

Annual Report 2009



Inhoud

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1. Preface

The Eureko Achmea Foundation, abbreviated to 'the Foundation', was formed to make a contribution to the sustainable improvement of the socio-economic conditions of groups of the needy in the Netherlands and abroad. The Foundation wishes, in particular, to assist initiatives which groups of people organise themselves to jointly promote individual interests: this is in line with Achmea's cooperative traditions.

Self-evidently, we not only have good intentions but also fulfil them – including in times of reverses. Since Eureko did not record a profit in 2008 we were confronted with the consequences during the year under review: for the first time in its short history the Foundation's income in 2009 was limited to the investment income from the Foundation's capital. Nevertheless, this year we were once again in a position to finance both the current and new projects without problems.

We are also pleased to report the good news that a continually increasing number of organisations are becoming acquainted with the Foundation. The number of applications for support increased again in 2009. During the year under review we received 161 applications, as compared to 120 in 2008 and 101 in the first two years of the Foundation's operations. However, as a result of the larger number of applications and the fall in income we also, unfortunately, had to refuse more applications. In addition, we also had to reduce the maximum funding per project slightly.

The charitable organisations we support need, like the Foundation, to fulfil their good intentions. For this reason we welcome the opportunity to supervise the efficiency and effectiveness of the projects we select for support. A test carried out by an experienced external auditor within the scope of our Monitoring and Evaluation (M&E)

programme was completed in 2009.

The favourable results from the five projects that were monitored in this test give the Foundation sufficient confidence in its award and reporting policy. External audits will remain a permanent element of our M&E policy.

In addition to the Annual Accounts for 2009, this Annual Report contains information about all the projects that have received support from the Foundation during the period until the end of 2009. On behalf of the Board of the Stichting Eureko Achmea Foundation,

Paul F.M. Overmars, Chairman

2. Report from the Board

Since Eureka recorded a loss the Foundation did not receive any income from this source during the year under review. Fortunately, we were able to manage our capital in low-risk investments that prevented a loss in value. The substantial return on capital provided the Foundation with some additional income. The portfolio is screened against sustainability criteria specified by the Foundation's Board.

As indicated in the Preface, our stringent award policy and return on capital enabled us to fund the (long-term) current and new projects. The Board met on four occasions during the year under review. A number of important decisions we made in the past year are listed below:

- The Board's decision to consider an application does not imply acceptance of the application.
- Appeals against the refusal of an application are not possible.
- In view of the extreme importance of up-front reliability is of extreme importance applicants are now required to submit even more comprehensive information about their organisation.
- Applications from countries other than the

Netherlands can be accepted solely when the projects for which funding is requested are carried out in the relevant country.

- Organisations and/or projects with the objective of disseminating a religion are not eligible for a donation.
- Any balance of a donation remaining on the completion of the relevant project must be refunded to the Foundation.
- The Foundation does not compensate losses incurred as a result of exchange rate fluctuations. The recipient organisation bears the expense of any exchange rate fluctuations.
- The continuing uncertain economic situation has resulted in the decision to temporarily reduce the maximum funding per project (irrespective of the term) previously set at € 100,000 in mid-2008 to € 75,000.

Monitoring and Evaluation

Our projects must be carried out in an efficient and effective manner. For this reason the Foundation has developed a Monitoring and Evaluation policy during the past few years.

We have integrated attention to this issue in our organisation by appointing a Monitoring Committee. The UK's Intrac organisation carried out a test of the interim monitoring of five long-term projects last year. This monitoring was based on explicit criteria. It is gratifying to note that all projects exhibited an adequate performance. Although one project is behind schedule this is not expected to have any detrimental consequences for the results. The results from this test confirm that we support the appropriate projects. However, this does not imply that this issue will receive no further attention: we shall continue our structural monitoring of projects by reviewing the prescribed reports, carrying out field studies and calling on the services of external parties.

The projects

The Foundation is pleased to make a contribution to the improvement of the quality of life of people from a socio-economically deprived background. Eureka/Achmea is a socially-involved company. This social involvement is also exhibited by the company: it is gratifying to note that almost one

third of the applications for support the Foundation has accepted since its formation have reached us via the company's staff.

The Foundation is an independent organisation: applications we receive via the staff of Eureko/Achmea are also closely assessed on the basis of our criteria.

As indicated earlier in this Report, the changed financial situation compelled us to modify our award policy. Our criteria are applied more stringently, as a result of which fewer applications are eligible for funding. In addition, the maximum funding per project has temporarily been reduced from € 100,000 to € 75,000.

Total funding of about € 2.2 million was awarded in the year under review, in comparison with € 2.8 million in 2008 and about € 3.7 million in 2007. A summary of the accepted applications for support is enclosed on pages 105 to 108. In 2008 we adopted a policy whereby priority is given to projects in which our contribution makes a material difference. This policy was continued in 2009.

- In 2007 we accepted 37 projects, with funding amounting to a total of € 3.7 million: an average of almost € 100,000 per project.
- In 2008 we accepted 45 projects, with funding

amounting to a total of € 2.8 million: an average of more than € 62,000 per project.

- In 2009 we accepted 46 projects, with funding amounting to a total of € 2.2 million: an average of more than € 47,000 per project.

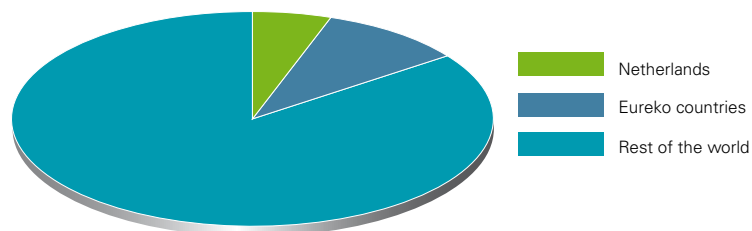
It is interesting to review precisely where the Foundation grants funding and which projects it decides to support. For this reason the following summary lists all the projects that have been granted funding in the years to the end of 2009 inclusive, classified by theme (the projects' primary

2006/2009								
Theme	Where						Total	
	Netherlands		Eureko countries		Rest of the world			
	number	€	number	€	number	€	number	€
Structural poverty alleviation					9	1,171,896	9	1,171,896
(socio-economic) Emancipation	11	485,480	4	285,000	18	1,681,574	33	2,452,554
Healthcare	1	252,285	10	1,115,953	25	3,324,989	36	4,693,227
Schooling	4	116,000	1	50,000	23	945,262	28	1,111,262
Infrastructure					10	410,076	10	410,076
Care of vulnerable children	1	180,000			14	976,467	15	1,156,467
Emergency relief			1	250,000	2	64,562	3	314,562
Total	17	1,033,765	16	1,701,453	101	8,574,826	134	11,310,044

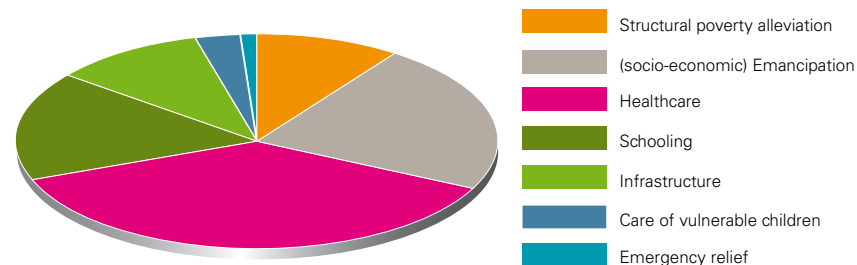
For the purposes of comparison, the equivalent figures for 2009 were as follows:

2009								
Theme	Where						Total	
	Netherlands		Eureko countries		Rest of the world			
	number	€	number	€	number	€	number	€
Structural poverty alleviation					3	212,396	3	212,396
(socio-economic) Emancipation	3	117,778	1	75,000	7	295,754	11	488,532
Healthcare			2	134,049	9	665,200	11	799,249
Schooling					11	359,510	11	359,510
Infrastructure					7	220,523	7	220,523
Care of vulnerable children					2	65,000	2	65,000
Emergency relief					1	34,562	1	34,562
Total	3	117,778	3	209,049	40	1,852,945	46	2,179,772

Breakdown by region



Breakdown by theme



objectives) and the regions in which the projects are carried out.

The locations are the Netherlands, the countries in which Eureko is active (the 'Eureko countries') and the 'Rest of the World'. The summary lists the number of projects and the funding that was awarded.

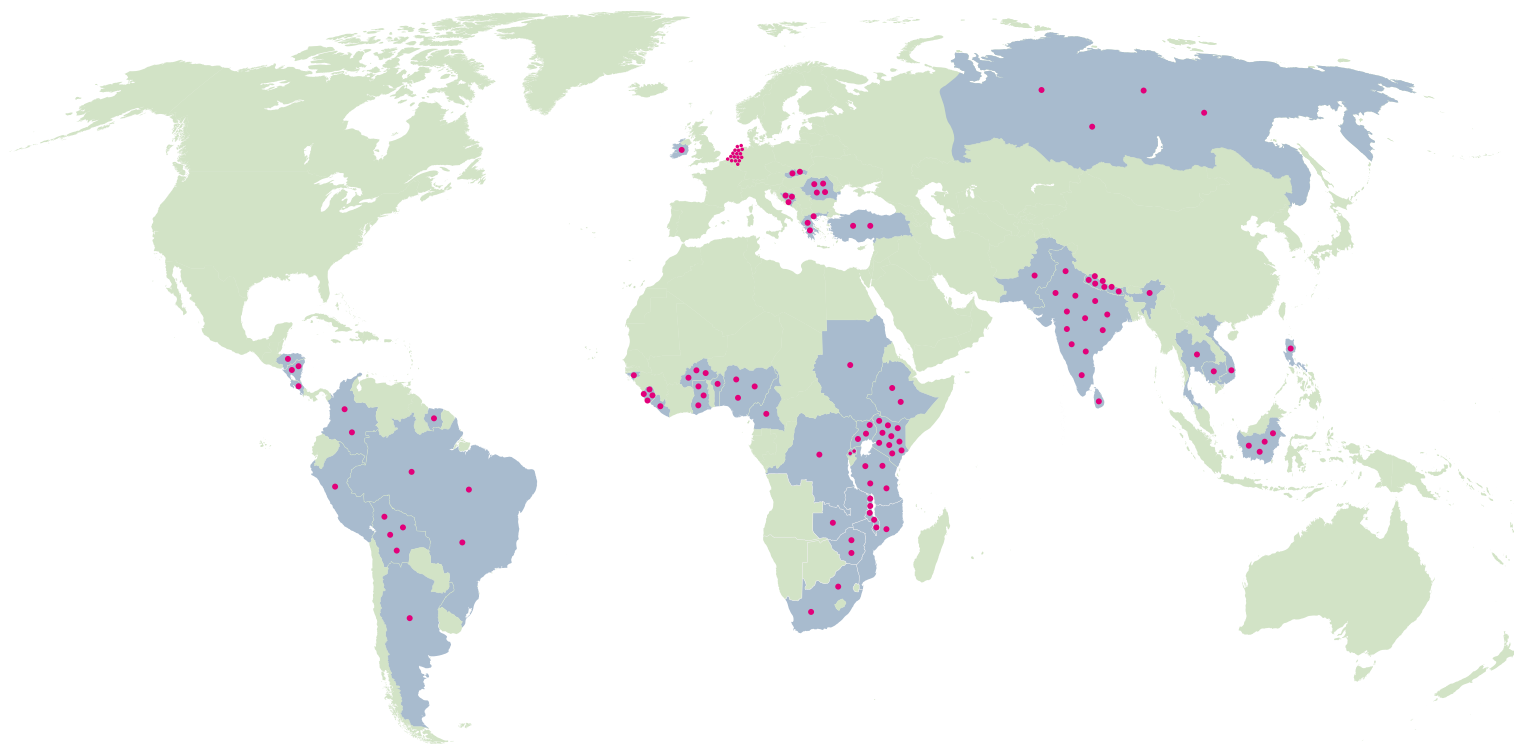
Although the projects were not selected according to geographical distribution the list does, nevertheless, give a reasonable reflection of the distribution of the needs throughout the world. In

the years since the Foundation's formation (2006/2009) about 76 percent of the donations were allocated to the "Rest of the World," 15 percent to the Eureko countries and 9 percent to the Netherlands. In 2009 the distribution was 85, 10 and 5 percent respectively. Consequently, in comparison with previous years the donations to the 'Rest of the World' category increased in the year under review. In total, healthcare projects received most support. These applications have been accepted since the projects are focused primarily on the improvement of the socio-economic conditions of groups of needy persons. In addition, in 2009 a relatively large

amount of support was provided to projects focused on schooling and socio-economic emancipation. Conversely, projects for the care of vulnerable children received much less support than in previous years. The information available on the Foundation's website (www.eurekoachmeafoundation.nl) includes information about the Foundation, current projects, the procedure for the submission of applications, the Foundation's objective, and the criteria. This information offers interested parties an opportunity to determine whether their application comes into consideration for a donation from the Foundation.

1. Consequently, inclusive of projects that were completed before 2009 and the projects for which funding was granted in 2009 but that will begin no earlier than in 2010.
2. This relates to the total funding granted for the projects and, consequently, is inclusive of the amounts that have yet to be paid.
3. The projects that were promised a donation in 2009.

Geographic distribution of the projects



List of number of projects

Netherlands	17	Benin	1	Congo	1	Sudan	1	Philippines	1	Argentina	1
Greece	3	Burkina Fasa	3	Liberia	1	Tanzania	4	India	13	Bolivia	4
Ireland	1	Ethiopia	2	Malawi	5	Zambia	1	Indonesia	4	Brazil	3
Romania	4	Gambia	1	Mozambique	1	Zimbabwe	2	Nepal	7	Colombia	2
Slovakia	2	Ghana	3	Nigeria	3	South Africa	1	Pakistan	1	Costa Rica	1
Turkey	2	Guinea Bissau	1	Uganda	3	Sub Sahara	1	Sri Lanka	1	Honduras	1
Russia	4	Cameroon	1	Rwanda	2	Burma	1	Thailand	1	Surinam	1
Bosnia	3	Kenya	10	Sierra Leone	4	Cambodia	1	Vietnam	1	Nicaragua	2

The Eureka Achmea Foundation's objective and decision-making criteria

Objective

The EAF's objective is to provide the **financial** resources required to make a material contribution to the sustainable improvement of the **economic** and/or **social** conditions of **groups** of needy in society in both the Netherlands and abroad.

Decision-making criteria

The EAF accepts solely applications for support which are compatible with this objective.

Consequently, each of the following **seven** questions must be answered with **yes**:

1. Does the application request **financial** support?
Consequently, no support is provided other than financial support.
2. Does the application request support relate to the **economic and/or social interests** of the needy?
Consequently, support shall not be provided either to projects relating to the environment, culture, sport and (preventive) medical research or to commercial institutions.
3. Does the application relate to a **group** of needy?
Consequently, no support shall be provided to needy individuals.

4. Will the support achieve a **material** improvement in their living conditions?
Consequently, no support shall be provided which is of the nature of a "drop in the ocean"; and no support shall be provided that is destined for the general resources of general support funds.
5. Will the support achieve a **sustainable** (=structural) improvement in living conditions?
Consequently, no support shall be provided which is of a non-recurrent, temporary nature.
6. Is the organisation submitting the application a **legal entity**?
Consequently, no support shall be provided to organisations without a sound legal infrastructure.
7. Is the primary objective of the organisation requesting support the provision of assistance to the needy?
Consequently, no support will be provided to organisations that have the primary or secondary objective of disseminating religious or ideological beliefs.

Once the above questions have been answered a number of **further considerations** also play an important role in the assessment of applications for support.

- a. What is the **severity** of the problem?
- b. What is the **urgency** of the problem?
- c. What is the **effectiveness** of the proposed approach?
- d. What is the efficiency of the **target organisation's operations and structure**?
- e. Is there an appropriate **project planning**?
- f. Can the locale situation and process be monitored in an appropriate manner, and are the results readily **quantifiable**?
- g. Will the support be provided **directly** to the specific group of needy persons?
- h. **Does the EAF make the difference** or in other words: will it be impossible to carry out the project without the EAF's support?
- i. Has the organisation submitting the application implemented sufficient measures to prevent the misuse of the allocated funds and resist the influence of mala fide organisations?
- j. Is there excellent **collaboration** with affiliated organisations?
- k. Are the **agency costs** (costs not directly related to projects) below eight percent?

The members of the Foundation's Board and Bureau

During the year under review Willem van Duin was appointed as a Member of the Board to succeed Maarten Dijkshoorn. Walter Annard took office as a Member of the Board.

In view of his pending retirement Jan Pieter Six stepped down as Secretary/Treasurer on 1 January 2010.

The Board wishes to express its gratitude for his tremendous efforts and involvement during the period in which he was a Member of the Board. Jan Pieter Six was very closely involved in the formation of the Foundation: with his wealth of knowledge and experience and very wide network he was able to make an important and extremely valuable contribution to the realisation of the Foundation.

His successor as Secretary/Treasurer is Liesbeth van der Kruit, who took office on 1 January 2010. On the publication date of the Annual Report the members of the Foundation's Board are as follows:

Paul Overmars	Chairman
Liesbeth van der Kruit	Secretary/Treasurer
Walter Annard	Member
Willem van Duin	Member
Ton Merks	Member
Leendert Schouten	Member
Willemijn Verloop	Member

The members of the Foundation's Bureau are:

Wim Stille	Fund Coordinator
Karin Broeders	Secretary
Eveline Kuijper.	Senior member of staff

Contact

Do you wish to make some comments about this Annual Report, or are you interested in more information about the Foundation?

If so, you are welcome to contact:

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3. Projects supported by the Foundation

The following pages list all projects that have been promised support during the year under review, were still in progress, or have been completed⁴.

Netherlands

IMC Weekendschool Tilburg
Stichting Leergeld
Stichting MS Research
Blend-it clubs
Kids College (formerly the Weekendschool) Apeldoorn
Nationale Stichting ter bevordering van de vrolijkheid
Stichting Vluchtelingenwerk Midden-Gelderland
Stichting Cocon
Stichting Logeerhuis De buren
Stichting Zwervjongeren

Romania

Stichting Bevordering Kwaliteit Gezondheidszorg
Stichting CliniClowns Romania
Tuberculosis Foundation
AIDS children's clinic

Turkey

Multi-Purpose Community Centres

Greece

Médecins du Monde II

Slovakia

Healthy Communities

Ireland

Cystic Fibrosis Foundation

Russia

Stichting AIDS Foundation East and West
New Perspective Foundation

Asia and Africa

HealthNet TPO (Burundi, Congo, South Sudan, Rwanda, Cambodia and Afghanistan)

⁴ Consequently the number of projects is in excess of the projects cited in Section 4: Annual Accounts. The latter Section lists solely the projects of financial relevance to the Foundation during the year under review, either as commitments (inclusion in the appropriated reserves) or as payments.

Africa

Lady Mechanic II (Nigeria)
Stichting Smartkids (Ghana)
SIMAVI (Ghana)
Millennium Promise (Malawi)
Mulunguzi Voedsel-op-school (Malawi)
Mwanza District Hospital (Malawi)
World Servants II (Malawi)
Cordaid Kinderdoveninstituut (Sierra Leone)
The Hunger Project II (Burkina Faso)
Miva/oneMen - Seeds of Peace Africa (Kenya)
Stichting Rafiki II (Kenya)
Omega Child Center (Kenya)
Sosurwo Fonds (Kenya)
Stichting Marianne Center (Kenya)
Childs Life (Kenya)
Stichting Spirit of Faith (Kenya)
WorldGranny (Uganda, Zambia, South Africa)
Lusekelo Community School Zambia
Stichting Dir Buna Best (Ethiopia)
Stichting Gered Gereedschap (Ethiopia)
Stichting Sengerema (Tanzania)
Upendo Daima (Tanzania)
Jobortunity (Tanzania)
AgriDynamic Foundation (Cameroon)
Sizanani Home trust (South Africa)
Stichting Interplast Holland (Guinea Bissau)
Stichting Samen in Actie (Rwanda)

Stichting Mama Hoop (Rwanda)
Habitat for Humanity (Mozambique)
Stichting Le Pont (Benin)
CMSF School (Sudan)
Stichting FO.PI.DE.I (Congo)

South America

War Child (Colombia)
Micro Justice Initiative (Bolivia)
Micro Justice Initiative II (Bolivia)
Stichting Chakana (Bolivia)
Stichting Kinderpostzegels (Nicaragua)
Stichting Stedenband (Nicaragua)
Steunfonds IBISS (Brazil)
Stichting Het Pad (Brazil)
Stichting Che Amigo (Argentina)
Project ADESA Lurin Chincha (Peru)
Circle of Life (Honduras)

Asia

Rode Kruis Klimaat Centrum (Indonesia)
Female Cancer Program (Indonesia)
Neus Keelkanker project (Indonesia)
Stichting Yasap (Indonesia)
Room to Read (India)
Stichting Vrienden van DHAN (India)

Stichting Vrienden van DHAN II (India)
Women on Wings (India / Pugal)
Home for the Aged (India)
Leprazending (India)
Isai Ma(i)lyam (India)
Stichting Stop Kindermisbruik (India)
Stichting Oogzorg Wereldwijd (Nepal)
Bungamati Foundation (Nepal)
Stichting Ex-Kamaiyas II (Nepal)
Karuna Foundation (Nepal)
Artsen zonder grenzen (Burma)
Kansen voor kinderen (Vietnam)
Stichting Loop en Werk (Philippines)
Stichting Van Hand tot Hand (Sri Lanka)

Rest of the world

Europe

Hulpproject Doboj (Bosnia)
Stichting Veteranen Actief (Bosnia)
Stichting Holland Hart Huis (Bosnia)



IMC Weekendschool

Donation: € 46,000

2007 € 15,333

2008 € 15,333

2009 € 15,333

NETHERLANDS

IMC Weekendschool

major cities in the Netherlands: supplementary education for motivated children between the ages of 10 – 14 from deprived neighbourhoods

IMC Weekendschool offers supplementary education to motivated children from deprived neighbourhoods in major Dutch cities. Children between the ages of ten and fourteen receive three years' of Sunday lessons from professionals (volunteers) who exercise their profession with the pupils. The three-year programme offers an insight into a range of professions, which include medicine, law, journalism, entrepreneurship, film and the visual arts. The programme also includes skills training and special lessons requested by the children.

At the end of the three years the pupils receive a Weekendschool diploma. They can then continue with the follow-up programme that provides assistance in finding traineeships, advice on the choice of a study and offers additional lessons (given by volunteers) and courses.

The objectives of the Weekendschool are to increase the children's self-confidence, broaden their perspectives, stimulate their curiosity and strengthen their links to a broad segment of society.

The Eureka Achmea Foundation supports the IMC Weekendschool Tilburg, where 110 children enjoy following the lessons given every Sunday at Tilburg University. In the past two years 51 children have been awarded a well-deserved diploma.

The three-year project began in 2008 and continues until 2010.





NETHERLANDS

Stichting Leergeld

developing knowledge and social skills in children close to the poverty line

An inability to take part in society due to poverty is detrimental to children. The Vereniging van Stichtingen Leergeld helps a substantial number of children between the ages of four to eighteen to fulfil a role in society by organising school, sports and cultural activities that further their social skills.

The Foundation's donations enabled a further two regional Stichtingen Leergeld foundations to begin operations each year from 2008. The following Stichting Leergeld organisations are currently receiving support:

Spijkenisse/Voorne-Putten
Leeuwarden
Gouda
Land van Cuijk

The three-year project began in 2007 and continues until 2009.

Stichting Leergeld Donation: € 120,000

No payments were made in 2007 since the contract came into force at a later date.

2007 € 40,000
2008 € 40,000
2009 € 40,000





NETHERLANDS

MS research

research into the effectiveness of patient-oriented ergotherapy for the treatment of Multiple Sclerosis

This project is examining whether a new, patient-oriented form of ergotherapy treatment is more effective than the customary form of ergotherapy currently used to treat Multiple Sclerosis.

The research, coordinated by the VU Medical Centre in Amsterdam, is carried out by 27 therapists from the VU Medical Centre and 12 other institutes in the Netherlands. 278 patients are taking part in the research. The results will be analysed in the spring of 2010.

The project began on 1 March 2007 and continues until 1 March 2010.

STICHTING MS Research
Donation: € 252,285

2007 € 84,095

2008 € 84,095

2009 € 84,095





NETHERLANDS

Blend-it clubs

activating young people from a variety of cultural backgrounds

A large number of young people from various cultural backgrounds in the Netherlands are seeking an identity. Opportunities to meet, the development of a positive personal perception of themselves and an incentive to make a contribution to society are all of importance to these young people.

Blend-it currently supports eight youth clubs in seven cities that carry out independent initiatives with the support of their neighbourhood networks. Twenty-five Blend-it clubs will ultimately be set up in the Netherlands.

The project began in 2007 and continues until the end of 2009 with an extension into 2010.

Blend-it club

Donation: € 125,000

2007 € 50,000

2008 € 45,000

2010 € 30,000





NETHERLANDS

Kids College Apeldoorn

enabling children from deprived situations to become acquainted with professions

The objective of Kids College is to offer children from the age of ten to fourteen from an opportunity to acquire the additional knowledge of and experience with (general) social themes not otherwise available to them in their social backgrounds. The ultimate objective is to expand their views, enhance their self-confidence and develop their talents so that they are offered improved prospects in society.

The project began in 2008 and continues for an indefinite period of time. A pilot trial was carried out in the first six months of 2009: 28 pupils began their first school year (2009/2010) in October 2009. The ultimate objective is to expand the college to create three classes that each have between 20 and 25 children.

The three-year project began in 2008 and continues until 2010.

Kids College Apeldoorn
Donation: € 35,000

2008 € 5,000

2009 € 10,000

2010 € 20,000





NETHERLANDS

Nationale Stichting tot Bevordering van Vrolijkheid

organising activities for children in asylum seeker centres

Thousands of children live in Dutch asylum seeker centres. Many of these children have had dreadful experiences during their young lives. On arriving in the Netherlands they are confronted with a long period of uncertainty before the decision on their asylum applications. The objective of the National Stichting tot Bevordering van Vrolijkheid is to help these children deal with their experiences by offering them an opportunity to take part in dancing, making music and painting. The Stichting organises creative workshops for these children that briefly enable them to become children again, express their feelings and, in particular, simply be cheerful.

In addition, the mixed composition of the groups offers the children a playful background in which they can learn to understand and respect other cultures.

The project's objective is to set up a network in the provinces of Brabant, Limburg en Groningen that will promote the children's cheerfulness. The Foundation's activities in five asylum seeker centres reach at least 250 children.

The three-year project began in 2009 and continues until 2011.

**Nationale Stichting tot
Bevordering van Vrolijkheid
Donation: € 180,000**

2009 € 60,000

2010 € 60,000

2011 € 60,000





NETHERLANDS

Stichting Vluchtelingenwerk Midden-Gelderland

computers as study tools for refugees children

The Stichting Vluchtelingenwerk Midden-Gelderland Foundation issues computers to refugee children in the Netherlands. Computer interactive learning methods are an important tool in learning the Dutch language. Children living in the Netherlands unable to speak Dutch are dependent on social security and volunteers. A command of Dutch enables them to become part of society.

The four-year project began in 2008 and continues until 2011.

**Stichting Vluchtelingenwerk
Midden-Gelderland
Donation: € 10,000**

2008 € 2,500

2009 € 2,500

2010 € 2,500

2011 € 2,500





NETHERLANDS

Stichting Cocon

financial guidance of participants in on-the-job courses to achieve the economic self-sufficiency of the long-term unemployed

Twelve long-term unemployed persons are taking part in a two-year on-the-job-training course to train them to become all-round entrepreneurs running an odd-job company or service staff. An additional programme set up in collaboration with Stichting Verantwoord enables the participants to restructure their debts and learn how to manage their finances.

The two-year project began in 2008 and continues until 2010.

Stichting Cocon
Donation: € 32,028

2009 € 17,000

2010 € 15,028



NETHERLANDS

Stichting Logeerhuis De Buren

enabling the needy to look after themselves again

Stichting Logeerhuis De Buren in Rotterdam was founded to care for adults who have a limited social network, for example persons who are temporarily unable to live on their own after discharge from hospital. This approach speeds rehabilitation in normal life. In addition, the participants expand their social network.

The logeerhuis was founded by the Stichting voor Kerkelijke Sociale Arbeid (KSA) in Rotterdam and the Johannieter Order in the Netherlands.

The Stichting was formed in the autumn of 2009.

The donation was one-off (2009).

**Stichting Logeerhuis
De Buren**
Donation: € 25,000 (2009)



NETHERLANDS

Stichting Zwerfjongeren Netherlands (SZN)

enabling young people to have their voice heard

SZN is, in its role as their representative, in close contact with young homeless people and those directly involved. Young people wish to have their voice heard and must be given an opportunity to have their say. The contribution made by young people is of essential importance to the improvement of assistance and the introduction of youth homeless policy at a local (municipal) level.

Although client participation is laid down by law, this still has not been implemented adequately for homeless young people. For this reason the SZN organises debate courses to prepare young people for discussions with local trainers and enable them to make an active contribution to the improvement of their situation.

The project begins in 2010.

The donation is one-off (2010).

**Stichting Zwerfjongeren
Netherlands
Donation: € 60,750 (2010)**



ROMANIA

Stichting Bevordering Kwaliteit Gezondheidszorg *developing and expanding general practice*

The objective of the project supported by the Foundation is to achieve an effective improvement of general practice in Romania. The project is carried out by the National Centre for Studies in Family Medicine (NCSFM), a non-profit organisation of volunteer general practitioners in Romania, and supervised by the Dutch Professor J. van de Velde.

Although the development of general practice is flourishing at the workplace, the policy has come to a virtual halt. Placing the focus on the quality of healthcare will need to turn the tide.

The Centru National de Studiu de Medicina de Familie is working on a quality system based on good training, the performance of a basic package of duties and the development, updating and implementation of protocols. The Centre has already introduced protocols for asthma/COPD, diabetes mellitus and depression, hypertension and urinary tract infection.

The three-year project began in 2007 and continues until in 2010.

**Stichting Bevordering
Kwaliteit Gezondheidszorg**
Donation: € 75,000

2007 € 22,500

2008 € 25,000

2009 € 27,500



CliniClowns Romania

Donation: € 75,000

2008 € 25,000

2009 € 25,000

2010 € 25,000

ROMANIA

Stichting CliniClowns Romania

forming an autonomous CliniClowns Foundation

FCR's group of eleven clowns perform for children at Romanian healthcare institutions. The Dutch CliniClowns are supporting the professionalisation of the Romanian organisation.

The programme was expanded in 2009 to include the city of Brasov, where two clowns are now based. FCR currently works at five Romanian hospitals. The clowns have followed a course given by a Dutch trainer. One of the clowns has been appointed artistic manager and can continue the training given to the team. At the end of 2009, FCR set up its first national TV campaign to raise funds and increase its name awareness.

The three-year project began in 2008 and continues until 2010.





ROMANIA

Tuberculosis Foundation

controlling tuberculosis amongst the Roma: identifying risk groups, provision of information, and increasing TBC awareness

Romania has the highest number of tuberculosis patients in Europe: the poor Roma segment of the population is most severely afflicted.

A growing number of successful TBC school projects have now been initiated. Teachers and schoolchildren in the Roma community are involved in the discovery of TBC at an early stage. An active 'Stop TBC Network' comprised of Roma leaders and health mediators is working on the local fight against TBC.

The project is being carried out by a local organisation, the Romanian centre for public health policy and support, and is supervised by the Dutch KNCV Tuberculosis Foundation.

The three-year project began in 2008 and continues until 2010.

Tuberculosis Foundation
Donation: € 100,000

2008 € 30,000

2009 € 38,000

2010 € 32,000





ROMANIA

AIDS children's clinic

treating and caring for children with HIV/AIDS

A large number of Romanian children suffer from HIV or AIDS, in part due to infected blood-transfusion needles.

The Sperante Pentru Sanatate organisation provides the necessary day-to-day support of children admitted to the Dr Victor Babes Hospital, in Bucharest.

The three-year project began in 2007 and continues until 2009.

Aids children's clinic
Donation: € 180,000

2007 € 60,000

2008 € 60,000

2009 € 60,000



TURKEY

Multi-purpose community centres

personal development of girls and women in deprived situations

A large group of women in the Province of Diyarbakir, in the southeast of Turkey, hare at a social and economic disadvantage. Their lack of education and inability to leave their village has resulted in their isolation.

The Turkish GAP government organisation has focused on the social, economic and cultural problems in the poor South-eastern region since 1980. GAP develops multi-purpose community centres for women and girls from the age of fourteen. Education enables them to develop themselves and acquire a degree of economic independence. The Foundation's donation enabled the GAP to set up the ÇATOM women's centre in Diyarbakir, in the east of Turkey, in 2009. The centre teaches the women to make household goods and appealing souvenirs which they can sell locally. The centre also offers the women a crèche that gives them more freedom of action.

In the summer of 2009 ÇATOM staff visited women at their homes to foster their enthusiasm for the project and register participants from socio-economically deprived families. A total of 606 women were approached: 151 are taking part in the programme. The participants make products including 'green' bags for Eureko Sigorta. The sales of these products enable them to earn money for the first time in their lives.

The three-year project began in 2008 and continues until 2010, with an extension into 2011.

Multi-purpose community centres

Donation: € 105,000

2008 € 75,000

2009 € 15,000

2010 € 15,000



GREECE

Médecins du Monde II

mobile unit and equipment for the provision of healthcare to the Roma in Attica

Greece's Roma population is estimated to amount to between 120,000 to 150,000. Thirty percent of the Roma live in Attica. The living conditions of the Roma are extremely poor: most Roma communities are located close to refuse dumps and the residents are continually exposed to unhealthy substances. In addition, most communities have no running water or electricity. These Roma have no access to the most basic hygiene needs and, consequently, the average lifespan of the Roma is considerably lower than the rest of the Greek population. Moreover, the Roma do not receive regular healthcare, due both to the discrimination they encounter and their exclusion from the social security system since many have no official proof of identity.

The project supported by the Foundation focuses on Roma children in two communities. The mobile unit provides free healthcare (vaccinations!) and health information. One hundred children have now received the necessary vaccinations.

The donation was one-off (2009).

Médecins du Monde II
Donation: € 34,000 (2009)





SLOVAKIA

Healthy Communities

improving healthcare in Slovakian Roma communities

The Healthy Communities project is focused on the segments of Slovakia's population with a very low social status, such as the Roma communities. These communities have virtually no access to drinking water or healthcare.

The project's objectives are to promote conduct that is conducive to health, carry out medical research, and issue medicines. The project is being carried out by the Association for Culture, Education and Communication (ACEC).

This approach reduces the need for emergency relief and improves the ability of the people in forty Roma communities to improve their socio-economic conditions.

During the year under review the project was awarded second prize at the Gypsy Spirit Awards in Bratislava in recognition of its successful approach.

The donation is being paid in two years (2008 and 2009), although the project is of a longer duration.

Healthy Communities Donation: € 367,414

2008 € 173,370

2009 € 194,044

Since the budget available for the project was reduced due to exchange rate losses (caused by the transition to the Euro during the project) a supplementary one-off donation was made during the year under review.



IRELAND

Cystic Fibrosis Foundation

expanding the opportunities for the treatment of poor children with cystic fibrosis

Cystic fibrosis is highly prevalent in Ireland. Cystic fibrosis is an extremely serious disorder that can lead to the death of children at a very early age. Dublin's poorest district is currently equipped with a cystic fibrosis unit for the treatment of these children. However, the unit is unable to cope with the large number of patients.

The donations from the Foundation and Friends First, Eureka's Irish subsidiary, have enabled the unit to expand its facilities and double the number of treatments it can provide. This not only improves the children's life expectancy and quality of life, but is also beneficial to the quality of life of their families. The new unit had almost been completed by the end of the year under review and will be opened in the spring of 2010.

The two-year project began in 2008 and continues until 2009.

Cystic Fibrosis Foundation
Donation: € 100,000

2008 € 50,000

2009 € 50,000





RUSSIA

Stichting Aids Foundation East-West

promoting the healthy behaviour and emancipation of young HIV-infected mothers

The project is focused on young (expectant) HIV-infected mothers in Russia. The objective is to reduce the consequences of HIV. This is achieved by measures including the provision of information and courses. The mothers are also provided bottled baby milk.

A secondary objective is to decrease society's general fear of people with HIV/AIDS to improve the integration of the women in society.

The implementing organisation, AIDS Foundation East-West (AFEW), is a Dutch organisation active in eastern Europe and central Asia.

The two-year project began in 2009 and continues until 2010.

The donation was one-off (2009).

**Stichting Aidsfoundation
East-West
Donation: € 100,049 (2009)**



RUSSIA

New Perspectives Foundation

social and financial empowerment of underprivileged young people

The objective of the project is to develop the social and financial skills of schoolchildren between the ages of six to fourteen. The Russian New Perspectives Foundation (NPF) is carrying out the project with the assistance of the Dutch Aflatoun NGO. The social and financial elements of the project are integrated in the programme in a manner that empowers the young people, i.e. gives them some self-sufficiency. They learn, for example, how to make more effective use of their financial assets by practising their social skills.

The application for the project was submitted by Oranta, Eureka's Russian subsidiary.

The two-year project began in 2010 and continues until 2011.

**New Perspectives
foundation**
Donation: € 75,000

2010 € 62,650

2011 € 12,350



AFRICA AND ASIA

HealthNet TPO

Health Finance Development: financing models for healthcare in fragile countries

The objective of the project is to develop healthcare financing models in Burundi, the Congo, South Sudan, Rwanda, Cambodia, and Afghanistan.

HealthNet TPO is a Dutch development organisation focused on the redevelopment of healthcare in war and disaster areas.

HealthNet TPO builds healthcare systems for millions of people in fragile countries that would otherwise have no access to affordable and reliable healthcare.

HealthNet TPO, working in collaboration with local organisations and governments, provided more than 400,000 people significantly improved healthcare in 2009. This healthcare is provided in less accessible, dangerous areas in six countries – which was a challenge, but the endeavours to build a basic healthcare system have met with success.

The three-year project began in 2007 and continues until 2009.

HealthNet TPO
Donation: € 1,090,000

2007 € 345,000

2008 € 390,000

2009 € 355,000

HealthNet TPO



NIGERIA

Lady Mechanic II

training poor and vulnerable women to become a car mechanic - continued

Nigeria has regions of severe poverty. Unfortunately some women, in particular, are still unable to take part in society. In their search for sufficient income they are often compelled to turn to prostitution or street trading. The Lady Mechanic initiative offers women a three-year course that enables them to seek work as a professionally-qualified car mechanic. In addition to car engineering, they also receive lessons on health, HIV/AIDS, nutrition, self-awareness, and financial management. The donation is destined for fifteen women who began their training in January 2009.

The first phase, which was also supported by the Foundation, has since been completed. This innovative approach has proven highly successful and the project went very well: many graduates have already found a fulltime job.

However, the continuity of the project was threatened by a lack of funding. For this reason a new application was submitted – and accepted – for the concluding phase.

The two-year project began in 2010 and continues until 2011.

Lady Mechanic
Donation: € 66,000

2010 € 45,000

2011 € 21,000



GHANA

Stichting Smartkids

enabling intelligent, poor Ghanaian children to follow secondary education

The loss of the talent of intelligent children who fail to pursue their education is a major problem in Africa: in general, highly-talented poor children leave school at the end of their primary education.

The SmartKids Foundation selects children and helps them to attend secondary school. The children in the first group that began in 2004 are now attending university.

The Foundation supports 15 children who began in the first form in 2009.

Stichting SmartKids
Donation: € 30,000

2009 € 10,000

2010 € 10,000

2011 € 10,000





GHANA

SIMAVI

improving the health of women and children

The indigenous Dagomba tribe is one of the poorest and most isolated groups of the population in the northern region of Ghana. The Dagomba women and children, in particular, regularly suffer from gastro-intestinal infections. Most women are illiterate. This group has few prospects of a stable income.

The project encompasses a whole range of activities extending from the installation of drinking water and sanitary facilities to the provision of health information and medical care.

The project is being carried out by Simli Aid, a Ghanaian organisation that is specialised in health projects. The project is being carried out in two districts in the northern region of Ghana.

The three-year project began in 2009 and continues until 2011.

The donation was one-off (2009).

SIMAVI

Donation: € 90,000 (2009)



Millennium Promise Donation: € 600,000 (€ 120,000 per annum)

These are the reserved amounts translated to Euros. The actual commitment was USD 750,000.

Payments are made in USD, in five annual instalments of USD 150,000 to a maximum of EUR 600,000.

MALAWI

Millennium Promise

integral approach to village communities in accordance with the Millennium Development Goals

Millennium Promise, the United Nations Development Programme (UNDP) and the Earth Institute are jointly providing integral help to village communities in countries throughout Africa: the Millennium Villages.

The Foundation is contributing to the subproject in Malawi that is focused on 35,000 people.

The initial results from the project in villages in Malawi's Mwandama region are extremely good: although the project officially started in 2006, in 2005 fertilizer and improved maize seed were distributed in response to the famine in the region – actions which resulted in a tremendous increase in the maize harvest.

A great deal of progress was achieved in numerous areas in 2008, such as agriculture, food production, healthcare, and education. In 2009 the focus was placed on the construction of schools and health centres, and on the enhancement of local leadership. These objectives have been achieved by ample margins.

The five-year project began in 2007 and continues until 2011.





MALAWI

Mulunguzi Voedsel-op-school

providing food to promote school attendance

The Food at School Project is focused on the Mulunguzi Primary School, a poor school with more than 5,000 pupils on the periphery of the Malawian city of Blantyre. Many children have to go to school in the mornings with an empty stomach – or stay at home, because education is not possible when children are hungry. Physical and mental development is inevitably retarded when children are malnourished.

Children attending the Mulunguzi Primary School receive enriched maize porridge on all schooldays. The school food project promotes school attendance, reduces the level of dropouts, improves the school results, and furthers the physical and mental development of the schoolchildren.

The three-year project began in 2008 and continues until 2010.

Mulunguzi Voedsel-op-school
Donation: € 64,230

2008 € 25,180

2009 € 21,450

2010 € 17,600



Mwanza District Hospital
Donation: € 15,000 (2008)
(after settlement)

MALAWI

Mwanza District Hospital

replacing and expanding range of operation-theatre instruments

The Mwanza District Hospital carries out about 2,000 operations every year – with obsolete and poor-quality instruments. Moreover, the hospital lacks many essential types of equipment.

At the beginning of 2009 the Stichting Dokter Harrie van den Brekel Foundation sent a container full of instruments, anaesthetics requirements and an echo instrument to Mwanza District Hospital. The instruments, in part second-hand, were purchased from the Stichting Medic Foundation in Apeldoorn.

The organisation's excellent procurement policy resulted in the purchase of the necessary equipment for an amount below the budget. This in turn resulted in the reduction of the ultimate donation by € 5,000.

The donation was one-off (2008).



MALAWI

World Servants II

improving the educational opportunities offered to underprivileged children: second phase

Children in poor communities in Malawi do not receive good education because of the poor condition of the school buildings and the lack of qualified teachers.

Groups of World Servants supported the local CCAP organisation in the implementation of the School Improvement Plan: they helped build classes, teachers' homes and latrines in the villages of Emphudwini, Kanyata, Chitundu and Mfuphizi. The villages' children now receive better education.

The project was completed in 2009.

World Servants
Donation: € 33,943 (2009)





SIERRA LEONE

Cordaid Kinderdoveninstituut

basic education in lip-reading supported with sign language

Sierra Leone's handicapped people are greatly affected by stigma: children who are unable to communicate due to auditory disabilities are often cast out by their family and society. In addition, they are vulnerable to sexual abuse or misuse in trade or slavery.

The sisters of the St. Joseph Institute for the Deaf in Makeni are taking care of 210 pupils with an auditory handicap. They receive social assistance, a good education in lip-reading, and training in skills such as woodworking, farming, sewing and weaving that help them to take part in society. As a result, the children leaving the school are able to find a job or set up a business of their own.

The Foundation's donation enables Cordaid to support the institute for the deaf, and finances the development of new teaching methods and staff training.

The three-year project began in 2007 and continues until 2009.

**Cordaid Doveninstituut voor
kinderen**
Donation € 380,000

2007 € 190,000

2008 € 112,000

2009 € 78,000



BURKINA FASO

The Hunger Project II

constructing a community centre for the economic development of women

56 percent of the population of the Sahel country Burkina Faso in West Africa live below the poverty line of € 1 a day. More than three-quarters of the population is dependent on agriculture.

The Hunger Project's objective is to abolish chronic hunger in the world. The project is focused on training to help the villagers to develop a vision of a future without hunger, draw up specific plans and implement the plans. They also participate in monitoring and evaluation. The women and men follow training courses focused on the prevention of HIV and AIDS. They are also offered condoms, tests and advice.

The first phase of the project that was supported by the Foundation was completed with the construction of a community centre (the 'epicentre'). The Eureko Achmea Foundation's new donation in 2009 enabled more than 2,000 villagers to follow a training course at one of The Hunger Project's fifteen epicentres in Burkina Faso.

This is a long-term project.

The Foundation's donation was one-off (2009).

The Hunger Project
Donation: € 50,000 (2009)



KENYA

Miva/oneMen - Seeds of Peace Africa

peace by sport

The people of the various ethnic groups in the border regions between Uganda and Sudan are traditional enemies. Possessing many cows and camels increases the owners' status: stealing each other's livestock is common. This, in combination with the drought that has afflicted this region of Africa in recent years, is not conducive to the relationships between the groups.

Seeds of Peace Africa (SOPA) is the coordinating body for a number of organisations that began work on the development of acceptable and workable relationships between the various ethnic groups several years ago, whereby a great deal of hope is placed in young people. The motorbikes that have been made available have made it possible to mobilise thousands of people for peace initiatives. Telephones have ensured that groups can receive timely warnings of pending cattle raids. The increased mobility and communications have enabled SOPA to bring the first hostile groups together for joint sports events. Music, sport and art bring people together and promote understanding of each other.

The last donation was allocated to the purchase of motorbikes, satellite telephones and digital cameras. The two-year project began in 2008 and continues until 2009.

Seeds of Peace Africa
Donation: € 41,520

2008 € 20,000

2009 € 21,520

oneMen
can make a difference



KENYA

Stichting Rafiki II

constructing a medical station for village communities: second phase

The Stichting Rafiki Kenia has, in part due to the Foundation's donation, constructed a new medical station in Makongeni Village, Kenya. This will result in a large decrease in the mortality rates of children and young mothers. In addition, the village and the medical station have been connected to the power supplies, which will result in a considerable improvement in the living conditions in the coming years.

The construction and equipping of the medical station have been completed. The medical station came into full use at the beginning of January 2010. The opening is scheduled for March 2010. Work on the clean water supplies began in February 2010.

The project will be supported until the end of 2011.

Stichting Rafiki
Donation: € 30,000

2009 € 20,000

2010 € 5,000

2011 € 5,000





KENYA

Omega Child Centre

supporting local initiatives with the objective of achieving economic independence

Mwingi is a poor district in Eastern Kenya. Many men have migrated from the region to the Capital, to seek work. They are often away from home for lengthy periods of time, and as a result the women and girls have little protection from the large number of truck drivers who travel through the region. Many of Mwingi's inhabitants suffer from HIV/AIDS, The district has many AIDS orphans.

The project's approach is based on the provision of support to local initiatives, which increases the opportunities available to the local population. The people could make and market natural aloe vera soap products, mango products and weave sisal to make products such as bags and placemats.

Unfortunately, drought ended the mango production. However, the other two activities have become successful. The project is carried out by self-help groups. Training courses organised to improve leadership and technical skills have proven very successful.

A population of more than 10,000 and more than 300 people with HIV/AIDS have benefited directly from these activities: three times as many have benefited indirectly.

The four-year project began in 2008 and continues until 2011.

Omega Child Centre
Donation: € 140,000

2009 € 49,000

2010 € 44,000

2011 € 47,000



Sosurwo fonds

Donation: € 26,525

2009 € 17,683

2010 € 8,842

KENYA

Sosurwo Fonds

building a water pipe and providing information

The inhabitants of the eastern region of the Marakwet constituency in Northeast Kenya do not have clean drinking water: they fetch their water from polluted rivers that are sometimes kilometres away from their homes. The lack of clean drinking water is a serious threat to these people. Moreover, they have to walk ten to fifteen kilometres a day to fetch water. This reduces the time they have available for other activities, such as growing crops and teaching children.

The objective is to deliver reliable water supplies to every home. A water reservoir has now been constructed. The Foundation's donation will be used to install taps where the inhabitants can draw water. The next activity will be the construction of sanitary facilities (a latrine for each house) and the launch of an information campaign about hygiene and the use of water.

The Sosurwo fonds is a small organisation run entirely by Dutch and local volunteers.

The two-year project began in 2009 and continues until 2010.



Marianne center
Donation: € 50,000 (2010)

KENYA

Stichting Marianne Center

returning mentally-handicapped people to Kenyan society

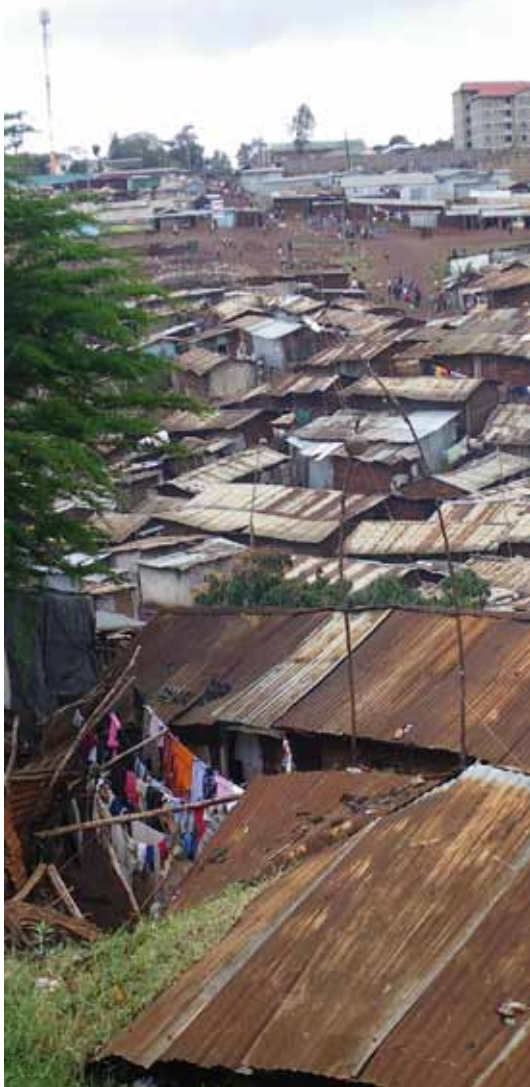
A great stigma is attached to the mentally handicapped in Kenya and, as a result, they have no opportunities to develop themselves.

The Marianne Center teaches mentally handicapped (young) adults a skill that enables them to make a contribution to society and their family. The Center can accommodate 75 students and is now offering a number of activities for its first four students.

The project begins in January 2010. There is no end date. The objective is to ensure that the project becomes financially independent by 2014.

The Foundation's donation is one-off (2010).





KENYA

Childs Life

building a training centre for young people from the Kibera slums in Nairobi.

Estimates indicate that one million people live closely packed together in wretched conditions in Kibera – without running water, sanitary facilities or electricity.

Childs Life International is an aid organisation dedicated to the provision of assistance to young children in developing countries. Since education is one of the cornerstones of development a training centre is being built in Kenya that will both teach children a profession and emphasise the importance of effort and self-confidence.

The construction of the centre is scheduled for the period between January and December 2010.

The Foundation's donation was one-off (2009).

Childs Life
Donation: € 80,000 (2009)

ChildsLife
international



Spirit of faith
Donation: € 50,000 (2009)

KENYA

Stichting Spirit of Faith

outreach programme for orphans

Orphans without an opportunity for schooling or vocational education are a major problem in Kenya. Many of these children live at their grandmothers without an income; often, their parents have died from AIDS.

Stichting Spirit of Faith, in Hurdegaryp, supports development work in Kenya. Their work is focused on three orphanages and an aid programme for children living in Malindi, on the country's east coast (the outreach programme).

The Foundation is supporting the outreach programme initiated by NGO Blessed Generation in Malindi. Children and young adults receive aid at home: providing food packages to the grandmothers enables the children to attend school. The children also receive medical and social help, as well as schooling or elementary vocational education.

This continuous project began in 2005: 119 children are now attending primary school and 63 children are at secondary school. These schools are boarding schools, so the children are also provided accommodation and meals. About 120 people were following a technical or other vocational course in 2009. In addition, many of the children's carers are now self-supporting.

The Foundation's donation was one-off (2009).





UGANDA, ZAMBIA, SOUTH AFRICA

WorldGranny

improving the socio-economic position of the grandparents of AIDS orphans

Many African grandparents look after their grandchildren after the death of the children's parents from HIV/AIDS. The objective of the WorldGranny organisation is to improve the quality of life of these elderly people and their families in countries all over the world. This programme is tailored to the consequences of HIV/AIDS for the lives of African elderly people and their families.

Het Phoebe Education Fund for AIDS orphans (Uganda), Family Health Trust (Zambia) and Ikamva Labantu (South Africa) places elderly people in a better position to look after orphans. This is achieved by a combination of psychosocial support, activities that generate an income and the promotion of health.

The activities for the generation of an income, such as stone mills and microcredits, were implemented in 2009. Training courses in sustainability will be given in 2010.

The three-year project began in mid-2008 and continues until 2011.

WorldGranny
Donation: € 292,820

2008 € 100,000

2009 € 100,000

2010 € 92,820





ZAMBIA

Lusekelo Community school

expanding and the further equipping of a school

The Lusekelo Community School was built on the request of parents in the region, since getting to the former school meant a seven to ten-kilometre walk for some children. As a result of this long walk the children only began to attend school when they were seven or eight. The Lusekelo Community School opened in 2004. The school now has about four hundred pupils who are accommodated in two classrooms, under shelters and in sheds. The greatly increased number of pupils has resulted in the need to expand the school with two fully-equipped classrooms, an office and a storeroom.

The Stichting Lusekelo is a voluntary organisation and has a Board. The Stichting develops activities in response to specific questions raised by the local population. The members of the Board regularly visit Zambia to obtain information about projects and provide assistance and advice.

The Foundation's donation was one-off (2009).

Lusekelo Community school
Donation: € 27,500 (2009)



ETHIOPIA

Stichting Dir Buna Best, coffee for a change *employment for ex-prostitutes in Addis Ababa*

Many women in Addis Ababa, the Capital of Ethiopia, are compelled to turn to prostitution to earn an income. The Ethiopian Stichting Dir is giving 35 of these women an opportunity to lead a more dignified existence.

The women receive a job at an outlet of the Buna Best chain of coffee corners or the production centre, where they make bread, the local Enjerra dish and cakes for the Buna Best coffee corners and other catering establishments. The objective of the project is to set up a new Buna Best store in Addis Abeba and improve the production capacity and sales of the existing production centre.

The three-year project began in 2009 and continues until 2011.

Buna Best
Donation: € 80,000

2009 € 50,326

2010 € 18,446

2011 € 11,227





ETHIOPIA

Stichting Gered gereedschap

tools for on-the-job training projects and the conversion of a marine container into a bicycle workshop

The unemployment rate in Ethiopia is tremendous. For this reason young people often enter a vicious circle that leads to poverty.

Stichting Gered Gereedschap is a Dutch volunteer organisation that collects and refurbishes used tools and supplies them, on request, to technical schools and start-up companies in developing countries. Gered Gereedschap is active in the promotion of the independence and self-sufficiency of, in particular, young people in a number of countries.

The objective of this project is to supply tools, work materials and sewing machines for four on-the-job-training projects in Ethiopia. In addition, Gered Gereedschap is purchasing a maritime container to ship the tools from the Netherlands to Ethiopia. Young Ethiopians will then convert the container into a complete bicycle workshop in Bahir Dar.

The Foundation's donation is one-off (2010).

Stichting Gered gereedschap
Donation: € 29,674 (2010)



TANZANIA

Stichting Sengerema

setting up own businesses for underprivileged young people

Sengerema is a small town in Northwest Tanzania, another region with a great deal of poverty due to HIV/AIDS and malaria. The eldest children often have to look after their younger brothers and sisters, as a result of which there are insufficient funds for education and a suitable diet.

The Stichting Sengerema offers young, motivated entrepreneurs launch capital, business advice and support in setting up their business. The project also includes the formation of an investment fund for the small-scale provision of microcredits. Young people running their own business can break free from the vicious circle of poverty. Setting up their own business will enable these young people to escape the poverty circle and assume the responsibility for the care of their younger brothers and sisters.

Stichting Sengerema has founded and reinforced a credit fund (revolving fund) in collaboration with the young people, the local administration, the local and the community-based Sengerema Young Entrepreneurs organisation. The community-based organisation currently has fourteen members. All members now have their own company and receive support from an experienced local entrepreneur.

The donation was one-off (2009).

Stichting Sengerema
Donation: € 20,000 (2009)



Upendo Daima
Donation: € 15,000 (2009)

TANZANIA

Upendo Daima

care and reintegration of homeless children

Mwanza has hundreds of homeless children who left home because of the conditions in their families. They try to survive by begging, stealing or peddling drugs.

The Stichting Upendo Daima Nederland is dedicated to the Upendo Daima (unconditional love) project for homeless children in Tanzania. The project's objective is to offer these children a better future. In the first instance, Upendo Daima does so by endeavouring to reunite children with their family in their original community. When reunification is not possible the Stichting searches for a foster family. In a limited number of situations in which children absolutely cannot be reunited with their family they can also be admitted to the Stichting's centre.

The Upendo Daima organisation's Back Home House provides temporary care for thirty children in preparation for their return to their families. One hundred homeless children were given a future again in 2009.

The construction of the children's hostel began in 2009 and will be completed at the beginning of 2010.

The donation was one-off (2009).





TANZANIA

Jobortunity

traineeship programme and job-application training for young people from the slums

73 percent of Tanzania's inhabitants are below the age of 30. Hundreds of thousands of young people live on the streets and earn a living by selling fruit, firewood or even themselves to provide for themselves and, on occasion, their entire family. Many of these young people, who have often lost their parents to AIDS or live in poverty, have only a primary-school education. They lack the skills, knowledge and attitude to work they need to obtain an unskilled job. As a result, they are excluded from society and doomed to poverty.

Jobortunity's vision is to help underprivileged young people find a job and look after themselves and their family. They learn how to comply meet the criteria set by employers in the hotel and catering and tourist sectors and keep their jobs.

Jobortunity wishes to offer young people a course in which they can develop their personal competences and acquire the knowledge, skills and attitude to work that they they need. Jobortunity has allocated the Foundation's donation to the students' traineeships and job-application training courses in the start-up year and the two following years. The traineeship is an annual three-month period in which the young people become familiar with the various departments of companies active in the hotel and catering and tourist sectors, such as work in the kitchen, as waiters and in the housekeeping and reception departments.

The three-year project began in 2009 and continues until 2011.

Jobortunity
Donation: € 60,657

2009 € 20,040

2010 € 18,905

2011 € 21,712



CAMEROON

AgriDynamic Foundation

chicken farm as a training centre for farmers in the region

In principle, the agricultural conditions in the Cameroon are extremely favourable: more than 70 percent of the population works in the agricultural sector, and more than 90 percent live in rural areas where they can keep chickens. However, the local poultry industry is characterised by the animals' poor accommodation and feed, unsuitable disease-control methods, and the lack of financial and veterinary services.

The AgriDynamic Foundation promotes sustainable agriculture by providing practical training, and is working on the construction of a chicken farm that will serve as a training centre for farmers in the region. The centre trains at least 30 farmers a year. In providing this training the programme makes a contribution to a sustainable and modern poultry industry in the Cameroon.

Since the sustainable farm can set an example to many people, the project supports the endeavours to eradicate poverty all over the world.

The two-year project began in 2008 and continues until 2009.

AgriDynamic Foundation
Donation: € 28,000

2008 € 20,000

2009 € 8,000





SOUTH AFRICA

Sizanani Home trust

day care for handicapped children and their mothers living in slum districts

Five years ago a programme was started at a day-care centre in Bronkhorstspuit following an initiative taken by Utrecht University. The objective was to promote the independence of abandoned and neglected children and orphans.

More day-care centres in the region are now setting up similar programmes in six different slum districts to the northeast of Pretoria. These follow-on programmes are focused specifically on the total of 1,000 handicapped children and their mothers in the slum districts.

The two-year project began in 2009 and continues until 2010 (with an extension into 2011).

Sizanani Home trust
Donation: € 100,000

2009 € 47,000

2010 € 53,000



GUINEE-BISSAU

Stichting Interplast

operating on children with a deformity such as a cleft lip or mutilating burns and training local surgeons

Before the arrival of Interplast Holland Guinea Bissau, one of the poorest African countries, did not have facilities for plastic reconstructive surgery. The living conditions are such that children, in particular, are at great risk of incurring mutilating burns.

Stichting Interplast Holland sends a medical team to Guinea Bissau once a year, where the team carries out operations on sixty to seventy children and (young) adults. The operations are free and the necessary medical materials are shipped in advance of the team's arrival.

The three-year project began in 2009 and continues until 2011.

Stichting Interplast
Donation: € 65,200

2009 € 19,200

2010 € 22,000

2011 € 24,000



RWANDA

Stichting Samen in Actie

water supplies for rural communities

Rwanda is a country that has been ravaged by many conflicts. Good water supplies are of vital importance.

The Stichting Samen in actie is a small-scale organisation that makes arrangements for boring wells and trains people to use them in the correct manner. The Stichting carries out its work in collaboration with the local COFORWA organisation.

The Foundation's donation was used to select and train twenty unemployed adults to become 'Fountainers', the persons responsible for the wells. Fifty wells have also been bored.

The donation was one-off (2009).

Stichting Samen in actie
Donation: € 19,838 (2009)



RWANDA

Stichting Mama Hoop

sewing workshop for orphans

Rwanda continues to be confronted with extremely severe poverty. This project is an example of a small-scale initiative that strives to make a direct contribution to the alleviation of the problem by creating jobs.

The Stichting Mama Hoop is a young organisation that has the objective of providing support to women, children and small farmers in the Great Lakes Region (which includes Rwanda, Uganda, Burundi and Congo).

The Stichting was formed by Annonciata Mukamugema, a Rwandan woman who has already set up a variety of projects in Rwanda for HIV-infected women and orphans.

The 'Sewing workshop for orphans in Kigali' project focuses on ten girls who became the head of their families on the death of their parents. The sewing workshop was equipped and opened immediately after the Foundation made its donation. The building offers space for the workshop and a store. The workshop's excellent location, in the middle of a busy street in the city centre, guarantees success.

The donation was one-off (2009).

Stichting Mama hoop
Donation: € 21,187 (2009)





MOZAMBIQUE

Habitat for Humanity *multifocal approach to AIDS orphans*

Mozambique has a very large number of AIDS orphans. HIV and AIDS have a dramatic effect on families and children.

The objective is to improve the living conditions of AIDS orphans and vulnerable children and, in so doing, improve their prospects.

Habitat for Humanity is building family homes for 228 AIDS orphans and their carers. The children go to school and receive psychosocial support. Habitat gives information about guardianship, wills and property rights. The organisation also ensures that all those involved have official documents demonstrating that they are the owner of their homes.

The approximately two-year project began in 2009 and continues until 2011.

Habitat for Humanity
Donation: € 98,766

2009: € 49,383

2010: € 49,383





BENIN

Stichting Le Pont

improving drinking water supplies to remote villages

Good drinking water is essential in this area. Boring wells, equipping the area with rope pumps, constructing family toilets and installing water filters improves the drinking water supplies.

Stichting Le Pont, in collaboration with Stichting Aqua for All, has already improved the drinking water supplies in seventeen villages in southwest Benin. A total of about 10,200 people benefit from clean drinking water. Eight villages have received improved drinking water supplies every year since the project began in 2007.

The two-year project began in 2009 and continues until 2011.

Stichting Le pont
Donation: € 51,700

2009: € 25,850

2010: € 25,850

een 'brug' tussen Afrika en Europa
Stichting Le Pont



SUDAN

CMSF School

building and equipping a secondary school and providing secondary education

South Sudan is confronted with the consequences of 22 years of civil war, one of which is the scarcity of secondary education.

The Cuey Machar Secondary School Foundation (CMSF) is building a secondary school in a village in South Sudan. 180 pupils a year will be offered an opportunity to follow the secondary education they would not otherwise have received due to the lack of funds and the distance to the existing schools.

The construction work has begun and the school is expected to be ready for use in 2012.

The Foundation's donation is being used to buy generators to supply power to the complex.

The donation was one-off (2009).

CMSF School
Donation: € 37,400 (2009)





Stichting FO.PI.DE.I
Donation: € 23,620 (2010)

CONGO

Stichting FO.PI.DE.I

refresher courses for teachers & the construction of a primary school

The deteriorating Congolese education system continues to worsen: the country does not have enough schools and the number of children attending school continues to fall. Eighty percent of the children below 17 in the municipality of Nsele, district Mikonga II/ Kinshasa, do not have an opportunity to attend primary or technical school, in part due to the lack of a building and the poverty in the district.

The objective of the project is to build and equip a school in this district of Kinshasa that will enable a total of 200 girls and 220 boys between the ages of 6 and 17 each school year to attend primary school or follow technical or information technology courses. In addition, the teachers are following refresher courses to prepare them for the provision of computer and electrical engineering courses.

Stichting FO.PI.DE.I is a small volunteer organisation with an office in Congo.

The donation is one-off (2010).



COLOMBIA

War Child

helping children in conflict areas

War Child Holland (WCH) promotes the psychosocial wellbeing of children and young people. The organisation has been active in Colombia since 2005. Attention is concentrated on preventing vulnerable young people from becoming involved in the armed conflict. The project is focused on the reintegration of child soldiers and peace-building in the broadest sense, whereby creative means are deployed to help children deal with the consequences of armed conflict. This makes children less vulnerable and less inclined to join armed groups, thereby avoiding them placing their future in the balance.

The two-year project began in 2008 and continues until 2009.

War Child
Donation: € 300,000

2008 € 175,000

2009 € 125,000





BOLIVIA

Micro Justice Initiative

setting up an organisation and methods to provide basic legal rights to the very poorest

Large groups of people above the age of sixty and other poor and vulnerable groups in Bolivian society cannot lay claim their civil rights or entitlements such as pensions and insurance, often because they have incomplete or incorrect proof of identity.

The EAF's donation was used to found Microjustice Bolivia (MJB), supervised by ILA Microjustice for All. MJB began by offering legal aid to poor people: during the one-year project about 350 people a month received assistance from local lawyers. During this same period methods for Microjustice were worked out and compiled in a handbook. English and Spanish-language versions of this handbook were made available to the public on their publication on the Internet in 2009. Tilburg University also prepared a website offering an insight into frequently-used apportionment rules for divorce, inheritances, and other legal conflicts.

ILA Microjustice for All carried out the Bolivia project and developed a Microjustice Handbook: Tilburg University developed a website with apportionment keys for use in conflict situations.

The donation was one-off (2008).

Micro Justice Initiative
Donation: € 250,000 (2008)



BOLIVIA

Micro Justice Initiative II

Phase 2: legal assistance to gain access to basic legal rights and facilities

Large groups of people above the age of sixty and other poor and vulnerable groups in Bolivian society cannot lay claim their civil rights or entitlements such as pensions and insurance, often because they have incomplete or incorrect proof of identity.

Stichting Microjusticia Bolivia helps these people to conduct legal proceedings to obtain valid documents and, following the issue of these documents, to lay claim to their pension and other rights. The Foundation's first donation (2008-2009) was used to set up the organisation and draw up the requisite Microjustice methods for publication in a handbook. By the end of 2009 12,000 people had received assistance.

The current project relates to the national rollout of the programme: there are now 10 outlets. In addition, Microjustice sister organisations have been set up in Peru and Argentina. ILA Microjustice for All is supervising this work.

The project began in September 2009 and continues until September 2010.

The donation was one-off (2009).

Micro Justice Initiative II
Donation: € 98,630 (2009)



Stichting Chakana
Donation: € 39,120 (2009)

BOLIVIA

Stichting Chakana

improving traditional irrigation systems

The lack of water is one of the main problems confronting the communities that live on the highland plains in the Municipality of Achocalla. Agricultural production is entirely dependent on the rain that falls during the rainy season, a season that lasts just three months a year. The area is dry throughout the rest of the year and agricultural output is zero. In addition, with the climate change the amount of rain is becoming increasingly uncertain and the number of crop failures is growing. The Municipality of Achocalla still has some of the traditional micro-irrigation systems, small ditches that channel the water to the fields. However, the soil is extremely permeable and much of the water is lost: only 75% to 80% of the collected rainwater reaches the fields. Improvements to the water infrastructure can resolve this problem. This will improve the crops and, in turn, increase the guarantees of food supplies, improve health and enhance the prospects for a better life.

The Chakana development organisation has now been working with the highland Indians (Aymaras and Quechuas) in the South-American Andes (4,000 m. and higher) for six years. These Indians have a hard and difficult life. Chakana is working closely with the rural population to improve their living conditions and guarantee their incomes and food supplies.

The project encompasses a number of activities. The Foundation's donation is being used to improve the infrastructure of the existing irrigation system by applying an impermeable layer and building storage tanks.

Although this is a long-term project a one-off donation was made (2009).



NICARAGUA

Stichting Kinderpostzegels

providing information and training to prevent the sexual exploitation of children

The objective of the project is to render the commercial sexual exploitation of children in the city of Matagalpa transparent by providing information, training key groups in society and urging the authorities to develop policy to prevent misuse. The experiences of the girls and mothers who have taken part in the project are favourable: the training has taught them how to stand up for themselves. Should they once again become a victim of misuse then they will be able to lodge a complaint against the perpetrator. The girls have followed courses (such as courses to become cooks or beauticians) that enable them to earn a living. The mothers now realise that the sexual exploitation of children and maltreatment by their husbands are unacceptable. The mothers have also taken part in a number of handicraft courses that have increased their financial independence.

The La Amistad organisation, which gives these courses, is of great importance to the city. The project is currently being carried out in three districts in the city of Matagalpa. One of the major objectives is to counter marital violence in the districts. The some 35 contact persons in each district distribute information and monitor the prevention of marital and sexual violence. A trained group of 8 teachers pass on their knowledge to their colleagues. The victim group now numbers 16 girls, who will move to the other groups in the project at a later date.

The three-year project began in 2008 and continues until 2010.

Stichting Kinderpostzegels
Donation: € 99,000

2008 € 38,000

2009 € 33,000

2010 € 28,000



Stichting Stedenband

Donation: € 75,000 (2009)

NICARAGUA

Stichting Stedenband

making maternity care accessible to the countryside

Nicaragua can be designated as a third-world country, with all the concomitant consequences. The country's women and children, in particular, are confronted with these complications. In addition, the effects of the country's pronounced "macho culture" include a great deal of violence in families (alcohol misuse amongst Nicaraguan men is significantly high) and, ultimately, a very high number of one-parent families that have been abandoned by the husband/father. Moreover, it is distressing to observe that the number of 10 to 12-year-old girls who become pregnant is increasing; the number of mother/child mortalities in this age category is extremely high. The use of contraceptives is very low, due both to the condemnation of their use by the established religious leaders and to the lack of money to buy them.

The mother and child mortalities are primarily due to the poor accessibility of the available medical facilities. The Moeder-Kind clinic ensures that women with a normal pregnancy receive the appropriate and safe assistance. The availability of good facilities and staff to carry out prenatal examinations will ensure that the number of high-risk complications can be reduced.

However, accessibility is now the main problem. The Foundation's donation will be used to buy a (robust) ambulance that can transport the women to the clinic quickly and in safety.

Stichting Stedenband is a small-scale organisation which is supported by the Municipality of Tilburg. The Municipality works with other municipalities in third-world countries, in part on the achievement of the Millennium Development Goals.

The donation was one-off (2009).



BRAZIL

Steunfonds IBISS

founding an education centre to train waste collectors

Jardim Gramacho, with an area of 1.3 million square metres, is the largest rubbish dump in Latin America. Every day more than 10,000 people referred to as 'catadores' on and around this rubbish dump try to gather a meagre pittance by collecting and sorting materials such as paper, plastic and aluminium for recycling.

The Steunfonds is working on the construction of an education centre where the catadores can take lessons. On leaving the centre they will have reached primary-school level. They will then be able to follow the vocational training required to become waste-collectors. All Jardim Gramacho's ten thousand catadores make direct or indirect use of these facilities. More than 200 catadores are taking part in the literacy and 'accelerated completion of primary school' part, meetings are being held to discuss a new system for the separate collection of refuse in the Rio de Janeiro metropolis, more than 100 young people use the computer workshop, and the medical outpost station plays an important role for Jardim Gramacho's entire population. The Eureko Achmea Foundation's donation helped to ensure that the construction of the "education centre" was completed in 2009. The government has issued a guarantee covering 75% of the operating costs for the next 3 years.

The donation was one-off (2008).

Steunfonds IBISS
Donation: € 95,000 (2008)



Stichting Het Pad
Donation: € 51,236 (2009)

BRAZIL

Stichting Het Pad

the “Delícias do Mundo” catering school

The objective of this initiative is to offer underprivileged girls, mothers and single mothers an opportunity to follow a vocational course that will enable them to become professionals in the other comparable hotel and catering companies “Delícias do Mundo” plans to develop. The net profit will be used to finance courses, vocational education, expansions and other projects set up by the Stichting.

The target group is comprised of underprivileged girls, mothers and single mothers who live in the adjoining Muribeca, Ocupação Piedade I and Ocupação Piedade II slums.

72 girls and 24 mothers a year will take part in the course.

The Foundation’s donation will finance the alterations to and equipping of the school. This will begin in February 2010. The school will open its doors in December 2010.

Stichting Het Pad is a private aid organisation focused on children and adults who live on the streets and young and old people in the Recife and Sao Paulo slums in Brazil.

Although this is a long-term project a one-off donation was made (2009).





ARGENTINA

Stichting Che amigo

secondary school in the north of Argentina for children of 12-14

The north of Argentina is a poor region where many children do not have access to secondary school.

The school is being built by Parroquia Santa Rita. The construction is being supervised by Padre Chiffri. Work began in August 2008. The total cost amounts to 350,000 euros for the construction of a school where 150 children will learn, have their meals, sleep, play and play sports.

The school was officially opened on 5 December.

This was a long-term project: the donation was one-off (2009).

Stichting Che Amigo
Donation: € 13,567 (2009)





PERU

Project ADESA LurinChincha

secondary agricultural school, educational project for the poor farming population

The objective is to provide secondary education to young people from deprived farming families who, as a result of the absence of secondary education, migrate to cities such as Lima. On arriving in the cities they are unable to find suitable work and accommodation and, consequently, end up in a slum.

ADESA in LurinChincha will carry out the project on land given by the agricultural cooperative in LurinChincha. A large majority of the population are victims of the earthquake in August 2007. Estimates indicate that one hundred pupils will start school each school year. Education will be given in improvements to agriculture, the modification of products, computers, technical subjects and training to become a beautician/hairdresser.

However, the donation promised by the Foundation has not yet been transferred since the project has been delayed: the land has been 'requisitioned' by large herds of goats and their goatherds. The judiciary has been called in. Their ruling is expected in the first six months of 2010.

It is a great pity that a lot of time has been lost in this manner.

Although this is a long-term project a one-off donation was awarded (2009).

Project ADESA
Donation: € 50,000 (2009)



Circle of life
Donation: € 30,500 (2009)

HONDURAS

Circle of Life

instruments for a health clinic and the expansion of a dental practice

A clinic was opened in the mountain village of El Eden, Honduras, in 2009. A further three villages lie at an average of 5 km from El Eden, namely St. Ana, La Cuchilla, and Las Palmas. The villagers, some 4,000 persons, used to be confronted with a one-day walk to the then nearest hospital. Since the path is long, passable only with difficulty and not without hazard the villagers did not visit a hospital or went only when it was too late. The health of the villagers was very poor due to the lack of good healthcare and health information. The relevant population is comprised of more than 4000 people from four villages who earn a living from coffee and maize. Their daily income is less than 2 euros. Consequently, visits to a physician, obstetrician or dentist are unaffordable luxuries. The villages have very little knowledge of health, hygiene and contraception.

The clinic had not yet been equipped with all the necessary medical instruments. The Foundation's donation was used to finance these instruments and expand the dental practice. Collaboration with the local organisation that will, in part, take over the clinic (and completely in 2011) will limit the risks and guarantee the clinic's sustainability. A Dutch volunteer is at the site for coordination and support.

Circle of life is a small-scale organisation (founded in 2003) comprised of four enthusiastic development workers. The organisation is now collaborating at a local level.

Although this is a long-term project a one-off donation was given (2009).



INDONESIA

Rode Kruis Klimaatcentrum

preparing the inhabitants of the Jakarta slums for the annual floods and reducing their vulnerability

Heavy rains flood Jakarta every year: the poorest people suffer most.

The Netherlands Red Cross, Eureko Achmea and the Rabobank Foundation are working together on a disaster preparation programme designed to reduce the vulnerability of the population. This programme is comprised of the provision of information, the training of volunteers and microfinancing as an appropriate means of funding reconstruction after a disaster. The programme is focused on the mobilisation of the inhabitants. Some 120,000 people from various slums are involved and many volunteers are now active in these districts.

The two-year project began in 2007 and continued until the end of 2009.

Rode Kruis Klimaatcentrum
Donation: € 140,000

2007 € 70,000

2008 € 70,000

Het Nederlandse  **Rode Kruis**



INDONESIA

Female Cancer Program

screening, providing information and training relating to cervical cancer

The target group is comprised of the lowest socio-economic classes in rural and urban areas.

Cervical cancer is the most common type of cancer in developing countries: 80% of the 600 women who die from cervical cancer every day come from under-developed countries.

The Female Cancer Program (FCP) screens women with acetic acid (similar to concentrated vinegar) and treats them, as necessary, with liquid nitrogen. This method is effective, economical and easy to learn. The FCP wishes, in combination with the provision of information and education, to ensure that this “See & Treat” concept becomes a durable element of the Indonesian healthcare system.

The two-year project began in 2009 and continues until 2011.

Female Cancer Program
Donation: € 100,000

2009 € 50,000

2010 € 50,000





INDONESIA

Neuskeelkanker project

recognising and being able to refer patients with nose and throat cancer

Nose and throat cancer is extremely common in Indonesia (ranking 4th). However, the problem is that these tumours are often identified at too late a stage for treatment.

Symposia are being organised in collaboration between the NKI/AvL and three universities in Jakarta, Yogyakarta and Surabaya for general practitioners which review the incidence, the risk factors, the symptoms of nose and throat cancer and a relatively simple manner to carry out a nose, throat and ear examination of patients.

As a result, medical interventions are also relatively simple. This prevents the (too) late diagnosis of this form of cancer that otherwise has major consequences for the persons involved and their surroundings.

The three-year project began in 2009 and continues until 2012.

Neuskeelkanker project
Donation: € 121,500

2009 € 40,500

2010 € 40,500

2011 € 40,500



INDONESIA

Stichting Yasap

buying and reclaiming a plot of land

The island of Timor is one of Indonesia's most underdeveloped regions. The island is confronted with structural famine – whilst large areas of agricultural land lie fallow. The current project offers opportunities to make a contribution to the solution of this problem.

A plot of land bought and reclaimed within the scope of this project will enable the local population to become financially independent.

The Stichting Yasap-Nederland was formed in 2003 to provide support from the Netherlands for the activities of the Timorese organisation of the same name, Yasap -Ya(yasan) S(olidair) A(nak) P(erempuan)- Stichting Solidair met Kinderen en Vrouwen. The Stichting's activities on Timor began with the foundation of a children's home and the provision of educational facilities in the vicinity of the home (such as an infant school). At a later date these activities will be supplemented with a healthcare programme that will also serve the villages in the vicinity.

The two-year project began in 2009 and continues until 2010.

Stichting Yasap
Donation: € 20,060

2009 € 10,658

2010 € 9,402



INDIA

Room to Read

supporting schools and libraries

Room to Read works together with the local communities in developing countries to set up schools, found libraries, and purchase teaching materials.

Room to Read intends to reach as many children as quickly as possible in the slum districts of the rural area in Madhya Pradesh, in North India.

The Indian Leeskamer Programme is training librarians so that teachers can devote more of their time to education. It has transpired that the programme is extremely successful and effective: the target of 70 libraries was achieved in 2008 with solely the donation for that year, whilst it had been expected that the target would not be achieved until 2009. The programme succeeded in saving € 27,000 on the budget. This amount was deducted from the 2009 donation.

The two-year project began in 2008 and continues until 2009.

Room to Read
Donation: € 78,052

2008 € 70,035

2009 € 8,017





INDIA, TAMIL NADU

Stichting Vrienden van DHAN

setting up and managing hospitals and GP after-hours surgeries

Since millions of Indians living outside the major cities are far away from hospitals they seldom or never receive medical care. Consequently, anaemia, malnutrition and diseases that can readily be prevented with vaccinations are extremely widespread.

The DHAN organisation is conducting a trial with a hospital and a mobile unit (hospital/ambulance). Two mobile units bring medical care to the most remote areas in the region, and first-aid units, comparable to GP after-hours surgeries, have been set up at fifteen locations.

Complete hospitals have been set up in the provincial towns of Theni and Madurai where patients receive treatment and are referred to the mobile and first-aid units. During this past year about five hundred patients were admitted for a stay of a number of nights, eighty of whom had an operation. In addition, more than six thousand patients received outpatient treatment.

The project was successfully completed in 2009.

Stichting Vrienden van DHAN
Donation: € 132,400

2007 € 55,000

2008 € 45,000

2009 € 32,400



INDIA, TAMIL NADU

Stichting Vrienden van DHAN II

phase II: setting up and managing hospitals and GP after-hours surgeries

In this second phase the Stichting will purchase the hospital (see above) that is currently being leased.

This will further improve the continuity of the provision of accessible, high-quality, affordable healthcare and will provide scope for the expansion of the capacity and specialised healthcare. This will also offer opportunities to increase patient awareness and, ultimately, promote more timely diagnoses.

The donation is one-off (2010).

**Stichting Vrienden van
Dhan II
Donation: € 75,000 (2010)**



INDIA/PUGAL

Women on Wings

job guidance for women below the poverty line

Virtually no paid work is available for women in India's rural areas. Women earning an income will be able to break free from the vicious circle of poverty.

An Udyogini team stationed near the border with Pakistan is working with eleven thousand women who have been trained in making appliqué embroidery: the women's income is currently limited to between 3 and 12 euros a month. In November 2008 Women on Wings began to advise Udyogini by organising workshops on the enhancement of the women's market position, customer-orientation and marketing strategy.

The objective is to double the women's income within three years and to expand the number of jobs by more than 60% from nine hundred to fifteen hundred. However, following the setbacks encountered in 2009 this objective will certainly not be achieved. Women on Wings will submit a proposal for the possible continuation of the project during the course of 2010.

The three-year project began in 2008 and continues until 2010.

Women on Wings
Donation: € 18,000

2008 € 10,800

2009 € 5,000

2010 € 2,200



Home for the Aged

Donation: € 60,000 (2008)

INDIA

Home for the Aged

improving the quality of life of blind children

India has a large number of blind people, in particular amongst the very poorest population groups. The blind children have no prospects, and are often misused by society.

Home for the Aged wishes to build a home for 30 blind tribal children, members of the casteless. In addition to accommodation, the children will also receive food, education and care.

A second objective of the project is to ensure that the parents of the children are made aware of the importance of care and education. A change in mentality can enable the poor, remote village communities to break free from their vicious circle.

The work on the construction of the children's accommodation was completed in 2009 and twenty children were admitted from August/September. The children are receiving lessons in counting, reading, writing, music, handwork, computers, etc. The results achieved by the children are excellent – and, more importantly, the children now have smiling faces.

The three-year project began in 2008 and continues until 2010.

The donation was one-off (2008).



INDIA

Leprazending

staff accommodation and equipment for the provision of vocational training to children with leprosy or parents with leprosy

Leprosy is still extremely common in India. Patients who have completed their medical treatment find it difficult to integrate in society and become self-sufficient. The Leprosy Mission Trust India helps them to do so.

The construction of staff accommodation and the purchase of the necessary teaching materials will enable children to follow a vocational course at Vadathorasalur's technical school.

The staff accommodation was completed and the equipment was purchased in 2009.

The donation was one-off (2009).

Leprazending
Donation: € 27,825 (2009)





INDIA

Stichting Isai Ma(i)yam

schooling and opportunities to earn money with music

The Stichting Isai Ma(i)yam (music centre) is focused primarily on underprivileged young people and children in South Africa.

The Stichting is a very small-scale organisation. Financial support is necessary to equip the Gayatri Art School, which will give underprivileged children and young people from the very poorest backgrounds lessons in subjects including music, dance and English.

The donation was one-off (2009).

Stichting Isai Ma(i)yam
Donation: € 3,000 (2009)



**Stichting Stop
Kindermisbruik
Donation: € 78,000 (2010)**

INDIA

Stichting Stop Kindermisbruik

building and equipping a medical centre for children

The Rescue Foundation saved three hundred girls from forced prostitution in Mumbai in 2008. The Foundation has now cared for a total of almost eight hundred girls and supervised the return of more than seven hundred girls to their homes. Although many girls do not stay long at the Rescue Foundation some nevertheless remain for a lengthy period since they cannot return home for one of a variety of reasons and cannot be transferred to another NGO in their region of origin. These girls are infected with HIV, often have other medical complications, are severely traumatised and, for a variety of reasons, cannot be reunited with their families.

A wonderful relief centre is being developed for these girls at Boisar, a two-hour drive from Mumbai: the centre can already accommodate one hundred and fifty girls. Stop Kindermisbruik is of the opinion that the completed relief centre at Boisar will set an example for the entire Asian continent. Within the near future the relief centre will hold cows and buffalos that produce milk. The centre also cultivates a variety of crops and produces biogas and compost. Many of these activities are carried out by the girls, who acquire knowledge and experience that will benefit them when they return to their villages. Some of the profit generated by these activities is paid out to the girls in the form of starting capital on their return home. The remainder is used to finance the operations of the relief centre.

The Foundation's donation is being used to build and equip the medical centre. The construction work can begin once the necessary funds have been made available. The construction work will be completed within a maximum of one year. The medical centre will then be started up and the first girls admitted.

Stichting Stop Kindermisbruik (SSK) was founded in 2008 and plans to develop into a medium-sized development organisation in the coming years.

This project, which is of a maximum of two years, began in 2010 and continues until 2011.

The donation is one-off (2010).



NEPAL

Stichting Oogzorg Wereldwijd

expanding the opportunities for operations at an ophthalmic hospital

Work begun on the construction of the Mechi Ophthalmic Hospital in Birtamod, East Nepal, in November 2006. This hospital includes a specialised operation theatre. Construction work on the ophthalmic hospital began in 2006. The hospital is scheduled for completion in April 2009.

The two-year project began in 2007 and continues until 2008 (with an extension into 2009). The ophthalmic hospital is now fully operational.

**Stichting Oogzorg
Wereldwijd
Donation: € 50,000**

2007 € 25,000

2008 € 25,000

**EYE
CARE**
FOUNDATION
Voorkomt blindheid



NEPAL

Bungamati Foundation *refurbishing and equipping seven schools*

Bungamati is a small village in Nepal. The educational conditions are very poor: it is very difficult to provide good education in dilapidated schools with poor sanitary facilities and furniture.

Stichting Bungamati has launched a project for the refurbishment of seven schools. Achmea staff are providing on-site assistance: the first two members of staff paid a very successful visit to the region last year.

The objective of the Bungamati Foundation Nepal (BFN) is to improve living standards in Nepal and to reduce poverty. The Foundation endeavours to achieve this objective by organising and improving education and facilities for the community. The BFN carries out small-scale projects in the village of Bungamati and the adjacent village of Kokhana.

The three-year project began in 2008 and continues until 2010.

Bungamati Foundation
Donation: € 90,000

2008 € 45,000

2009 € 45,000





NEPAL

Stichting Ex-Kamaiyas II

improving the social and economic status of ex-slaves: follow-up donation

Fortunately, slavery was abolished in Nepal in July 2000. Unfortunately, not everyone has benefited from its abolition: the Kamaiyas, former slaves, now had nothing more and faced starvation. The West of Nepal alone has fifteen camps for former slaves that accommodate fifteen hundred families with children.

The Nepalese Stichting Ex-Kamaiyas supports these camp inmates with programmes including the promotion of small-scale economic activities such as holding goats and pigs. This can improve the social and economic status of the camp inmates and offer them a new means of existence.

The follow-up donation will continue this extremely successful project for a further three years.

The three-year follow-up project began in 2010 and continues until 2012.

**Stichting Ex-Kamaiyas
Donation: € 15,000**

2010 € 5,000

2011 € 5,000

2012 € 5,000



NEPAL

Karuna Foundation

reinforcing existing local healthcare, prevention of handicaps and diseases and care of children with a handicap

Nepal has an inadequate healthcare system. This has serious consequences for the health and position mothers and (handicapped) children.

The Karuna Foundation Nepal is supporting the setup of a sustainable cooperative healthcare system that is managed and financed by the villagers. The Foundation is promoting leadership, personal responsibility and awareness by providing the necessary training in three villages. As a result, more than twenty-five thousand poor people in the region will have access to adequate healthcare.

The two-year project began in November 2009 and continues until November 2011.

Karuna Foundation
Donation: € 100,000

2009 € 50,000

2010 € 50,000

Karuna*foundation*



Artsen zonder grenzen

Donation: € 300,000

2007 € 100,000

2008 € 100,000

2009 € 100,000

BURMA

Artsen zonder grenzen

medicines for HIV/AIDS patients

Myanmar (Burma), in Southeast Asia, has been governed by a military regime since 1962. Adequate healthcare is extremely scarce. In addition, since the country is politically isolated it receives a minimum of international aid funds.

Artsen zonder grenzen, one of the few international aid organisations active in the country, has been working in Myanmar since 1992. The organisation has carried out projects in various regions in the country.

Artsen zonder grenzen focuses on the provision of care to patients with malaria, tuberculosis and HIV/AIDS, the three main causes of fatalities in the country.

The organisation operates a number of clinics in the former capital of Yangon (Rangoon) where more than six thousand patients receive treatment with AIDS retroviral drugs. Eureka Achmea Foundation's support is focused on this project. This support enables Artsen zonder grenzen to treat two hundred and fifty AIDS patients (one quarter of the total number of HIV/AIDS patients in Yangon) with AIDS retroviral drugs for a period of three years. The treatment enables the patients to determine their future again and conveys the message that something can be done to halt this fatal disease – and that there is hope for life.

For example, this 29-year-old man explains that he feels much better now he is administered AIDS retroviral drugs: 'Before I began to receive these AIDS retroviral drugs I was unable to stand for long. I had to sit when I was waiting for a bus. However, with the AIDS medicines I have become a normal person. I have a future again. I now know that provided I continue to receive the treatment I can live for many more years.'

The three-year project began in 2007 and continues until 2009.





VIETNAM

Kansen voor kinderen

expanding a training centre for underprivileged children

The Social Development Training Center (SDTC) trains the staff of Vietnamese social organisations who work directly with underprivileged children. This training is beneficial to the education provided to the underprivileged children and young people.

The Foundation's support will enable the Stichting Kansen voor kinderen to expand the capacity of the SDTC with the objective of ensuring that within a period of three years the centre will be able to offer the local staff members independent, practical and affordable training.

The three-year project began in 2008 and continues until 2011.

Kansen voor kinderen
Donation: € 18,000

2008 € 8,000

2009 € 6,000

2010 € 4,000





PHILIPPINES

Stichting Loop en Werk

building a rehabilitation centre and workshop

A recent study by the Philippines' Department of Health has revealed a large-scale problem with handicapped care: the 3.2 million population of the Panay en Guimaras islands includes about 10,000 handicapped people, most of whom are poor, cut off from healthcare and unemployed. Many are entirely dependent on their families and regularly do not count in society. There is no money for adequate healthcare.

The Stichting is building a rehabilitation centre and workshop (to be used to measure patients for medical aids and make the aids) with the intention of taking a major step in the aid offered to the handicapped in the poorest segment of the Philippines' population. Financing the mental care (from operation through to rehabilitation and follow-up care) will offer these people prospects for greater independence and will promote their integration in society. There is no distinction between religion, origin or political conviction.

Since the Foundation's donation will make up the deficit in the budget work can now begin on the construction of the rehabilitation centre.

Although this is a long-term project a one-off donation is made (2010).

Stichting Loop en werk
Donation: € 17,000 (2010)



Stichting Van hand tot hand

Donation: € 35,780 (2010)

SRI LANKA

Stichting Van hand tot hand

building toilet facilities and providing power supplies for marsh inhabitants

The authorities have opened up a marsh region to the north of the capital, Colombo, that is now being developed for housing. The authorities' plans were announced several years ago and, as a result, whole families have since moved to the marshes. Some families have now been living in the marshes for six years. The authorities have surveyed the plots, but the residents have been waiting for their title deeds for some time.

The authorities have installed drinking water supplies to the perimeter of the region. The authorities have also installed power supplies, although not to most homes. A total of about 280 homes have been built, of which 40 are without a toilet. Building toilets is not easy in this swampy area: additional attention needs to be devoted to the foundations. For hygiene reasons the toilets must be connected to septic tanks.

The Foundation's donation is being used to build toilet facilities for forty houses and to connect fifty homes to the power grid.

The authorities built the central power supplies for the region. The residents bear the cost of the connection of their home to the power supplies. However, they do not have the money to do so.

The Stichting van Hand tot Hand, founded in 1994, has always been extremely active in the provision of small-scale help to children and families, in particular, in Sri Lanka.

The donation is one-off (2010).



BOSNIA & HERZEGOVINA

Hulpproject Dobo

refurbishing the homes of families in deprived situations

More than thirteen years after the war Bosnia & Herzegovina is still working on the reconstruction of the country. The elderly and poor families, in particular, are confronted with extremely difficult conditions: many live in neglected houses with rotten floors and leaking roofs.

The project encompasses the construction and refurbishment of homes for these underprivileged families and elderly people. Motivated young people from Leusden, the Netherlands, are taking active part in this reconstruction project, and during two weeks each year they succeed in refurbishing a large number of homes in Dobo.

The three-year project began in 2008 and continues until 2010.

Hulpproject Dobo
Donation: € 30,000

2008 € 10,000

2009 € 10,000

2010 € 10,000



BOSNIA - HERZEGOVINA

Stichting Veteranen Actief renovatie schoolgebouw Kolici

improving the educational conditions at a primary school

The consequences of the war are still visible in post-war Bosnia & Herzegovina. Dutch veterans working for the Stichting Veteranen Actief are carrying out small-scale reconstruction projects in former war or disaster areas of the country. The renovation of this school will guarantee the continuity of primary education for about seventy schoolchildren in the mountain village of Kolici. Twenty veterans completed the renovation in five days at the end of September 2009.

The donation was one-off (2009).

Stichting Veteranen Actief
Donation: € 10,155 (2009)



BOSNIA - HERZEGOVINA

Stichting Holland Hart Huis

helping to renovate the country after the war

The recent severe war in the Balkans has resulted in a great deal of suffering and disintegration. Many Bosnians fled to escape the extremely fierce fighting. Bosnians living in the Netherlands feel a great need to help in the solid reconstruction of their mother country and to provide aid to its society. The Stichting 'Holland Hart Huis' is dedicated to the redevelopment of a multicultural society in Bosnia & Herzegovina in the form that existed before the war. To date few relief centres are available to provide help to the inhabitants – in particular, to women and children – when they encounter difficulties.

The objective of the project supported by the Foundation is to renovate and equip a relief centre for women and children. The donation will finance the renovation of the relief centre and its operation during the following year.

The three-year project began in 2010 and continues until 2012.

Stichting Holland Hart Huis
Donation: € 34,562

2010 € 9,946

2011 € 12,308

2012 € 12,308

Annual Accounts

Balance sheet at 31 December 2009 (x € 1.000)

(after allocation of result)

	Note	31.12.2009 €	31.12.2008 €
Assets			
Fixed assets			
Investments	1		
Bonds		5,550	1,638
		5,550	1,638
Current assets			
Receivables and prepayments	2	3	27
Deposits		-	6,500
Cash	3	14	262
		17	6,789
TOTAL ASSETS		5,567	8,427

Balance sheet at 31 December 2009 (continued) (x € 1,000)

	Note	<u>31.12.2009</u>	<u>31.12.2008</u>
		€	€
Liabilities			
Equity	4		
Appropriated reserves		1,607	2,760
Other free reserves		<u>2,867</u>	<u>4,664</u>
		4,474	7,424
Short-term liabilities	5	1,093	1,003
TOTAL LIABILITIES		<u>5,567</u>	<u>8,427</u>

Statement of income and expense for 2009 (x € 1.000)

	Toelichting	2009	2008
		€	€
Contributions	6	-	4,895
Investment result	7	329	358
Available for objective		329	5,253
Project expense		3,279	3,612
Balance, financial year		- 2,950	1,641

Notes to the Annual Accounts

General

The original annual accounts are prepared in the Dutch language. This document is a translated version of the annual accounts into the English language. In case of differences between the English and the Dutch text, the Dutch text is leading.

Activities

The activities of the Stichting Eureko Achmea Foundation, with its registered offices in Zeist, the Netherlands, are primarily comprised of:

- Making the funds available required to make a real contribution to the sustainable improvement to the economic and/or social conditions of groups of society's needy, both in the Netherlands and abroad; and
- Everything – in the broadest sense of the word – related to, associated with or that may further the achievement of the above objective.

Accounting principles and the determination of profit/loss

Introduction

Unless otherwise stated, all amounts cited in these Annual Accounts are in thousand Euros.

Accounting framework

All assets and liabilities are valued at fair value unless otherwise stated.

Incorporation in the Annual Accounts

Assets are recognised in the Annual Accounts when it is probable that the related future economic benefits will accrue to the Stichting Eureko Achmea Foundation and the value of those assets can be determined in a reliable manner. Liabilities are recognised in the Annual Accounts when it is probable that these liabilities will be accompanied by the outflow of funds that yield an economic benefit and the value of these liabilities can be determined in a reliable manner.

Income is recognised in the profit and loss account when an increase in the economic potential associated with an increase in assets or

decrease in liabilities has taken place, the magnitude of that income can be determined in a reliable manner and this offers a sufficient degree of certainty. Expense is recognised when a decrease in the economic potential associated with a decrease in assets or an increase in liabilities has taken place and the magnitude of that expense can be determined in a reliable manner.

Proceeds are valued at the fair value of the service in return that has been provided or is to be provided. The Stichting Eureko Achmea Foundation uses the effective interest method to calculate the interest income.

Derecognition from the Annual Accounts

Financial assets are derecognised from the Annual Accounts once the Stichting Eureko Achmea Foundation can no longer exercise control over the contractual rights associated with those financial assets. This occurs once these rights have been realised, lapse, or have been transferred. Financial liabilities are no longer recognised in the Annual Accounts once those liabilities have been settled or expired.

Financial assets that have been sold are no longer recognised in the Annual Accounts, and the relevant 'amount owed by' the buyer is recognised on the date that the Stichting Eureko Achmea Foundation has undertaken to sell the assets.

Use of estimates and assumptions

The preparation of the Annual Accounts involves the use of estimates and assumptions (for example, for some reported amounts of assets and liabilities and some reported income and expense during the year under review).

The actual results can vary from these estimates.

Netting financial assets and liabilities

Financial assets and liabilities are recognised as an net amount in the balance sheet when the Stichting Eureko Achmea Foundation:

- has a legal and enforceable right to balance the incorporated amounts,
- and has the intention either to settle on a net basis or to arrange for the simultaneous realisation of the asset and settlement of the liability.

Balance sheet items

Investments

Investments are classified as at fair value through profit or loss with value movements in the result: This classification is used for all the Stichting Eureko Achmea Foundation's investments maintained for trading purposes and for all investments for which - irrespective of the Stichting Eureko Achmea Foundation's purpose for maintaining that investment - it was determined on the first incorporation of the investment in the balance sheet that the value shall be based on market value and the realised and unrealised value movements shall be recorded in the profit and loss account. The interest income is determined on the basis of the effective interest method.

Receivables

The receivables are measured at nominal value. Outstanding receivables are due within one year. Periodic tests are carried out to determine whether the receivables should be carried at full value, or when necessary an impairment loss should be recognised.

Appropriated reserves

Appropriated reserves are formed for the Board's commitments to projects. Commitments for the financial year are payable from the appropriated

reserves formed for those commitments and are recognised as liabilities in the Statement of income and expense. Revoked or partially revoked commitments that were made previously are added to the other reserves.

Short-term liabilities

That part of the commitments that is still to be paid to the relevant projects during the current and previous financial years is incorporated as a short-term liability in the balance sheet.

Statement of income and expense

Revenue, including interest due to investments, donations and grants are recognised in the year they relate to.

The Stichting Eureko Achmea Foundation uses the effective interest method to calculate the interest income. The total commitments during the course of the projects are charged to the result.

Eureko B.V. bears the cost of the Foundation's general management expenses, inclusive of the expenses incurred in the monitoring of the correct performance of the activities and the supervision of the Stichting Eureko Achmea Foundation's projects.

Notes to the balance sheet (x € 1.000)

1) Investments

Bonds

The movements in investments in bonds can be specified as follows:

	2009	2008
	€	€
Balance at 1 January	1,638	1,383
Purchases and repayments	7,026	1,062
Sales and redemptions	-3,321	-881
Fair value adjustments recognised in the results	95	69
Accrued interest	112	5
Balance at 31 December	5,550	1,638

The investments in bonds are comprised of Dutch government bonds that had an average term to maturity of 8.4 years in the year under review (2008: 8.5 years) and an average effective rate of interest of 3.88% (2008: 4.16%).

2) Receivables and prepayments

	2009	2008
	€	€
To be received from the Pakistan Development Foundation	-	20
Interest receivable on deposit	-	4
To be received from Eureko B.V.	3	3
Balance at 31 December	3	27

3) Cash

The cash placed with our principal bank, Staalbankiers N.V., is freely disposable for the Stichting Eureko Achmea Foundation.

4) Equity

Appropriated reserves:

The movements in the appropriated reserves during the financial year are as follows:

	2009	2008
	€	€
Balance at 1 January	2,760	3,601
Added to the commitments during the financial year	2,126	2,771
Paid in or to be paid during the financial year	-3,279	-3,612
Balance at 31 December	1,607	2,760

The amounts allocated to the projects can be specified as follows:

	1 January	Commitment in 2009	Instalments due in 2009	31 December
	€	€	€	€
IMC Weekendschool Tilburg	16	0	- 16	0
Stichting Leergeld	40	0	-40	0
Stichting MS Research	84	0	- 84	0
Wonen in Goirle	32	-32	0	0
Blend it clubs	30	0	- 30	0
Kids college (vh Weekendschool) Apeldoorn	30	0	- 10	20
Nat Stichting ter Bevordering van Vrolijkheid	180	0	- 60	120
Stichting Vluchtelingenwerk Midden-Gelderland	7	0	- 3	5
Stichting Cocon	0	32	- 17	15
Stichting Logeerhuis De Buren	0	25	- 25	0
Stichting Zwervjongeren	0	61	0	61
TOTAL NETHERLANDS	419	86	- 284	221

Stichting ter bevordering Kwaliteit Gezondheidszorg (Romania)	27	0	- 27	0
Cliniclowns (Romania)	50	0	-25	25
Tuberculosis Foundation (Romania)	70	0	- 38	32
Aids-kinderkliniek (Romania)	60	0	- 60	0
Multi-Purpose Community Centres (Turkey)	105	0	- 90	15
Medecins du monde II (Greece)	0	34	- 34	0
Health communities (Slovakia)	174	21	- 195	0
Cystic Fibrosis Foundation (Ireland)	50	0	- 50	0
Aidsfoundation East&West (Russia)	0	100	- 100	0
New Perspectives Foundation (Russia)	0	75	0	75
TOTAL EUREKO COUNTRIES	536	230	- 619	147
HealthNet International TPO (Africa and Asia)	355	0	- 355	0
Lady Mechanic Initiative II (Nigeria)	0	66	0	66
Stichting SmartKids (Ghana)	0	30	- 10	20
SIMAVI (Ghana)	0	90	- 90	0
Millennium Promise (Malawi)	377	0	- 117	260
Mulunguzi Voedsel-op-school (Malawi)	39	0	- 21	18
Mwanza District hospital (Malawi)	0	-5	5	0
World Servants II (Malawi)	0	34	- 34	0
Cordaid Kinderdoveninstituut (Sierra Leone)	78	0	- 78	0
The Hunger project II (Burkina Faso)	0	50	- 50	0
Miva/OneMen Seeds of Peace Africa (Kenya)	22	0	- 22	0
Stichting Rafiki II (Kenya)	0	30	- 20	10
Omega Child Shelter (Kenya)	92	0	- 45	47
Sosurwo fonds drinkwaterproject (Kenya)	0	26	- 17	9
Stichting Marianne Center (Kenya)	0	50	- 50	0
Childs Life (Kenya)	0	80	- 80	0
Stichting Spirit of Faith (Kenya)	0	50	- 50	0
World Granny (Oeg Zamb South-Africa)	193	0	-100	93
Lusekelo community school (Zambia)	0	28	- 28	0
Stichting Dir Buna Best (Ethiopia)	30	0	- 19	11
Gered gereedschap (Ethiopia)	0	30	0	30

Stichting Sengerema (Tanzania)	20	0	- 20	0
Upendo Daima (Tanzania)	0	15	- 15	0
Jobortunity (Tanzania)	0	60	- 20	40
AgriDynamic Foundation (Cameroon)	8	0	- 8	0
Sizanani Home Trust (South-Africa)	53	0	- 53	0
Stichting Interplast Holland (Guinee Bissau)	0	65	- 19	46
Stichting Samen in actie (Rwanda)	0	20	- 20	0
Stichting Mama Hope (Rwanda)	0	21	- 21	0
Habitat for Humanity (Mozambique)	0	99	- 50	49
Stichting Le Pont (Benin)	0	52	- 26	26
CMSF school (Sudan)	0	37	- 37	0
Stichting FO.PI.DE.I (Congo)	0	24	0	24
War Child (Colombia)	125	0	- 125	0
Microjustice II (Bolivia)	0	99	- 99	0
Stichting Chakana (Bolivia)	0	39	- 39	0
Kinderpostzegels (Nicaragua)	61	0	-33	28
Stichting stedenband (Nicaragua)	0	75	- 75	0
Stichting Het pad (Brazil)	0	51	- 51	0
Stichting Che amigo (Argentina)	0	14	- 14	0
ADESA Lurin Chinchu (Peru)	0	50	- 50	0
Circle of life (Honduras)	0	30	- 30	0
Female cancer program foundation (Indonesia)	100	0	- 50	50
Neus keelkanker project (Indonesia)	0	121	- 40	81
Stichting Yasap (Indonesia)	0	20	- 11	9
Room to Read (India)	35	- 27	- 8	0
Stichting Vrienden van Dhan (India)	32	0	- 32	0
Stichting Vrienden van Dhan II (India)	0	75	0	75
Global Human Rights defence Dalits (India)	4	-11	7	0
Women on Wings (India)	7	0	- 5	2
Leprazending (India)	0	28	- 28	0
Stichting Isai Ma(i)yam (India)	0	3	- 3	0
Stichting Stop kindermisbruik (India)	0	78	0	78
Bungamati (Nepal)	45	0	-45	0

Stichting Ex-Kamaiyas II (Nepal)	0	15	0	15
Karuna foundation (Nepal)	0	100	- 50	50
Artsen zonder Grenzen (Burma)	100	0	- 100	0
Kansen voor kinderen (Vietnam)	10	0	- 6	4
Stichting loop en Werk (Philippines)	0	17	0	17
Stichting Van hand tot hand (Sri Lanka)	0	36	0	36
Hulpproject Doboij (Bosnia)	20	0	- 10	10
Stichting Veteranen actief (Bosnia)	0	10	- 10	0
Stichting Holland hart huis (Bosnia)	0	35	0	35
TOTAL REST OF THE WORLD	1,805	1,810	- 2,376	1,239
TOTAL ALL PROJECTS	2,760	2,126	- 3,279	1,607

The amounts awarded to the Room to Read, Wonen in Goirle and Mwanza district hospital projects have been reduced since the definitive project costs were lower than the budgeted costs. The award to the Global Human Rights defence Dalits (India) project has not been formalised.

Other free reserves:

The movements in the free reserves during the financial year are as follows:

	2009	2008
	€	€
Balance at 1 January	4,664	2,182
Movement in the appropriated reserve	1,153	841
Balance, financial year	-2,950	1,641
Balance at 31 December	2,867	4,664

5) Short-term liabilities

	2009	2008
	€	€
Commitments for contributions to projects yet to be paid	1,093	1,003

Notes to the Statement of income and expense

(x € 1.000)

6) Contributions

2009	2008
€	€
-	4,895

Contribution from Eureko B.V.

Eureko B.V. has entered into the commitment, for an indefinite period of time, to make a donation of 0.5% of the adopted annual profit to the Eureka Achmea Foundation. In view of the loss incurred by Eureko in 2008 no contribution was received in 2009.

7) Investment result

2009	2008
€	€
250	301
95	69
-16	-12
329	358

Direct investment income and interest on deposit

Indirect investment income

Investment expenses

Total investment result

Personnel

The Foundation does not have any staff.

The members of the Board do not receive any remuneration for their work from the Foundation. They receive remuneration directly from Eureko B.V.

Other notes

Related parties

Identification of related parties

The Stichting Eureka Achmea Foundation regards both Eureka B.V. and its subsidiaries as related parties. In addition, the Stichting Eureka Achmea Foundation also regards the members of the Board and the immediate members of their families as related parties.

Transactions with the Board and related parties

Transactions with the Board or one of the related parties are permitted solely to the extent that they are in accordance with the objectives of the Stichting Eureka Achmea Foundation. All transactions are explained in the Annual Accounts.

Zeist, 24 March 2010

On behalf of the Board of the Stichting Eureka Achmea Foundation.

P.F.M. Overmars, Master of Law, Chairman

Other information

Proposal for the appropriation of the surplus for the financial year 2008

It is proposed that the balance for the 2009 financial year, equal to minus
€ 2,950,000, be deducted from the free reserves.

Auditor's report

To: the Board of Stichting Eureko Achmea Foundation

Report on the financial statements

We have audited the financial statements of the Stichting Eureko Achmea Foundation, Zeist, as included in pages 99 to 110 inclusive of this report, which comprise the balance sheet as at 31 December 2009, the profit and loss account for the year then ended and the notes.

Management's responsibility

Management is responsible for the preparation and fair presentation of the financial statements and for the preparation of the management board report, both in accordance with the accounting policies adopted and specified by the Foundation and explained in the notes to the financial statements. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's responsibility

Our responsibility is to express an opinion on the financial statements based on our audit. We conducted our audit in accordance with Dutch law. This law requires that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the Stichting Eureko Achmea Foundation as at 31 December 2009, and of its result for the year then ended in accordance with the accounting policies adopted and specified by the Foundation as explained in the notes to the financial statements.

Amstelveen, 24 March 2010
KPMG ACCOUNTANTS N.V.

E. Bleekrode RA

Publisher's imprint

Editor	Wim Stille
Text processing	Nicole Carlier
Concept and layout	Achmea Studio
Cover photography	shutterstock.com
Other photography	Supplied by the organizations that have received a donation
Paper:	Revive 50:50 (cover 300 grams and interior 150 grams) is manufactured in accordance with stringent guidelines for environmental management as verified by certification pursuant to the ISO 14001 and EMAS standards. Revive 50:50 is FSC certified and is made from pulp is comprised of 50% recycled waste and 50% FSC Mixed Sources virgin fibres. The pulp used to make this paper is bleached in an elemental chlorine-free process (ECF). The paper is produced using hydro and thermal energy. The paper can be recycled or incinerated to generate power
Production:	Drukkerij Schuttersmagazijn, a member of the SMG Group, has been awarded FSC, ISO 9001 and ISO 14001 certification. Printed using inks based on vegetable oils.

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