

Preface

A gray tsunami is sweeping the planet. Now we are waiting for the wisdom that should come along with it. How did the world get so old, so fast? Not so long ago, around the mid of the 20th century the world was warned for a rising global population, which would unavoidably bring world famine. Prof. Paul Ehrlich wrote in his best-selling book, *The Population Bomb*: “The battle to feed all of humanity is over. In the 1970s hundreds of millions of people will starve to death in spite of any crash programs embarked upon now. At this late date nothing can prevent a substantial increase in the world death rate”. Fortunately this predicted massacre did not happen. Although the overall population will increase in the next 40 years, this will be a kind of population growth the world has never seen before. Not driven by raising birth rates but by a major increase in the number of older people. Global aging is in its essence a success story, a consequence of development.

However, many challenges will come along with this process of rapid global aging and that is where WorldGranny steps in. WorldGranny is a non-profit organization that aims towards empowerment for older people, particularly for older women, and to the reduction of (extreme) poverty. WorldGranny contributes to the improvement of the quality of life of older people, their families and their communities in developing countries. In the Netherlands, WorldGranny works on creating awareness of the situation of older people in emerging economies and recruits funding to support organization and people worldwide.

WorldGranny proudly presents the Annual Report of 2011 with more information about the goals, the achievement and its projects. This report starts with an overview of 2011 and the major changes with respect to 2010. After this the readers get more insight into our organization, our visions and objectives. But the proof of the pudding is in the eating. Therefore, a very detailed and extensive chapter is dedicated to the care and development work, the pension & development projects, the activities of our TEA-Alliance and the results of the Program with our EU partners from Germany, Poland and Lithuania. Paragraph 4 and 5 give an overview of the stakeholders and governance of WorldGranny. Paragraph 6 is named ‘follow the money’ and gives a clear overview of our financial results and fundraising goals and policy. After this a paragraph is written on sustainability as a basic principle of WorldGranny operations. Paragraph 8 views our financial statement of 2011. At the end of the report our vision of 2011 is showed and an analysis is made of the strengths, weakness, opportunities and threats of this annual report 2011.

We hope that by reading this annual report you will become more aware about the growing number of older people in Africa, Latin America and Asia and that this report provides a clear overview of all the work, aims and goals of WorldGranny. We would very much like to thank our partner organizations, advisors, our funders, our alliance partners, our colleagues, our volunteers and especially our Granny2Granny groups for making 2011 to a very successful year! We hope you enjoy reading this annual report of 2011.

Caroline van Dullemen

Director of WorldGranny

Pauline Meurs

President of the Board

1) Overview 2011

Goals 2011

In 2011 WorldGranny aimed to:

- 1. Started thematic programs in cooperation with partners on social protection, income, and care & health*

We succeeded in starting two projects. We began the Transition in the East (TEA-program). The MCNV is leading the alliance and we are also working in cooperation with The Global Initiative on Psychiatry (GIP) in Lithuania.

We also began the Global Ageing Program. This program is led by HelpAge Germany and in cooperation with Sue Rider Foundation (Poland) and GIP Lithuania.

In 2010, partners in an International Alliance on Mental Health and HIV/AIDS agreed to share their expertise on the mental health implications of the HIV/AIDS epidemic in Africa. Unfortunately, we were not able to find funds for the work of this alliance.

- 2. Co-financing projects in developing countries, i.e. fundraising more than in 2010, i.e. > 700.000,- (= income minus spending on awareness)*

In 2010 we invested in the development of a project proposal with partners from three larger organizations. This resulted in our total income in 2011 raising substantially. Co-financing for projects with HelpAge International was somewhat less fruitful than expected, though the financing of the project in South Africa and Uganda was far more than expected.

- 3. Improve efficiency of programs and strive towards long-term impact analysis*

WorldGranny's administration and financial management is based on the yearly budget cycle and monitoring of the budget. The monitoring is based on financial and narrative progress reports. All criteria and procedures for the financial administration are described in the operational financial manual that has been introduced in 2009 and improved in 2011. We extended the handbook and changed to quarterly financial reporting and narrative reports. It was decided that a project management system would be implemented in 2012.

Furthermore, we have started a learning trajectory with PSO, specializing in capacity building. We have been accepted as a member and three colleagues have received training twice. PSO assists its members and other development organizations in learning about the numerous aspects of capacity strengthening in Southern societies. The learning trajectories supported by PSO are strengthened by strategic project funding, with the aim of creating opportunities within the participating organizations to reflect on their own

practices and to adapt their approach. Until the end of 2012, when PSO will cease to exist, the organization continues to implement its activities and to lobby for capacity strengthening. The focus of the work will be on finishing learning trajectories, collecting lessons learned, and making these lessons available for the sector.

Major changes with respect to 2010:

1. In 2011 we strengthened our network by including Peru, Bolivia, South Africa, Uganda, Tanzania, Ethiopia, Laos, Vietnam, and Sri Lanka. We have asked all our partners to become partners of the HelpAge International Network. We were partnering with the the Medical Committee Netherlands- Vietnam (MCNV) and Global Initiative on Psychiatry (GIP) in the first year of our joint 5-years program: Transition in the East (TEA-alliance) and we have set up an Alliance Board to ensure the program goals are reached.
2. We started the 3 year EU-program with HelpAge Germany, our Polish and Lithuanian partners. We planned to include a Romanian partner within the following years. We submitted a program proposal to the EU.
3. At our New Year's Event at the Verbond voor Verzekeraars we presented our Pension & Development 5 years strategic plan. The implementation started with the concept, network development, and the program implementation.
4. The Amsterdam Grannies to Grannies volunteers transformed into a more operational and managerial team.

The ambitious aims of the strategic plan required an up-scaling of funds, programs, and staff in 2011. We have only partly managed this up-scaling. We have formulated only part of our goals for 2011 in SMART terms.

Goals 5 years plan:

Goals of WorldGranny's 5 year plan:

- To improve the physical, social, and financial wellbeing of older people, especially women.
- To encourage and support public policy which is designed to meet the needs, concerns, and interests of older people.
- To increase public awareness of individuals of all ages about global ageing.
- To reduce vulnerabilities of older people and to maintain and promote the dignity of older people.
- To reduce the isolation of older people through socialization and improved mental health.
- To set up social and micro pension schemes in order to prevent future poverty, especially for women who are already involved in micro savings or insurances schemes.

Goals Pension & Development network 5 year plan:

In the strategic 5 year plan of the Pension & Development Network for the period of 2011-2015 we have formulated the following goals:

1. The main objective of the P&D Network in the coming five years is to provide a total of **one million people** (primarily young and/or female members of MFIs), those living in the emerging economies, the opportunity to participate in a (micro) pension provision through the local partner organizations of the P&D Network¹.
2. Through financial training and education, organized by the above mentioned local partner organizations of the P&D Network, another **one million people** will be made aware of the possibilities of (micro) pension and long term savings provisions.
3. In order to achieve this objective, the P&D Network will realize a number of 15 long term and 25 short term new cooperation's with partner organizations in emerging economies.

Highlights in 2011:

- Via the work on social pensions in Africa, Asia and Latin America, we contributed indirectly to the reduction of poverty of older citizens. For instance, Paraguay received funding and support to help the newly introduced food subsidy pensions, hereby enabling the 7000 targeted older people to receive it.
- Via the local partners WorldGranny contributed directly to improving the lives of about 5000 older people and their families. This varied from housing (Uganda) to healthcare (Peru, Tanzania) to better water provisions (Laos), education and strengthening older peoples groups (Bolivia, South Africa).

Fundraising & Communication:

- We have been able to raise € 300.000,- for a housing project in Uganda
- WorldGranny could contribute 110.000,- via IFKO on the enhancement of social pensions
- We have been jointly fundraising together with Stop Aids Now and Plan Netherlands for grandmothers and their grandchildren in Ethiopia. However, we were not rewarded by the 'Nationale Postcode Loterij'. This was a big disappointment.
- In terms of Corporate Communications: World Granny endorsed the branding of HelpAge International, this resulted in an adapted website (see: www.worldgranny.nl)
- We were being listed No. 30 on the Trouw (national newspaper) Charities Top 50 (see it on: [www.trouw.nl/tr/nl/4476/Goede doelen/article/detail/3041626/2011/11/19/Top-50-International-hulp.dhtml](http://www.trouw.nl/tr/nl/4476/Goede%20doelen/article/detail/3041626/2011/11/19/Top-50-International-hulp.dhtml))
- WorldGranny director Caroline van Dulleman participated for the first time as an official delegate at an UN meeting On Rights of Older People, New York, August 2011.

¹ The number of potential micro pension provision participants is set-out per local partner organisation in 1.2 'Track record'.

- (Inter) national communication: Caroline presented at Microfinance Conference in London, at Second European Research Conference in Groningen, at World Entrepreneurship Forum Initiative & KPMGO EmLyon Business School in Singapore, a Microcredit Summit in Valladolid, and Boudewijn Sterk presented at a microfinance conference in Geneva
- From February onwards, Caroline joined VPRO Panel on Foreign News, Radio 1.

Partnerships:

- In the context of the TEA-program we teamed up with Sri Lanka, Vietnam, and Laos partners to develop further plans for the next five years of cooperation.
- Pension & Development Network: we started to cooperate with RIMANSI in Philippines, REDCAMIF in Central America, TYM in Vietnam, SEEDS in Sri Lanka, and we are preparing to cooperate with Apollo in Kenya.
- In the Netherlands we partnered with the following financial institutions- AON Hewitt, Towers Watson, Delta Lloyd, and Milliman. Our relations with Syntrus/Achmea, APG, and PGGM continue to grow.
- We were able to launch our plan for the installment of an Academic Chair on Global Ageing & Gender, in collaboration with University of Groningen.

Events:

We launched a seminar in the auditorium of the Dutch Central Bank on the 10th of November: Speakers included: George Magnus (USB Bank, author Age of Aging), Joanne Kellermann (Director DNB), Caroline Gehrels (Amsterdam alderman), Richard Blewitt (CEO HelpAge Int), Abhinav Sinha (Founder of Eko, mob.banking), Adri vd Wurff (Cordares), prof. Dr. Guus Boender (Ortec / World Granny), Mr. Annette vd Krogt (Syntrus), and Prof. Westendorp (Leiden Longevity Centre).

Lessons learned in 2011

We have realized that setting out more concrete goals and regular management would improve the quality and transparency of our work. We are heading for the next phase in our existence, which means a clear division of labor and responsibilities, a clear planning, and the implementation of key performance indicators (KPIs). In 2011 we found three new highly experienced board members who were enthusiastic and willing to help WorldGranny reach its ambitious aims.

The main challenge of 2012 is to continue implementing programs and to work in cooperation with our HelpAge colleagues worldwide. In the 21st century a dramatic transformation in population age structures is being experienced. This dramatic world-wide transformation is the result of falling fertility and rising longevity. We expect more political and social interest. Global aging is not a transitory wave like the baby boom that many affluent countries experienced in the 1950s or the baby bust that they experienced in the 1930s. It is, instead, a fundamental demographic shift with no parallel in the history of humanity. Therefore, we need to find partners who are interested in developing plans for addressing the challenges of global ageing.

In 2012 we have set the following concrete ambitions to support this master plan:

1. We aim to reach out to 100.000 older people via HelpAge programs & partners TEA with care and microfinance programs.
2. We aim to reach out to 100.000 future older people, clients of NGO/MFI's with micro pension programs.
3. We aim to reach out to 100.000 people worldwide to make them aware of the challenges of global aging.
4. We want to raise at least 1 million Euro in order to reach our goals.

More information about the concrete ambitions set for 2011 can be found under the paragraph of 'Our Vision for 2010'.

2) About WorldGranny

Our mission

Welcome to WorldGranny's 2011 Annual Report! WorldGranny is a Dutch non-profit organization that works to achieve sustainable improvement in the physical, social, and financial lives of older persons. WorldGranny empowers older women and men by helping them access relevant services, supporting pension schemes, and engaging in research and advocacy. WorldGranny is a sister organization of HelpAge International and works in combination with HelpAge International's partners.

In 2011, WorldGranny worked extensively with other international organizations. This was in-line with WorldGranny's goal of making 2011 the year of extension and outreach. For the first time WorldGranny had substantial partnerships and multi-year commitments with other organizations. This includes an EU funded program (3 years) and the TEA-program (5 years). WorldGranny also established a Memoranda of Understanding with some of the largest Dutch financial institutions. These changes were possible in part because of WorldGranny's dedication to a more professional way of operating. This includes increasing operational and administrative procedures within the organisation.

2011 was the first year of WorldGranny's commitment as an UN-Advisor to ECOSOC. WorldGranny also finalized a five year strategic plan for WorldGranny and their Pension and Development Network. Finally, WorldGranny signed a contract to continue renting the office space on the Vossiusstraat.

2011 was also an important year for the Grannies to Grannies Group (G2G). The G2G group transformed from a small dedicated group to a more managerial collective that aims to inspire more G2G groups in the Netherlands. In 2011 three G2G groups were created. By 2012 the G2Gs hope to have eight groups throughout The Netherlands.

WorldGranny also recruited new board members and prepared to set the agenda for the next phase of our existence. In Figure 1 the organogram of WorldGranny is given.

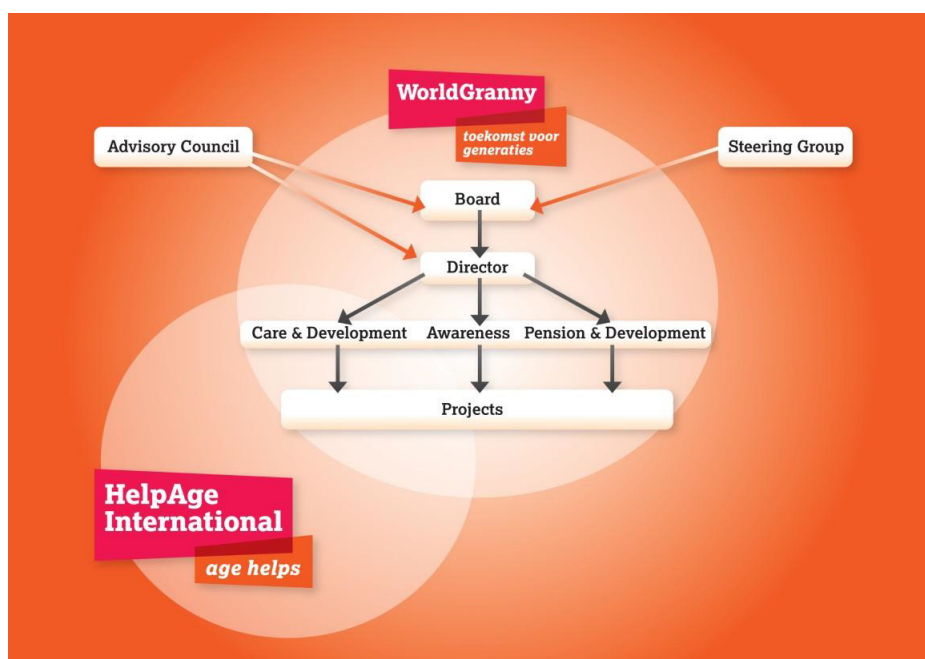


Figure 1:
Organogram
WorldGranny

The ambitious aims of WorldGranny's strategic planning requires an increase of funds, programs, and staff. With our strategic plans in place and our core funding secured for another two years we are focusing on this slogan: *Think big, do good and reach out!* Our ultimate goal is to improve the lives of the older people of today as well as contribute to a world in which older people in the future can live a healthy, secure, and dignified life.

In this annual report the emphasis is on implementation of the programs and at the same time on fundraising for the next phase.

Strategy

In 2009 and 2010 WorldGranny produced two new strategic planning papers for the period of 2011-2015. One paper focused on WorldGranny and one focused on the Pension & Development Network. The strategies contain WorldGranny's mission, vision and objectives as described above. This annual report of 2011 will discuss our plans, budgets and procedures in more detail.

Our vision and objectives

In 2011 WorldGranny continued working on their three main programs:

Care & Development Program	Awareness Program	Pension & Development Program
VISION		
To achieve lasting improvement in the physical and social lives of older persons. To empower them by assisting them in getting access to services.	To increase public awareness of individuals of all ages about global aging and its effects by engaging in research and advocacy. Research and advocacy are important elements of awareness raising.	To have access to sustainable and robust (micro and social) pension schemes and long term saving products for socially and economically self-reliant people who are aware of their rights and have access to financial products. Optimizing pension systems is the only structural response to the consequences of global aging. The Dutch experience, expertise & support can make a significant difference.
OBJECTIVES		
<p>The Care & Development Program is focused on the older people of today. The program aims to achieve its mission by directly sponsoring projects of local organizations in developing countries or indirectly sponsoring projects through co-operating with our international partners organisations.</p> <p>By 2015 WorldGranny has achieved improvement in the physical and social lives of disadvantaged older people and their families in rural and urban areas through projects that concentrate on:</p> <ul style="list-style-type: none"> - Improved health care; - Improved mental 	<p>WorldGranny works on her Awareness Program partly through the projects of the other two programs.</p> <p>By 2015 WorldGranny has increased public awareness of individuals of all ages about global aging through:</p> <ul style="list-style-type: none"> - Organizing public awareness campaigns around ageing issues; - Encouraging and supporting public policy that is designed to meet the needs, concerns and interests of older people. 	<p>The Pension & Development Program is focused on future older generations and has three main activities:</p> <p><i>Network development</i> The most important objective of the Pension & Development Program of WorldGranny is to build and expand the Pension & Development Network: a network that links pension funds, banks, policy makers and NGOs in the Netherlands to MFIs, NGOs and banks in developing countries, especially transitional economies.</p> <p><i>Program development</i></p> <ul style="list-style-type: none"> - To provide one million people access to a pension

<p>health and socialization to reduce isolation of older people;</p> <ul style="list-style-type: none"> - Improved access to services; - Reducing vulnerabilities of older people and promoting their dignity. 		<p>provision and to create awareness with another one million people.</p> <ul style="list-style-type: none"> - Social protection or the provision of social pension schemes and cash transfers to prevent future poverty. <p><i>Concept development</i> To become an internationally recognized knowledge center on micro pension by providing support in developing long term pension products.</p>
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SWOT Analysis WorldGranny

SWOT Chart

Internal	
Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Unique position as NGO for aging issues, combining grassroots operations in Asia, Africa and Latin America with corporate and academic involvement in industrial countries. 2. Highly educated & motivated staff 3. Low cost of fundraising 4. A strong international network 5. CBF-certification 	<ol style="list-style-type: none"> 1. Low brand awareness 2. Absence of long-term sources of income make planning and budgeting difficult. 3. Still much to be gained by marketing, but defining a clear product is first priority. 4. No frequent interaction with the direct target group in the field
External	
Opportunities	Threats
<ol style="list-style-type: none"> 1. Global aging is a growing social issue 2. Corporate social responsibility is increasingly popular 3. Emerging role of 'capacity building' in development cooperation. 4. Formal partnerships with experienced Dutch development organizations 	<ol style="list-style-type: none"> 1. Likelihood of cuts in government development budget. 2. Economic recession 3. Increasing competition (more and more charities) 4. Rising criticism on development cooperation from professionals as well as general public

SWOT Explanation

Strengths

1. *Unique Position as NGO for aging issues*
WorldGranny has a unique position as NGO for aging issues, combining grassroots operations in developing countries with corporate and academic involvement in industrial countries
2. *Highly educated & motivated staff*
WorldGranny works with a staff that is both highly educated and motivated. Interns from several universities often work in cooperation with WorldGranny's staff on various research projects.
3. *Effectiveness in fundraising*
From its very beginning, WorldGranny spends little on fundraising. The costs WorldGranny made in 2010 to obtain income from "own fundraising", amounted to 4% of the income from that source in 2010. This percentage compares favourably with the average of 10,8% of the guidelines of International Assistance (Internationale Hulpverlening).
4. *A strong international network*
WorldGranny has access to a strong international network. 2011 was the year of extension and outreach to more (inter)national partners including large financial institutions. In 2011 WorldGranny became a formal *sister* of international NGO HelpAge International. Furthermore, WorldGranny serves as an UN-advisor to ECOSOC.
5. *CBF-certification*
In the Netherlands the CBF (Central Bureau for Fundraising) grants the CBF-certification only to institutions that meet strict requirements of reliability and verifiability. WorldGranny has CBF-certification. This certification helps increase reliability and trustworthiness.

Weaknesses

1. *Low brand awareness*
Although WorldGranny was ranked at number 30 of the Trouw (Dutch newspaper) Charities Top 50, WorldGranny still has low brand awareness. This is quite remarkable because WorldGranny is the only organization in the Netherlands that is specifically dedicated to older people worldwide.
2. *Absence of regular, reliable sources of income, make planning difficult.*
WorldGranny is still highly dependent on incidental donations from the government and from foundations and still has no reliable individual/private donation stream. Without a regular source of donations WorldGranny is not always in the position to plan ahead and budget for the future.
3. *Still much to be gained by marketing*
Most of the staff of WorldGranny lack marketing experiences. Therefore some marketing jobs are outsourced to external parties. To undertake successful marketing WorldGranny needs to clearly define its product.

4. *No frequent interaction with the target group in the field*

Being part of a network organization means that WorldGranny makes use of its HelpAge Country Offices to coordinate most of the projects with local organisations. Because of this, the involvement of WorldGranny with the actual older persons and their families in the field is therefore limited.

Opportunities

1. *Ageing is a growing issue in The Netherlands and worldwide. The Challenges of Ageing effect older people socially, financially, and medically.*

The pace of global ageing is alarming: According to estimates, by the year 2050 there will be more people over the age of 60 than children under the age of 15 living on our planet– 80% of them in developing countries.

WorldGranny works to promote awareness about the implications of global ageing. The goal of the campaign "Global Ageing" of HelpAge Germany and its European partner organizations including WorldGranny (Netherlands), is to raise awareness about global ageing and on its effect on development prospects and therefore on global development cooperation.

2. *Corporate social responsibility (CSR) gets more and more attention in society.*

Corporate Social Responsibility (CSR) ranks high on the agendas of businesses and governments. CSR works to incorporate aspects of community involvement. WorldGranny has the opportunity to increase efforts to offer services (training, exchanges, links with developing country NGO's, information, joint research, etc) which fit the requirements of companies interested in developing their CSR programs.

3. *Emerging role of 'capacity building' in development cooperation*

The trend in development cooperation is to move away from charity and move towards sustainable projects in which local organizations are educated and guided to continue their work without assistance from the initial donor. Building the capacity of local organization is a necessary focus when striving for sustainable results. WorldGranny could use this as an opportunity to work more closely with core partners in the field, and incorporate a policy on what capacity development means for all parties involved.

4. *Formal partnerships with experienced Dutch development organizations*

In 2011 WorldGranny started the Transition in the East Alliance with MCNV and GIP as partners. Both of these organizations have existed for a long time. Partnering with such well-established organizations will provide WorldGranny the opportunity to improve institutionally. This includes improvements in WorldGranny's internal organization and structure; as well as giving inspiration to future directions and ideas.

Threats

1. *Increasing likelihood of cuts in the Dutch government's development cooperation*

In view of the severe budget cuts expected, a reduction in the government's development cooperation budget seems highly likely. In this context it is expected that the Dutch government will reduce the amount of funding to Dutch NGOs. This could be a serious threat to WorldGranny, since more than 40% of WG income currently comes directly or indirectly from the Netherlands Government.

2. *Economic recession*

So far, WorldGranny has suffered no adverse consequences as a result of the financial crisis. According to a survey from VFI, charities in The Netherlands have received slightly more donations than last year. Still, it seems unlikely that fundraising will remain unaffected during the financial crisis. WorldGranny should therefore prepare plans to deal with such situations.

3. *Increasing competition (more charities)*

More and more charities are being created in The Netherlands. This results in more competition for WorldGranny. WorldGranny needs to distinguish itself from other charities in order to survive this threat. However, WorldGranny is unique, because it is specifically focused on global Ageing and elderly.

4. *Rising criticism on development cooperation from professionals as well as general public*

Development cooperation is under a lot of pressure from governments and citizens. Government funds are being cut and public opinion is changing. There is a lot of attention given to the process of accountability and questions about the ethics of development organisations.

Core competencies of WorldGranny

1. *Building a bridge between Dutch institutions and developing countries on the issue of ageing.*

Globalization has created an awareness of international integration and its issues. In order to develop close international ties, international cooperation between institutions with similar interests is extremely important. In this respect, WorldGranny can make a valuable contribution, by bringing together different organizations from developed and developing countries that focus on the issues of aging and the elderly. Taking in to consideration the problems of today's changing world, e.g. migration, brain drain, poverty, education etc., it is important to develop relationships and exchange experiences with institutions from emerging and developing economies.

2. *Improving some of the problems related to ageing populations*

WorldGranny deals specifically with (some of) the problems related to ageing populations. Many of WorldGranny's projects focus on the improvement of the livelihood of the elderly by continuing support of their basic needs (sanitation, food provisions, healthcare).

3. *Promoting a pension scheme for elderly in developing countries*

WorldGranny aims to reduce old age poverty by promoting the coverage of social pensions in developing countries. WorldGranny puts a lot of effort in both the extension of and improvement of existing pensions systems. WorldGranny also supports the development of new pensions. Furthermore it strengthens social movements in countries without social pensions.

4. *Protection of human rights for older people worldwide.*

WorldGranny funds projects that focus on the protection and fulfillment of older people's rights. Increased protection of older people's rights creates the conditions which enable them to contribute to their own development and that of those around them. Treating older people with respect and on an equal basis with younger people will enable them to lead dignified, secure lives, as equal members of society. Human rights and development go hand in hand - respecting people's

rights results in better development. It is important to create a world where people are respected, treated with dignity, and have a voice. An important aspect of every WorldGranny project is understanding how the project is working to contribute to the protection of International Human Rights Law.

5. *Create awareness for the problem of global ageing*

An objective of WorldGranny is to create awareness for global ageing, its implications, and to contribute to providing solutions for these challenges.

6. *Stimulating Intergenerational learning in industrial countries.*

WorldGranny stimulates intergenerational learning by teaching students and even younger children about the problem of global ageing. By teaching the future generations to prepare for the growing problems, awareness can be created and strategies can be prepared for the next decennia.

Confrontation Matrix

	Strengths	Weaknesses
Opportunities	<p><i>Grow field</i></p> <ul style="list-style-type: none"> Because WorldGranny has a strong international network (S4) it is possible to create more formal partnerships with experienced Dutch development organizations (O4) 	<p><i>Improvement field</i></p> <ul style="list-style-type: none"> WorldGranny can use the fact that CSR gets more attention in society (O2) to its advantage to create more brand awareness (W1).
Threats	<p><i>Defend field</i></p> <ul style="list-style-type: none"> WorldGranny can fight the competition with other charities (T3) because of the huge advantage of the CBF-certification (S5). WorldGranny has also the advantage compared to other charities (T3) that WorldGranny has low fundraising cost and this ensures that a large amount of donations is actually spend on projects (S4). The effectiveness of WorldGranny is high which could be a benefit compared to other rising charities 	<p><i>Problem field</i></p> <ul style="list-style-type: none"> A real problem field for the future is the likelihood of cuts in government development budget (T1) combined with the absence of regular sources of income (W2).

Confrontation Matrix (Prioritization)

		Strengths					Weaknesses			
		1	2	3	4	5	1	2	3	4
		Unique position as NGO for aging issues	Highly educated and motivated staff	Low costs of fundraising	A strong international network	CBF certification	Low brand awareness	Absence of regular sources of income	Still much to be gained by marketing	Thin line between office staff and target group in the field
Assign the most important combinations with a score: 0 (no issue) 1 (issue with limited impact) 3 (issue with impact) 5 (issue with much impact)										
Opportunities	1	Global aging is a growing social issue								
	2	Corporate social responsibility is increasingly popular					3			
	3	Emerging role of 'capacity building' in development cooperation								
	4	Formal partnerships with experienced Dutch development organisations			3					
Threats	1	Likelihood of cuts in government development budget						5		
	2	Economic recession								
	3	Increasing competition (more and more charities)		3		1				
	4	Rising criticism on development cooperation								

Hereunder is the prioritisation of the strategies of the confrontation matrix. A score of 3 is assigned to the best option, a score of 2 to the next best option, and a score of 1 to the next best option.

3) Our Projects

Social impact of our Care & Development projects

For our Care & Development program we worked closely together with HelpAge International. Although the main focus of these projects is on older people, it is important to note that the family and community profits as well and the system as such will influence the generations to come. For example, children living in households of older people who receive a social pension are more likely to go to school and have sufficient food than children living in households without older people.

The report "An Independent Evaluation of the Partnership Program Arrangement (2008 – 2011) between HelpAge International and the UK Department for International Development" (November 2010) describes the relationship between costs and outcomes and costs and benefits. The independent evaluator's opinion is that "HelpAge has achieved significant changes in terms of access to basic health care and has had a major influence on pensions and cash transfers. The impact of the work of HelpAge International on social pensions is very significant in terms of its potential to deliver high impact. Tentative value for money calculations suggests HelpAge is generating impressive return on investment in its pensions and benefits work – to the value of 43,64 Pound of impact annually for every 1 Pound investment."

Social impact of Pension & Development projects

During 2011 the Pension & Development Network continued to support organizations in Africa, Asia, and Latin America in the development and launching of micro pension products. As micro pension are a recent innovation and most of the projects just started, it is impossible to measure the full impact of the micro pension products on the clients and their families thus far. We assume that the impact of these projects have the same intergenerational effects as the social pension projects. It has been proven by many researches that such products benefit not only the target clients, but their (grand)children as well, thus improving the standard of living for the whole family. Moreover, pensions are basically savings and generate (regional) economic growth.

Another important aspect of our Pension & Development projects comes from the participating financial organisations in The Netherlands itself. Their participation in the P&D Network generates corporate social responsibility in the Netherlands and might contribute to social engagement. But again, it is too early to measure these effects. In 2011 we approached some of the participating P&D Network organisations to measure the impact of their involvement in the P&D Network on employees and stakeholders, but indeed it seemed too early to find significant results.

In 2010, WorldGranny developed an anti-corruption policy, which has been sent

to all of WorldGranny's partner organisations. In 2011, in order to promote implementation, we enclosed this policy as an annex to some project. The anti-corruption policy is available on demand.

Indicator	Result 2011
Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Practically all operations of WorldGranny include local community engagement because it is a pillar of our mission. Although the social impact of our projects cannot be directly assessed yet, the influence of the HelpAge International projects is constantly being measured.
Operations with significant potential or actual negative impacts on local communities	We assume that our projects do not have a potential negative impact on the local communities but it should be researched further
Percentage and total number of business units analysed for risks related to corruption.	In 2011 only the contract of the housing project with PEFO contained a reference to the anti-corruption policy
Percentage of employees trained in organisation's anti-corruption policies and procedures	WorldGranny has not yet developed the employee training with respect to anti-corruption procedures, but all employees are fully aware of the anti-corruption policy.
Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	We have not measured the impact of our projects on society in the form of measurable indicators, such as social returns on investments. Measuring would be a costly undertaking, but will be considered for the future.
Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	We did not make any direct financial or in-kind contributions. We have not actively checked (other than through our anti-corruption policy) if organisations in our value-chain have made any contribution.
Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	No fines or any non-monetary regulations have ever been put on any of WorldGranny's operations.

Our Care & Development projects in 2011

Project Name	Country	Direct payments to projects		Beneficiaries	Donors in 2011	Donations paid to:
		2010	2011			
1. Improving general livelihood of older caregivers	Zambia	-	€ 31.500	107 older people and families will directly gain more food security and indirectly 1470 people will benefit from rights education	ING echt goed doen, Dr. Hofstee Stichting	HelpAge International (accrued d for 2012)
2. Livelihood support of vulnerable older people through creating various IGA	Ethiopia	€ 13.200	€ 13.500	95 older people (61 men and 34 woman)	St. De Carolusgulden	HelpAge International
3. Housing for poor rural older people	Uganda (Housing)	-	€ 202.700	40 grannies (and the vulnerable children under their care)	St. De Carolusgulden, Fonds Wonen Werken, Grannies2Grannies	PEFO Uganda
4. Improved & sustainable livelihood of elderly in rural communities	Uganda	€ 40.000	€ 5.000	255 older people and 765 dependants	Eureko Achmea Foundation (2010) & individual sponsors	HelpAge International
5. Tatu Tano, support groups for children living with grandparents	Tanzania	€ 5000	€ 5000	987 older people and 578 children.	Grannies2Grannies	KwaWazee

Project Name	Country	Direct payments to projects		Beneficiaries	Donors in 2011	Donations paid to:
		2010	2011			
6. Seniors sector programme: Beading project	South Africa	No beading program	33.500,-	140-150 older people & grandchildren	Brentano, SOKA, Ursula Clinic	Ikamva Labantu
7. Building the case for social pensions in the developing world via IFKO	Latin America, Africa, Central Asia, East Asia, Pacific & Caribbean.	€325.600	€ 110.000	Universal coverage	IFKO	HelpAge International
8. Poverty reduction activities	Laos	€ 15.719	-	655 older people (directly) and 7.992 people (indirectly)	Anton Jurgens Fonds, Municipality Bloemendaal and individual sponsors	HelpAge International
9. Older Citizens Monitors	Bolivia		€ 14.200	Coverage in Bolivia	Dura Charity Foundation and individual sponsors	HelpAge International
10. Support a Granny, support the community	Peru	€ 10.560	€14.560	260 older people (directly) and 1560 family members (indirectly)	Individual sponsors	CASPAM

1. Zambia (01/04/2010-30/04/2011)

Improving the general livelihood of older caregivers in Zambia

Together with Family Health Trust (FHT) WorldGranny has been able to support 79 (64 women and 15 men) older people, in the Kalikiki and Kang'omba communities. Another 28 persons (24 women and 4 men) were supported indirectly.

Objectives & Realisation

The project's objectives and their realisation:

- To improve the beneficiaries' livelihood by continuing support of their basic needs.
- To help ensure sustainable and profitable businesses.
- To create support groups for encouragement of each other.

So far the objectives have been realised through the following activities, paired with the following impacts:

Impact

The impacts have been measured by interviewing beneficiaries, observing the older people within the community, and the community itself.

Cash transfers and food provisions. Monthly cash payments and food supplements have been provided to the grannies.

This enables the beneficiaries to build up physical and mental strength, which in turn helps them help their families, friends, and businesses. Creating a positive cycle.

Savings Loans Association (SLA). The grannies in the SLA make fortnightly deposits, of any amount, in a box.

This helps them save money allowing them to secure a more sustainable livelihood. The SLA concept allows for grannies to deposit any amount of money. The possibility of donating any amount of money gives the grannies more decision making power and lessens pressures to meet certain target amounts.

Micro-Enterprises. The beneficiaries have been provided with a hammer mill, tuck shop (little supermarket), and block-making machine.

The hammer mill enables houses to be built. The beneficiaries employ youngsters from their villages to do this work. This helps stimulate the community's economy. The grannies have divided up in to two groups; one group concentrates on the tuck shop, the other on the block-making machine. The grannies run and operate both the shop and the machine. This allows for the grannie to integrate into the community and keeps them busy in a sustainable and profitable business.

Support Groups. Twice a month there are beneficiary meetings. Beneficiaries are invited to come and discuss problems and ideas. This gives the grannies a feeling of inclusion and allows for the grannies to see they are not alone in their struggles. It enables neighbourly help and community. However, some grannies

are unable to attend these meetings regularly because they are held too far away.

Connection to Human Rights Protection

The main goal of the project is "to contribute to the improvement of quality of life of the older caregivers in Zambia". This objective will be reached by improving the livelihood of the beneficiaries by continuing to support their basic needs. This project will therefore also contribute to the protection of International Human Rights Law.

International human rights law recognizes everyone's right to an adequate standard of living in Article 25 (1) of the UDHR. In this specific project food supplements have been provided to the beneficiaries in order to ensure physical and mental strength of the beneficiaries. This is considered to be necessary because of the weather patterns and the rise in food prices. Giving the beneficiaries food supplements amounts to an protection of the right to food for elderly in Zambia. The right to food is recognized in the 1948 Universal Declaration as part of the right to an adequate standard of living. The Committee on Economic, Social & Cultural Rights described the 'right to food' as follows: *"The right to adequate food is realized when every man, woman and child, alone or in community with others, has physical and economic access at all times to adequate food or means for its procurement"*. The right to food requires that the food must be available, accessible, and adequate. Availability requires that food should be available from natural resources either through the production of food and that food should be available for sale. Accessibility requires economic and physical access to food. In this project the economic access to the food is trivial, food prices are rising, which results in the elderly being unable to afford the prices of food. The affordability of food can be guaranteed by ensuring that the minimum wage or social security benefit is sufficient to meet the cost of nutritious food and other basic needs. Micro-enterprises allow for grannies to make money, which in-turn allows them access to food.

SWOT

A SWOT analysis is a strategic planning tool used by organisations to identify the strengths, weaknesses, opportunities and threats of the organisation. The purpose of a SWOT analysis is to guide business planning and help organizations achieve their goals. In this respect the SWOT analysis is used by WorldGranny to assess, in a structured way, the impact of the project. What were the strengths of the projects? Assessing this means that in the future the same strategies can be used. The same applies for the weaknesses and threats. By identifying the threats of a project and its weaknesses WorldGranny is able to use this information to its advantage in further projects. By assessing the opportunities WorldGranny is able to determine what still can be done in the project to achieve an optimal result and to achieve all objectives.

SWOT Chart

Internal	
Strengths	Weaknesses
1. Sustainable businesses	1. No proper exit plan 2. No culture of saving
External	
Opportunities	Threats
1. Granny groups	2. Extreme weather 3. Rise in food prices

SWOT Explanation**Strengths**1. *Sustainable business*

The businesses are sustainable, even after the projects have finished. This means that doing short, yearly projects like this one can be very useful.

Weaknesses1. *No proper exit plan*

A proper exit plan was not constructed, so now the monthly cash transfers and that the food supplements have stopped the beneficiaries have been thrown back into poverty.

2. *No culture of saving*

The culture of savings is a non-existent concept among many people. Instead, people borrow money and engage in IGAs at household level. This increasing IGA profits.

Opportunities1. *Granny groups*

Granny groups might be an example to follow in other regions

Threats1. *Extreme weather*

The extreme weather conditions have been difficult for the beneficiaries. It is therefore necessary to adapt or they will not survive.

2. *Rise in food prices*

The rise in food prices can become a serious threat for the beneficiaries.

2. Ethiopia (01/03/2011-29/02/2012)

Livelihood Support of vulnerable older people through creating various Income Generating Activities (IGA)

Integrated support has been given to older women and men, based on their specific needs and circumstances. A total of 95 older people (61 men and 34 women) are being supported by the project with full respect, dignity, and care.

Objectives & Realisation

The project's objectives and their realisation:

- To improve the quality of life of marginalized older men and women through consistent social support that will prevent further destitution, and will support their access to basic services.
- To engage the local administration to raise issues of poor older people to ensure gradual inclusion of older people's needs in their planning.
- To provide older people with a safe space and venue to attend to their personal needs (showers, laundry service, food, and socializing with/and developing contact with other destitute older people).
- To provide a forum for older people to discuss their issues of concern and work out ways to address these with the support of VDI.
- To educate and assist older people in starting small scale businesses to generate their own income in a sustainable way.

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

The impacts have been measured by interviewing spokespersons (3), observing the older people within the community, and the community itself.

Cash transfers. During the past months, a total of 80 (61 male and 19 female) older people received monthly cash transfers amounting 120 Birr (~5.10 euro).

This support enables the beneficiaries to fulfil their basic financial needs like payment of rent and electric bills. Also, older people use the cash transfers to supplement their food expenses, which improves their nutritional status and thus leads to better health.

Health Care and Support. During the past months, a total of 4000 Birr has been used to purchase medications.

As a result of the medical care that is provided to the beneficiaries, the number of illness cases continues to decrease each month. Consultation sessions were held with the beneficiaries on coping mechanisms and psychosocial services were given to those in need. Therefore, the mental health of the older people has also dramatically improved. This has resulted in older people becoming more interactive, communicative, and proactive.

Support for Income Generating Activities. During the past months, 15 older women who are struggling to sustain their trade were identified and provided with the total amount of 1500 Birr each to help with their efforts to self-reliance.

The project conducted a participatory beneficiaries' identification process for financial support for income generating activities that will improve the

livelihood income of the beneficiaries and enable them to become self-sufficient.

Connection to Human Rights Protection

The main goal of the project is "improve the quality of life of marginalized older men and women through consistent social support that will prevent further destitution, and support their access to basic services". Medical care to the elderly is provided in order to reduce diseases and give access to a health system. This project will therefore also contribute to the protection of International Human Rights Law.

The right to the highest attainable standard of health is a human right recognized in international human rights law. The International Covenant recognizes in Article 12 "the right of everyone to the enjoyment of the highest attainable standard of physical and mental health". The right to health includes both mental & physical health. The Committee on ESC-Rights (the body responsible for monitoring the ICESCR) recognized further also a list of factors which are the so-called 'underlying determinants of health'. This includes safe drinking water and sanitation, safe food, adequate nutrition, and housing. As a result of the proven medical care in Ethiopia, the mental health of the older people has dramatically improved and has resulted in the becoming more interactive, communicative, and proactive. The right to health is therefore, protected by this project. One of the objectives of the project was to provide older people with a safe space and venue to attend to their personal needs. This objective was reached and included, amongst other things, showers, laundry services, and food. All these factors fall under the underlying determinants of health, and indirectly influence the fulfilment of the right to the highest attainable standard of health.

SWOT Chart

Internal	
Strengths	Weaknesses
1. Self-stimulating project 2. Assistance of small-scale businesses	3. Dependence in monthly cash transfers from WorldGranny
External	
Opportunities	Threats
1. Seek cooperation with other local partners	1. Continuous inflation/ Financial crisis 2. High food prices 3. Weather

SWOT Explanation

Strengths

1. *Self-stimulating project*

This project is self-stimulating. By raising the morale of the older people they are more likely to cope better with their daily struggles and any setback

2. *Assistance of small-scale businesses*

The assistance of the small-scale businesses enable the beneficiaries to become self-sufficient and continue to positively influence the community.

Weaknesses

1. *Dependence in monthly cash transfers from WorldGranny*

Most of the beneficiaries are dependent on the monthly cash transfers from WorldGranny. This money is available because of donations; if these stop the beneficiaries will be thrown into poverty again.

Opportunities

1. *Seek cooperation with other local partners*

WorldGranny has the opportunity to find and work with local partners. There are many other expert organizations present in Ethiopia who may be willing to cooperate with WorldGranny.

Threats

1. *Continuous inflation/ Financial crisis*

The continuous inflation caused by the financial crisis is challenging for the older people and the community itself.

2. *High food prices*

The continuous inflation contributes to the rise in food prices. The food prices will keep rising while the financial crisis is still being experienced in the West.

3. *Weather*

The cold weather during the winter season created discomfort for older people because it hinders their movement and reduces opportunities for social interaction. Even their health status is affected by this weather (what do you mean by health status? Do you mean their health in general is negatively affected by the weather?).

3. Uganda Housing (01/06/2011-31/11/2011)

Housing for poor rural older people

Together with the Phoebe Education Fund – PEFO – WorldGranny has started a housing project. This project has been able to reach out to grannies in rural Jinja, Uganda, by building 40 houses for the 40 beneficiaries.

Objectives & Realisation

The Project's objectives and their realisation:

- To improve the housing situation of the beneficiaries.
- Include the grannies in the community.
- Stimulate the mental health of the beneficiaries.
- To benefit the whole community with the housing project.

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

The impacts have been measured by interviewing spokespersons (2), observing the older people within the community and the community itself.

Selection of Grannies. Overall the beneficiaries were chosen by community housing committees, which identified the most needy and suggested they receive priority.

This enabled the whole community to be involved in the process, creating a sense of fairness and inclusion.

Community Production. Men hired from within the local community powered the production processes.

This allowed the jobless youth to earn an income and stimulated the community bonding process.

Building. The building of the houses by local construction workers included the housing committees and grannies.

This helps strengthen the mental health of the grannies. Even though the building process itself has not been completed, due to unexpected weather conditions. Although their homes are still being worked on and the beneficiaries can see their houses nearing completion each day. The effects this has on the mental health and enthusiasm of the beneficiaries in the community is profound.

Connection to Human Rights Protection

The main goal of the housing project is "to improve the housing situation among grannies in rural Jinja". Among the objectives is also the desire to stimulate and improve the mental health of the beneficiaries. The hope is to build 40 houses for 40 grannies. This project will contribute to the protection of the human rights for older persons.

International human rights law recognizes everyone's right to an adequate standard of living, including adequate housing. The right to adequate living is guaranteed in Article 25 (1) of the UDHR. Human rights are considered to be 'interdependent, interrelated, and indivisible'. This means that the violation of the right to adequate housing could affect the enjoyment and fulfillment of other

human rights. Access to adequate housing is, according to the United Nations High Commissioner for Human Rights, a precondition for several other closely related right such as the rights to work, social security, health, and education. Especially when we consider this in the context of older persons, we see that adequate housing becomes even more necessary. The older population in developing countries often raised their entire family. This is often done by continuing to work in physically demanding jobs. Adequate housing is the foundation upon which older persons maintain health and well-being in their lives. This project clearly protects the right to adequate housing for a particular vulnerable group, namely the elderly.

SWOT Chart

Internal	
Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Strong and durable houses 2. Strong commitment PEFO 	<ol style="list-style-type: none"> 1. No sustainable solution in the long run
External	
Opportunities	Threats
<ol style="list-style-type: none"> 1. Results of this project can inspire other projects that are similar 2. Interest of the government 	<ol style="list-style-type: none"> 1. Losing faith in the project because the serious weather problems

SWOT Explanation

Strengths

1. *Robust and durable houses*
Robust and durable houses are being built, enabling them to stand strong for many years to come.
2. *Strong commitment of PEFO*
The local partner organisation PEFO is very committed to the project and has a strong vision for the future of the project.

Weaknesses

1. *No sustainable solution*
The building of houses does not provide a sustainable solution. Building houses for elderly and future elderly is no more than charity. It does not provide these people with an income.

Opportunities

1. *Results of this project can inspire other similar projects*

The results of new, strong houses being built within the community are much larger than just better accommodation. This project benefits communities in multiple short- and long-term ways. Results of such a successful project can inspire other local communities to put up similar projects.

2. *Interest of the government*

The Government in Uganda is interested in the situation of elderly in the country. This interest provides an opportunity to create a partnership with the government.

Threats

1. *Losing faith in the project because of serious weather problems*

Donations may stop if a solution for the weather problems are not found.

Monitoring framework for PEFO concerning WorldGranny funded activities

The working relationship between PEFO and WorldGranny has existed since July 2007. In 2011 it was decided to scale up the activities that have been developed thus far. Since the activities within this project have potential to generate information which can potentially influence policy; both PEFO and WorldGranny recognize the need to design a monitoring and evaluation framework.

Poor housing among grannies has been observed to directly affect the health situation of grannies and OVC under their care. Direct inspection by PEFO reveals that hygiene and sanitation among grannies that live in inadequate housing is dangerously low. This is partly due to the nature of their houses – bumpy earth floors and weak earth walls that let in insects, bed bugs, and mosquitoes carrying malaria.

The project has two broad objectives: to improve the health of grannies in Jinja District, Uganda, while at the same time creating a conducive environment for OVC1 to concentrate on education. PEFO's specific objective of the project is to build 200 houses for rural poor grannies.

Design of the Monitoring Framework

Monitoring involves keeping track of activities, the input (what you put in the project in terms of resources and/or effort), the output (what you get out of the project directly), and the outcomes of the programme (if/what you record has changed as a result of the activities). This is done for three purposes:

1. accountability to donors, but also to beneficiaries in order to increase ownership
2. to facilitate learning about the project: to be active in thinking through what we are doing. This helps us see what activities works better than other activities
3. to be able to provide evidence to those in power, i.e. advocacy purposes.

Monitoring should facilitate these three areas and therefore a combination of more factual, systematic, and more social, open ended approaches is seen as the best way forward. Here the project staff listens to the narratives of grannies during individual and group discussions with attention for certain themes such as health, empowerment, confidence, and intergenerational transfers. However,

there are different things that WorldGranny, PEFO, and the grannies want to know. Each parties expectations of the terms of learning are outlined below:

The Grannies

For the grannies it is important to receive feedback on the activities and to have a say in deciding what outcomes of the project should be pursued. Therefore, they need to keep track themselves of the strengths and challenges of the project. The aim is to create a sense of ownership amongst them by facilitating this learning aspect. How do they think success is defined? Which activities are profitable for them?

PEFO

For PEFO it is important to collect evidence 1) to build up a track record (what are you doing), 2) to make informed decisions about future programme activities, and 3) to collect evidence to substantiate lobby activities (e.g. lobby with district authorities to ensure better access to health care for older people). Collecting this evidence includes questions like:

- a) What kind of 'profit' are you generating with which activity?
- b) What are the specific health problems of older people?
- c) What are ways to improve the health of older people in a relatively easy manner (in order to create attention in the hospital)? E.g. housing.

WorldGranny

For WorldGranny it is important to collect evidence 1) to substantiate messages that WG gives to the general public in the Netherlands and 2) to inform policy development in the Netherlands. Questions, for example are:

- a) WorldGranny claims that investing in Grannies means investing in the future of grandchildren. There is clear evidence of this in the PEFO projects, but how and in what ways is the housing project contributing to this? How do the project activities improve the living situation (social, economic) of older people and their dependents?
- b) WorldGranny believes that health is central to the possibilities and constraints of older people to participate in income generating activities. How does this housing project contribute to improving the health of older people? In what ways does the physical and mental condition of the older people and OVC improve because of the housing project?
- c) WorldGranny aims to empower grannies. There is clearly evidence of this in the PEFO projects (e.g. grannies speaking on radio), but how does the housing project achieve this? In which ways does the project address care for marginalized or physically impaired older people and other members of their household?
- d) WorldGranny wants to know which strategies ensure more economic independence for grannies. WorldGranny also wants to know what work best in terms of economic stability, increase of income, and the workload of both grannies and grandchildren in the household. What works? (e.g. cash handouts, credit schemes, in kind contributions such as housing).

This information will allow WorldGranny to make more informed decisions concerning policy. It also will improve WG's ability to judge new proposals and decide which activities are best to support. The question is in what step of the process is an intervention most positive and sustainable?

Indicators

Indicators allow the project officer of PEFO to evaluate the activities and collect evidence for policy purposes. PEFO wants to develop a monitoring framework which provides information for policy purposes but also leaves room for more subtle processes of change. This monitoring framework is a joint effort of PEFO representing the grannies and WorldGranny. There are three ways to keep track of monitoring activities. These are:

1. Looking at performance: PEFO keeps track of the input in terms of costs, labour, resources, attendance, etc. in relation to the output (i.e. the activities).
 - a. *Input and output* indicators refer to the efficiency of a programme: what did the project do, how did they achieve their goals, and did the project reach the intended target groups?
2. Looking at the effect: PEFO keeps track of social effects based on several indicators.
 - a. *Outcome* refers to the effect of the activities: are the activities sustainable?
3. Looking at strategies: PEFO keeps track of decisions made on the basis of discussions with grannies and on strategic decisions within the organization.
 - a. *Impact* refers to how the activity changed lives or changed policies, often analyzed through an evaluation at the end of the project period.

Reporting at the start of the project

To be able to assess the impact of the project, it is important to conduct a small scale inventory of the situation of the grannies before the project, and to evaluate the activities after the intervention (i.e. building of houses). PEFO will be working with different grannies, in different situations with different characteristics. At the start of each cycle of new houses WG would like to have a list of the beneficiaries and their characteristics in the coming period using the proposed questionnaire.

- *Reporting during and after the project*
PEFO reports to WorldGranny on a half yearly basis according to the reporting format. This means there will be two reports during the contract duration (1 year). The specific timeline is outlined in the contract. See the 'Reporting guidelines for reports to WorldGranny'.
- *Collection of material*
Although WorldGranny makes use of a reporting format it is never the intention to increase the burden of data collection on staff members of PEFO. The core approach of PEFO is working through organised Older People's Groups. Within these groups and other existing structures of PEFO there is already much information collected on a regular basis. This information can be used to collect the specific information needed for the housing project.

- *Existing sources of information*
PEFO can think of using:
 - Minutes of staff meetings and meetings of granny groups (use minutes for content, report nr. of meetings and attendance).
 - Reports of trainings (use reports for content, report nr. of trainings and attendance).
 - Track records (reporting of 200 most vulnerable grannies, selection criteria).
 - Reports of home visits to grannies and OVC.

Narrative interviews (and analysis) with spokespersons. These interviews will involve collecting stories about important events as well as asking specifically about important themes. These visits provide an opportunity to follow the outcome of the project's activities in the lives of a few individuals, to ask about the project's progress, and to see and understand changes in their lives through narratives. They also provide an opportunity to look at detailed issues such as food security, health, emotions, and relationships.

4. Uganda (01/06/2008-31/06/2011)

Improved & sustainable livelihood of elderly in rural communities

Working with PEFO (Phoebe Education Fund for AIDS Orphans and Vulnerable Children) has allowed WorldGranny to reach out to grannies, PLHA (People Living with HIV/AIDS), and OVC (Orphans and Vulnerable Children). The direct beneficiaries are 328 caretakers (about 11 men and 317 women) in granny groups, and 203 OVC (99 boys and 104 girls) attending primary education.

Objectives & Realisation

The Project's objectives and their realisation:

- To educate and support older people with their farming.
- To provide healthcare for the beneficiaries.
- To maintain the results by creating a monitoring system.
- To get the OVC more involved in the community.

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

The impacts have been measured by interviewing spokespersons (2), observing the older people within the community, and the community itself.

Training. The beneficiaries have received farm training and peer-to-peer learning, in other words a farmer-to-farmer learning experience. The farming training was particular focus on banana growing.

This support enables the beneficiaries to make the most out of their farming, a skill that will be passed on throughout the whole community and will remain useful long after the trainings have ended.

Farming. To help make the farming sustainable pregnant pigs have been given out, maize seeds, bean seeds, and banana suckers have also been distributed using a revolving-system.

The revolving-system creates independence by giving seeds to the grannies but expecting them back at the end of the harvesting season, to store for next season. This prevents the risk and temptation of preparing them for their dependants.

Healthcare. The beneficiaries are provided with monthly medication, medical camps, disease preventions, and follow up if necessary.

As a result easily prevented diseases such as diarrhea and malaria can be avoided. The drugs given to the elderly also lighten the discomfort created by old age; in cases of serious illnesses proper treatment in hospitals or clinics is provided. The improved health stimulates their participation and engagement in other activities and creates solidarity.

Monitoring. The beneficiaries are monitored to help keep them on track.

Activity progress in the community is monitored by weekly group meetings. Herein the beneficiaries can share what is going on in their homes and discuss difficulties and future plans. Individual progress is monitored by follow ups, mainly on digging banana pits, pig stiles, and gardens planted.

OVC. OVC are brought together during their holiday season so that they can be useful to their families, for example helping with sweet potato growing and tree planting.

The children were brought together in their respective communities and formed groups and committees. They agreed to fully participate in farming activities, especially in the area of crops and animals. This all strengthened the community feelings, especially between the grannies and children.

Connection to Human Rights Protection

The overall and long term goal of this project is to economically and socially empower OVC caretakers, especially grannies and HIV positive widows, to enhance and boost their household income for improved purchasing power and affordability of basic needs such as clothing, medication and to promote food security among their households. This extensive formulated goal includes the protection of several human rights.

Protected in this project is the right to an adequate living, which includes the right to food. The right to food means that food needs to be available, accessible, and adequate. A part of this project was to promote food security among households (by giving out seeds as an intervention). Although it must be noted that the right to food is different from food security. Food security exist "when all people, at all times, have physical, social, and economic access to sufficient, safe, and nutritious food that meets their dietary needs and food preferences for an active and healthy life." Food security is therefore a pre-condition for the full enjoyment of the right to food. However, the concept of food security itself is not a legal concept per se and does not impose obligations on stakeholders nor does it provide entitlements to them. Nevertheless the project by means of giving out seeds contributes to the full enjoyment of the right to food. Furthermore, this project was also focuses on the aspect of training to

enjoy the right to an adequate living. Trainings were given on how to use better farming methods and on the construction of business and savings.

Also important and protected by this project is the right to health. The right to health includes underlying determinants such as sanitation and safe drinking water. This project works to maintain a hygienically clean environment and pit latrines. These interventions are needed because of the observation that some of the infections among grannies hinged on poor hygiene and sanitation. 80% of households lack convenient pit latrines that can be used freely at any time of the day.

SWOT Chart

Internal	
Strengths	Weaknesses
1. Creating independence 2. Strong Commitment of PEFO	1. No independent medical support
External	
Opportunities	Threats
1. Interest of the government	1. Fluctuations in food prices

SWOT Explanation

Strengths

1. Creating independence

The whole project revolves around creating independence; most of the support is going towards teaching, training and generating independent and durable systems.

2. Strong commitment of PEFO

The local partner organisation PEFO is very committed to the project and has a strong vision for the project's future.

Weaknesses

1. No independent medical support

The medical support is donation dependant and will not be independent in the near future.

Opportunities

1. Interest of the government

The Government in Uganda is interested in the situation of elderly in the country. An opportunity would be to create a partnership with the government.

Threats

1. *Fluctuations in food prices*

The fluctuations in food prices is challenging for the families and the thin line on which the stability of the community now balances.

5. Tanzania (01/01/2011-31/12/2013)

Tatu Tano, support groups for children living with grandparents

Together with Kwa Wazee, WorldGranny has started a project called Tatu Tano. This project ensures cash transfers and psychosocial support for older people and their grandchildren. This has resulted in 987 older people receiving a pension and 578 children receiving child benefits. Furthermore, there are 704 older people in mutual support groups and 875 children in support groups.

Objectives & Realisation

The project's objectives and their realisation thus far:

- To contribute to a more structured and predictable future.
- To increase the income security of skipped generation households.
- To contribute to decreasing the workload through labour-saving investments (e.g. improved stoves, water tanks) and through promoting mutual support groups. Further support should promote income generation, which is profitable and less time-consuming.
- To promote networking among the grandchildren in order to decrease isolation and stigmatization.

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

The impacts have been measured by interviewing spokespersons (3), observing the older people within the community, and the community itself.

Healthcare. The project supports the beneficiaries by providing adequate provisions of material factors, stimulating capabilities, and agency.

After supporting the grannies with food, shelter, and medication the beneficiaries can be supported in other areas of care as well. Other areas of care can include making sure we concentrate on their capabilities and not on their neediness. It strengthens their feeling of agency, it transforms their capabilities to make decisions and actions.

Pension fund. A monthly pension is given to grannies taking care of grandchildren.

This gives them more stability and makes them less dependant on their food crops and protects them from unpredictable weather conditions. Protection from unpredictable weather conditions allows for more dependable amounts of crops.

Self-defence training. Two self-defence courses with 150 girl participants is held to help develop the safety for females in the area.

These courses have made a significant change in the feeling of safety among girls and young women. Making sure they know how to defend themselves makes them feel more confident and decreases the dangers. It has been found that victimisation has the tendency to attract perpetrators. The average feeling of personal safety and security has increased from 2.4 points to 9.2 points.

Support groups. Both grannies and children have support groups, of which 68 (5 stopped) groups for the grannies and 125 for the children.

This helps them relate to others their age and relatives about what is happening. It provides continued support and helps them feel less alone.

Connection to Human Rights Protection

The overall aim of the project is to ensure cash transfers and psychosocial support for older people and their grandchildren. The main focus of this project lies in the award of pension funds. Assistance was also provided in the sector of healthcare. This project, therefore, also protects the fulfilment of international human rights law.

The project protected the right to health by supporting the beneficiaries with adequate provision of material factors, stimulating capabilities, and agency. After supporting the grannies with food, shelter, and medication the beneficiaries can be supported in other areas of care as well. This shows the interdependence and interrelationship of human rights. This is related to the fact that all services, goods, and facilities must be available, accessible, acceptable, and of good quality.

SWOT Chart

Internal	
Strengths	Weaknesses
1. Raising of awareness	1. Administrative issues performed done by a volunteer
External	
Opportunities	Threats
1. Seek cooperation with other local partners	1. Climate conditions 2. Food shortage

SWOT Explanation**Strengths***1. Raising of awareness*

It creates awareness and some activities, especially the self-defence training, have a sustainable result.

Weaknesses*1. Administrative issues were performed by a volunteer*

The person responsible for all administrative tasks was a volunteer who was not always present. This resulted in chaos some times.

Opportunities*1. Seek cooperation with other local partners*

There is an opportunity to cooperate with other partners within the WorldGranny Network.

Threats*1. Climate conditions*

The beneficiaries have been struggling because of climate conditions which can result in diseases.

2. Food shortage

The climate conditions influenced their health of crops and created food shortages. The lack of adequate nutrition can generate a massive increase in cases malaria and other infections.

6. South Africa (01/11/2010-31/12/2011)*Seniors sector programme: Beading project*

Together with the NGO Ikamva Labantu, WorldGranny supports some of the most vulnerable in South Africa's communities. This project now supports 17 seniors clubs, with a total of 523 older people currently active (409 women and 114 men). Approximately 140-150 beneficiaries take part in the beading project. A part of the money earned by the beneficiaries goes to fighting malaria in South Africa.

Objectives & Realisation

The project's objectives and their realisation:

- To grow from small-scale project to a more sustainable income generating project.
- To consolidate and evaluate the implemented model of operation.

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

The impacts have been measured by interviewing spokespersons (2), observing the older people within the community, and the community itself.

Transport. Provision of transport services to and from the clubs and as part of the production cycle of beading project.

This enables the beneficiaries to access the senior clubs, since this is often impossible for them to do on their own. By introducing it as part of the production cycle with the beading project one increases the amount of sales, which in turn stimulates the beneficiaries to work harder.

Training. Training in beading, quality control, scheduling, volume planning, and internal project management has been provided.

These trainings improve self-confidence, help older people realise their unique capacity, and their level of competency. This results in more completed strings of beads. It also improves a sense of pride and dignity because it creates a way for older people to cope with their own needs themselves.

Support. There are 12 club assistants responsible for managing the clubs, budgets, meals, and daily activities.

The project is given stability and becomes more trustworthy. The beneficiaries have more faith in the project and are more likely to follow the rules/model.

SWOT Chart

Internal	
Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Sustainable businesses 2. Increase in monthly income of older people 3. Increase in participation of older people activities 	<ol style="list-style-type: none"> 1. Strong reliance on club assistants 2. Hotbox Project
External	
Opportunities	Threats
<ol style="list-style-type: none"> 1. To meet social and health-care needs easier 2. Creating an optimal club environment 3. Establishment of a management 	<ol style="list-style-type: none"> 1. Possibility of creating commercial beading

SWOT Explanation

Strengths

1. Sustainable businesses

This project helps build up sustainable businesses/clubs/projects in the communities, making it effective even after the support has stopped.

2. Increase in monthly income of older people

The Beading Project has created new opportunities for the elderly to earn extra income resulting in about 300 South African Rand per month (about 30 euros).

3. Increase in participation of older people in activities

The participation of older people in club activities is increased. The Senior Clubs were known to have a decreasing membership, but since the start of the Beading Project the daily participation in activities increased to almost 100%.

Weaknesses

1. Strong reliance on club assistants

They are still reliant on the club assistants; more training in planning and management would make the project even more sustainable.

2. Hotbox Project

Setting up a new project such as the Hotbox takes time and energy. The problem with this new project is the lack of resources available to make the Hotbox into a successful product on the market.

Opportunities

1. To meet social and healthcare needs easier

If the beading activity can be integrated into the daily programme, social and healthcare needs will be more easily met. At the moment the older people are so committed to the beading activity that it is difficult to persuade them to participate in other club activities.

2. Creating an optimal club environment

Ensuring that the club environment is optimal for supporting seniors in production (i.e. adequate premises and tools, adequate lighting).

3. Establishment of a management

The establishment of a proper management during the first phases of setting up such a project is necessary. Proper management is necessary because the elderly are often still inexperienced.

Threats

1. Possibility of creating commercial beading

The enthusiasm of the older people regarding the beading could create an opportunity for commercial beading.

7. Social Pensions (01/03/2011-31/02/2012)

Building the Case for Social Pensions in the Developing World

Together with IFKO, WorldGranny aims to reduce old age poverty by pushing for the universal coverage of social pensions in developing countries. The project supports the activities of our staff and partners in six regions: Latin America, Africa, Central Asia, East Asia and the Pacific, and the Caribbean.

Objectives & Realisation

The project's objectives and their realisation:

- To extend and improve existing pensions in at least 4 countries (Nepal, Kenya, Bolivia, Thailand, Mozambique).
- To strengthen social movements in countries without social pensions (Colombia, Kyrgyzstan, Ecuador, Belize).
- To support the development of new pensions in at least 3 countries (Philippines, Tanzania, Peru, Paraguay).

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

The impacts have been measured by checking the facts and figures on how much money has been spent and where and how many beneficiaries there have been.

Latin America; Paraguay and Ecuador. Government support was given for food subsidy pensions and national older person's networks.

Paraguay received funding and support to help the newly introduced food subsidy pensions, hereby enabling the 7000 targeted older people to receive it. The focus in Ecuador has been to continue strengthening the membership and capacity of the national older person's network (RENPERMAE), hereby expanding its membership and representation of the interest of a broader set of older people.

Africa; Kenya and Uganda. Funding and government support was given to strengthening the civil society platforms.

In Kenya momentum is building towards the realisation of a universal social pension and funding has doubled the government's existing cash transfers for older people. With the help of WorldGranny, Uganda has been able to strengthen civil society platforms at a district and national level. This will allow for more effective engagement with the government on its social protection policy.

Central Asia; Kyrgyzstan, Tajikistan and Moldova. The government received support through salary funds and awareness was raised.

The salary of a regional protection advisor was funded. The regional protection advisor will map the problems of old age poverty, low pension coverage, and provide ideas on how to engage with the government. Awareness regarding the coverage gap in pensions for older people. This resulted in influencing the government to respond to the poverty of the ageing population.

East Asia and the Pacific; the Philippines and Thailand. Campaigns and trainings were organised and support was given to existing networks.

In the Philippines trainings were organized for senior officials from Planning, Finance, and the Social Welfare Ministries. These trainings worked to improve the implementation of new social pensions. Thailand's government has received support through trainings and campaigns. This created awareness within communities in Thailand. The new government has also kept its word and the monthly old age allowance will increase respectively with age.

Caribbean; Belize. The government has received financial and training support.

This support has increased public awareness and support for a social pension; this has been reached by a national campaign, public consultations, and policy engagement with the Minister responsible for older people's issues.

SWOT Chart

Internal	
Strengths	Weaknesses
1. Impact nationwide	1. Funds spent on well to do families
External	
Opportunities	Threats
1. Spreading of the project to more countries	1. A change of government

SWOT Explanation

Strengths

1. Impact nationwide

By attacking the problem at the governmental level the impact is more likely to be lasting and nationwide.

Weaknesses

1. Funds spent on well to do families

Because of universal coverage, funds are also spent on well to do families.

Opportunities

1. Spreading of the project to more countries

Being able to spread this project to more countries.

Threats

1. A change of government

A change of government could change/diminish all the realisations the project has made.

8. Laos (01/05/2007-31/10/2011)

Building the capacity of vulnerable groups to lead poverty reduction activities in inland Laos PDR

There are 655 older people (329 women and 316 men), in 20 villages, that are direct beneficiaries of this program. The amount of indirect beneficiaries amounts to 7,992 people. This number is so big because the whole communities profit from many of the project's activities.

Objectives & Realisation

The Project's objectives and their realisation:

- To empower the older people.
- To build the capacity of health professionals.
- To increase access to health information and services at a village level.
- To improve sanitation.

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

The impacts have been measured by interviewing spokespersons (3), observing the older people within the community, and the community itself.

Improving hygiene. The villages were provided with 1,128 household flush latrines and conveniently accessible standpipes for clean water.

Once built, the families were trained in the use and maintenance of the latrines by project staff and village health volunteers (VHV). Monitoring figures from the 18 villages show that about 90% of the latrines are used, clean, and well maintained.

Healthcare. The beneficiaries were provided with primary healthcare needs, necessary medication, and health check-ups.

57 VHV have been trained, they are part of the national health care system and assume various responsibilities for primary health care in the villages, such as village hygiene, safe rubbish disposal, health education, and the sale at cost price of a limited number of medications. Revolving drug kits insure access to 27 common medicines without having to travel to the district hospital or dispensary. Traveling is difficult or impossible for most beneficiaries so the drug kits are extremely helpful. The health check-ups take place every 3 months, during the Older People's Groups meetings.

Older People's Groups (OPGs). In each of the 20 target villages an OPG is now established. The total membership of all groups is more than 1,000 people (latest count: 1,013 people).

Several trainings have been provided for group leadership and for all other members. These trainings have enabled the groups to manage themselves. The minimum age to join an OPG is 55 and the attendance of the monthly group meetings is nearly 100%. The OPGs are starting to play a significant role in village life. They manage various project activities and have been raising their own funds through monthly membership contributions. They also give out loans. Loans needed for longer than three months are given an interest rate of 2% per month. The interest rate has to be decided by the OPG members themselves.

Information materials. A project leaflet in Lao and English has been widely distributed at national, provincial, and district levels on different occasions.

This results in an awareness of the importance of hygiene. This awareness helps not only people who could were at the trainings but also those who could not directly be trained.

Connection to Human Rights Protection

The overall aim of the project is to improve the health status of older people, their families, and the wider community through empowerment of older people, building capacity of health professionals, increased access to health information and services at the village level, and improved sanitation. All of this helps to improve the sanitation services and therefore indirectly the health of the elderly. This project clearly contributes to the fulfilment of international human rights law.

This project protects the right to health for elderly in Laos. Safe drinking water and adequate sanitation can contribute the fulfillment of the right to health. The health situation was clearly improved through the construction, extension, repair of gravity-fed water supplies systems. This helps to bring clean water to conveniently accessible standpipes. A significant amelioration of the hygiene situation in the villages could be achieved through the construction of 1,128 household flush latrines. Health problems were further identified in relation to limited awareness about household waste disposal, basic hygiene practices, and hygienic animal care. To combat these problems, proper information was given to the elderly. 57 Village Health Volunteers (VHV) were also trained to help maintain an adequate level of health for older people.

SWOT Chart

Internal	
Strengths	Weaknesses
1. Sustainability 2. Full establishments of the OPGs	1. /
External	
Opportunities	Threats
1. Stability of the project can attract more possible donors	1. Continuation of healthcare

SWOT Explanation**Strengths***1. Sustainability*

Because of the trainings and information given the project will continue long after donations have stopped coming in.

2. Full establishments of the OPGs

The OPGs are an established part of village-life. Communities, not only old people, are motivated to have and maintain their OPG.

Opportunities*1. Stability of the project can attract more possible donors*

This project has already been running for 4 years and 6 months, hereby giving its results more stability. This can be used to convince donors of its effectiveness, resulting in more older people and villages being supported.

Threats*1. Continuation of healthcare*

Healthcare will not be available after donations stop.

9. Bolivia (01/05/2010-30/04/2011)

Older Citizen Monitors: achieving a greater empowerment of older people's organizations and influencing public bodies.

Together with the Fundación Horizontes, WorldGranny developed the project "Older Citizens Monitors: Civil Society in Action". The project's main objective is achieving the integration and strengthening of older people's organizations in Bolivia. The project aimed to "empower" older people to exercise their rights to health and improve access to health care.

Objectives & Realisation

The Project's objectives and their realisation:

- To achieve greater capacity on the part of older persons and their organizations to participate in activities to monitor compliance with national and international commitments.
- Appropriate mechanisms for supporting older persons in the national processes of planning and monitoring. To increase access to health information and services at village level.
- An informed civil society committed to the topic of aging.
- Strengthened older people's groups.

Impact

So far the objectives have been realised through the following activities, paired with the following impacts:

During the life of the project and through monitoring reports from the groups (the annual report) and with the outputs from the general evaluation done in June 2011, it has been possible to document and to analyze the results and impacts of the project.

Greater capacity on the part of older persons. 104 older people have been trained as “monitors” and are involved in citizen monitoring not only of the SSPAM but also of older people’s rights generally. Furthermore, a key activity of the monitoring process was the visits to health facilities at primary, secondary, and tertiary levels of care.

Municipal technicians and health providers are satisfied and have learned to value their alliance with older people’s groups. The new knowledge and skills acquired by the monitors allowed them to influence the decisions and quality of the healthcare system. 300 older people were helped as a result of monitoring healthcare facilities.

Supporting older persons to claim their rights. A course of Training and updating the law of 3323 of SSPAM was held twice a year. Reviews were completed at each monthly meeting, this refresh the memories of the participants. In addition to the 3323 law, training on leadership, organization, communication, the SAFCI model, and self-esteem was also provided.

The capacity of the monitoring groups has been recognized by institutions (in some cases even by the government), which resulted in older people being include

in planning mechanisms. More than 30,000 older people in La Paz were positively affected by a provision providing better access to healthcare . The capacity developed and the results generated contributed to greater involvement and interest in monitoring from older people.

Informing civil society about aging. A better coverage by the media of the issues facing older people, caused civil society in general to be more informed about older people’s rights and ageing.

Alliances with the media have been strengthened, showing the capacity of older people as agents of development. The recognition by the monitors’ families, communities, and institutions is important for older people’s self-esteem but also provides evidence of their contribution to society.

Strengthened older people’s groups. Training on leadership, organization, communication, the SAFCI model, and self-esteem was provided.

The older people who were trained now have leadership skills and improved self-esteem. The organizations of older people now have an increased ability to have persons to participate in specialized meetings. In two locations (El Alto and Tarija), authorities consulted older people’s organizations (with the monitors as leaders) in order to include relevant issues and projects in strategic documents (such as new organizational charts and operative annual plans).

Connection to Human Rights Protection

The overall aim of the project is to increase access to health information and services on a village level, thereby improving the actual health status of older people.

This project protects the right to (access to) healthcare. Increasing access to healthcare information and services and making sure healthcare providers are properly trained will increase the health status of older people. One of the underlying deterrents of the right to health is health-related education and information. This deterrent plays an important role in the project in Bolivia. Key

activities of the monitoring process include visits to healthcare facilities at primary, secondary, and tertiary levels of care. This helps to inform people about their right to (access to health) healthcare and how they can claim their right. As a consequence of the monitoring of healthcare facilities, the groups in Bolivia have managed to help more than 300 older people directly.

SWOT Chart

Internal	
Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Empowerment of older people's organizations in citizen monitoring 2. Improved self-esteem of the older citizen monitors. 3. Authorities recognize the role of older citizen monitors 	<ol style="list-style-type: none"> 1. No general office for the monitoring
External	
Opportunities	Threats
<ol style="list-style-type: none"> 1. To replicate the experience in nearby rural provinces 	<ol style="list-style-type: none"> 1. No alliances were made with government or Ombudsman offices.

SWOT Explanation

Strengths

1. *Empowerment of older people's organizations in citizen monitoring*
A strength of this project is that it has resulted in the empowerment of older people's organization in citizen monitoring.
2. *Improved self-esteem of the older citizen monitors.*
Several trainings ensured that older citizens' self-esteem rose and this helped claim their rights to healthcare. In the beginning they were often isolated and shy people. They have now become confident and not afraid to speak up and have their voices heard.
3. *Authorities recognize the role of older citizen monitors*
A real strength of this project is that authorities recognized the role of older citizen monitors and included them in their planning mechanisms.

Weaknesses

1. *No general office for the monitoring*
Although an office is not necessary to do the monitoring (presently in four municipalities there is no office), it can create a better image and help raise efficiency. An office can also be used for planning and following up activities.

Opportunities

1. *To replicate the experience in nearby rural provinces*

It is feasible and necessary to replicate this experience in nearby rural provinces. This can be best done in cooperation with municipal governments because of the high level of need. There is sufficient capacity in the present groups to do this effectively.

Threats

1. *No alliances were made with government or Ombudsman offices*

It is crucial to make alliances with municipal governments and the Ombudsman's offices in order to obtain a better provision of services (more services, more staff, more qualified staff).

10. Peru (01/10/2007-present)

Supporting the elderly in the sphere of human rights, healthcare and income (by means of wages or pensions) oriented towards a dignified and active ageing process.

Together with CASPAM (Centre for Social Support of Elderly) WorldGranny has been able to support 260 older people directly living in the districts 'Villa María del Triunfo' and 'Rimac' in Perú (Lima), which are divided in four groups that receive the support of social workers. Another estimated 1560 family members of the beneficiaries are supported indirectly by this project. In this area most of adult population live in poverty or extreme poverty conditions. The aim of this project was to promote new lifestyles: active, healthy, productive and with a culture of respect for older people, improving their quality of life. During this projects many activities and objectives were developed:

Objectives & Realisation

The project's objectives and their realization:

- To help in the integration process of older people, their family and the community, supporting their self-development.
- To guide and consult the elderly: by promoting health care, rights, job training, recreation, entertainment, services and welfare.
- To promote and support the participation of the elderly in social life, broadening their natural environment and improving their quality of life.
- To stimulate the social measures through the support of development programs in a sustainable operating procedure.
- To participate in the preservation of the democratic and populist system.
- To realize the necessary coordination and inter-institutional sections of the law on national and international level.

Impact

So far the objectives have been realized through the following activities, paired with the following impacts:

Health care. An extensive health care campaign is being realized with the support of specialized geriatrists that make possible the promotion, prevention, recovery, rehabilitation and the health care by means of the implementation of

medicinal provisions.

Support is offered to older people that no longer receive support of their families in the form of food, medicines, biomechanical/orthopedic support and health care services.

Welfare. Providing financial support in order to improve their quality of life. The production of booklets and flyers will promote the dissemination of information and facilitate the feedback to that.

The information will promote the situation of older people living in extreme poverty, and has a positive effect on the level of awareness on global ageing and thereby their quality of life and that of their family.

Home improvement. Giving personal attention to the well-known cases of extreme poverty aiming at a dignified ageing process.

The support consists of the provision of wooden bed platforms, mattress and pillows, and of the made improvements of the group establishments; like the assembly point of the group 'Tres Marías'.

Job training. Creating micro-trainings directed at generating incomes in the battle against poverty.

Besides, there are activities that promote the traditional skills and capacities to support the economic situation of older people and their families. Besides that, the elderly received the opportunity to train their memory, literacy and self-care options through different activities, learning material and audiovisual means.

Educational training. Training in the sense of dignity and personal growth, memory trainings and self-care courses for the elderly and their caretakers, leadership and social engagement.

These are a few elements that form the foundation of the *empowerment* of the elderly by increasing literacy and training family caretakers of vulnerable and weak older people.

Recreation and sport. Animation and recreation workshops, and excursions to promote the integration of the participants. For example, family sports days were organized to stimulate the integration of family members.

Conducted tours and excursions are also promoting an active and healthy lifestyle and increasing the awareness on global ageing to the authorities, for instance by celebrating commemoration days like 'the national day of the elderly' and 'day of the grandmother'.

Defense of Human Rights of the elderly. Supporting the protection of the older people and their families from vulnerable socio-economic situations and promoting equality and fair treatment of elderly people through special care programs.

One example of supporting the need of rights and respect for older people was by participating in a march during 'the day of universal awareness against maltreatment to elderly'.

Social Policy. The support and empowerment of organizations for the elderly will positively influence their social status and aims at the fight against social inequality and extreme poverty.

One way to fight this was by promoting the program of Social Gratitude and the presidential proposition 'Pensión 65'.

Project management. To organize, coordinate and monitor the work done by the organizations for the elderly, and to advertise the activities and various trainings to their family and community members to increase the level of knowledge.

Connection to Human Rights Protection

The overall aim of the project is to improving the quality of life of older persons in Peru. One way of reaching this aim was to set up an extensive healthcare campaign. This project helped protect the right to (access to) healthcare.

In Peru, an extensive health care campaign is being realized with the support of specialized geriatrists that make possible the promotion, prevention, recovery, rehabilitation and healthcare by means of implementation of medicinal provisions. This campaign clearly contributes to a fulfillment of the right to healthcare for the elderly in Peru.

Furthermore, one of the aims of this project is to defend the human rights of the elderly by supporting the protection of the older people and their families from vulnerable socio-economic situations. Moreover, this equality and fair treatment of elderly people is being promoted through special care programs.

SWOT Chart

Internal	
Strengths	Weaknesses
1. Poverty prevention.	1. Small organization.
External	
Opportunities	Threats
1. Successfulness of presidential proposition	2. Extreme weather 3. Increase of prices of goods

SWOT Explanation**Strengths***1. Poverty prevention*

The project was shifted from a project that supported individuals to a broader scope whereby they focus on social pension as a structural means of poverty prevention.

Weaknesses*1. Small organization*

CASPAM organisation is still a small association and could use more support in expanding their work.

Opportunities*1. Successfulness presidential proposition*

Successfulness of the presidential proposition 'Pensión 65' concerns general pensions for people above 65.

Threats*1. Extreme weather*

A possible threat may be the changing weather patterns. Extreme winters could put the project in a difficult position.

2. Increase in prices of goods

When the price of goods substantially rise, the organization needs more support and finance from other local partners and the government in order to provide the same levels of service.

Our Pension & Development Network Projects in 2011

	Project name	Country	Project obligations		Donors in 2011	Donations paid to
			2011	2010		
1	Social pensions in the developing world	Asia, Latin America, Caribbean	€ 110.000	€ 325 600	I.F.K.O.	HAI
2	Micro pension pilot DHAN Foundation	India	€ 20.000	€ 20.000	-	-
3	Micro pension feasibility study	Kenya	-	-	-	-
4	Project Xacbank	Mongolia	-	-	-	-
5	Project Rimansi	Philippines	-	-	-	-
6	Project REDCAMIF	Guatemala	€ 4.118,-	-	-	-
7	Project TYM Fund	Vietnam	-	-	-	-
8	Research at SEEDS	Sri-Lanka	-	-	-	-

Only a few direct payments to projects were done for the Pension & Development Network projects. Other expenditures like travel expenses, research expenses, and time investments of our employees and interns were paid for differently.

The Pension & Development Network witnessed the launch of the first micro pension program in South India. During 2011 the Pension & Development Network continued to expand the geography of its projects - the Network was working with NGOs and MFIs in Asia (India, Mongolia, Philippines, Vietnam, Sri-Lanka), Africa (Kenya) and Central America (Guatemala).

The Pension & Development Network is working in accordance with the five year(2011-2016) strategic plan. The main objective of the Pension & Development Network for this period is to provide a total of one million people, living in developing countries, the opportunity to participate in a (micro) pension provision through the local partner organizations of the Pension & Development Network.

As mentioned above, the Pension & Development Network's activities are based on three pillars: program development, concept development and network development. Activities and results of 2011 on each direction are described below.

Program Development

During 2011 the Pension & Development Network continued to expand a number of its projects. Unfortunately, some of the projects have been stopped due to the partners or financial problems. However, the Pension & Development Network is working to re-open the discussion with its partners regarding such projects.

- **India**

The project group DHAN of the Pension & Development Network finalized the model development for the micro pension product. In 2010 the DHAN Foundation, HelpAge India, and the Pension & Development Network officially launched their joint micro-pension pilot product for the clients of

the DHAN Foundation. But the full micro-pension product can only be implemented after receiving financing from Dutch insurance companies and pension funds.

- **Kenya**

The Pension & Development Network continued to research the socio-economic situation in Kenya and the possibilities for developing and implementing a micro-pension provision. In 2011 the Pension & Development Network started working with the Apollo Insurance company to develop a micro pension product for the Kenyan market. The development is expected to be finalized by the end of 2012.

- **Mongolia**

The Pension & Development Network has, on request of the Mongolian MFI "XacBank", researched the socio-economic situation in Mongolia and, according to its findings, designed a (micro) pension provision scheme for XacBank. In September 2011 a senior advisor of the Pension & Development Network, Tom Roos visited Mongolia in order to re-open the discussion of developing a micro-pension product for the Mongolian market.

- **Philippines**

The Pension & Development Network has developed a tailor-made project plan for RIMANSI, a network organization of Mutual Benefit Associations in the Philippines, Vietnam, Cambodia, and Indonesia. The Pension & Development Network is currently focusing on finding finance for further development and implementation of this project.

Concept Development

- **Guatemala**

In March of 2011 the Pension & Development Network's technical team visited the REDCAMIF office in Guatemala. The goal of the technical mission was to evaluate REDCAMIF's micro-pension project plan regarding the design and actuarial issues of the pension plan, as well as its IT and administrative aspects. After conducting site visits, meetings with future clients, and delivering several presentations on pension provisions from a Dutch perspective, the technical team had gathered sufficient information and insight to form an analysis on a quick-scan level regarding the set-up of REDCAMIF's micro pension project.

- **Vietnam**

A team of the Pension & Development Network visited TYM Fund in Vietnam in October 2011, in order to estimate the opportunities for TYM Fund to develop and implement a voluntary micro-pension project. The Pension & Development Network is in its final stage of selecting a partner from its network that will participate in the micro-pension project. We estimate that the launch of this micro-pension project will take place between March and April 2012.

- **Sri-Lanka**

Our intern Annouk Smits will work as a research consultant for the Pension & Development Network's Sri Lankan counterpart - local micro finance organization SEEDS (Sarvodaya Economic Enterprise Development Services) till August 2012. Annouk's project focuses on market research and the development of the micro-pension for the marginalized in Sri Lanka.

The cooperation between the Pension & Development Network and the Micro Insurance Association Netherlands (MIAN) was developed further during 2011. The Pension & Development Network's and MIAN's operations are based on the same concept of social consultancy, in which professionals from the Dutch financial sector are voluntarily deployed on a project basis. Within the social consultancy model, the knowledge, expertise, and best practices of both organizations are laid out so that they are broadly employable.

Network Development

- During 2011, the Pension & Development Network continued to invest in social media and online communication. The content of the Pension & Development Network's website has been further expanded in the form of news articles, and the knowledge center's content has been updated.
- Between January 1st and December 31st 2011, the Pension & Development Network website received 10.153 visits (a 25,36% increase compared to 2010), of which 7.901 were unique visitors. In 2011 visitors from 161 countries viewed the Pension & Development Network website, compared to 117 countries in 2010.
- During 2011, three digital newsletters were sent to 756 registered mailing contacts of the Pension & Development Network. The number of registered mailing contacts in 2011 increased by 32% compared to 2010.
- The Twitter account of the Pension & Development Network had 95 followers on December 31st, 2011, which is almost 3 times more than in 2010. Through the usage of Twitter the Pension & Development Network is actively promoting its micro pension activities.
- The Pension & Development Network's group on LinkedIn contained 216 members on December 31st, 2011, which is almost 63% increase compared to 2010. The LinkedIn group is used to inform members of vacancies, events, and other related information from the Pension & Development Network.
- The volunteer database of the Pension & Development Network contained 103 registered professionals who wish to contribute to the activities of the Pension & Development Network, as of December 31st, 2011.
- AEGON Global Pensions published an article "Micro Pensions: Helping the Poor to save for the Future", written by Boudewijn Sterk, Programme Manager for the P&D Network. The article elaborates on the daunting outlook of persistent old-age poverty that many emerging economies are facing, and argues that micro pension provisions offer a simple and effective means to alleviate this problem.
- Employees of the Pension & Development Network attended a number of conferences and workshops: Conference on Investment and Innovation in Microfinance, London; Second European Research Conference on Microfinance, Groningen; C5 Micro Investment Summit, Geneva; Global Microcredit Summit, Valladolid; World Entrepreneurship Forum, Singapore, and in November 2011 WorldGranny organized its own conference on the implications of global ageing

TEA Program in 2011

The TEA Program (Transition in the East Alliance) is a collaboration of the Medical Committee Netherlands- Vietnam (MCNV), the Global Initiative on Psychiatry (GIP) and World Granny (WG) that focuses on strengthening the position of vulnerable groups in Asia. All members of the TEA alliance share this vision and have a coherent mission formulated for the program. The three members each contribute to the program from their own experience and technical knowledge about the target groups.

Mission and Vision

The vision of the Transition in the East Alliance (TEA) is that all members of society will benefit from the developments taking place in countries that go through an economic transition, regardless of age, gender, socio-economic status, mental and physical ability, place or ethnicity.

The members of the TEA alliance jointly focus on the marginalized groups within these societies. These are often forgotten groups of elderly, people with physical disabilities and people with mental health problems, ethnic minorities and the poorest people. The overarching goal is the empowerment of these groups. The government and social structures in these countries are not yet able to support these groups. The TEA alliance promotes an environment in which marginalized groups working in and with civil society organizations are encouraged to participate in the economic and social development. By the end of this project, in 2015, goal is that the government will listen to the voice of his particular vulnerable groups in order to help them.

This goal can be achieved by empowering these vulnerable groups and make them aware of their basic legal rights. We do this with innovative approaches directed at the development of living, extensive health and social care and strengthening civil society. If these vulnerable groups are ensured of their basic needs, they can look after themselves and their lives can both physically and mentally improve.

Programs

- **Laos**

In October 2011, Boudewijn Sterk of the WorldGranny visited Vietnam, Laos and Thailand with the purpose to describe the present situation in regards of microfinance services and approaches. In Laos (Vientiane), Boudewijn spoke with 19 informants from different INGOs, microfinance organizations, experts and stakeholder groups in order to assess the feasibility to introduce innovative approaches that can be used.

- **Sri Lanka**

In Sri Lanka the Transition in the East Alliance (TEA) programme is implemented through several implementing partners such as Sarvodaya Suwasetha, HelpAge (HASL), Shanthiham, MENCAFEP, Survivors Associate, ASNN, Nest, Sri Lankan College of Psychiatrists and National Institute of Mental Health (Angoda Hospital).

Result Area 1

Overall the activities carried on under Result Area 1 by the implementing partners for capacity development of the CBOs have received the co-operation of the communities where the membership of the CBOs has increased and they had expressed their desire to participate in such programmes in future. This has also resulted in the widening of the image of the CBO within the entire community. The participant's knowledge increased / developed, they understood the problems that prevail in their villages, they could identify the needs of the community, they had a clear idea of the CBO and its mandate and they had learnt new things such as finance, human rights, advocacy, monitoring etc.

Result Area 2

Overall under Result Area 2, the activity implemented has been the granting of individual loans to Older People by HelpAge. To-date no social service organization has paid any attention to these geographical areas of activity of HelpAge coming under the TEA Programme. Therefore these areas are comparatively under developed and no mobilization or empowerment has taken place before. No micro finance institution had any presence and it is also important to note that banks or other organizations do not provide loans to Older People due to them being over age where organizations fear the risk of defaults. Due to these reasons the need of the beneficiaries is high as there is no provision of loans and therefore the community had fully subscribed for the livelihood loan within a comparatively short period of time.

Result Area 3

In relation to result area 3 it was interesting to see that the MMU of HelpAge was extremely successful and this activity contributed to much more than provision of medical services to the beneficiaries. Ie. Due to this, the beneficiaries had gotten closer to the CBOs and the NGOs, the relationship between the CBOs and the NGOs had been created and developed.

• Vietnam

WG worked through the HelpAge Vietnam (HAV) to cooperate with MCNV in Vietnam. The first collaborative activity was the workshop on organisational development with 09 OPA of Quang Tri provinces. The workshop focused on reviewing the strategy plans, and improvement of the practices on organisational development and management of the OPA. With this 4-day workshop, the OPA enlarged the vision and developed further strategies and planned to meet the increasing needs of older people (OP), especially the poor and near poor OPs. One of the planned activities was that HAV and MCNV will provide training for the OPA in mobilization of resources, building relationship with development organizations and managing the income generation projects.

European Union Project

Raising public awareness of development issues and promoting development education in the European Union.

The overall objective of the European Union Project is to contribute to the implementation of the Millennium Development Goals (MDGs) especially in sub-Saharan Africa aiming at reducing poverty and hunger and combating HIV/AIDS through the inclusion of marginalized older people. One of the main challenges developing countries face is poverty. There is a lack of awareness that elderly people play an important role for achieving the MDGs. According to the Madrid International Plan of Action (MIPAA) older people must be included in all efforts aimed at achieving the MDGs. Elderly people represent a key role in this project: they are stakeholders and important multipliers in the EU states and persons concerned in Sub-Saharan Africa. A specific project of this European Union Project is that by 2013 the Global-Ageing-Campaign should have mobilized 31.000 senior citizens and students in Germany, Lithuania, Poland and the Netherlands to get involved with global ageing issues and their consequences for the implementation of the MDGs. Acknowledged is that a gap exists between older people's issues in developing countries on the one hand and the lack of knowledge on these ageing issues in EU countries on the other hand. To reach both groups effectively, this project includes a variety of media devices and is based on four pillars: 1) awareness raising and mobilization of public support, 2) innovative intergenerational global learning approach, 3) intergenerational exchange between Sub-Saharan Africa and EU, 4) attracting the media's attention.

Activities 2011

Hereunder follows a global overview of the implementation of the EU Project in 2011. To show what kind of activities we want to organize in order to achieve the main aims of the EU Project, a few examples are given.

- In March 2011 WorldGranny started preparations for development concept for the training for the Older People's Groups. We have done this in close cooperation with the Grannies2Grannies Amsterdam group.
- The first Age Demands Action Day was performed, a tour of GIP Lithuania through different initiatives (local, regional and national scale) in the Netherlands, press attention was sought, social media releases to sign the ADA petition (Cordaid) and there was a kick-off activity by the new Frisian older people's group (G2G Friesland).
- WorldGranny broadcasted the issue of global ageing and its effects on the MDG's in several local radio shows and a national newspaper throughout the year.
- Another development is the negotiations of WorldGranny's director with different interested parties and stakeholders (financiers as well as an interested Universities, the University of Groningen), to establish a special sponsored lectorate on Global Ageing and Gender and to install a professor on this subject for several years to come.

Our Awareness Activities in 2011

In 2011 WorldGranny carried out the following activities out to raise awareness for older people in developing countries and the theme of general aging:

- During 2011: Foreign Affairs Panel on the Radio

The director of WorldGranny, Caroline van Dullemen, was offered a permanent seat on the Foreign Affairs panel every 6 weeks of a nationally broadcasted radio show called 'Villa VPRO'. Five of these radio appearances contribute to this activity and goal, to bring the issue of global ageing to a broad audience.
- January: Establish intensive networking, exchange and best-practice sharing among the European partners

A first action for this activity was attending the kick-off meeting in Osnabrueck, which took place in January and was attended by 2 persons on behalf of WorldGranny. In June one strategic meeting was carried out, when the project manager from WorldGranny visited the HAD office and several ongoing projects as well as timing was discussed.
- January: WorldGranny organised a Kick-Off Meeting with partner organisations from the project countries (3 days, 8 participants)

During the kick-off meeting the project planning, agreements on budgets, responsibilities, personnel and other things were discussed.
- January 7: Student Solidarity activities

Students initiated an event to attract the public attention to the consequences of global aging on poverty and poverty reduction in poor countries.
- May 31: AEGON Global Pensions published an article of the Pension & Development Network in its "Pension View" newsletter.

The article elaborates on the daunting outlook of persistent old-age poverty that many emerging economies are facing, and argues that micro pension provisions offer a simple and effective means to alleviate this problem.
- October 1: Age Demands Action

Age Demands Action consisted of several elements. WordGranny took its Lithuanian colleagues of the campaign on a tour of different local, regional and national events by different actors, attempt to attract media attention.
- November: WorldGranny organized a conference on the implications of global ageing.

The conference gathered a lot of professionals from investment banks, international non-profit organizations, micro finance institutions, as well as from the areas of pension and insurance provision. At the end of the conference there was a panel discussion that reflected on the different contributions of the conference, focusing on the subject of Global Aging, its implications and the strategies needed to combat them.
- November 25 and 26: Grannies to Grannies Training days

During this event the information about G2G project was provided and how it is possible to contribute to the project. The first older people's volunteer group was provided with a training during this session. The guest speakers presented their ideas on the project. Thus we started to develop an innovative Global Learning training course for senior citizens to become multipliers.

4) Stakeholders

HelpAge International

From its conception, WorldGranny has been partner of HelpAge International. A challenge like global aging should be dealt with by a network of global partners. Therefore, the process of selecting stakeholders is predominantly a joint process. HelpAge International has long term experience with regional organizations based on shared values and mission.

In 2011 WorldGranny also has adopted the HelpAge brand to show the outside world the closeness to the HelpAge network. We have been jointly involved in fundraising activities, also with Age UK (the partner in a merger with HAI's former partner Help the Aged). Also large firms have been courted by HAI and WorldGranny jointly to see into ways of realizing more partnership between the network and the corporate world.

Local partner organizations

Key topics and concerns, like health, income generating and human rights of the older people, the key performance indicators of the partner organizations, have been addressed in

1. Regular written reports and newsletters
2. Frequent meetings and discussions, mainly via Skype.
3. The monitoring and evaluation of independent consultants of WorldGranny's funders (like Eureko Achmea Foundation), in order to engage with the local and regional partners in 2010. Ikamva Labantu's director Janine van der Stolk visited the WorldGranny office in 2011. One of its sponsors, the Ursula Clinic, came to the office to meet the Ikamva director. In the project in Ethiopia irregularities were reported. These will be investigated in 2012.

Stakeholders in the Pension & Development Network

In the Pension and Development Network WorldGranny has been cooperating closely with our stakeholders in the so called Steering Committee. In 2011 in this committee were represented: the Dutch Insurance Association, a pension administrator, a pension fund, a pension expert (former ING) and a Professor in asset liability management (see also Governance paragraph).

With respect to stakeholder engagement, a New Year's Event was organized at the office for the Dutch Association of Insurers.

In 2011 the Pension & Development Network continued to expand its wide network, by preparing Memorandum of Understanding with several new partners.

These partners are:

- *AON Hewitt*

Aon Hewitt is the world's pre-eminent human resources consulting and outsourcing company with the resources, expertise, and global reach to solve the most pressing and complex people challenges that organizations face today. AON Hewitt works with clients to design incentive programmes, manage pension risk, develop investment strategies, optimize organizational structures to improve business results.

- *DeltaLloyd*

The Delta Lloyd Group offers insurance, asset management services and banking products for both corporate and private clients.

- *Milliman*

Milliman is among the world's largest independent actuarial and consulting firms, with 56 offices in key locations worldwide. Milliman serves the full spectrum of business, financial, government, education and non-profit organizations through consulting practices in employee benefits, healthcare, investment, life insurance and financial services, and property insurance.

- *Towers Watson*

Towers Watson is a leading global professional services company that helps organizations to improve performance through effective people, risk and financial management. With 14,000 associates around the world, Towers Watson offers solutions in the areas of employee benefits, talent management, rewards, and risk and capital management.

Furthermore our existing partners like the Dutch Association on Insurers, Ortec and Achmea continued to support us in kind and financially during 2011. Also APG, Aegon and DeltaLloyd gave us financial support for the organization of the Conference on Global Aging.

Our employees

We are a small, extremely dedicated team of mainly social scientists with experience in international politics, development economics, senior policy management and human rights issues. Most of us work part-time because of budget restraints. Between staff and CEO there is not much hierarchy also the staff members do not have any financial nor HR-responsibilities except for trainees.

In 2011 we have signed our formal office lease. The Quakers support us on a five years contract. In the new office we have convenient material, enough space, light and fresh air. And we organized the attic in such a way that 8 trainees could have a decent workplace. We are located adjacent to Amsterdam's largest park and therefore mainly all of us bike to work.

Training and Education;

In 2011 a change management expert assisted us with the process of Annual Plan development and KPI planning. She chaired several sessions and also coached one of the colleagues on effective planning and time management.

Furthermore, a leaning trajectory has started with PSO, specialist on capacity building. We have been accepted as member and three colleagues received twice a training. PSO assists its members and other development organizations to learn about the numerous aspects of capacity strengthening in Southern societies. The learning trajectories supported by PSO are strengthened by strategic project funding, with the aim of creating opportunities within the participating organizations to reflect on their own practices and to adapt their approach. Until the end of 2012, when PSO will cease to exist, the organization continues to implement its activities and to lobby for capacity strengthening. The focus of the work will be on finishing learning trajectories, collecting lessons learned, and making these lessons available for the sector.

Diversity and Equal Opportunity

Diversity is a self-evident process within WorldGranny. In the last 5 years we have had trainees and volunteers from: Ukraine, China, Hong Kong, Spain, Italy, Afghanistan, Uruguay, Russia, Dutch Antilleans, the USA, Spain and Dutch citizens with Somali roots, from Ethiopian decent, in age ranging from 19 until seventy two. Their education varied from only secondary school to double university careers. The majority were women.

During 2011 WorldGranny employed 8 people, of whom two ended their contracts during the year and one started her contract during the year. Together these 8 people counted as 4,7 FTE (2010: 5,2).

The salary of the director amounted to € 39.939 (2010:€ 39.745), significantly under the maximum level of the 'code Wijffels'.

☐ Percentage of employees covered by collective bargaining agreements.

We do not participate in any collective bargaining agreement because we consider ourselves still too small and we fear losing our flexibility. We are very much in favor of the so called New Working ('het Nieuwe Werken') whereby the employee has maximum responsibility of obtaining its key performance indicators that has been discussed in the team as collective and bi-laterally between the employee and the CEO.

In 2011 we started to plan a trajectory to implement a pension program for all staff members who have worked longer than two months for WorldGranny. After consultations with the branch organization PARTOS, consultations with our colleagues from the pension world and presentations from insurance companies, we have chosen for an OHRA pension plan.

☐ Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.

All in all the sick leave has been 10 days mostly due to sickness of one of the children of our colleague.

- ☐ Average hours of training each year for every employee by employee category.

Most of the employees used about 3 to 4 hours on a language course. Some of them have been following training to improve their communication skills and personal efficiency. A capacity learning program with PSO was adapted as a joint effort.

- ☐ Percentage of employees receiving regular performance and career development reviews.

All of our staff members receive an annual review in the form of a annual review and the ones who have changed their temporarily contract into a permanent one, received an assessment interview.

- ☐ Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.

Hereunder a table which gives an clear overview of the composition of our organization:

Composition of	Women/men	Minorities	Age >40/<40
Board	3/6	1/8	2/7
Advisory Council	8/7	1/14	1/14
Steering Committee	0/5	0	0/5
TEA-Alliance Board	3/3	0	0/6
Employees	4/1	0	0/2

Our volunteers

WorldGranny could not reach out to so many older people in an effective way by operating without volunteers. These are trainees, experts who are in between jobs and our Dutch granny-groups. Students are coming from universities and HBO-schools mainly from the economics department, social sciences and communication studies.

Grannies2Grannies

Special attention for Grannies2Grannies, who have been very active in supporting the EU-program. Having started about three years ago, the five ladies who form the Amsterdam G2G group are a close and dedicated group and supportive in realizing new G2G initiatives to come into existence. More and more they become an integrated part of WorldGranny.

They have their own G2G part on the website – now also rebranded in line with WorldGranny. They have their own material and from 2012 the G2G groups have their own bank account number.

Carolien Beilsma participated in the kick-off workshop in Osnabrueck. Two members opened a photo exhibition in Terneusen. Individual G2G members held presentation for groups like the Rotary etc.

A G2G training conference where potential new G2G members received information and training about global aging, was held in Amsterdam. And via fundraising activities the G2G group managed to raise more than 10.000,- for grandmothers and their grandchildren in Africa.

Communication with stakeholders

- Media
- Sponsors, funds in the Netherlands
- Partners in Latin America, Asia and Africa
- General audience
- Branch organization and monitoring organizations, such as Partos and CBF.

Means of Communication and communication matrix

The most used and the most important means of communication that WorldGranny used the past year:

- *Website*

The website of WorldGranny (<http://www.worldgranny.nl/>) is maintained and updated weekly. On the website items are displayed about the latest developments of the projects and activities of WorldGranny. The website also features a weekly column, written by columnist Hans Beerends.

- *Telephone/Skype*

There is daily telephone /Skype contact with partners around the globe.

- *Meetings*

Meetings and conferences are held with investors, directors, and affiliates. During these meetings strategy, contentment, and partnership opportunities are discussed. In 2011, there were a total 4 board meetings and 7 committee meetings.

- *Articles/papers*

Employees of WorldGranny have written articles which are published in the following media outlets:

- Article on Aging in Ethiopia Airways.
- Article published on the website AEGON Global Pensions.
- Article included in the AEGON Global Pensions View newsletter.
- Paper on micropensions in India for the European Conference on Microfinance Groningen
- Interview in Le Devoir (Canadian Newspaper) on global aging and micropensions

- *Radio*

In 2012 WorldGranny participated regularly in the VPRO Foreign Affairs Panel on Radio 1. On this show the director of WorldGranny debated with two or three other experts on the subject of international news.

- *Newsletter*

WorldGranny sends a newsletter out each two or three months a newsletter. There are 3000 subscribers in total.

- *Conferences*

In the past year World Granny has been actively attending many conferences. The main conferences attended are listed below:

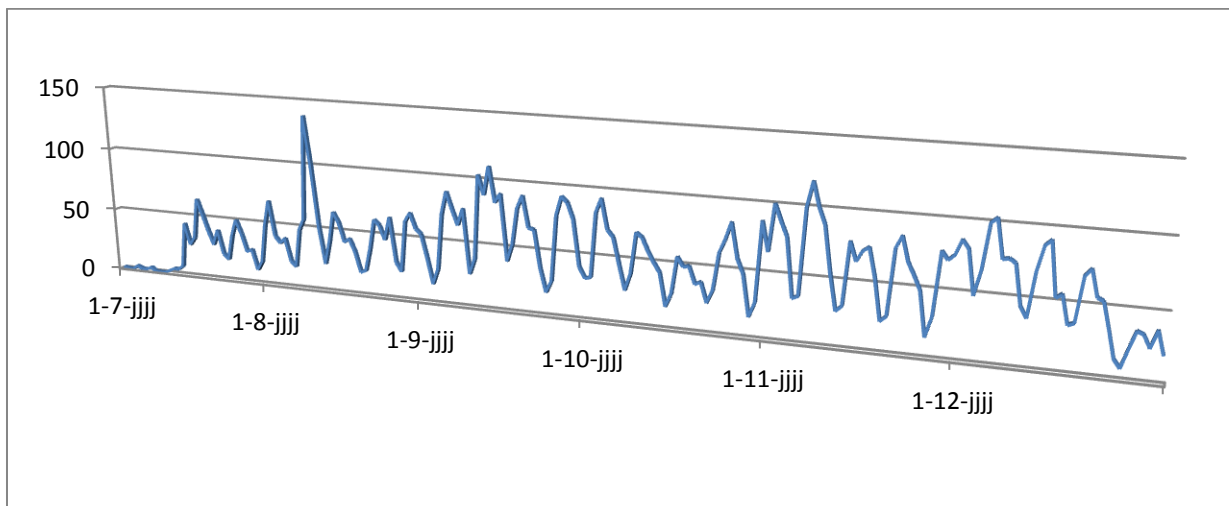
- WorldGranny presented at the Fundraising Conference in London (Age UK)
- Workshop and panel during the Microfinance conference on May 23 in London.
- Presentation at the Second European Research Conference in Groningen June
- TEA project launched at a conference in Vietnam
- Participation in World Entrepreneurship Forum Singapore, November
- Presentation on Microfinance Summit Valladolid, November
- Present at UN meeting on Rights of Older People in New York, August.

Social Media

World Granny has its own Facebook page. Two till four times a week updates are given on activities led by WorldGranny. WorldGranny also provided news articles or interesting facts about the elderly on its Facebook page.

Policy on media contacts

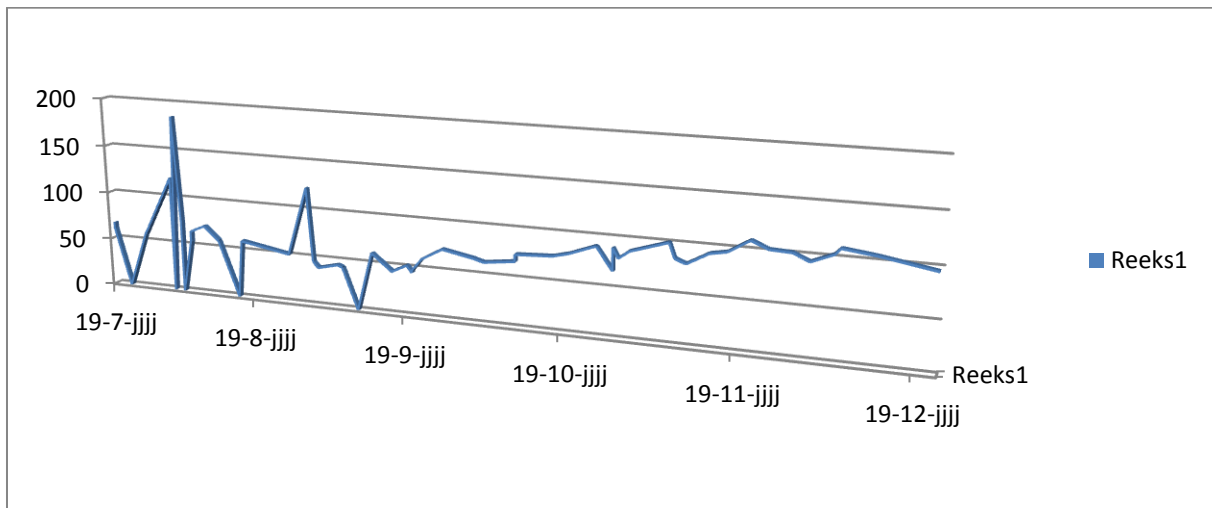
WorldGranny is an organization that strives to be as transparent as possible, also in its dealings with the media. WorldGranny encourages its employees to provide the media with interesting information concerning global aging. This has proven to be difficult. Therefore Worldgranny publishes articles on its website. Those articles had an influence on the number of visitors. Graph 1 shows the number of visitors over the last six months of 2011. The higher number of publications in the months of August and September explain why there were more visitors in those months, compared to the number of visits in October and December.



Graph 1

Impact of news items on Facebook

Having a Facebook profile is seen as an essential part of an effective social media strategy. Facebook provides WorldGranny with an easy way to upload information, news, and activities on our own page. Facebook as social media helps organizations collaborate, connect easily, and increase their network of volunteer and supporters. In 2011 the Facebook page of WorldGranny had 35 visitors per day. Graph 2 shows the number of visitors on the day that WorldGranny posted new items on the Facebook page. The average number of visitors on those days were 86.



Graph 2

5) Governance

Concerning its organisational and governance structure, WorldGranny adheres to the (non-binding) governance principles of the 'code Wijffels' and the (binding) guidelines that are set by the Dutch Charity Register (CBF). In 2009, WorldGranny obtained the official CBF certification. WorldGranny is also a member of Partos, the national platform for Dutch civil society organizations in the international development co-operation sector. Furthermore, WorldGranny adheres to our own Code of Conduct and to the ethical code of HelpAge International.

In 2010, WorldGranny shared in the receiving of a grant from the Ministry of Foreign Affairs (MFS II program) together with lead organization Medisch Comité Nederland-Vietnam (MCNV) and Global Initiative on Psychiatry (GIP) for a project called 'Transition in the East Alliance' (TEA) that will run from 2011 until 2014. By granting the application, the Dutch Ministry of Foreign Affairs acknowledged WorldGranny as an organization of sound and accountable organizational structure, adhering to the most important Dutch guidelines in the area of good governance.

The organization scheme from Chapter 1 can be helpful to gain an understanding of how governance at WorldGranny operates. The Board of WorldGranny is the highest body in the organization and in 2011 it consisted of nine independent non-executive members. The board was in a transitory phase. Three members left at the beginning of 2012.

Chair

Prof. dr. Pauline Meurs

Professor Health Management Erasmus University Rotterdam, Senator for Labour Party, Chair of ZonMW, Member Supervisory Board AMC (Academisch Medisch Centrum) Amsterdam, Member Board Health Insurance Fund, Board Member Forum.

Leen Meijaard

Managing Director, hoofd van de BlackRock's institutional business in Europa, Midden Oosten en Afrika (EMEA).

Secretary

Remco Hoeffnagel, MSc

Care expert Achmea Insurances

Yvonne Witter, MSc.

Gerontologist, advisor Aedes - ActiZ Knowledge Centre Living & Care

Freddy May MSc.

Economist, chair Network of Organisation of Older Migrants (NOOM)

Janine van der Vlist

Managing director of Alcatel-Lucent Nederland, Manager of the Year 2010

Jerry Blekkenhorst Ba.HM

Owner of a Party Centre and PR specialist

Alexander van de Kerkhof MSc.

Founder and director 50PlusBeurs and PlusProducties

Prof. Guus Boender

Professor ALM at Vrije Universiteit and founder/director Ortec Finance

Edward Snieder, RA

Partner KPMG & director KPMG Business Advisory Services, Boardmember of Patronaat, music centre.

The members are not attached to the organisation through any kind of salary or remuneration and are not involved in any project or assignment pertaining to the organisation either, with or without remuneration of any kind. This is one of the requirements of CBF. Board expenses are only made in case of a goodbye dinner. Tasks of the Board are divided between its President, the Secretary, the Treasurer, and four general members.

The names of the board members are displayed on our website. The board has delegated the direct responsibility of WorldGranny to its Director and founder, Caroline van Dullemen. The board serves as a control and advisory body for the organization and is ultimately responsible for all (financial) obligations and contracts. There are Board Regulations where the respective responsibilities are described and defined.

The board meets once or twice a year with the Director and Members of the Advisory Council to discuss strategy, objectives, and policies with regards to the economic, social, and environmental responsibilities of WorldGranny. Through these strategic meetings and the regular board meetings, the Board holds the Director accountable for the performance of WorldGranny. For example in 2010, the Board discussed and formally agreed to the five year strategic plan (2011-2015) for WorldGranny, its endeavors, and the Pension & Development Network. Preparing major applications for the MFS II subsidy of the TEA alliance and the EU subsidized program on Advocacy on Global Ageing, specifically sought the active involvement of Board members in decision making and governing the longer term interests. The Board sets the salary of the Director. This is done in alignment with civil servant scales set by the government (BBRA scales) and the salaries of other employees are also decided by the board using the same scales.

The Board can be supported by an Advisory Council. The Advisory council does not have legal status or decision-making power. Its only task is to provide assistance to WorldGranny based on their knowledge, expertise, and the (public) profile of their members. The names of WorldGranny's Advisory Board members can be found on our annual report website (under 'Welcome to WorldGranny') and on the general WorldGranny website.

The Pension & Development Network has a separate steering committee. During the year 2011, the committee consisted of Jacques van der Horst (MN Services), Guus Boender (Ortec Finance), Aaltje de Roos (Ministry of Foreign Affairs), Rene Blijlevens (Association of Insurers), Hasko van Dalen (former NN), Henk Hermsen (Railway Pension Fund), Caroline van Dulleman (WorldGranny), and Boudewijn Sterk/Jansje van Middendorp (WorldGranny).

In 2011, WorldGranny made an effort to professionalize its organisation and broaden its ambition. Therefore, new board members with a more managerial profile and access to larger networks were sought. The organization streamlined its operations by introducing a financial administrative manual, key performance indicators for the staff members, and regular meetings with stakeholders, in particular the partners in the TEA-program – steered by an Alliance-board – and in the EU-program – regular Skype meeting with the German, Polish, Lithuanian partners.

6) Human Rights

The main goal of the Stichting WorldGranny is to achieve lasting improvement in the physical, social and financial lives of older persons. WorldGranny empowers older women and men by assisting them in getting access to services, supporting pension schemes and engaging in research and advocacy. Human rights are an indispensable part in guaranteeing an adequate level in social, physical and financial aspects of the lives of older persons. It must be noted that although older people are more and more acknowledged as a vulnerable group, they are generally not recognized as a specific target group under international human rights law.

Older people still fail to benefit from the stipulations agreed in the Universal Declaration of Human Rights. The Universal Declaration of Human rights recognizes the inherent dignity and the equal and inalienable rights of all members of the human family as the foundation of freedom, justice and peace in the world. Older persons fall of course within the ambit of all human beings, but are not recognized as a specific vulnerable group. An international agreement specially directed to older persons is the United Nations Principles for Older Persons of 1991. However this document does not have the status of a legally enforced right. A further specific instrument directed for older persons is the established UN Program on Ageing, which until now has not been incorporated into the key social development international agreements. The Madrid International Plan of Action on Ageing and the Political Declaration, which focus on older persons, was adopted at the Second World Assembly on Ageing in April 2002. This international plan marks a real turning point in how the world addresses the key challenge of "building a society for all ages".

WorldGranny funds projects that focus on the protection and fulfillment of older people's rights. Increased protection of older people's rights creates the conditions which enable them to contribute to their own development and that of those around them. Treating older people with respect and on an equal basis with younger people will enable them to lead dignified, secure lives, as equal members of society, as is their right. Human rights and development go hand in hand - respecting people's rights results in better development, where respect, dignity and having a say are recognized alongside material security as important to people's wellbeing. WorldGranny further contributes to human rights protection by taking part in the Open-Ended Working Group on Ageing which is based on the Madrid International Plan of Action on Ageing. Meetings take place in the United Nations Headquarters. It is a working-group which considers the existing international framework of the human rights of older persons and identifies possible gaps and how best to address them, including by considering, as appropriate, the feasibility of further instruments and measures.

7) Sustainability

As our mission focuses on achieving lasting improvements in the physical, social, and financial lives of the world's current and future older population, it adheres to the Brundtland's definition of sustainability (which states that "Humanity has the ability to make development sustainable - to ensure that it meets the needs of the present without compromising the ability of future generations to meet their needs"). When looking at WorldGranny from the perspective of care for "people, planet, and profit", we see that its mission is aimed at improving the sustainable position of people, which in the end also affects the position of planet and profit.

During 2011 WorldGranny contributed to the sustainability of people through projects that adhere to our mission. Older people form a very important pillar in the society of most developing countries because they provide support towards the livelihood of their families and communities. In the Netherlands, WorldGranny works to create awareness around the issues of older people in developing countries and raises funds for the support of its projects in these countries.

Besides the social activities described above, that form the basis of WorldGranny, we are also extremely concerned about the environmental impact of our work. Despite the fact that WorldGranny does not have an official environmental policy, the organization and its employees have a strong awareness regarding all kinds of environmentally friendly activities and promote the best practices in this field. For instance, everyday all employees come together for lunch, which is often vegetarian. While doing grocery shopping for lunch, WorldGranny employees try to buy products that are fair trade and organic.

Moreover, during 2011 WorldGranny made several important steps to become an even more environmentally responsible company. These steps included becoming a member of the Greenchoice energy supplier. Greenchoice provides energy that is more sustainable and environmentally friendly. Climate change is one of the most pressing environmental problems in the world caused by the ever increasing greenhouse gas emissions¹. As far as we are not an industrial company with an actual physical output, using energy from the green sustainable provider for our office is practically the only way we can try deal with this problem.

Environmental Performance Indicators

Materials

At WorldGranny we try to use only organic and environmentally friendly products, like cleaning materials and hand soap. We also try to buy fair-trade and organically produced products like coffee, sugar, and food for lunch. We use reusable grocery bags in order to cut back on using new plastic bags every day.

¹ From the website of Humanist Institute for Development Cooperation www.hivos.nl

Moreover, we try to reasonably consume paper and print only the necessarily documents, using double-sided and "two-on-a-page" printing.

Energy

Energy saved due to conservation and efficiency improvements	WorldGranny takes energy from a green-sustainable energy-provider. Employees try to limit the usage of electricity and heating as much as possible. In winter, employees dress warmly in order to keep the heating low. Moreover, during the breaks and after office hours, all personal computers, laptops, printers, scanners and copy machines are turned off to reduce the amount of CO2 released. In this way significant savings were achieved on heating bills and energy usage.
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Water

Most of water usage comes from the kitchen, restrooms, and drinking. All employees are concerned about water conservation and try to use it reasonably in their everyday activities, like washing dishes, etc.

Emissions, effluents, and waste

Total direct and indirect greenhouse gas emissions by weight	None of the employees or volunteers of WorldGranny uses a car to come to the office, in this way we reduce the amount of gas emissions and air pollution.
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As an office-based company we do not produce much waste or emissions but we are constantly trying to reduce our negative impact on the environment. For example, we recycle glass, plastic, paper, batteries, and cartridge toners.

Transport

Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	All employees and volunteers of WorldGranny come to the office by bicycle or public transport, none of them use a car. These initiatives help offset the negative impact of flying.
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8) Annual Report 2011

Balance sheet 31 December 2011

(After proposed profit appropriation)

	31 December 2011	31 December 2010
ASSETS		
Other debtors and accruals	€ 29.283	€ 52.777
Cash and cash equivalents	€ 434.156	€169.746
TOTAL ASSETS	€ 463.439	€ 222.524

	31 December 2011	31 December 2010
LIABILITIES		
Reserves and funds		
<i>Reserves</i>		
General reserve	€ 9.963	€ 32.857
Continuity reserve	€ 72.871	€ 61.925
<i>Funds</i>		
Appropriated fund	€ 250.889	€ 30.000
Total reserves and funds	€ 333.723	€ 124.782
Short term liabilities		
Project obligations	€ 45.804	€ 55.889
Other creditors and accruals	€ 83.912	€ 41.854
Total short term liabilities	€ 129.716	€ 97.743
TOTAL LIABILITIES	€ 463.439	€ 222.524

Statement of income & expense 2011

	2011 Actual	2011 Budget	2010 Actual
INCOME			
Income from own fundraising	€ 512.486	€ 495.750	€ 692.220
Income from government grants	€ 483.539	€ 380.000	€ 113.880
Interest and investment income	€ 4.545	€ -	€ 1.897
Other income	€ 6.235	€ 12.000	€ 9.353
TOTAL Income	€ 1.006.805	€ 887.750	€ 817.349
EXPENSE			
<i>Spent on the objectives</i>			
Care & Development	€ 474.236	€ 511.180	€ 259.097
Awareness	€ 73.873	€ 76.880	€ 21.609
Pension & Development	€ 185.288	€ 227.632	€ 446.705
<i>Total</i>	<i>€ 733.397</i>	<i>€ 815.692</i>	<i>€ 727.411</i>
<i>Fundraising expenses</i>			
Expenses from own fundraising	€ 11.973	€ 13.960	€ 25.545
Expenses third party fundraising	€ 2.395	€ 2.792	€ 2.322
Expenses obtaining government grants	€ -	€ -	€ 18.578
<i>Total</i>	<i>€ 14.368</i>	<i>€ 16.752</i>	<i>€ 46.446</i>
Management & administration	€ 50.099	€ 50.256	€ 46.206
TOTAL EXPENSE	€ 797.864	€ 882.700	€ 820.064
RESULT FOR THE YEAR	€ 208.941*	€ 5.050	€ -2.714

* During the period ended 2011, WorldGranny received appropriated funds in the amount of € 245,889, which needs to be spend on objectives from 2012 onwards. Consequently, WorldGranny had to add the total result for the year 2011 to the appropriated funds reserve. For an overview of the additions and withdrawals to and from the reserves we refer to page 8 of this financial statement.

Comparison of Income and Expenses for the Years ended December 31, 2011 and 2010

INCOME

Income from own fundraising. WorldGranny had € 512.486 in income from own fundraising during the year ended December 31, 2011 compared to € 692.220 during the year ended December 2010.

Income from government grants. WorldGranny had € 483.539 in income from government grants during the year ended December 31, 2011 compared to € 113.880 during the year ended December 2010. The increase was primarily due to the MFS II grant by the Ministry of Foreign Affairs as part of the TEA Alliance program. As a result of that, WorldGranny received € 311.763 during the year ended 2011.

Interest and Other Income. WorldGranny had € 4.545 and € 1.897 in interest income during the years ended December 31, 2011 and 2010 respectively. Other income decreased from € 9.353 during the year ended December 2010 to € 6.235 during the year ended December 2011. The decrease in other income was due to the fact that WorldGranny did not have any income from Staff activities and had no sales from merchandise during 2011, while it did generate such income during 2010.

EXPENSES

Spent on the objectives

Care & Development. During the year ended 2011, WorldGranny spent € 474.236 on the objective Care & Development compared to € 259.097 during the year ended 2010. The increase was primarily due to the start of the TEA program in 2011.

Awareness. During the year ended 2011, WorldGranny spent € 73.873 on the objective Awareness compared to € 21.609 on the same objective in 2010. The increase was primarily due to start of the EU-project Global Ageing in 2011.

Pension & Development. On the objective Pension & Development, WorldGranny spent € 185.288 during the year ended 2011, while it spent € 446.705 on Pension & Development in 2010. This decrease was due to a policy decision of the IFKO-board to spend less on social pension projects.

Fundraising expenses. Expenses from own fundraising amounted to € 11.973 during the year 2011, while WorldGranny incurred € 25.545 in own fundraising expenses during the year ended 2010. This decrease was due to the (time) investment in 2010 on submitting proposals to the EU.

In 2011, WorldGranny incurred € 2.395 in third party fundraising expenses compared to € 2.322 in such expenses in 2010.

WorldGranny incurred no expenses in obtaining government grants, while in 2010, it spent € 18.578 in obtaining the government grants. The reason why there were no expenses recorded for such fundraising activities in 2011 is because all of the activities and expenses involved with obtaining the government grants were incurred in 2010.

In 2010, the expenses for the fundraising were higher than average.

Management & Administration. During the year ended 2011, WorldGranny incurred € 50.099 in Management & Administration expenses compared to € 46.206 in Management & Administration expenses in 2010.

RATIO'S	2011 Actual	2011 Budget	2010 Actual
Spent on objectives / total expenses	92%	92%	89%
Spent on objectives / total income	73%	92%	89%
(Expenses/income) own fundraising	2%	3%	4%
(Expenses/income) government grants	0%	0%	16%

Appropriation of results	2011 Actual	2010 Actual
Surplus / - deficit	€ 208.941	€ -2.714
Addition to / - withdrawal from:		
General reserve	€ -22.894	€ -17.266
Continuity reserve	€ 10.946	€ -15.448
Appropriated fund	€ 220.889	€ 30.000
Total added / - withdrawn	€ 208.941	€ -2.714

Cash flow statement 2011

	2011 Actual	2010 Actual
<i>Cash flow from operational activities (A)</i>		
Result for the year	€ 208.941	€ -2.714
Change in current assets	€ 23.496	€ 45.778
Change in short term liabilities	€ 31.973	€ 13.133
<i>Total (A)</i>	<i>€ 264.410</i>	<i>€ 56.196</i>
<i>Cash flow from investment activities (B)</i>	<i>€ -</i>	<i>€ -</i>
<i>Cash flow from financing activities (C)</i>	<i>€ -</i>	<i>€ -</i>
<i>Change in cash and cash equivalents (A+B+C)</i>	<i>€ 264.410</i>	<i>€ 56.196</i>
Cash and cash equivalents per 1-1	€ 169.746	€ 113.550
Cash and cash equivalents per 31-12	€ 434.156	€ 169.746
<i>Change in cash and cash equivalents for the year:</i>	<i>€ 264.410</i>	<i>€ 56.196</i>

Notes to the balance sheet and the statement of income and expense

Accounting policies

General

Stichting WorldGranny was founded on 21 June 2004 and has its registered offices in Amsterdam. The annual accounts are arranged according to "Guideline 650 Fundraising Institutions" and, for the first year, are based on Sustainability Reporting Guidelines & NGO Sector Supplement of the Global Reporting Initiative (GRI). The objective of this directive is to provide insight into the costs of the organisation and expenditure of the resources in relation to the objective for which these funds were collected.

Reserves and Funds

Equity of WorldGranny is divided into reserves and funds. The reserves are appropriated by the Board, whereas the funds are appropriated by third parties. The reserves of WorldGranny consist of the general reserve and a continuity reserve. The board aims to keep the continuity reserve equal to the minimum of three months of the budgeted personnel, housing, office and general expenses for the following year. This minimum amounts to € 72.871 for 2011 (2010 € 61.925). The funds consist of appropriated funds on behalf of the objective, usually projects in the field.

Other assets and liabilities

This report is drawn up according to the principle of historical costs. Unless indicated otherwise, assets and liabilities have been admitted against nominal value. Provisions for doubtful debt are considered if deemed necessary for individual cases.

Foreign currency

Transactions in foreign currency are converted to euro at the exchange rate of the transaction date. At the end of the financial year all accounts receivable and liabilities in foreign currency are converted to euro on the basis of the exchange rate as per balance date. Exchange rate results have been admitted into the income statement.

Contributions, donations and grants

The income consists of donations, grants and other income which are ascribed to the financial year concerned. Donations are accounted for in the year in which these were attributed. Grants are accounted for in the year of receipt. Losses are taken into account if they originate in the financial year in question and as soon as these are anticipated.

Expenditures and our objectives

Based on Guideline 650, three main objectives can be distinguished within WorldGranny that are in line with our articles of association:

1. Care & Development
2. Awareness

3. Pension & Development

For more information on these objectives, refer to chapter 1 where our vision, mission and objectives are explained in further detail. WorldGranny has costs in support of these objectives. These costs are charged to the objectives based on the time spent on each objective per staff member.

Project obligations

Costs on behalf of our projects are directly attributed to these projects in the year in which the activities are performed. Attributed funds to local partners implementing these projects are accounted for as liabilities in the year of attribution.

Notes to the balance sheet

Other debtors and accruals

	2011 Actual	2010 Actual
HelpAge International	€ 13.150	€ 38.380
Accrued interest	€ 3.172	€ 1.897
IFKO	€ -	€ 3.500
Other debtors and accruals	€ 12.961	€ 9.000
<i>Total</i>	€ 29.283	€ 52.777

HelpAge International. The amount to receive from HelpAge International relates to a yearly fee that WorldGranny receives from HelpAge International as part of a partnership agreement that have been entered into. During the period of this partnership agreement, HelpAge will put in place a three year investment arrangement (2011-2013) of up to €150,000 to support the continued organisational development and strengthening of WorldGranny and in recognition of WorldGranny's role in facilitating resources for HelpAge's work. This will consist of annual transfers related to the amount of income generated and transferred by WorldGranny for HelpAge's work. Annual investments will be calculated on the basis of income received in the previous year and be linked to the type of income generated for HelpAge, i.e:

- 10:1 restricted funding. For every €10 secured by WorldGranny for HelpAge's work, HelpAge will count this as €1 for the subsequent year's investment calculation

Accrued Interest. In January 2012, WorldGranny received the amount of accrued interest as part of the balance of the funds that was held on the savings accounts during the year ended 2011.

Other debtors and accruals. The amount under other debtors and accruals relate to one gift from Les Génereux c.v. (€ 1.180) regarding the sales of Stroomopwaarts wine in 2011, of which WorldGranny receives € 1 for every bottle of wine sold and € 1.860, which is the remaining and not used part of a total amount of € 20.500, which was transferred to MCNV Vietnam as part of the TEA Alliance Agreement. Furthermore, the amount consists of € 674 in overpaid net salaries, which has been

corrected in January 2012 and the accruals of the office rent for January (€ 1.666) and sickness insurance 2012 for the WorldGranny employees (€ 7.581)

Cash and cash equivalents

	2011 Actual	2010 Actual
Cash	€ 381	€ -
Current account	€ 13.594	€ 14.835
Savings account	€ 420.181	€ 154.912
<i>Total</i>	€ 434.156	€ 169.746

The increase in Cash and cash equivalents is due to the MFSII grant (2011-2015), of which World Granny received € 311.763 for 2011. Since not all of the projects under TEA Alliance commenced in 2011, WorldGranny did not spend all the amount received under the agreement. WorldGranny reserved this earmarked income under appropriated funds in the balance sheet.

Reserves and funds

	General reserve	Continuity reserve	Appropriated funds	Total
1-1-2011	€ 32.857	€ 61.925	€ 30.000	€ 124.782
Additions	€ -	€ 10.946	€ 245.889	€ 256.835
Withdrawals	€ 22.894	€ -	€ 25.000	€ 47.894
31-12-2011	€ 9.963	€ 72.871	€ 250.889	€ 333.723

Appropriated funds

The addition to the appropriated fund in 2011 related to earmarked income under the TEA Alliance Agreement (MFSII) of € 164.389. An amount of € 18.000 from ING/Stg Goede Doelenfonds as well as an amount of € 13.500 from Dr. Hofstee Stichting was added to appropriated funds. Both amounts are for a HelpAge project in Mozambique that starts 2011/2012. Furthermore, an amount of € 50.000 received from the Ministry of Foreign Affairs is added to the appropriated funds. These funds have to be expended in 2012 on Pension and Development projects.

The withdrawal from the appropriated funds is a payment with respect to the 'hot boxes project' (Project B) in South Africa. The amount of € 25.000 was earlier received from Eureka Achmea Foundation in 2010

Continuity reserve

The board aims to keep the continuity reserve equal to the minimum of three months of the budgeted personnel, housing, office and general expenses for the following year. For this purpose WorldGranny added € 10.946 to the Continuity reserve.

Project obligations

	2011 Actual	2010 Actual
Project Bolivia	€ 6.200	€ 6.542
Community based project Laos	€ -	€ 7.860
Health insurance project by Kwa wazee, Tanzania	€ -	€ 2.500
Tusoobola older women's support group, Uganda	€ 3.000	€ 14.500
Dhan foundation	€ 20.000	€ 20.000
Older people's homes, Sri Lanka	€ -	€ 4.487
TEA - Sri Lanka	€ 5.052	€ -
TEA - Vietnam	€ 5.486	€ -
TEA - Laos	€ 2.024	€ -
TEA - Georgië	€ 2.021	€ -
TEA - Tajikistan	€ 2.021	€ -
<i>Total</i>	<i>€ 45.804</i>	<i>€ 55.889</i>

Dhan foundation: the funds were granted by Syntus/Achmea for a project in India with Dhan foundation. WorldGranny did not spent these funds in 2001 as it is currently waiting for the final business plan for the project. WorldGranny expects that the project will commence in 2012.

Other creditors and accruals

	2011 Actual	2010 Actual
Accrued audit expenses	€ 6.000	€ 3.333
Accrued expenses annual report	€ 5.000	€ 11.000
Wage taxes payable	€ 6.356	€ 6.273
Holiday payments	€ 4.343	€ 4.537
Amounts Payable	€ 38.076	€ -
Other	€ 24.137	€ 16.710
<i>Total</i>	<i>€ 83.912</i>	<i>€ 41.854</i>

Accrued audit expenses. In November 2011, WorldGranny engaged with BDO Audit & Assurance B.V. as it's independent certified accounting firm to conduct the audit of

the 2011 financial statements of WorldGranny. WorldGranny and BDO agreed upon a fee for this audit of € 6.000.

Accrued expenses annual report. Compared to last year, no additional expenses had to be accrued for the publication of the financial statements on WorldGranny's website, since the preparation for this was done last year.

Amounts payable. This amount was received twice from HelpAge International as part of the partnership agreement covering the 10% investment fee for the period 2010. This amount must be paid back to HelpAge.

Other. The amount payable ad. € 24.137 recorded under 'Other' can be divided as follows;

- Declarations payable in the amount of € 1.270 – these are in relation to EU Project expenses.
- Creditors payable in the amount of € 10.867 – these are creditors including office rent for January 2012 (€ 1.666) and the employee's sickness insurance 2012 (€ 7.581)
- Other accrued accounting expenses of € 2.000 – this is the fourth quarter expense for WorldGranny's administrator
- Other accrued expenses in the amount of € 10.000 – this is an accrual for the Pension Plan that WorldGranny has entered into for its employees. The invoice for 2011 will be retroactive as of May 2011. Therefore we accrued this amount to € 10.000.

Notes to the statement of income and expense

Income from own fundraising

	2011 Actual	2010 Actual
Internationaal Fonds Kwetsbare Ouderen (IFKO)	€ 110.000	€ 409.669
HelpAge International	€ 13.150	€ 38.380
HelpAge Deutschland	€ 44.546	€ -
Eureko Achmea capital fund	€ -	€ 92.820
Sponsor a Granny, Sponsor the Community	€ 16.637	€ 16.237
WorldGranny Community Program	€ 10.000	€ 10.000
Granny to Granny groups	€ 19.856	€ 2.039
Other donations	€ 273.297	€ 81.576
Pension & Development Network partners	€ 25.000	€ 41.500
<i>Total</i>	<i>€ 512.486</i>	<i>€ 692.220</i>

The relation with our donors is described in chapter 3, stakeholders. Some donors have agreed with WorldGranny to sponsor specific projects. More on this can be found in chapter 2 where our projects are described.

IFKO. IFKO a fund for vulnerable older people was founded by two pension institutions in 2004 just after the tsunami. For more information, see the IFKO website www.ifko.nl. Funding from IFKO decreased in 2011 because the original capital has come to an end.

HelpAge International. The income from HelpAge International has been disclosed under other debtors and accruals. WorldGranny will receive these funds as part of the Partnership Agreement during the course of 2012.

HelpAge Deutschland. The income from HelpAge Deutschland was received in connection with the EU-Project: Global Ageing. Together with four partnering organisations, WorldGranny received a EU grant to start the project and create awareness about Global Ageing. More information about the project can be found in Chapter 2 – Our Projects.

Eureko Achmea Capital Fund. During the year ended 2011, there were no funds received from Eureko Achmea Capital Fund, because the South Africa project had come to an end.

Sponsor a Granny, Support the Community (individuals and families) project, the WorldGranny Community program (institutional, older people's homes) and the Granny to Granny (G2G).

More information on the Sponsor a Granny, Support the Community (individuals and families) project, the WorldGranny Community program (institutional, older people's homes) and the Granny to Granny (G2G) groups can be found on the WorldGranny website www.worldgranny.nl.

The income in 2010 and 2011 of the G2G groups was raised by the Granny Groups from Amsterdam, Oegstgeest and Friesland.

Other Donations. The income under Other Donations is related to various contributions from funds, foundations, individuals and others. Among them, contributions were received from St. Carolusgelden (€ 114.140) and St. Werken aan Wonen (€ 50.000) which were donated for the PEFO project in Uganda, St. Mdw. Goede Doelenfonds – ING (€ 20.000), Dr. Hofstee Stichting (€ 15.000), Anton Jurgen (€ 8.000) and others.

Pension & Development Network Partners. The income of the P&DN is related to the contributions of Achmea Kosten Holding (€ 7.000), Aegon N.V. (€ 4.000), Delta Lloyd (€ 4.000), Ortec Finance (€ 2.500), the Dutch Association of Insurers (€ 2.500) and APG (€ 5.000).

Income from government grants

	2011 Actual	2010 Actual
Ministry of Foreign Affairs - TMF	€ 21.776	€ 21.777
Ministry of Foreign Affairs - MFS II	€ 311.763	€ -
Ministry of Foreign Affairs – P&DN	€ 150.000	€ 92.103
<i>Total</i>	<i>€ 483.539</i>	<i>€ 113.880</i>

Government grants with respect to:

- **TMF;** this is the final instalment on the MFS I grant (2006-2010)
- **MFS II;** this is the part for 2011. Under the TEA Alliance, WorldGranny was

granted by MCNV, the lead organisation of the alliance a total amount of approx. € 1.695.000 for the period 2011-2015.

- **P&DN;** WorldGranny received in 2011 an amount of € 150.000,- for the Pension & Development Network of which € 50.000,- was received as an advance for 2012.

Interest and investment income

WorldGranny does not have investments. The interest on the savings account amounted to € 4.545 (2010: € 1.897).

Other income

	2011 Actual	2010 Actual
Merchandise sales	€ -	€ 4.628
Staff activities	€ -	€ 2.305
Other income	€ 6.235	€ 2.420
<i>Total</i>	€ 6.235	€ 9.353

Other income is income from the sales of WorldGranny wine (together with Lindenhof and a label by Jeroen Krabbé, see www.stroomopwaarts.org).

Also € 4.487 was added to other income regarding the release of the Sri Lanka project expenses (Older People's Homes), which were accrued in last years' financial statements. According the final report 2010, the amount spent on the project was less than originally budgeted.

Costs spent on the objectives

WorldGranny spent 92% (€ 733.397) of total expenses on the objectives Care & Development, Pension & Development and Awareness. Refer to chapter 5 (follow the money) for an easy overview how money on the objectives was spent.

Of the 92%, 69% (€ 506.378) was paid directly to other organisations for projects on WorldGranny's objectives. Chapter 2 provides an overview on which projects the 69% was spent. The other 31% was spent on three types of expenses:

- Publicity and communication expense. (€ 28.272, 4% of total expenditure on objectives);
- personnel costs (€ 164.580, 22% of total expenditure on objectives) that were attributed to the objectives according to the time that was recorded by the personnel;
- Housing, office and general costs (€ 34.167, 5% of total expenditure on objectives) that were attributed according to the time that was written by the personnel;

In 2010, WorldGranny started writing time in an automated system. The recordings of how time was spent on the objectives

	Care	Awareness	Pension	Fundraising			Management & Administration
				Own	Third party	Government grants	
2011	0,38	0,20	0,25	0,05	0,01	-	0,11
2010	0,33	0,04	0,33	0,11	0,01	0,08	0,1

How our total expenses were spent on the objectives, on fundraising and on management & administration is disclosed in the table on the next page.

	Spent on the objectives			Spent on fundraising						
	Care & Development	Pension & Development	Awareness	Own fundraising	Actions third parties	Subsidies	Management & admin	Actual 2011	Budget 2011	Actual 2010
Program costs	€ 383.244	€ 117.380	€ 5.754	€ -	€ -	€ -	€ -	€ 506.378	€ 558.500	€ 549.362
Publicity & communications	€ -	€ 8.044	€ 20.229	€ -	€ -	€ -	€ -	€ 28.273	€ 45.000	€ 15.489
Personnel	€ 75.350	€ 49.572	€ 39.658	€ 9.914	€ 1.983	€ -	€ 21.812	€ 198.289	€ 224.000	€ 200.741
Housing	€ 6.466	€ 4.254	€ 3.403	€ 851	€ 170	€ -	€ 1.872	€ 17.016	€ 15.000	€ 13.686
Office and general	€ 9.176	€ 6.038	€ 4.829	€ 1.208	€ 242	€ -	€ 26.415	€ 47.908	€ 40.200	€ 40.786
Total	€ 474.236	€ 185.288	€ 73.873	€ 11.973	€ 2.395	€ -	€ 50.099	€ 797.864	€ 882.700	€ 820.064

Expenditure on fundraising

According to RJ650, WorldGranny distinguishes three types of fundraising expenditure: 'own fundraising', third party fundraising (fundraising by third parties, such as the postal code lottery) and expenditure made to obtain government grants. All expenditure on fundraising is attributed based on our time writing system and consists of personnel time, housing and general costs.

	2011	2010	2009	2008
Costs own fundraising	€ 11.973	€ 25.545	€ 4.123	€ 8.481
Income own fundraising	€ 512.486	€ 689.720	€ 751.135	€ 859.005
Ratio	2%	4%	1%	1%

The CBF operates at a standard of maximum 25%. In this light, and compared to other organisations, the costs of own fundraising at WorldGranny are very low.

	2011	2010	2009	2008
Costs obtaining government grants	€ 0	€ 18.578	€ 2.749	€ 8.481
Income from government grants	€ 483.539	€ 113.880	€ 154.585	€ 81.115
Ratio	0%	16%	2%	10%

In 2010 the costs of obtaining government grants were high in relation to the income from government grants because personnel invested a lot of time in 2010 to obtain a grant from the government for the period 2011-2015.

Office and general costs

	2011 Actual	2010 Actual
Telephone	€ 786	€ 998
Postage & stamps	€ 134	€ 124
Computer maintenance	€ 2.309	€ 458
Stationary	€ 467	€ 773
General travel (not related to projects)	€ 1.336	€ 397
Food, lunch	€ 1.388	€ 1.182
Contributions and subscriptions	€ 2.550	€ 2.146
Legal Expenses	€ -	€ 260
Banking costs	€ 1.108	€ 693
Representation costs	€ 621	€ 709
Board expenses	€ 81	€ 115
Non-collectable VAT	€ 9.740	€ 5.517
Other office & general cost	€ 3.629	€ 4.429
<i>Total</i>	<i>€ 24.150</i>	<i>€ 17.802</i>

Housing costs

	2011 Actual	2010 Actual
Housing costs	€ 13.155	€ 12.391
Energy Expenses	€ 2.790	€ 1.089
Cleaning Expenses	€ 1.070	€ 207
<i>Total</i>	<i>€ 17.016</i>	<i>€ 13.686</i>

WorldGranny moved offices in September 2010. The rent increased slightly, but is substantially sponsored by the Quakers Amsterdam (our new landlord).

On August 1, 2011, WorldGranny entered into a renewed rental agreement with Quakers Amsterdam. The rental agreement is for a term of three years, ending July 31, 2014, after which the agreement will automatically be extended for one year till July 31, 2015. Current and future housing and energy expenses are as follows:

	1-8-2011	1-8-2012	1-8-2013	1-8-2014	1-8-2015
Office rent *	€ 16.032	€ 17.532	€ 19.032	€ 20.532	€ 22.032
Energy*	€ 3.960	€ 3.960	€ 3.960	€ 3.960	€ 3.960
Total	€ 19.992	€ 21.492	€ 22.992	€ 24.492	€ 25.992

* Annually

Personnel expenses

Salary	2011 Actual	2010 Actual
Gross salary (including holiday allowance)	€ 161.723	€ 164.544
Social taxes and social security payments	€ 25.807	€ 28.924
Travel expenses	€ 6.792	€ 4.484
<i>Total</i>	€ 194.322	€ 197.952

Other personnel expenses	2011 Actual	2010 Actual
Insurance costs personnel	€ 1.973	€ 586
Costs internships	€ 710	€ 1.502
Training expenses	€ 1.284	€ 700
<i>Total</i>	€ 3.967	€ 2.788

During 2011 WorldGranny employed 8 people, of which two ended their contracts during the year and one started her contract during the year. Together these 8 people counted as 4,8 FTE (2010: 5,2).

As of May 2011, WorldGranny has entered into a Pension Plan for its employees. The amount of the Gross Salary includes € 10.000 in employees' pension plan expenses.

The salary of the director amounted to € 39.939 (2010:€ 39.745), significantly under the maximum level of the 'code Wijffels'.

Management & Administration expense

	2011 Actual	2010 Actual
Administration costs	€ 6.826	€ 8.650
Advisory Costs	€ 5.933	€ -
Preparation of annual report	€ 5.000	€ 11.000
Audit expenses	€ 6.000	€ 3.333
<i>Total</i>	€ 23.759	€ 22.983

The Advisory costs are paid to MCNV with respect to the advice given for obtaining the MFS II grant for the TEA Alliance.

Audit opinion

[te verkrijgen van BDO Audit & Assurance B.V.]

9) Our vision for 2012

Explanation about the desired results in 2012

2012 will be the year of growth. This ambitious plan requires an up scaling of funds, programs and staff. Having our strategic plans in place, our core funding secured for another two years, we will be guided by the slogan: *Think big, do good and reach out!* A list of goals are set up for 2012.

1. We aim to reach out to 100.000 older people via HelpAge programs & partners TEA with care and microfinance programs.
2. We aim to reach out to 100.000 future older people, clients of NGO/MFI's with micro pension programs.
3. We aim to reach out to 100.000 people worldwide to make them aware of the challenges of global aging.
4. We want to raise at least 1 million Euro in order to reach our goals.

1. Aim to reach out to 100.000 older people

In 2012 WorldGranny aims to reach out to 100.000 older people through HelpAge Programs & Partners TEA with care and microfinance programs. An external influence on this goal might be a growing financial crisis which could result in less finance and less possibilities for the developing countries to create a successful microfinance program for elderly. An internal influence on this goal is the fact that WorldGranny is successfully growing and therefore ambitious goals are the next level. Our network is also growing which results in more possibilities and projects.

2. Aim to reach out to 100.000 future older people

In 2012 WorldGranny aims to reach out to 100.000 future older people, clients of NGO/MFI's with micro pension programs. The goal is to reach out to younger people, making them aware of the existence of micro pensions and the possibility to save up for their own old day. Internal developments are that WorldGranny finds it hard to reach out to the future older people. Informing them about the existence of micro pensions is one step, a next step is that they actually want to save up their money.

3. Aim to reach out to 100.000 people worldwide to create awareness

In 2012 WorldGranny aims to reach out to 100.000 people worldwide to make them aware about the challenges of global ageing. WorldGranny is involved in a global ageing awareness campaign to raise public awareness in Europe to the challenges of global ageing, focusing on the problems in Southern Africa (Malawi, South Africa and Uganda). Educational and cultural programs are scheduled to emphasize the importance of social security systems and to promote transnational collaborations of the young and the old. External development which can cause problems are that a lot of people are not interested in this particular subject. Global ageing is a fact but for most people it is a vague concept. Internal developments are that WorldGranny finds it hard to reach students and elderly people, especially for the events organized.

4. Raise 1 million Euro

In 2012 WorldGranny hopes to raise 1 million Euro in order to reach our goals. This amount of money is necessary in order for WorldGranny to Grow. External developments are that WorldGranny is depended on big funds. When fundraising for big funds fails, it is hard to fill up the gap. Another influence is that the Dutch government will change the amount of funding to Dutch NGOs. This could be a serious threat to WorldGranny.

10) Swot Analysis Report

SWOT Chart

Internal	
Strengths	Weaknesses
<ol style="list-style-type: none"> 1. A lot of people worked on this report (so it was checked a couple of times) 2. The report is checked by professional accountants for the finishing touch. 3. Before writing the report, we checked the guidelines of the CBF en de TransparantPrijs. 	<ol style="list-style-type: none"> 1. Cohesion of the report 2. Sometimes it was hard to find certain specific information
External	
Opportunities	Threats
<ol style="list-style-type: none"> 1. To create a monitor system for every project to have more information about the impact. 2. Create an evaluation system on the website in format of a questionnaire to get more guidelines. 	<ol style="list-style-type: none"> 1. That we are categorized in the category of large fundraising organizations.

SWOT Explanation

Strengths

1. *A lot of people worked on the report*

A lot of different members of the staff were working on this Annual Report of 2012. This can be considered as strength, while different views were integrated in the final draft. The report was checked a lot of times between the staff. By means of gatherings staff members could point out weaknesses of the report and strengths which resulted in a final draft where everyone was satisfied with.

2. *Checked by professional accountants*

For the finishing touch the report was checked by professional accountants who looked at the financial statement of 2011 as well as the budget established for 2012 and further.

3. *Guidelines of CBF & TransparantPrijs were followed.*

The report of the TransparantPrijs 2010 was followed to improve the annual report. The guidelines were very helpful to create a clear and logical end product.

Weaknesses

1. *Cohesion of the report*

A lot of people checked the report, sometimes the cohesion was not so smooth. This point can therefore be considered a strength as at the same time a weakness. The overview of the final

2. *Specific information hard to find*

Some criteria of the guidelines of the TransparantPrijs were hard to find on the server of WorldGranny and needed to be established only for the purpose of the annual report. This both a challenge as a weakness while it costs a lot of time and effort but can be considered as challenging

Opportunities

1. *Introduction of a monitor system for projects*

It should be a formal procedure to write and exercise a monitor system for the projects of WorldGranny. By making such a report for every project, it is then completely clear what the impact of the project was, and if the goals made were met or satisfied with the required information. The introduction of such a procedure would be a great help for the next annual report.

2. *Evaluation questionnaire for the report*

An opportunity for WorldGranny is to introduce on the website an evaluation questionnaire for the report. Readers of the annual report can then fill in their comments, possible improvements and can give a score to the final report. Next year we can take the results of this questionnaire into account to create an even better report.

Threats

1. *Categorized in the category of large fundraising organizations*

It can be considered to be a threat that WorldGranny falls under the category of large fundraising organization. WorldGranny is still small although 2012 should be the year of growth for WorldGranny. To compete with enormous fundraising organizations is a challenge and at the same time a threat while it is hard to compete with such organizations for the TransparantPrijs.

Communication worth of the report

For the finishing touch the report was checked by professional accountants who looked at the financial statement of 2011 as well as the budget established for 2012 and further. The Annual Report of 2010 has been checked by CBF and the TransparantPrijs. The guidelines of this report were used to form the new report. By competing in the TransparantPrijs Challenge we get the opportunity to improve the next reports.