

**WorldGranny**

*toekomst voor  
generaties*

# Annual report 2015

## ENTREPRENEURIAL GRANNIES



VOOR WAARMERKINGSDOELEINDEN  
BDO Audit & Assurance B.V.

datum 10 OKT 2016

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## List of abbreviations

**A**

**ANBI** **Algemeen Nut Beogende Instellingen**  
(Charitable Organization)

**C**

**CBF** **Central Bureau for Fundraising**

**G**

**G2G** **Grannies to Grannies**  
**GIP** **Global Initiative on Psychiatry**

**K**

**KvK** **Chamber of Commerce**

**M**

**MCNV** **Medical Committee Netherlands-Vietnam**  
**MDG** **Millennium Development Goals**  
**MFI** **Micro Finance Institutes**  
**MO** **Societal Organizations**

**N**

**NGO** **Non-Governmental Organization**

**O**

**OESO** **Organization for Economic Collaboration  
And Development**

**T**

**TEA** **Transition in the East Alliance**

**V**

**VWU** **Vietnamese Woman's Union**

## Entrepreneurial Grannies

Together with partners, WorldGranny has been striving hard to achieve its objective: "enhancing older people self-reliance, and supporting them to keep playing an active role in society." WorldGranny supports seniors in creating independence, eradicating poverty, the retaining of health, and the pursuing of their human rights.

In the Transition in East Alliance (TEA) alliance WorldGranny closely co-operated with MCNV and Global Initiative on Psychiatry to support marginalized communities in five countries in transition – Laos, Georgia, Tajikistan, Sri Lanka and Vietnam. This is a five years program and in 2015 each of the projects in these countries brought forward a number of interesting achievements such as better access to health care, a stronger civil society and more financial inclusion for older people. The TEA-program has reached the goals in 2015.

Apart from the TEA project as a means to improve older people's lives, the Dutch Grannies2Grannies groups did a wonderful job in raising funds for another 8 houses for the grannies and their grandchildren in Uganda. This means that in the past 5 years we have been able to build 146 houses for the grannies who are raising their grandchildren because the parents passed away as a result of HIV/aids.

We continued working on the project Knitting Social Fabric, the program with entrepreneurial older women in Lima Peru who knit accessories and interior products developed by young Dutch designers. The women started to knit beautiful throws, designed by Yumeko, the first social business in sustainable ecological sleeping products.

In 2015, we also launched our new label ByWorldGranny. We are slowly moving on towards a social enterprise selling fair trade hand knitted products to Dutch and Belgium companies. Until now, we have clients including Yumeko, Coco-mat, Handmade by Kloe etc. In general, we can say that 2015 has been an interesting and in a sense a transitional year. The prospect is to open a WorldGranny Social Enterprise next to the foundation in 2016 in order to better facilitate the knitting groups in Peru.

We also continued participating in the EU-project with another 6 HelpAge partners. On 17 September 2015, we were able to present the Global Age Watch Index to Saskia Szarafinski, the deputy mayor of Middelburg.

With the assistance of many friends and partners, especially those from the HelpAge International Network, WorldGranny have been able to support older people and their families. With this, WorldGranny also invested in the younger generation in order to realize a "future for generations".

Caroline van Dullemen

Director

Pauline Meurs

Chair of the Board

[www.WorldGranny.nl](http://www.WorldGranny.nl)

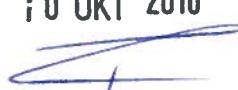
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# 1. Vision, Mission and Strategy

WorldGranny

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WorldGranny is a non-profit organization that **strives towards the self-reliance and empowerment of older people (women in particular), and the alleviation of old age poverty.** WorldGranny is from its very beginning partner of HelpAge International and has close alliances with various partner organizations within the network.

In the Netherlands, WorldGranny is **building awareness of the situation of older people worldwide** by giving lectures, by working with students and keeping up to speed with social media. By raising funds, WorldGranny has obtained financial contributions that are being used for the improvement of the living situation of seniors and their families in Asia, Latin America and Africa.

WorldGranny together with her local partner organizations is active in 8 countries on 4 continents. The projects that range from health, housing, pension planning/financial literacy to awareness campaigns. WorldGranny contributes to the realization of a sustainable improvement in the physical, social, and financial situation of seniors worldwide. WorldGranny helps older people claim their rights, counter discrimination and (extreme) poverty, and offers them access to a worthy, safe, healthy, and active life. WorldGranny in 2015 has three trajectories through which older people's situations are being improved structurally Care & Income generating, the TEA-program, and Building awareness.



Worldwide, the group of frail seniors is growing vastly. Currently, one in ten people is older than sixty. In 2050, this number will have doubled, and 80 percent of these seniors will be living in developing countries.

Often people in the West have a romanticized idea of the life of older people in Africa, Latin-America, and Asia, filled with love and respect. However, reality often proves otherwise. Economically, most old people have difficulties working in old age because of health problems. Only for one in five people a pension is available. In the Aids/HIV ridden areas older people are even more vulnerable. They are often left with grandchildren whose parents have died as a result of HIV/AIDS or violent conflicts. Without support, not only they will face serious problems, but their grandchildren as well.



**WorldGranny** shares the vision, mission, and strategy of HelpAge International.

### Vision:

Seniors worldwide should be able to lead a worthy, active, healthy, and safe life. This enables them to play an important social, economic, and societal role. For themselves and the future generations.

### Mission & Strategy:

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WorldGranny assists older people to stay self-reliant, and to keep playing an active role in society. WorldGranny mobilizes the power of seniors, international and local aid agencies, donors and pension funds. She builds the capacity of partner organizations worldwide; partner organizations that work for and with older people. Together with these organizations, WorldGranny secures an income and access to health care. WorldGranny and partners are working on the awareness raising of the impact of worldwide ageing.

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## 2. Transition in the East Alliance

### Organization and Objective

The Transition in the East Alliance (TEA) is a cooperation between the Medical Committee Netherlands – Vietnam (MCNV), the Global Initiative on Psychiatry (GIP) and WorldGranny (GP). The TEA program is direct at communities in five countries (Georgia, Laos, Tadzhikistan, Sri Lanka, and Vietnam). Special attention is given to those groups that are often forgotten: older people, people with a handicap and/or psychological problems, ethnic minorities, and the poor.

The budgeted costs of the total TEA program executed by three organizations are € 8,095,771 spread over five years for these five countries. The overall aim is to encourage people to become self-reliant. By the end of the program in 2015 and beyond, they should be able to stand up for themselves, and the government should have noticed them.

In the TEA program, the following goals have been set for the five countries which for WrldGranny the focus laid on older women and men:

1. Enforcing the capacities of civil society
2. Access to financing
3. Access to health care

### Capacity building

The goal in this field is to improve the organizational capacities of the partaking NGO's and societal organizations (SO's) in Georgia, Laos, Sri Lanka, Tadzhikistan and Vietnam. When the capacity of an organization is growing, it becomes easier to work on the other two areas; Finance and Health.

### Access to finance and healthcare

To improve the income of the older, the aim was to organize income-generating activities, on collective and individual levels. One of these activities is to provide loans for setting up businesses. Loans are not just given to everyone; the civil society organizations are responsible for the management of the funds. They were offered several trainings to be able manage this as best as possible.

### What happened in 2015?

#### The TEA Program

The TEA aims to improve the position of different groups of marginalized persons in Georgia, Lao PDR, Sri Lanka, Tajikistan and Vietnam. The focus lies on people living with disabilities, recipients of mental health services, ethnic minorities, rural population, internally displaced persons and older people.

The TEA program works on several principles: First is the approach of inclusivity. TEA works on the principle that nobody should be left behind in the development of their country. Second principle is the comprehensiveness of the approach. Marginalized groups need different types of support to succeed. People may need health support for their mental or physical disability, but they also need a livelihood for economic independence and social inclusion. Third is the principle of learning. TEA helps people and organizations to influence the social reality around them and speak up for themselves to secure better services and living conditions. The common mission for all the TEA partners involved is the empowerment of people irrespective of age, gender, social economic status, mental or physical health, location or ethnicity.

The theory of change of TEA is based on a constructive approach for improved service delivery by Community Based Organizations and Non-Governmental Organizations in close cooperation with government bodies which also serves as the basis for the lobbying and advocacy for better services as well as a greater voice for marginalized groups in the five countries. TEA also aims to improve the willingness by the government to listen and to consult citizens involved in policies or served by institutions (health, social and microfinance).

#### **TEA Program in Sri Lanka**

The older women and men, persons with special needs, recipients of mental health services and the very poor are the target group of marginalized in Sri Lanka for purposes of the TEA program.

In Sri Lanka the TEA project began in 2011 and continued until the end of 2015. During this period the TEA Country Coordinating and Facilitating Office Lanka Jathika Sarvodaya Shramadana Sangamaya (Inc.) worked with the senior partner HelpAge and Senior Citizens Committees (SCC) to reach the target groups of the older persons in the North Central Province; with the senior partner Suwasetha through SCCs for the persons with special needs in the western and southern province; and through the Sarvodaya District Centre in the North through women's organisations for the recipients of mental health services in the northern province. These community based organisations selected were organisations that were working within the villages. By the end of 2015 there have been a total of 11 groups set up with 25 – 30 individuals per group.

There are only a handful of social insurance programs in Sri Lanka, which provide protection and welfare for the marginalized groups. These programs are not adequate to reach majority of the marginalized groups in the remote corners in the country. In this context, the bottom up approach of Tea interventions can be seen as a novel strategy capable of providing livelihood support and health care for the marginalized groups who live in the remote areas in Sri Lanka. The model of TEA interventions can be extended to other areas to thereby providing benefit to marginalized groups in those areas.



### Main conclusions

TEA program consists of relevant interventions in all five countries. The introduction of new or improved interventions was relevant in the wider context of closing the gap between marginalized groups and non-marginalized groups. The legal or experienced limitations to civil society development in each of the five countries have meant that coordinating partners had to be flexible in the design of their interventions.

The country evaluation reports overall conclude that the outcome targets for the result areas as defined in the monitoring protocol have been reached or are likely to be reached within the time span of the TEA program, leading to conclude that a basis for outcome and impact has been laid. In some cases more beneficiaries than originally envisaged have been included in TEA program. A wider scope of TEA activities may also result from the work with authorities on policies, health and social infrastructure or curriculum work.

The effectiveness of the interventions has been difficult to determine at this stage but early indications are positive. The combination of grants or credits and technical assistance has in general led to successful implementation of the various micro projects or community credit schemes. For result area 3 the direct improvement in services in health and access to services can be attributed to the interventions organized by the TEA program. Specifically where new services or the establishment of new health centers are in place thanks to TEA, it can be attributed to TEA. Similarly, the improved collaboration with government institutions has contributed to the effectiveness of the health-related interventions.

The efficiency of TEA should be seen first of all in the context of the design of the governance and implementation structure. Many countries, local NGOs and CBOs and different stakeholders have been included. The harmonious and hands on cooperation between all partners, in many cases with long country experience, contributed to on time delivery and many times also under budget. Underspending in the early years compared to budget occurred because of insufficient insight in the exact roll out of activities in 2011 when the budget was formally approved. The local coordinators have worked well overall and demonstrated high degrees of commitment to the cause and to the activities. The holistic approach of combining organizational strengthening with service delivery has probably added to the avoidance of major delays, technical failures or misunderstandings.

The sustainability of TEA activities should first and foremost be seen in the degree of being embedded in government policies or service delivery practice, taking into account the strong presence of government in many areas of society. In some cases closer cooperation with microfinance institutions in the future might lead to more inclusive finance practices leading to better and more finance for marginalized groups. The self-empowered communities in many instances will also be able to continue to implement livelihood activities. The revolving nature of the credit schemes of the communities will depend on sustained attention for management, transparency and record keeping practices as well as continued outside monitoring with linkages to formal micro finance institutions. A government induced grant culture tolerating low repayment rates may affect the repayment TEA funds in some

instances. As said in all cases the sustainability of the interventions can only be measured after the TEA program has ended, preferably one year or two years later in time.

The following learnings were identified

Informal delivery of inclusive finance should be embedded in a larger structure, either as part of a microfinance association or a Women's union/ other credit union. This may provide a better basis for the continuity of the funds, proper governance and transparency in operations.

Advocacy for more inclusive finance products for marginalized communities should be based on demonstrating best practices for each target group. Case studies and promotional videos as well as speaking points for advocacy to policy makers should be prepared as part of the last implementation year of TEA (2015).

The TEA program has improved access to health services for marginalized communities in various pilot projects and has advocated for better policies and services to the health authorities in the various countries. The approach has been based on strengthening the primary health care provision as well as attention to access to and improve the quality of district level healthcare.

The TEA program has shown that advocacy for better policies for marginalized people can work well when close cooperation between CSOs and authorities can be demonstrated. Authorities can coordinate a sustainable approach for improved health services on a district or national scale based on pilot projects implemented by CSOs.

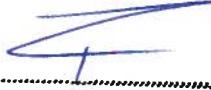
A proper and functioning referral system from village or community-based health care is essential. Linkages with the district health care system are needed even when the primary focus is on improving community-based health services.

With regard to the assistance for older people livelihood development and social inclusion are as important as the provision of health care services. The proceeds of livelihood projects should flow to the most vulnerable community members to build cohesion and solidarity within a community of older people.

The roll out of curricula for training of health care workers is an important method to scale up a program. The limited number of beneficiaries within the various pilot projects within TEA is justified when these pilots are used to demonstrate the effectiveness of a new approach valid to all members of the chosen target group.

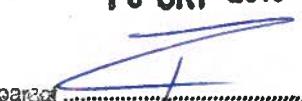
Since the TEA program is in the last year of implementation discussions were held on future fundraising to continue the work for marginalized communities. The following recommendations were made:

The chances to attract funding with private philanthropies or other non-governmental donors can be improved when a calculation on the cost per beneficiary and the estimates for wider impact outside the pilot group are included. This is often just as important as describing the relevance and impact of the program. TEA carries various elements for a scalable approach. At this moment data on costs and



expected outreach are not yet available. They should be collected to determine the total potential scale for the immediate future (2015-2017).

Case studies, promotional videos and toolkits should be prepared to serve as building blocks for fundraising proposals. In particular the data and other findings of the country evaluation reports may be used to demonstrate effective approaches to improve the position of different groups of marginalized older people in various countries.



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### 3. Care and Development

The Care & Development program is aimed at today's marginalized seniors. WorldGranny wants to reach a permanent improvement in the physical and social life of these older people.

#### Peru

"Knitting Social Fabric is innovative, social and fashionable! Working with innovative and creative designers, using the best quality of fabrics and the love of the grannies all combined in one". This is the way we marketed the program in 2014 and 2015. This year, we finally launched our own label – ByWorldGranny. At this moment, our products such as the WorldGranny bag and WorldGranny animal all have our label with "ByWorldGranny" on it.

We have been developing new products and new combinations using only natural materials. Our interior design product-line for Coco-Mat and Handmade by Kloe include: scarves, blankets, pillow covers, bottle covers, coasters, and vase covers amongst others. We only use 100% cotton and Alpaca and Merino wool of the best quality. Our products are designed by young Dutch and Peruvian designers who made sure to make of each item a piece of art!



The knitters in Peru not only worked hard on their product, but also put a lot of energy into organizing their own association. They have developed a new name, called "Sumaq Maki", which literally means the Golden Hands. The group is coached by our colleague, psychologist / coordinator Janet Salas Villavicencio. We put 12% of the revenue side as admin costs in Peru in which storage and quality is included. We see the future lead by the slogan:

*Natural material, Experience hands, Dutch Design!*

The social aspect of the group is the most important, but in terms of sustainability, the commercial aspects are also of importance. The program has a double focus. We aim to open up the markets in Europe, which means there has to be knowledge of exporting. Our first productline at Coco-Mat has been launched successfully in 2014. Another new client came from Belgium, By Kloe, a company that

sells luxurious handmade comfy winter goodies in 100% Baby Alpaca Yarn. Handmade by kloe is created by Chloe Mattieu and she has also travelled to Peru. Her brand started out as a melancholic pastime a few years ago, soon evolved into a passion. Since entrepreneurial butterflies swirl through her veins, this passion quickly evolved into an ambition. She started cooperating with WorldGranny since March 2015. She emphasized that being raised with the idea that you have to pursue perfection in quality and everything you do, she didn't just want to make knitwear that you can find everywhere. She wanted something unique. Therefore, Chloe searched to find the best kind of wool there is and fell in love with the alpacas from Peru. The wool they produce is truly one of the world's most beautiful, luxurious, strongest and nicest wool types. As for the alpacas, they are so incredibly adorable; one cannot but fall in love with them.

The social knitting group has given older people the opportunities to get together in a social setting to create products. This group approach, and with the help with Janet Salas Villavicencio as coordinator/ psychologist has helped create a sense of unity in the community, which is the ultimate goal of the care and development program. The future goal for this project is to do more research on the specific influence of the group on the individual wellbeing of the women.

## Care projects in Africa

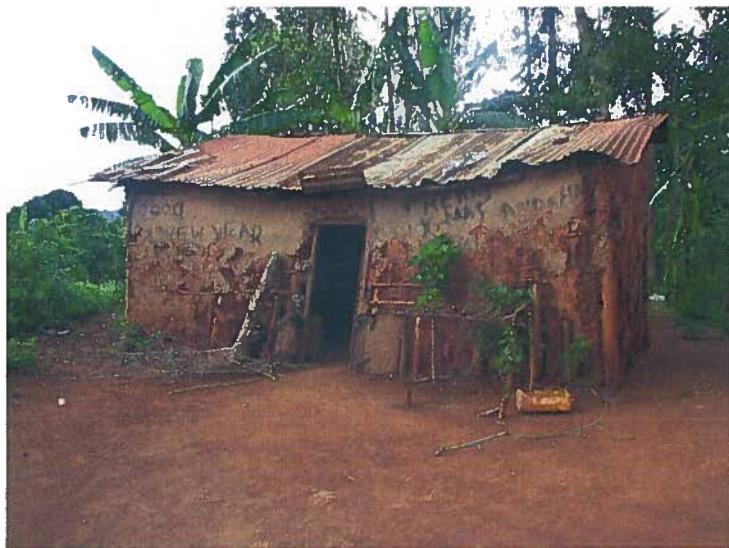
### Uganda

Also this year we were able to support the "Housing for poor rural older people" in Jinja, Uganda. Over the last 5 years we have been able to build **146 houses for the older caregivers**. The grannies live often with several grandchildren. Because they have better houses, the grannies are in better condition and the children have better opportunities to do their schoolwork when it is raining. The **Phoebe Education Fund for Orphans & vulnerable children (PEFO)** is a legally registered (Reg No.S.5914/5611) Local Non Government Organization founded in 2003 by three brothers. The organisation is a non-denominational at the point of service provision, and without political affiliations. Their main vision is to create A society where older persons, OVCs and their caregivers have high self-esteem and are resourceful to themselves and their communities. (Pefo, 2015)

PEFO , the partner organization of **Grannies2Grannies**, in the area around Jinja **200 grandmothers** selected had two serious conditions:

1. They have to take care of several grandchildren.

2. They live in houses that might collapse at any moment.



An example of a poor house in Uganda



The process of building a new house



*Example of a newly-built house*

The grandmothers of the group Grannies2Grannies are trying to raise money for new houses . Better housing has a major impact on the health of the grandchildren. They sleep much better because they do not wake up from leaks caused by rain in the middle of the night .

The children also perform much better in school. They are also better protected against malaria, mosquitoes and snakes. Grandmothers do not need to do more in terms of housing . They can now focus on other things, such as finding food, clothing and save for school fees for their grandchildren.



#### *Weekly meetings between the grandmothers*

When a grandmother is selected for the project, she is required to participate in group meetings that are organized every week. There she meets other grandparents who find themselves in the same situation as them. She will feel supported by other grandmothers. Also, the grandmothers receive information on hygiene and health care during the meetings. They get seeds for a vegetable garden, and they are educated how to set up a nice vegetable garden, how to plant a small orchard coffee or banana orchard so they can feed their grandchildren.

Grandmothers who participated in the project became stronger and independent and can finally stand up for their rights. The quality of the cottages is durable and it withstands any type of weather. The cost of a house is around 3000 euro.

## Zambia

Older people in Zambia are under-represented and do not have a strong collective voice. As a consequence, their interests are not properly taken into account in decision-making, and public and political debate. In Zambia, local Older People Associations (OPAs) have been established to tackle this issue. These grassroots organizations focus on improving the living conditions of older people and increasing awareness of their situation and needs.

The local OPAs in Zambia are of paramount importance to older people. They serve as a sounding board for issues and personal support in difficult times. In addition, the OPAs provide social and where available, financial support and training, to improve the living conditions of older people. The OPAs are led by both young people and older people and have approximately 30 members each who represent their households and wider communities.



OPAs in Zambia have been instrumental in identifying and addressing problems within their communities and inputting into national ageing policy. The project was planned to be implemented in Monze for 6 OPAs, however in order to expand coverage and increase value for money, additional OPAs from Sinazongwe and Mamba districts where OPAs have been established, were invited for the training workshops. The project was carried out in conjunction with HelpAge International's local partner, the Senior Citizens' Association of Zambia (SCAZ), the National association of older people in Zambia.

Specifically during the project period, SCAZ held two training workshops and one governance related workshop for the targeted OPAs. The first was held in October 2014 in Monze district. A total of 20 participants from 10 OPAs (4 more OPAs than originally planned) attended from across Monze (6), Sinazongwe (2) and Mamba (2) districts. The breakup of the 20 participants included 12 males aged 55-75 and 8 females 50-65 years.



The first workshop focused on strengthening the capacity for OPAs in organization management, leadership, reporting, advocacy and the newly adopted National Ageing Policy. As part of establishing a strong presence at local grassroots level, the training created awareness on the situation of older people through experts from SCAZ. The training objectives were defined as follows: a) To introduce concepts of management and leadership; b) To build capacity for advocacy work with OPAs at the village, district and provincial levels.

Facilitated by SCAZ, the workshop encouraged inclusive group participation through discussions and presentations. The workshop sessions covered the following topics:

- **Management frameworks** – planning and monitoring and defining organizational roles and responsibilities.
- **Leadership** – different types of leadership styles were discussed. The OPA leaders opted for democratic leadership, prioritizing consultative decision-making and group ownership.
- **Report writing and information management** – key steps in planning and report writing for different audiences and organizational record keeping.
- **The situation of older people** – introductory overview to the National Ageing policy (including service delivery commitments), advocacy strategies for implementation of the policy and the situation and specific needs of older people.

The second training was held in March 2015 in Monze district. 24 participants from 8 OPAs (2 more than originally planned) attended, including the six OPAs who attended the first workshop as well as one OPA each from Sinazongwe and Mamba districts. The breakdown of participants by age and gender is as follows: 14 males between ages 55-75 and 10 females 50-65 years. The workshop, facilitated by SCAZ, focused on the resource mobilization and management of local associations and sought to build capacities of OPAs, and further promote their independence in terms of financial and human resource capacities. The two day workshop included sessions on the following topics;

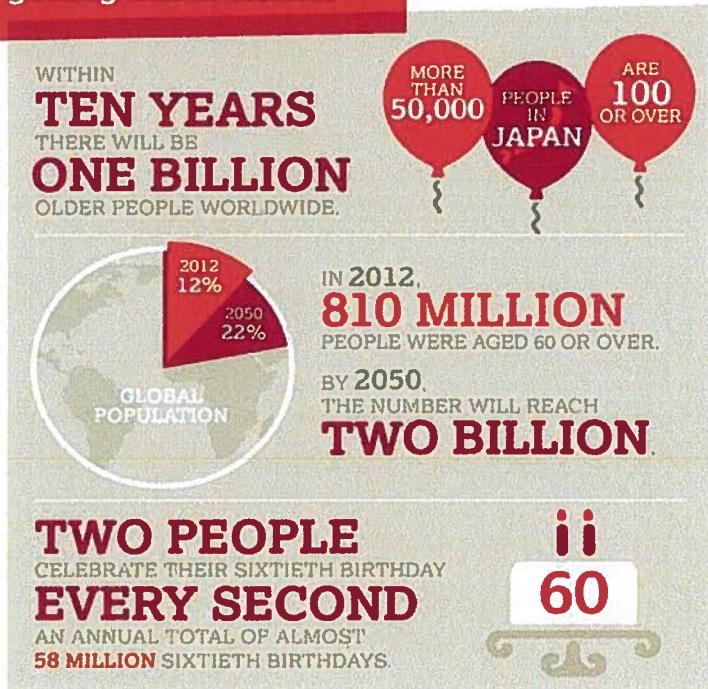
- **Fundraising and resource mobilization** – successful mechanisms for resource mobilization including building donor relations, community resource mobilization and accessing non-financial resources.
- **Organizational management and governance** – developing a constitution, mission statement and a vision to guide operations, and effective and efficient organizational management.

A third workshop was held in September 2015, aiming at supporting the governance structures of the 6 OPAs from Monze District, as well as to assess progress made in terms of the registration of the associations.

## 4. Building Awareness

The world is ageing. Currently, one in ten people worldwide is older than sixty years old, but it is estimated that this number will have doubled in 2050. Eighty percent of these seniors will be living in a country where no social security system or right for pensions exists.

**The world is  
getting much older...**



Ageing is not just a developed world phenomenon...



men almost everywhere. In 2013, globally, there were 85 men per 100 women in the age group 60 years or over and 61 men per 100 women in the age group 80 years or over. These sex ratios are expected to increase moderately during the next several decades. (United Nations, 2013).

WorldGranny makes people of all ages aware of global ageing and the consequences it brings along. This awareness is in 2015 created by

1. EU-project: A collaborative project with six of the European HelpAge partner organizations focused on awareness of Global Ageing especially with respect to the European Commission.
2. Events & marketing- the WorldGranny Kookboek.

## Goals and activities of the EU-program

**Overall objective:** Effective mainstreaming of ageing into EU and member state development policies and programs to accelerate progress towards EU poverty reduction objectives and the MDGs. This action focuses on developing the capacity of the HelpAge EU network of Affiliates to collectively engage in a stronger policy dialogue with EU institutions at country and European levels. This enhanced dialogue will address the gaps around ageing in EU development policy and will support the successful

mainstreaming of ageing thus accelerating progress towards the MDGs. The eight active EU Affiliates constitute a growing and diverse network of organisations all with a strong ageing focus and some with well-established partnerships with organisations in southern partner countries. This action will support a deeper integration of the EU Affiliates into the wider HelpAge global network, strengthening their international development cooperation experience and the voice of the network in engaging in a dialogue with EU institutions on development and ageing issues.

**Specific objective:** A strong HelpAge EU network with the capacity and advocacy skills to act as a strategic and expert civil society platform and to engage effectively in policy dialogue with the EU institutions, member states and non-state actors on global ageing and development. In order to achieve the specific objective and create a stronger HelpAge EU network with the skills to act as expert platform engaging in a structured dialogue with European institutions, there is a need to both expand the reach of the EU network, create links across the network in order to strengthen the network's policy engagement at the EU level. This will enable the action to create lasting and long term impact of the network's engagement around mainstreaming of ageing into EU development policy. Four inter-related and complementary results with concrete outputs that will support these goals are explained here.

**HelpAge EU network workshop** On 8th and 9th April 2015, Caroline van Dullemen, with HelpAge colleagues organized a workshop in Zandvoort on Gender and Ageing. The overall aim was to build and share our knowledge and expertise in relevant and timely EU development policy issues and make a joint action plan how to influence the EU's external action.



### Global Age Watch Index Presentation 2015

On September 17th 2015, the Global Age Watch Index of 2015 was presented to the deputy mayor in Middelburg. HelpAge International and its Dutch partner present, WorldGranny, presented the Global AgeWatchIndex 2015 which has the motto "Age Demands Action". This campaign brings attention to

the rights of senior citizens, which even today are barely honored. The index examines 96 countries in regards to the well-being of the older generations in relation to income and health care. This index, developed by our partner HelpAge International, is the first method that ranks countries to how well ageing them perishes. The countries are judged on four components: income, health, employment and education, and quality of life. This was mapped what the current situation is and where (urgent) improvement is needed in the field of aging.



## Conference in Riga: Women's Empowerment and Sustainable Development

On March 2nd 2015, Minister Ploumen visited Riga Conference "Women's Empowerment and Sustainable Development" and participated in a panel discussion. The conference organized by the Ministry of Foreign Affairs in cooperation with the European Commission is one of the key events of the Latvian Presidency of the Council of the EU and the European Year for Development. With the HelpAge partners, WorldGranny director Caroline van Dulllemen was able to present to the minister a Gender-policy brief on older women and ageing.



## The Power of Entrepreneurial Women Conference

On March 8th 2015, Caroline van Dullemen was invited to the conference to give a presentation about her start up of the WorldGranny organization with respect to the knitting groups in Peru.

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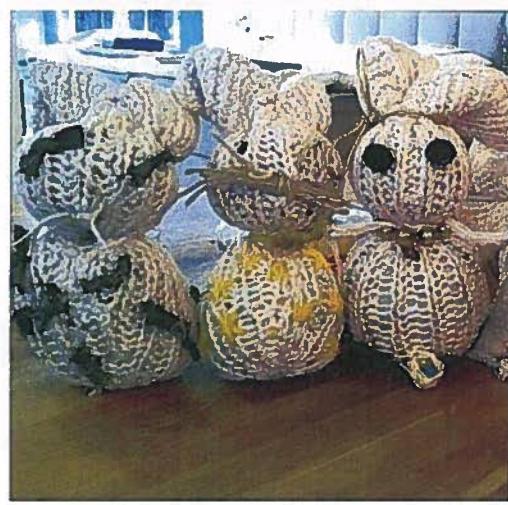
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## Events & marketing:

Each year, WorldGranny organizes events to raise awareness for her work. These events vary from crowdfunding events like CrowdFest, to fundraising dinners, lectures, debates, and raffles.

**Coco-mat Event:** On March 29<sup>th</sup> 2015, WorldGranny organized a fun event at the shop Coco-mat in Amsterdam. Children could decorate the knitted animals by Peruvian grannies.



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## 5. WorldGranny's Kookboek

# WORLD GRANNY'S KOOKBOEK

RECEPTEN VAN OMA'S EN OPA'S UIT DE HELE WERELD



• BURGER, BARIS EN LAUPMAN •

**diff**  
BOOKS

### Book Description

Everyone remembers well a special dish from his grandmother or -father. We gathered, mainly by the use of Facebook, authentic recipes from grandparents from around the world. It has become a very special cookbook - a cookbook in as a "comic". The dishes are explained how to prepare step by

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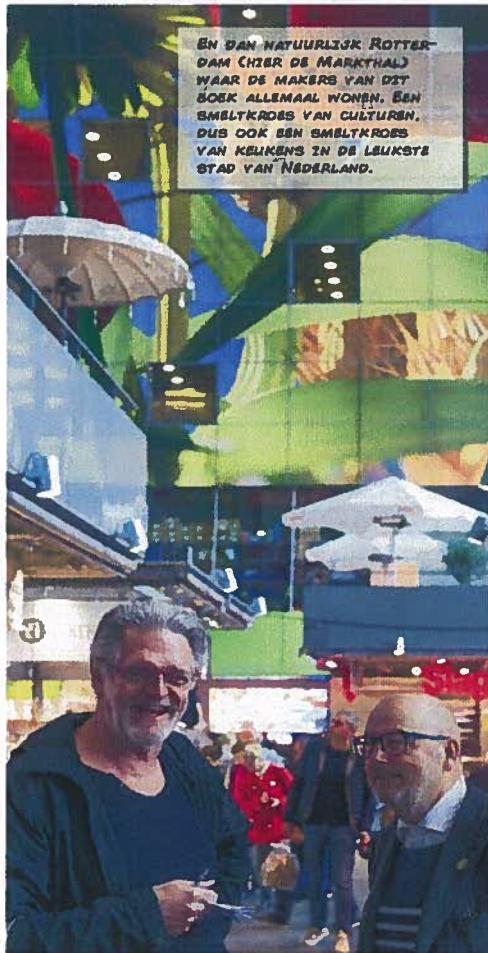
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step in hundreds of pictures. The result is a wonderful and humorous book with exotic recipes , these also include traditional Dutch classics. And not to forget the recipes for food from the "Blue Zones", the places on earth where people live a more healthy life and have a longer lifespan!

The recipes were gathered by WorldGranny. We invited different people to send us their favorite recipe of a dish that came from their grandparents. Around **50 recipes** were used for the cookbook. The dishes come from cuisine cultures around the world, including Indian, Brazilian, Vietnamese, Japanese, Peruvian and of course, Dutch dishes as well.

Chef cook Rob Baris prepared all the dishes, assisted by Desmond Valerie Bohm and Kuster. The whole process was recorded by Fons Burger and photographed by Martin Laupman. They worked in Mallorca to prepare and try out the different recipes. On a 40 days trip around the globe, Fons and his family gathered their family material for this cookbook. Chef Rob also experimented in his own kitchen, namely in a Normandic "Campagnette" style. And of course – Rotterdam, the city where all our makers live in. (The photo below shows the Markthal). A mix of cultures, as well as a mix of cuisine in the most fun city in the Netherlands.





## WorldGranny's Kookboek Presentation

On October 1<sup>st</sup> 2015, the International Day for Older Persons, we were to present our first copy to our Ambassador, Gerda Havertong. She read a piece from the book she had written about the excitement of becoming a grandmother.



## Nomination for Cookbook Of The Year 2015

What a surprise: We are glad that WorldGranny's Kookboek was nominated as one of the best cookbooks of the year 2015 in the Netherlands. Every year a competition is held for new cookbooks that were launched in that year in the Netherlands and Belgium. This tradition is continued this year: during the Cookbook of the Year 2015 awards ceremony on Thursday, November 12th, we offer the six nominated cookbooks so that they get a place in the library and thus remain preserved for future generations. Though we were not won the cookbook of the year award, we were still the **best-sold cookbook in the Netherlands!**

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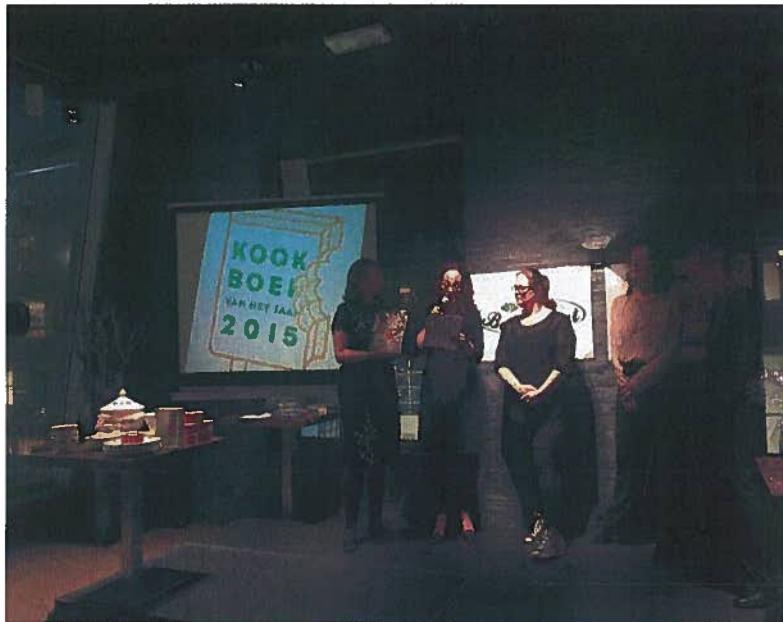
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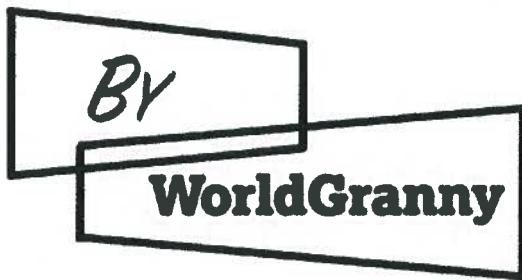


Caroline van Dullemen (Director WorldGranny) en Kim van Es (stagiaire communicatie)  
WorldGranny's Kookboek (uitg. Brighter World / Dif books).

*Caroline van Dullemen (Director WorldGranny) and Kim van Es (Marketing & Communication Intern)  
at the Cookbook of the Year 2015 event*



## 6. Launching our label *ByWorldGranny*



## ByWorldGranny

The world is aging. This is good news! We all have the chance to live longer. But how do we stay healthy and independent? It is estimated that in 2050 there are more people over 60 than children under 14 years old. This will change the world. Moreover families are becoming smaller and relatives often live dispersed by increasing urbanization and migration. The older generation will and have to become more and more self-reliant. But how to realize this? WorldGranny has teamed up with grannies in Peru. We co-created a social enterprise with Knitting Clubs that help them to remain independent. It all started off when we began our project **Knitting Social Fabric** in Peru. This is truly an example of international and intergenerational cooperation! We work with young Dutch designers, a middle aged organizer and grannies who participate in our Knitting Clubs in Peru. On [www.byworldgranny.org](http://www.byworldgranny.org) you can find more info. The infographic below shows the process nicely. We should not forget that there are also wool producers and farmers involved in the project.

On 8 July 2015 we launched our label ByWorldGranny in the Cultural Embassy of the Lloyd Hotel accompanied by the Dutch minister of Education, Science & Culture, Jet Bussemaker.

Our young Dutch designers took this opportunity to share their motivation: making social impact! The event was part of the crowdfunding campaign to Oneplanetcrowd which aims to create more work groups to increase the self-sufficiency of more older people. For this crowdfunding we offered a bag, an animal and a key-chain as rewards for those who contributed to our campaign "*Knitting the world together*".



### Contact between the knitter & buyer

Each knitted product has a special plate or nametag indicating the name and sometimes a short greeting from the granny who knitted the product, such as "with love from Peru". If you wish to reply to the granny's message, you can do that for free via WorldGranny.

### *WorldGranny Bag*

A simple hand-made bag with a leather bottom. You can also fold the bag into half and carry it as a clutch. There is a small pocket in the bag for tiny things such as cellphones and keys.

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*WorldGranny Animal*

Made of cotton and handmade by innovative grannies. .It is made of 100% Pima cotton.



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**The young designers in 2015:**

Judith Ibrahim is one of our young Dutch designers. She studied engineering and product design. She was an intern at WorldGranny for 5 months. Being half Dutch and half Egyptian, she was interested in different cultures.



Ching-Yu was also a product designer at WorldGranny for 6 months. She studied product design at the Hogeschool van Amsterdam and she is a great crochet designer. With her Chinese roots she loved to work in an international environment.

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**GreenFair:** On August 22th 2015, WorldGranny's Director Caroline van Dullemen and one of our interns Hannah attended PuurFair in Houten. In order to launch the label of WorldGranny 'ByWorldGranny', together with the cultural embassy we have organized an event at the Lloyd hotel . Jet Bussemaker from Yumeko was also present , which is another company we work with. The hugs and purse were presented and Caroline , jet spoke equally . The invited guests were the designers of the products, friends and family members . In retrospect, we drank pisco sauer . The pictures on Facebook received many likes. A press release about this event was also sent out.



**PuurFair:** On September 20<sup>th</sup> 2015, we attended PuurFair in Amsterdam-Noord, Undercurrent. PuurFair is The national stage for the newest sustainable trends.



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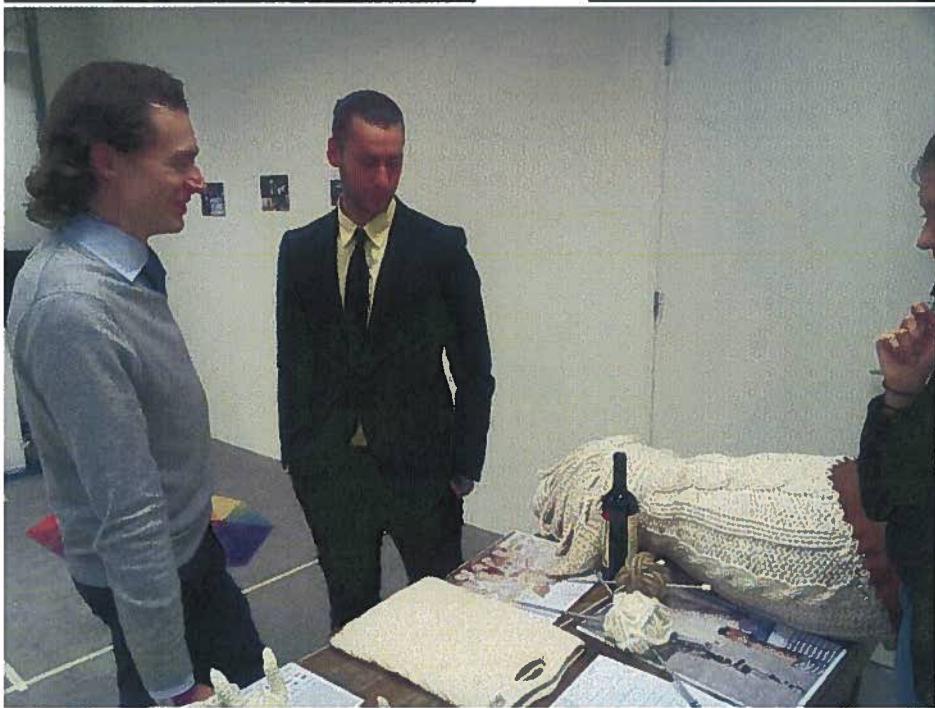
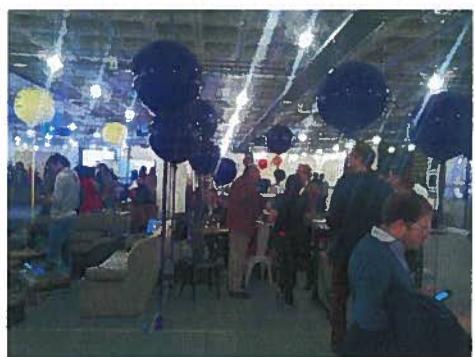
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**CrowdFest:** On September 25<sup>th</sup> and 26<sup>th</sup> 2015, we were happy to take part in CrowdFest Amsterdam, a festival for start-ups and creatives presenting the latest in food, art, design and technology. over 3000 visitors attended the event. It is the first live crowdfunding festival, where visitors were not only applaud but are able to invest. We have informed different guests about our knitting project in Peru, whereas many expressed their interest and support towards us.



**Original Market in Leiden:** On 28th November 2015, we received a free stand at the Original Market held in the Netherlands each year. This year it was held in Leiden. From 11:00 until 17:00 we promoted our products, including the handknitted animals, bags and also WorldGranny's Kookboek.

## 7. Communication WorldGranny 2015

Expenditures made by WorldGranny in the Netherlands are purposely kept as low as possible, in order to use as much of the raised money as possible for the self-reliance of older people. Because of this, contact with our supporters is primarily made online.

### Website and blogs

The [website](#) holds information about the vision, mission, and ambitions of WorldGranny. It also conveys background stories and the possibility to follow our activities.

In 2015, the website has had 15,670 visitors in total.

We launched a website to promote the handknitted products: [www.ByWorldGranny.org](http://www.ByWorldGranny.org)

There are 3 blogs written in total during 2015. These entertaining stories were written by Martin Pujol, our intern from this year.

### Newsmedia

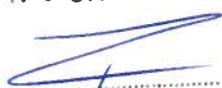
This year, 2 articles has been posted on WorldGranny and we were twice promoted by radio and TV. WorldGranny's Kookboek was being introduced as a gift for win promotions for readers of the magazine Perspectief, also being highlighted in Ezinen-zorg in the 18<sup>th</sup> edition. On the official website of Noom and the website of Club di Antiyanas, the cookbook was also being introduced.

### Radio and TV :

The radio show "Chris Natuurlijk" and the TV show "Tijd voor Max" has also mentioned WorldGranny's Kookboek.

### Newsletter

In 2015, we sent 10 different newsletters to all our 2982 subscribers. The topics of these newsletters were amongst others: CrowdFunding campaign – Knitting the World Together and updates about the events of WorldGranny.



## Social Media

WorldGranny is active on Facebook, Twitter, Instagram and YouTube.

On Facebook, the aim was to post at least one message a week. In 2015, WorldGranny went from 680 to 760 likes, the official Facebook page of WorldGranny's Kookboek has 342 likes.

On Twitter, WorldGranny went from 769 to 834 followers, as measured on the 13<sup>th</sup> October 2015. Tweets were sent multiple times a day, for example with information on projects, and calls for new volunteers.

On Instagram, WorldGranny posts different meaningful quotes about older people people and we update our followers by posting photos of events. The number of followers is 51, as recorden on 11<sup>th</sup> November 2015.

## Fundraising policy

WorldGranny seeks for funding from a broad a group of "friends"; from official funds, ministries, and the EU, to individuals and people who agree to donate during events. WorldGranny is extremely careful with these funds available through third parties. In order to shape this caution taken, WorldGranny fulfills the requirements of the Central Bureau for Fundraising, as recorded in the CBF-mark requirements. WorldGranny is happy to announce that in 2015, WorldGranny can carry the CBF-mark once again.

WorldGranny targets at obtaining a very high level of financial effectiveness in her fundraising. This entails that by spending as little as possible WorldGranny attempts to bring in as much money as possible for the projects. Because of this, the vast part of the revenues goes to the project directly.

Fundraising in 2015 took place in the following ways:

- Our own fundraising;
- Institutional contributions
- Remainder revenues: own actions
- CrowdFunding via Oneplanetcrowd
- GoogleGrants

## Institutional Contributions

The TEA program as well as the EU project allowed WorldGranny to receive institutional funds. These donations were primarily originative from governments and partner organizations.



### WorldGranny's alliances:

Good partnerships are vital for WorldGranny, they ensure the right knowledge, support and access. Since its inception, WorldGranny has been the Dutch brand of HelpAge International. HelpAge International is based in London and has a coordinating role among the many HelpAge sister organizations worldwide.

**Locally:** HelpAge International has a large network of trusted local and regional partner organizations around the world that start and execute projects. These local partners are of great importance for WorldGranny to accomplish its mission and have over the years proven to be reliable allies. Better than anyone, these local partners know what the greatest needs are in the area. They can tailor the support offered to local preferences and customs, as they have been working there for years. They advise for whom which activities should be developed, and execute these activities themselves with WorldGranny's financial help. Most of the local organizations, but not all, belong to the HelpAge International network.

The Transition in the East Alliance (TEA) is collaboration between Global Initiative on Psychiatry, Medical Committee Netherlands-Vietnam and WorldGranny, and is aimed at enforcing the position of vulnerable groups in Asia.

**Volunteers:** Volunteers and interns are immensely important for WorldGranny. Without volunteers or interns, WorldGranny would not be able to reach as many people in an effective way. A lot of our daily work activities, including updating the website and social media is completed by our interns. It is a win-win situation because on one hand, our company keeps running in an efficient way, and on the other hand, we provide a good opportunity for students to gain more knowledge about the daily work activities in an NGO. In 2015, more than 10 volunteers have helped WorldGranny to do her job. They do so flexibly, but on a regular basis.

**Grannies to Grannies (G2G):** WorldGranny receives support from the Grannies2Grannies groups. These groups raise money by means of events, lectures, and sales at markets and festivals. With this money, they directly support grandmothers in Africa, who because of G2G are able to offer their grandchildren a future. In 2015 too, they have done an incredible job for WorldGranny and have jointly raised more than €15000,- euro's.

## 8. Internal and External analysis



### SWOT- Analysis WorldGranny

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**STRENGTHS**

- CBF certification
- A strong network
- A very high utilization ratio of the funds
- Highly educated, motivated staff and interns
- Low costs for personnel

**WEAKNESSES**

- Low brand awareness
- Low regular income
- High flow-out of experience
- Little senior level personnel
- Little interns and volunteers

**OPPORTUNITIES**

- Social Media marketing could be utilized better
- Global Ageing is a growing societal problem
- Corporate Social Responsibility (CSR) is gaining more attention in society

**THREATS**

- Financial crisis
- Financial changes in the Netherlands regarding development aid
- Increasing competition
- Increasing critique on development aid

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## 8. What the future holds

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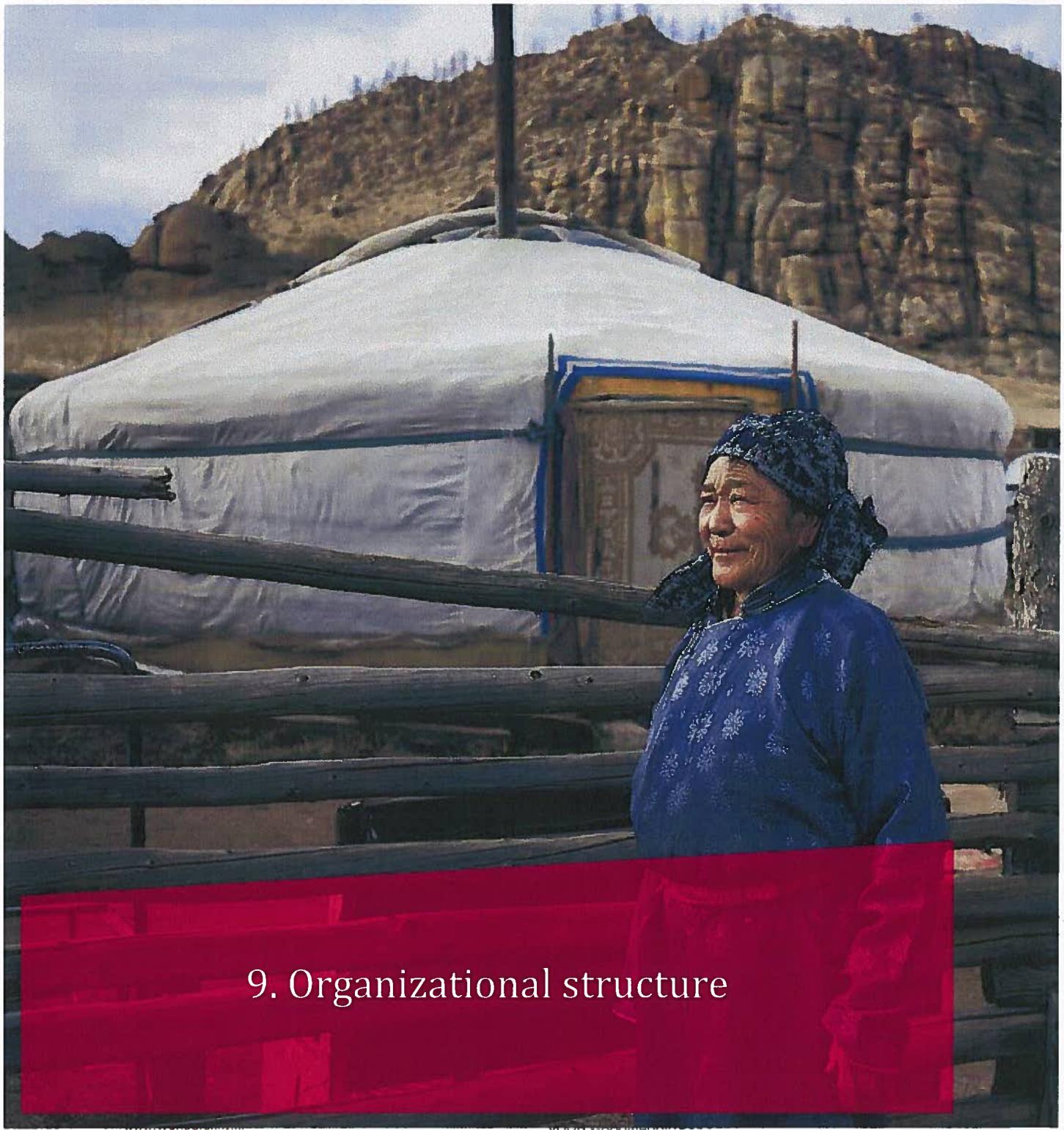
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## Staff



In 2004, WorldGranny was founded by Drs. Caroline van Dullemen. At that point she was director of the Scientific Bureau of GroenLinks. Before that, she had worked at the Ministry of Foreign Affairs as (adj.) secretary for the National Advisory Council for Development Aid (NAR). Caroline has for her work as a journalist travelled through Africa many times, where she wrote about political developments, the effects of HIV/aids, and the role of women. She has written two books about Africa in transition from the apartheid-system.



### Knitting Social Fabric Manager Karina Sandoval

Karina Sandoval has been working at WorldGranny since June 2012. She is originally from Peru but worked as a fundraiser in the US for some years where she accomplished her MBA. In 2011, Karina made the step of moving to the Netherlands and now proudly calls it home. At WorldGranny, she is responsible for the social enterprise "Knitting Social Fabric" (see chapter 2, Peru). At the moment she mainly keeps busy setting up partnerships between Peru and the Netherlands.

### Knitting Social Fabric Designer



Jolijn Fiddelaers (1979) is owner and director of **IXX**. She is a passionate initiator, creator and entrepreneur. Since 2002 she has worked as an academic teacher and industrial textile-designer for various international companies. In 2010 she started **IXX** to create a fertile breeding ground for co-creative and sustainable textile related projects to come into being.

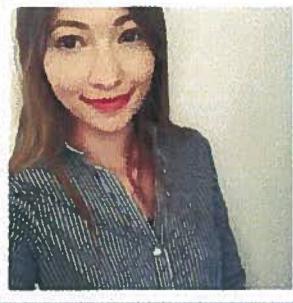
### Annual report editors

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Kim van Es is a European Studies student at The Hague University and she is in her final year. Her passion for humanitarian work drove her to pick up an intern position with WorldGranny from September 2015 to January 2016. She has been also maintaining the websites and keeping the social media of WorldGranny up to date.



Hannah Prins, 18 years old has just graduated High School. She has devoted her gap year to working at WorldGranny, traveling and figuring out what kind of collage she wants to go to. Her heart lies with human rights and peacekeeping.

## Board & Accountability Statement

The Accountability Statement describes how WorldGranny applied good governance in practice. 'Management and Execution' are separated from 'supervision' by a governance/management contract (code).

The Supervisory Board and the Management of WorldGranny endorse the Three Principles of Good Governance which are described in the Code of Good Governance for Charities (Association of Fundraising Organizations, VFI, 2005) and CBF in 2008. These are:

1. A clear separation between 'monitoring' and 'control' from 'execution'; WorldGranny is doing this on the basis of its management/board code; In this management regulations established by the Board it states which decisions may validly be taken by the director and what decisions need the approval of the board. Those are in any case:
  - o Approval of the annual plan, annual plan and the business plan of WorldGranny , including its budget and the required investments.
  - o Approval of the annual accounts and annual report WorldGranny
  - o Adopt and amend the management regulations .
  - o Approving changes in the employment policy.
  - o Adopt project grants to the amount of e 300,000 or more annually go over questions over e 100,000 per year of funding.
  - o Adopt collaboration with third parties on the basis of a cooperation agreement.
  - o Choice of the auditor.
2. An ongoing effort to mobilize spend the funds effectively and efficiently; WorldGranny is giving ongoing attention to this subject;
3. Continuous attention for an open and respectful and rewarding relationship with all stakeholders, especially when it comes to information and the management of complaint. WorldGranny has never have a complaint in its entire history.

The board has met 5 times for an assembly, and once for a strategic session. Recurrent subjects are the state of affairs with regard to finances, current applications to funds, organizations that WorldGranny can possibly approach for a strategic partnership, improving of WorldGranny's marketing strategy and progress in personnel and organization.

The members of the board do not receive any salary or compensation for their work at WorldGranny and are not involved in any projects related to WorldGranny. The board does believe that they could be involved more actively, for example with Marketing and Branding.

The board determines the salary of the director and other employees. This is done on the basis of the rates determined by the government's BBRA salary. The salary of the director is well below the Code Wijffels standard.

Voorzitter	Penningmeester	Secretaris(partly 2015)
<b>Prof. Dr. Pauline Meurs</b>	<b>Jan Minks</b>	<b>Drs. Edward Snieder, RA</b>
Professor Health management Erasmus University Rotterdam, former senator for PvdA	Senior Advisor at Peer	Partner KPMG & director KPMG Business Advisory Services
<b>Algemene Bestuursleden</b>		
<b>Jeanine van der Vlist</b> Managing director of Alcatel-Lucent Netherlands	<b>Marlies Zwolle</b> Managing Director of Concept Creation	<b>Josine Hendriksen</b> Owner of JH Brand Communication

## Advisory Council

The Council of Advice assist WorldGranny with knowledge, expertise, and the (public) profile of her members. She has an advising role only, and no decision-making powers.

<b>Egje Schoo</b>	<b>Prof. dr. Paul Schnabel</b>	<b>Maria Henneman</b>
MSc, former Minister of Development Aid, ambassador in India	Director Social-Cultural Planning Bureau	MSc, Media-Communication Specialist, Former Chief-Editor Netwerk
<b>Frans van Loon</b>	<b>Jeanette van den Ingh</b>	<b>Wilma de Bruijn</b>
MSc, Former Director ING Emerging Markets, Former Chairman Foster Parents Plan International	Senior leadership trainer and executive coach at De Verbeelding B.V. woman of the year 2003 VeuveClicquot	Director Life & Pension Academy Achmea
<b>Gerda Havertong</b>	<b>Ilona Hofstra</b>	<b>Else Marie van den Eerenbeemt</b>
Actress	Program maker and media-trainer	Family Psychologist
<b>Joanne Kellermann</b>	<b>Jenneke van Pijpen</b>	<b>Em. prof. dr. Jan Kuné</b>
Director De Nederlandsche Bank	Former Vice-president ABvakabo/FNV, former member board Pension fund Zorg&Welzijn	Professor pension sciences at the University of Amsterdam and connected to ABP
<b>Erik van Laar</b>	<b>Fabian Fagel</b>	<b>Herman Brill</b>

General director of S2B, Partner in professional association Management International  
management and former Vice-Institute for Hospitality  
president of the Dutch center of Management Den Haag  
Directors and Commissioners (NCD)

**Tom Roos**

Former division director of insurance supervision at the Dutch Central Bank

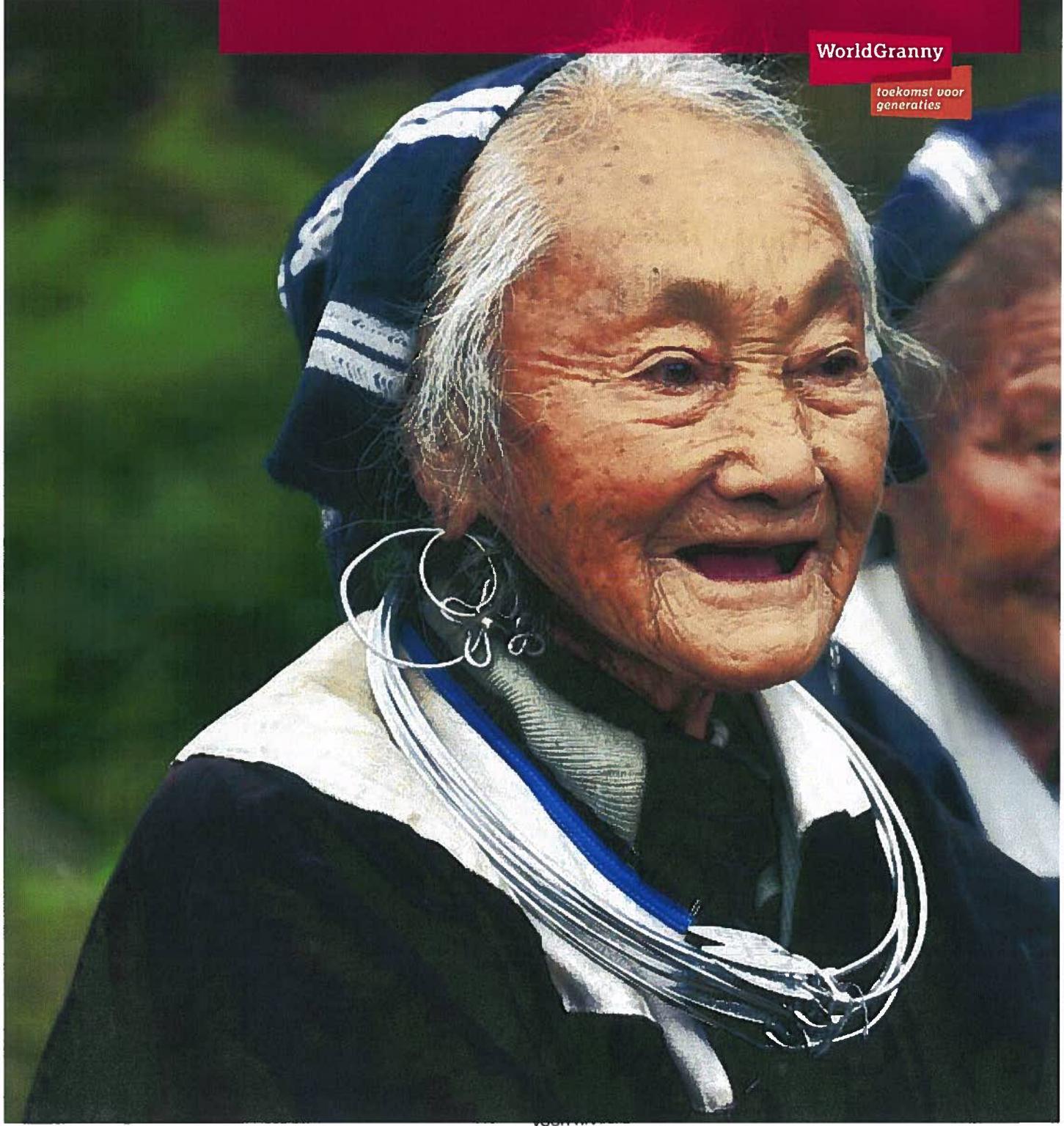
**Rosalie van der Wel**

Estate planner Mazars

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## 10. Corporate Social Responsibility

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## 10.1 Code of Conduct

In line with her vision and Mission, WorldGranny makes sure that all her employees, volunteers and advisors behave in a way that contributes to the protection of older and vulnerable people. For this reason WorldGranny has, inspired by HelpAge's Code of Conduct, written a code of conduct for all her current and future employees, volunteers and interns. This code of conduct is given to and discussed with all new employees when they start employment at WorldGranny. The goal of the Code of Conduct is to give personnel specific instructions regarding their behavior. The code of conduct can also be found in the appendix.

## 10.2 Sustainability

Sustainability is understood by WorldGranny as the harmony between *people, planet, and profit*, which leads to a *viable, equitable* and *bearable* existence for everyone. It is needless to say that WorldGranny externally pays a lot of attention to this subject in her projects, but internally this attention is being exerted too, even though the impact here is much smaller. WorldGranny mainly tries to reduce her ecological footprint by using organic and environment friendly products, like cleaning products, hand soap, and recycled plastic. WorldGranny saves on energy, water, paper and ink, for example by printing only the necessary. When a room is empty, lights and heating are off.

## 10.3 Procedure for complaints

WorldGranny as an organization benefits from aligning its services to the needs of its constituency. For this reason, WorldGranny would like to be informed if procedures do not happen as desired. Feedback is a valuable gift that WorldGranny uses for advancement and growth.

WorldGranny has a complaints procedure for individuals, organizations in the Netherlands, and for (international) partners. These procedures have been published on the [website](#).

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## Appendix: Code of Conduct

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## Background information

WorldGranny is a non-profit organization working on the sustainable improvement of the quality of life of seniors. As a sister of HelpAge International, she is part of a worldwide network of organizations that works with and for older people. In line with her vision and mission, WorldGranny makes sure that all her employees, volunteers and advisors behave in a way that contributes to the protection of older and vulnerable people. For this reason WorldGranny has, modelled to HelpAge's Code of Conduct, written a code of conduct for all her current and future employees, volunteers and interns.

The Code of Conduct is a supplement (not a replacement) to other professional ethical codes that WorldGranny adheres to, such as the Code of Conduct for 'the Federation of the Red Cross and Red Crescent Movement' and NGO's in Disaster Relief; People in Aid – Code of Good Practice, and the SPHERE Humanitarian Charter and Humanitarian Standards way of working. It is in the context of our own professional development that we maintain a code, to protect our beneficiaries, staff, and our organization.

This Code of Conduct shall be discussed with, and submitted for signature to all new employees, trainees or volunteers when they apply. The code applies to all WorldGranny staff. The goal of the Code of Conduct is to give specific guidelines to personnel regarding their behavior. Each employee, intern or volunteer who wants to comment on the Code of Conduct is welcome to raise this any issues with the director of WorldGranny.

## The Code of Conduct

As an employee, intern or volunteer at WorldGranny, your behavior and actions are an example of the way people work with and for older people. By striving for the highest quality when interacting with, and in your support for all stakeholders, you will not only contribute to WorldGranny's international success, but you will also contribute to a direct and positive effect on older people, their families and communities.

As an employee, intern or volunteer for WorldGranny, you have the chance to act as an advocate of older people's rights. This can be reached through the fostering of their cultural, social, and economic rights, and by making your personal behavior (including your use of power), your relationship with local communities, and the relationship with your colleagues a reflection of this.

**Ethical behavior**

- Show respect to all human rights, and counter discrimination on the basis of age, gender, handicap, ethnic descent, religion and other criteria defined by WorldGranny's and HelpAge International's policy (Equal Opportunity policy).
- Treat older people with dignity and respect, so to create an environment in which no physical, sexual or emotional discrimination takes place.
- Take action in a positive manner, in order to minimize the risk that your actions might damage older people.
- Be honest and sincere to others and treat them with dignity and respect.
- Work in accordance with HelpAge's health, safety and security guidelines to prevent your behavior from creating unnecessary risks in your own and other's safety. (For the safety guidelines, see: <http://www.helpage.org/resources/practical-guidelines/>).
- Take active part in making discrimination, harassment, abuse and exploitation disappear, including those of sexual nature that infringe the rights of others.
- Do not operate under the influence of drugs, including alcohol, or drug related substance (except prescriptions of drugs for health reasons) that affect your ability to perform your duties, nor bring such a matter to the Office of WorldGranny or on a trip on behalf of WorldGranny or HelpAge International.
- Do not take part in any form of sexual relations with a person under the age of 18, including colleagues, program beneficiaries or their relatives.
- Never buy or acquire anything by means of coercion or sexual favors from colleagues and stakeholders.
- Show respect to local culture and habits.
- Be careful with expressions towards third parties. All contact with third parties that can lead to publications, like the press, should first be approved by the Director or Chef de Bureau..

**Corruption and abuse of power**

- Ensure that WorldGranny and HelpAge International's resources (for example vehicles, computers and communications) are not demolished and protect these items from theft, fraud, or other damage.
- Computers and other equipment of the organization may not be used for viewing, downloading, or dissemination of inappropriate material such as pornography.
- Whenever equipment of WorldGranny or HelpAge International is used for personal purposes, we trust you to act conscientiously in its discretion and make sure that you keep up the reputation of the organization.
- No business relations shall be formed between family members or friends and HelpAge International/WorldGranny or between HelpAge/WorldGranny and other ventures where you have a managerial function or financial interests are at stake. This is because relations with family, friends or business relationships with other parties can cause a conflict of interest.

- Do not accept any favor, bribe or gifts (with the exception of a small token of appreciation) of beneficiaries and contractors, or other forms of personal enrichment under all circumstances. Small tokens of appreciation may be received, but the managers should be informed of gifts offered or received.
- Do not abuse your position of power or authority by forming sexual relationships at work.

**Relation to local culture and communities**

- Take all (reasonable) measures to avoid bias, by refraining from inappropriate behavior or inappropriate actions that might offend the community. Take care of the reputation of WorldGranny and HelpAge.
- Whenever you are involved in the local political, religious or community leadership activities, you are required to ensure that WorldGranny and HelpAge's mission and objectives in the country are not compromised.

**Duty to report**

- Immediately report all violations of this code to a manager WorldGranny, either through the established reporting mechanism or, if not necessary, to the director of WorldGranny or another high official.
- Ensure that all information about violations of this Code shall be treated in the utmost discretion.
- All suspected violations of the code will be thoroughly investigated and treated with the utmost confidentiality in accordance with the Disciplinary HAI's and Complaints Committee procedures.

WorldGranny and HelpAge International are committed to ensure that the staff understands this Code and offers them the opportunity to discuss the Code with their managers and colleagues in an open discussion.

### About this annual report

This annual report has been composed with care and checked by WorldGranny.

The composition is prepared according to the Guideline 650 for Fundraising institutions.

The texts and numbers have been verified by the employees and board of WorldGranny.

If in any case you still discover a fault, please let us know via [info@worldgranny.nl](mailto:info@worldgranny.nl)

Coverphoto: ©Antonio Olmos

### Foundation WorldGranny

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Chamber of Commerce 34 20 94 88/ IBAN NL40 ING 000 489 469 6

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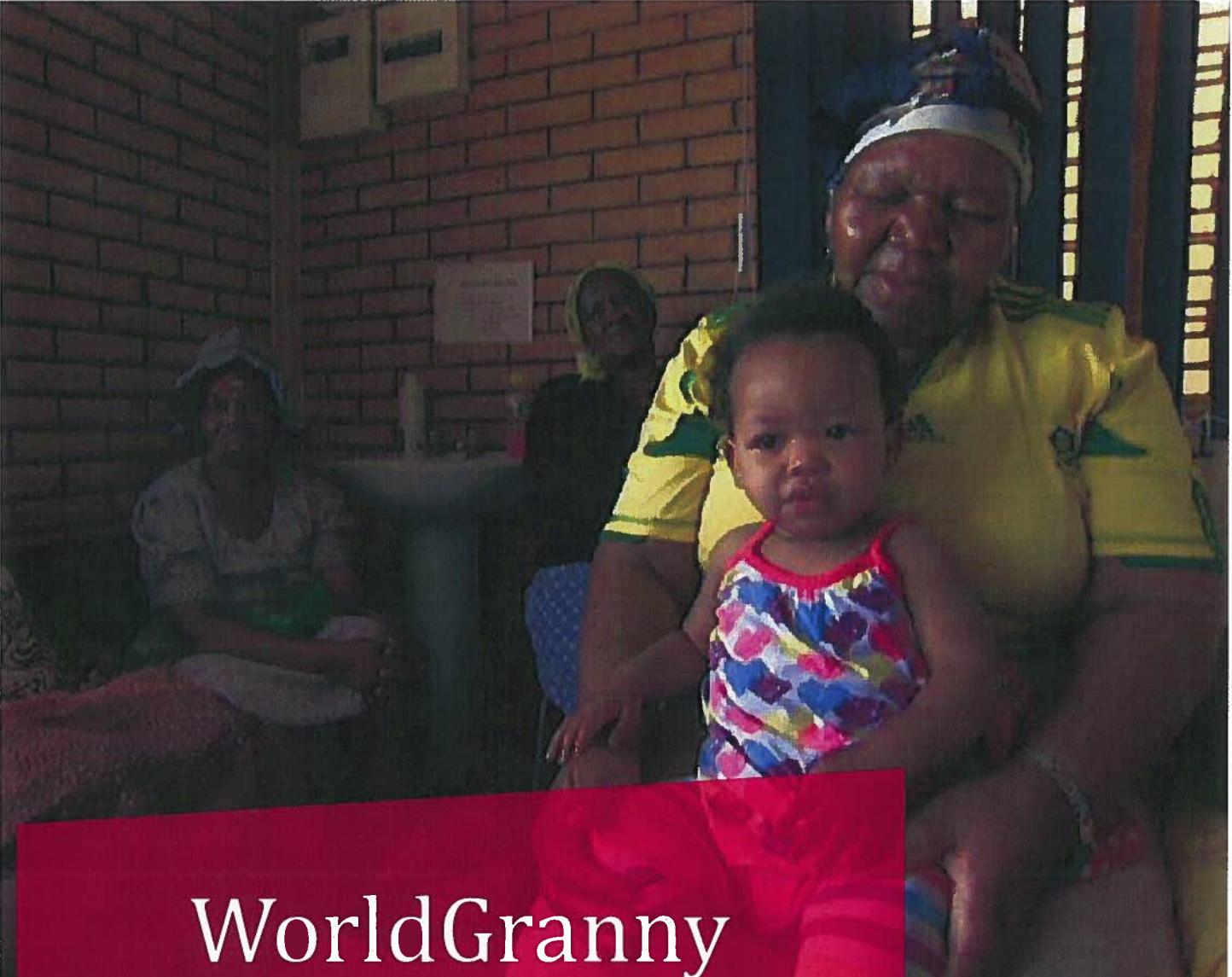
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# WorldGranny

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## 8) Financieel jaarverslag

### Balans 31 December 2015

(Na voorgestelde winstverdeling)

	31 December 2015	31 December 2014
<b>ACTIVA</b>		
Overige vorderingen en overlopende activa	€ 22.126	€ 135.921
Liquide middelen	€ 17.425	€ 184.483
<b>TOTAAL ACTIVA</b>	<b>€ 39.551</b>	<b>€ 320.404</b>

	31 December 2015	31 December 2014
<b>PASSIVA</b>		
<i>Reserves en fondsen</i>		
Reserves		
Algemene reserve	€ 21.370	€ 21.912
Continuiteit reserve	€ 0	€ 22.910
Fondsen		
Gereserveerde fondsen	€ 0	€ 94.812
<b>Totale reserves en middelen</b>	<b>€ 21.370</b>	<b>€ 139.634</b>
<i>Kortlopende schulden</i>		
Project verplichtingen	€ 0	€ 166.245
Overige schulden en overlopende passiva	€ 18.181	€ 14.525
<b>Totaal kortlopende schulden</b>	<b>€ 18.181</b>	<b>€ 180.770</b>
<b>TOTAAL PASSIVA</b>	<b>€ 39.551</b>	<b>€ 320.404</b>

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**Verklaring van baten en lasten 2015**

	2015 Afrekening	2015 Begroot	2014 Afrekening
<b>INKOMSTEN</b>			
Inkomen eigen fondsenwerving	€ 77.868	€ 73.000	€ 106.138
Inkomsten overheidssubsidies	€ 264.735	€ 341.000	€ 525.994
Rente en inkomsten uit beleggingen	€ 847	€ 0	€ 1.912
Overige inkomsten	€ 37.134	€ 0	€ 5.183
<b>TOTAAL INKOMSTEN</b>	<b>€ 380.584</b>	<b>€ 414.000</b>	<b>€ 639.227</b>
<b>UITGAVEN</b>			
<i>Besteed aan doelstellingen</i>			
Care & Development	€ 429.851	€ 345.351	€ 516.278
Awareness	€ 15.593	€ 12.528	€ 33.746
Pension & Development	€ 33.774	€ 27.134	€ 41.361
<i>Totaal</i>	<b>€ 479.218</b>	<b>€ 385.013</b>	<b>€ 591.385</b>
<i>Uitgaven fondsenwerving</i>			
Kosten eigen fondsenwerving	€ 828	€ 665	€ 1.061
Kosten uitbestede fondsenwerving	€ 0	€ 0	€ 0
Kosten verkrijgen overheidssubsidies	€ 0	€ 0	€ 0
<i>Totaal</i>	<b>€ 828</b>	<b>€ 665</b>	<b>€ 1.061</b>
Management & administratie	€ 18.802	€ 15.106	€ 19.498
<b>TOTAAL UITGAVEN</b>	<b>€ 498.848</b>	<b>€ 400.784</b>	<b>€ 611.944</b>
<b>RESULTAAT</b>	<b>-€ 118.264</b>	<b>€ 13.216</b>	<b>€ 27.283</b>

De ontvangen inkomsten in 2015 van gereserveerde fondsen waren veel lager t.o.v. de bestedingen. Bijgevolg is dat WorldGranny € 94.812 van het resultaat over 2015 moet opnemen aan de gereserveerde fondsen. Voor een overzicht van de toevoegingen en opnames verwijzen wij u naar pagina 7 van dit financiële jaarverslag.

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Vergelijking van inkomsten en uitgaven voor de jaren eindigend op 31 december 2015 en 2014INKOMSTEN

**Inkomsten uit eigen fondsenwerving.** WorldGranny heeft € 77.868 aan inkomsten verworven uit eigen fondsenwerving tijdens het jaar eindigend op 31 december 2015, ten opzichte van € 106.138 tijdens het jaar eindigend in december 2014.

**Inkomsten overheidssubsidies.** WorldGranny heeft € 264.735 aan inkomsten verworven uit overheidssubsidies tijdens het jaar eindigend op 31 december 2015, ten opzichte van € 525.994 tijdens het jaar eindigend in december 2014. De daling wordt veroorzaakt vanwege een lagere subsidie door het Ministerie van Buitenlandse Zaken (MFS II) van € 261.259.

**Rente en overige inkomsten.** WorldGranny heeft € 847 aan inkomsten verworven aan rente-inkomsten tijdens het jaar eindigend op 31 december 2015, ten opzichte van € 1.912 tijdens het jaar eindigend in december 2014. In 2015 waren er inkomsten door verkoop van wijnen van € 318 en produkten van het Peru project € 28.110. Tevens waren er rente-inkomsten en koerswissel opbrengsten uit Sri Lanka van € 8.506.

UITGAVEN

Besteed aan de doelstellingen.

**Care & Development.** Tijdens het jaar eindigend december 2015, heeft WorldGranny € 429.851 aan de doelstelling Care & Development besteed ten opzichte van € 516.278 eindigend in december 2014.

**Awareness.** Tijdens het jaar eindigend december 2015, heeft WorldGranny € 15.593 besteed aan het doel Awareness ten opzichte van € 33.746 eindigend in december 2014.

**Pension & Development.** Aan het doel Pension & Development, heeft WorldGranny € 33.774 besteed tijdens het jaar 2015 ten opzichte van € 41.361 aan Pension & Development in 2014.

**Kosten eigen fondsenwerving.** De kosten voor de eigen fondsenwerving bedroegen in 2015 € 828 ten opzichte van € 1.061 tijdens het jaar 2014.

In 2015, heeft WorldGranny geen kosten gemaakt aan het uitbesteden van fondsenwerving. In 2014 was dit ook nihil.

WorldGranny heeft geen kosten hoeven te maken voor het verkrijgen van overheidssubsidies, dit was ook het geval in 2014.

**Management & Administratie.** Tijdens het jaar 2015 heeft WorldGranny € 18.802 uitgegeven aan Management & Administratie , ten opzichte van € 19.498 in 2014.

RATIO'S	2015 Afrekening	2015 Begroot	2014 Afrekening
Besteed aan doelstellingen / totale uitgaven	96%	96%	97%
Besteed aan doelstellingen / totale inkomsten	126%	93%	93%
(Uitgaven/inkomsten) eigen fondsenwerving	1%	1%	1%
(Uitgaven/inkomsten) verkrijgen overheidssubsidies	0%	0%	0%

Winstverdeling	2015 Afrekening	2014 Afrekening
Overschot / - tekort	-€ 118.264	€ 27.283
Aanvulling op / - terugtrekken van:		
Algemene reserve	-€ 542	-€ 37.725
Continuïteits reserve	-€ 22.910	€ 12.232
Gereserveerde fondsen	-€ 94.812	€ 77.240
<b>Totaal overschot / - tekort</b>	<b>-€ 118.264</b>	<b>€ 27.283</b>

## Kasstroom overzicht 2015

	2015 Afrekening	2014 Afrekening
<i>Kasstroom uit operationele activiteiten (A)</i>		
Resultaat over boekjaar	-€ 118.264	€ 27.283
Wijziging van de v lottende activa	€ 113.795	-€ 63.373
Wijziging van kortlopende schulden	-€ 162.589	€ 47.297
<b>Totaal (A)</b>	<b>-€ 167.058</b>	<b>€ 11.207</b>
<i>Kasstroom uit investeringsactiviteiten (B)</i>	<b>€ 0</b>	<b>€ 0</b>
<i>Kasstroom uit financieringsactiviteiten (C)</i>	<b>€ 0</b>	<b>€ 0</b>
<i>Wijziging van de liquide middelen (A+B+C)</i>	<b>-€ 167.058</b>	<b>€ 11.207</b>
Liquide middelen per 1-1	€ 184.483	€ 173.276
Liquide middelen per 31-12	€ 17.425	€ 184.483
<i>Wijziging liquide middelen over het jaar</i>	<b>-€ 167.058</b>	<b>€ 11.207</b>

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## Toelichting op de balans en de verklaring van baten en lasten

### Waarderingsbeleid

#### Algemeen

Stichting WorldGranny is opgericht op 21 juni 2004 en heeft haar hoofdkantoor in Amsterdam. De jaarrekening is opgesteld volgens "De Richtlijn 650 Fondsenwervende Instellingen" en gebaseerd op Sustainability Reporting Guidelines & NGO Sector Supplement of the Global Reporting Innitiative (GRI).

#### Reserves en fondsen

Het eigen vermogen van WorldGranny is verdeeld in reserves en fondsen. De reserves worden toegewezen door het Bestuur en de fondsen door overige partijen. De reserves van WorldGranny bestaan uit een algemene reserve en een continuïteits reserve. Het bestuur streeft ernaar om de continuïteits reserve gelijk te houden aan het minimum van drie maanden van het budget voor personeel, huisvesting, kantoor en algemene kosten gedurende het jaar. Dit minimum bedraagt in 2015 € 0 ten opzichte van € 22.910 in 2014. Er zijn weinig tot geen vaste kosten meer. De continuïteit wordt afdoende gewaarborgd door de inkomsten. De fondsen bestaan uit gereserveerde fondsen ten behoeve van het behalen van de doelstellingen, meestal projecten in het veld. Dit is beëindigd per 31-12-2015.

#### Overige activa en passiva

Dit rapport is opgesteld volgens het principe van de historische kosten. Tenzij anders aangegeven, zijn de activa en passiva opgenomen tegen de nominale waarde. De voorzieningen voor dubieuze debiteuren worden noodzakelijk geacht voor individuele zaken.

#### Vreemde valuta

Transacties in vreemde valuta worden omgerekend naar euro's tegen de wisselkoers van de transactiedatum. Aan het eind van het boekjaar worden alle schulden en vorderingen in vreemde valuta omgerekend naar euro's op basis van de wisselkoers per balansdatum. Wisselkoers resultaten zijn opgenomen in de winst- en verliesrekening.

#### Contributies, donaties en subsidies

De inkomsten bestaan uit donaties, subsidies en overige inkomsten die worden toegeschreven aan het desbetreffende begrotingsjaar. Donaties worden geboekt in het jaar waarin deze worden toegeschreven. Subsidies worden geboekt in het jaar van ontvangst of in het jaar waaraan deze wordt toegekend. Verliezen worden in acht genomen indien zij afkomstig zijn uit het desbetreffende boekjaar en zodra deze worden voorzien.

#### Uitgaven en onze doelstellingen

Op basis van de "Guideline 650", worden drie hoofddoelstellingen onderscheiden binnen WorldGranny welke in lijn staan met onze statuten:

1. Care & Development
2. Awareness
3. Pension & Development

De kosten die gemaakt worden voor deze doelstellingen worden verdeeld op basis, van de tijd besteed aan de doelstellingen, per medewerker.

#### Project verplichtingen

De kosten ten behoeve van onze projecten worden rechtstreeks toegeschreven aan het boekjaar waarin de activiteiten worden uitgevoerd.

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## Toelichting op de balans

### Overige debiteuren en overlopende activa

	2015 Afrekening	2014 Afrekening
HelpAge Deutschland	€ 0	€ 11.100
Lopende rente	€ 844	€ 1.356
Voorschotten aan TEA partners	€ 1.936	€ 115.867
Overige debiteuren en overlopende activa	€ 19.346	€ 7.598
<i>Totaal</i>	€ 22.126	€ 135.921

**HelpAge Deutschland.** Dit bedrag wordt aan WorldGranny toegekend als onderdeel van het partnerschap met HelpAge Deutschland in een EU samenwerkingsovereenkomst.

**Opgelopen rente.** In januari 2016, heeft WorldGranny een bedrag ontvangen van opgelopen rente als onderdeel van het saldo van de fondsen op de balans. Dit bedrag werd op de spaarrekeningen gehouden tijdens het boekjaar 2015.

**Voorschotten aan TEA Partners.** Dit is het saldo per 31-12-2015 aan betaalde voorschotten aan de TEA Partners van WorldGranny. De partners moeten dit nog besteden. Zie ook "Project verplichtingen".

**Overige debiteuren en overlopende activa.** Het bedrag dat onder overige debiteuren en overlopende activa valt bestaat uit een nog te ontvangen donaties van € 17.500 en teveel betaalde kosten van € 1.846.

### Liquide middelen

	2015 Afrekening	2014 Afrekening
Kas	€ 0	€ 0
Lopende rekening	€ 17.425	€ 17.670
Spaarrekening	€ 0	€ 166.813
<i>Totaal</i>	€ 17.425	€ 184.483

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***Reserves en fondsen***

	Algemene reserve	Continuïteits reserve	Gereserveerde fondsen	Totaal
1-1-2015	€ 21.912	€ 22.910	€ 94.812	€ 139.634
Toevoeging	€ 0	€ 0	€ 0	€ 0
Opnamen	€ 542	€ 22.910	€ 94.812	€ 118.264
31-12-2015	€ 21.370	€ 0	€ 0	€ 21.370

**Gereserveerde fondsen**

De opname op de gereserveerde fondsen in 2015 met betrekking tot het gereserveerde inkomen onder de TEA Alliance Agreement (MFSII) bedraagt € 94.812.

**Toekomst en continuïteits reserve**

Het bestuur heeft besloten om de activiteiten door te zetten en de binnenkomende donaties te gebruiken voor de verdere uitwerking van het (brei)project in Peru. Caroline van Dullemen zal hiervoor werkzaamheden verrichten vanuit de Social Enterprise. De stichting heeft verder weinig tot geen vaste kosten en in 2016 zijn toch weer een aantal donaties ontvangen. Bestuur is van mening dat de continuïteit voor de komende 12 maanden hiermee afdoende is gewaarborgd.

***Project verplichtingen***

	2015 Afrekening	2014 Afrekening
TEA - Sri Lanka	€ 0	€ 86.247
TEA - Vietnam	€ 0	€ 67.598
TEA - Laos	€ 0	€ 33.554
TEA - Georgië	€ 0	€ 2.762
TEA - Tadzjikistan	€ 0	-€ 23.916
<i>Totaal</i>	<i>€ 0</i>	<i>€ 166.245</i>

In de project verplichtingen bij de TEA partners is opgevoerd het saldo dat nog niet is uitgegeven bij de partners. Dit bedrag hebben zij wel als voorschot ontvangen van WorldGranny. Dit is een bedrag van € 1.936 per 31-12-2015 (2014: € 115.867). Dit bedrag staat ook als vorderingen bij de post "Overige debiteuren en overlopende activa".

*Overige schulden en overlopende passiva*

	2015 Afrekening	2014 Afrekening
Te betalen kosten	€ 7.260	€ 6.000
Kosten jaarverslag	€ 2.000	€ 2.800
Loonbelasting	€ 3.801	€ 1.716
Vakantiegeld	€ 0	€ 1.942
Schuld aan MCNV	€ 1.476	€ 0
Overig	€ 3.644	€ 2.067
<b>Totaal</b>	<b>€ 18.181</b>	<b>€ 14.525</b>

**Te betalen kosten.** WorldGranny heeft BDO Audit & Assurance B.V. benoemd als onafhankelijk gecertificeerd accountantskantoor om het jaarverslag 2015 te controleren. WorldGranny en BDO hebben een overeenstemming bereikt voor deze controle à € 7.260.

**Overig.** Het te betalen bedrag ad € 4.474 opgenomen onder de post 'overig' kan als volgt worden verdeeld:

- Overige te betalen kosten à € 3.644 - dit zijn netto salarissen voor 2015 (€ 2.560) en FSA kerstpakketten (€ 1.084).

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## Toelichting op de inkomsten en uitgaven

### Inkomen uit eigen fondsenwerving

	2015 Afrekening	2014 Afrekening
HelpAge International	€ 0	€ 10.020
HelpAge Deutschland	€ 0	€ 11.770
Sponsor a Granny, Sponsor the Community	€ 12.408	€ 14.134
Granny to Granny groepen	€ 16.204	€ 23.273
Overige donaties	€ 14.360	€ 37.641
Pension & Development Network partners	€ 34.896	€ 9.300
<b>Totaal</b>	<b>€ 77.868</b>	<b>€ 106.138</b>

Sommige donateurs geven de voorkeur aan het sponsoren van een specifiek project. Hieronder een uitleg per fondsenwerving.

#### Steun een Oma, support de community (particulieren en families) project, Het WorldGranny community programma (institutioneel, huizen voor ouderen) en de Grannies2Grannies (G2G)

Meer informatie over de projecten: Steun een Oma, support de community (particulieren en families), Het WorldGranny community programma (institutioneel, huizen voor ouderen) en de Grannies2Grannies (G2G) is te vinden op de website van WorldGranny [www.worldgranny.nl](http://www.worldgranny.nl).

De inkomsten uit 2015 en 2014 van de G2G groepen zijn door de Granny-groepen van Amsterdam en Friesland.

**Overige Donaties.** De inkomsten onder 'overige donaties' komen van verschillende contributies van fondsen, instellingen, particulieren en overige. Hierbij zat een donatie van : Soka for S. Africa (€ 2.000).

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**Pension & Development Network Partners.** Inkomsten voor het P&DN zijn afkomstig van Aegon N.V. (€ 4.000), EPT Executive Performanc (€ 1.000), Stichting Flying PIG (€ 2.500), MN Services (€ 9.896), Share 4 More € 15.000 en overigen € 2.500.

*Inkomsten overheidssubsidies*

	2015 Afrekening	2014 Afrekening
Ministerie van Buitenlandse Zaken - MFS II	€ 264.735	€ 525.994
<b>Totaal</b>	<b>€ 264.735</b>	<b>€ 525.994</b>

Overheidssubsidie met betrekking tot:

- **MFS II:** dit is het deel voor 2015. Onder de TEA Alliance, kreeg WorldGranny van MCNV, de leidende organisatie van de alliantie, een totaal bedrag van ca. € 1.687.500 voor de periode 2011-2015.

*Inkomsten uit rente en beleggingen*

WorldGranny heeft geen beleggingen. De rente op de spaarrekening bedraagt € 847 (2014: € 1.912).

*Overig inkomen*

	2015 Afrekening	2014 Afrekening
Overige inkomsten	€ 37.134	€ 5.183
<b>Totaal</b>	<b>€ 37.134</b>	<b>€ 5.183</b>

In 2015 zijn er opbrengsten uit het Peru project € 28.110. Bovendien zijn er inkomsten via doorverkoop van wijnen voor een bedrag van € 318 (2014: € 1.402) en verkoop kookboeken € 200. Tevens zijn geboekt de interest opbrengsten uit Sri Lanka € 1.758 en wisselkoers opbrengsten uit Sri Lanka € 6.748.

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**Kosten besteed aan de doelstellingen**

WorldGranny besteedde 96% (€ 429.851) van haar totale uitgaven aan de doelen in Care & Development, Pension & ontwikkeling en Global Aging.

Van de 96% is 83% rechtstreeks betaald aan andere organisaties voor projecten van WorldGranny. De overige 17% is besteed in drie soorten kosten:

- Publicatie en communicatie kosten (€ 4.403, 1% van de totale uitgaven aan doelstellingen);
- Personeelskosten (€ 60.840, 13% van de totale uitgaven aan doelstellingen); die zijn toegeschreven aan de doelstellingen op basis van de tijd die personeel hierin heeft geïnvesteerd.
- Huisvesting, kantoor- en algemene kosten, audit- en administratiekosten (€ 15.317, 3% van de totale uitgaven aan doelstellingen).

In 2010 is WorldGranny begonnen met tijdschrijven in een geautomatiseerd systeem. De tijd is als volgt verdeeld over de doelen:

	Care	Awareness	Pension	Fondsenwerving			Management & Administratie
				Eigen	Derden	Overheids subsidies	
2014	0,41	0,39	0,12	0,01	-	-	0,07
2015	0,41	0,39	0,12	0,01	-	-	0,07

Hoe onze totale uitgaven werden besteed aan de doelstellingen, fondsenwerving en aan management & administratie wordt vermeld in de tabel op de volgende pagina.

	Besteed aan de doelstellingen	Besteed aan fondsenwerving									
		Care & Development	Pension & Development	Awareness	Eigen fondsenwerving	Acties van derden	Subsidies	Management & Admin	Afrekening 2015	Begroot 2015	Begroot 2014
Kantoor, algemene en administratie	Subsidies & project bijdragen	€ 395.911	€ 80	€ 2.666	€ 0	€ 0	€ 0	€ 0	€ 398.657	€ 320.289	€ 400.036
Huisvesting	Publicatie & communicatie kosten	€ 0	€ 1.410	€ 2.993	€ 0	€ 0	€ 0	€ 0	€ 4.403	€ 3.538	€ 3.848
Personeel		€ 27.114	€ 25.791	€ 7.936	€ 662	€ 0	€ 0	€ 4.629	€ 66.132	€ 53.131	€ 65.990
		€ 2.555	€ 2.431	€ 748	€ 62	€ 0	€ 0	€ 436	€ 6.232	€ 5.007	€ 11.704
Totaal		€ 4.271	€ 4.062	€ 1.250	€ 104	€ 0	€ 0	€ 13.737	€ 23.424	€ 18.819	€ 18.922
		€ 429.851	€ 33.774	€ 15.593	€ 828	€ 0	€ 0	€ 18.802	€ 498.848	€ 400.784	€ 500.500

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***Uitgaven aan fondsenwerving***

Volgens RJ650, onderscheidt WorldGranny drie soorten fondsenwervende uitgaven: 'eigen fondsenwerving', fondsenwerving van derden (zoals de postcode loterij) en uitgaven voor het verkrijgen van overheidssubsidies. Alle uitgaven voor fondsenwerving zijn toegeschreven op basis van het tijdschrijven van het personeel en vallen onder personeelskosten, huisvesting en algemene kosten.

	2015	2014	2013	2012
Kosten eigen fondsenwerving	€ 828	€ 1.061	€ 6.908	€ 2.637
Inkommen eigen fondsenwerving	€ 60.368	€ 106.138	€ 192.276	€ 367.585
Ratio	1%	1%	4%	1%

Het CBF werkt met een norm van maximaal 25%. In vergelijking met andere organisaties zijn de kosten van eigen fondsenwerving van WorldGranny zeer laag.

	2015	2014	2013	2012
Kosten voor het verkrijgen van overheidssubsidies	€ 0	€ 0	€ 0	€ 0
Inkomsten uit overheidssubsidies	€ 264.735	€ 525.994	€ 279.024	€ 356.006
Ratio	0%	0%	0%	0%

***Kantoor en algemene kosten***

	2015 Afrekening	2014 Afrekening
Telefoonkosten	€ 420	€ 528
Verzendkosten	€ 0	€ 6
Algemene reiskosten (niet gerelateerd aan projecten)	€ 0	€ 11
Eten, lunch	€ 8	€ 187
Bijdragen en abonnementen	€ 1.745	€ 1.747
Bankkosten	€ 1.891	€ 1.953
Niet-aftrekbare BTW	€ 5.749	€ 6.014
Overige kantoor- en algemene kosten	€ 603	€ 615
<b>Totaal</b>	<b>€ 10.416</b>	<b>€ 11.061</b>

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**Huisvestingskosten**

	2015 Afrekening	2014 Afrekening
Huisvestingskosten	€ 3.132	€ 9.457
Energiekosten	€ 3.100	€ 4.853
<b>Totaal</b>	<b>€ 6.232</b>	<b>€ 14.310</b>

WorldGranny is in september 2010 van kantoor gewisseld. De huur is hierbij licht gestegen, maar wordt gedeeltelijk gesponsord door de Quakers Amsterdam.

Op 1 augustus 2011 heeft WorldGranny een nieuwe huurovereenkomst bereikt met Quakers Amsterdam. De huurovereenkomst is voor een termijn van drie jaar en eindigend op 31 juli 2014, waarna de overeenkomst automatisch wordt verlengd met een jaar tot en met 31 juli 2015. In 2015 heeft WorldGranny € 11.850 ontvangen van onderhuurders. De huidige huisvesting- en energiekosten zijn als volgt:

	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	€ 4.373	€ 4.696	€ 4.700	€ 4.760
<b>Total</b>	<b>€ 19.992</b>	<b>€ 21.905</b>	<b>€ 23.728</b>	<b>€ 25.232</b>	<b>€ 26.792</b>

**Personeleeskosten**

	Salary	2015 Afrekening	2014 Afrekening
Bruto salaris (inclusief vakantietoeslag)		€ 60.214	€ 70.051
Uitkering UWV inzake zwangerschapsverlof		-€ 5.596	€ 0
Sociale belasting en sociale premies		€ 9.912	€ 10.385
Reiskosten		€ 1.102	€ 1.777
<b>Totaal</b>		<b>€ 65.632</b>	<b>€ 82.213</b>

Overige personeelskosten	2015 Afrekening	2014 Afrekening
Verzekeringskosten personeel	€ 499	-€ 1.564
Stagekosten	€ 0	€ 45
<b>Totaal</b>	<b>€ 499</b>	<b>-€ 1.519</b>

In 2015 heeft WorldGranny 2 personen in dienst gehad. Deze 2 personen vormden samen 1,3 fte over het jaar 2015 (2014: 1,3).

Vanaf mei 2011 heeft WorldGranny een pensioenregeling opgenomen voor haar werknemers. De hoogte van het bruto salaris is inclusief € 5.710 (2014: € 10.060) voor werknemers pensioenregeling kosten.

Het salaris van de directeur bedroeg € 44.931 (2014: € 44.931), dit is lager dan het maximale salarisplafond volgens de 'code Wijffels'.

**Salariskosten directie**

	2015
Bruto salaris	€ 41.603
Vakantietoeslag	€ 5.270
Sociale belasting en sociale premies	€ 8.231
Pensioenlasten	€ 5.205
Reiskosten	€ 913
<i>Totaal</i>	<b>€ 61.222</b>

**Audit kosten & Administratie kosten**

	2015 Afrekening	2014 Afrekening
Administratie kosten	€ 1.573	€ 3.199
Maken van het jaarverslag	€ 2.000	€ 2.800
Audit kosten	€ 9.435	€ 6.075
<i>Totaal</i>	<b>€ 13.008</b>	<b>€ 12.074</b>

**Audit opinion**

(te verkrijgen van BDO Audit &amp; Assurance B.V.)

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## Controleverklaring van de onafhankelijke accountant

Aan: het bestuur en de directie van Stichting WorldGranny.

### Verklaring over de jaarrekening 2015

#### *Ons oordeel*

Wij hebben de jaarrekening 2015 van Stichting WorldGranny te Amsterdam gecontroleerd.

Naar ons oordeel geeft de in dit rapport opgenomen jaarrekening een getrouw beeld van de grootte en de samenstelling van het vermogen van Stichting WorldGranny op 31 december 2015 en van het resultaat over 2015 in overeenstemming met titel 9 Boek 2 van het in Nederland geldende Burgerlijk Wetboek (BW) (inclusief Richtlijn Jaarverslaggeving 650 Fondsenwervende instellingen).

De jaarrekening bestaat uit:

1. de balans per 31 december 2015;
2. de winst-en-verliesrekening over 2015; en
3. de toelichting met een overzicht van de gehanteerde grondslagen voor financiële verslaggeving en overige toelichtingen.

#### *De basis voor ons oordeel*

Wij hebben onze controle uitgevoerd volgens het Nederlands recht, waaronder ook de Nederlandse controlestandaarden vallen. Onze verantwoordelijkheden op grond hiervan zijn beschreven in de sectie 'Onze verantwoordelijkheden voor de controle van de jaarrekening'.

Wij zijn onafhankelijk van Stichting WorldGranny zoals vereist in de Verordening inzake de onafhankelijkheid van accountants bij assurance-opdrachten (ViO) en andere voor de opdracht relevante onafhankelijkheidsregels in Nederland. Verder hebben wij voldaan aan de Verordening gedrags- en beroepsregels accountants (VGBA).

Wij vinden dat de door ons verkregen controle-informatie voldoende en geschikt is als basis voor ons oordeel.

#### *Verantwoordelijkheden van het bestuur voor de jaarrekening*

Het bestuur is verantwoordelijk voor het opmaken en het getrouw weergeven van de jaarrekening in overeenstemming met titel 9 Boek 2 BW (inclusief Richtlijn Jaarverslaggeving 650 Fondsenwervende instellingen). In dit kader is het bestuur verantwoordelijk voor een zodanige interne beheersing die het bestuur noodzakelijk acht om het opmaken van de jaarrekening mogelijk te maken zonder afwijkingen van materieel belang als gevolg van fouten of fraude.

Bij het opmaken van de jaarrekening moet het bestuur afwegen of de onderneming in staat is om haar werkzaamheden in continuïteit voort te zetten. Op grond van genoemd verslaggevingsstelsel moet het bestuur de jaarrekening opmaken op basis van de continuïteitsveronderstelling, tenzij het bestuur het voornemen heeft om de vennootschap te liquideren of de bedrijfsactiviteiten te beëindigen of als beëindiging het enige realistische alternatief is. Het bestuur moet gebeurtenissen en omstandigheden waardoor gerede twijfel zou kunnen bestaan of de onderneming haar bedrijfsactiviteiten in continuïteit kan voortzetten, toelichten in de jaarrekening.

*Onze verantwoordelijkheden voor de controle van de jaarrekening*

Onze verantwoordelijkheid is het zodanig plannen en uitvoeren van een controleopdracht dat wij daarmee voldoende en geschikte controle-informatie verkrijgen voor het door ons af te geven oordeel.

Onze controle is uitgevoerd met een hoge mate maar geen absolute mate van zekerheid waardoor het mogelijk is dat wij tijdens onze controle niet alle fouten en fraude ontdekken.

Afwijkingen kunnen ontstaan als gevolg van fraude of fouten en zijn materieel indien redelijkerwijs kan worden verwacht dat deze, afzonderlijk of gezamenlijk, van invloed kunnen zijn op de economische beslissingen die gebruikers op basis van deze jaarrekening nemen. De materialiteit beïnvloedt de aard, timing en omvang van onze controlewerkzaamheden en de evaluatie van het effect van onderkende afwijkingen op ons oordeel.

Wij hebben deze accountantscontrole professioneel kritisch uitgevoerd en hebben waar relevant professionele oordeelsvorming toegepast in overeenstemming met de Nederlandse controlestandaarden, ethische voorschriften en de onafhankelijkheidseisen. Onze controle bestond onder andere uit:

- het identificeren en inschatten van de risico's dat de jaarrekening afwijkingen van materieel belang bevat als gevolg van fouten of fraude, het in reactie op deze risico's bepalen en uitvoeren van controlewerkzaamheden en het verkrijgen van controle-informatie die voldoende en geschikt is als basis voor ons oordeel. Bij fraude is het risico dat een afwijking van materieel belang niet ontdekt wordt groter dan bij fouten. Bij fraude kan sprake zijn van samenspanning, valsheid in geschrifte, het opzettelijk nalaten transacties vast te leggen, het opzettelijk verkeerd voorstellen van zaken of het doorbreken van de interne beheersing;
- het verkrijgen van inzicht in de interne beheersing die relevant is voor de controle met als doel controlewerkzaamheden te selecteren die passend zijn in de omstandigheden. Deze werkzaamheden hebben niet als doel om een oordeel uit te spreken over de effectiviteit van de interne beheersing van de vennootschap;
- het evalueren van de geschiktheid van de gebruikte grondslagen voor financiële verslaggeving, en het evalueren van de redelijkheid van schattingen door het bestuur en de toelichtingen die daarover in de jaarrekening staan;
- het vaststellen dat de door het bestuur gehanteerde continuïteitsveronderstelling aanvaardbaar is. Tevens het op basis van de verkregen controle-informatie vaststellen of er gebeurtenissen en omstandigheden zijn waardoor gerechte twijfel zou kunnen bestaan of de onderneming haar bedrijfsactiviteiten in continuïteit kan voortzetten. Als wij concluderen dat er een onzekerheid van materieel belang bestaat, zijn wij verplicht om aandacht in onze controleverklaring te vestigen op de relevante gerelateerde toelichtingen in de jaarrekening. Als de toelichtingen inadequaat zijn, moeten wij onze verklaring aanpassen. Onze conclusies zijn gebaseerd op de controle-informatie die verkregen is tot de datum van onze controleverklaring. Toekomstige gebeurtenissen of omstandigheden kunnen er echter toe leiden dat een onderneming haar continuïteit niet langer kan handhaven;
- het evalueren van de presentatie, structuur en inhoud van de jaarrekening en de daarin opgenomen toelichtingen; en
- het evalueren of de jaarrekening een getrouw beeld geeft van de onderliggende transacties en gebeurtenissen.

**Verklaring betreffende overige door wet- of regelgeving gestelde vereisten****Andere informatie**

Dit rapport omvat, naast de jaarrekening en onze controleverklaring daarbij, andere informatie.

De andere informatie bestaat uit:

- het bestuursverslag
- de overige gegevens

Wij vermelden op basis van de verplichtingen onder titel 9 Boek 2 BW (inclusief Richtlijn Jaarverslaggeving 650 Fondsenwervende instellingen) en de controlestandaarden dat:

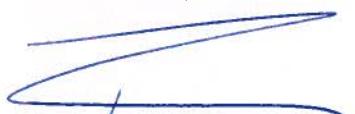
- wij geen tekortkomingen hebben geconstateerd naar aanleiding van het onderzoek of het bestuursverslag, voor zover wij dat kunnen beoordelen, overeenkomstig titel 9 Boek 2 BW (inclusief Richtlijn Jaarverslaggeving 650 Fondsenwervende instellingen) is opgesteld, en of de door titel 9 Boek 2 BW (inclusief Richtlijn Jaarverslaggeving 650 Fondsenwervende instellingen) vereiste overige gegevens zijn toegevoegd;
- het bestuursverslag, voor zover wij dat kunnen beoordelen, verenigbaar is met de jaarrekening;
- ons geen materiële onjuistheden in het bestuursverslag zijn gebleken in het licht van de tijdens de controle van de jaarrekening verkregen kennis en begrip omtrent de rechtspersoon en zijn omgeving.

Ons oordeel over de jaarrekening omvat niet de andere informatie en we brengen over de andere informatie geen controleoordeel of andere vorm van assurance conclusie tot uitdrukking. In het kader van onze controle van de jaarrekening is het, op basis van de controlestandaarden, onze verantwoordelijkheid om de andere informatie te lezen. Hierbij overwegen wij of een inconsistentie van materieel belang bestaat tussen de andere informatie en de jaarrekening. Hiertoe gebruiken wij de verkregen controle-informatie van de jaarrekeningcontrole en de tijdens de controle getrokken conclusies. Daarnaast gaan wij na of de andere informatie anderszins afwijkingen van materieel belang lijkt te bevatten. Als wij concluderen, gebaseerd op werkzaamheden die wij hebben uitgevoerd, dat deze andere informatie een afwijking van materieel belang bevat, zijn wij verplicht dit feit te rapporteren.

Het bestuur is verantwoordelijk voor het opstellen van de andere informatie waaronder het opstellen van het bestuursverslag en de overige gegevens in overeenstemming met titel 9 Boek 2 BW.

Wognum, 10 oktober 2016

BDO Audit & Assurance B.V.  
namens deze,



H.C.J. Bot RA