Kom over en help

Annual report 2025

Nijkerk | May 2026

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Summary
Annual Report 2025

2025 in numbers

Total income
€ 3,874,927

225,300 kg
of collected clothing

227,386
people helped

Our mission

Building resilience together

216,213 children, young people, and adults received education

2,289 people were supported with employment and income

8,884 people received social care

6
countries

28
partner organisations

55
projects

176
dedicated volunteers

15,455
engaged donors

Ukraine Emergency Fund

Total income in 2025:
€ 127,603

Spent in 2025:
€ 265,135

Surplus from previous years:
€ 82,122

Thank you!

Called to serve

Foreword

Hereby you will find the annual report for 2025. A year that is characterised by shifting power relations on the global stage. The balance between major powers and allies shifted, whereby the relationship between the United States of America and Europe also has a direct influence on our field of work. A striking example is the ongoing discussion surrounding the support to Ukraine, where a large-scale war with Russia has now been continuing for four years. This with all the suffering and destruction that entails. But also in the other countries where we are active, the Russian threat is noticeable in daily life.

We realise all the more what all these circumstances also require from our partners in the countries where we work. They are daily confronted at close range with the brokenness of this world. More than once this year, we were encouraged precisely by them through their faith and deep trust that the Lord stands above everything and that He governs all things.

Within the board, no changes took place in the past year. As a result, knowledge and experience are retained and there is a stable basis to determine future-oriented policy and to govern adequately. With regard to our policy, we refer you to the established multi-year policy plan, with as core message: 'Building resilience together'. On our website you will find a summary of this. In addition to the new policy plan, further professionalisation of our integrity policy and a reflection on safety issues have demanded our attention.

What should not remain unmentioned is that an Netherlands Enterprise Agency subsidy requested by us for a project in Ukraine has been formally granted. With this subsidy, among other things, a centre is being set up where bakers receive training to start their own bakery. In addition to the financial scope that this subsidy provides, this award also emphasises trust in the professionalism of our organisation and the projects we support. A merit that is especially due to the professionalism and involvement of our management and employees in Nijkerk. Supported by the many volunteers who often have been committing their efforts for Kom over en help for many years.

Financially, we close this reporting year again with a record amount of regular income, namely more than € 3,870,000. We know ourselves blessed by our good God, Who once again was willing to incline the hearts of many to give generously.

In this trust we may continue, also in 2026. Not to the honour and glory of ourselves, but to the honour of Him Who has said:

And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.

Matthew 25:40

This statement of the King of the Church creates responsibility and gives hope.

Marc Holleman
Chairman

Chapter 1 Development towards self-reliance

1.1 Vision, mission and core values

The name of our organisation is based on the Bible story written in Acts 16: 9-10. Paul had a vision at night: he saw a Macedonian man standing there and begging, 'Come over to Macedonia and help us!' After seeing this vision, Paul immediately travelled to Macedonia, because he knew God had called him to preach the Gospel there.

'Called to serve' is the slogan that summarises the mission and Christian calling of the organisation.

Vision
The Bible calls us to serve in this broken world. God wants us to care for our neighbours who live in vulnerable circumstances.

Mission
Together with local partner organisations, we help our neighbours who live in poverty, in order to enable them to develop and live a worthy life. In doing so, we pay attention to all aspects related to human existence.

Core message
Building resilience together.

Core values
Based on our vision and mission, we work from the following core values:

Commitment
We work in God's Kingdom in an attentive, caring and loving manner. We work from an awareness of responsibility and a passionate involvement with each other, our partners and our volunteers. We have a focus on people and are committed to achieve the results agreed upon.

Entrepreneurship
Our entrepreneurial attitude is characterised by a hands-on approach of projects and constant improvement. We continually take initiatives, evaluating what and how things can be improved. We see opportunities for working more efficiently and turn these opportunities into actions. In addition, we stimulate our partners to see opportunities for organisational development, so that the impact of aid may be expanded. During the projects, we encourage ownership by working on entrepreneurship.

Relationship
Historically, we feel a strong spiritual bond with Christians and churches that have suffered and still suffer from the harsh consequences of communism. We aim to establish personal relationships with individuals, our partners, generations, churches, Christian organisations and companies, both at home and abroad. Cooperation with Christian organisations in T
he Netherlands is important for an increasing impact of the aid we provide.

1.2 Strategy

Kom over en help aims to achieve its mission by supporting people in vulnerable circumstances to improve their degree of self-reliance. The relevant means are education, income generating activities, and social care. For these we cooperate closely with local authorities, Christian organisations (NGOs), churches, and companies, both in The Netherlands and in the countries in which we work.

Our target areas are located in the formerly communist countries of Albania, Armenia, Georgia, Moldova, Ukraine, and Uzbekistan.

1.3 Directive statements

Based on the strategy, we focus on the areas of attention education, income generating activities and social care.

In doing so, we focus on the following guiding strategic statements:

- Development towards self-reliance is the focus of Kom over en help in projects, partnerships and budgets.
- Kom over en help continues to cooperate with local partners in the countries where we work to date, but any expansions to other areas are not excluded. Kom over en help works in (formerly) communist countries in Eastern Europe and Central Asia as well as with Christian partners (churches, non-governmental organisations, companies) that adhere to Biblical norms and values.
- Cooperation with other organisations in The Netherlands will be intensified in order to realise the long term mission.
- Kom over en help deepens and strengthens relationships with all target groups. Especially when it concerns individuals (including young people) and companies. We do this through targeted, segmented and impact-oriented communication, so that sustainable involvement and growth of income become possible.

In 2025 we have worked on a recalibration of the strategy and this has been established by the board.

1.4 Emergency aid policy

Due to the situation that arose in Ukraine, we reflected in 2022 on the place of emergency aid in our strategy. Kom over en help considers is compelled to provide emergency aid in times of humanitarian disaster in one of the countries where we work. Even then, we are called to serve and God asks us to look after our neighbours who live in vulnerable circumstances.

Emergency or humanitarian aid is assistance aimed at saving human lives and alleviating human suffering as a result of a humanitarian crisis, such as a natural disaster or an armed conflict.

Emergency aid is preferably provided through the existing local partner network of Kom over en help. These are reliable partners with expertise and understanding of the local context. Through their years of experience and presence they know how to reach the most vulnerable people, also in times of crises. Relationship management with these partners is intensified during a crisis, aimed at their well-being. If necessary, a temporary partnership can be established with an emergency aid partner in the area. However, this should not be at the expense of the existing partner network of Kom over en help.

Chapter 2 Programmes and projects

2.1 Development towards self-reliance

In order to help our neighbours in vulnerable circumstances to develop towards self-reliance, Kom over en help makes use of three intervention strategies, namely education, income generating activities and social care. Integral parts of these intervention strategies are lobbying, advocacy, development of civil society and organisational development.

Education
Education is an umbrella term consisting of schooling, formation and child-raising. It comprises a diverse range of activities aimed at the emotional, spiritual, cognitive and psychological development of people. Kom over en help focuses on supporting and promoting education, both within schools (formal education) and in extramural activities (informal education). Formally it aims at providing access to education and enabling pupils, students and adults to complete their programmes at regular institutions. Informally, it aims at further developing and improving socials skills, social interaction, attitude and behaviour.

Income generating activities
Income generating activities are all activities undertaken by individuals or organisations with the objective of generating income, so that they can provide for their own livelihood. Possible activities are the provision of grants, giving loans or microcredits, providing courses on business plans or financial management and offering vocational training. Kom over en help focuses on organising income generating activities in order to help people in vulnerable circumstances to develop towards self-reliance.

Social care
Social care comprises all sorts of care and practical help for children, young people and adults who need additional support because of their age, disability or other circumstances. Social care comes in different forms, such as physical, emotional or social support and can temporarily or long-term. Thus, it may vary from distributing medicines and providing shelter to offering a listening ear and creating a network.

Way of working
The projects that Kom over en help supports are selected using an assessment form. Criteria include the contribution to development towards self-reliance and the connection to one or more intervention strategies. Project proposals that meet the criteria are included in the (multi-) year budget of Kom over en help. During the project period, Kom over en help asks its partners to monitor the project results and to report on them periodically, as well as on the spending of the budgets made available. Each project is concluded with a comprehensive evaluation.

Kom over en help works together with 28 different partner organisations in six countries. As each partner organisation is unique, the way of cooperation differs per partner organisation. The way of working together is applied in a differentiated way, focusing on the core values of commitment, entrepreneurship and relationship.

The war in Ukraine continued in 2025. Therefore, emergency aid has again been provided in cooperation with our partner organisations.

Project expenditure by country and by intervention strategy (€)

	Education	Income generating activities	Social care	**Total**
Albania	136,100	62,128	0	**198,228**
Armenia	87,298	160,350	0	**247,648**
Georgia	114,800	0	10,000	**124,800**
Moldova	403,070	54,000	0	**457,070**
The Netherlands	0	69,836	0	**69,836**
Ukraine	882,611	5,900	246,180	**1,134,691**
Uzbekistan	43,400	0	55,800	**99,200**
Total	**1,667,279**	**352,214**	**311,980**	**2,331,473**

Comments:

1. The amounts mentioned here do not include allocated costs.
2. The project expenses in Ukraine also include the costs for the project Perspective4Ukraine, which is financed via a subsidy from the RVO. This project is carried out by Kom over en help in cooperation with Zeelandia Netherlands, Zeelandia Ukraine and Perspectiva 21.3.
3. The project expenses in The Netherlands relate to the project expenses to our strategic partner SIED Management B.V. (hereinafter: SIED), as manager of the investment fund SharInvest Cooperative U.A. (hereinafter: SharInvest). Kom over en help participates together with Dorcas for 50% each in SIED.

2.2 Education

Under the intervention strategy Education fall various projects aimed at supporting and promoting education, training and upbringing of children, young people and adults. A large part of these projects consists of day care centres, where children receive homework guidance, Bible education, a warm meal and psychosocial support. The social skills of thousands of children and young people in all six countries where Kom over en help works have therefore improved and their behaviour towards other children has changed positively. In Uzbekistan, for example, sports and play activities are used to help young people in vulnerable circumstances develop on both a physical and mental level. As a result, their (mental) health improves and they learn skills that are important for their future. Moreover, during these activities they hear about the Gospel.

In Ukraine and Albania, various rehabilitation centres for men with an addiction have been supported. Through the guidance that the men receive in the centres, they are enabled to build an independent life again in society, without addiction. Also in the shelter homes for (young) mothers with children, work has been done to develop towards self-reliance. In addition to daily care and support, they have followed parenting courses and acquired practical skills, such as cooking and money management. Several of them now live independently, others continue the programme in the centre.

In Armenia, 274 people have been able to follow a vocational training. Among other things, they gained knowledge and experience in the bakery and the sewing workshop. As a result of the

course, these people have become competent and skilled specialists who can now provide for their own livelihood.

In Moldova, 21 families received financial support for the 72 foster children they care for. Thanks to this support, the children gained access to education and necessary medical care. Moreover, the families were given the opportunity to improve their financial status with an income generating activity and thus provide more stability in the family.

In 2025, Kom over en help supported 38 projects within this intervention strategy and a total of 216,213 people were supported. The magazine 'Noah's Ark', with attention for children in wartime, has reached many more children than originally expected.

Number of people supported in the field of Education

	Indicator	Realisation
Albania	5,887	4,370
Armenia	521	622
Georgia	165	184
Moldova	2,936	2,902
Ukraine	51,341	207,540
Uzbekistan	500	595
Total	**61,350**	**216,213**

2.3 Income generation activities

Within the intervention strategy Income generating activities, projects have been supported with the aim of helping individuals, families and communities to develop towards self-reliance.

In Albania, in the regions of Tropojë, Pukë and Korçë, children from families in vulnerable circumstances have been supported through an integrated approach with after-school care and education. These families have been helped with building (life) skills, employment and independent entrepreneurship. In Tropojë and Pukë, 36 participants followed entrepreneurship trainings and several families were supported in setting up or strengthening an income generating activity. In the region of Korcë, 114 children had daily access to education and healthy food in a safe and development-oriented environment. Fourteen families received trainings and lessons about starting a business. In this way, work has been done towards more self-reliance, social connectedness and future perspective for families living in vulnerable circumstances.

Through an investment of SharInvest, 400 farmers supply their fruit to a company in which SharInvest is involved. In this way they receive a higher price for their products than through sale within their own circuit.

In Uzbekistan, the coffee bar that was started in 2023 now generates income that contributes to the financing of ongoing projects. In the country there is a shortage of education and employment opportunities for young people, especially for young people from socially vulnerable groups. Through this project, young people are given the opportunity to develop

professional skills in the coffee sector, thereby increasing their chances of sustainable employment.

At four Armenian families in the region Hovk, a vegetable greenhouse has been installed. Thanks to expert advice from an agricultural specialist, they have acquired skills to successfully grow tomatoes and other crops. A large part of the harvest was used for their own food supply, the rest was sold. With the proceeds, new seeds could be purchased for the next season.

In 2025, Kom over en help supported nine projects within the intervention strategy Income generating activities. With this, a total of 2,689 people were helped.

Number of people supported with income generating activities

	Indicator	Realisation
Albania	1,658	1,983
Armenia	243	256
Georgia	0	0
Moldova	504	450
Ukraine	0	0
Uzbekistan	0	0
Total	**2,405**	**2,689**

2.4 Social care

The intervention strategy Social care encompasses a wide range of projects aimed at people in the most vulnerable circumstances. Due to the absence of a social safety net, many of them are left to themselves. Although social care is by no means always a solution for the complex problems they face, it does make a difference. (Social) isolation is broken, hunger is alleviated and acute health problems are remedied by providing medicines and the appropriate care.

In Uzbekistan, in 2025 five social institutions have been supported where leprosy patients, elderly people, people with a disability and orphans reside. They received hygiene products, medicines, bedding, underwear and school supplies. In this way, a contribution has been made to better living conditions and basic care for vulnerable groups.

Hundreds of families in Ukraine and Georgia received food and care packages to provide for their daily necessities of life. Many of them were brought into contact with social and church workers. As a result, they were included in a network and received help, for example with applying for subsidies or identity documents. The visits of social workers and volunteers are for many families a beacon of light and a source of hope.

In areas near the frontline in Ukraine, people received food, drinking water, medicines, electricity and other basic provisions. Medical aid prevented interruption of necessary treatments. Winter aid and food aid reduced risks for elderly people and families in vulnerable circumstances. Refugees have been accommodated and, like other affected persons, they received psychological support in processing war traumas.

In total, Kom over en help supported eight projects within the intervention strategy Social care in 2025. In that area, a total of 8,884 people were helped.

Number of people assisted in the area of social care

	Indicator	Realisation
Albania	0	0
Armenia	0	0
Georgia	300	252
Moldova	0	0
Ukraine	6,610	7,507
Uzbekistan	1,150	1,125
Total	**8,060**	**8,884**

Chapter 3 Organisation

3.1 Cooperation with organistions in The Netherlands

Cooperation with other organisations is one of the strategic starting points for Kom over en help. This cooperation will be intensified in the coming years in order to be able to realise the mission for the long term. In 2025, the cooperation between Kom over en help and Dorcas was continued and intensified. Kom over en help and Dorcas continue to build on SharInvest. The investment in SharInvest and SIED Management B.V. is part of the strategy of Kom over en help and is made as an investment aimed at the public benefit. SharInvest supports local small and medium-sized enterprises in emerging economies in Eastern Europe. By investing in access to financing, knowledge, markets and relevant networks, they stimulate entrepreneurship, growth and sustainability. In this way, we realise concrete, lasting impact in Eastern Europe together.

Kom over en help is co-initiator of the Christian Platform Eastern Europe (CPOE). This platform aims at cooperation and alignment of organisations, committees and working groups that are active in Eastern Europe in the field of diaconal work and development cooperation. The director of Kom over en help, Gerben Heldoorn, participates in the steering committee. Various employees of Kom over en help are also involved in working groups of the CPOE: Anne Bal is involved in the working group child development. Gerieke Barreveld is a member of the working group Ukraine.

The cooperation within Prisma focuses on reflection on mission, diaconal work and development cooperation, (political) lobbying and fundraising. Kom over en help has contributed to a joint supplement to the Dutch Christian Newspaper (Nederlands Dagblad). Gerben Heldoorn is a member of the board of Prisma.

Kom over en help cooperates with church deputations from several reformed churches, EO-Metterdaad and care organisations for people with disabilities.

3.2 Organisation

Kom over en help cooperates with governments, Christian organisations (NGOs), churches and companies, both in The Netherlands and in the countries where we work. Cooperation takes place on the basis of a shared Christian vision, is based on equality and reciprocity and has the aim of giving people in vulnerable circumstances a hopeful future.

Kom over en help works together with partners who wholeheartedly share and propagate the Christian mission to serve the neighbour. Christian NGOs often cooperate with local churches and governments or are encouraged to do so (more). There is also continuous mutual alignment regarding the policy to be pursued by both partners and Kom over en help. Kom over en help and its partners value reliability and (financial) transparency. Expertise is also important for both parties. Kom over en help and its partners learn a lot from each other. Kom over en help also continuously invests in strengthening the quality and way of working of the partner organisations in order to increase the impact of the aid.

In 2025, working visits were made to Albania, Moldova, Uzbekistan and Georgia. Furthermore, online partner meetings were organised again, among other things around the Christian holidays.

3.3 Staff members

A driven team carries out the daily activities. As of 31 December 2025, the workforce amounted to 7.3 FTE for permanent employees and 0.2 FTE for employees who work for Kom over en help as self-employed persons. There was a vacancy of 0.8 FTE for relationship manager business market. This vacancy was filled by 1 February 2026.

Gerieke Barreveld, Anne Bal and Gerben Heldoorn form the sub-team Programmes. They maintain the contacts with the partner organisations. The sub-team Communication and Fundraising consists of two employees: Emmelien Loor (communication and innovation specialist) and Leonie van Dongen (office support employee). André Zoutewelle (relationship manager business market) left in 2025 to another organisation. In connection with this, Gerben Heldoorn was temporarily added to this sub-team. Monica Burger works as volunteer coordinator. André Haase is our controller, Elise van Essen is administrative employee and Marianne van Strien is application manager.

Director Gerben Heldoorn is responsible for the daily management of the office. In addition to his activities for Kom over en help, he is group chairman of SGP Woudenberg and member of the evangelisation committee of the Reformed Congregation (Gereformeerde Gemeente) in Amersfoort. He also has his own advisory firm in the field of strategy and leadership.

Within the team of Kom over en help there is much attention for personal responsibility. At the same time, good cooperation and synergy are important to work towards the goals of our organisation, so that we concretely give shape to our core values: commitment, entrepreneurship and relationship.

Since 2013 there has been an external confidential counsellor. Also in 2025 there was no reason for him to take action. A new complaints procedure has been established.

Kom over en help applies for its employees to the employment conditions of the Protestant Church in The Netherlands (PKN), with some additions and minor changes. The employees are remunerated on the basis of a job evaluation system and the salary scales belonging to this employment conditions scheme.

The board of the foundation has established the remuneration policy, the level of the director's remuneration and the level of other remuneration components. In determining the policy, use has been made of the so-called ODRP method, a government-specific method, for job evaluation. The remuneration policy is updated, periodically.

The total salary costs of the director amounted in 2025 to € 119,232 (including employer social security and pension costs). There is no bonus scheme. The starting point for the remuneration test is the so-called 'Basic Score for Management Positions' (BSD score) within the Regulation on remuneration of directors of charitable organisations.

For Kom over en help, the BSD score is determined at 345 points. The gross annual income (€ 94,063) of the director remains approximately 19% below the applicable maximum (€ 115,922) according to the Regulation on remuneration of directors of charitable organisations. The total salary costs remain approximately 49% below the maximum included in the regulation of € 232,947 per year. The level and composition of the director's remuneration are explained in the annual accounts in paragraph 7.7.

Finally, some personnel data:

- The sickness rate in 2025 is 10.3% (in 2021: 1.9%, 2022: 1.3%, 2023: 1.3%, 2024: 5.3%). This increase concerns two employees who are long-term (partially) ill (not work-related). The sickness rate excluding these cases amounts to 1.4% in 2025 and in 2024 0.9%.
- As of 31 December 2025, the average age of the employees is 36.1 years (in 2021: 39.5 years, 2022: 37.5 years, 2023: 41.2 years, 2024: 43.4 years).

3.4 Volunteers

The commitment of our volunteers testifies to great involvement and is highly appreciated. We have 176 volunteers. The volunteers carry out very diverse work. A few examples of what they do: processing changes in the donor administration, collecting clothing, organising activities and making photos and videos. It is important to know every volunteer, so that each can be deployed in the right place and at the right moment, and so that each volunteer can also be offered adequate support. There is a volunteer coordinator who fulfils this task, together with the team.

3.5 Board

The responsibilities and tasks of the board of Kom over en help are laid down in a board statute. According to the board statute, the board is the policy-determining and supervisory body. In the statutes, clauses have been included that prevent conflicts of interest and dependency conflicts, in accordance with the CBF guidelines. In 2025, a board evaluation took place. Reflection has also started on the governance structure. In 2025, Mr. F.J. van den Bunt was reappointed as board member for his second term.

On 31 December 2025 the board consisted of the following members:

- Mr. T.M. (Marc) Holleman, chairman
  Regional director You Sure B.V.
- Drs. A.J. (Aart-Jan) van der Wekken, secretary
  Programme manager, board member of NET Foundation, SchuldHulpMaatje municipality Vijfheerenlanden, treasurer Christian Reformed Church (CGK) in Leerdam, member of the Supervisory Board of the Theological University Apeldoorn, treasurer Christelijk Gereformeerd Beraad, member of the 'Crisis' control group of the Christian Reformed Church (CGK) member of the Deputation for Premature Termination of Pastors Christian Reformed Churches (CGK).
- Mr. F.J. (Eric) van den Bunt, treasurer
  Early retired, self-employed fundraiser USA, manager of social community home (Bij Elim) Amersfoort, secretary of the SGP Leusden branch, budget coach and volunteer ANWB AutoMaatje Leusden.
- Ms. P.D. (Petronelle) Baarda, member

Child and youth psychologist at Driestar Christian University, postdoctoral researcher Theological University Apeldoorn, member of the editorial board of Ambtelijk Contact, board member of Association Against Swearing (secretary), board member of Kerk en Samenleving Zeist, confidential counsellor Christian Reformed Church (CGK) Zeist.

- Mr. J. (Jaap) van Dam, member
  Independent communications consultant
- Ms. E.M. (Ellen) van den Hil MPH, member
  Programme manager Salvation Army, board member TAK Foundation (Kenya), member advisory committee Effata (Nigeria/Guinea-Bissau), chairman mission committee Reformed Congregation (PKN) Sliedrecht, board member Van Rijswijk Fund international, board member Child Care Afrika.
- Mr. W.J. (Wouter) Visscher MSc RA, member
  Co-Founder we R financials.

The managing director is supported by a number of advisory committees: the policy committee, the financial committee, the committee for cooperation with other organisations, and the workers' committee.

3.6 Committee of recommendation

On 31 December 2025 the committee of recommendation consisted of the following members: ds. G.J. Baan, Mijnsheerenland; ds. G. Gerritsen, Bergambacht; ds. J. Joppe, Barneveld; ds. M. Krijgsman, De Beek-Uddel, ds. E. van den Noort, Veenendaal; ds. H. Polinder, Urk.

Chapter 4 Financial results, financial policy, and social values and requirements

4.1 Results 2025

Realisation 2025 versus budget 2025
The balance of the statement of income and expenses 2025 is € 608,051 positive, while a balance of € 253,000 positive was budgeted.

The total of the income 2025 – including financial income and expenses – is € 587,937 higher than budgeted; the total of the expenses is € 232,886 higher than budgeted.

Realisation 2025 versus realisation 2024
Once again, the year has been concluded with a higher amount of income than the previous year: over 2025 we received € 188,974 more than over 2024. We are grateful to the Lord God for the many and generously received funds in 2025 and for the fact that we were thereby – in trust in and dependence on Him – again able to serve and encourage our neighbours that live in vulnerable circumstances in word and deed.

Realisation 2025 versus budget 2025	**Realisation 2025**	**Budget 2025**	**Difference**
Income			
Private donors	2,062,545	1,875,000	187,545
Legacies	200,278	30,000	170,278
Companies	450,463	640,000	-189,537
Government subsidies	57,439	0	57,439
Other non-profit organisations	1,043,939	705,000	338,939
Sale of goods	60,263	50,000	10,263
Total	**3,874,927**	**3,300,000**	**574,927**
Expenses			
Spent on programmes	2,916,747	2,632,750	283,997
Fundraising costs	260,836	302,190	-41,354
Management of administration costs	104,803	114,560	-9,757
Total	**3,282,386**	**3,049,500**	**232,886**
Financial income and expenses	15,510	2,500	13,010
Balance of income and expenses	**608,051**	**253,000**	**355,051**

The expenses on programmes are including allocated costs from Kom over en help.

Under the income of 'Other non-profit organisations' the following income from external committees is included:

Contributions from external committees	Realisation 2025	Budget 2025	Difference
Vino si Vezi (Kom en Zie) at Woudenberg	90,000	85,500	4,500
Friends of Zjytomyr in Sliedrecht	25,000	28,000	-3,000
Working Group Bunschoten	45,772	36,500	9,272
Local Committee Alblasserdam	30,000	20,000	10,000
Other	0	0	0
Total	**190,772**	**170,000**	**20,772**

4.2 Expenses Ratios

	Realisation 2025	Budget 2025	Realisation 2024
a. Fundraising ratio Raising fund costs as % of income raised	6.8%	9.3%	10.5%
b. Spending ratio income (gross) Target expenditure as % of total income (including allocation of costs)	72.2%	86.7%	94.8%
c. Spending ratio income (net) Target expenditure as % of total income (excluding cost allocation)	59.4%	70.5%	80.3%
d. Spending ratio charges Spending on objective as % of total expenses	88.9%	86.3%	88.4%
e. Management and administration cost ratio Management and administration costs as % of total expenses	3.2%	3.8%	2.9%

Notes

a. The fundraising ratio is lower than budgeted as a result of both higher income than budgeted and lower fundraising costs than budgeted, mainly due to vacancies within the sub-team Communication and Fundraising.
b. The spending ratio income (gross and net) are lower than budgeted as a result of the higher income. The surplus of income will be spent in the coming years.
d. The spending ratio charges is better than budgeted and then in 2024, as a result of lower management and administration costs.
e. The ratio management and administration costs is lower than the budget as a result of lower management and administration costs and higher than 2024 as a result of the lower programme expenses in 2025.

4.3 Policy for reserves and funds

The policy is aimed at keeping the reserves and funds as low as possible. After all, donations are given to be spent. In addition, sufficient reserves must of course be maintained in connection with the continuity of the organisation. The continuity reserve is calculated on the basis of probability and impact of the possible risks. From 2025 onwards, a lower limit has also been linked to this of the required means for the continuation of partner support and business operations for three months.

For income from legacies it further applies that these – in order to prevent liquidity problems – are only spent after crediting to the bank account. Until that time these income are included in the designated reserve financing assets[1].

4.4 Policy on investments policy

The policy is aimed at keeping the balance of liquid funds as low as possible. Of the donations from private donors, approximately 50% is received annually in the fourth quarter, and of that again approximately 50% in the month of December. Therefore, the liquid funds at year-end do not give a good reflection of the average position during the year.

The board established the following policy in 2007:

- Funds may not be invested, but may only be placed without risk on current accounts, savings accounts and short-term deposits and similar. Under the deposit guarantee scheme, such savings are guaranteed up to € 100,000 per bank.
- Funds may, calculated according to the situation as at 1 January of a year, be fixed for a maximum of 60% and for a maximum period of one year; the remaining funds must be directly withdrawable.

All funds are held in bank accounts that are directly, or at the latest within 90 days, withdrawable.

4.5 Project expenses: reporting and control

There is control over the expenses of the project funds that the local partner organisations receive. The central questions here are: are the target groups reached and are the objectives achieved as agreed? The control processes are recorded, reporting takes place, audits are carried out and recipients of aid are visited. If partners receive less than € 20,000 in any year, no external audit is required.

The main rule is that the funds are transferred by bank directly to the partners involved. For a limited part, due to safety, use is made of third parties and cash payments.

By means of reporting forms, the partners account to Kom over en help for the spending of the aid received. Periodic on-site control provides insight into the implementation and progress of the aid. Impact measurement, in which consultation takes place with the recipients of aid, provides insight into the effectiveness of the aid. There is annual financial control at partner organisations through external audits. In this way it is possible to account to donors and funds.

[1] Up to and including the financial year 2024: the continuity reserve. See for this the explanation in paragraph 7.5.2.

For new project applications by partners, it is tested whether these fit within the frameworks of the policy, the quality criteria and the budget. Entering into cooperation with new partners takes place on the basis of partner criteria and can only take place after a board decision.

Kom over en help continues, together with its partners, to work on quality development. This mainly concerns the effectiveness and the impact of the aid.

From 2020 onwards, more differentiation has been applied among the different partners, partly on the basis of the outcomes of the evaluation tool for organisational development. In this way, distinctions has been made in the reporting frequency and the guidance in organisational development.

4.6 Corporate control

An internal control officer has been appointed, who tests the operation and implementation of the applicable procedures and guidelines of the most important and critical processes within the financial-administrative organisation. The processes are laid down in the Handbook Administrative Organisation and Internal Control (AO/IC).

In 2025, all components from the handbook were checked, including:

- experience trips and school campaigns;
- periodic donations and specific commitments;
- project applications;
- control and registration of spent funds;
- financial reports;
- costs and purchases;
- legacies;
- collections;
- cash orders;
- cash expenses and cash reconciliation;
- bank payments to the countries where we work.

4.7 Risk management and reporting

The board supervises the execution of the policy. Internal control and the (semi-)annual control by the auditor safeguard the reliability of the execution of the procedures, the recording and processing of the income and correct accountability of the expenses. In the implementation of the policy, risks play an important role in the areas of, among other things, finances, strategy, image, expenses, fundraising and supervision. Timely signalling is of great importance.

A monthly overview of the donations is prepared, as well as a full overview of the interim figures per quarter. This is shared with the team and the board. Every half year, the project reports are discussed in the sub-team Programmes on the basis of a monitoring plan and the parallel financial reports. Analysis of the data may give reason for policy adjustment. An extensive risk analysis has been made for, among other things, the topics income, personnel, fraud, corruption and image, including a financial translation of those risks.

Based on the risk analysis, the level of the continuity reserve is assessed and determined annually.

Income drop
There is a risk of less income and having to adjust the budget. The chance of this is average, the impact large. Control measures taken are a fundraising policy, monthly donation analysis and conditionally and/or committing less to partners than budgeted.

Image damage
The risk here is loss of donors. The chance is small, the impact large. Control measures include safeguarding identity, applying transparency, having a quality mark, conducting a communication policy and a complaints procedure.

Partners
Risks here concern possible fraud or malfunctioning of partners. The chance is average, the impact large. To control this, partners are assessed in advance, annual substantive and financial evaluations of projects take place, sanction lists are checked for partner payments, in principle an external audit is requested and annual working visits are carried out.

4.8 Certificate Acknowledged Charity (CBF)

In 2016, the Certificate Acknowledged Charity was introduced. Donors and other public stakeholders can thereby see at a glance whether all quality requirements are met and whether matters are in order. The CBF is the independent supervisor and checks whether charitable organisations comply with the standards of the Recognition Scheme.

Kom over en help has the CBF recognition: “The fundraising and spending of funds at foundation Kom over en help complies with the standards of the Recognition Scheme. The foundation may call itself a ‘Recognised Charity’,” according to the certificate. Having a recognition is a condition for membership of Goede Doelen Nederland. Annually, a check takes place by the CBF. In the reporting year, the recognition of Kom over en help has been continued for four years.

Kom over en help has laid down and embedded the principles and requirements of good governance that Goede Doelen Nederland prescribes in various statutes, codes of conduct, guidelines and procedures. The most important of these are public and visible on the website.

4.9 Social values and requirements

Kom over en help has a social mission and objective with serving neighbours who live in vulnerable circumstances.

In addition, in the execution and spending, conscious effort is made towards socially responsible business operations. In the past, a decision was made towards further digitalisation, less paper use and purchase of LED lighting.

Furthermore, much used clothing is collected which is sold on to buyers in The Netherlands.

In mid-2018, the General Data Protection Regulation (GDPR) came into force, a privacy law that applies throughout the European Union. Kom over en help is GDPR-proof: it complies with the

legal requirements. The data security policy has been updated and laid down in a protocol. A privacy statement ensures the rights of all parties whose personal data are processed.

A final element concerns the new requirements of the CBF regarding integrity and transgressive behaviour. This resulted in the integrity policy in 2020.

There is an internal confidential counsellor and an external complaints committee, together with other Prisma members. Also towards partner organisations and with regard to travel abroad, agreements have been made on this point.

Chapter 5 Our donors

Called to serve. From this vision we work, together with local partner organisations, for more than 50 years in various countries in Eastern Europe. We help our neighbours who live in poverty to develop themselves and to lead a dignified existence. We do this by increasing their self-reliance. We are very grateful to our faithful donors for their warm involvement which takes shape in prayer and donations. Because of this, we were again able in the past year to make a difference in the lives of many people. But a relationship also requires maintenance. For this purpose, we undertake various activities which we are pleased to share in this chapter.

The large-scale war in Ukraine has been reality for more than four years. From the Emergency Fund Ukraine we finance various emergency aid projects to rebuild the heavily affected country. Residents also receive psychosocial support in processing the many intense events. During the action day for Ukraine at a Christian News Radio station (Groot Nieuws Radio), Kom over en help, together with eight other organisations, once again brought the ongoing situation to attention. This joint action emphasised the importance of continued support. Also during the online donor meeting, the impact of the war on children, the country and projects was made visible, with the aim of giving donors insight into the significance of their contribution. Finally, a number of children from Ukraine were central during the winter campaign.

5.1 Raising awareness and funds

The purpose of our communication is to bring the problems in our field of work close to people. With various communication tools we ask attention for the impact of the war in Ukraine on children, elderly people and families, for poor living conditions and for the exclusion of children with a disability.

In personal stories, often one participant or person involved in a project is central. In this way we make visible that help in someone's life is necessary and that our aid actually makes a difference. In this way we involve donors in our work and ask for financial support, so that we can continue to help more people. Awareness and fundraising thus go hand in hand.

5.2 Fundraising

5.2.1 Private donors

Private donors form our largest target group when it comes to fundraising. This applies both in terms of number and in terms of income. For many years they have made a substantial contribution to our work. The income from this target group amounted in 2025 to more than € 2.1 million. In addition, more than € 200,000 has been received from legacies.

In 2025 we welcomed 1,482 new donors. In order to increase our constituency, we use, among other things, inserts and online campaigns. For the winter campaign, the donor journey was adjusted to approach new donors more specifically. After their first donation, they received a thank-you email and after two weeks a follow-up email with the invitation to contribute again.

5.2.2 Campaigns

The campaign 'Working on tomorrow' took place this year for the fourth time. It fits well with the strategy of Kom over en help to increase the self-reliance of our neighbour in vulnerable

circumstances. With this campaign we want to acquire income, so that we can increase the self-reliance of even more people and thereby give their development a boost.

Stories were shared of people and families from Moldova. It is a challenge to bring this theme well to attention and to show the importance of self-reliance.

In October, the annual winter campaign was launched again. In this campaign, children from Ukraine are central who receive a warm meal and homework guidance in the day care centres. The income this year turned out high.

In the context of the winter campaign, an online donor meeting was organised. Also this year we received positive responses to the meeting.

5.2.3 Entrepreneurs

In the contact with entrepreneurs, we establish connections and involve them in projects of our partners. In doing so, we focus on building sustainable relationships. At the beginning of 2025, the relationship manager business market stopped. Due to delay in succession, this position was not filled for a large part of the year. As a result, the two planned entrepreneur trips could not take place.

In order to maintain contact with entrepreneurs, in December a telemarketing campaign was started in response to the winter campaign. In February 2026, the new relationship manager business market started. With his arrival, we will further strengthen relationship management and cooperation with entrepreneurs.

5.2.4 Churches

Churches that are in our address file participated in four mailings from the regular mailing programme. For the winter campaign they received a targeted letter with the request to place Kom over en help on the collection schedule, with the possibility to give a presentation about the winter campaign. In addition, the clothing collection points were brought to attention via a separate mailing in April.

5.2.5 Schools

Schools from our address file received a separate letter for the winter campaign with the request to designate the mission funds for the winter campaign and with the possibility to give a presentation. The clothing collection points were brought to attention via a separate mailing in April. In addition, we cooperate with other organisations in ‘Action for Ukraine’.

5.2.6 Youth

For several years already, Kom over en help organises experience trips for young people with the aim of involving them early in our work. In the past year, three of these trips could take place. With this, we offered young people the opportunity to experience the work of Kom over en help up close. At the same time, it remains a challenge to keep new generations sustainably involved. This requires targeted investments in the relationship with young people and renewal in the ways in which we come into contact with them.

5.2.7 Local committees

In 2025, volunteers contributed in various ways to the work of Kom over en help, among other things by the sale of products and organising concerts. In the Alblasserwaard and in Bunschoten, volunteers were active in working groups that set up various actions. In this way, the butter letter campaign in Alblasserdam yielded more than € 10,000.

Individual initiatives also made an important contribution. Farm shop Berkenwolde Silo in Zeewolde donated the profit to various projects, which yielded almost € 9,000 in the past year. Volunteer Corry raised € 5,000 through the sale of clothing and other products for children with a disability.

Working group Bunschoten looks back on good results in 2025. The collection, Christmas boxes campaign and company campaign jointly yielded more than € 45,000. In addition, people in other places also took action for Kom over en help, which resulted in nice contributions for aid to people in vulnerable circumstances.

Working group Woudenberg (Kom en Zie) has again contributed in 2025 to the project of Youth for Christ in Moldova. The working group has for years supported a shelter for children with a disability. This year the working group made a one-off contribution for an income generating project: a centre has been set up where parents who are able to do so contribute to the therapy for their child. In this way, part of the operational costs of the other project can also be paid. The contribution amounted to € 90,000 in 2025.

5.2.8 Clothes collection points

Via the concept 'Second-hand gives others a new chance', more than € 70,000 was collected in 2025. In April and October, active attention was paid to clothing collection via various communication channels. With the donated clothing, Kom over en help supports various projects in Eastern Europe. With the proceeds of a full clothing container, ten children can go to a day care centre for a year or an entrepreneur receives a loan so that he can start a small (agricultural) business. He or she also receives support in developing knowledge and skills. The donated clothing goes to a sorting centre. The sorting centre provides 100% textile recycling in, among other places, Eastern Europe.

In 2025, 225,300 kilos of clothing were collected, versus 211,330 kilos in 2024, 192,110 kilos in 2023, 210,000 kilos in 2022, and 200,000 kilos in 2021. Two new clothing collection points were added. With the help of folders, messages in (church) magazines, flags, posters and a clear web page with an interactive map, we try to make it easy for people to bring their clothing to our collection points. In this way, Kom over en help draws attention to clothing collection in various ways. The collection of clothing is made possible thanks to the efforts of many volunteers.

5.2.9 Foundations and funds

Also in 2025 we received both for the Emergency Fund and for the regular projects good donations. A significant growth was realised, partly due to contact with new foundations/wealth funds. These organisations regularly receive a mailing or magazine.

5.2.10 Website en social media

The online communication has as purpose that we increase our visibility, show our authority and increase the involvement with the constituency. Throughout the year we have been well visible

on our website, the social channels and with online campaigns. This is clearly noticeable in the growth of visitors and followers. In 2025 we welcomed almost 21,000 unique visitors on the website, with more than 98,000 views. We also see the number of online donations increasing again. The numbers of followers on Facebook, Instagram, YouTube and LinkedIn have also grown again. The platform X shows a small decrease. Also in 2025 there was attention for YouTube. The focus is on video content, whereby there is a diversity of videos, including life story videos and online meetings (live). In 2026 this line will be continued.

5.2.11 In the media

Increasing our name recognition is an important objective. In all our communication it is important that the core message is central: giving people in vulnerable circumstances a hopeful future (in the countries where we work). In doing so, development towards self-reliance is the main objective. Throughout the year we use as many communication tools as possible to bring our core message and themes to the fore. The diversity in content gives us the opportunity to both make impact and to assert our authority. In 2025 we have been visible and audible in the media in various ways. In addition to publicity around campaigns in various Christian media, through a cooperation with, among others, Prisma we were able to tell our story in 't Verschil, supplement of a Dutch Christian Newspaper (Nederlands Dagblad). We also contributed to a joint action day for Ukraine in cooperation with eight other organisations.

5.2.12 Procedures for complaints

We consider complaints and critical reactions as valuable signals of involvement. They help us to improve our working method and to clarify our communication. All reports are treated and processed with care.

In 2025 we received three complaints. Two complaints related to a direct mailing in which additional data was requested and to the automatic increase of donation amounts. One complaint concerned the experienced involvement and information provision about the progress of a supported project.

Chapter 6 The future

In 2026 we work on our renewed strategy and strategic directions. In addition, in the first quarter of 2026 the board has taken the decision to adjust the governance model of Kom over en help. The current board is transformed into a supervisory board, whereby work is done with a managing director. In 2026 this change is prepared, so that the new governance structure can be implemented as of 1 January 2027.

Development towards self-reliance is the focus of Kom over en help in projects, partnerships and budgets.

This means, among other things, that in 2026:

- all projects will be assessed for alignment with the intervention strategies and their contribution to development towards self-reliance;
- if a humanitarian disaster occurs in one of the countries where we work, we respond to this in the form of emergency aid. Emergency aid is not a separate intervention strategy, but is strongly connected to all three existing intervention strategies. Emergency aid can be seen as the foundation on which these three intervention strategies build further. In this way, emergency aid is aimed at recovery as well as long-term development;
- we work purposefully towards an income level of more than € 4,200,000 in 2030.

Kom over en help continues to cooperate with local partners in the countries where we currently work to date, but any expansions to other areas are not excluded. Kom over en help works in (formerly)communist countries in Eastern Europe and Central Asia as well as with Christian partners (churches, non-governmental organisations, companies) that adhere to Biblical norms and values.

This means, among other things, that in 2026:

- we organise various online partner meetings, including a meeting about organisational development;
- we facilitate intervision for managers of partner organisations;
- we work according to the partner differentiation that has been established;
- we analyse trends and developments in the different countries, leading to strategic choices and priorities that will be implemented during this policy period;
- we actively pursue the establishment of new partnerships, especially in Georgia and Uzbekistan;
- we execute the RVO subsidies and projects in accordance with the plan and the conditions.

Cooperation with other organisations in The Netherlands will be intensified in order to realise the long term mission.

This means, among other things, that in 2026:

- we continue to cooperate through SharInvest to realise social impact in Moldova, Albania and Ukraine;
- we cooperate with EO-Metterdaad in various projects;

- we join forces within the CPOE (Christian Platform Eastern Europe) to achieve capacity development, both within our own organization and among partner organisations. We participate in the steering group and various working groups.

Kom over en help deepens and strengthens the relationship with all its target groups. Especially when it concerns individuals (including young people) and companies. We do this through targeted, segmented and impact-oriented communication, so that sustainable involvement and growth of income become possible.

This means, among other things, that in 2026:

- we work on clear donor segmentation with impact-oriented communication with clear monitoring;
- we further expand relationship management with companies;
- we reflect on other subsidies than RVO subsidies;
- we further develop Salesforce & dashboarding;
- we explore first AI applications.

Chapter 7 Annual accounts 2025

7.1 Balance sheet as at 31 December 2025

	31 December 2025		31 December 2024	
Assets				
Intangible fixed assets (1)	12,097		20,926	
Tangible fixed assets (2)	7,027		14,396	
Financial fixed assets (3)	151,486		112,362	
		170,610		147,684
Receivables and accruals (4)	521,285		312,575	
Cash at bank and in hand (5)	2,199,757		1,148,844	
		2,721,042		1,461,419
Total		**2,891,652**		**1,609,103**
Equity and liabilities				
Reserves				
Continuity reserve(6)	850,000		573,184	
Appropriated reserve (7)	753,293		256,174	
		1,603,293		829,358
Funds				
Appropriated fund project (12)		204,907		370,791
Provisions				
Provision for SharInvest participation (13)		50,000		120,000
Current liabilities (14)		1,033,451		288,954
Total		**2,891,652**		**1,609,103**

7.2 Statement of income and expenses 2025 and destination balance

	Realisation 2025		Budget 2025		Realisation 2024	
Income						
Income from individuals	2,262,823		2,100,000		2,050,296	
Income from businesses	450,463		660,000		825,561	
Income from government subsidies	57,439		-		-	
Income from other not-for-profit organisations	1,043,939		1,050,000		737,844	
Sum of income raised		3,814,664		3,810,000		3,613,701
Income from sales (19)		60,263		100,000		72,252
Sum of income		**3,874,927**		**3,910,000**		**3,685,953**
Expenses						
Spent on programmes (§7.4)						
Education	1,958,079		1,794,559		1,800,302	
Income generating activities	411,147		622,719		969,984	
Social care	368,894		384,954		553,493	
Not yet committed to partners	-82,209		605,736		136,462	
Raising awareness and support	260,836		362,486		377,832	
		2,916,747		3,770,454		3,838,073
Raising fund costs (§7.4)		260,836		362,486		377,832
Management and administration costs (§7.4)		104,803		147,060		125,849
Sum of expenses		**3,282,386**		**4,280,000**		**4,341,754**
Balance before financial income and expenses		592,541		-370,000		-655,801
Financial income and expenses		15,510		5,000		10,132
Balance of income and expenses		**608,051**		**-365,000**		**-645,669**
Destination of the result						
Addition (+)/decrease (-) to:						
Continuity reserve		276,816		0		-21,228
Appropriated reserve financing assets		111,996		0		75,587
Appropriated emergency aid reserve		0		0		-50,000
Appropriated reserve SharInvest		-25,000		0		-160,000
Appropriated reserve projects		410,123		-12,000		-126,644
Earmarked fund projects		-165,884		265,000		-363,384
Total		**608,051**		**253,000**		**-645,669**

7.3 Cash flow statement 2025

	Realisation 2025		Realisation 2024	
Cash flow from operating activities				
Balance of income and expenses (§7.2)		608,051		-645,669
Adjustments regarding:				
Depreciation of intangible fixed assets (1)	8,829		31,495	
Depreciation of tangible fixed assets (2)	9,706		19,399	
Change in provisions (13)	-70,000		120,000	
Result of participating interests (3)	69,836		58,918	
Change in receivables (4)	-208,710		-8,816	
Change in current liabilities (14)	744,498		58,743	
		554,159		279,739
Cash flow from operating activities		**1,162,210**		**-365,930**
Cash flow from investing activities				
Investments in intangible fixed assets (1)	0		-20,392	
Investments in tangible fixed assets (2)	-2,337		-5,344	
Investment in financial fixed assets (3)	-193,930		-165,940	
Disposals of financial fixed assets (3)	84,970		10,820	
Cash flow from investing activities		**-111,297**		**-180,856**
Net cash flow		**1,050,913**		**-546,786**
Change in cash and cash equivalents				
Cash and cash equivalents as at 1 January	1,148,844		1,695,630	
Cash and cash equivalents as at 31 December	2,199,757		1,148,844	
Change in cash and cash equivalents		**1,050,913**		**-546,786**

7.4 Expense allocation statement 2025

Activities	Education	Income generating activities	Social care	Not yet committed to partners	Awareness-raising and support-building	Raising Fund cost	Management and administration	Realisation 2025	Budgeted 2025	Realisation 2024
Cost allocation key organisation	36.9%	7.7%	6.9%	-1.5%	17.5%	17.5%	15.0%	100.0%	-	-
Direct spending	**1,667,279**	**350,086**	**314,108**	**-70,000**	**138,565**	**138,565**	**-**	**2,53,603**	**2,286,500**	**3,460,264**
Allocated costs										
1. Preparation and coordination from The Netherlands	33,245	6,981	6,263	-1,396	-	-	-	45,093	47,000	94,938
2. Own organisation's costs										
Staff costs	190,978	40,101	35,980	-8,018	90,664	90,664	77,712	518,081	540,000	563,398
Housing costs	13,342	2,801	2,514	-560	6,334	6,334	5,429	36,194	42,000	39,112
Office and general expenses	46,403	9,743	8,742	-1,948	22,029	22,029	18,882	125,880	115,000	133,148
Depreciation	6,832	1,435	1,287	-287	3,244	3,244	2,780	18,535	19,000	50,894
Total costs own organisation	257,555	54,080	48,523	-10,813	122,271	122,271	104,803	698,690	716,000	786,552
Total allocated costs	**290,800**	**61,061**	**54,786**	**-12,209**	**122,271**	**122,271**	**104,803**	**743,783**	**763,000**	**881,490**
Sum of expenses	**1,958,079**	**411,147**	**368,894**	**-82,209**	**260,836**	**260,836**	**104,803**	**3,282,386**	**3,049,500**	**4,341,754**

Notes

- The allocation of expenses shows the total of the expenses allocated to the various intervention strategies, namely: the direct expenses , the costs of preparation and coordination from The Netherlands, as well as the costs of the own organisation.
- The costs 'Preparation and coordination from The Netherlands' are allocated proportionally to the intervention strategies Education, Income generating activities, Social care, as well as not yet committed to partners.
- The item 'Not yet committed to partners' concerns the change of the provision 'Participation SharInvest' included in the balance sheet.
- The costs attributable to the department 'Communication and Fundraising' are allocated in the ratio 50/50 to the activity 'Awareness and support base strengthening' and 'Fundraising costs'.
- The 'Costs of the own organisation' are allocated to the activities on the basis of the salary costs applicable per function.
- The system of cost allocation is unchanged compared to the previous year.
- A further specification of the 'Costs of the own organisation' is included in paragraph 7.8.

7.5 General information on the annual accounts

7.5.1 Foundation Kom over en help

Foundation Kom over en help (hereinafter: Kom over en help) is legally a foundation, statutorily established in Nijkerk (Gld.) and actually located at Beurtschipper 14, 3861 SC in Nijkerk (Gld.). Kom over en help is registered with the Chamber of Commerce under number 41172259.

Kom over en help was established on 7 January 1974 and has as statutory objective:

- serving the vulnerable neighbour in Eastern Europe and Eurasia from a Christian calling to mercy and justice, in partnership with churches and Christian organisations;
- awareness among the constituency of the living conditions of children and families in Eastern Europe and Eurasia.

7.5.2 Comparative figures

The following comparative figures are, in deviation from the annual accounts 2024, presented differently:

- The reserve financing assets was until and including the financial year 2024 included in the continuity reserve. In order to give a better insight into the size of the continuity reserve, the reserve financing assets is now included separately under the designated reserves;
- The various designated reserves were until and including the financial year 2024 included separately in the balance sheet. In line with the model balance sheet included in Guideline 650, the total of all designated reserves is now included as one item in the balance sheet, whereby these are specified in the explanation on the balance sheet.

These changes have no consequences for the size of the equity or result, only for the composition of the equity.

7.5.3 Continuity
In the budget of 2026, explicit account has again been taken of uncertainties in income to be received. In this way, not all budgeted income has yet been committed to partners. In addition, amounts already committed can still be adjusted in case of disappointing income.

7.5.4 General principles of valuation and determination of result
The annual accounts 2025 have been prepared in accordance with the Guidelines for financial reporting, including Guideline 650 Fundraising organisations, as issued by the Dutch Accounting Standards Board.

The annual accounts have been prepared on the basis of historical cost, unless stated otherwise. Income and expenses are accounted for in the year to which they relate, whereby matching is applied.

The applied principles of valuation and determination of result have remained unchanged compared to the previous year. The annual accounts are prepared in euros, being the functional currency.

In the balance sheet, the statement of income and expenses and the cash flow statement, references (such as (1)) to the explanation are included.

7.5.5 Translation of foreign currencies
Transactions in foreign currencies are translated at the exchange rate applicable on the transaction date. Monetary assets and liabilities are translated into euros at the exchange rate applicable on the balance sheet date. Exchange results are included in the statement of income and expenses under 'Financial income and expenses'.

7.5.6 Estimates
In applying the principles and rules for preparing the annual accounts, the board forms various judgements and estimates that may influence the amounts included in the annual accounts. The actual outcome may deviate from the estimates applied.

7.5.7 Impairments losses
At each balance sheet date it is assessed whether there are indications that a fixed asset may be subject to an impairment. An impairment exists if the carrying amount of an asset is higher than the recoverable amount. The recoverable amount is the higher of the net realisable value and the value in use. An impairment loss is directly recognised as an expense under depreciation in the statement of income and expenses.

7.5.8 Principles for valuation
- Intangible fixed assets are valued at historical cost, less annual depreciation and (any) impairment losses. Depreciation amounts to 33.33% of the cost annually.
- Tangible fixed assets are valued at historical cost, less annual depreciation and (any) impairment losses. Depreciation amounts to 20% (vehicles), 25% (office equipment), and 33.33% (computer equipment) of the cost annually.
- Financial fixed assets:

- Participating interests in which significant influence can be exercised are valued using the equity method (net asset value). When 20% or more of the voting rights can be exercised, it is assumed that there is significant influence. The net asset value is calculated in accordance with the accounting policies applied in the financial statements of Kom over en help. If the valuation of a participating interest based on net asset value is negative, it is valued at nil. If and to the extent that Kom over en help, in this situation, is wholly or partly liable for the debts of the participating interest, or has the firm intention to enable the participating interest to pay its debts, a provision is recognized for this.
  The result recognized is the amount by which the carrying amount of the participating interest has changed since the previous financial statements as a result of the profit or loss achieved by the participating interest.
- Participating interests in which no significant influence can be exercised are valued at acquisition cost, less (any) impairment losses.
  The result recognized is the amount of the profit distribution at the moment the entitlement arises.
- Loans granted are initially recognized at fair value. Subsequent measurement takes place at amortized cost (which generally equals the nominal value), less (any) impairment losses and provisions for uncollectibility.

- Receivables are initially measured at fair value, including transaction costs. Subsequent measurement takes place at amortized cost (usually equal to the nominal value), less provisions for uncollectibility.
- Cash and cash equivalents consist of cash on hand, bank balances, and deposits with a maturity of less than twelve months. Cash and cash equivalents are valued at nominal value.
- Reserves and funds are valued at nominal value, before deduction of the withholding to cover the organization's own costs.
- Provisions are recognized at the nominal value of the expenses expected to be necessary to settle the obligation.
- Current liabilities are initially measured at fair value. Subsequent measurement takes place at amortized cost (usually equal to the nominal value).

7.5.9 Accounting policies

- Income
  - Funds raised are recognized for the amount received, without deducting the costs incurred by the organization itself.
  - Income is recognized in the year in which it is received, or has been pledged by the donor and can be reliably determined.
  - A 10% deduction is applied to income received for a specific purpose to cover the organization's own costs, unless a different percentage has been agreed with the donor. This deduction takes place at the moment the funds are spent.
  - Legacies are recognized in the financial year in which their amount can be reliably determined and they have been accepted under benefit of inventory. Advances received are recognized as income from legacies in the financial year in which they are received.
  - Grant income:
    - this is recognized in proportion to the related, realized expenses and recorded once there is reasonable assurance that Kom over en help

complies with the stipulated conditions and will actually receive the grant. In cases where Kom over en help bears final responsibility for the entire grant or the entire grant project, and therefore also for the part attributable to consortium partners (i.e. acts as principal), the grant income related to the expenses of the consortium partners is also recognized as income by Kom over en help.
        - own contributions from consortium partners for grant projects are recognized as income of Kom over en help when Kom over en help acts as principal.
        - income relating to grant projects carried out by partners is recognized as income of Kom over en help in proportion to the related expenses , insofar as the donor's conditions are met.
    - Income from the sale of goods is valued at the proceeds from the goods, less discounts and taxes levied on turnover (net revenue), minus the cost of goods sold, increased by the costs related to purchasing and selling, including the logistical costs of procurement and sales (cost of goods sold).
    - Income in kind is valued at fair value, insofar as this can be reliably determined and is material.

- Spent on programs:
    - Expenses on programs are recognized in accordance with the intervention strategies of Kom over en help.
    - Expenses on programs are allocated to the year to which they relate.
    - In the case of projects financed through grants for which Kom over en help acts as principal, the expenses (including the own contribution) of the consortium partners are also recognized by Kom over en help as program expenses.
    - Project obligations that have not been fully spent by the partner in the reporting year are, in principle, reclaimed, after which these recovered funds become available for new allocations.

- Personnel costs
    - Wages and salaries are recognized insofar as they are payable. Kom over en help voluntarily follows, with a few additions, the "employment conditions scheme for church employees" of the Protestant Church in The Netherlands.
    - The pension scheme is accounted for using the obligations approach, based on an average salary scheme. The pension premium payable for the financial year, insofar as it is not withheld from employees' salaries, is recognized as an expense at the moment it becomes payable. Kom over en help is affiliated with the Pension Fund for Care and Welfare (PFZW). The pension scheme consists of an old-age pension, a survivor's pension, and a disability pension.

7.5.10 Basis of cash flow statement

The cash flow statement has been prepared using the indirect method. The cash and cash equivalents in the cash flow statement consist of liquid assets. Cash flows in foreign currencies have been translated at the exchange rate applicable on the transaction date. Transactions that do not involve an exchange of cash are not included in the cash flow statement.

7.5.11 Tax position

Due to the absence of a profit motive, the foundation is exempt from corporate income tax.

In connection with its ANBI status, the foundation is not liable for gift tax on donations received.

The foundation is liable for VAT on the supply of goods and services in the context of fundraising activities if these exceed certain thresholds set by the Dutch Tax Authorities. For the foundation, this means, among other things, that it pays VAT on the sale of clothing and books.

7.6 Notes on the balance sheet

	2025	2024
Intangible fixed assets (1)		
Carrying amount as at 1 January	20,926	32,029
Investment in financial year	0	20,392
Depreciation financial year	-8,829	-31,495
Carrying amount as at 31 December	12,097	20,926

Intangible fixed assets consist of the cost of (implementation of) software, as well as the website, all required for business operations.

	2025	2024
Tangible fixed assets (2)		
Operating assets required for business operations	5,673	9,820
Operating assets, for direct objective use	1,354	4,576
Carrying amount as at 31 December	7,027	14,396
Carrying amount as at 1 January	14,396	28,451
Investment in financial year	2,337	5,344
Depreciation financial year	-9,706	-19,399
Carrying amount as at 31 December	7,027	14,396

Tangible fixed assets include a means of transport and two sea containers, intended for direct use in the context of the objective, the clothing collection. The other tangible fixed assets, mainly consisting of office equipment and computer equipment, are required for business operations.

	2025	2024
Financial fixed assets (3)		
Participations	151,486	31,322
Loans provided	0	81,040
Carrying amount as at 31 December	151,486	112,362

The investments in financial fixed assets were made in line with the objective.

Participations		
SIED Management B.V.	52,828	31,202
SharInvest Coöperatief U.A.	98,658	120
Carrying amount as at 31 December	151,486	31,322
SIED Management B.V.		
Carrying amount as at 1 January	31,202	0
Investments	90,000	90,120
Result for the year	-68,374	-58,918
Carrying amount as at 31 December	52,828	31,202

	2025	2024
SharInvest Coöperatief U.A.		
Carrying amount as at 1 January	120	0
Investment	100,000	120
Value change during the year	-1,462	0
Carrying amount as at 31 December	98,658	120

Kom over en help participates together with Stichting Dorcas Aid International in a structure of the social impact fund SharInvest Coöperatief U.A. (hereinafter: SharInvest), in combination with the management entity SIED Management B.V. (hereinafter: SIED). The participation in this structure is made in the context of the intervention strategy Income generating activities. Kom over en help has the following interests in this structure:

- a 50% interest in Participations A issued by SharInvest (contribution €120), granting certain enhanced voting rights; profit rights are negligible;
- a 14.28% interest in Participations B issued by SharInvest (contribution €100,000), with regular voting and profit rights; intrinsic value per 31 December 2025: €98,538;
- a 50% interest in SIED (contribution €120), constituting a joint venture with Dorcas, without dominant control by either party.

	2025	2024
Loans provided movement		
Carrying amount as at 1 January (short and long term)	1,036,300	956,994
Loans granted during the year	0	75,645
Repayments during the year	-84,970	-10,820
Currency results	0	14,481
Carrying amount as at 31 December (short and long term)	951,330	1.036,300
Less: conditional part	-945,820	-945,820
	5,510	90,480
Less: current portion	-5,510	-9,440
Carrying amount as at 31 December (long-term)	0	81,040

Specification loans provided	**Principal Amount provided**	**Outstanding amount**	**Loan termination date**
Financing need partner I	20,000	2,350	30-12-2026
Financing need partner II	15,800	3,160	31-12-2026
Construction day-care center Moldova	945,820	945,820	Conditional
Carrying amount as at 31 December (Short and long term)	981,620	951,330	

The loan agreement for the purpose of the construction of a day care center has not yet been formalized. It is the intention of the parties that the loan will have a conditional character. The main conditions are expected to be the actual use of and control over the building, i.e. the legal owner of the building. In the event that these conditions are no longer met, the loan becomes due and payable. The loan granted to SharInvest at the end of 2024 was fully repaid during 2025

in accordance with the conditions, after Kom over en help had acquired a Participation B in SharInvest.

	2025	2024
Receivables and accruals (4)		
Inheritances to be received	108,000	15,000
Debtors	27,382	23,812
Current amount committees and working groups	48,418	28,030
Current account related parties	911	0
Current portion loans provided	5,510	9,440
Accrued donations	124,367	125,122
Project funds to be received	162,775	66,804
Prepaid expenses	28,184	27,825
Other	15,738	16,542
Total	521,285	312,575

Cash and cash equivalents (5)

Upon entering into the lease agreement for the office as of 1 July 2015, a bank guarantee of €9,050 was issued. This amount of cash and cash equivalents is not freely available.

	2025	2024
Continuity reserve (6)		
Balance as at 1 January	573,184	700,000
Reclassification as of 1 January 2024 to the Reserve financing fixed assets	0	-105,588
Movement during the year	276,816	-21,228
Balance as at 31 December	850,000	573,184

The continuity reserve is intended as a buffer capital for risks and unforeseen circumstances. The level of the reserve is substantiated by means of a risk analysis. The movement of the continuity reserve is included in the appropriation of the balance of income and expenditure. For an explanation of the item "Reclassification as of 1 January 2024 to the Reserve for financing assets", see paragraph 7.5.2.

	2025	2024
Appropriated reserve (7)		
Appropriated reserve financing fixed assets (8)	293,169	181,174
Appropriated emergency aid reserve (9)	50,000	50,000
Appropriated reserve SharInvest (10)	0	25,000
Appropriated reserve project (11)	410,123	0
Balance as at 31 December	753,292	256,174

	2025	2024
Appropriated reserve financing fixed assets (8)		
Balance as at 1 January	181,173	0
Reclassification as of 1 January 2024 from the Continuity Reserve	0	105,588
Movement during the year	111,996	75,586
Balance as at 31 December	293,169	181,174

This reserve includes the amount relating to fixed assets, as well as receivable legacies and other earmarked funds. These assets cannot be deployed in the short term within the scope of the objective.

	2025	2024
Appropriated emergency aid reserve (9)		
Balance as at 1 January	50,000	100,000
According to destination balance of income and expenses	0	-50,000
Balance as at 31 December	50,000	50,000

This appropriated reserve is intended for the rapid allocation to emergency aid projects. The reserve should be replenished through fundraising activities.

	2025	2024
Appropriated reserve SharInvest (10)		
Balance as at 1 January	25,000	185,000
According to destination balance of income and expenses	-25,000	-160,000
Balance as at 31 December	0	25,000

During 2025, the amount of €25,000 was fully invested in SharInvest in accordance with its designated purpose.

	2025	2024
Appropriated reserve project (11)		
Balance as at 1 January	0	126,644
According to destination balance of income and expenses	410,123	-126,644
Balance as at 31 December	410,123	0

The Board has decided to include the cumulative undesignated results in a designated reserve for projects. These funds may be used for all types of projects, including those not included in the budget.

	2025	2024
Appropriated fund project (12)		
Balance as at 1 January	370,791	734,175
According to destination balance of income and expenses	-165,884	-363,384
Balance as at 31 December	204,907	370,791

The appropriated fund project is formed by income received for specific projects or purposes that has not yet been spent for the intended purpose at the end of the year. The movement in the designated project fund is included in the appropriation of the balance of income and expenditure. Below is a detailed breakdown and movement of the funds that have either an opening or a closing balance.

	Balance as at 01-01-2025	Income	Spending	Repurposed	Change in general resources	Balance at 31-12-2025	Settlement
Bunschoten working group	28,030	43,749	-43,361	0	0	28,418	Spending in 2026 et seq.
Alblasserdam working group	0	30,000	-20,000	0	10,000	20,000	Spending in 2026 et seq.
Fund (Micro)credits	15,480	0	0	0	-15,480	0	N/A
Construction Charity Foundation New Hope	5,158	360	0	0	0	5,518	Spending in 2026 et seq.
Perspective4Ukraine	166,354	102,541	-225,556	0	0	43,339	Spending in 2026 et seq.
Ukraine emergency fund	82,122	127,603	-265,135	0	55,410	0	N/A
Bake4Ukraine	25,432	8,288	-11,089	0	0	22,631	Spending in 2026 et seq.
Emergency fund Armenia	4,344	0	-4,344	0	0	0	N/A
Vulnerable families in Armenia	32,957	0	-32,957	0	0	0	N/A
Prison Chaplains Bringing Hope	10,914	0	-11,111	0	197	0	N/A
New building Speranta	0	85,001	0	0	0	85,001	Spending in 2026 et seq.
Total	**370,791**	**407,542**	**-613,553**	**0**	**40,127**	**204,907**	

The amount of expenses also includes the allocation of the organization's own costs amounting to 10% (unless a different percentage has been agreed with the donor) of the related income.

	2025	2024
Provision for SharInvest participation (13)		
Balance as at 1 January	120,000	0
Endowment	0	170,000
Spending	-70,000	-50,000
Balance as at 31 December	50,000	120,000

The provision for participation in SharInvest has been established following the cooperation agreement concluded in mid-2024 with Foundation Dorcas Aid International, in which the parties mutually declared that each will bear 50% of the start-up costs (period mid-2024 to mid-2026) of SIED. The movements in the provision are recognized in the statement of income and expenses under the item "Not yet committed to partners."

	2025	2024
Current liabilities (14)		
Creditors	54,574	34,691
Project funds received in advance and project costs to be paid	135,242	148,625
Grants received in advance	708,920	0
Taxes and health insurance premiums	31,391	30,211
Pensions	13,204	9,619
Accrued holiday pay	23,161	16,628
Value leave days	15,743	11,397
Other payables and accruals	51,216	37,783
Total	1,033,451	288,954

Off-balance sheet assets and liabilities (15)

Contingent claims

Kom over en help has a conditional receivable from its partner Charity Foundation New Hope (Moldova) in the amount of €945,820. For further details, see the note under "Financial fixed assets." If the partner is required to repay the amounts provided, Kom over en help must consult with its own donors regarding the (re)allocation of these funds.

Multi-year financial commitments

Kom over en help entered into a lease agreement as of 1 July 2015 for the office at Beurtschipper 14–20 in Nijkerk. As of 30 June 2022, this lease agreement has been continued for successive periods of 2 years. The rental obligation (including service charges) amounts to approximately €47,500 per year and is indexed annually.

Part of the office is sublet for an amount of approximately €13,000 per year until 30 April 2026, with successive periods of 3 years, as well as for an amount of approximately €6,000 per year, subject to a notice period of 3 months.

In addition, Kom over en help has entered into various (multi-year) operational lease obligations (relating to software licenses, fiber optic connections, etc.) for an annual amount of approximately €12,500. The average remaining term of the agreements is approximately 10 months.

Contingent financial liabilities
As at the balance sheet date, Kom over en help has the following contingent financial obligations:

- project contributions to partners arising from the multi-year commitment 2024 through 2026.
  - year 2026: approximately €2,000,000.

  If Kom over en help has insufficient resources, or if the partner does not comply with the stipulated conditions, Kom over en help is not obliged to fulfil these commitments.
- repayment of recognized grant income in the event of non-compliance with the (grant) conditions of donors.
  - RVO project Bake4Ukraine (see also item 17): €57,439;
  - project contributions from other fundraising institutions (see also item 18): €251,125.

Guarantees
Kom over en help has issued a guarantee in respect of a loan, including the interest payable thereon, granted by a donor to a partner organization. The guarantee expires no later than 30 December 2027. The repayment schedule provides for five annual repayments of €5,000 each, starting at the end of 2024. As at the balance sheet date, the guarantee amounts to a maximum of €15,750 (originally €30,000).

Events after balance sheet date (16)
There are no known significant events after the balance sheet date.

7.7 Notes on the statement of income and expenses

Income from government grants (17)

The income from government grants relates to the subsidy awarded in 2025 by The Netherlands Enterprise Agency (RVO) for the project "Bake4Ukraine: Building a Bakery Training Center for the Future of Ukraine." The project period runs from 1 May 2025 through 1 May 2028. This concerns a project grant of an incidental nature. The maximum grant amounts to €2,080,000. The formal determination of the final grant amount will take place after completion of the project period. Kom over en help bears final responsibility for the entire project (i.e. acts as principal).

Income from other non-profit organizations (18)

In Appendix 1, "Budget 2026," a specification of the income from other non-profit organizations is included. The income from the "Other fundraising institutions" mentioned therein (including EO-Metterdaad) has the nature of project grants. For this income, it applies that in 2025 it has been fully spent on the programs and projects for which the funds were committed and received. No structural commitments have been received.

Income from sales (19)	Realisation 2025	Budget 2025	Realisation 2024
Net sales of clothing	90,105	65,000	89,996
Cost of sales clothing	-19,684	-15,000	-17,744
Gross profit on clothing sales	70,421	50,000	72,252
Net sales of travel activities	64,720	0	0
Cost of sales travel activities	-76,873	0	0
Gross profit from travel sales	-12,153	0	0
Net revenue other	2,622	0	0
Cost of sales other	-627	0	0
Gross profit from other sales	1,995	0	0
Total income from sales	**60,263**	**50,000**	**72,252**

Spending and cost ratios (20)

The fundraising ratio, being the fundraising costs as a percentage of the funds raised, amounts to 10.5% for 2025 (2024: 10.5%, 2023: 10.1%). For an explanation of this and other ratios, we refer to Chapter 4.

Management remuneration (21)

Mr. G.J. Heldoorn MA, born 30 May 1975, has been employed as director since 1 September 2019. This is a full-time employment contract of 36 hours per week, for an indefinite period. The 'employment conditions regulation for church employees' of the Protestant Church in The Netherlands (PKN), with the salary scales included therein, applies. The director is classified in scale twelve, step ten.

	2025	2024
Gross salary	80,618	77,183
Holiday allowance	6,404	6,175
End-of-year bonus	6,691	6,406
One-off collective agreement payment	350	2,000
Total gross annual income	**94,063**	**91,764**
Employer's share of social security contributions	13,429	14,081
Employer's share of pension charges	11,740	12,305
Total gross salary costs	**119,232**	**118,150**

Board remuneration (22)

Board members receive no remuneration for their work for the foundation. Expenses incurred are reimbursed on a declaration basis. For travel expenses, this is € 0.28 per kilometer. No travel expenses were claimed for 2025.

Loans to management and the Board (23)

No loans, advances or guarantees were granted to the management or board members.

Staffing(ultimo year) (24)	Realisation 2025	Budget 2025	Realisation 2024
Number of employees employed	9	9	8
FTEs	6.4	6.7	5.3

Financial income and expenses (25)	Realisation 2025	Budget 2025	Realisation 2024
Interest income	15,502	2,500	10,142
Foreign exchange results	8	0	-10
	15,510	**2,500**	**10,132**

7.8 Specification of own organization' costs

	Realisation 2025	Budget 2025	Realisation 2024
Staff costs			
Gross salaries	406,572	351,500	396,000
Less: sick pay benefits	-22,202	0	-7,050
Social charges	66,641	53,000	64,927
Pension contribution	43,236	39,000	40,215
Staff on loan	42,429	82,500	89,008
Other personnel costs	55,612	58,000	36,740
Less: personnel costs charged to projects	-74,204	-44,000	-56,442
Staff costs	**518,084**	**540,000**	**563,398**
Housing costs			
Office rental	47,306	47,200	45,736
Proceeds from subletting	-18,962	-18,000	-15,798
Energy costs	5,930	7,500	5,037
Other housing costs	1,920	5,300	4,137
Housing costs	**36,194**	**42,000**	**39,112**
Office and general expenses			
Automation costs	61,557	47,500	51,405
Further development of Salesforce	14,804	6,500	27,610
Consultancy fees	1,286	4,000	2,043
Audit fees	13,776	12,500	13,200
Communication costs	3,285	5,000	6,210
Membership fee	15,986	18,000	15,688
Office supplies	3,323	4,000	4,738
Cost of governance	1,089	3,000	2,758
Miscellaneous office and general expenses	10,770	14,500	9,495
Office and general expenses	**125,876**	**115,000**	**133,147**
Depreciation	18,536	19,000	50,894
Total own organisation's costs	**698,690**	**716,000**	**786,551**

7.9 Signature annual accounts

The 2025 financial statements were prepared dated 15 April 2026.

G.J. Heldoorn
director

Appendix 1: Budget 2026

	Budget 2026	Realisation 2025
INCOME		
Income from individuals		
Private donors	2,115,000	2,062,545
Inheritances	0	200,278
	2,115,000	2,262,823
Income from businesses	550,000	450,463
Income from government grants	750,000	57,439
Income from other non-profit organizations		
Churches and associations	200,000	284,079
Committees and working groups	145,000	190,772
Foundations and equity funds	150,000	142,902
Schools	95,000	64,561
Other fundraisers	225,000	361,625
	815,000	1,053,939
Sum of income raised	4,230,000	3,814,664
Income from sales	55,000	60,263
Sum of income	**4,285,000**	**3,874,927**
EXPENSES		
To be spent on programmes		
Education	2,652,265	1,958,079
Income generating activities	384,593	411,147
Social care	313,373	368,894
Not yet committed to partners	275,767	-82,209
Raising awareness and support	289,751	260,836
	3,915,749	2,916,747
Raising fund costs	289,751	260,836
Management and administration costs	120,000	104,803
Sum of expenses	**4,325,500**	**3,282,386**
Balance before financial income and expenses	-40,500	592,541
Balance of financial income and expenses	5,500	15,510
Balance of income and expenses	**-35,000**	**608,051**

Appendix 2: Independent auditor's report

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INDEPENDENT AUDITOR'S REPORT

To: the board of directors of Stichting Kom over en help

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

Our opinion

We have audited the financial statements 2025 of Stichting Kom over en help based in Nijkerk. In our opinion, the accompanying financial statements give true and fair view of the financial position of Stichting Kom over en help as at 31 December 2025 and of its result for 2025 in accordance with RJ-Richtlijn 650 Fondsenwervende organisaties. The financial statements comprise:

1 the balance sheet as at 31 December 2025;
2 the profit and loss account for 2025; and
3 the notes comprising a summary of the accounting policies and other explanatory information

Basis for our opinion

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

We are independent of Stichting Kom over en help in accordance with the Verordening inzake de onafhankelijkheid van accountants bij assurance-opdrachten (ViO, Code of Ethics for Professional Accountants, a regulation with respect to independence) and other relevant independence regulations in the Netherlands. Furthermore we have complied with the Verordening gedrags- en beroepsregels accountants (VGBA, Dutch Code of Ethics). We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Van Ree Accountants is een handelsnaam van Van Ree Accountants BV.
Op al onze diensten zijn de SRA-Algemene voorwaarden van toepassing die gedeponeerd zijn onder nummer 40481496 bij de Kamer van Koophandel te Utrecht.
Op verzoek worden deze kosteloos toegezonden.

Report on the other information included in the annual report

Then annual report contains other information, in addition to the financial statements and our auditor's report thereon. Based on the following procedures performed, we conclude that the other information is consistent with the financial statements and does not contain material misstatements.

We were engaged to read the other information and, based on our knowledge and understanding to be obtained through our audit of the financial statements or otherwise, to consider whether the other information contains material misstatements.

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

Board is responsible for the preparation of the other information, including the board report in accordance with RJ-Richtlijn 650 Fondsenwervende organisaties.

Description of responsibilities regarding the financial statements

Responsibilities of the board for the financial statements

The board of directors is responsible for the preparation and fair presentation of the financial statements in accordance with RJ-Richtlijn 650 Fondsenwervende organisaties. Furthermore, board is responsible for such internal control as board determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Our responsibilities for the audit of the financial statements

Our objective is to plan and perform the audit engagement in a manner that allows us to obtain sufficient and appropriate audit evidence for our opinion. Our audit has been performed with a high, but not absolute, level of assurance, which means we may not detect all material errors and fraud during our audit.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. The materiality affects the nature, timing and extent of our audit procedures and the evaluation of the effect of identified misstatements on our opinion.

We have exercised professional judgement and have maintained professional scepticism throughout the audit, in accordance with Dutch Standards on Auditing, ethical requirements and independence requirements. Our audit included among others:

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

are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause a company to cease to continue as a going concern.

- evaluating the overall presentation, structure and content of the financial statements, including the disclosures; and
- evaluating whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

Leersum, 21 april 2026

Van Ree Accountants

Digitaal ondertekend met Hix door
J.K.J. (Carlo) van Egdom MSc RA
op 21-04-2026 14:29
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J.K.J. van Egdom MSc

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