

Never Stop Caring



Annual Report 2024 - 2025





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Photo by Paddy Dowling/CARE

Letter from the Executive Director

Throughout the fiscal year 2024–2025, CARE Nederland was guided with dedication and vision by Reintje van Haeringen. In September 2025, she continued her commitment to CARE at the global level as Executive Director of CARE International, when I, Tjipke Bergsma, took on the leadership of CARE Nederland.

In the following letter, Reintje looks back on a year of profound challenges and inspiring resilience, highlighting the extraordinary commitment of communities, partners, and CARE teams around the world in the face of crises – and the hope and lasting change they continue to create.

Letter by Reintje van Haeringen

As violent conflicts across the globe continued – from Ukraine to Sudan and Gaza – human suffering deepened. I look back on a year that was once again marked by these profound humanitarian crises, where political strife and shortcomings in interventions of international stakeholders leave communities shattered, where aid workers are unable to deliver life-saving support, and where hope is dwindling ever so quietly.

In these challenging times, I am deeply moved to see people across the Netherlands not just speak up but gather in droves and stand in solidarity with communities facing violence, displacement and immense loss. From the Women's March to the Red Line Demonstrations, CARE Nederland is proud to march for equal rights alongside the public and civil society organisations.

Another inexhaustible source of hope, inspiration and pride are CARE's country offices and local partners, who often face dire circumstances or even risk their lives while supporting civilians in need. Over the past year, attacks on humanitarian aid workers have reached unprecedented levels, sparking an urgent global call for action to increase their protection.

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"I look back on a year that was once again marked by profound humanitarian crises."



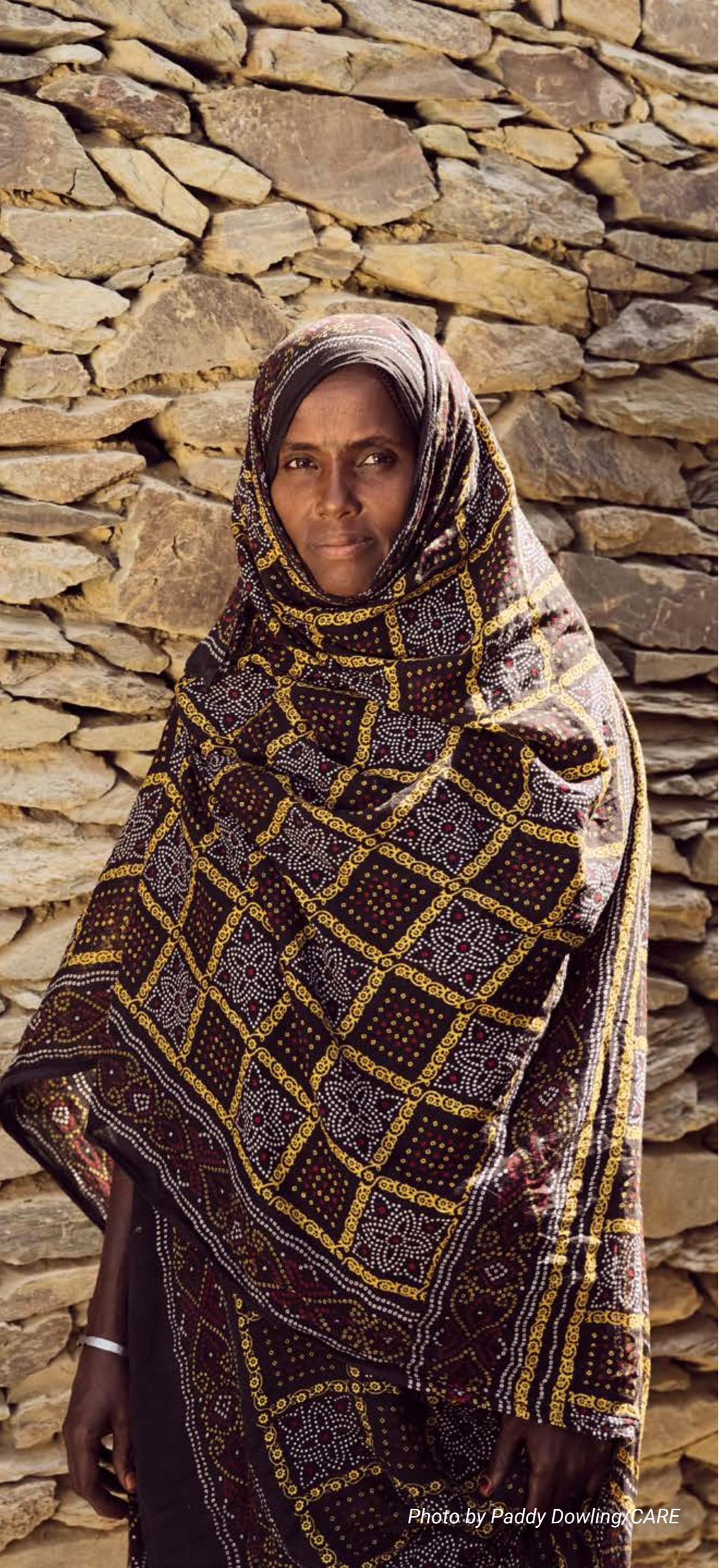


Photo by Paddy Dowling/CARE

At the same time, local communities around the world also deserve such protection, considering the indispensable role they play in humanitarian responses. In the spring of 2025, my CARE Lebanon colleagues and I visited one of our sustainable development programmes in a rural area near the border with Syria. While we were there, a sudden eruption of violence forced Syrian families to flee towards neighbouring Lebanese territory. I witnessed first-hand how these local communities, despite instability and hardship, move beyond personal differences to be a first responder to people in need when a crisis unfolds.

"We provide support in times of urgent need, but our work doesn't stop there."

This experience underscores why sustainable support matters. When governments divert development funds to short-term aid, they overlook what truly builds resilience. Lasting investment in local communities empowers them to respond quickly and effectively when crises hit – saving lives, preventing further escalation, and paving the way for real stability and peace.

Through our collaborations with the Dutch Relief Alliance, Giro555, the Ministry of Foreign Affairs, and ECHO funding from the European Commission, CARE Nederland has played a vital role in emergency responses in Afghanistan, the Democratic Republic of the Congo, the Occupied Palestinian Territories, the Philippines, South Sudan, Syria, Ukraine, Yemen and more. We provide support in times of urgent need, but our work doesn't stop there.

From relief to recovery, CARE works alongside communities to strengthen their socio-economic position, resilience to climate change and adaptive capacities to ensure lasting change. In doing so, we focus especially on supporting women and girls – only when they have equal rights and opportunities, we can reduce poverty and injustice.



"Your unwavering commitment helps save lives and create lasting impact around the world."

In Ethiopia, for example, we collaborated with female entrepreneurs to strengthen their financial security, expand their businesses, and increase their access to leadership roles and educational opportunities. We actively involved men from the same communities to discuss harmful social norms – and how to change them. The result? We observed a positive shift in behaviours and attitudes, as participants embraced gender equality and supported women's empowerment, enhanced income and economic independence.

In addition, much of our work focused on strengthening climate-resilient livelihoods and reducing disaster risks. In the Philippines, anticipatory action has become a cornerstone of our humanitarian approach, while in Malawi we collaborate with rural communities to restore ecosystems that support food security and climate resilience. These preventative initiatives help reduce the disastrous impacts of climate change, while laying the groundwork for lasting change.

Our focus on achieving lasting change is central not only to our projects worldwide, but also to our advocacy efforts in the Netherlands. Over the past year, we engaged with the Dutch government to underline its responsibilities for global solidarity, social justice, and climate action. For instance, together with nearly 60,000 people who signed our petition, we called on government officials to uphold the Paris Agreement and take urgent climate action.

As we carry out our work, the growing support of individuals, partners, and donors remains indispensable. Your unwavering commitment helps save lives and create lasting impact around the world. As I have stepped down from my role as Executive Director of CARE Nederland after seven years, I take with me the many heartfelt experiences and inspiring collaborations that have shaped this journey. Thank you for your continued trust, your partnership, and your shared belief in making a difference.

With profound gratitude,

Reintje van Haeringen

Reintje van Haeringen

About us

Chapter 1

CARE is a leader within the global movement dedicated to ending poverty. What started as an emergency response in the aftermath of World War II, has evolved into one of the largest humanitarian and development organisations across the globe. As a member of the CARE International confederation, CARE Nederland works to save lives, defeat poverty, and achieve social justice. For 80 years, we have been known for our unshakeable commitment to the dignity of people – and we will never stop caring.





Our mission

CARE works across the globe to save lives, defeat poverty, and achieve social justice. In some of the world's most challenging places, we support communities that are affected by conflict or climate crises. We are committed to tackling the systems that maintain inequality. In doing so, we fight the root causes of poverty and achieve lasting change.

Our vision

We seek a world of hope, inclusion and social justice, where poverty has been overcome and all people live with dignity and security.

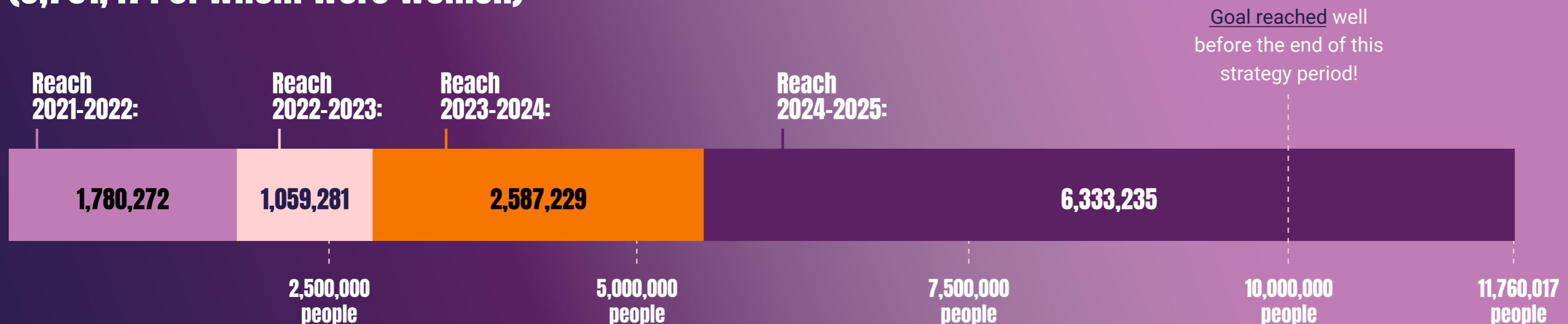
Our focus

In everything we do, we put women and girls in the centre. Why? Because we know that we cannot overcome poverty until all people have equal rights and opportunities.

Our approach

From providing emergency aid to training budding entrepreneurs, CARE's approach is always practical and tailored to the needs of those we work with. By collaborating with local communities, governments and partner organisations, we achieve sustainable change and growth – impact that often carries across generations. Ending poverty is our main goal. Given that poverty and inequality go hand in hand, we are committed to achieving equal rights and opportunities for everyone. In all our work, we address discrimination and the denial of rights based on gender, race, nationality, ethnicity, class, religion, age, physical ability, sexual orientation, caste or opinion. We support marginalised communities in creating opportunities for them to have a voice and participate in decision-making processes, especially on issues that directly affect their lives. Because in an equal world, everyone has a say.

In fiscal year 2024-2025, we reached 6,333,235 people (3,791,471 of whom were women)



Reach is when CARE worked with someone. For example, a person participated in CARE sustainable farming training, went to school as part of a CARE programme, or attended a gender dialogue in a CARE project. In humanitarian work, this might mean receiving a cash transfer, hygiene kits, medical support, and so on. The number of people reached refers to everyone who participated in a specific activity.

In this current strategy period, we aim to reach at least ten million people living in fragile contexts by:

Working on systems change and creating the conditions to achieve social justice.

By tackling inequality, we fight the root causes of poverty. We are particularly committed to supporting women and communities disproportionately affected by climate change or conflict.

Implementing programmes for direct impact on poverty.

We develop, apply and improve approaches that address inequality, with a focus on strengthening the position of communities and stakeholders close to impact.

Over the past fiscal year, we reached 6,333,235 people through our projects and programmes – more than double the amount that we reached last year. Our reach has grown considerably this fiscal year, as several large-scale programmes have begun delivering strong results after their initial start-up phase. **As a result, we have surpassed our goal to reach at least 10 million people in challenging environments worldwide – well before the end of this strategy period.**

Our role

We raise funds from institutional, private and individual donors in the Netherlands and Europe to implement our programmes. Ultimately, this all feeds into our goal to achieve systematic change. Our programmes always begin with an agreed-upon strategy, which informs the plan of action. This plan is then implemented, monitored and evaluated with the goal of learning and improving the strategy and future actions.

By collaborating with CARE's country offices as well as local partners, governments and communities, we can save lives and create lasting change. Our programmes centre on three areas of expertise: humanitarian action, women's rights and sustainable livelihoods. We not only respond immediately when crises strike but also stand by communities as they recover and (re)build sustainable livelihoods – always with a focus on strengthening their resilience. By promoting women's economic justice, voice and leadership in all our programmes, we aim to create the right conditions for women to unlock their full potential.

"By collaborating with CARE's country offices as well as local partners, governments and communities, we can save lives and create lasting change."

Within the Netherlands, we are a member of the branch organisations Partos, Goede Doelen Nederland and VOICE. In addition, we host CARE's Climate Justice Center. This global team supports CARE International's members and country offices in enabling local communities to take climate action, while developing knowledge on climate change adaptation and mitigation.



Fundraising

Chapter 2

Our work is made possible with the support of institutional, private and individual donors. This wide range of funders helps the organisation stay financially viable and plays a vital role in ensuring long-term support for people living in poverty. The Netherlands Ministry of Foreign Affairs and the European Commission are our largest institutional donors. Important private donors include the Dutch Postcode Lottery, foundations and corporate donors.



Our donors

The Netherlands Ministry of Foreign Affairs and the European Commission are our largest institutional donors. Since 2011, we have been supported by the Dutch Postcode Lottery. This fiscal year, our annual grant went up from €900,000 to €1,000,000. Thanks to the participants of the Dutch Postcode Lottery, CARE can continue fighting poverty by battling inequality.

Corporate donors and partners

At the heart of all CARE partnerships is our goal of addressing poverty and promoting social justice. Partnerships are purposeful relationships built on mutual trust, equality, and learning – working together to achieve greater impact than we could alone.

In fiscal year 2024–2025, we launched the SustainBrew project with JDE Peet's and Sucafina, supported by Netherlands Enterprise Agency (RVO), aiming to empower Indonesia's coffee communities and promote social sustainability across the country's coffee value chain.

With funding from the H&M Foundation, Phase 2 of the Oporajita project began, focusing on economic empowerment and workplace dignity for women in the ready-made garment sector in Bangladesh. At the same

time, the Collective Impact on the Future of Work project in Bangladesh, in partnership with H&M (COS), progressed well. This project aims to increase the share of women in managerial and supervisory roles in the garment industry by improving redressal mechanisms, reducing gender-based violence, and addressing harassment and biases in factories and at home.

In Ivory Coast, our two ongoing projects supported by Unilever, Barry Callebaut, and RVO focused on enhancing women's social and economic empowerment and closing the living income gap in the cocoa sector.

In Pakistan, our project with Mars and RVO targets the root causes of child labour in the rice value chain, while also improving rice workers' conditions, human capital, and resilience.

In the Democratic Republic of the Congo, social enterprises such as Healthy Entrepreneurs continued to play a vital role in the follow-up phase of our TUMA+ project, which aims to expand access to sexual and reproductive health services and reduce gender-based violence.

Finally, we welcomed new donations from Soroptimisten and the Anna Muntz Foundation. We also continued our partnerships with Ohmygood and Lemonade.

Individual donors

In 2024-2025, we had 91,873 individual donors. All donors received regular newsletters with updates on CARE Nederland's projects and developments. New donors, in particular, were guided through a series of themed newsletters as part of a welcome journey.

In addition, we are grateful to have received two legacy donations this year, together totaling €388,000. It is truly inspiring to see people choose to make such a meaningful contribution in the fight against global poverty.

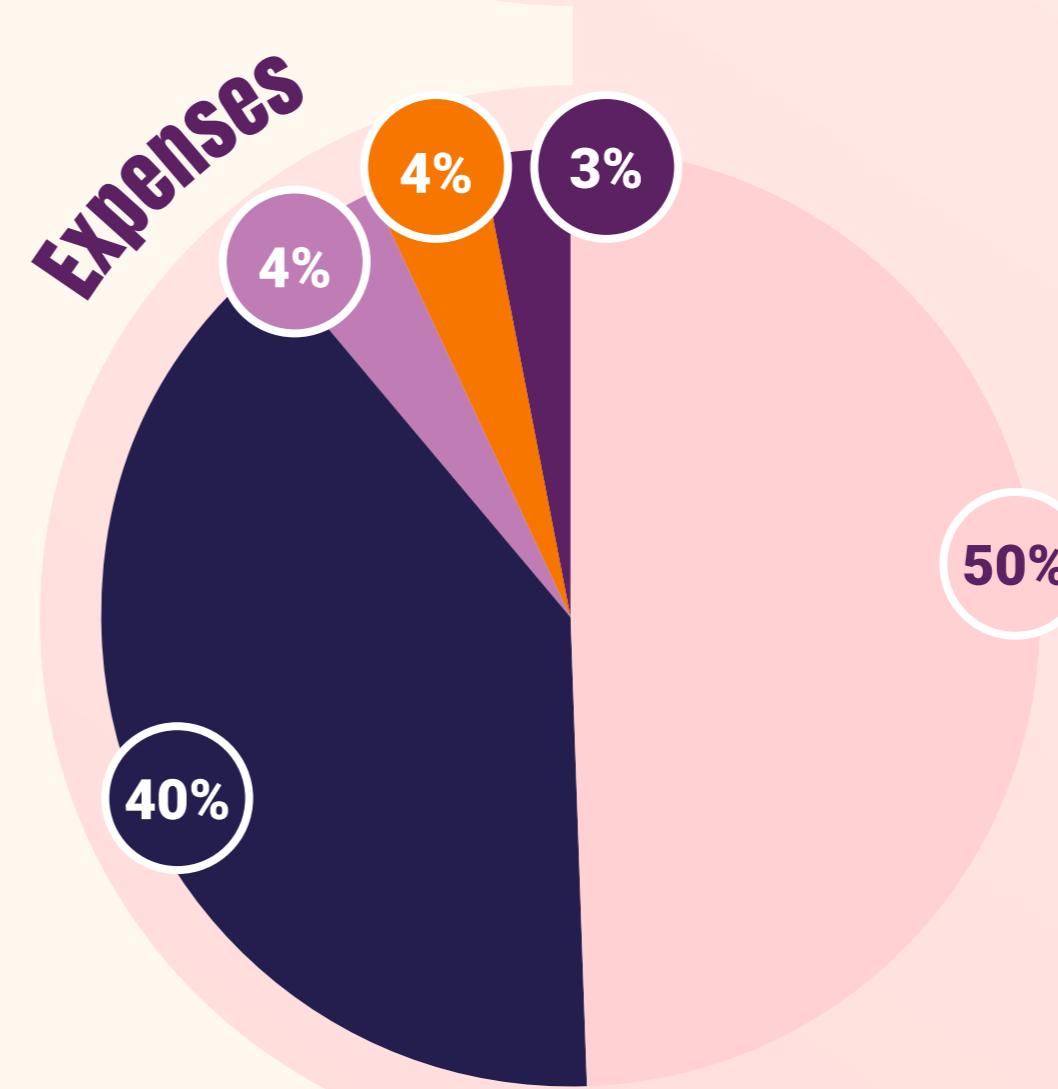
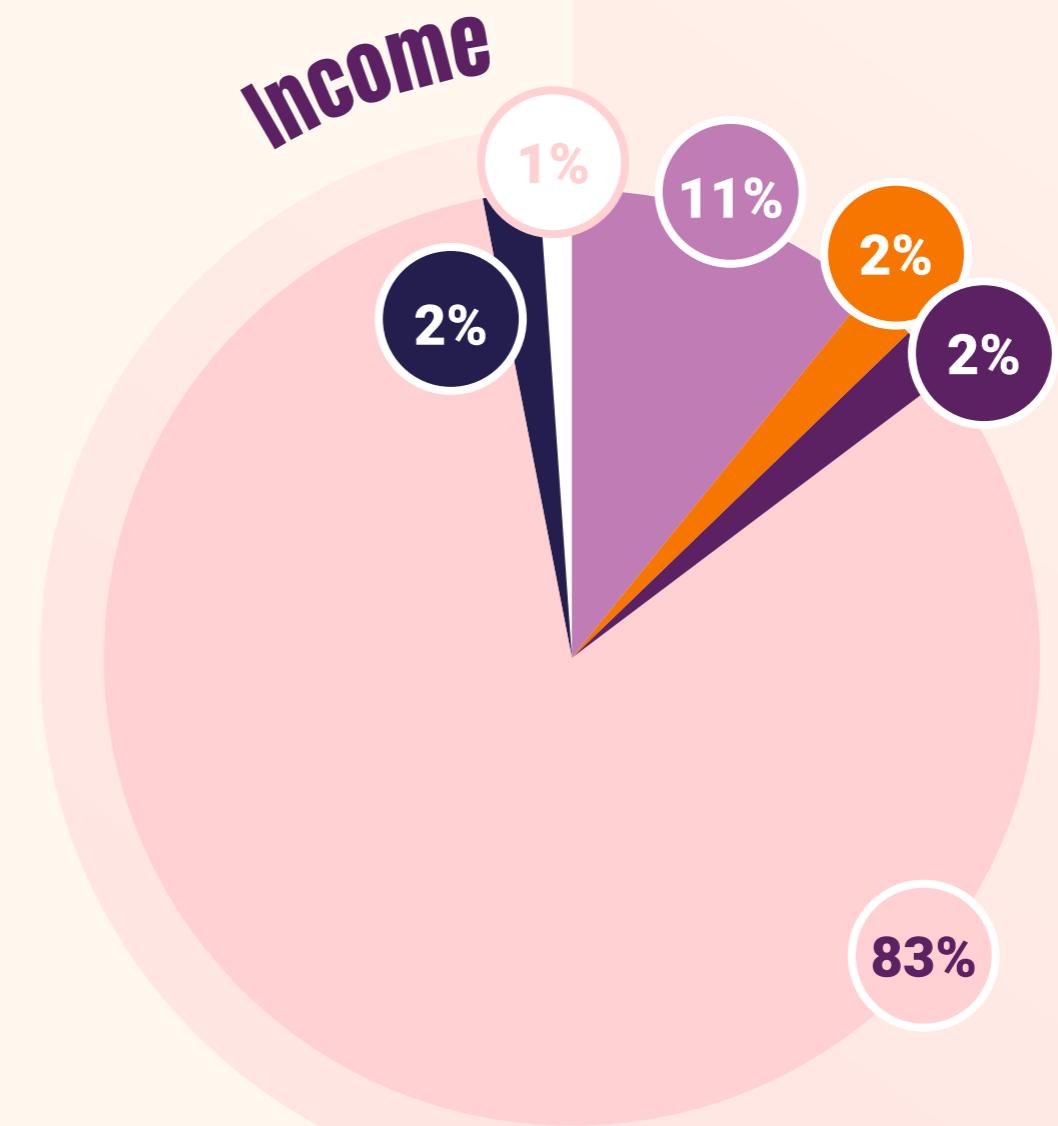
Donor concerns are handled in line with our complaints policy. We are available six days a week by phone and email, ensuring a response within 48 hours.



Our income and expenses

Income			
Individual fundraising	11%	6.698.331	
Corporate fundraising	2%	1.038.603	
Lotteries	2%	1.000.000	
Government grants	83%	50.570.351	
Other fundraising organisations	2%	1.371.157	
Other income	1%	340.190	
Total income		61.018.632	

Expenses			
Humanitarian Action	50%	29.980.527	
Sustainable Development	40%	24.149.073	
Advocacy	4%	2.264.720	
Income generation	4%	2.435.983	
Management & administration	3%	1.591.257	
Total expenses		60.421.560	



Humanitarian action

Chapter 3

CARE responds quickly when emergencies arise and assists people to recover and rebuild afterwards. Through our humanitarian work, we address the specific needs and opportunities of the most marginalised groups. We also raise awareness of humanitarian emergencies and mobilise funds, which can then be channelled quickly and efficiently to those in need.



Reach Humanitarian Action

In the fiscal year 2024-2025, we implemented 24 Humanitarian Action projects in 15 countries. In total, we invested € 29 million in humanitarian responses, reaching 3,432,006 people worldwide. Projects were funded by the Netherlands Ministry of Foreign Affairs through the Dutch Relief Alliance, the European Commission through ECHO, Giro555 and by individual donors.



3,432,006
people reached
(1,914,464 women)

Dutch Relief Alliance

The [Dutch Relief Alliance](#) (DRA) is a coalition of 14 Dutch aid organisations in partnership with the Netherlands Ministry of Foreign Affairs. From January to December 2024, CARE served as the Chair of the DRA.

Central to the DRA approach is the Joint Response Mechanism. Joint Responses are co-created and implemented by DRA partners and partners close to impact, which are chosen based on geographical and technical factors. The DRA is characterised by a 'dual response mode' as Joint Responses are designed for both protracted and acute humanitarian crises.

This past fiscal year, CARE participated in 9 Joint Responses, launching new projects as well as extending existing projects by several years.

- ✓ In the east of the **Democratic Republic of the Congo** (DRC), we closely collaborated with communities affected by continuous armed conflict, natural disasters and economic downfall to address life-saving needs and protection risks.
- ✓ In **Gaza**, we provided services in terms of water, sanitation and hygiene (WASH), protection, multi-purpose cash, health (including psychosocial support), shelter and non-food items. However, blockades and intense fighting often hindered our humanitarian access.



- ✓ In **Goma** in eastern DRC, we supported displaced communities with water and sanitation, psychosocial healthcare, and protection services – especially for women and girls.
- ✓ In **Lebanon**, Israeli attacks forced many civilians to flee their homes. To support those impacted, particularly displaced families, women and children, we delivered critical services including food security, multi-purpose cash assistance, and protection.
- ✓ In **Mozambique**, three major cyclones affected over 1 million people. With the Dutch Relief Alliance, we responded by providing over 90,000 people with basic needs including food, shelter and clean water.

Impact data from our humanitarian action*

 **121,150**

people had access to sufficient and safe water for domestic use

 **203,894**

people had regular access to soap to meet hygienic needs

 **144,896**

primary health care consultations were conducted

**Humanitarian impact data are lower than reach data because impact counts only people who experienced verified and measurable change, while reach includes everyone supported.*



- ✓ In **Myanmar**, a devastating earthquake caused widespread destruction, leaving over 70,000 people in urgent need of support like water and sanitation, medical care, and protection.
- ✓ In **Nigeria**, the Dutch Relief Alliance activated its fastest crisis response, providing humanitarian aid such as safe drinking water, food and financial assistance to more than 130,000 flood-affected people.
- ✓ In **South Sudan**, communities suffer from conflict, violence, food insecurity, climate change, and public health concerns. Therefore, we continued our humanitarian aid while enhancing resilience programming to enable people to recover from crises.
- ✓ In **Yemen**, we continued to provide multifaceted, life-saving humanitarian support to people, prioritising those in the most vulnerable positions. Simultaneously, we aimed to facilitate early recovery and enhance the resilience of conflict-affected communities.

"Besides delivering life-saving aid, CARE focused on facilitating early recovery and enhancing the resilience of conflict-affected communities."

European Commission

CARE receives funding from the [European Civil Protection and Humanitarian Aid Operations](#) (ECHO) department to preserve lives, prevent and alleviate human suffering, and safeguard the integrity and dignity of populations affected by climate disasters and man-made crises. In the fiscal year 2024-2025, we received support to continue our work in Afghanistan and the Philippines.

In **Afghanistan**, we focused on providing primary health care and essential nutrition services in the Ghazni and Herat provinces – remote areas where there's limited access to such services due to conflicts and climate disasters. Among other services, the project includes mobile health teams, nutrition services, and treatment of malnutrition, reaching nearly 180,000 people.

In the **Philippines**, where climate-related crises are becoming increasingly frequent and intense, we continued several ECHO-funded projects. In Mindanao, we provided uninterrupted and qualitative learning opportunities to both school and out-of-school children in areas affected by conflict, natural hazards and climate risks. In the same region, we delivered multi-sectoral humanitarian assistance, disaster preparedness support, and anticipatory action services.

Similarly, in the **Bangsamoro Autonomous Region** in Muslim Mindanao, we strengthened anticipatory action and early warning systems to enhance disaster preparedness and resilience of at-risk communities. Overall, we've reached more than 545,000 people in the Philippines.



"We provided uninterrupted and qualitative learning opportunities to both school and out-of-school children in areas affected by conflict, natural hazards and climate risks."

Giro555

In the event of exceptional disasters, 10 cooperating aid organisations, including CARE Nederland, join forces under the name Giro555. Together they approach the Dutch public and raise money to provide emergency assistance.

In the past fiscal year, Giro555 launched an appeal in response to the escalating conflicts and humanitarian crises [in the Middle East](#). The campaign raised over €25 million. With this support, the collaborating aid organisations are providing life-saving assistance. This includes medical care in hospitals and mobile clinics, food and clean water, and safe shelter for displaced families. More than half a million people have been reached so far, and relief efforts will continue through September 2026. As part of this collective response, CARE Nederland provides medical care, nutrition services, and psychosocial support in Gaza and Syria, with a focus on women and girls.

Furthermore, we continued to support people in Ukraine and Ukrainian refugees in neighbouring countries, as well as communities on both sides of the border in the most heavily affected areas in Turkey and Syria. Read more about the Giro555 campaigns for Ukraine and Turkey and Syria on [our website](#).

Starvation as a weapon of war

As a direct result of the lack of humanitarian access to conflict zones like Gaza and Sudan, we saw affected communities suffering from hunger – many of whom were on the brink of famine. Even in times of conflict, humanitarian aid workers can ensure food insecurity is prevented.

That's why we launched a petition against the use of starvation as a weapon of war. Actions such as blocking food convoys and destroying agricultural land and markets were unanimously condemned by the United

Nations Security Council in 2018. As a co-sponsor, the Netherlands played a key role in this resolution. Ever since, international humanitarian law prohibits the deliberate starvation of civilians as a war tactic.

With [this petition](#), we asked the Dutch government to stand up for the rights of citizens worldwide and advocate for unimpeded humanitarian access. Hunger is not a tragic consequence of warfare, but a political and military tool of power.



Zeg NEE tegen honger als wapen!

En spoor de Nederlandse regering aan om op te komen voor de rechten van burgers wereldwijd die slachtoffer zijn van het gebruik van honger als oorlogswapen.

[Teken nu de petitie](#)

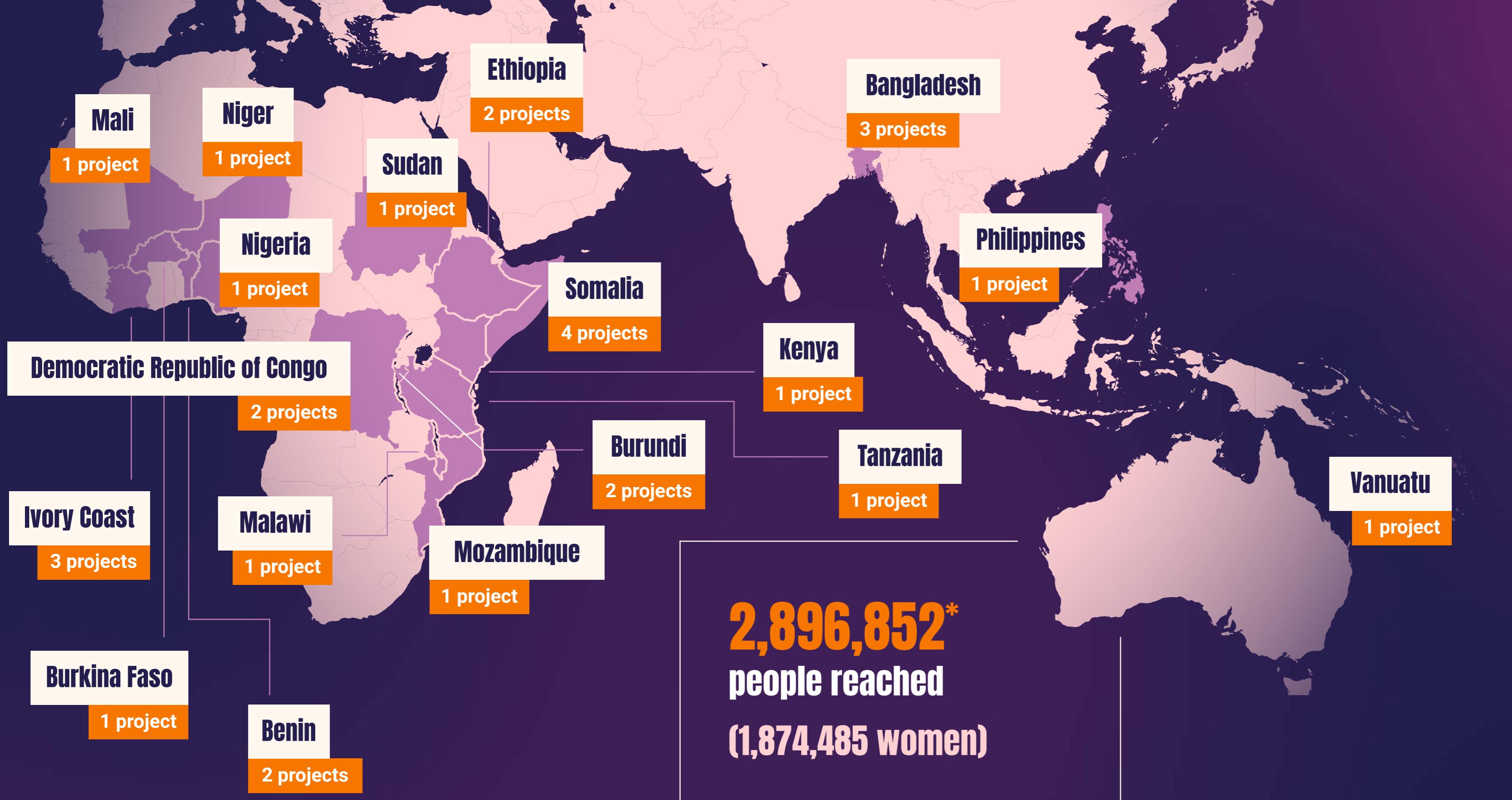
Women's rights

Chapter 4

CARE supports women in breaking the cycle of poverty and inequality.

By promoting women's economic justice, voice and leadership, we help create the right conditions for women to unlock their full potential. We also tackle harmful gender and social norms by engaging men and boys and encouraging key stakeholders to fulfil their commitments.





In the fiscal year 2024-2025, we implemented 29 projects in 18 countries with the primary aim to promote women's rights. These projects focused on women's voice and leadership, women's economic justice and sexual reproductive health and rights.

*Projects can target multiple thematic areas

Women's voice and leadership

CARE assists in creating the right conditions for women and girls to have an equal voice and act as leaders. We seek to promote equitable gender relations and social norms and advocate for more supportive policies, procedures and legislation.

In (post-)conflict settings, we promote the implementation of United Nations Security Council Resolution 1325, which affirms the important role of women as equal partners in conflict prevention, relief and recovery efforts.

This past fiscal year, we continued to support women and girls in taking an active role in peace processes in Burundi and the Democratic Republic of the Congo, while engaging men and boys to challenge and change harmful social norms. Together with RNW Media and SOS Center for Youth, we continued our work in the Middle East on strengthening community capacity to advance women's rights, leadership and empowerment.

Women's economic justice

Enterprise development in low-income communities provides an important pathway to ending poverty, while achieving women's economic justice and strengthening equal rights. Therefore, CARE supports women entrepreneurs in building their businesses, gaining an income and lifting themselves out of poverty. We also support women's rights organisations and women's collectives like Village Savings and Loan Associations (VSLAs) – CARE's proven, community-driven alternative to banks.

VSLAs, typically made up of 15–25 members from the same village, empower women to manage their finances and build more secure futures for themselves and their communities.

Together with partners like the Young Women's Christian Association and Cooperative Bank of Oromia in Ethiopia, we worked to increase female entrepreneurs' access to financial institutions and resources. With support from Mars and RVO, we collaborated with rice workers in Pakistan on improving their conditions, human capital and resilience. In Bangladesh, we continued our work with the H&M Foundation towards gender equality and social inclusion in the garment industry, specifically improving the conditions for women's career progression.

Promoting sexual reproductive health and rights

CARE supports women in achieving their right to sexual and reproductive health. In fiscal year 2024-2025, we continued our projects in Burundi and the Democratic Republic of the Congo with the aim to enhance informed decision-making when it comes to sexual reproductive health.

In addition, we focused on reducing gender-based violence in these contexts.



148,706

people experiencing greater gender equality



147,253

women with more economic opportunities



21,836

women with increased capability to participate equitably in economic activities



838,919

people reached via communications for behavioural change related to gender equality



91%

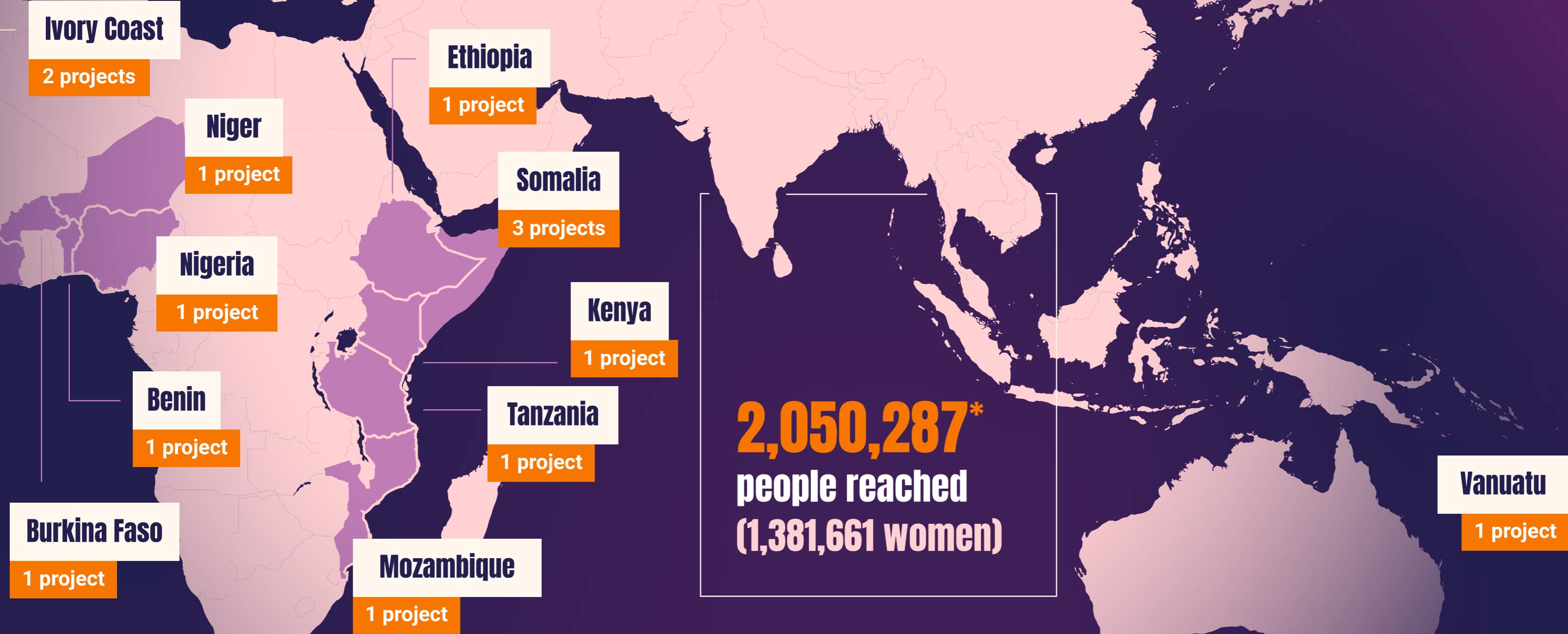
of projects engaged men and boys to address social norms and gender equality

Sustainable livelihoods

Chapter 5

CARE supports people in vulnerable situations in building sustainable livelihoods. Together with communities, we implement approaches that enable them to become more resilient to climate change and natural hazards, improve their food security and earn a steady income. We also raise awareness on the effects of climate change and advocate for governments to uphold existing international agreements.





Reach Sustainable Livelihoods

In the fiscal year 2024-2025, we implemented 14 projects in 11 countries to promote sustainable livelihoods. Projects focused on improving food security, nutrition and income; climate change adaptation; and economic resilience and conflict prevention.

*Projects can target multiple thematic areas

Food security, nutrition and income

CARE works with small-scale farmers and pastoralists to sustainably increase their productivity and income. We support them in gaining increased access to natural and productive resources, accessing markets and improving their resilience to climate change. We also aim to bolster nutrition outcomes in communities living in vulnerable conditions.

Through Pro-Arides, a programme led by SNV, we contributed to increasing the food security and income of agricultural and (agro-)pastoral households in Burkina Faso, Mali and Niger. Meanwhile in Ivory Coast, we focused on improving the livelihoods of cocoa-producing communities through agroforestry and restoring degraded cocoa landscapes.

Moreover, we continued our large-scale CASCADE programme, through which we aim to improve food security and reduce malnutrition for at least 5 million women of reproductive age and children across Benin, Ethiopia, Kenya, Mozambique, Nigeria, and Uganda. Through our advocacy efforts, we work to strengthen policies around nutrition in these contexts.



Climate change adaptation

CARE supports communities in reducing their vulnerability to climate change, with a focus on strengthening adaptive capacities and reducing sensitivity to climate change. How? By promoting climate-resilient livelihood strategies, disaster risk reduction strategies, capacity strengthening of civil society and government institutions, and advocacy to address the underlying causes of vulnerability to climate change.

For instance, we worked to strengthen the social contract between communities and government authorities in Somalia through improved disaster risk management. The aim is to ensure (remote) communities are better informed and prepared to respond when a climate disaster occurs.

Economic resilience and conflict prevention

To tackle poverty, CARE combines approaches to prevent conflict, enhance social cohesion and develop economic resilience in fragile communities. For example, in conflict-affected Sudan we joined forces with rural women and youth, including internally displaced people, to improve their food security, livelihood resilience, income and job opportunities through inclusive value chain development.



88,988

people were active members of our Village Saving and Loan Associations (VSLAs).



113,009

people were reached by our climate resilience and justice projects, including 80,492 women.



179,716

people were reached with nutrition projects.



114,803

people were reached with right to health projects.



83,258

people were reached with food projects.

Our impact

Chapter 6

The three key pillars of our work – humanitarian action, women's rights and sustainable development – are deeply interconnected. For example, women are the first to skip a meal when they can no longer feed the family in times of extreme drought, which is why they are central to our humanitarian responses. Only when we take this intersectionality into consideration in our programmes, can we bring about lasting change. In this chapter, we highlight the impact of this approach in Lebanon, Malawi, Palestine and Sudan.



Lebanon

In 2006, CARE began working in Lebanon to support conflict-affected communities. In addition to close collaboration with local organisations, CARE opened a country office to meet the urgent and growing needs of both refugees and their host communities. For long, people in Lebanon have been facing the compounding effects of a socio-economic crisis, regional conflicts and violence, and a vast number of refugees seeking shelter in Lebanon. In fact, Syrian refugees account for nearly a quarter of the population.

While people in Beirut are still recovering from the two massive explosions of 2020 and a severe economic crisis that has caused significant currency devaluation, refugees continue to live in makeshift shelters in rural areas along the Syrian border and communities along the Israeli border deal with escalating tensions. Specifically in October 2024, when tensions escalated and the Israeli army invaded southern Lebanon, the sudden violence claimed thousands of lives and caused mass displacement – dozens of villages were destroyed and more than one million people fled their homes. As a result, humanitarian needs skyrocketed.

In response, CARE Nederland – as part of the Dutch Relief Alliance – and the local partner organisation RDFL provided humanitarian assistance to people affected by these Israeli attacks, particularly in the south and in the capital Beirut. With a focus on displaced families and other groups in vulnerable positions, we quickly delivered critical services including food, shelter and protection, keeping in mind the diverse needs of affected communities.

**32,403
people
reached,
of which
20,859
women**

Putting women and girls at the centre of humanitarian responses

Moreover, we joined forces with CARE Lebanon and the local, women-led organisation Society for Inclusion and Development in Communities (SIDC) to set up the *Gender in Emergencies* project. Fueled by the generous donations of our supporters in the Netherlands, the project focused on addressing the specific needs of women affected by the conflict in Lebanon – from displaced Lebanese women and girls to migrant workers and Syrian refugees. Thanks to this flexible funding as well as our long-standing partnerships with local organisations, we were able to pivot when the crisis unfolded and quickly implement CARE's proven *Gender in Emergencies* approach where it was most needed.

"Fueled by the generous donations of our supporters in the Netherlands, the project focused on addressing the specific needs of women affected by the conflict in Lebanon."



So, what does this *Gender in Emergencies* entail? This approach is designed by CARE to understand and respond to the unique needs of crisis-affected communities, with a strong focus on advancing gender equality. It underscores the importance of listening to women's voices, strengthening female leadership, preventing gender-based violence, and promoting sexual and reproductive health and rights. A fundamental element of this approach is the in-depth research CARE conducts to identify the needs, which then forms the foundation of a project.

To determine which types of support are most urgent in a conflict situation, CARE conducts thorough analyses that map the broader context and reveal how the situation of women and girls has evolved since the onset of a crisis. These studies also identify the main drivers of gender inequality in a specific environment. In Lebanon, for example, our research showed that the conflict had significantly deepened existing inequalities and vulnerabilities among women – including a severe lack of psychosocial care.

Many of the women who participated in our project had fled their homes, suffered gender-based violence, and were still recovering from past crises.

We also conducted gender-based violence safety audits to capture women's perceptions of safety in both public and private spaces. Their insights inspired a powerful, community-led theatre performance based on real stories, creating a space for empathy, dialogue, and advocacy. The performance reached a wide audience, including actors such as United Nations agencies, donors, embassies, and the Lebanese Ministry of Social Affairs.

Such an assessment enables CARE to tailor a humanitarian response to the specific realities of a country and its communities. This ensures that our interventions are both targeted and transformative – and meet the urgent needs of women and girls in crisis situations.

 **4,049**

women and girls received dignity kits

 **99%**

of participants were satisfied with the safety, adequacy, inclusiveness, and accountability of the services provided by CARE and partners.

 **3,681**

women and girls received psychological first aid

Safety and dignity for women in Lebanon

In close collaboration with CARE Lebanon and SIDC, we determined there was an urgent need for humanitarian action focused specifically on protecting displaced women and girls – including Lebanese migrant workers and Syrian refugees – as very few services at the time addressed their unique challenges. Think of access to sexual and reproductive healthcare, but also everyday essentials such as sanitary pads.

Since 1987, the Lebanese civil society organisation SIDC has been dedicated to improving the health and wellbeing of people in highly vulnerable situations. With deep roots in Lebanese communities and extensive expertise in sexual and reproductive health, HIV, mental health and human rights, SIDC is a trusted partner for CARE in reaching those too often left behind in times of crisis. Together, we ensured that the project's design and implementation were driven by local insights, priorities, and leadership – contributing to CARE's mission to foster equitable partnerships.



One key priority was to create safe spaces where women and girls could speak freely about their experiences and needs. In March 2025, CARE Nederland's then-Executive Director Reintje van Haeringen and Programme Manager Humanitarian Action Elorry Mahou visited one of these safe spaces, where a participant told them: "Go to women and listen to them – just like you're doing right now." Her words underlined how crucial it is to create safe environments where women can openly express what they need most.

In addition to welcoming participants into these safe spaces, we provided psychosocial consultations and psychological first aid, promoted women's leadership, and distributed dignity kits. These kits contain items such as soap, shampoo, a towel, underwear, toilet paper, sanitary pads and a hot water bottle – everyday products that are not just necessary for hygiene purposes but also ensure mobility and dignity during a woman's menstruation.

By addressing both urgent needs and underlying gender inequalities, the Gender in Emergencies project supported women and girls in regaining control over their lives – and strengthened the foundation for lasting change.

"When women flee their homes, they often leave without personal items. They may take documents or food, but menstrual products are rarely among them. Dignity kits are not just boxes of supplies - they restore the dignity of women and girls."

The powerful role of local communities as first responders

Alongside its collaboration with CARE Nederland on the Gender in Emergencies project, CARE Lebanon also runs several development programmes. One of these supports farming communities near the Syrian border in strengthening their financial security. CARE Nederland met participants of this programme – just as thousands of refugees crossed the border, escaping grueling attacks on the Alawite community in neighbouring Syria.

Then-Executive Director Reintje van Haeringen reflects on the visit:

"I spoke to a woman in her mid-fifties whose home had been raided the night before by armed troops, leaving devastation behind. She and her husband had managed to escape, but she had not yet heard from her children in a nearby village – an indescribable fear any parent can relate to.

Despite the extreme poverty in the Lebanese farming community we visited, I saw families welcome Syrian refugees with remarkable generosity. Whatever little food they had was shared without hesitation, and homes were opened to offer shelter. In these communities, Alawites, Christians and Sunnis live and work together peacefully. Despite enduring hardship and instability, these people sustain their livelihoods with dignity – and mobilise immediately when neighbouring areas are struck by crisis.

This experience once again reminded me of the indispensable role civilians in and near conflict zones play. They are not only first responders when a disaster strikes but also true local leaders – people who, despite facing immense challenges themselves, help others without hesitation."



"Despite the extreme poverty in the Lebanese farming community we visited, I saw families welcome Syrian refugees with remarkable generosity."

Malawi

For decades, Malawi has grappled with the devastating consequences of climate change. From severe droughts to catastrophic floods, extreme weather events have become increasingly frequent, leaving rural communities struggling to sustain their livelihoods – in fact, at the time of writing President Peter Mutharika declared a State of Disaster in several districts facing severe food insecurity after prolonged dry spells. Since 1998, CARE has stood side by side with these communities.

Humanitarian action in a changing climate

In Malawi, climate change is not just an environmental crisis – it is a deeply gendered one. With many men migrating for work, women are left to care for families and farmland. In many rural areas, female-headed households are the norm. So, when floods destroy crops or drought wipes out harvests, women bear the greatest burden. They are responsible for feeding their children, managing the land, and rebuilding their lives with little financial back-up. They are disproportionately affected, yet rarely receive the support they need.

For people who depend on the land for food and income, recurring climate shocks threaten both their immediate survival and long-term security. In Mangochi, a district in southern Malawi, cyclones and floods have repeatedly swept away farmland – and with it, people's livelihoods.

"In Malawi, climate change is not just an environmental crisis - it is a deeply gendered one."



⚠ 73,588

people reached in ECHO-funded drought response

This humanitarian response also placed a strong emphasis on nutrition, specifically supporting malnourished children, pregnant women, and breastfeeding mothers. By working closely with local authorities and hospitals that conduct nutrition screenings, CARE helped strengthen local systems so that they can better respond to future climate shocks.

Because we have worked in these communities for many years, our team on the ground could quickly identify the most vulnerable families and assess their needs – with communities themselves stepping in to nominate recipients. Some participants from the Restore Africa programme were also affected and thus received support. This demonstrates the vital connection between humanitarian relief and long-term resilience.

Restoring ecosystems and strengthening livelihoods

As the floods receded, our work in the Mangochi area continued. Together with CARE Malawi, we supported local communities in moving from crisis recovery to long-term climate resilience. This includes restoring degraded landscapes and strengthening livelihoods.

Through Restore Africa, communities in Mangochi are playing a leading role in landscape restoration – planting nearly 5 million trees as part of a regional effort led by the [Global EverGreening Alliance](#). Operating across six countries including Malawi, this programme contributes to the African Forest Landscape Restoration Initiative (AFR100), which aims to bring at least 100 million hectares of degraded land under restoration by 2030. But this initiative is about far more than trees. It is about empowering communities, women in particular, to become champions of climate action – and transform not only their immediate environment but also their futures.



Communities leading their own restoration

Historically in Malawi, trees have been viewed primarily as a commodity. They are cut down for firewood, cleared to make room for farming, or sold for trade. But through Restore Africa, communities are beginning to see trees differently. They now understand the benefits of trees: they improve soil quality, protect against flooding, provide shade, and enhance the growth of other crops. This shift in mindset is critical to the long-term success of climate restoration efforts.

When our CARE Nederland colleagues visited the Restore Africa programme in Mangochi, they witnessed something remarkable: besides people's hard work and dedication, they noticed the deep sense of ownership communities have over the restoration work.



The programme has also created strong bonds amongst women in the communities. As they work together to plant and protect trees, they support one another, exchange ideas, and plan for the future. Many have taken on the role of community champions: they engage their neighbours and share information about the value of land restoration.

According to cultural traditions in Mangochi, women typically inherit land from their fathers, which gives them a direct stake in restoration efforts. This makes the programme particularly transformative for female participants, who are leading the work on their own land and investing in the future of their family.

 **33,495**

people reached, including 27,059 women

 **4,653,509**

tree stems were established and managed

 **879,724**

tree seedlings planted on farm plots

 **117,367**

households implemented evergreening practices

Innovation and adaptation in the face of challenges

As the programme progressed, communities started to innovate. For instance, by fencing young trees to protect them from animals and ensure their survival. These small but significant steps show that participants are not passive recipients but active agents of change.

Their dedication has been unwavering. They walk long distances, endure extreme weather, and persist through floods and droughts – driven by the knowledge that this is an opportunity to change the course of their lives. Still, several years into the programme, challenges remain. Tree survival in such a fragile climate is complex and not guaranteed. At the same, hunger affects people across Malawi, which threatens progress as the daily priorities of participants can change. To reduce risks from drought, heat, and pests, we have planted 1.5 times

more trees than planned and are now working to strengthen the programme's impact on food security and livelihoods.

By ensuring that environmental gains go hand in hand with access to essential services and economic empowerment, we work to ensure that rural communities in Malawi not just survive climate change but become ever more resilient.

Planting the seeds for lasting change

Restore Africa is the largest climate restoration initiative within CARE International – and it is closely watched as a model for scaling climate action that's rooted in community ownership and gender equality. The lessons from Malawi are already shaping CARE's global approach to land restoration and climate resilience.

This initiative is not about planting trees to offset emissions. Rather, it is about people healing their land and securing better futures. In Malawi, CARE works closely with partners, authorities, and community leaders to ensure the intervention is locally driven, equitable, and sustainable. Because when communities lead their own climate action, we can advance climate justice.

"We understand the value of the trees now. They are not just for today - they are for our future."

- Restore Africa participant



Palestine

Since October 2023, the world has witnessed an unprecedented humanitarian catastrophe unfold in Gaza. The scale of death and destruction has been staggering: tens of thousands of lives have been lost, entire neighbourhoods have been reduced to rubble, and nearly the entire population has been displaced. Relentless attacks have destroyed hospitals, schools, homes, and essential infrastructure, leaving people without access to urgent basic needs and services.

Delivering support under impossible circumstances

CARE has worked with Palestinian communities across Gaza and the West Bank since 1948. Throughout this current, devastating crisis, we remain committed to supporting people in Gaza – providing life-saving assistance with our trusted local partners under the most extreme and dangerous conditions imaginable.

In response to the escalating humanitarian crisis, CARE Nederland joined the Dutch Relief Alliance (DRA) Joint Response to deliver life-saving assistance in Gaza. Working through our long-standing Palestinian partner Juzoor for Health and Social Development, we have been providing essential healthcare services to families in urgent need.

Juzoor's services centre on primary and secondary healthcare, including maternal and reproductive health, nutrition, and childcare. In a context where hospitals have been destroyed and health systems have collapsed, these services have been a lifeline for pregnant women, new mothers, and children suffering from malnutrition and illness.

Delivering this support, however, has been extraordinarily difficult. In March 2025, blockades on humanitarian aid halted deliveries of vital supplies such as medicines and dignity kits. Clinics became overcrowded, staff members were displaced or even killed, and there were constant security risks. Yet Juzoor's teams persevered – sourcing medicines through partner organisations in the area, using limited local stocks, and adapting to impossible and changing conditions every single day.

At the same time, CARE Nederland has been contributing to the Giro555 Middle East campaign, which raised more than €25 million to support people affected by the conflict across the region. Through this collective response, we have been providing medical care and nutrition services in Gaza together with our local partners Juzoor and PARC (see Chapter 3 for more).

Despite repeated displacement and the destruction of clinics, we have never stopped our response. Safe to say, the courage and determination of our local CARE colleagues and partner organisations have been nothing short of extraordinary – they risk their own lives as they save those of others.

184,469
people
reached,
of which
109,618
women

The toll on women and girls

As in all humanitarian crises, the impact in Gaza has not been equal. Women and girls have borne the heaviest burden. They have faced displacement, loss of family members, lack of access to reproductive healthcare, and heightened risks of gender-based violence.

In addition to our work with the Dutch Relief Alliance, we launched the Gender in Emergencies project in Gaza. Funded by the generous support of our individual donors in the Netherlands, the project focused on addressing the unique needs of crisis-affected communities and advancing gender equality. Here, we applied CARE's same Gender in Emergencies approach as we did in Lebanon

(see the Lebanon section of this chapter), where we prioritise services that are tailored to the needs of women and girls – recognising that they are too often left behind in crisis responses.

In close collaboration with our Palestinian partner Juzoor, we provided psychosocial support as well as sexual and reproductive health services. At the same time, our efforts ensured that healthcare delivery remained gender-sensitive – even in the chaos of conflict.



"As in all humanitarian crises, the impact in Gaza has not been equal. Women and girls have borne the heaviest burden."

 **111,627**

primary health care consultations conducted

 **39,544**

mental health consultations conducted

 **1108**

live births attended by skilled health personnel

Advocating for access and accountability in the Netherlands

As CARE Palestine and our local partners in Gaza worked tirelessly to provide humanitarian assistance, we also took a leading role in advocacy efforts here in the Netherlands. The crisis in Gaza demanded not only humanitarian but also political action to protect civilians from devastating violence, ensure unhindered humanitarian access, and uphold international humanitarian law.

CARE Nederland joined fellow Dutch humanitarian organisations in the Dutch Relief Alliance Joint Response to advocate with the Dutch government on critical issues, including new re-registration requirements that risked disrupting the delivery of life-saving assistance.

Beyond institutional advocacy, we also engaged with the Dutch public. For example, we supported the Red Line demonstrations that drew hundreds of thousands of people calling for an end to violence.

With our multi-level advocacy (read more in chapter 7 of this report), we recognise that the crisis in Gaza is not only humanitarian but also deeply political. Sustained pressure on governments and international actors is essential to ensure access, safety, and accountability.



Noura

The worsening crisis in the West Bank

While global attention has focused overwhelmingly on Gaza, another humanitarian emergency has been escalating in the occupied West Bank. In areas like Masafer Yatta, Palestinian families live under constant threat of eviction, home demolition, and forced displacement. Many residents have faced these pressures since the 1980s, when Israel designated the area as a closed military zone. Since October 2023, settler violence has surged, displacing [more than 1,200 Palestinians](#) in the first half of 2025 alone.

The daily reality for families like [Noura's in Masafer Yatta](#) is one of fear and restriction. When we met with Noura, she shared that she rarely leaves home. There is no playground nearby, no shop around the corner, and now no school within walking distance.

With critical infrastructure demolished, access to essential services like healthcare shrinking, and movement increasingly limited, children in the West Bank grow up with no safe place to play or learn. When Israeli bulldozers levelled the Bedouin community of Ein al-Hilweh, where CARE had been supporting herding families, five families lost every structure they owned in a single day.

The crisis in the West Bank cannot be separated from that in Gaza. Both stem from the same cycle of occupation and displacement that has denied Palestinians their basic rights for decades. As the world keeps their eyes on Gaza, communities across the West Bank suffer in silence – enduring violence, dispossession, and the slow erasure of their way of life.

"Humanitarian aid must never be used as a political instrument. Saving lives should never be a controversial stance."

CARE stands with Palestinian people

As humanitarian needs in Gaza remain immense, CARE continues to support communities by working through local partners, advocating for accountability and unhindered humanitarian access, and ensuring that women and girls are not forgotten in crisis responses.

The conflict has underscored the critical importance of strong local partnerships, flexible funding, and sustained advocacy efforts. It has also revealed the extraordinary courage and resilience of Palestinian communities, who continue to care for one another even as everything around them is reduced to rubble.

Looking ahead, CARE Nederland remains steadfast in its commitment to stand with communities in Gaza and the West Bank, as they face injustice and displacement.



Sudan

Sudan has been mired in civil conflicts for decades, but the war that erupted in April 2023 has brought the country to the brink of collapse. The ongoing violence has devastated communities, destroyed infrastructure, and left millions of people without access to essential services. CARE, which has been active in Sudan since 1979, continues to provide urgent support in several regions today.

19,407
people reached,
of which **15,638**
women



The world's largest displacement crisis

Since the start of the war, nearly 13 million people have been forced to flee their homes – making Sudan the world's largest displacement crisis. At the same time, communities across the country are dealing with severe levels of food insecurity, with many even facing famine. Moreover, inflation and insecurity because of the conflict continue to push families deeper into poverty.

The conflict in Sudan has disproportionately shattered the lives of women and girls. On top of this hardship, millions have been exposed to soaring levels of gender-based violence.

Despite these immense challenges, CARE remains steadfast in supporting communities to sustain themselves through this humanitarian crisis – both within Sudan and across the border, where countless refugees have fled in search of safety.




17,759

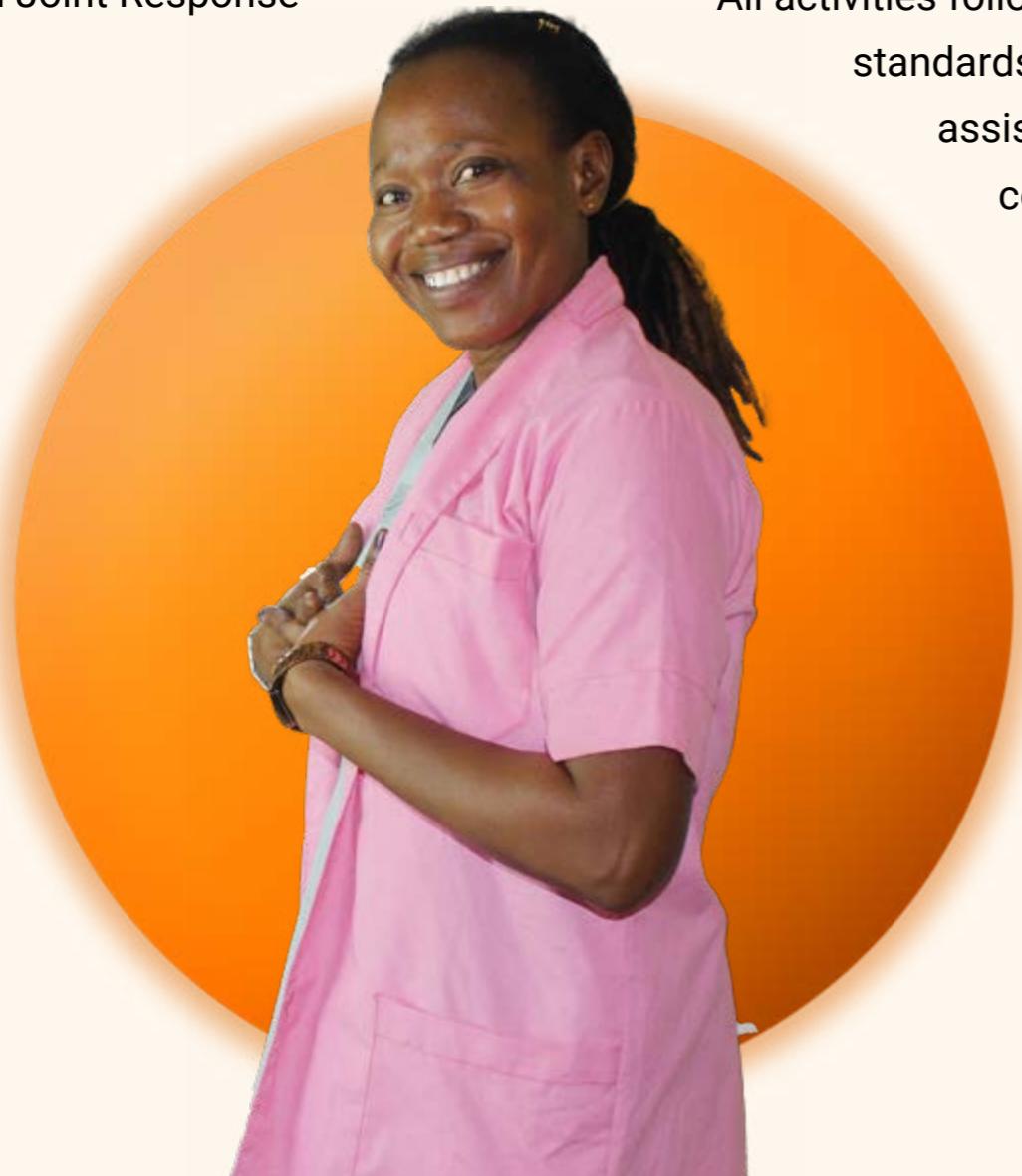
people reached via
the South Sudan Joint
Response


6,000

people were screened
for malnutrition via
the South Sudan Joint
Response


5,729

people were reached by
specific measures to
prevent gender-based
violence via the South
Sudan Joint Response



Life-saving support for Sudanese refugees

As the conflict in Sudan forced millions to flee, countless families – especially women and children – crossed into South Sudan in search of safety. Many arrived with nothing but the clothes on their backs, their journeys marked by loss and separation.

Through the South Sudan Joint Response by the Dutch Relief Alliance, CARE and its humanitarian partners are reaching nearly 295,000 people across seven locations. We are leading efforts in Pibor, while coordinating closely with partners in Akobo County. Here, our local teams provide protection services and work to prevent gender-based violence, while offering psychosocial support and safe spaces for survivors of violence. The response places communities at the heart of its design and especially recognises that women's economic empowerment is essential to lasting protection.

All activities follow global protection and inclusion standards, ensuring that humanitarian assistance is both safe and dignified. By combining care, community leadership, and resilience, we support conflict-affected families in rebuilding their lives after unimaginable loss.

Sustaining livelihoods in times of crisis

Even as we respond to urgent needs beyond Sudan's borders, we remain deeply committed to supporting those who have stayed behind in sustaining their livelihoods.

Across South Kordofan and East Darfur in the south of the country, CARE Nederland works closely with CARE Sudan and their local Sudanese partner organisations to strengthen food security and livelihood resilience within rural communities.

We especially support women in sustainably growing their income, expanding their skills and increasing their access to opportunities. Through the PRIME programme – short for Promoting Resilient and Inclusive Market Expansion – we promote women's economic empowerment amid crisis.

"By combining care, community leadership, and resilience, we support conflict-affected families in rebuilding their lives after unimaginable loss"

PRIME was designed to help rural communities improve agricultural productivity, connect to markets, and secure sustainable incomes. But when the war broke out, we quickly adapted the programme to ensure farmers could continue producing food despite mass displacement, destroyed land and disrupted supply chains. Through community farmer field schools, market access initiatives and Village Saving and Loan Associations (VSLA), we ensure families retain their livelihoods in the face of uncertainty.

At the heart of this programme is gender equality: more than 70% of participants are women farmers, traders, and entrepreneurs who receive training in financial management and ecological farming practices. By linking women to markets and supporting income-generating activities, CARE works closely with participants to ensure they can both feed their families and play a leading role in rebuilding their communities.

Ultimately, the impact of our work is in great part due to our strong collaborations with local partners, who tirelessly support communities in need despite their own hardship. We co-designed and currently implement PRIME with two Sudanese organisations – Addition for Disasters assistance and Development in South Kordofan and Almanar in East Darfur – ensuring the intervention is rooted in local knowledge and community priorities. This equitable approach enhances accountability and sustainability, even in a volatile context.

From sustainable livelihoods to SAFER

As the humanitarian crisis deepens, CARE is building on the experience and impact of the PRIME programme to reach people across six states in Sudan. SAFER – short for “strengthening access to protection, foster care, economic resilience, and reintegration” – is the largest programme funded by the European Union in CARE International’s history and is set to start in the fiscal year 2025-2026.

The programme combines humanitarian assistance with long-term recovery. SAFER includes strong protection and cash assistance components to meet immediate needs, while supporting communities in rebuilding their environment. Through close collaboration with the Ministry of Social Affairs and local foster homes, CARE and its partners will create safe spaces for people in particularly vulnerable positions, such as women and girls, and provide training for social workers and ministry staff.

At the same time, SAFER will strengthen food systems and local economies. While farmers and small business owners receive necessary training, tools, and cash grants to kickstart agricultural production and trade, school feeding initiatives ensure that children receive nutritious meals while continuing their education.

Thanks to our long-standing experience in Sudan and with the PRIME programme, we are well positioned to connect immediate relief to sustainable livelihoods – enabling families to not only survive this crisis but recover with dignity.



126

Village Saving and Loans Associations (VSLAs) were established with a total of 3,386 members



3,386

people gained access to financial services with support from the European Union



540

female farmers were trained on improved practices in mango, ground nut, and sorghum value chains.

"Sudanese women face terrible violence, displacement, and extreme poverty every single day - and still, they persevere."

- Abdirahman Ali, Country Director, CARE Sudan

Changing system conditions

Chapter 7

While the resources and technology needed to end poverty are available, it currently persists because of the way global society is organised: power relations, dynamics and models within this system lead to inequality. Ultimately, this keeps many people who live in poverty from developing their capabilities and improving their well-being. That's why CARE supports people worldwide in climbing out of poverty, while tackling the system conditions that perpetuate poverty.



CARE influences three systems that keep poverty in place:

- **The impact of climate change on people living in poverty**
- **Gender inequality and its effects on women living in poverty**
- **Unequal power relations that exclude people in poverty from decision-making**

Moreover, we regularly write position papers, organise events with partner organisations, and meet with global and Dutch leaders, including ministries and members of parliament, to inspire and engage them in building a more equitable world.



Ahead of COP29, CARE presented recommendations in Parliament

Climate justice

Communities worldwide who contribute least to climate change typically suffer its worst consequences – a reality that deepens inequality, fuels poverty, and endangers hard-won progress towards the Sustainable Development Goals.

CARE advocates for climate justice, ensuring that the people least responsible for – but most impacted by – the climate crisis do not bear its costs. We urge rich countries to increase climate finance for communities, especially women and girls, working tirelessly to adapt to climate change and address its unavoidable consequences.

In addition, we highlight the importance of quickly reducing global warming and its harmful impact on marginalised groups. Internally, we continue to strengthen our climate and environmental policies to ensure that our operations contribute to limiting global warming.

COP29

COP28 in the fall of 2023 led to the groundbreaking decision to create a dedicated loss and damage fund, supporting the countries most impacted by climate change. As such, our expectations were high for COP29 in Baku, Azerbaijan.

Ahead of COP29, CARE Nederland and other members of the Dutch International Climate Coalition worked to ensure that the voices of vulnerable communities were reflected in the position of the Netherlands. We presented our recommendations in Parliament, calling for ambitious climate finance and stronger integration of gender equality in climate action. Parliamentarians took our advice seriously and raised it with Minister for Climate and Green Growth Sophie Hermans.

In November 2024, CARE Nederland joined CARE's Climate Justice Center and other members of our confederation to deliver a strong, united message on climate justice. At COP29, which focused on securing a new goal for international climate finance, CARE advocated for additional funding for climate-vulnerable countries – in the form of gifts, not loans. We also called for the integration of gender equality into climate action. Unfortunately, the outcomes fell short of what is needed.

Our Climate Expert Rosa van Driel, who attended COP29, expressed her disappointment to Dutch media: "It is deeply disappointing that once again, the world's most vulnerable countries have been left without the support they urgently need. Wealthy nations continue to prioritise short-term interests over global responsibility in tackling the climate crisis. At the same time, women and girls remain largely excluded from climate decision-making, especially at the highest levels – only 10% of the world leaders present at the opening of COP29 were women. Female leadership is vital for achieving truly inclusive and sustainable climate solutions."

Despite the disappointing outcomes of COP29, we continue to fight for climate justice and action, urging wealthy nations to take their responsibility and tackle the global climate crisis in a fair and effective way.

"Wealthy nations continue to prioritise short-term interests over global responsibility in tackling the climate crisis."

Climate petition calls for action

CARE Nederland launched a petition calling for increased climate action, especially urging the Dutch government to keep the promises made in the 2015 Paris Agreement and to increase funding for countries hardest hit by climate change. Together with more than [57,000 supporters](#), we shared our petition with the House of Representatives Committee on Climate & Green Growth.



During COP29, activists called for more climate finance



Our climate petition was signed by more than 57 thousand people

Gender equality

Unequal gender relations remain one of the world's most fundamental sources of inequality. As long as gender inequality persists, we can neither eradicate poverty nor achieve social justice. CARE is committed to making gender equality central to everything we do – within our organisation, across our projects and programmes, and in our advocacy to ensure it shapes foreign policy.

Inclusive decision-making processes, gender equality and the Feminist Foreign Policy

The Dutch Ministry of Foreign Affairs committed to a Feminist Foreign Policy in 2022. This policy provided an important opportunity to weave feminist principles into foreign policy, including the sharing of power, inclusive decision-making, and equality regardless of gender, ethnicity, religion, disability, or other characteristics.

CARE has engaged in the policy process to support a strong and transformative policy that can guide decision-making. For example, our brief [Engaging men and boys in gender equality as a key approach of feminist foreign policy](#) provides practical evidence from our programmes to show the positive impact of engaging men and boys in advancing gender equality.

Despite shifts in the Dutch political landscape, we remain committed to supporting the Feminist Foreign Policy. With our allies, we will continue to advocate for gender equality and women's rights in the Netherlands and beyond.

Raising awareness around women's rights and safety

This past year, we raised our voices for women's rights – including the right to safety – through public campaigns. [During 16 Days of Activism against Gender-Based Violence](#), we spoke out against violence against women and girls through CARE's global #WithoutFear campaign. Our message was echoed by prominent Dutch women in politics, including a mayor, a Member of the European Parliament, and a Member of the House of Representatives.

Throughout Women's History Month in March 2025, we highlighted several inspiring women from CARE's programmes and local partners. Shortly after the Dutch government announced budget cuts in development cooperation, our "[Can you hear me?](#)" campaign showcased the women's rights and gender equality projects at risk – and the women and girls who would be left behind. Alongside our social media campaign, we launched a petition calling the Dutch government to reverse these planned budget cuts, as these would severely impact women and girls worldwide.



Photo by Paddy Dowling/CARE

Equitable partnerships

In advancing equality and inclusive decision-making, CARE critically examines the power dynamics that shape our own practices. We are committed to building equitable partnerships – from setting programme priorities to jointly designing and implementing initiatives. We focus on strengthening the position of stakeholders closest to impact by improving their access to funding and ensuring their voices are meaningfully included in the decisions that affect their lives and livelihoods.

Strengthening equitable partnerships in the Democratic Republic of the Congo

CARE Nederland recognises that the root causes of poverty lie in deeply unequal power structures. As part of our Strategy 2030, we aim to change these systemic conditions. Supporting projects that focus on communities in poverty is central to our mission, yet the system that surrounds these projects is also shaped by power imbalances.

“Development programmes often have a fixed division of roles: donors define the framework, international NGOs develop the proposals, and local NGOs implement. This prevents full use of local knowledge and skills, which leads to missed opportunities,” explains Freddy Lubula, Coordinator of the TUMA+ Equitable Partnership Pilot.

Through the TUMA+ programme in eastern Congo, supported by the Dutch Postcode Lottery, we examine relationships between local communities, community organisations, NGOs, and CARE. Legitimacy lies primarily with communities and the organisations representing their interests. This should be the starting point, for example in setting priorities and defining contracts. But in practice, formal (contracts) and informal (attitudes) power dynamics are often top-down and prescriptive.

The TUMA+ Equitable Partnership Pilot addresses these dynamics, prioritising a bottom-up approach to foster equitable, strategic partnerships with influential community-based partners. This work is guided by five standards: ownership, shared risk management, collaborative compliance, appropriate investment, and intentional learning and accountability.

Building on local experience to advocate for lasting support

CARE has been active in the Democratic Republic of the Congo since 1996. Over the course of three decades, we have worked closely with local organisations, gaining deep understanding of the country's historic, cultural and socio-economic context. This long-standing presence also strengthens our advocacy in the Netherlands, where we draw attention to the realities faced by communities in Eastern Congo and the importance of continued international engagement.

 **71%**

projects implemented
through our partners

 **81%**

partners were local
partners

 **37%**

partners were women's
rights or women-led
organisations

In February 2025, Reinette Klever, the former Dutch Minister of Development Cooperation, announced in her policy letter that the regional programme for the Great Lakes Region would be discontinued. This programme supports security and stability in eastern Congo, where violent conflict has claimed many civilian lives and women and girls remain disproportionately affected by gender-based violence. Several Dutch NGOs, including CARE, deliver essential humanitarian assistance, agricultural support, health services and protection programmes for women and girls.

In response, CARE Nederland, together with World Vision, took a leading role in advocating for the continuation of Dutch support to citizens in eastern Congo. We worked closely with Members of Parliament, especially Mpanzu Bamenga (D66), who raised the issue in parliamentary debates and tabled a motion that gained broad support. Dialogue with the Ministry of Foreign Affairs on continued engagement in eastern Congo is ongoing.



Ensuring humanitarian access to the Occupied Palestinian Territories

Since October 2023, the conflict in Gaza has caused mass internal displacement and profound human suffering. By the time of writing, over 68,000 Palestinians have died and more than 170,000 have been injured. Continuous bombardments and prolonged aid blockades have left countless people with little or no access to essential services, including food, clean water and medical care. In fact, the IPC reported the onset of famine in Gaza and warned that especially pregnant women and children were at risk of acute malnutrition. In a petition signed by more than 35,000 people and counting, we called on the Dutch government to act against this use of hunger as a weapon of war.

Alongside our humanitarian work in Gaza (see Chapter 6), we joined numerous civil society organisations in the Red Line Demonstrations – which drew the historic crowd of over 250,000 people – and engaged in advocacy in the Netherlands, urging the Dutch government to uphold international humanitarian law and ensure humanitarian access to Gaza.

As part of these advocacy efforts, CARE Palestine's Country Director, Jolien Veldwijk, visited the Netherlands in April 2025. Together with Veldwijk and Oxfam Novib's Country Director for Israel and the Occupied Palestinian Territories, we met with the Ministry of Foreign Affairs to discuss the humanitarian aid blockades to Gaza, the growing militarisation of aid operations, and restrictive NGO re-registration requirements in Israel. At the same time, we met with Members of Parliament from GroenLinks-PvdA and VVD to raise concerns about attacks on humanitarian aid workers in Gaza and the escalating situation in the West Bank.

Pledge for Change

At CARE Nederland, we actively uphold the Pledge for Change signed by CARE International. We have updated our language and photography guidelines and introduced internal trainings. We also continue to promote learning across our global confederation. These principles are also reflected in our digital channels, presentations, and collaborative materials.

"Addressing inequality and exclusion in a structured way is about ensuring all citizens have a voice in decision-making, especially those who are often left behind: women, young people, and minorities. It's about fostering true equality in leadership."

- Rosa van Driel,
Advocacy Coordinator CARE Nederland



Our people and culture

Chapter 8

CARE had a total of 63 employees at the end of the fiscal year 2024-2025. Employees are represented by the Works Council. Operational and strategic decisions are coordinated by the Leadership Team, which consists of the Executive Director and the managers of Humanitarian Action, Sustainable Development, Advocacy, Fundraising & Communication, and Finance & Control.



Works council

The fiscal year 2024–2025 was marked by transition and constructive dialogue for CARE Nederland's Works Council. Following internal role changes, two members stepped down and a new member joined, who later in the year took on the role of Chair.

This past year, the Works Council strengthened its profile within the organisation and ensured that employees' voices were heard in key developments. We participated in open discussions on our employee satisfaction survey, personnel changes within the programme teams, and scenario planning for the future.

The Works Council met regularly with the Executive Director to discuss topics such as the coaching process, our development as a learning organisation, strategic networking, and onboarding new colleagues. Moreover, we initiated our first formal exchange with the Supervisory Board. This constructive and forward-looking conversation resulted in an agreement to meet twice a year.

Leadership transition was another key focus this year. The Works Council emphasised the importance of staff representation in the selection of the new Executive Director. As such, several colleagues contributed to the recruitment process.

Besides these strategic topics, the Works Council dealt with several formal advisory and consent procedures. We provided input on both the continuation of the office lease or possible relocation (Article 25) and the new performance review system (Article 27). We were also closely involved in discussions on changes to CARE's Pension Scheme (Article 27), which is an ongoing conversation.

Overall, the Works Council focused on strengthening its visibility and engagement across the organisation. By deepening dialogue with the Leadership Team and Supervisory Board and staying closely connected to staff, we ensured that employees' voices were heard in key decisions that shape CARE Nederland's future. We will continue to invest in clear communication and promote transparent, inclusive processes.

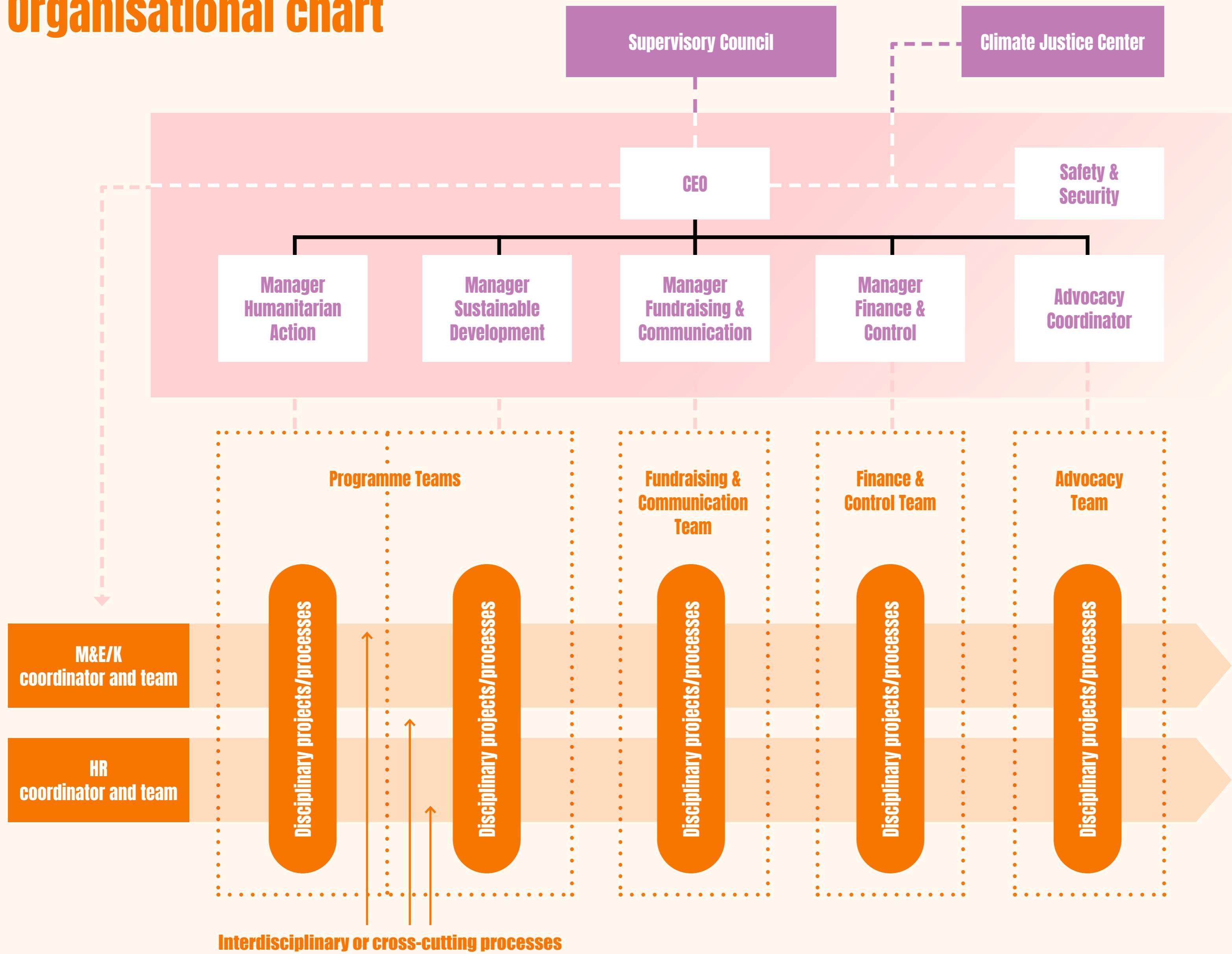
CARE Nederland is a Great Place to Work

In 2025, CARE Nederland was officially certified as a Great Place to Work. In the latest survey, 89% of our staff agreed with the following statement: *"Taking everything into account, I would say this is a Great Place to Work."* This is a significant increase in employee satisfaction compared with 75% in 2023, when we last conducted this survey. Our Trust Index score – which measures trust, pride, and joy within the organisation – also rose from 70% in 2023 to 81% in 2025.

The Great Place to Work survey provides insights into three key relationships: between management and employees (trust), between employees and their jobs (pride), and among colleagues themselves (fun). CARE Nederland uses these results as a starting point to celebrate what is working well and to identify opportunities for improvement – ensuring we continue to nurture a positive, supportive, and engaging work environment.

"CARE Nederland is officially certified as a Great Place to Work."

Organisational chart



Board

CARE Nederland has a Board and a supervisory body known as the Supervisory Council. The Board currently consists of one member, Ms Reintje van Haeringen, who has held this position since April 2018, when she became Executive Director of CARE Nederland. The Board is responsible for managing the organisation under the supervision of the Supervisory Council. The duties, responsibilities, and operating procedures of the Board are set out in the Rules for the Board. On 1 September 2025, Reintje van Haeringen stepped down and was succeeded by Tjipke Bergsma as Interim Executive Director. As of 1 January 2026, Inge Kauer serves as CARE Nederland's Executive Director.

Salaries, fixed allowances, and other terms of employment for the Board are determined in line with the Advisory Remuneration Scheme for Directors of Charities in the Netherlands, as established by Goede Doelen Nederland. The remuneration policy is periodically reviewed and approved by the Supervisory Council. Remuneration, allowances, and other terms of employment are reported in the annual accounts section of this report.

Starting in June 2024, Reintje van Haeringen served as Chair of the CARE International (CI) Executive Committee. This elected governance body is accountable to the CARE membership of 20 partner organisations worldwide and oversees the CI Secretariat. It reports to the CI Assembly, which consists of the Chairs of the supervisory bodies of the member partners. Furthermore, she also served as interim Secretary General of the CARE Confederation on a part-time basis from September 2024 to August 2025.

Throughout the fiscal year, Reintje van Haeringen also served as a member of the Supervisory Board of FMO, the Dutch entrepreneurial development bank. In addition, Reintje van Haeringen represented CARE Nederland on the boards of the below Dutch organisations.

- ❖ Samenwerkende Hulp Organisaties (SHO)/Giro555
- ❖ Dutch Relief Alliance (Chair from 1 January 2024 to 31 December 2024)

Since Reintje van Haeringen stepped down in September 2025, the Manager Humanitarian Action has been representing CARE Nederland in formal meetings with Giro555 and the Dutch Relief Alliance.



Supervisory Council

Duties of the Supervisory Council

The Supervisory Council monitors the Board's policy as well as CARE Nederland's overall performance. The Council is responsible for ensuring that the implementation of projects and programmes conforms to the organisation's long-term strategic plan and budget. The Council is specifically focused on internal risk management and control systems, as well as the reporting of risks associated with implementing projects and programmes, efficient fundraising, and the deployment of donations.

The Council has two sub-committees: the Audit Committee and the Remuneration Committee. A complete overview of the Supervisory Council's duties is provided in the Articles of Association, the Supervisory Council Rules, the Audit Committee Rules and the Remuneration Committee Rules. The Council also manages a Project Committee to improve Council members' knowledge of CARE's programmes, facilitate discussions, and create opportunities to leverage their expertise. The Project Committee meets twice a year with CARE Nederland's senior programme staff and reports back to the Council.

The Chair of the Supervisory Council is a member of the CARE International Assembly. Full biographies of the Supervisory Council members can be found on [our website](#).

Appointment and term of office

The Supervisory Council consists of at least three and at most seven members, all of whom are appointed by the Supervisory Council itself. When a vacancy arises, the Supervisory Council is obliged to take measures to meet the minimum number of members. Resolutions to appoint new members require a two-thirds majority vote, which must be taken in a meeting where all Supervisory Council members are present or represented. The selection and appointment of new members is based on profiles drawn

up by the Supervisory Council, which may be reviewed upon request. Each member is appointed for a four-year term and is subsequently eligible for reappointment for one more four-year term. There may be no close personal relationships among Supervisory Council members, their family or otherwise. CARE Nederland employees are not eligible for membership.

Supervisory Council compensation policy

The Supervisory Council performs its duties in an honorary capacity. Members are only entitled to reimbursement for expenses incurred. Reimbursement is accounted for and explained in the annual accounts.



Photo by Paddy Dowling/CARE

Supervisory Council Retirement Schedule

Supervisory Council members	First term	Second term	Audit Committee	Remuneration Committee
Fleur de Nijs	April 2018-April 2022	April 2022-April 2026		X
Wietze Smid	April 2018-April 2022	April 2022-April 2026		X
Pieter van de Stadt*	April 2018-April 2022	April 2022-November 2024		
Kwasi Boahene	February 2024-February 2028	February 2028-February 2032		
Arjan Hehenkamp	February 2024-February 2028	February 2028-February 2032		
Pauline Derkman	February 2024-February 2028	February 2028-February 2032	X	
Geerte Hesen	February 2024-February 2028	February 2028-February 2032	X	

* Pieter van de Stadt stepped down in November 2024.

Supervisory Council Report

We are pleased to share that CARE Nederland has had another successful year, strengthening its financial foundation, improving organisational performance and increasing its visibility across the Netherlands. As the Supervisory Council, we congratulate the management on its achievements and commend all employees on their dedication this past year.

In the fiscal year 2024-2025, the Supervisory Council met six times. Regular agenda items included the approval of the Annual Accounts, the Annual Plan and the Midterm Review. In addition, the Council dedicated significant attention to CARE Nederland's new brand style, repositioning, and revised communication strategy, centred around the core message "Never stop caring."

As part of this process, the Council dove into the strategic objectives formulated by the management team: increasing brand awareness, ensuring consistent messaging, and translating this into greater income and impact. Ultimately, CARE Nederland implemented the new branding and positioning at the beginning of 2025 and has since launched several public campaigns that contribute to these objectives.

"During the year, CARE Nederland also began exploring possible scenarios for the future of the development sector, particularly in light of potential cuts in government funding."

Furthermore, the Supervisory Council established a Project Committee, which initially consisted of three Council members but now comprises two members after Pieter van de Stadt's departure. The purpose of this committee is to strengthen the Council's knowledge and understanding of CARE Nederland's portfolio. The Project Committee also provides input on how the portfolio is evolving and where potential risks may arise.

In doing so, the Project Committee not only serves as a sounding board to the Executive Director and organisation but also functions as an advisory body within the Council – thereby enhancing its overall supervisory role. Moreover, it stimulates informed discussions within the Council on CARE Nederland's programme content and strategic direction.

During the year, CARE Nederland also began exploring possible scenarios for the future of the development sector, particularly in light of potential cuts in government funding. The Supervisory Council was actively involved in these discussions, engaging on how the organisation can best respond to such changes. In September 2024, we organised a knowledge session together with Tom de Bruijn, the former Minister of Development Cooperation, and CARE Nederland's leadership team about the political developments in the Netherlands and the European Union.

The most urgent and high-priority initiatives identified during these conversations were incorporated into the Annual Operating Plan (AOP). Following advice from the Audit Committee, CARE Nederland also detailed several financial scenarios, which involved analyses on the financial implications, associated risks, and potential effects on staff.

Every year, the Supervisory Council maintains close contact with the Executive Director, the Works Council, and the external auditor – and this fiscal year was no different. Following a very pleasant and productive conversation with the current Chair and members of the Works Council, we agreed to meet twice a year. As is required, the Audit Committee and the Remuneration Committee also met regularly throughout the year. In addition, Council members continued to support the CARE Nederland Fundraising & Communications team. Moreover, the Council discussed the feedback from a self-evaluation that was conducted individually and collectively.

In September 2025, Reintje van Haeringen stepped down from her position as Executive Director of CARE Nederland, and took on the new role of CARE International's Executive Director. Under her leadership, CARE Nederland became stronger – with increased funding, more visibility, and greater impact. On behalf of the Supervisory Board, we are grateful for Reintje's work these past years.

While recruiting for a successor, the council appointed Tjipke Bergsma as interim Executive Director. We are pleased to share that the search has been successful: as of 1 January 2026, Inge Kauer serves as our new Executive Director.

This year was also marked by change: we said goodbye to our fellow member Pieter van de Stadt when his second term came to an end in November 2024. Pieter served on the Supervisory Council for six and a half years. We thank him for his unwavering support and wish him all the best! The Supervisory Council applauds CARE Nederland's ability to combine programming, advocacy, communications, and fundraising to advance its mission to reduce poverty, promote equality and achieve social justice. Also, we are pleased to see that the organisation continues to play an active role within the CARE confederation and collaborations with local partners and communities, contributing to lasting change across the globe.

CARE International update

CARE International's superior governance body is the CARE International Council, which consists of the Chairs of the Supervisory Councils of 20 CARE member partners & affiliates. The Council's two Co-Chairs oversee the Executive Committee, which is composed of seven National Directors responsible for providing strategic guidance and making decisions on matters affecting the entire confederation.

"We would like to express our gratitude to all individual givers. Their continued loyalty and generous contributions make CARE Nederland's work possible."

In June 2024, the Executive Director of CARE Nederland, Reintje van Haeringen, was elected to the Executive Committee and subsequently appointed by its members as Chair. She held this position throughout the past fiscal year. In September 2025, van Haeringen became CARE International's Executive Director. A new Chair will be elected from among the Executive Committee members.

Finally, the Supervisory Council is particularly grateful for the long-standing and ongoing support of the Dutch Ministry of Foreign Affairs, the European Union, the Dutch Postcode Lottery, and the H&M Foundation. Among other donors, these partners allow us to sustainably build a fairer and more equal world. In addition, we would like to express our gratitude to all individual givers – their continued loyalty and generous contributions make CARE Nederland's work possible. Last but certainly not least, we want to sincerely thank all our staff members for their hard work over the past year. You make us proud!

Fleur de Nijs

Chair CARE Nederland
Member of the CARE International Assembly
Member, Remuneration Committee

On behalf of the Supervisory
Council CARE Nederland



Practise what we preach

We recognise that as an organisation, we are part of the very system we aim to change – and that our own role within it must evolve. Our ability to create lasting change in the world depends on our internal policies, practices, resources, relationships, and power dynamics, as well as the implicit assumptions held by our staff and other CARE International entities. For this reason, our systemic approach to reducing poverty and injustice also requires transforming practices within our own organisation.

Climate justice

We mitigate the negative environmental impact as an organisation and within our programmes.

Gender equality

We apply gender equality principles within our organisation, programming, advocacy and communications.

Equitable partnerships

We critically examine the power dynamics that shape our practices, while focusing on strengthening the position of stakeholders closest to impact.

Accountability

We report to our stakeholders in accordance with relevant requirements and standards, such as the Dutch Accounting Standards Board guidelines RJ650 and RJ400. An external auditor audits CARE Nederland's annual accounts. The Supervisory Council appoints the auditor, who then reports to both the Board and the Supervisory Council. The annual report and financial statements are adopted and signed by the Statutory Board within six months of the end of the financial year, following the Supervisory Council's approval. Furthermore, we respect the following quality standards and codes of conduct:

- ✓ The CARE International code
- ✓ ISO 9001:2015 Quality Standard including the Partos 9001:2015 sector-specific application
- ✓ Erkenningsregeling Goede Doelen
- ✓ The SBF Code for Good Governance
- ✓ Partos Code of Conduct
- ✓ The Code of Conduct for the International Red Cross and Red Crescent Movement and NGOs in Disaster Relief
- ✓ The Core Humanitarian Standard on Quality and Accountability (CHS)
- ✓ The Sphere Project

Integrity

Integrity CARE Nederland has a zero-tolerance policy towards fraud, sexual exploitation and abuse, and child abuse. We take all concerns and complaints involving CARE employees and related personnel seriously. To that end, CARE Nederland adheres to policies developed, approved and implemented within the CARE International confederation that CARE Nederland is a member of.

CARE International's Policy on Fraud and Corruption, available [here](#), reflects the fundamental concepts that all CARE members have agreed to abide by to prevent and respond to fraud and corruption. Within the framework of this policy, CARE Nederland coordinates and collaborates with other CARE entities involved in cases of fraud or corruption. Additionally, and within that, CARE Nederland has its own policies for fraud and corruption that apply to our own operations.

CARE International's Safeguarding Policy defines CARE's commitment to protecting adults and children from sexual harassment, exploitation and abuse by CARE employees, related personnel, programme visitors and volunteers. The policy, available [here](#), applies to all CARE employees and related personnel both during and outside working hours. We place strong emphasis on prevention through staff training and awareness, and our programme managers receive specialised training to help them identify and mitigate safeguarding risks in their work. We will thoroughly investigate any complaints indicating a possible breach of this policy and take disciplinary action if appropriate.

A single global CARE Line is in place to report fraud, misappropriation, discrimination, sexual harassment, exploitation and abuse, support of terrorism, and other wrongful conduct – offering anonymous reporting and support in over 100 languages online or by phone. Any CARE employee, volunteer, partner, vendor, programme participant, or other outside party may use this service to report wrongful conduct. Apart from that, CARE Nederland works with an external Confidential Counsel, accessible to all CARE Nederland staff.

CARE International's Sexual Harassment, Exploitation and Abuse Transparency Report (2022) can be found [here](#). In the 2024-2025 fiscal year, no complaints related to CARE Nederland staff or projects were recorded. Our Code of Conduct, articulating zero tolerance towards fraud and sexual exploitation and abuse can be found [here](#).

Risk management

The risks affecting CARE Nederland can have serious consequences for our economic performance and professional reputation, not to mention a negative impact on our environmental, safety and societal outcomes. CARE Nederland uses a risk matrix to help determine the size and scope of each risk it faces. The risk matrix is discussed on a regular basis by the Leadership Team and Supervisory Board. As part of these discussions, we investigate risk appetite, likelihood of an event and its impact on the organisation. We continue to apply this approach to risk management.

Strategic risks

Strategic risks are political, economic, social, technological, environmental and legal risks external to the organisation that can affect CARE's strategic direction. We work to reduce these risks where possible. We positively influence the debate on the importance of development cooperation and engage in joint advocacy to influence government decisions on Official Development Assistance (ODA). Read more about our advocacy in the fiscal year 2024-2025 in chapter 7 of this report.



Operational risks

Operational risks are related to staff capacity in terms of quality and quantity, both at headquarters and in country offices. CARE Nederland mitigates risk related to staff at headquarters by carefully selecting and managing a team of core staff, and a flexible layer of project staff and consultants. We also actively work to maintain collaborative relationships with CARE country offices.

Any fraud case detected in a CARE entity is entered in the CARE International fraud register. Whenever it concerns a case that involves CARE Nederland funding to a country office, we will engage with the country office and the CARE Lead Member that is responsible for it.

Travel to high-risk regions can have serious consequences for employees, as well as for CARE Nederland. We mitigate this risk by implementing safety and security procedures and providing Hostile Environment Awareness Training to all CARE Nederland employees who travel to high-risk areas. Despite these measures, some level of residual risk remains, which is inherent to the nature of our work. A Critical Incidents Management Team composed of CARE Nederland staff is mobilised to provide support if a staff member abroad faces a severe crisis.



Financial risks and uncertainties

Financial risks are primarily related to the possible decrease in (un)restricted funds. To minimise these risks, CARE Nederland continues to diversify its sources of funding by engaging a range of donors. We follow the guidelines established by Goede Doelen Nederland and the Centraal Bureau Fondsenwerving (CBF) to ensure that the risk of insufficient funding does not endanger the continuity of our activities.

Moreover, we maintain several reserves to cushion financial setbacks, and our investment policy is conservative. Over the past years, our investments in individual fundraising activities have led to an increase in income from individual donors. Furthermore, we work closely with the CARE USA Internal Audit Team to contribute to the financial capacity of country offices and decrease the risk of ineligible costs.

Reputation risks

Reputation risks are those that could harm our public image, for example through negative media coverage of the development sector, CARE International, CARE Nederland, or our partners. CARE Nederland adheres to strict transparency criteria and follows specific procedures when entering partnerships to minimise the risk of reputational damage. Our Code of Conduct expresses zero tolerance towards fraud and sexual exploitation and abuse, and CARE Nederland adheres to CARE International's Policy on Protection from Sexual Exploitation and Abuse.

We also adhere to the Inter-Agency Misconduct Disclosure Scheme and have restructured our recruitment process to place more emphasis on this policy in the recruitment phase. In case of incidents, we ensure effective (proactive or reactive) communication with stakeholder groups and/or the public, aligned with other CARE International entities where relevant.

Annual accounts

Chapter 9

Our financial statements are prepared according to the RJ650 Dutch Annual Accounting Standard for Fundraising Institutions as per October 2016 (RJ-Uiting 2016-13) issued by the Dutch Accounting Standards Board. The financial statements cover the period from 1 July 2024 to 30 June 2025. All amounts are in EURO unless stated otherwise.



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A. About CARE Nederland

Name:	Stichting CARE Nederland
Cited:	The Hague, The Netherlands
Address:	Parkstraat 19
Telephone:	+31 (0)70 310 50 50
Legal form:	Stichting (Foundation under Dutch law)
Chamber of Commerce registration:	Articles of Association filed on 2 December 1993 (41158230)
Latest amendment Articles:	September 1, 2025
Membership:	CARE International Confederation, located in Geneva, Switzerland

1.1 Who we are

Stichting CARE Nederland (hereafter CARE Nederland or 'CNL') is a member of the CARE International Confederation, which consists of 19 member organisations and 1 affiliate organisations. We adhere to CARE International's vision and mission:

Vision

We seek a world of hope, inclusion, and social justice, where poverty has been overcome and all people live with dignity and security.

Mission

CARE works around the globe to save lives, defeat poverty and achieve social justice.

1.2 What we do

We contribute to the projected outcomes of CARE International through our work in several countries in five regions: Latin America, the Sahel, the Horn of Africa, the Middle East, and Southeast Asia. We work in cooperation with CARE country offices, which in turn implement the programmes and projects that are funded through CARE Nederland. To ensure a solid base for the development of local capacity, we concentrate our work in four thematic areas: Humanitarian Emergencies, Climate Change & Resilience, Governance & Stability, and Women's Economic Empowerment. In line with the CARE International strategy, CARE Nederland aims to impact poverty and achieve social injustice by saving lives, promoting lasting change and multiplying impact through the following strategic objectives:

- ✓ To help save and improve the lives of people in fragile and conflict-affected settings
- ✓ To develop knowledge about proven methods that enable change on a larger scale
- ✓ To influence policies in support of people living in fragile and conflict-affected settings
- ✓ To raise funds from a variety of donors, enabling us to implement our programmes

B. Financial statements

2.1 Income and expenditure

In FY25, CARE Nederland achieved a total revenue of EUR 61.0 million, exceeding the budget by EUR 14.0 million (+30%). This impressive performance was primarily driven by the commitment for the three-year DRA-funded Joint Response '24–'26 in Yemen that was initially assumed in full under FY24 and not included in the FY25 budget. To better reflect the annual income this grant is allocated across the three years of the contract. While the FY25 budget included a portfolio with several new ECHO-funded projects with an annual commitment of approximately EUR 100k per project, the actual outcome was significantly larger for on-going projects. Furthermore, an additional funding from the H&M Foundation has boosted the income. H&M foundation granted CARE Nederland in the second half of FY25 a top-up funding for three years to continue improving the working conditions for the female garment workers in Bangladesh, generating a corporate donation income of EUR 1.0 million

Private donor funding continued to grow throughout FY25, reflecting our sustained investment in nurturing relationships with both existing and newly acquired individual givers. Additionally, our strengthened relationship with the Dutch Postcode Lottery resulted in an increased annual contribution to CARE Nederland of EUR 100k.

Total expenses related to our strategic objectives amount to EUR 56.4 million, EUR 12.1 million above budget (+27%). This increase mirrors the not-in-budget funding for humanitarian responses in Yemen, which was assumed to be included in the previous year's actual expenditures, and larger than budgeted commitments from new ECHO-funded projects. Moreover, thanks to the past and current successes of our fundraising efforts to raise unrestricted funding, CARE Nederland was able to increase

the contribution to projects from our own funds beyond budgeted levels. This was primarily achieved through cash match funding, and notably, we were able to fully fund a Gender in Emergency project in the Middle East using unrestricted funding.

Logically, fundraising successes requires investment. In FY25, the total fundraising cost reached EUR 2.4 million, 25% lower than the original budget.

Organisational costs came in below budget, largely due to staffing gaps. Departing staff were not immediately replaced, reflecting our cautious approach amid uncertainties surrounding funding for sustainable development programming. While the replacement of the Sustainable Development Manager was a priority, it took several months to find the right candidate. A comparable situation occurred within the Climate Justice Centre team, where the director departed in FY24 and a new director joined in March 2025.

CARE Nederland closed FY25 with a positive result before changes in earmarked reserves and designated funds of EUR 764k, compared to a budgeted result of EUR 698k negative, a swing from a deficit to a surplus (+192%). Main drivers for this remarkable result are the above-budget income from private donor, both individual givers and corporate donations, the above-budget ICR income from institutional donors and savings in human resources.

After accounting for actual and planned adjustments to earmarked reserves and designated funds, the result is EUR 4,736 +/-, which has been added to CARE Nederland's continuity reserve.

2.2 Financial position

The earmarked reserves increase with EUR 223k (5%), from EUR 4.3 million to EUR 4.5 million, primarily to finance project-related activities and strategic priorities.

The designated funds increased by EUR 536k (119%), rising from EUR 449k to EUR 985k driven by new funding received from the H&M Foundation.

After incorporating the adjustment to the reserves, CARE Nederland's continuity reserve stands at EUR 4.1 million, stable compared to last year EUR 4.1 million. This reserve ensures that CARE Nederland can maintain its operations for approximately 11 months, even in the event of complete halt in new funding.



3. Financial statements

3.1 Reporting period

These financial statements cover the period from 1 July 2024 to 30 June 2025 (indicated as 2024-2025). The financial statements are denominated in EURO unless stated otherwise.

3.2 Balance sheet (after appropriation of result)

ASSETS	30 June 2025	30 June 2024
I. Tangible fixed assets (ref. 5.1)	53.114	84.718
II. Financial fixed assets (ref. 5.2)	54.270	54.208
	107.384	138.926
III. Receivables, prepayments and accrued income (ref. 5.3)	11.781.965	13.030.600
IV. Cash and cash equivalents (ref. 5.4)	24.771.746	24.676.330
	36.553.711	37.706.930
Total assets	36.661.095	37.845.856
LIABILITIES	30 June 2025	30 June 2024
V. Reserves and Funds (ref. 5.5 and 5.6)	9.574.248	8.810.663
Continuity reserve	4.068.329	4.063.593
Earmarked reserves	4.521.079	4.297.727
Designated funds	984.840	449.343
VI. Non-current liabilities (ref. 5.7)	343.757	2.860.009
VII. Current liabilities (ref. 5.8)	26.743.090	26.175.184
Total liabilities	36.661.095	37.845.856

3.3 Statement of income and expenditure

	Result 2024-2025	Budget 2024-2025	Result 2023-2024
Revenue			
I. Individual donations (ref. 6.1.1)	6.698.331	6.200.000	5.638.767
II. Corporate donations (ref. 6.1.1)	1.038.603	252.000	1.549.860
III. Lotteries (ref. 6.1.2)	1.000.000	915.000	1.700.000
IV. Government grants (ref. 6.1.3)	50.570.351	37.525.000	56.728.295
V. Other fundraising organisations (ref. 6.1.4)	1.371.157	2.034.000	797.426
Other revenue			
VI. Other income (ref 6.1.5)	340.190	-	158.861
Total revenue	61.018.632	46.926.000	66.573.209
Expense			
VII. Expenditure on objectives (ref 6.2.2)	56.394.320	44.341.000	64.328.919
<i>Humanitarian Action</i>	29.980.527	7.218.000	24.801.276
<i>Sustainable Development</i>	24.149.073	34.380.000	37.460.651
<i>Multiplying Impact</i>	2.264.720	2.743.000	2.066.992
VIII. Fundraising (ref 6.2.3)	2.435.983	3.227.000	2.390.349
IX. Management and administration costs (ref. 6.2.3)	1.591.257	206.000	1.522.441
Total expenses	60.421.560	47.774.000	68.241.709
Result			
Result before Finance Revenue/Expense	597.072	- 848.000	-1.668.500
Result Financial Revenue/Expense (ref. 6.1.6)	166.514	150.000	217.615
Result after Finance Revenue/Expense	763.586	- 698.000	-1.450.885

3.4 Appropriation of the result

	Result 2024-2025	Budget 2024-2025	Result 2023-2024
Result	763.586	- 698.000	- 1.450.885
Continuity reserve	4.736	- 6.000	102.880
Earmarked reserves	223.352	- 692.000	1.419.842
Earmarked funds	535.497		-2.973.607

3.5 Cash flow statement

	30 June 2025	30 June 2024
Total liquid assets as of 1 July	24.676.330	27.778.230
Cash flow from operational activities		
Cash received from donors	7.798.787	8.585.434
Cash received from subsidies	61.321.728	57.852.313
Payments in the context of subsidies	-58.925.429	-60.065.984
Payments to suppliers and employees	-10.184.449	-9.787.645
	10.637	-3.415.882
Received interest	217.580	245.703
Paid interest		
Revenue from other income and expenses	-	-
Payments for other income and expenses	-	-
	217.580	245.703
Cash flow from investing activities		
Investments in tangible fixed assets	-11.690	56.012
Disposals of tangible fixed assets	-	-
	-11.690	56.012
	216.527	-3.114.167
Exchange rate differences of funds	-121.111	12.267
Increase / Decrease in funds	95.416	-3.101.899
Total liquid assets as of June 30	24.771.746	24.676.330

3.6 Key performance indicators

	Result 2024-2025	Target 2024-2025	Result 2023-2024
Expenditure on objective as a percentage of total income	92	94	97
Expenditure on objective as a percentage of total expenditure	93	93	94
Cost of own fundraising activities as a percentage of income of these activities	27	44	26
Management and administration expenses as a percentage of total expenditure	2.6	3.2	2.2

The FY25 expense related to our strategic objectives was 92% of the total income, 2 percent points lower than the budgeted ratio, but a decrease of 5 percent points compared to FY24 due to increased unrestricted income.

In FY25, we invested EUR 2.5 million in fundraising activities, an increase of 2% compared to FY24. Income from these efforts remained stable at EUR 8.7 million, resulting in a cost-to-income ratio of 27%, 1 percent point higher than the previous year. Significant variance between budgeted ratio and actual ratio is driven by the intended investment in the fundraising activities to boost the income from private donors anticipating to the challenging times ahead.

We recognise that continued investment in fundraising is essential to sustain and expand our donor base. However, we remain committed to ensuring that most of our funding is directed toward our strategic objectives. Accordingly, we will continue to monitor and manage the fundraising ratio to keep it within an acceptable bandwidth.

4. Accounting principles

4.1 General

4.1.1 Reporting standards

CARE Nederland's financial statements are prepared according to the RJ650 Dutch Annual Accounting Standard for Fundraising Institutions as issued by the Dutch Accounting Standards Board.

4.1.2 Currency

The financial statements are denominated in EURO unless stated otherwise. The EURO is both the functional and presentation currency of CARE Nederland.

4.1.3 Comparison with previous years

The valuation principles and method of determining the result are the same as those used in the previous year.

4.1.4 Use of estimates

The preparation of the financial statements requires management to make judgments, estimates, and assumptions that affect the application of the accounting policies as well as the reported amounts of assets and liabilities, income, and expenses. Actual results may differ from these estimates. The estimates and the underlying assumptions behind them are reviewed on an ongoing basis. Revisions to accounting estimates are recognised both in the current period and in any future period affected.

4.1.5 Foreign currency transactions

Transactions executed in a foreign currency are converted to the exchange rate prevailing on the date of the transaction.

4.2 Assets and liabilities

4.2.1 General

Assets and liabilities are generally valued at historical cost or at fair value at the time of acquisition. If no specific valuation method is indicated, the valuation is done at historical costs. References are included in the balance sheet and statement of income and expenses.

4.2.2 Assets and liabilities in foreign currencies

Monetary assets and liabilities in a foreign currency are converted into the functional currency at the exchange rate prevailing on the balance sheet date. The exchange differences resulting from conversion are recorded as expenditure in the statement of income and expenditure.

4.2.3 Tangible fixed assets

Tangible fixed assets are valued at historical cost and depreciated over the expected future useful life of the asset. The depreciation periods vary between asset types and have been determined as follows:

Asset type	Depreciation period
Fixtures and fittings	Five-year period
Communication equipment	Three-year period
Computers / Computer equipment	Three-year period

If the estimated future useful life of an asset is altered, the future amount of depreciation is adjusted accordingly. The depreciation figures include gains and losses on the sale of tangible fixed assets.

On each balance sheet date, CARE Nederland assesses whether there are any indications that a fixed asset may be subject to impairment. An impairment occurs when an asset suffers a depreciation in fair market value that is greater than the book value of the asset on the financial statements.

4.2.4 Financial fixed assets

Financial fixed assets are valued at amortised costs.

4.2.5 Receivables

Receivables are initially recognised at fair value. After initial recognition, receivables are stated at amortised costs, which is the amount received adjusted for the share premium or discount and after deduction of transaction costs. Bad receivable provisions are deducted from the receivable carrying value.

Receivables from government grants are recognised in the balance sheet the moment CARE Nederland incurs costs related to these grants. Incurred costs represent expenses derived from actual expenditures by CARE Nederland and contractual agreements with CARE Country Offices and (international) partners. Receivables from other donors are recognised at the time the donation is committed to CARE Nederland.



4.2.6 Cash flow statement

The cash flow statement is prepared according to the direct method. Cash and cash equivalents comprise cash, bank balances and demand deposits falling due within a 12-month period. Cash flows denominated in foreign currencies have been translated at the bid rate published by OANDA.com on the balance sheet date. Interest paid and received is included in cash from operational activities. Under the investments in tangible fixed assets, the only investments included are those for which cash was paid in 2024 – 2025. Transactions not resulting in inflow or outflow of cash, including finance leases, are not recognised in the cash flow statement. Cash and cash equivalents are stated at nominal value.



4.2.7 Reserves and funds

CARE Nederland has various (earmarked) reserves and designated funds. These reserves are established by the organisation's board for specific purposes and reasons as set by the organisation's board. In the financial statements, we specify when they were created, along with their associated objectives and rationale and the allocated amounts.

If income for which a special purpose has been designated by third parties has not been fully spent in the reporting year, the unspent amount will be added to a designated fund via result allocation. Future expenses within the designated purpose will be charged to the designated fund via result allocation.

Utilisation of these earmarked reserves or designated funds is recognised in the statement of income and expenses before the withdrawal from the reserve or fund is accounted for.

For CARE Nederland's policy on reserves and funds see sections 5.5 and 5.6.

4.2.8 Project commitments

Project commitments are recognised as of the date that the commitment agreement was signed by CARE Nederland. In the event of signed agreements, CARE Nederland monitors the actual spending by the contract partner. If such spending is not in line with the rules of the agreement, or if amounts committed in the agreement are not spent, the related amounts are credited to the direct contract expenses, and the related project commitment is also reversed.

4.2.9 Debts

Upon initial recognition, debts are stated at fair value. Transaction costs directly attributable to the acquisition of debts are included in the measurement upon recognition. After recognition, debts are stated at amortised costs.

4.3 Income and expenses

4.3.1 General

Income and expenditure are allocated to their corresponding periods.

4.3.2 Direct fundraising activities

The income derived from direct fundraising activities is recognised in the year in which it was raised.

All contractual commitments arising from business partnerships are recognised as income, with amounts not yet received recorded as receivables.

Bequests are recognised as income when CARE Nederland is legally entitled to the donation, and the amount can be reliably measured. This typically occurs upon receipt of the deed of distribution or the statement of account from the executor. Bequests are classified as unrestricted income unless donor-imposed restrictions apply. Where restrictions exist, the income is allocated to the appropriate designated fund.

4.3.3 Third-party campaigns

Contributions received from Humanitarian Action appeals launched by the emergency relief umbrella organisation the Samenwerkende Hulp Organisaties (SHO / Giro555) are accounted for in the year in which the contributions have been committed (to CARE Nederland). The income from lottery organisations is recognised in the year in which the income was committed.

4.3.4 Government grants

Income from government grants is recognised in the fiscal year in which the subsidised expenditure is recorded in the income statement. Subsidised expenditures relate to direct project expenditures and to overhead costs.

Direct project expenditure is recognised in the statement of income and expenses in the year in which the subsidised expenditures are committed by a signed agreement, or, if such agreement is not in place when the subsidised expenditures have occurred.

In case of signed agreements, CARE Nederland monitors the actual spending by the contract partner. If such spending is not in line with the rules of the agreement, or if amounts committed in the agreement are not spent, the related amounts are credited to the direct contract expenses, and the related grant revenue is also reversed.

After the project has ended, any granted amount that are not used are either paid back to the related grant agency, or, if the grant agency agrees to using the remaining amount for a different project or goal, it is released to grant revenue.

The revenue related to subsidised overhead costs are recognised based on an allocation method ('Indirect Cost Recovery rate') which reflects the assumed overhead time spent on direct projects. The Supervisory Board approves the Indirect Cost Recovery rate. If the grant agreement includes a maximum for subsidised overhead cost, the Indirect Cost Recovery rate will not exceed this maximum.

4.3.5 Interest income and interest expenses

Interest income and interest expenses are recognised on a time-weighted basis and adjusted for the effective interest rate of the assets and liabilities concerned. Interest expenses are stated after adjustment for recognised transaction costs for loans received, which are factored into the calculation of the effective interest rate.

CARE Nederland has no portfolio investments and therefore does not receive any investment income.

4.3.6 Exchange rate differences

Exchange differences arising from the settlement and conversion of monetary assets and liabilities from a foreign currency to EURO are presented as costs in the statement of income and expenditure.

Non-monetary assets stated at the acquisition price in a foreign currency are converted at the exchange rate (or approximate exchange rate) prevailing on the transaction date.

4.3.7 Expenditure

Committed contributions to CARE Country offices and other (international) partners related to our projects are recognised in the year in which the agreement with the CARE Country Office or other (international) partner is signed. Other expenses are allocated to the year to which they are incurred.

4.3.8 Operating lease

Lease contracts (tenancy agreements), whereby the advantages and disadvantages vested in ownership do not fall to the organisation, are recognised as an operating lease. Commitments arising from an operating lease, which have been adjusted for payments received from the lessor, are presented in the statement of income and expenditure on a straight-line basis over the term of the contract.

4.4 Payroll and pensions

4.4.1 Payroll

Wages, salaries, and social securities are recognised in the consolidated profit and loss account based on the employment terms and tax regulations to the extent to which they are payable to employees or tax authorities.

4.4.2 Pensions

CARE Nederland offers its employees a pension scheme. The pension scheme is arranged with *a.s.r. verzekeringen*. CARE Nederland has a 'defined contribution plan' for all staff.

CARE Nederland pays the premium for the General Surviving Relatives Act (Algemene Nabestaanden Wet) Gap Insurance in full.

CARE Nederland recognises all pension schemes in accordance with the liabilities approach. The contribution payable over the course of the reporting year is recognised as an expense. Other than the monthly premium payments, CARE Nederland has no other obligations.

4.5 Determination of the result

In accordance with the accounting policies, the financial result for the year is determined by the difference between income and expenditure. Income is generated through the organisation's fundraising activities, participation in joint and third-party campaigns, government, and other grants, as well as various additional sources. Expenditure relates to costs incurred in pursuit of the organisation's strategic objectives, including allocated costs, income generation expenses, and management and administrative costs.

5. Notes on the balance sheet

5.1 Tangible fixed assets

Reference 5.1	Furniture & Fittings	Computer Equipment		Communication Equipment	Total
		Hardware	Software		
Balance as at 1 July 2024					
Accumulated investments	45.996	132.594	8.925	19.990	207.505
Accumulated depreciation	26.226	72.623	6.446	17.493	122.788
Book value as at 1 July 2024	19.770	59.971	2.479	2.497	84.717
Movements					
Investments in the reporting period	-	11.690	-	-	11.690
Disposals in the reporting period	-	-	-	-	-
Depreciation in the reporting period	4.966	33.856	2.479	1.992	43.293
Disposals in the reporting period	-	-	-	-	-
Balance movements	4.966	45.546	2.479	1.992	54.983
Balance as at 30 June 2025					
Accumulated investments	45.996	144.284	8.925	19.990	219.195
Accumulated depreciation	31.192	106.479	8.925	19.485	166.081
Accumulated Disposals	-	-	-	-	-
Book value as at 30 June 2025	14.804	37.805	-	505	53.114

All tangible fixed assets (office equipment) are used for CARE Nederland business operations.

5.2 Financial fixed assets

Reference 5.2	30 June 2025	30 June 2024
Opening balance	54.208	54.124
Earned interest	62	84
Closing balance	54.270	54.208

CARE Nederland's share in the CARE International revolving fund, is EUR 54k. The purpose of this revolving fund is to grant short-term loans to CARE International members to cover temporary, project-related cash flow deficiencies. The funds received by the relevant CARE members are re-deposited (including a limited amount of interest) as soon as the liquidity has been resolved. Due to the solid cash position, CARE Nederland has no requirement to seek support from this fund.

5.3 Receivables, prepayments and accrued income

Reference 5.3	30 June 2025	30 June 2024
Project receivables		
Ministry of Foreign Affairs	261.145	700.220
European Commission	4.659.297	4.026.776
Other donors	6.279.943	7.621.802
	11.200.385	12.348.798
Debtors		
Various debtors	45.643	163.761
	45.643	163.761
Other receivables		
Security deposits	1.350	13.032
VAT	160.923	205.841
	162.273	218.873
Prepayments and accrued income		
Prepaid pension insurances	56.721	46.955
Other staff costs	140.949	73.388
Interest due	33.470	72.171
Miscellaneous	142.524	106.654
	373.664	299.168
Total receivables	11.781.965	13.030.600

Compared to 30 June 2024, the project related receivables decreased with EUR 1.3 million to EUR 11.8 million. Where our MFA and other donors' receivables decreased with EUR 440k and EUR 1.3 million respectively, the receivables of EU increased with EUR 600k. The project receivables comprise of EUR 2.2 million and EUR 8.5 million of long-term and short-term project receivables, respectively. The project receivables are 95% of the total receivables.

5.4 Cash and cash equivalents

Reference 5.4	30 June 2025	30 June 2024
Banks		
Current account (EURO)	13.562.517	12.328.156
Current account (foreign currency)	3.263.013	481.279
Savings account / deposit (EURO)	7.946.216	11.866.896
Total cash and cash equivalents	24.771.746	24.676.331

Cash and cash equivalents comprise cash, bank, and savings balances, as well as deposits. CARE Nederland maintains a rental deposit of EUR 53k. The two short term (<12 months) EUR 3.0 million deposits with ABN Amro in FY24 have been closed. All savings balances and deposits, except for the rental deposit, are available for withdrawal within 12 months. The total of cash and cash equivalents remains stable compared to previous year with a minor increase of EUR 95k.

5.5 Reserves

CARE Nederland maintains several reserves to safeguard its financial health. Our continuity reserve is subject to specific requirements, ensuring stability over time. In addition, we hold various other reserves designed to meet anticipated future obligations, such as match funding commitments, strategic investments in fundraising, innovation, capacity building, and programme quality. We also aim to mitigate financial risks within our programmes and retain the flexibility to respond swiftly to humanitarian emergencies. While financial resilience is essential, CARE Nederland is committed to allocating the maximum possible resources directly to its programmes. Therefore, we ensure that reserve levels remain proportionate and not excessive. To uphold this balance, we conduct an annual review of all reserves and adjust them as needed to align with our financial outlook and strategic priorities.

Reference 5.5	30 June 2024	Addition	Use	30 June 2025
Reserves				
Continuity reserve	4.063.593	4.736	-	4.068.329
Earmarked reserve for covering the costs of the organisation	379.636	125.862	303.457	202.041
Earmarked reserve for covering direct project costs	1.265.288	964.102	602.987	1.626.403
Earmarked reserve for high-risk projects	446.726	-	-	446.726
Earmarked reserve for capacity and quality development	1.470.482	480.000	219.573	1.730.909
Earmarked reserve for fundraising	-	-	-	-
Green fund reserve	41.628	4.000	4.042	41.586
Earmarked reserve for innovative activities	50.000	-	-	50.000
Earmarked reserve for emergency aid projects	643.967	-	220.553	423.414
Total earmarked reserves	4.297.727	1.573.964	1.350.612	4.521.079
Total reserves	8.361.320	1.578.700	1.350.612	8.589.408

Continuity reserve

To secure the continuity of the organisation, CARE Nederland maintains a dedicated reserve for any financial setbacks. Goede Doelen Nederland and the Netherlands Fundraising Regulator (CBF) provide guidelines to ensure that a continuity reserve does not exceed one and a half times the annual costs of the operating organisation.

As of 30 June 2025, operating costs are calculated at EUR 6.9 million, which implies that the continuity reserve for CARE Nederland is maximised to EUR 10.4 million for the 2024 – 2025 period. As the current continuity reserve amounts to EUR 4.1 million, CARE Nederland meets the requirements set in the Goede Doelen Nederland guidelines.

CARE Nederland's reserve policy, outlined in the Financial Policy 2022–2026, states that the optimal continuity reserve should cover 75% to 100% of annual organisational costs, with a minimum threshold of 50%.

Following the fiscal year 2024–2025, CARE Nederland added EUR 4.7k to the continuity reserve. The method for calculating the coverage percentage is detailed in the financial policy and accompanying memo on the continuity reserve, both of which form part of the Strategic Plan FY22–FY26 and were approved by the CARE Supervisory Board.

As of the end of FY25, the continuity reserve covers 91% of annual organisational costs, equivalent to approximately eleven months of operational coverage.

Earmarked reserve for covering organisational costs

The earmarked reserve designated to cover organisational costs is determined based on the total overhead cost reimbursements pledged by donors – such as the SHO Foundation and the H&M Foundation – less the revenue already realised, in line with our accounting policies for result determination. This applies to reimbursements from both our own and third-party fundraising activities.

In FY25, we withdrew EUR 303k from this reserve to support our H&M and SHO programmes. Following a subsequent funding commitment from the H&M Foundation, we added EUR 126k. The net change in the reserve amounts to EUR 178k, decreasing the total designated reserve to EUR 202k.

Earmarked reserve for covering direct project costs

CARE Nederland allocates its own funds to support projects implemented both by country offices and by CARE Nederland directly. At the end of each reporting period, unrealised costs associated with these project activities are reserved accordingly.

In FY25, we allocated EUR 964k to finance a strategically relevant project, covering direct project costs and further investing in the Climate Justice Centre (CJC). During the same period, EUR 603k was used for these purposes. Considering the FY25 commitment and adjustments to the CJC reserve, a net amount of EUR 361k was added to this reserve.

Risk reserve

The risk reserve is required to cover financial risks in the event that extraordinary circumstances preclude adequate project accounting and to cover financial risks in our projects and programmes. Furthermore, potential third-party claims are estimated and added to the risk reserve.

In FY25, there are no changes in the reserve.

Earmarked reserve for capacity and quality development

This reserve is designated for the capacity and quality development of CARE Nederland, CARE International country offices, and local partners.

In FY25, we used EUR 220k from this reserve to invest in a Business Relationship Manager and a Carbon Finance Business Developer, both strategic appointments aimed at strengthening our funding base.

Thanks to a positive FY25 financial result, we were able to add EUR 480k to the reserve to further support our strategic initiatives. As a result, the total earmarked reserve for capacity and quality development now stands at EUR 1.7 million.

Earmarked reserve for new fundraising strategy

In FY25, there are no changes to this reserve.

Green fund reserve

The Green fund reserve seeks to compensate for the CO2 emissions that arise from activities conducted by CARE Nederland. To make sure we compensate enough CO2 emissions, we added EUR 4k to the green fund reserve after using EUR 4k in FY25.

Earmarked reserve for innovative activities

In fiscal year 2013-14, CARE Nederland introduced an earmarked reserve for innovative activities. In FY25, there are no changes in the reserve.

Earmarked reserve for Emergency Aid projects

During FY25 we used EUR 221k of this reserve to support a humanitarian response and to strengthen corporate relationships and external communication through with a Press Officer.

5.6 Funds

Reference 5.6	30 June 2024	Addition	Use	30 June 2025
Designated funds				
Movement in H&M				
Foundation designated fund	176.138	727.922	176.137	727.923
Movement in npl/sho designated fund	7.500	-	7.500	-
Movement in designated fund for special programmes (private donations)	50.249	28.188	50.355	28.082
Movement in designated fund for emergency aid (private donations)	215.456	239.332	225.953	228.835
Total designated funds	449.343	995.442	459.945	984.840

Designated funds

In FY25, we extracted EUR 176k from this reserve to support our H&M and SHO programmes. Following a subsequent funding commitment from the H&M Foundation, we added EUR 728k. The net change in the reserve amounts to EUR 536k, bringing the total designated reserve to EUR 985k.

5.7 Non-current liabilities

Reference 5.7	30 June 2025	30 June 2024
Long-term project commitments	343.757	2.860.009
Total non-current liabilities	343.757	2.860.009

Non-current liabilities consist of long-term commitments to countries and are payable within five years. Because we agree short-term contracts with country offices in cases of multi-annual funding and the increased number of short humanitarian aid projects, CARE Nederland's long-term project commitments are low. The long-term project commitments decreased from EUR 2.9 million in FY24 to EUR 344k in FY25. At the end of FY25, non-current liabilities were relatively low compared to FY24. This reflects only one project with outstanding commitments, compared to six projects in the prior year, including a large humanitarian response committed just before the close of FY24.

5.8 Current liabilities

Reference 5.8	30 June 2025	30 June 2024
Short-term project commitments	17.673.860	24.008.843
Prepayment received from donors	7.659.645	849.119
Creditors	888.192	753.156
Accruals and deferred income		
• <i>Statutory payroll / Social security contributions</i>	-	-
• <i>Holiday entitlement / Holidays</i>	235.340	299.432
• <i>Pension insurances</i>	-	-
• <i>Other staff costs</i>	226.203	212.433
• <i>Miscellaneous</i>	59.850	52.200
	521.393	564.065
Total current liabilities	26.743.090	26.175.183

Short-term project commitments have a runtime of less than one year. Due to our project portfolio the short-term project commitments decreased with EUR 6.3 million in FY25.

The implementation of our CASCADE programme (with a high pre-payment) started slow, but it is picking up the pace. Nevertheless, the pre-payment of this project remains relatively high. Furthermore, due to continuing disasters in the Philippines, we received additional funding and prepayment for our ECHO programme. Both projects are the reason for an increase of EUR 6.8 million prepayments received from donors.

5.9 Off-balance-sheet receivables and liabilities

CARE Nederland is engaged in a ten-year rental contract that commenced on 1 January 2017 and ends on 31 December 2026. This entails a short-term financial liability of EUR 208k and a long-term liability of EUR 104k, not included on the balance sheet.

CARE Nederland maintains a short-term Service Level Agreement (SLA) with 'Netpack' for the provision of IT services (approximately EUR 108k).

Regarding the printing machines, CARE Nederland is engaged in an 'operational lease' contract of 72 months (starting November 2023). This entails a short-term financial liability of EUR 8k and no long-term liability as we have a 3-month notice period.

The Dutch Ministry of Foreign Affairs, the European Commission and other donors allocated various multiple-year grants to CARE Nederland. In FY24 the Dutch Relief Alliance (DRA) granted CARE Nederland a 3-year grant for the Yemen Protracted Crisis response of almost EUR 24 million. The DRA partners agreed on committing the funds of the Protracted Crisis responses for three years at once to other DRA partners. CARE Nederland has contracts with the DRA partners (and CARE Yemen) for this three-year period. The three-year commitments for this programme do not reflect the economic value of this programme.

According to our accounting principles, we committed the first full year budget in FY24 and the year 2 budget in FY25 which is reflected in the profit and loss account. The year 3 commitment is part of the off-balance sheet receivables and liabilities. The off-balance-sheet receivable is the difference between the grant commitment and total project expenditure as per 30 June 2025 +/- the year 3 budgets of the Yemen Protracted Crisis response. The majority of these funds will be spent through the country offices of CARE International or our consortium partners, and as a result, new liabilities will be created that will be reported as off-balance-sheet payables.

The total long-term programme-related off-balance-sheet receivables amount to EUR 31.0 million, while total off-balance-sheet payables add up to EUR 32.3 million. The short-term receivables are EUR 10.7 million, and the short-term payables are EUR 7.1 million.

6. Notes on the statement of income and expenditure

6.1 Income

6.1.1 Income from individual and corporate donations

Reference 6.1.1	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
Individual donations	6.312.374	6.200.000	5.638.767
Bequests	385.957		
Corporate donations	1.038.603	252.000	1.549.860
Total income from own fundraising activities	7.736.934	6.452.000	7.188.627

CARE Nederland's own fundraising activities are categorised into three groups of donors: 1) individuals, 2) bequests and 3) corporate donors and asset funds.

Donations made by individuals

Donations from individual givers are a structural income stream. In FY25 we see the continuous increase in income from donations by individual donors. the result of additional investments and continuous focus on fundraising from FY22 until FY25. Compared to FY24, the donation income increases with EUR 1.1 million (19%) to EUR 6.7 million. CARE Nederland continues diversifying its income from individual donors and will focus on this diversification more in the coming years.

Bequests

Whereas we have a structural income stream from individual donations, bequest income is incidental. In FY25 we have received EUR 386k of two legacies, a result of long-term effort of the fundraising team in communication, publication, and relationship building.

Donations from corporates and asset funds

In FY25, CARE Nederland received additional donations from the H&M foundation to continue our work in Bangladesh to empower women in the garment industry. H&M foundation has been a long-term donor and has provided CARE Nederland with a stable income over the years.

6.1.2 Lotteries

Reference 6.1.2	Actual 2024-2025	Budget 2024-2025	Actual 2024-2025
Nationale Postcode Loterij	1.000.000	915.000	1.700.000
Total income from Lotteries	1.000.000	915.000	1.700.000

Nationale Postcode Loterij

Since 2012, CARE Nederland has been a designated beneficiary of the Nationale Postcode Loterij. In FY25 our annual donation of EUR 900k has increased with EUR 100k to EUR 1.0 million.

6.1.3 Government grants

Reference 6.1.3	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
Grants for project activities	48.997.990	35.811.000	55.180.517
Ministry of Foreign Affairs	25.730.317	22.013.000	34.656.307
European Commission	11.110.790	6.901.000	8.855.952
Other grants	12.156.883	6.897.000	11.668.258
 Grants to cover administration costs	 1.572.361	 1.714.000	 1.547.778
Ministry of Foreign Affairs	423.348	431.000	493.382
European Commission	486.007	667.000	463.673
Other grants	663.006	616.000	590.723
Total income from institutional donor grants	50.570.351	37.525.000	56.728.295

Governmental and institutional grants received for project activities represent funds allocated to CARE Nederland and are recognised as income in line with the project-related expenditures incurred. All government grants received by CARE Nederland are considered incidental.

Compared to the previous year, grants for project activities decreased by 11% in FY25, amounting to EUR 49.0 million, a reduction of EUR 6.2 million. Revenue from the Ministry of Foreign Affairs (MFA) declined by 26% (EUR 8.9 million), while income from EU grants and other international NGOs increased by 25% (EUR 2.3 million) and 4% (EUR 489k), respectively. The decrease in MFA funding is primarily attributed to the CASCADE programme, where the commitment to a consortium partner for the 2025 project year was confirmed in July 2025, resulted in the deferral of income to FY26. The increase in EU funding is due to additional support for ongoing projects in Malawi and the Philippines.

Income from the recovery of administrative costs increased by 2% (EUR 25k) compared to FY24 but remained EUR 142k (8%) below the budgeted amount. The primary reason for this overestimation was the anticipated internal cost recoveries from project initiatives that either did not materialise or experienced delays in their start or closure.

6.1.4 Other fundraising organisations

Reference 6.1.4	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
CARE International fundraising	410.549	555.000	345.663
Other fundraising organisations	960.608	1.479.000	451.763
Total income from third-party campaigns	1.371.157	2.034.000	797.426

In FY25 we received EUR 961k from the fundraising campaign initiated by 'Samenwerkende Hulporganisaties' (SHO) for all victims in the Middle East conflict. This project started in October 2024 and is for two years.

CARE Nederland received 26% less contributions from CARE International members for the Climate Justice Centre (CJC) than budgeted, but 19% more than previous year. Income for CJC consists of annual and one-off contributions, and from the 'Climate Academy', resulting in a total revenue of EUR 411k.



6.1.5 Other income

Reference 6.1.5	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
Other income	340.190	-	158.861
Total other income	340.190	-	158.861

The other revenue is income from a refund after the closure of the CARE International revolving fund and revenues from received 'ziektewet uitkeringen'.

6.1.6 Financial revenue/expense

Reference 6.1.6	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
Interest income and income from investments	217.580	150.000	245.703
Financial expense- exchange gain/loss	-51.066	-	-28.087
Total interest income and income from investments	166.514	150.000	217.616

CARE Nederland has no portfolio investments; therefore, only income from interest is presented. Received interest on our deposits (max. 12 months) and saving accounts added up to EUR 218k. The financial loss is caused by exchange rate differences on programme funds. Because the commitments are decreased with the same amount, this has no effect on CNL results.

6.1.7 Overview of income from grants and non-individual donors

Non-individual donors	2024-2025	2023-2024
Corporates / Asset Funds	1.449.152	1.895.523
European Commission	15.748.594	11.113.238
<i>Development and Cooperation (EuropAid)</i>	2.876.472	2.881.814
<i>Humanitarian Aid and Civil Protection (ECHO)</i>	8.720.325	6.437.812
<i>Through third parties</i>	4.151.797	1.793.612
Ministry of Foreign Affairs	34.156.393	44.037.808
<i>Ministerie van Buitenlandse Zaken</i>	26.153.665	35.149.689
<i>Through third parties</i>	8.002.728	8.888.119
Nationale Postcode Loterij	1.000.000	1.700.000
<i>Nationale Postcode Loterij</i>	1.000.000	1.700.000
<i>Through third parties</i>	-	-
Samenwerkende Hulp Organisaties (GIRO 555)	960.608	451.763
Other non-individual donors	665.364	1.577.250
Total	53.980.111	60.775.582

In this overview, all income from grants and 'non-individual donors' ('Corporate Donations', 'Lotteries', 'Government Grants' and 'Other Fundraising Organisations') is presented. In FY25, CARE Nederland received EUR 54.0 million from non-individual donors, a decrease by 11% compared with FY24. Where the income of the European commission and SHO increased, the income from corporates (H&M foundation) and MFA decreased. The exact source of this funding is summarised in the table above. If CARE Nederland operates in a consortium as a partner, the revenue is reported in the table above as 'Through third parties'.

Countries of operation	CARE Nederland as consortium lead	Consortium Partner	Total 2024-2025
Humanitarian Action			
Afghanistan	42.828	-7.001	35.827
Myanmar	-35.829	-177.087	-212.916
Pakistan	-	-	-
Philippines	2.023.842	2.717.750	4.741.592
Somalia	-	-	-
Malawi	2.361.115	1.581.791	3.942.906
Mozambique	538.886	2.402.990	2.941.876
Uganda	-	-	-
Yemen	1.428.798	7.049.324	8.478.122
Sustainable Development			
Benin	1.349.229		1.349.229
Burundi	55.835	350.951	406.786
Ethiopia	927.754	-	927.754
Kenya	1.739.507		1.739.507
Mozambique	1.225.720		1.225.720
Nigeria	1.585.196		1.585.196
Others multicountry program	955.144	-	955.144
Somalia	826.957	-219.851	607.107
Uganda	2.967.705		2.967.705
Yemen	245.160	101.146	346.306
Total	18.237.847	13.800.013	32.037.861

In FY25, CARE Nederland was the lead of various consortia in different countries (e.g. DRA Joint Response Yemen, ECHO Drought Response in Malawi, ECHO ACCESS programme Philippines, CASCADE). The total revenue for these programmes was EUR 32.0 million of which EUR 18.2 million was intended for CARE Nederland and CARE Country Offices. On behalf of the consortium members, CARE Nederland received EUR 13.8 million from donors, 31% less than previous year (EUR 20 million), primarily due to deferred income from CASCADE. The table above shows the details per country.



6.2 Expenditures

6.2.1 Cost categories and allocation model for the organisation's costs

In accordance with the Dutch Accounting Standard for Fundraising Institutions RJ 650, the organisation's expenditures on objectives, fundraising costs, and management and administration costs are clearly distinguished.

The costs of the organisation, which is all the costs that cannot be directly allocated to the objective, are charged to three cost categories based on an allocation model that conforms to the Goede Doelen Nederland guidelines. The costs of the organisation are allocated in two steps:

1. All costs directly related to the objective or to income generation are recognised directly under those items, with staff costs allocated based on time recording.
2. Support costs and general costs are allocated to the cost categories based on FTEs and timesheets.

The organisation's costs that are directly related to overall financial management, Board, Supervisory Council, or other general costs are fully detailed under 'Management and Administration'.

6.2.2 Expenditure on objectives

Reference 6.2.2	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
Humanitarian Action	29.980.527	7.218.000	24.801.276
Programme commitments	29.252.367	5.891.000	23.800.356
Costs incurred by CARE Nederland	728.160	1.327.000	1.000.920
Sustainable Development	24.149.073	34.380.000	37.460.651
Programme commitments	22.126.286	32.254.000	35.728.851
Costs incurred by CARE Nederland	2.022.787	2.126.000	1.731.800
Multiplying Impact	2.264.721	2.743.000	2.066.992
Programme commitments	390.192	397.000	264.997
Costs incurred by CARE Nederland	1.874.529	2.346.000	1.801.995
Total expenditure on objectives	56.394.321	44.341.000	64.328.919

Programme expenditure comprises commitments to CARE International country offices or implementing partners, as well as direct costs incurred by CARE Nederland.

Expenditure on objectives decreased by 12% compared to FY24 but exceeded the budget by 27%. This variance is primarily due to the spreading of the three year DRA response in Yemen, and higher-than-anticipated spending on Humanitarian Action programming, particularly in Malawi and the Philippines. In contrast, expenditure on Sustainable Development declined by 36% to EUR 24 million compared to the previous year, and was 30% below budget, mainly due to delayed commitments under the CASCADE programme.

Total expenditure on Multiplying Impact aligned with the budget. Costs incurred at CARE Nederland amounted to EUR 1.9 million, consistent with the previous year, but 20% (EUR -471k) below the budgeted amount. While programme commitments are in line with the budget.

In the table below the funding source is shown.

Funding source	Humanitarian Action	Sustainable Development	Multiplying Impact	Total 2024-2025	Total 2023-2024
Ministry of Foreign Affairs	11.211.394	14.518.923	-	25.730.317	34.656.307
European Commission	8.464.892	2.645.898	-	11.110.790	8.855.952
Samenwerkende Hulp Organisaties (Giro 555)	877.669	-	-	877.669	3.232.411
Corporates / Asset Funds	-	324.052	390.192	714.244	584.699
Other donors	7.731.300	4.425.583	-	12.156.883	11.946.945
Own resources	1.695.271	2.234.617	1.874.529	5.804.417	5.052.605
Total expenditure on objective	29.980.526	24.149.073	2.264.721	56.394.320	64.328.919

6.2.3 Specification of the organisation's costs (Model C)

Allocation	Objectives			Fundraising	Management and administration costs	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
	Humanitarian Action	Sustainable Development	Multiplying Impact					
Grants & contributions	28.748.061	20.989.980	403.522	-	-	50.141.563	37.091.000	58.359.787
Public information & awareness campaigns	-	-	1.144.217	1.465.138	-	2.609.355	2.545.000	2.714.967
Staff costs	1.011.627	2.320.269	554.754	730.906	1.190.191	5.807.747	6.052.000	5.303.646
Housing costs	28.612	108.680	21.019	31.087	51.963	241.361	268.750	259.822
Office & general costs	187.094	710.650	137.439	203.276	339.782	1.578.241	1.779.250	1.565.692
Depreciation	5.132	19.494	3.770	5.576	9.321	43.293	38.000	37.793
Total	29.980.526	24.149.073	2.264.721	2.435.983	1.591.257	60.421.560	47.774.000	68.241.707

All costs are allocated in the following expense categories: Objective, Income generation, and Management & administration. The organisation's costs (excluding 'Grants & contributions') before allocation to the earmarked categories amounted to EUR 10.3 million, an increase of almost EUR 400k (4%) but EUR 435k below budget.

In FY25, staffing adjustments led to approximately EUR 200k in savings compared to the budget. Due to funding uncertainties, CARE Nederland delayed replacing certain roles, including management roles.

Staff costs	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
Gross salaries	3.811.730	3.939.832	3.441.869
Holiday entitlement and holidays	315.334	352.878	289.434
Social security contributions	740.752	800.687	695.227
Pension contributions	502.083	483.335	481.511
Employee insurances	161.889	171.941	152.019
Commuting expenses	65.568	69.327	55.695
Year-end gratification	210.393	234.000	187.891
Total staff costs	5.807.749	6.052.000	5.303.646

Housing expenses came in EUR 27k below budget, reflecting unexpected savings in service costs. These favourable variances contributed to the overall positive deviation from planned expenditure and from previous year. The Office & General costs are also EUR 200k lower than budgeted, but in line with previous year. Depreciation increased by EUR 5k mainly due to new laptops.

Management and Administration costs after allocation amounted to EUR 1.6 million in FY25, an increase of EUR 70k compared to the prior year. The approved budget for FY25 was EUR 206k. The variance primarily reflects assumptions in the allocation model that were not updated during the budgeting process.

6.3 Personnel

Staff	Actual 2024-2025	Budget 2024-2025	Actual 2023-2024
Employees in the Netherlands	60.00	62.00	61.00
Advocacy	4.00	3.00	3.00
Management	2.00	2.00	2.00
Finance	4.00	5.00	5.00
Quality Management & IT	3.00	3.00	3.00
Office Management	2.00	3.00	4.00
Human Resources	4.00	4.00	4.00
Programmes	31.00	33.00	30.00
Communication & Fundraising	10.00	9.00	10.00
Employees as at the end of the reporting year	60.00	62.00	61.00
Average FTEs in the Netherlands	56.35	56.80	56.71
Average FTEs abroad	-	-	-

The employee data do not include temporary staff, consultants and volunteers.

6.4 Remuneration of Board and Supervisory Council

The Board consists of one person with the title of Executive Director. The Supervisory Council determines the remuneration policy for the Executive Director, the amount of remuneration payable to the Executive Director, and the number of other emoluments for the Executive Director. The remuneration of the Executive Director was subject to the Collective Staff Agreement (*Rechtspositiereglement*) of CARE Nederland.

CARE Nederland determines the remuneration policy and sets the level of remuneration according to the Remuneration Scheme for Directors of Charities set out in the *Goede Doelen Nederland* guidelines and the SBF Code for Good Governance. The Scheme defines a standard maximum for annual income based on weighted criteria. The calculation of annual income excludes the employer's costs. The total annual income of the Executive Director is presented in the annual accounts. With an annual income of EUR 142k (from 01 July 2024 – 30 June 2025), the current Board remuneration remains below the *Goede Doelen Nederland* maximum.

According to the *Regeling beloning directeuren van goededoelenorganisaties*, CARE Nederland scores 415 BSD points. Thus, the maximum income is EUR 144k. CARE Nederland's Board remuneration is in accordance with the CBF Code for Good Governance. The total remuneration, including social security costs and pension contributions was EUR 189k.

Management Board remuneration	Actual 2024-2025	Actual 2023-2024
R.P.F. van Haeringen		
Employment contract		
Nature (term)	Fixed contract	Fixed contract
Number of hours	38	38
Part-time percentage	100	100
Period	01/07/2024 t/m 30/06/2025	01/07/2023 t/m 30/06/2024

* Statutory Director as of April 4th 2018

Remuneration	2024-2025	2023-2024
Annual income	142.105	128.121
Gross annual salary	124.654	112.672
Holiday pay	9.972	8.828
Year-end gratuity	7.479	6.621
Social security contributions (employer's share)	13.268	12.416
Pension contributions (employer's share)	33.536	30.412
Total remuneration	188.909	170.949

The Supervisory Council serves in an honorary capacity. In FY24, five members of the Supervisory Board visited CARE programs in Côte d'Ivoire to deepen their understanding of CARE Nederland's programming and the broader CARE International confederation. Additionally, the Chair of the CARE Nederland Supervisory Board attended an in-person CARE International Supervisory Council meeting in Tbilisi. These activities contributed to the relatively high expenses recorded in FY24. No comparable activities took place in FY25. Cost of less than EUR 1k reflected in FY25 consists of meeting costs.

Remuneration and expense reimbursement Supervisory Board	2024-2025	2023-2024
Sum of expenses	870	40.481

6.5 Audit fees

Audit fees	2024-2025	2023-2024
Audit of the financial statements	121.590	99.308
Other audit services	-	-
Tax services	-	-
Other no audit services	-	-
Total	121.590	99.308

The fees listed above relate to the procedures applied to CARE Nederland by accounting firms and independent external auditors as referred to in Section 1, subsection 1 of the Audit Firms Supervision Act (*Wet toezicht accountantsorganisaties - Wta*) as well as by Dutch and foreign-based accounting firms, including their tax services and advisory groups.

6.6 Events after the balance sheet date

During the period between the balance sheet date and the approval of the financial statements by the Supervisory Council and adoption by the Board on 25 November 2025, no events occurred that would change the situation indicated on the balance sheet date.

6.7 Approval and adoption of the financial statements

The Annual Report and the accompanying financial statements were adopted on 25 November 2025 by the Board, which consists of:

Mr. Tjipke Bergsma
CEO a.i.

In light of the interim arrangements, the Chair of the Supervisory Council will act as a co-signatory.

Ms. Fleur de Nijs
Chair Supervisory Council

The Annual Report and the accompanying financial statements were adopted on 25 November 2025 by the Supervisory Council, which consists of the following executives:

Ms. Fleur de Nijs (Chair)
Mr. Wietze Smid
Ms. Pauline Derkman
Ms. Geerte Hesen
Mr. Kwasi Boahene
Mr. Arjan Hehenkamp

c. Independent Auditor's Report

Independent auditor's report

To: The Executive Director and the Supervisory Council of Stichting CARE Nederland

Report on the audit of the financial statements 2024/2025

Our opinion

In our opinion, the financial statements of Stichting CARE Nederland ('the Foundation') give a true and fair view of the financial position of the Foundation as at 30 June 2025, and of its result for the year then ended in accordance with the Guideline for annual reporting 650 'Charity organisations' of the Dutch Accounting Standards Board.

What we have audited

We have audited the accompanying financial statements 2024/2025 of Stichting CARE Nederland, Den Haag.

The financial statements comprise:

- the balance sheet as at 30 June 2025;
- the statement of income and expenditure for the year then ended; and
- the notes, comprising a summary of the accounting policies applied and other explanatory information.

The financial reporting framework applied in the preparation of the financial statements is the Guideline for annual reporting 650 'Charity organisations' of the Dutch Accounting Standards Board.

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The basis for our opinion

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

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

Independence

We are independent of Stichting CARE Nederland in accordance with the 'Verordening inzake de onafhankelijkheid van accountants bij assuranceopdrachten' (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).

Report on the other information included in the annual report

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

Based on the procedures performed as set out below, we conclude that the other information:

- is consistent with the financial statements and does not contain material misstatements; and
- contains all the information regarding the directors' report that is required by the Guideline for annual reporting 650 'Charity organisations' of the Dutch Accounting Standards Board.

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

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

The Executive Director is responsible for the preparation of the other information, including the directors' report pursuant to the Guideline for annual reporting 650 'Charity organisations' of the Dutch Accounting Standards Board.

Responsibilities for the financial statements and the audit

Responsibilities of the Executive Director and the Supervisory Council for the financial statements

The Executive Director is responsible for:

- the preparation and fair presentation of the financial statements in accordance with the Guideline for annual reporting 650 'Charity organisations' of the Dutch Accounting Standards Board; and for
- such internal control as the Executive Director determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Executive Director is responsible for assessing the Foundation's ability to continue as a going concern. Based on the financial reporting framework mentioned, the Executive Director should prepare the financial statements using the going-concern basis of accounting unless the Executive Director either intends to liquidate the Foundation or to cease operations or has no realistic alternative but to do so. The Executive Director should disclose in the financial statements any event and circumstances that may cast significant doubt on the Foundation's ability to continue as a going concern.

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

Our responsibilities for the audit of the financial statements

Our responsibility is to plan and perform an audit engagement in a manner that allows us to obtain sufficient and appropriate audit evidence to provide a basis for our opinion. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditor's report that includes our opinion. Reasonable assurance is a high but not absolute level of assurance and is not a guarantee that an audit conducted in accordance with the Dutch Standards on Auditing will always detect a material misstatement when it exists. Misstatements may arise due to fraud or error. They 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 the financial statements.

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 scepticism throughout the audit in accordance with Dutch Standards on Auditing, ethical requirements and independence requirements. Our audit consisted, among other things of the following:

- 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 intentional 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 Executive Director.

- Concluding on the appropriateness of the Executive Director's use of the going-concern basis of accounting, and based on the audit evidence obtained, concluding whether a material uncertainty exists related to events and/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 and are made in the context of our opinion on the financial statements as a whole. However, future events or conditions may cause the 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 Council regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Rotterdam, 17 December 2025

PricewaterhouseCoopers Accountants N.V.

Original has been signed by:

M. Gaasterland RA

D. Attachments

8.1 Ukraine

	Total FY22			Total FY23			Total FY24			Total FY25			Total		
	01-03-2022/30-06-2022			01-07-2022/30-06-2023			01-07-2023/30-06-2024			01-07-2024/30-06-2025			Cumulative as per June 30, 2025		
Income															
Income from joint campaigns.		8.089.255			1.250.600			4.940						9.344.795	
Interest		-			-			-						-	
Total income		8.089.255			1.250.600			4.940						9.344.795	
Costs for preparation & co-ordination															
Ceiling for administrative costs		566.248			87.542			346						654.136	
Total amount available for the action		7.523.007			1.163.058			4.594						8.690.659	
Expenditure															
Commitments by participant	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total
support via implementing organisation															
support via the international network	7.336.449			711.497			620.213						8.668.159		
support via the participant							15.000			7.500			22.500		
Available to additional commitments		186.558			451.561			-630.619			7.500			0	
Participant cash flow	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total
Transfers by the participant related to:															
support via implementing organisation															
support via the international network	7.336.449			711.497			620.213			22.500			8.668.159		
support via the participant													22.500		
Local expenditure		2.206.744			4.626.029			1.835.386						8.668.159	
support via implementing organisation	2.206.744			4.626.029			1.835.386						8.668.159		
support via the international network															
support via the participant															

8.2 Turkey & Syria

	Total FY23			Total FY24			Total FY25			Total		
	07-02-2023/30-06-2023			01-07-2023/30-06-2024			01-07-2024/30-06-2025			Cumulative as per June 30, 2025		
Income												
Income from joint campaigns.		3.733.942			2.749.675						6.483.617	
Interest		-			-						-	
Total income		3.733.942			2.749.675						6.483.617	
Costs for preparation & co-ordination												
Ceiling for administrative costs		261.376			192.477						453.853	
Total amount available for the action		3.472.566			2.557.198						6.029.764	
Expenditure												
Commitments by participant	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total
			3.432.566			2.597.198						6.029.764
support via implementing organisation												
support via the international network	3.432.566			2.597.198						6.029.764		
support via the participant												
Available to additional commitments			40.000			-40.000						-0
	07-02-2023/30-06-2023			01-07-2023/30-06-2024			01-07-2024/30-06-2025			Cumulative as per June 30, 2025		
Participant cash flow	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total	Emergency Aid	Rehabilitation	Total
Transfers by the participant related to:			1.000.000			4.100.000				929.764		6.029.764
support via implementing organisation												
support via the international network	1.000.000			4.100.000			929.764			6.029.764		
support via the participant												
Local expenditure			1.410.229			2.737.061				1.868.487		6.015.776
support via implementing organisation	1.410.229			2.737.061			1.868.487			6.015.776		
support via the international network												
support via the participant												

8.3 Middle East

	Total FY25				Total			
	10-10-2024/30-06-2025				Cumulative as per June 30, 2025			
Income								
Income from joint campaigns.				960.608				960.608
Interest				-				-
Total income				960.608				960.608
Costs for preparation & co-ordination				-				-
Ceiling for administrative costs				96.061				96.061
Total amount available for the action				864.547				864.547
Expenditure	Emergency Aid	Rehabilitation	Administration	Total	Emergency Aid	Rehabilitation	Administration	Total
Commitments by participant				864.547				864.547
support via implementing organisation								
support via the international network	870.169		5.622		870.169		5.622	
support via the participant								
Available to additional commitments				-				-
07-02-2025/30-06-2025								
Cumulative as per June 30, 2025								
Participant cash flow	Emergency Aid	Rehabilitation	Administration	Total	Emergency Aid	Rehabilitation	Administration	Total
Transfers by the participant related to:				-590.000				-590.000
support via implementing organisation								
support via the international network	-590.000				-590.000			
support via the participant								
Local expenditure				252.737				252.737
support via implementing organisation								
support via the international network	252.737				252.737			
support via the participant								

Our plans for 2025-2026

Chapter 10

In the fiscal year 2025-2026, we will continue to implement CARE Nederland's strategic roadmap FY22-FY26 to overcome poverty, focusing on the following ambitions:

1. Strengthen our funding base, with a particular focus on unearmarked resources
2. Be an attractive and trusted organisation
3. Work in complementarity with others through partnerships at all levels
4. Apply a focused, integrated and scalable approach to programmatic impact
5. Advocate for changing the system conditions that perpetuate poverty



Strengthening our funding base

In the coming year, we will continue to apply for funding from the Dutch Ministry of Foreign Affairs (MFA) and the European Commission. However, we anticipate a reduction in Dutch government funding for development cooperation, particularly for Sustainable Development programmes, with a similar decrease expected in EC-INTPA funding. This makes diversifying our income sources increasingly critical. To improve our chances of securing INTPA funds, we have allocated additional match funding from an extra contribution by the Postcode Lottery. At the same time, we will continue to explore opportunities with new donors, including GEA and private partners.

Our engagement with the private sector will be closely aligned with our programme work. We aim to collaborate with private partners and (corporate) foundations to maximise impact for communities, in line with our Private Sector Engagement Strategy. Building on our existing expertise, particularly in Climate Justice, we will continue working with the Climate Justice Center and FairClimateFund to develop innovative approaches for mobilising and implementing carbon finance, with a strong focus on fair trade and equitable partnerships.

Considering possible governmental budget cuts, the need to diversify our income will become even more pressing. This is required to subsidise our programming for impact, to cover important roles within our organisation (advocacy, corporate communication, knowledge development), and to ensure we invest in equitable partnerships. As such, we will continue our investments in the face-to-face market through selected agencies. We were successful throughout the fiscal year 2024-2025 and ensured donor acquisition at a lower cost than previous years, which is in contrast with the current market trend.

Furthermore, we will continue to expand both our online fundraising and our legacy fundraising efforts, while maintaining our focus on donor loyalty. In addition, we have rolled out our strategy for middle and major individual donors, and we will further develop these efforts to grow engagement and support from this donor segment.



"Considering possible governmental budget cuts, the need to diversify our income will become even more pressing."

Attractive and trusted organisation

To establish CARE Nederland as an attractive and trusted organisation, we will continue to raise our external profile, enhance our capacity to learn and ability to respond swiftly to changes in our context, and take well-informed decisions based on solid information management. To become more visible and thus strengthen our position for advocacy and fundraising, we will keep investing in raising our profile via social, digital and traditional media, based on an agreed media strategy.

Furthermore, we will foster an organisational culture that promotes continuous learning, encourages mutual feedback, and fosters a shared understanding of priorities. We will ensure that lessons learned are shared, documented, and applied to new projects, as well as used to support our advocacy efforts.

We will also further improve our systems and processes for management information and project/contract management. This way, we can enhance efficiency and decision-making. A newly established Quality and Compliance Team will oversee the appropriate collection, use, and interpretation of the available data.

Moreover, we will continue to practice what we preach in terms of gender equality, climate justice and equitable partnerships by sharing lessons learned across our global confederation, putting into practice the Climate & Environment Policy, and adhering to the Pledge for Change principles.

Partnership approaches

Our partnership work will focus entirely on fostering equitable relationships with national and local organisations to achieve impact in the communities where we operate. We will involve donors, peers, knowledge partners, and CARE's regional and country offices in our approach to national and local organisations. In the platforms, alliances and consortia we participate in (such as DRA, Giro555, KUNO, WO=MEN and Partos), we will highlight the importance of equitable partnerships, along with new partnerships we develop for innovation, funding diversification, and advocacy opportunities. Our equitable partnership approach will emphasise co-ownership, shared risk, collaborative compliance, adequate investment, and intentional learning and accountability.



Programmatic impact

In implementing our Humanitarian and Sustainable Development programmes, we will focus on both quality standards (based on CARE Nederland's MEAL Guidance, CHS, CI Programme Quality guidance, and Climate Policy) and structured learning and knowledge on selected topics. This will be done in collaboration with Country Offices. We will also focus on mechanisms for scaling impact, including identifying and applying innovative approaches. Additionally, we will hone our work on the nexus between humanitarian cooperation and sustainable development to enhance learning, improve our positioning, and explore fundraising opportunities.

To strengthen equitable partnerships in our programming, we will apply the principles of our Equitable Partnership approach in programme design, implementation, and advocacy initiatives. We will both continue our pilot project in the Democratic Republic of the Congo and launch a second one in the Philippines. All lessons learned will be documented and shared with other country offices.

Since CARE's country and regional offices are vital to our project design, implementation, and progress on equitable partnerships, we will continue to engage them on their strategies and priorities. Their analyses of the dynamic and often fragile contexts in which we operate may prompt adjustments to priorities and approaches tailored to each setting, while also revealing opportunities for new partnerships at both country and regional levels.

Advocacy for systems change

We will continue to advocate for systemic change, with a specific focus on gender equality, climate justice, and equitable partnerships. Our policy influence efforts will be aimed at parliamentarians and government officials.

At the same time, we will engage a broader audience through messages and stories shared on social and traditional media highlighting the importance of international cooperation. This approach will enhance our profile and strengthen our position in defending the dignity of our partners and the communities close to impact. Our messaging will align with their needs and interests, as we work together to achieve lasting change through our programming.

Renewing our strategy

Throughout the fiscal year 2025-2026, CARE Nederland will also focus on developing its new organisational strategy, building on the lessons and achievements of the current strategic roadmap (2022-2026). This process will define our Ambition 2035, set the strategic direction for 2027-2030, and lay the foundation for the Annual Operating Plan for the fiscal year 2026-2027.

"Our messaging will align with their needs and interests, as we work together to achieve lasting change through our programming."

Budget for 2025 - 2026

Statement of Income & Expenditure

Revenue	€ 63.772.744
Fundraising	€ 18.261.632
- Individual fundraising	€ 7.300.000
- Corporate fundraising	€ 9.782.779
- Lotteries	€ 1.178.853
Grants	€ 44.261.514
Other Fundraising Organisations	€ 1.249.598
Other Revenue	€ 0
Expenses	€ 55.545.483
Strategic Objectives (grants/direct costs)	
- Humanitarian Action	€ 17.247.500
- Sustainable Development	€ 30.791.364
- Multiplying impact	€ 2.704.677
Fundraising	€ 3.053.157
General & Administration	€ 1.748.785
Result before change finance revenue/expenses	
Result financial revenue/expenses	€ 8.277.261
- Interest	€ 150.000
- Financial expense	-€ 5.000
Result after change finance revenue/expenses	€ 8.372.261
Appropriation of result to designated reserves	-€ 1.079.247
Appropriation of result to designated funds	-€ 7.159.966
Continuity reserve movement	€ 133.048





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