

- is consistent with the financial statements and does not contain material misstatements;
- contains all the information regarding the management report and the other information as required by the Guideline for annual reporting 650 'Fondsenwervende organisaties' of the Dutch Accounting Standards Board.

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

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

The Board is responsible for the preparation of the other information, including the management report in accordance with the Guideline for annual reporting 650 'Fondsenwervende organisaties' of the Dutch Accounting Standards Board.

Description of responsibilities regarding the financial statements

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

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

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

The Board should disclose events and circumstances that may cast significant doubt on the foundation's ability to continue as a going concern in the financial statements.

The Supervisory Board 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 assignment in a manner that allows us to obtain sufficient and appropriate audit evidence for our opinion.

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

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



Our audit included e.g.:

- identifying and assessing the risks of material misstatement of the financial statements, whether due to fraud or error, designing and performing audit procedures responsive to those risks, and obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtaining an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the foundation's internal control;
- evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board;
- concluding on the appropriateness of the Board's use of the going concern basis of accounting, and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the foundation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause a foundation to cease to continue as a going concern;
- evaluating the overall presentation, structure and content of the financial statements, including the disclosures; and
- evaluating whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Was signed at Sliedrecht, 3 June 2026.

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

Colophan

Contact

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

IBAN: NL32 ABNA 0501 0303 01

Social media

facebook.com/tearfundnl
youtube.nl/tearfundnl
instagram.com/tearfundnl
linkedin.com/company/tearfundnl

Design

Jorinde Grandia (joordesign.nl)

Texts

Nada Aziz, Adrienne Blomberg,
Mira de Boer, Jantina Bronkhorst,
Tamsin Fordham, Martin Herlaar,
Kees Hoogendoorn, Willem Klaassen,
Gerald Kweri, Marieke van Lagen,
Guido Liebregts, Anne Markx, Gerard
van de Pol, Cornelis de Schipper, Peter
Spierenburg, Nadine Stam, Nilco van
der Steege, Jeanine Timmerman,
Mirjam Verwijs, Janita Visser, Onno
Visser, Manuel Voordewind, Guido de
Vries and Martha Zonneveld

Translation

Wendy van Amerongen
(thewalnuts.org)

Photography

Cynthia Heydari, Daniel Kawandu,
Maxim Kishka, Marcus Perkins,
Tom Price, Shutterstock, Tearfund
Engeland, Tearfund Nederland,
Willem Jan de Bruin Fotografie,
World Relief, World Renew and
Onno Visser

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

