



EVERYONE HAS DREAMS, RIGHT?

In 2015, Trias strengthened 108 farmers' and business associations worldwide, enabling 2.1 million disadvantaged people to work on their self-development.



TRIAS

TURNING DREAMS INTO OPPORTUNITIES

ANNUAL REPORT

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Wake-up call

For Trias, 2015 was all about quality. We were awarded the EFQM quality label *Recognised for Excellence*. We are the first individual development organisation in Belgium to obtain this certification.

In a descriptive file we demonstrated that our management systems are top of the range. In addition, external EFQM auditors conducted an in-depth screening of our systems, procedures and results. Their report reveals that our approach is on a par with the strictest quality standards, as also applied in business life.

Management capacity is also a major motivating factor in the subsidy policy of the federal government, Trias' main sponsor. A screening performed by Deloitte last year demonstrated that we are using the available government resources wisely and responsibly.

All our work on quality is targeting a single goal: increasing the strength of as many farmers' and business associations as possible worldwide. This annual report will be the first to present the results achieved by our partners in seven core capacities.

The unique methodology we developed raises people to the power of three: People³. Trias teaches people to work together in strong organisations which support their individual members to develop their economic activities. Entrepreneurs who work together can set an entire community in motion: Trias unites, strengthens and changes.

What a difference this makes, compared to the destructive forces of war and terror!

On 22 March, a suicide bomber exploded a bomb in Maelbeek metro station, directly underneath the Trias headquarters in Brussels. This repulsive attack was a loud wake-up call: if you think our society can be carelessly self-reliant, you've got it wrong.

If we want to live in the world we dream of, we need to create new opportunities for entrepreneurs in regions where possibilities are limited. The world needs more Trias. And we need your support.

Philippe Matthijs
President



THE WORLD NEEDS MORE TRIAS

PEOPLE³

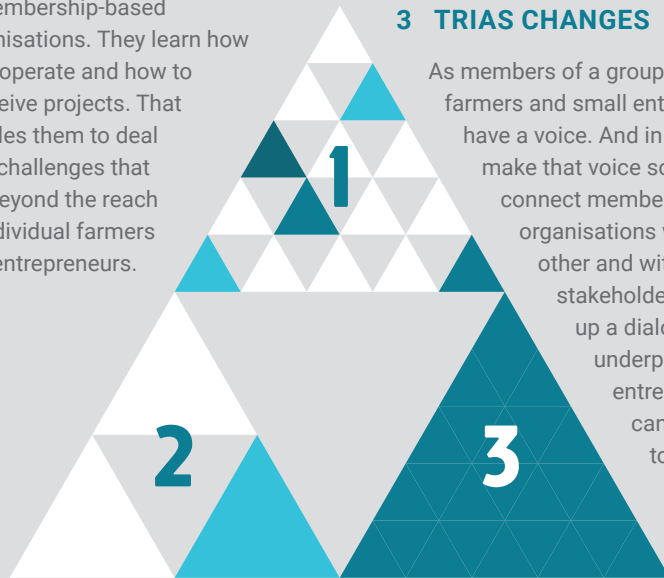


1 TRIAS UNITES

TRIAS unites enterprising people in membership-based organisations. They learn how to cooperate and how to conceive projects. That enables them to deal with challenges that are beyond the reach of individual farmers and entrepreneurs.

3 TRIAS CHANGES

As members of a group, family farmers and small entrepreneurs have a voice. And in order to make that voice sound loud we connect membership-based organisations with each other and with different stakeholders. By setting up a dialogue, underprivileged entrepreneurs can manage to change society.



2 TRIAS STRENGTHENS

As members of a group, family farmers and small entrepreneurs can achieve their full potential. The development of an economic activity enhances both their self-image and their family income.

Turning dreams into opportunities

Obstacles such as poverty, ignorance and exclusion make many people's dreams unattainable. Trias is fighting against this pointless waste of talent and entrepreneurship.

It is our conviction that family farmers and small-scale entrepreneurs are the global engine of change. For us, economic development is a matter of people working together, regardless of age, race or sex. Together, farmers and entrepreneurs can set social change in motion. Trias strengthens 108 farmers' and business associations, based on the principle that only entrepreneurial people themselves can make their own dreams come true. Our approach lifts people up to the power of three in three phases.

PHASE 1: IDENTIFYING DREAMS

Trias' country and regional teams, who are soaked in local culture and know-how, select farmers' and entrepreneurs' organisations with interesting growth potential. The strengthening of these member-based organisations is a complex process that requires a long-term commitment. At the start, we map the organisation's identity, together with the partner organisation, based on questions such as: *What are the history and values behind the organisation? What are the strategic and operational objectives? How does the organisation translate its objectives into service delivery? Is the organisation able to accumulate power and to manage acquired resources?*

The leaders and members of the organisation look for the answers in a participatory process. Women and young people are given a prominent role in this process, which is the only way to create a widely shared awareness of the organisation's challenges and opportunities. Ambitions are shaped and plans ripen.

The Trias local advisers support the farmers' and entrepreneurs' organisations in drafting their development plan. Such a plan describes step by step how the organisations will raise their internal operations and member services to a higher level. For example, services that ensure easier access to training, microfinance and markets.

PHASE 2: SEIZING OPPORTUNITIES

In order to implement the plans as successfully as possible, Trias' teams provide a wide range of tools to the farmers' and entrepreneurs' organisations. Financing is and remains an important component, but Trias' capacity development toolbox also contains:

- **Advice and coaching**

Trias' country and regional offices provide intensive coaching to farmers' and entrepreneurs' organisations. Whenever necessary, we also appeal to experts from our international network.

- **Innovative methods and tools**

By ordering and organising our knowledge and experience, we have been able to develop our own set of tools. Farmers' and entrepreneurs' organisations use those tools for many reasons, for example to professionalise their operations.

- **Local and international knowledge exchange**

Trias assumes the role of bridge builder between farmers' and entrepreneurs' organisations. Like-minded organisations all over the world can learn a lot from each other by reaching out across borders. Our institutional support in Flanders plays an active role in this exchange.

PHASE 3: MEASURING RESULTS

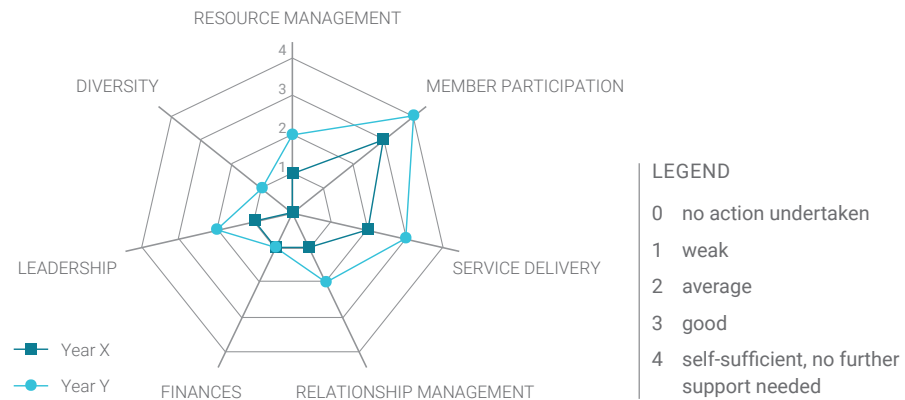
Trias' local advisers support farmers' and entrepreneurs' associations in their ongoing and participatory monitoring and evaluation. In this way, workers and members learn that they are in control of their own achievements and can constantly adjust their development plans. This leads to a continuous learning cycle, which constantly pushes farmers' and entrepreneurs' associations towards greater achievements.

Our partners map their progress in seven core capacities:

- **resource management** sustainable organisations are able to manage the available resources efficiently, effectively and in an environmentally-friendly way, in order to achieve their objectives.
- **member participation** democratic farmers' and entrepreneurs' associations ensure their members are in control of the operations of the organisation at all times.
- **service delivery** strong organisations develop high quality services, so that their members get access to training, credit, markets and advocacy, depending on their needs.

- **relationship management** by developing relationships with external partners, membership-based organisations increase their power in society, enabling them to influence government policy.
- **finances** member-based organisations are only sustainable if they manage their financial resources in a professional way and acquire autonomy in the shortest possible period of time.
- **leadership** training of leaders is essential for strong member-based organisations, because the leaders form the backbone of the association.
- **diversity** sustainable development is only possible if organisations make efforts to offer opportunities for full participation to more vulnerable groups, such as women, young people, and socially and economically disadvantaged groups.

Model for measuring the annual progress of our partners



How to interpret this chart?

Trias strengthens the capacities of farmers' and entrepreneurs' associations. At the start of the collaboration with each partner, we perform a baseline measurement of the seven core capacities mentioned above. Afterwards the members of the organisations decide among themselves which capacities they are going to work on together with Trias. Sometimes they choose to strengthen all seven capacities, but that is not always the case. The stronger the performance of a member-based organisation for a specific capacity, the higher the score in the diagram.



TURNING DREAMS INTO OPPORTUNITIES ▶

Across Asia, Africa and Latin America, Trias strengthens 108 farmers' organisations and entrepreneurs' associations. This allows 2.1 million underprivileged entrepreneurs to gain access to professional training, affordable microcredits, profitable markets and the active protection of their interests. This approach offers the best guarantee of sustainable economic development, especially because Trias encourages all its partners to offer opportunities for self-development to vulnerable women and young people.



Fighting drought with knowledge and loans

CHALLENGES

ECONOMIC DIVERSIFICATION – There are four months of rain per year in the north of Ghana. And then the drought sets in, posing serious challenges for agriculture. Trias promotes the breeding of guinea fowl and the cultivation of onions as alternative sources of income.

TAKING NEW PRODUCTION TECHNIQUES TO VILLAGES – The Ministry of Agriculture does not have the money to hire enough extension instructors to educate farmers on new production techniques. The few that are available do not have money to fill up the tanks of their motorcycles. So we train new extension instructors from within the farmers' organisations and we familiarise farmers with radio, video and electronic messaging.

MICROCREDIT AS A LEVER – We have been playing a facilitating role between family farmers and the 16 microcredit banks in the north of Ghana for years. The banks develop products tailored to farmers' needs and at the same time, the farmers are trained in the financial management of their farms.



Trias successfully trained 200 farmers to become extension instructors. They pass on their knowledge to 14,000 farming families, using radio broadcasts, mobile video vehicles and text messages.

BURKINA FASO/GHANA OFFICE

The regional office in Burkina Faso controls the activities of Trias in both Burkina Faso and Ghana. In order to closely support the project implementation in Ghana, Trias also has a subsidiary office in the city of Bolgatanga in the north of Ghana.

PARTNERS

Bawofa • Botanga Rice Farmers • Botanga Women Rice Processors Association • Botanga Farmers Union • Golinga Rice Farmers Association • Golinga Rice Processors • Guiffa • Navrongo Women Rice Processors Association • Navrongo Rice Multi Stakeholder Platform • Salvelugu Rice Processors Association • Salvelugu Nanton Rice Platform • Norgffa • Ticfu • Vea Rice Farmers Association • Vea Rice Processors Association • West Mamprusi Maize Farmers Association • West Mamprusi Soyabean Farmers Association • Gatofa • Bangmarigu Community Bank • Bessfa Rural Bank • Bongo Rural Bank • Bonzali Rural Bank • Builsa Community Bank • East Mamprusi Community Bank • Naara Rural Bank • Sissala Rural Bank • Toende Rural Bank • Borimanga Rural Bank

FINANCIERS

Agra • DFID • NRGF • Felixfonds

BURKINA FASO/GHANA OFFICE

Regional Director: Eva Dossche
Address: Patte d'oie, Secteur 15, Ouagadougou, Burkina Faso

REACH AND EXPENSES IN BURKINA FASO/GHANA

	REACH (people)	EXPENSES (euros)
2013	58,334	437,222
2014	48,549	746,593
2015	66,649	1,280,809

PARTNERS

Ugpos • UNPRB • UPPRS • UCRB • Uneriz • Uwerl • Uderd • CPB • Fepab

FINANCIERS

Directorate General Development Cooperation • AHA • AgriCord • BRS • the (Belgian) National Lottery • the municipality of Londerzeel



Self-development for everyone

CHALLENGES

■ **GOOD AGRICULTURAL PRACTICES** – In the dry season, the agricultural activities diminish. Women are particularly hard hit by this situation, because they are assigned to work the worst plots. Good cultivation techniques and warehouses allow them to compensate for the situation. If you can store onions for longer, you can make an extra 400 euros per season.

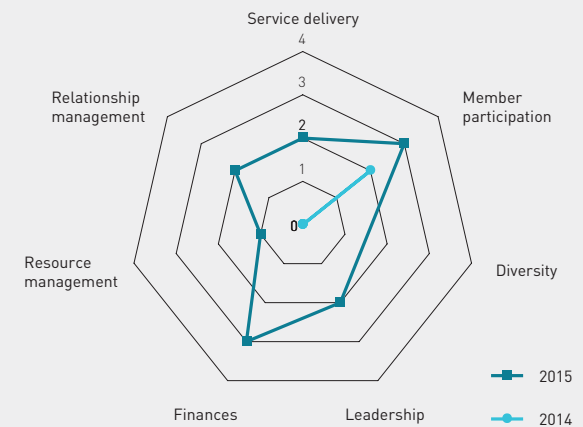
■ **RICE IN THE SAHEL DESERT** – It rains for three months in the Sahel. The rest of the year the temperatures easily rise above 40 degrees. We support a farmers' cooperative with 4,500 members who use the water from small dams to cultivate rice.

■ **RESPECT FOR WOMEN** – Women in Burkina Faso are responsible for the housework, but often don't have the right to say anything in their family unit. As they don't own land, small-scale trade can give them an opportunity to succeed. Trias strengthens women's groups who precook and sell rice.

Example of capacity strengthening of a partner in Burkina Faso

Ugpos is a group of 1,623 onion growers from the province of Sanmatenga. The growing of onions gives disadvantaged farmers in the region the opportunity to increase their family income.

Since Trias started working two years ago in Burkina Faso, Ugpos has made strong progress in several fields. Trias trained the employees in financial management and member participation. Their progression in networking has been remarkable: thanks to the support of Trias, Ugpos is now playing an active role in several networks which has made the organisation a lot more visible on a provincial level. For Ugpos, in the years ahead they intend to consolidate this growth without skipping any steps. Trias will support the onion growers to develop their leadership, among other things. To do so we will use LEATRA, a methodology developed within Trias.



From surviving to thriving

CHALLENGES

MORE AND BETTER RICE – Rice growers in Guinea can barely compete with imported rice, which meets international quality standards. We work with the rice growers to increase their return on production, invest in rice processing and create chances for women who pre-cook the local rice.



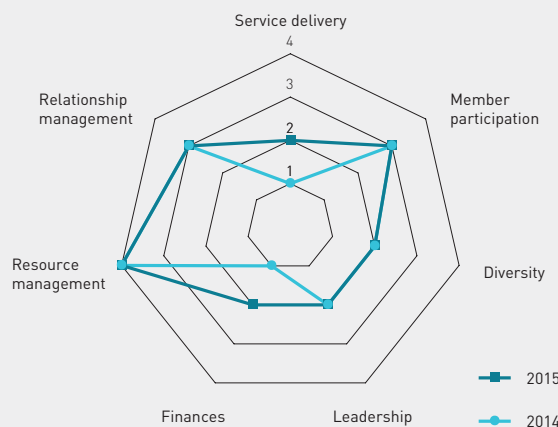
ACCESS TO CAPITAL – People who want to develop their own business need an initial sum of capital. In the remote areas, it is almost impossible for farmers and small businesses to get (micro) credits. They can never produce the guarantee demanded by the large banks in the cities. Together with Trias, rural people take matters into their own hands.

SOURCE OF INCOME – Shea butter, the basic ingredient of many western cosmetics, is a major source of income for many underprivileged women in Guinea. They usually sell the raw materials at prices that are much too low. Trias unites shea butter producers in a cooperative. Together with the women, we improve the quality of the shea butter, thus generating a higher income.

Example of capacity strengthening of a partner in Guinea

Coprakam is a cooperative of almost 4,000 members. It consists mainly of women whose income comes from the production of shea butter, peanuts and honey.

In 2015, the membership of Coprakam did not increase, though the cooperative experienced encouraging progress in its finances and its integrated service provision. For the second year in a row, Coprakam registered a slight profit. Part thereof flowed back to the members, the rest was invested by them into their cooperative. Training was organised to encourage the members to diversify their product range. One of the innovations is the production of lip balm from shea butter. Coprakam now also has a marketing plan which aims, among other things, to expand the number of sales outlets. The cooperative signed an agreement with the Ministry of Water and Forest Management in 2015. Deals were made with Total for the sale of products in the shops at petrol stations. Coprakam is building a broader visibility on the market, step by step.



■ Trias intervention zone

GUINEA OFFICE

Country Director: Lies Vanmullem
Address: BP 50 Kindia, Guinea

PARTNERS

FOP-BG • Fpaki • Coprakam • FPFDD • Aguidep • ATC • Cafodec • RGTA-DI • ASFFO • ASFKY • ASFMAO • ASFDO • ASFKO • ASFMOU

	REACH (people)	EXPENSES (euros)
2013	53,341	1,412,704
2014	30,902	659,121
2015	59,925	767,988

FINANCIERS

Directorate General Development Cooperation • JBC* • Acerta* • Vandersanden* • Horeca Vlaanderen* • Nelectra • Rio Tinto Foundation • Bouwunie • the city of Oudenaarde

* The support from these companies is channelled via the organisation 'Ondernemers voor Ondernemers'.

CONGO OFFICE

Country Director: Jean-Loïc Guièze
Address: Avenue Colonel Ebeya
 15-17, Gombe-Kinshasa, Congo

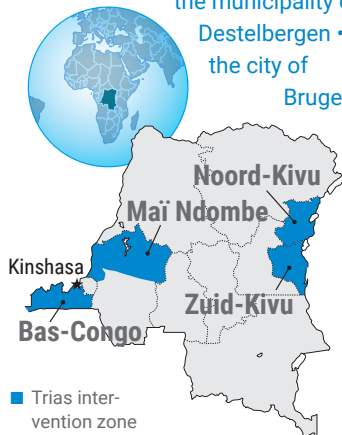
PARTNERS

CUFM • CUFT • Coopik • Repam •
 Afeco • Asap • Coopceac Ceac Lukula •
 Mec Idece • Coindelo • Coopebas •
 Upino • Cocama • Conapac • Fopak
 NK • Lofepaco • Mbongwana

	REACH (people)	EXPENSES (euros)
2013	45,981	1,893,064
2014	48,192	1,447,339
2015	39,968	1,834,398

FINANCIERS

Directorate General for Development
 Cooperation • CDE-Aidcom •
 Foundation Humanitas/De Wilg • the
 municipality of Sint-Katelijne-Waver •
 the municipality of
 Destelbergen •
 the city of
 Bruges



Fighting for the right to exist

CHALLENGES

▣ **FARMERS' RIGHTS** – 7 out of 10 Congolese people are dependent on agriculture. But since ancient times, farmers have always been left to fend for themselves. Trias joins forces with them at provincial and national level to help them learn how to formulate and defend their points of view.

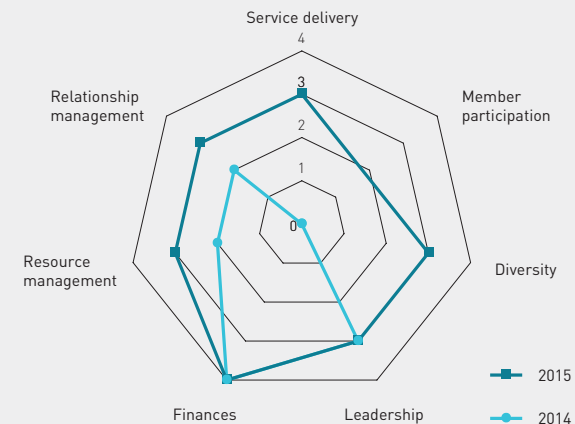
▣ **LOANS FOR WOMEN** – In Congo, female entrepreneurship still has a long road to travel. Nevertheless, women have a very good idea of what they want. Trias gives them access to loans and training in financial management.

▣ **PALM OIL REVIVAL** – After the collapse of the Mobutu regime, palm oil plantations in the west of Congo went into decline. We support family farmers who develop profitable palm oil businesses on the same land. They spare the rainforest and create additional value.

Example of capacity strengthening of a partner in Congo

Mec Idece is a cooperative microcredit institution located in Kinshasa.

In 2015, Mec Idece grew in many areas: its financial management improved, the number of members increased and the number of credit products also went up. The organisation launched three new products specifically for young people. Of the 848 small loans granted in 2015, 525 were aimed at young entrepreneurs. The 3,950 young people associated with Mec Idece represent 30% of the total members. In financial terms, the organisation had three different lines of credit in 2015 worth an annual amount of 787,000 dollars. 1,050 of the 1,284 loan applications by members were granted. This growth helped Mec Idece open up a new office in Bankana – 140 km east of the capital Kinshasa.



Training as a lever for self-development

CHALLENGES

FULL KNOWLEDGE – People who leave school in Uganda are not well prepared for business life. That is why Trias strengthens business associations who organise vocational training for their members. Here they learn the tricks of the trade, from product development to marketing.

NO FUTURE WITHOUT YOUTH – The Ugandan economy cannot keep up with the enormous population growth: most young people are unemployed and many end up being marginalised. Trias prepares them for small-scale entrepreneurship.

LOANS FOR FARMERS – Trias sits farmers and banks around the table, and has done so for years. Four microcredit banks have developed products specially tailored for farming families. They now understand that well-trained farmers can evolve into customers with growth potential.

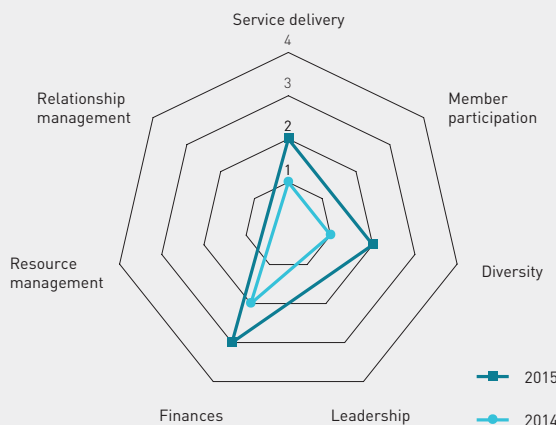


Example of capacity strengthening of a partner in Uganda

Tunado is a national association of honey producers with 79,584 members spread over the whole country.

Tunado organised a whole series of technical training sessions in 2015. Together with other Trias partners, the association also developed specific credit products tailored to the needs of farming families. The experience obtained and the support of Trias' advisers have now resulted in Tunado itself establishing relationships with banks and other stakeholders.

For a relatively large organisation like Tunado, financial sustainability is a major issue. The organisation has not yet made much progress in this respect. In 2015, Tunado prepared a business plan in cooperation with Trias to turn things around.



UGANDA OFFICE

Country Director: Paul Allertz
Address: PO BOX 5617, Kampala, Uganda

PARTNERS

Hodfa • Madfa • Zodfa • Arudifa • Madfa Sacco • Nyaravur Sacco • Ussia • Tunado • UNFFE • Ofaka Sacco • Hofokam • Kidfa

	REACH (people)	EXPENSES (euros)
2013	40,612	1,493,255
2014	2,212,533	1,580,524
2015	153,979	1,816,278

FINANCIERS

Directorate General for Development Cooperation • AgriCord • IFAD • DGIS • BRS • the province of Flemish Brabant • the province of West Flanders

‘Without support, young people get nowhere’

In Uganda, 80% of the population is under 30 years of age. There is no work for young people today, nor will there be tomorrow. By 2040, the population will have doubled again, reaching 70 million. However, Trias believes in giving Ugandan youths, like 28-year-old Juliet, hope for the future.



Juliet and her husband don't have much. They got married a few years ago and they have three children, but their home in the west of Uganda is far from finished. The construction is now an ennobled mishmash of bricks and corrugated plates. 'The most important thing is that we move forward step by step,' Juliet says when we meet. 'In a few years time, the construction of our house must be completed. Then we may be able to save up for a motorcycle or a small car.'

CHILDREN AS A PENSION

For many young people in Uganda, there is not much use in cherishing dreams. A structural obstacle is the explosive growth of the population: the average number of births per woman only slightly decreased in the last 50 years, from seven to six.



Children are still considered to be the best form of pension by their parents. Who else will take care of them in their old age? The result is that every year 390,000 young people enter the labour market, an influx which the market is unable to handle: in the cities, 32% of young people between 18 and 30 are unemployed. More and more young people get caught up in drink and drugs, including unwanted pregnancies and HIV infections. In order to earn a living, many young people see only one way out: corruption and other criminal activities.

INCREASING SALES

Contrary to many people her age, Juliet did not flee the rural countryside. She cultivates maize, peanuts, manioc and beans on a four-hectare plot. That is very

small according to our standards, but it keeps Juliet quite busy. 'Sewing, weeding, harvesting: all field work is done manually. If you have to work land the size of eight football pitches with a rake, it will take you all day,' she says. The largest part of her production is for their own consumption. Juliet sells the rest together with the other members of a local farmers' group at the nearest market. 'That is how we get some cash for our most urgent expenses,' she says. Juliet lives between hope and fear. On the one hand, she is concerned about the irregular rainfall, the lack of means of transport, soil exhaustion and inadequate storage techniques. Nevertheless, her volume for sale is rising year after year. This has to do with the training she receives through her farmers' group from Hofda, a local agricultural organisation

which has been supported by Trias for years.

NOT AFRAID TO DREAM

What reassures Juliet in some way is that she can build up a small financial reserve thanks to the cooperative savings fund of her farmers' group. This fund is linked to Hofokam, another Trias' partner, which teaches farmers how to handle money. This allows people like Juliet to save and apply for microcredits.

'To make some extra money in the little spare time I have, I started to work as a child minder,' Juliet explains. 'Now that I have the opportunity to apply for a small loan, I can start to make plans for the future. It is actually my dream to build a primary school.'

KNOWLEDGE IS POWER

This dream is not random. She went to school herself, although only until she was sixteen, but she understands the importance of a good education all too well. 'Everything I own today, I have thanks to the training I received at school, from Hodfa and Hofokam. Others envy me for the knowledge I have acquired.'

When asked what is the main reason why she did not fall into other, less positive activities, Juliet has a clear answer: 'The membership of my farmers' group is keeping me on the right track. Besides the training I get, I can also rely on good friends. We understand each other's problems and exchange good advice. Without trying to slyly take each other's money. That alone is worth a lot.'



Enabling Rural Innovations

Trias is continuously looking for the best development methodologies. The country office in Uganda uses ERI, *Enabling Rural Innovations*. The power of ERI lies in its participatory approach: farmers learn bottom-up that agriculture can become a profitable business.

HOW DOES ERI WORK?

1. Participatory diagnosis: Farmers become aware of the assets and resources they have available. They also look for a common mission and vision.
2. Participatory market research: Farmers' groups learn how to collect, analyse and use market information. This teaches them to make the right choices.
3. Farmers' participatory research: On the basis of empirical field results, the farmers define research topics and set up experiments.
4. Participatory chain development: Farmers investigate which production chains are most profitable in their region. In doing so, they take into account the scale required.
5. Participatory monitoring: Farmers learn how they can solve problems collectively, based on facts and knowledge.

BRAZIL OFFICE

Country Director: Gisele Obara
Address: Montes Claros, Minas Gerais, Brazil

PARTNERS

Unicafes Minas Gerais • Unicafes Paraná • Cresol Baser • Solcredi

	REACH (people)	EXPENSES (euros)
2013	422,230	749,636
2014	171,519	478,848
2015	152,851	937,550

FINANCIERS

Directorate General for Development Cooperation • Colruyt • IDH



Growth perspectives for everyone

CHALLENGES

▣ **FAMILY FARMING** – For the past twenty years, Trias has seen Unicafes and Cresol, two federations of agricultural cooperatives, go from strength to strength. Today they represent half a million farming families. Their success story has been expanded from Paraná to the state of Minas Gerais.

▣ **STOP THE MACHO CULTURE** – In Brazil 5,000 women are murdered every year. *Machismo* reigns especially in rural areas. Trias makes women more resilient by supporting their economic activities so that they can make the most of their income and grow their self-confidence.

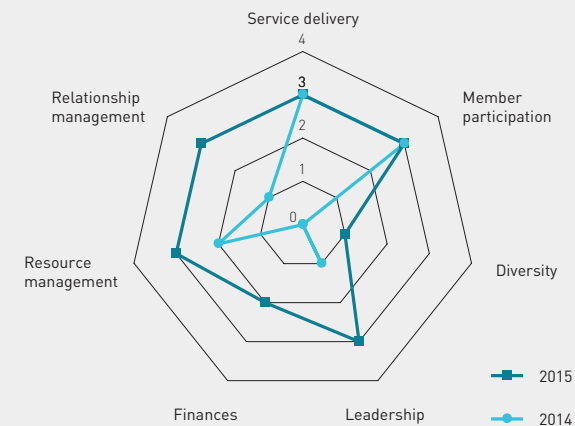


▣ **OPPORTUNITIES FOR YOUNG PEOPLE** – Due to the current recession, new Brazilian small-scale entrepreneurs hardly have any access to microcredits. We support an organisation that coordinates credit cooperatives who ensure all their members get the opportunity to make their dreams come true.

Example of capacity strengthening of a partner in Brazil

Cresol Baser is a cooperative umbrella organisation of microcredit banks who provide access to funds for 120,000 family farmers.

In 2015, Cresol Baser made significant progress in several fields: financial sustainability, defence of interests and diversity. The organisation is making great efforts to involve members more actively in its operations. In recent years, Cresol made the conscious choice to move towards a more centralised approach which should make it possible to control the exponential expansion of the organisation. In order to stay competitive in microfinancing, Cresol was required to innovate in terms of green technology. Other challenges involved the renewal and digitalisation of services. With this digitalisation, Cresol can build a bridge between rural areas and small entrepreneurs in the cities. Widening the customer portfolio can strengthen the organisation's financial situation.



Taking control of value chains

CHALLENGES

■ **FAMILY FARMING** – The dependence on fertilisers and chemical crop protection is pushing more and more Ecuadorian family farmers to the sidelines. That is why, at the request of our partners, we are working to stimulate the niche market of agroecology.



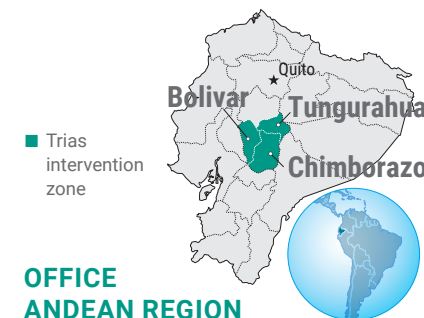
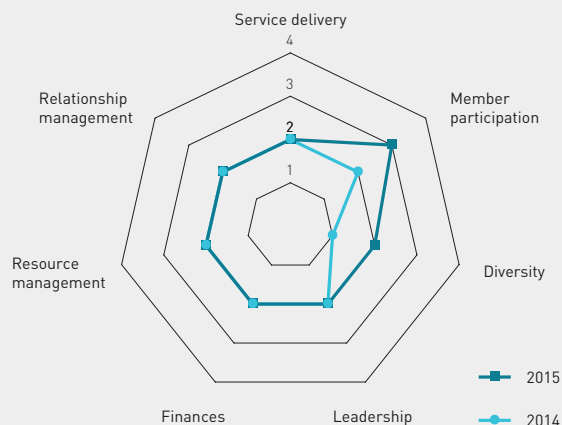
■ **SUPERFOOD** – The demand for quinoa has strongly increased in Europe. Is this a chance for isolated farming communities in the Andes? Together we invest in the processing and quality improvement of their quinoa.

■ **ADDED VALUE** – The potato growers of Conpapa have taken their fate into their own hands: they have improved the quality of their seed potatoes, they send out extension instructors to educate farmers, and now they have also built a warehouse where they store, wash and sort potatoes with the support of Trias and other partners in Flanders.

Example of capacity strengthening of a partner in Ecuador

Coprobich unites 600 disadvantaged farming families who export quinoa from the Andes to Belgium and other countries.

In 2015, Coprobich got stronger thanks to their work on diversity and member participation. The participatory decision-making process they implemented also increased the overall support for the organisation. Members of the board made efforts to strengthen relationships with all members, including female members. After a drop in quinoa prices on the global market, the demand for organic quinoa is picking up again. Predicting which markets are and will continue to be profitable is an important success factor for an organisation like Coprobich.



OFFICE ANDEAN REGION

Regional Director: Lieve Van Elsen
Address: Argentinos 38-82 y Carlos, Zambrano, Riobamba, Ecuador

REACH AND EXPENSES IN THE ANDEAN REGION

	REACH (people)	EXPENSES (euro)
2013	294,865	664,900
2014	940,315	984,011
2015	1,014,361	1,253,074

PARTNERS

Conpapa • Asociación Mujeres Pulingui • CECJ • Compyta • Coprobich • Pacat • Señor Cuy

FINANCIERS

Directorate General Development Cooperation • Belgapom* • Breydel* • Viafonds* • Rotary Club Torhout-Houtland • the city of Bruges • the municipality of Sint-Katelijne-Waver • the municipality of Torhout • the municipality of Zottegem

* The support from these companies is channelled via the organisation 'Ondernemers voor Ondernemers'.



New challenges, modern solutions

CHALLENGES

▣ **INNOVATIVE INCA TECHNOLOGY** – The farmers in the poor region of Kishuara have only their potato sales to protect their children against malnutrition. Together with Trias and other Flemish partners, they dream of a freezing room to develop a niche market in the south of Peru and Bolivia.



▣ **AGROECOLOGY** – Changing weather patterns are challenging the business initiatives of farmers in the Andean mountains. We support farmers who choose agroecological farming, because a fertile soil can better withstand excessive rain and drought.

▣ **OPPORTUNITIES FOR YOUNG PEOPLE** – Large numbers of Peruvian youths are escaping life in the Andes. They give in to the lure of the cities, which can barely cope with the influx of new workers. Together with our partners we make rural areas more attractive.

ANDES REGIONAL OFFICE

The office for the Andean region is located in Ecuador. In order to closely support the projects in Peru, Trias also has a subsidiary office in the Peruvian capital, Lima.

PARTNERS

Coopagros • Aceprocu • APT •
Conveagro • CNCJ • ANPE •
Fenmucarinap

FINANCIERS

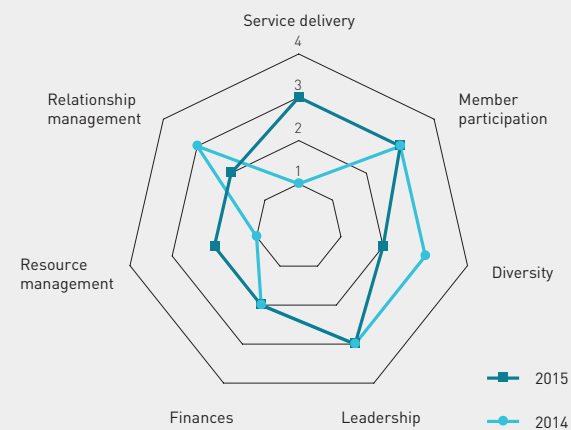
Directorate General for Development
Cooperation • AgriCord • DGIS

Example of capacity strengthening of a partner in Peru

Within the **Coordinadora Nacional de Comercio Justo de Perú (CNCJ)**, 61,500 members from different production chains join forces, united by fair trade: bananas, coffee, cocoa, etc.

In 2015, the CNCJ made strongest progress in its service provision. Reason: the organisation conducted a solid needs analysis among members and their companies. CNCJ is also better capable of managing its available resources in a professional manner.

The regression in terms of diversity is less positive: women and youths feel insufficiently involved in the decision-making, just like the poorest farming families. With regard to lobbying and advocacy, the CNCJ insufficiently translated the problem analysis that was conducted into concrete recommendations and proposals. In the years ahead, the organisation must also make efforts to strengthen its relationships with the government and other stakeholders.





Everyone included

CHALLENGES

■ **ESCAPE FROM MARGINALITY** – Not many countries have as many people pushed to the sidelines as El Salvador. Living in a rural area is enough to sentence you to sexism, unemployment and poverty. Trias makes inclusion one of the priorities for farmers’ and entrepreneurs’ associations.

■ **NO FUTURE WITHOUT WOMEN** – In El Salvador, women are lucky if they grow up in an environment without physical violence. The country needs strong women and upstanding men to work together in strong organisations. Trias has developed a specific methodology to improve the status quo.

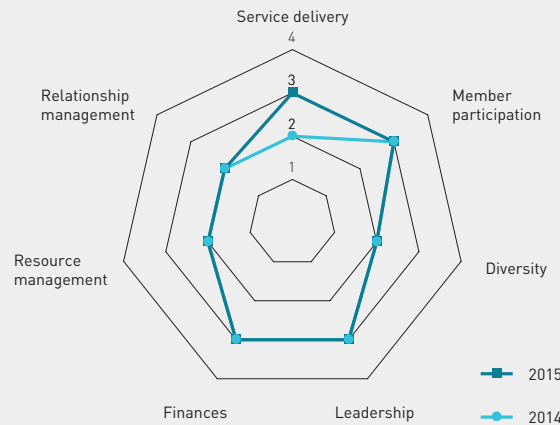
■ **HALT THE EXODUS OF YOUNG PEOPLE** – El Salvador is experiencing a silent exodus of young people who try to escape the extreme poverty and useless gang violence. They deserve the opportunity to make their dreams come true in their own region, by setting up their own businesses.

Over the past few years, Trias has also supported family farmers and small-scale entrepreneurs in Guatemala and Honduras. We continue to look for and find new financing opportunities to pursue these projects. Since 2014, the European Union has been supporting a project run by Trias and our local partner Eroc to strengthen the players in civil society in Honduras.

Example of capacity strengthening of a partner in El Salvador

Adel Morazán is a regional coordination platform that consists of 21 member-based organisations of family farmers and small-scale entrepreneurs, representing 2,800 members. In the eastern region of Morazán, this platform strengthens local economic development by improving interactions with the government and private sector.

In 2015, Adel Morazán made the most significant progress in terms of integrated services. For example, the organisation makes sure that the members get better access to the support structures of the government and other organisations. Adel Morazán also scores better in terms of diversity and leadership, and its increased focus on young people is a major asset. The organisation is now facing the challenge of integrating the strengthening of young people more systematically into all of its operations.



CENTRAL AMERICAN OFFICE

The regional office for Central America is located in El Salvador. From here, Trias also manages projects in Honduras and Guatemala.

Regional Director: Astrid Vreys
Address: Avenida II 29, Lomas de San Francisco, San Salvador, El Salvador

PARTNERS IN CENTRAL AMERICA

Clac • Confras • Rum • Adel Morazan
 • AMC • Eroc • Fademye • Procomes

REACH AND EXPENSES IN CENTRAL AMERICA

	REACH (people)	EXPENSES (euros)
2013	20,791	1,052,255
2014	525,172	651,650
2015	525,561	933,802

FINANCIERS

Directorate General for Development Cooperation • European Union • BRS • Punch Powertrain* • LRM* • the city of Leuven

* The support from these companies is channelled via the organisation 'Ondernemers voor Ondernemers'.

'I feel completely liberated'

On 2 February 1974, the carefree childhood of 8-year-old Rosa Rodríguez ended. Severely embittered by her father's adultery, her mother had committed suicide. Rosa suddenly only had herself to rely on in order to survive in rural El Salvador, one of the most women-unfriendly nations in the world.



MAID OF ALL WORK

Every morning, little Rosa was out of bed by four to make breakfast for her father, three brothers and three sisters. She would make the tortillas, then do the washing up and other chores. When she reached the age of eleven, Rosa left school to work on one of her father's coffee plantations, which is affiliated to the local cooperative. Seven hours a day she would spend removing weeds, fertilising and carrying water. The rest of the time Rosa cared for her youngest sister, because no one else in the family did.

Rosa's father died when she was 19. She put herself forward to become a member of the cooperative. 'The other members fought really hard for one of my brothers to take on that role. But in our family I was the only one who wanted to continue the family tradition of coffee growing,' says Rosa. It involved a secret vote, as if the accession of a woman to the cooperative was a matter of national interest. 'This procedure was not applied one single time for the acceptance of male members.' At home, Rosa was now taking care of the household, looking after her husband and

bringing up her four children. For the rest, she divided her time between work in the field and the administration of the cooperative. She worked 18 hours a day. On the one hand, other coffee farmers continued to show disdain for her work, but she was also becoming an indispensable worker. 'After the birth of my youngest child the cooperative demanded that I start working again after less than two months.'

LEADERSHIP TRAINING AT TRIAS

After years of hard work, no-one can dismiss Rosa's qualities any longer. A few years ago, something she could never have dreamed of happened when some members of the cooperative nominated her to become chairperson of the Board. When she uncovered some shady practices as part of her new role, this coffee farmer found herself in a hornet's nest. 'The fraudsters wanted to discredit me. It worked quite well, you know, because I am a woman.' The fight escalated until Rosa and a few dozen other producers separated from the cooperative to start a new one.

In order to develop *Altos del Volcán* into a strong cooperative, Rosa was very happy to follow a leadership training course with Trias. 'Cultivation technique is important, but the Trias training has actually taught me to name the major events in my life. After my mother's suicide, I knew that women have rights, but I was not able to

express it clearly. So I built a proverbial wall around myself: coffee was my world. I have become a farmers' leader, but that has never really been my free choice. Today I am much more self-aware: I know what I am able to do, and how to react in different situations. That makes me feel totally liberated, a feeling I love to share with the other women in our cooperative. Have I become a better leader for our cooperative thanks to the Trias training? No doubt about it.'

After years of abuse Rosa divorced her husband. She does not want to play the victim. On the contrary, she feels strong enough to raise her four children on her own. She can cope financially with the income from her coffee production. 'Three of my children will get a university degree and the fourth lost his heart to agriculture, just like me,' says Rosa, quite proudly. 'Realising that they will have a better life than me is my ultimate satisfaction.'

Rosa Rodríguez:

'Realising that they will have a better life than me is my ultimate satisfaction.'





MACHISMO PARALYSES EL SALVADOR

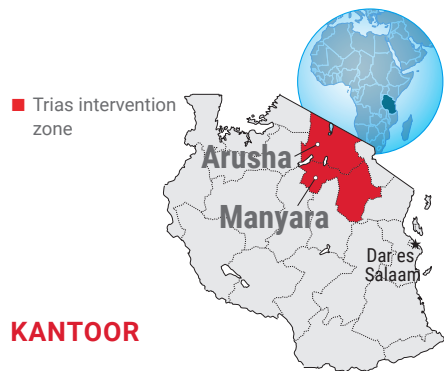
Discrimination against women is deeply ingrained in Salvadorian society. One in every two married women has already been a victim of domestic violence. The complaints of Salvadorian women are not heard by the justice system because, like the rest of society, magistrates are also influenced by deep-rooted stereotypes and prejudices when it comes to gender issues.

Due to this culture of *machismo*, many women are limited or prevented from developing their talents. The damage this causes on political, economic and cultural levels is unquantifiable, but it must be colossal. And that's without even mentioning the human suffering it involves.

At Trias, we deal with the root causes of the problem. In 2014 we provided the first cycle of leadership training courses to 43 women who are active in farmers' organisations and business associations. Strong leaders are the backbone of a strong organisation.

'I attended leadership training at Trias for six months. Not really to learn how to grow coffee, because I was already able to do that. It was much more important that during the training we had the opportunity to share experiences with like-minded women. This has resulted in a more positive self-image,' Rosa testifies. She in turn trained 17 women in her cooperative.

Trias does not only strengthen women, but also invites men to the workshops. This is how we can raise awareness about the problems, and it is indispensable in order to trigger behavioural changes in their organisations. The Latin American and Caribbean Network of Fair Trade Producers - CLAC - has understood this well. The process this organisation undertook with Trias in El Salvador is now being expanded to Belize and the Dominican Republic.



KANTOOR

Country Director: Bart Casier

Address: PO BOX 12 005, Arusha, Tanzania

PARTNERS

Mviwata Arusha • Mviwata Manyara • TCCIA Arusha • TCCIA Manyara • LCDO • PWC • UCRT • Wild Nature Institute • Honeyguide Foundation • Mwedo • Emboret

	REACH (people)	EXPENSES (euro)
2013	26,689	1,410,217
2014	34,537	1,437,308
2015	30,695	1,952,535

FINANCIERS

Directorate General for Development Cooperation • Lotus Bakeries* • Zurich Insurance Public* • Piette&Partners verzekeringen* • Protect* • Corona Direct* • Bracht, Deckers & Mackelbert* • Amma Assurances* • Viafonds* • AHA • AgriCord • IFAD • AFD • TNC • Dorobo Fund • Wild Nature Institute • Honey Guide Foundation • Maliasili Initiatives • the province of Limburg

* The support from these companies is channelled via the organisation 'Ondernemers voor Ondernemers'.

Organising to get members moving

CHALLENGES

CONFLICT CONTROL - The population in the north of Tanzania grows by 3% every year. That is why the number of conflicts between farmers and nomadic cattle breeders is increasing. The migration routes of wild animals are also getting congested. As a remedy, Trias has secured an acreage of 25,000 hectares for the itinerant Maasai in collaboration with the farmers' organisations Mviwata Arusha and UCRT.

OPPORTUNITIES FOR YOUNG PEOPLE - Less than 7% of the population in Tanzania has a fixed income. People have to try and survive on their own, but does everyone have the means to do so? Trias has trained 126 young people and supported them to draft a business plan. Our partners also give young people an additional boost.

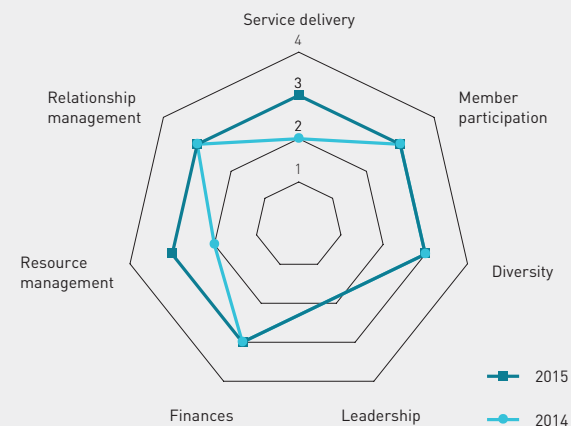
STRONG CIVIL SOCIETY - Mainstream political structures in Tanzania ensure that civil society remains underdeveloped. Farmers' and entrepreneurs' associations can only influence policy after developing strong services for their members. We have therefore, for instance, integrated 250 groups of female savers into business development programmes, together with PWC and Mwedo.

Example of capacity strengthening of a partner in Tanzania

Mviwata Arusha is a regional farmers' organisation which is part of a national network. The association has 7,652 members from the northern region Arusha. It mainly concerns family farmers, including the semi-nomadic cattle breeders of the Maasai.

In 2015, Mviwata Arusha made its most significant progress yet in terms of integrated services. The organisation ensures that its members get easier access to training and irrigation infrastructure. During the training sessions, members discover improved techniques for honey production, onion growing and poultry farming.

Mviwata Arusha scores lower on diversity, even though their focus on the vulnerable position of youth has improved. Enterprising young people can enter contests with their business plan. If they impress the jury, they get access to credits and other services. These efforts should be systematically woven into the membership's activities in the years ahead.



Building urban-rural bridges

CHALLENGES

DARE TO INNOVATE – The rich elite in the Philippines has never made poverty reduction a priority. In rural areas, entrepreneurs are trying to innovate to survive. Trias helps them to process their harvest residues into fashionable textile.

GIVE YOUNG PEOPLE A CHANCE – Philippine youths are being exposed to a lot of dangers and risks: poor schooling, poverty, drugs, crime and unemployment. Together with our partners, we make vulnerable youths more self-aware and give them basic training in IT and e-commerce.

MILK FOR EVERYONE – Dairy farming is an important agricultural sector in Camarines Sur. Nevertheless, malnourishment among local school children has reached alarming levels. Trias wants to kill two birds with one stone: a stable income for dairy farmers and better access to dairy products for children.

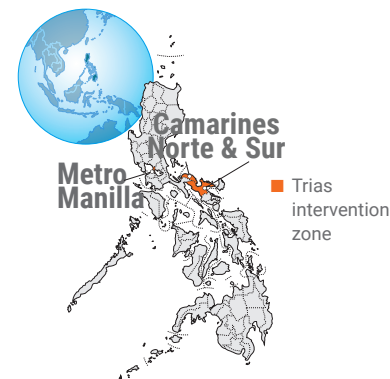
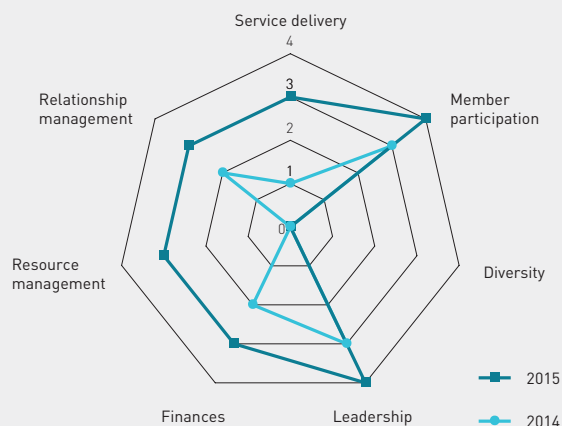


Example of capacity strengthening of a partner in the Philippines

TKFPI is a member-based organisation of small farmers' associations in the hilly region of Camarines. In total the farmers' groups of TKFPI have about 600 members. In the context of climate change, the organisation promotes reforestation and agroforestry.

TKFPI made progress in all aspects in 2015. The organisation took a significant step forward in terms of its service provision. This was achieved thanks to TKFPI's needs analysis among its members, greater financial transparency, better leadership for well-functioning management bodies and more active participation from its membership. Its most spectacular achievement is the progress made in resource management thanks to the training offer for personnel and volunteers.

The greatest challenge for TKFPI is the geographical expansion to Camarines Sur and Sorsogon. By expanding its operations to those areas, the organisation can start to benefit from interesting economies of scale.



THE PHILIPPINES OFFICE

Country Director: Gudrun Cartuyvels
Address: #22 Matiyaga Street, Central District, Diliman, Quezon City, Metro Manila, Philippines

PARTNERS

BFDC • BPMPCO • Canofecoc • Insol • Ka-Entrep • Labo LPMPCO • MNCCI • Pakisama • Patamaba • NEDC • TKFPI

	REACH (people)	EXPENSES (euros)
2013	116,106	858,446
2014	59,314	630,567
2015	82,468	1,141,994

FINANCIERS

Directorate General for Development Cooperation • Umicore* • Mathieu Gijbels* • AgriCord • IFAD • MFAF • the province of Antwerp • the province of Limburg • the city of Antwerp • the municipality of Puurs

* The support from these companies is channelled via the organisation 'Ondernemers voor Ondernemers'.



SOUTH AFRICA OFFICE

Country Director: Stephen Miller
Address: Sturdee Avenue, Rosebank,
 2196 Johannesburg, South Africa

PARTNERS

Sacci • Nafcoc • AHI

	REACH (people)	EXPENSES (euros)
2014	45,000	300,755
2015	45,000	356,827

FINANCIERS

The Flemish government • Electro-Nite*

* The support from this company is channelled via the organisation 'Ondernemers voor Ondernemers'.



Together with Unizo, Trias strengthens entrepreneurs' associations that provide services to disadvantaged entrepreneurs. From 2012 to 2015, 45 local chambers of commerce professionalised their internal operations. Together they represented 17,000 self-employed people. Over 200 starters received specific training.

Eradicating Apartheid in all its forms

CHALLENGES

■ **DISTRESSING INEQUALITY** – If South Africa wants to be an emerging country, it should offer everyone equal opportunities for economic development. Trias shows that townships like the notorious Diepsloot do not have to be synonymous with drugs and violence.

■ **GIVE YOUNG PEOPLE A CHANCE** – 70% of the youngsters in South Africa are unemployed. Trias visits the major problem areas to guide talented young people towards the path of entrepreneurship. They learn to translate their dreams into realistic business plans.

■ **SUSTAINING STARTERS** – Almost 90% of new entrepreneurs go bankrupt within two years in South Africa. That is why we strengthen three national entrepreneurs' associations, which can grant their members access to training, business coaching and microcredits.

FARMERS FIGHTING POVERTY

Farmers are no paupers, but rather entrepreneurs who want to build their future with their own hands. This is the viewpoint of twelve farmers' organisations in Asia, Europe, Canada and Senegal.

They each have a development agency, or agri-agency, which supports the strengthening of farmers' organisations in developing countries. As the agri-agency of Boerenbond, Trias is affiliated to AgriCord. Both Boerenbond and Trias actively contributed to strategic reflections about the future of AgriCord in 2015. In operational terms, we played a key role in Uganda during the coordination of several projects. We are now also managing the project committee which screens all financing applications in the AgriCord network.

AGRICORD AS A DONOR

In 2015, Trias received almost two million euros in funds through the AgriCord network. That makes AgriCord by far Trias' largest donor in terms of own income. This table provides an overview of the financial contributions from the AgriCord network to Trias projects in 2015.

TRIAS PARTICIPATES IN SOCIAL INVESTMENT FUND KAMPANI

In 2015, Trias became a shareholder of Kampani NV with an investment of 50,000 euros. This social investment fund stimulates agricultural entrepreneurship in Africa, Asia and Latin America. Kampani supplements the types of funding currently available. Farmers' cooperatives are too small for traditional bank institutions and too large for microfinancing. For that reason it is difficult for them to access long-term investment capital. Kampani provides exactly this type of funding.



PROJECT NUMBER	PROJECT NAME	COUNTRY	BUDGET (in euros)
6261	Building assets: a programme for farmer owned institutions and enterprises	Tanzania	324,721
6235	Promoting entrepreneurship amongst pastoralist communities in Simanjiro	Tanzania	167,931
6258	United we stand as farmers	Uganda	89,219
5578	Guinea fowl production and marketing for rural household poverty reduction	Ghana	79,327
6119	Promoción de la agricultura familiar agroecológica	Peru	73,787
6098	Enhancing food and income security in Vurra and Madi Okollo counties	Uganda	69,744
6263	Reaping the results from what was sown earlier	Uganda	69,175
6099	Agro-enterprise development in Zombo district	Uganda	66,817
6383	Income generation and water source management through forestry projects	Tanzania	64,651
6096	Financial services for agro-enterprise development in Nebbi and Zombo districts	Uganda	62,409
6097	Honey value chain development for increased honey productivity and trade	Uganda	62,224
6154	Financial services for agro-enterprise development in Arua district	Uganda	52,083
6266	Financial services for cooperative entrepreneurship	Uganda	31,559
6265	Three times one makes five and stronger	Uganda	31,414
6232	Les producteurs de riz s'organisent avec l'objectif de mieux faire valoir leurs droits d'accès aux fonds publics	Burkina Faso	18,270

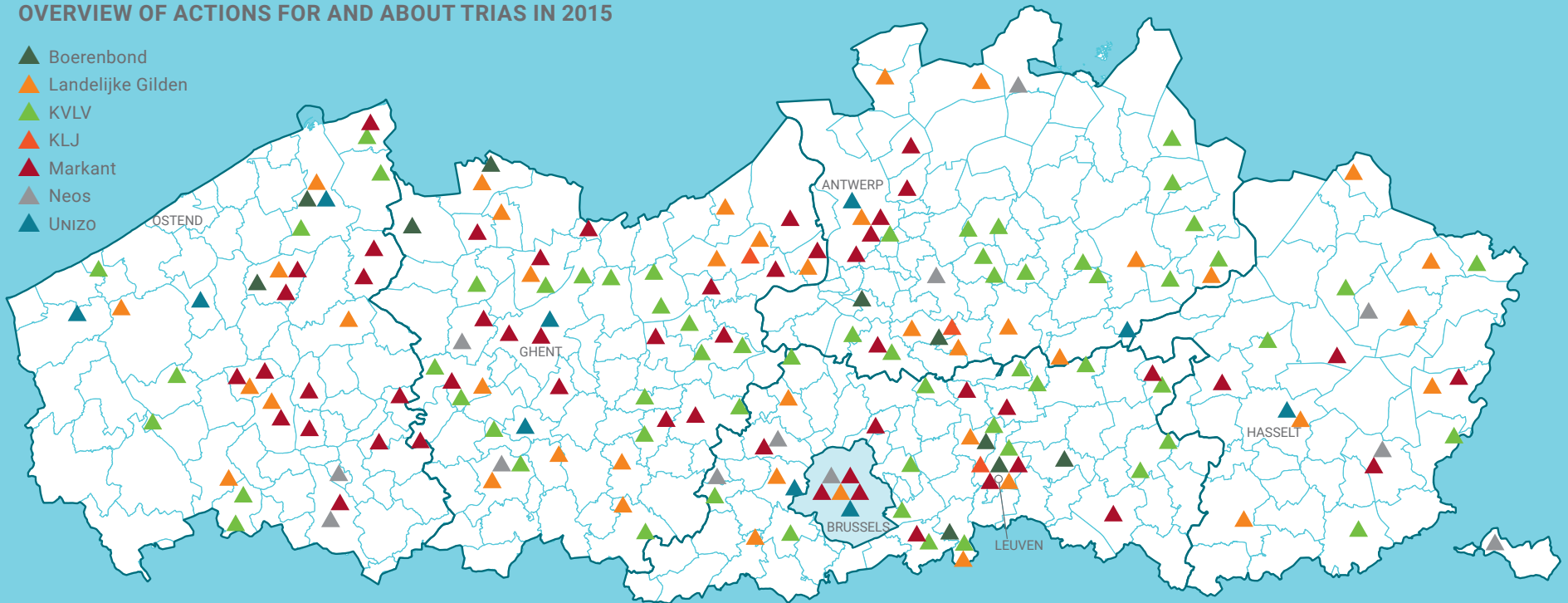
An overview of AgriCord projects is available at www.agro-info.net

GIVING DREAMS A CHANCE ▶

With the support of its Flemish partner organisations – KLJ, KVLV, Markant, Neos, Unizo, Landelijke Gilden and Boerenbond – Trias is building a strong network of people and organisations who are working for the well-being of entrepreneurs all over the world. The international exchange of know-how takes place between equals: family farmers and self-employed entrepreneurs in Belgium can be inspired by the approaches of their peers in other countries.

OVERVIEW OF ACTIONS FOR AND ABOUT TRIAS IN 2015

- ▲ Boerenbond
- ▲ Landelijke Gilden
- ▲ KVLV
- ▲ KLJ
- ▲ Markant
- ▲ Neos
- ▲ UNIZO



ALSO IN BELGIUM

Academy – Business Club – Community

All of Trias' stakeholders are unanimously positive about the quality of our projects. This strengthens our conviction that we can mobilise even more entrepreneurs, volunteers and branches of our partner organisations by strengthening self-employed entrepreneurship. In order to offer the different profiles in our network a tangible added value, we developed three action models: Trias Academy, Trias Business Club and Trias Community.

TRIAS ACADEMY – INSPIRING KNOWLEDGE NETWORK

Trias is developing a knowledge centre aimed at the global strengthening of small-scale entrepreneurship. Furthermore, in Belgium we have a wide, professional network where we recruit experts to enrich our programmes.



During the first Trias Trail, 10 Belgian entrepreneurs climbed a volcano in Ecuador. This physical challenge was combined with a generous donation to the 600 underprivileged farming families of Coprobich, a cooperative of quinoa growers.



A delegation from the Association of Belgian Horticultural Cooperations (VBT) inspects the vegetables and fruits brought to market in Lima. The VBT wants to work together with local partner Anpe on the development of a quality label and the sale of products at regional and national level.



Members of Landelijke Gilde discover 'forgotten' peasant communities in the Andean Region.

TRIAS BUSINESS CLUB – ENTREPRENEURS UNDERSTAND ENTREPRENEURS

Entrepreneurs in Belgium and elsewhere in the world face the same challenges. We connect companies and SMEs and allow them to find inspiration in each other's know-how and knowledge.

TRIAS COMMUNITY – FEELING AND TASTING INTERNATIONAL COOPERATION

Trias invites Belgium to express solidarity with entrepreneurial people elsewhere in the world. Experiencing international cooperation helps us understand that across the world we all have dreams.

The account and balance sheet 2015

The profit and loss account, the balance sheet and the auditor's report comprise the integrated accounting maintained by Trias both at the head office and in the country and regional offices. The audit was conducted by KPMG Auditors, who presented an unqualified (clean) report.

OVERVIEW OF MAJOR EXPENDITURE ITEMS (IN EUROS)

	2013	%	2014	%	2015	%
General management costs	1,347,801	9.94%	1,571,629	13.15%	1,579,548	10.26%
Fundraising costs	452,677	3.34%	150,396	1.25%	359,695	2.34%
Achieving objectives in Flanders	1,241,772	9.16%	1,033,577	8.65%	1,180,318	7.67%
Achieving objectives in the South	10,520,928	77.57%	9,198,674	76.95%	12,275,255	79.74%
TOTAL COSTS	13,563,178	100.00%	11,954,276	100.00%	15,394,816	100.00%

DEPARTMENT EXPENSES (IN EUROS)

	2013	%	2014	%	2015	%
General Management	133,092	0.98%	203,409	1.70%	170,783	1.11%
Internal Operations & Services Department	631,937	4.66%	750,479	6.28%	754,635	4.90%
Quality Department	208,443	1.54%	292,278	2.44%	307,662	2.00%
Network Development Department	1,215,147	8.96%	1,092,231	9.14%	1,513,231	9.83%
Programme Coordination Department	853,633	6.29%	779,894	6.52%	892,785	5.80%
Regional and Country Offices	10,520,928	77.57%	8,835,986	73.92%	11,755,720	76.36%
TOTAL COSTS	13,563,178	100.00%	11,954,276	100.00%	15,394,816	100.00%

Profit and loss account

EXPENSES

Trias spent €15,394,817 in 2015. For the achievement of objectives in Asia, Africa and Latin America, a total of €12,275,255 was spent, which represents 80% of the total expenses. €11,755,720 was spent supporting local partners and the activities of the 10 overseas offices. The remaining amount – €519,535 – was allocated to thematic support.

Trias spent €1,180,318 on accomplishing objectives in Flanders. With this amount, Trias increased the social support for international cooperation between like-minded partners, in cooperation with KLJ, KVLV, Markant, Neos, Unizo, Boerenbond and Landelijke Gilde.

The costs for general management amount to €1,579,548. This is the amount Trias used to finance the operating and personnel costs of four departments at head office:

- General Management
- Internal Operations & Services Department
- Quality Department
- Programme Coordination Department (excluding costs for Learning Advisors)

Trias spent €359,695 on fundraising. In the past, the cost of non-fundraising communication was also included in this section. In the financial year 2014 we started posting these expenses under costs for the achievement of objectives in Flanders.

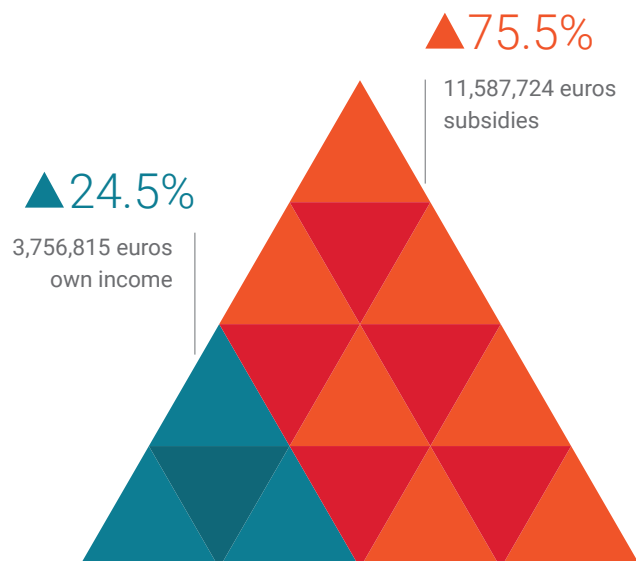
Trias wants to balance spending on own means with other sources of income. In the long term we are also aiming for a financial balance of 80:20 between primary and secondary processes. In 2015, this was 74:26; a better score than in

previous years, mainly thanks to the large rise in projects and programmes.

INCOME

25% of Trias' total income comes from its own means. The largest share of this income comes from the agri-agencies of the AgriCord network, with a share of 12%. Foundations and funds contribute a share of 2.16%. 11.11.11 accounts for 1.56% of income. The own means income also includes structural support from Unizo, Markant, Neos, KVLV, Landelijke Gilden, KLJ and cd&v.

Just as in past years, government subsidies remain by far the most important source of income for Trias. Subsidies still represent 75% of the total income. In the long run, Trias wants to decrease its dependency on government subsidies below the 70% threshold.



INCOME (IN EUROS)

	2013	%	2014	%	2015	%
Own revenue						
Sales	28,900	0.21%	8,052	0.07%	221,092	1.44%
Membership fees	0	0.00%	0	0.00%	385	0.00%
Private individuals	250,203	1.84%	200,396	1.67%	274,787	1.79%
Movements	288,160	2.12%	126,989	1.06%	138,809	0.90%
11.11.11	275,744	2.03%	294,241	2.46%	238,906	1.56%
Agri-agencies - cofunding	1,580,800	11.62%	1,682,434	14.05%	1,861,046	12.13%
Agri-agencies - projects	224,706	1.65%	214,944	1.79%	0	0.00%
Cordaid - cofunding	29,528	0.22%	0	0.00%	0	0.00%
Cordaid - projects	0	0.00%	5,000	0.04%	0	0.00%
Other NGOs	265,329	1.95%	14,000	0.12%	221,532	1.44%
Foundations - cofunding	741,828	5.45%	411,720	3.44%	331,304	2.16%
Foundations - projects	0	0.00%	353,638	2.95%	0	0.00%
Corporate donations	59,198	0.43%	42,149	0.35%	209,484	1.37%
Other non-profits	77,393	0.57%	65,754	0.55%	134,371	0.88%
Miscellaneous revenue - South					22,724	0.15%
Other revenue	76,774	0.56%	35,255	0.29%	10,058	0.07%
Financial revenue	42,586	0.31%	55,844	0.47%	87,544	0.57%
Exceptional revenue	6,715	0.05%	1,016	0.01%	4,774	0.03%
TOTAL OWN REVENUE	3,947,864	29.01%	3,511,432	29.32%	3,756,815	24.48%
Subsidies						
Provinces	131,571	0.97%	66,217	0.55%	48,375	0.32%
Municipalities	20,736	0.15%	19,250	0.16%	19,728	0.13%
Belgian government - DGD	6,690,618	49.16%	6,664,100	55.64%	8,493,046	55.35%
Belgian government - BFVZ	722,053	5.31%	406,880	3.40%	487,401	3.18%
Belgian government - synergy projects	332,066	2.44%	61,051	0.51%	1,322,609	8.62%
Belgian government - context analysis					47,467	0.31%
Flemish government	257,561	1.89%	266,587	2.23%	344,151	2.24%
European Union	1,385,001	10.18%	693,842	5.79%	267,662	1.74%
Other governments					68,102	0.44%
Personnel-related subsidies	122,227	0.90%	106,129	0.89%	105,161	0.69%
Local subsidies			181,848	1.52%	384,022	2.50%
TOTAL SUBSIDIES	9,661,834	70.99%	8,465,902	70.68%	11,587,724	75.52%
TOTAL REVENUE	13,609,698	100.00%	11,977,334	100.00%	15,344,539	100.00%

The share of programme financing from the federal government (DGD) amounts to 55%, which means that we more than achieved our target of decreasing the dependency on one single source of financing below 60%. Respectively, the Flemish government and the European Union contribute shares of 2.24% and 1.74%. A new heading refers to the locally mobilised funds, with a share of 2.5%. For 2015, these funds mainly concern projects in Ghana.

DISTRIBUTION OF EXPENSES ACROSS THE REGIONS (IN EUROS)

	2015
Expenses of programmes in the South	12,275,254,84
Latin America	25.45%
Brazil	937,550
Andes	1,253,074
Central America	933,802
Africa	65.25%
Guinea	767,988
Ghana/Burkina Faso	1,280,809
Congo	1,834,398
Uganda	1,816,278
Tanzania	1,952,535
South Africa	356,827
Asia	9.30%
Philippines	1,141,994

With a total of €4,662,046, 2015 was a record year for Trias fundraising (direct + indirect fundraising). Viewed over a 10-year period, Trias has seen an average annual increase of 11%. This growth is in line with the strategic goals. The large share from AgriCord for the cofinancing of the DGD programme is something to keep an eye on. For Trias, the stability of its international network is of strategic importance.

Balance sheet

The balance sheet total evolved from €24,909,495 in 2014 to €20,710,572. This decline can be attributed to DGD subsidies now received for the second year of the 2014-2016 programme. An amount of €17,115,111 was assigned to Trias by the Ministerial Decree of 14 April 2014. From this amount, Trias still had to receive €8,333,938 on 31 December 2015.

The Trias assets consist of 99.78% of current assets, including:

- **Long-term receivables (> 1 year) for an amount of €3,149,510**
These receivables include long-term contracts concluded by Trias with governments and other donors. The amount in question refers to a project in Tanzania (€1,816,529), a project in South Africa (€687,000) and cofinancing contracts (€645,980.53) from the AgriCord network.
- **Short-term receivables (< 1 year) for an amount of €12,500,167**
These short-term receivables refer to:
 - The DGD programme in 2016, for an amount of €8,333,938

- Other projects in 2016, for an amount of €1,883,663
- Financing from AgriCord, for an amount of €1,412,861
- Agreements with foundations, funds, partner movements and companies, for an amount of €243,471
- Balances brought forward from 2015, with partners in Brazil and Peru, for an amount of €124,507.

- **Liquidities for an amount of €4,983,329**

Liquidities can be found in:

- Specific project bank accounts : €3,789,607
- Donation accounts: €169,076
- Bank accounts for general operations: €80,893
- Bank accounts of regional and country offices: €937,208

The liabilities of Trias consist of 93.98% of debts, €18,620,370 of which refers to programmes and projects still to be implemented.

- **Equity of €1,215,644**

Trias' equity decreases slightly due to the negative result of €50,277.

- **Provisions for risks and costs for an amount of €49,007**

These provisions relate to a general provision to cover risks stemming from inspections by subsidy-granting government.

- **Debts for an amount of €19,455,921**

These debts consist of 2 parts:

- Short-term receivables (< 1 year) for an amount of €825,551. These are debts towards suppliers (€360,580) and debts as a result of taxes, remunerations and social security contributions (€262,647, of

which €216,415 is related to holiday pay for the next financial year). The other debts for an amount of €202,324 mainly refer to:

- A/ outstanding debt to overseas partners (€113,261 in Congo and €35,365 in Burkina Faso).
- B/ an amount of €24,044 to be paid back for a VAIS project in South Africa which ended at the end of 2015.

The accrued accounts come to a total of €18,620,370 related to programmes and programmes to be implemented:

- DGD programme 2016: €11,206,927
- Other projects: €5,809,431
- Cofinancing, mainly AgriCord: €1,604,012

Result

The result of the financial year amounts to -€50,277. In the long term, Trias aims for an annual positive result of € 150,000. The negative result of 2015 is allocated to the result carried forward. This brings the result carried forward at the end of the financial year to a total of -€159,202.

The full annual accounts for 2015 will be deposited at the National Bank of Belgium and will be published in July 2016 at www.trias.ngo.

Audit report

The annual accounts of Trias for the financial year 2015 were audited by KPMG Auditors, represented by the auditor Robert Snijkers.

ASSETS AND LIABILITIES (IN EUROS)

	2013	%	2014	%	2015	%
ASSETS						
Fixed assets	75,707	0.99%	51,776	0.21%	44,870	0.22%
Intangible fixed assets	32,479		24,827		14,634	
Tangible fixed assets	34,240		18,995		6,617	
Financial fixed assets	8,988		7,954		23,618	
Current assets	7,598,332	99.01%	24,857,720	99.79%	20,665,702	99.78%
Receivables payable in over 1 year	936,085		8,372,349		3,149,510	
Receivables payable < 1 year	4,080,290		12,340,359		12,500,167	
Liquid assets	2,551,540		4,126,382		4,983,329	
Accruals	30,416		18,629		32,696	
TOTAL ASSETS	7,674,039	100.00%	24,909,495	100.00%	20,710,572	100.00%
LIABILITIES						
Equity	1,242,863	16.20%	1,265,921	5.08%	1,215,644	5.87%
Designated funds for social liabilities	569,310		569,310		569,310	
Designated funds for construction	805,536		805,536		805,536	
Retained earnings	-131,983		-108,924		-159,202	
Provisions	39,518	0.51%	191,955	0.77%	49,007	0.24%
Provisions for risks and costs	39,518		191,955		49,007	
Debt	6,391,658	83.29%	23,451,619	94.15%	19,445,921	93.89%
Debt due within 1 year	1,458,054		1,283,781		825,551	
Accruals	4,933,604		22,167,838		18,620,370	
TOTAL LIABILITIES	7,674,039	100.00%	24,909,495	100.00%	20,710,572	100.00%

About Trias

Trias is the Belgian reference when it comes to the global empowerment of small-scale entrepreneurship. For more than 50 years, we have connected the know-how of our Flemish supporters to the global development of strong farmers' and business associations.

Trias is a non-profit organisation according to Belgian law. The highest administrative level is the General Assembly.

BOARD OF DIRECTORS

All Board members are unpaid volunteers who have no operational mandate within the organisation. On 31 December 2015, the Board was composed of the following people: Philippe Matthijs, president – Moniek Delvou, vice-president – Jan Boulogne – Sabine de Bethune – Miet Deckers – Frans De Wachter – Lieve Droogmans – Bart Hombrouckx – Annemie Lemahieu – Christian Stivigny – Erik Tollens – Erwin Van Der Kelen – Wouter Vandersypen – Nik Van Gool – Joris Van der Wee – Emmanuel Vande Woestyne.

STAFF

At the end of 2015, Trias employed 138 people worldwide, an increase of 2.2% compared to the previous year. The personnel turnover was 11.9%, a higher score than in previous years. The increase is mainly due to the higher outflow at the headquarters, where five employees left by personal choice and two others were dismissed. By 2022, Trias aims for a personnel turnover of maximum 5%.

HEAD OFFICE

The head office in the Belgian capital, Brussels, employs 35 people. They manage the support and coordination services: human resources, IT, logistics, finance, relationship management, external communication, fundraising, quality management, and programme and thematic coordination.

In 2015, a large structural change took place in the Network Development Department. This department reorganised itself on the basis of three action models: Trias Academy, Trias Business Club and Trias Community.

STAFF ACCORDING TO WORKING LOCATION

	Expat staff			Local staff		
	2013	2014	2015	2013	2014	2015
Brussels	0	0	0	32	34	35
Congo	1	1	1	17	20	13
Ghana	1	0	0	8	12	13
Burkina Faso	0	2	2	0	2	6
Guinea	3	1	2	9	10	11
Tanzania	5	4	3	9	9	14
Uganda	4	2	1	12	10	9
South Africa	0	0	0	2	2	1
Brazil*	1	0	0	2	0	0
Ecuador	3	3	2	5	6	6
El Salvador	1	1	1	7	6	6
Guatemala	0	0	0	0	1	0
Honduras	1	0	0	1	1	1
Peru	0	0	1	0	3	2
Philippines	1	1	2	4	4	6
Total	21	15	15	108	120	123

* We employ three local staff at our office in Brazil. They do not appear in the table as their official work contracts are not with Trias but rather with one of Trias' local partners.

GLOBAL OFFICES

In the country and regional offices, Trias has a total of 103 employees. The number of expat staff remains stable at 15. A decrease in the number of expat employees in Uganda and Tanzania was counterbalanced by an increase in Guinea and the Philippines. One employee moved from our office in Uganda to the Philippines office. A new director was appointed in Congo.

Trias also has 88 overseas staff with a local contract. That is an increase of 2.3% compared to 2014. The largest personnel growth was in Burkina Faso and Tanzania. The office in Congo was reduced by seven employees.

VOLUNTEERS

In 2015, Trias was able to count on the support of 2,227 volunteers. 320 people volunteered to organise educational activities. 1,653 others took part in a specific activity and indicated they wanted to be more closely involved with Trias' operations in the future. 158 people played a role in an international exchange of knowledge and experience. Besides the network of our Flemish partner movements, 94 volunteers made a vital contribution to Trias' activities. They were involved in a wide-range of jobs: translation, administration, logistics support, video production, etc. At our overseas offices we were also able to count on two volunteers.


INTERNATIONAL ADVISORY COUNCIL

Trias' International Advisory Council consists of national and international figureheads for the self-development of entrepreneurial people. The Council is not a formal governing body, but under the leadership of Herman Van Rompuy, former president of the European Council, it advises Trias. At the end of 2015, the International Advisory Council was composed of the following people:

Herman Van Rompuy, president – Mila Mercado Bunker – Laurent Monsengwo Pasinya – Johan Swinnen – Karel Van Eetvelt – Jennie Vanlerberghe – Piet Vanthemsche. Geertrui Windels is ambassador for Trias.

DONORS

Trias can count on the support of 1,658 individual and 31 institutional donors, who are all extremely important for achieving our objectives. In 2015, Trias received an amount of €274,787.12 from individual donors. In the chapter about Trias' projects you will find an overview per country or region of governments, companies and organisations that have contributed to specific programmes. There are also institutional donors who support Trias' general operations across the countries and regions. It concerns religious organisations, companies, non-profit organisations, municipalities and our Flemish partner movements, including their local branches.



Trias follows the VEF Code of Ethics.

You have a right to be informed. This means that donors, volunteers and staff are informed at least annually about how donations are spent.

QUALITY

The measuring instrument developed by Trias in 2014 to monitor the capacity strengthening of farmers' and entrepreneurs' associations is paying off. The continuous evaluation of seven key indicators makes it easier and above all more transparent to make adjustments to the programmes. Since 2015, we have been measuring the actual performance as well as the capacities of each partner. This allows Trias to better estimate the real impact of our programmes.

We have also defined Key Performance Indicators for ourselves. Monitoring the indicators will now be one of our permanent strategic goals. Furthermore, we implemented plans of action following the internal audit of two divisions in 2014. A third division was subject to an audit in 2015. By optimising the institutional plans, we killed two birds with one stone: efficiency was increased and workload was reduced.



In 2015, years of hard work resulted in Trias being awarded the EFQM label *Recognised for Excellence*. By being the first development organisation to earn this label in Belgium, we confirm our position as pioneers in the sector.

ABOUT THIS REPORT

This annual report describes Trias' operations during the period from 1 January to 31 December 2015. The main source of information is our own PLATS information platform. For questions about this annual report, please contact Stefaan Bonte, Network Development Department, tel. +32 (0)2 548 01 30, stefaan.bonte@trias.ngo.

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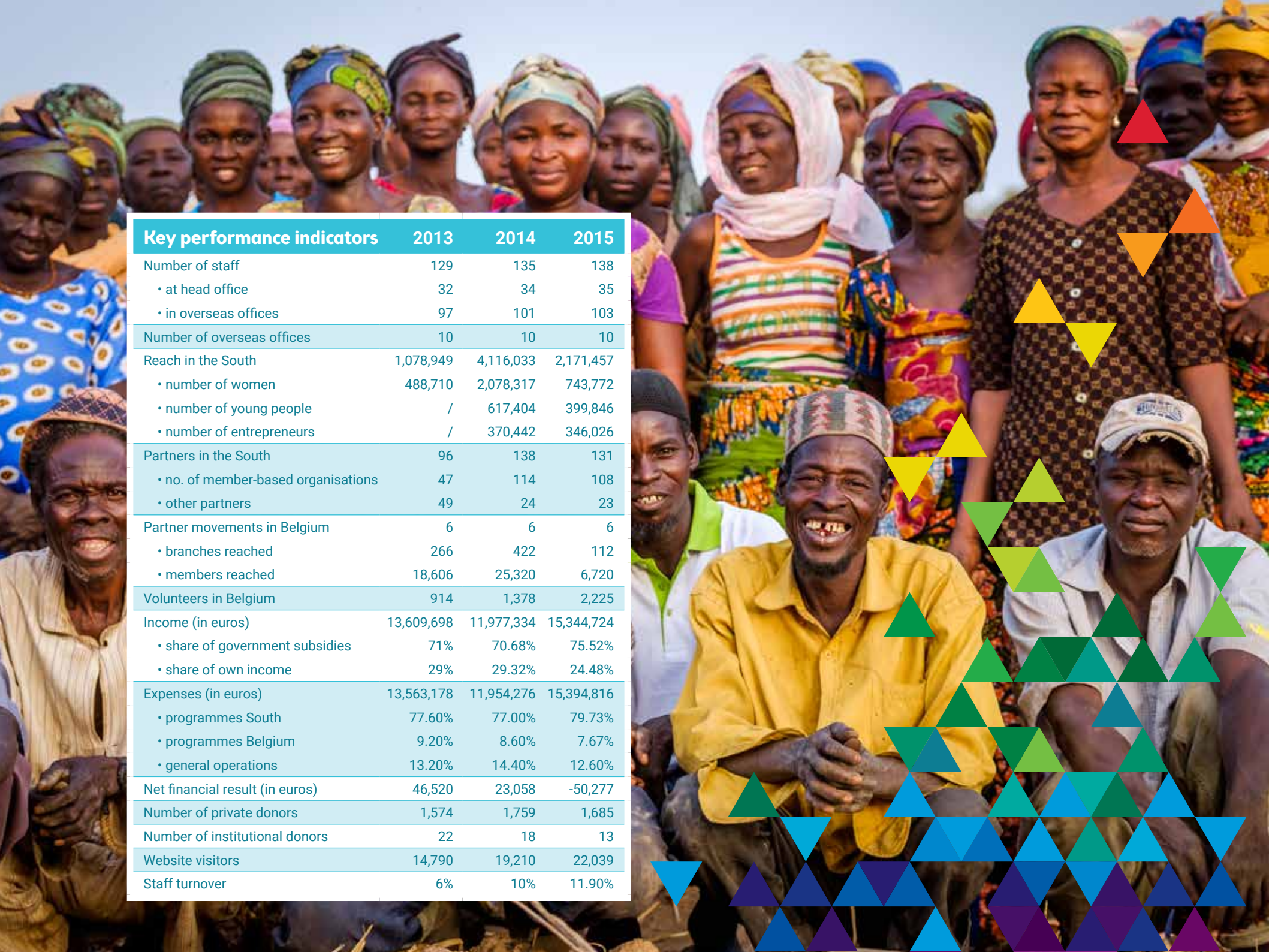
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www.trias.ngo

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Key performance indicators	2013	2014	2015
Number of staff	129	135	138
• at head office	32	34	35
• in overseas offices	97	101	103
Number of overseas offices	10	10	10
Reach in the South	1,078,949	4,116,033	2,171,457
• number of women	488,710	2,078,317	743,772
• number of young people	/	617,404	399,846
• number of entrepreneurs	/	370,442	346,026
Partners in the South	96	138	131
• no. of member-based organisations	47	114	108
• other partners	49	24	23
Partner movements in Belgium	6	6	6
• branches reached	266	422	112
• members reached	18,606	25,320	6,720
Volunteers in Belgium	914	1,378	2,225
Income (in euros)	13,609,698	11,977,334	15,344,724
• share of government subsidies	71%	70.68%	75.52%
• share of own income	29%	29.32%	24.48%
Expenses (in euros)	13,563,178	11,954,276	15,394,816
• programmes South	77.60%	77.00%	79.73%
• programmes Belgium	9.20%	8.60%	7.67%
• general operations	13.20%	14.40%	12.60%
Net financial result (in euros)	46,520	23,058	-50,277
Number of private donors	1,574	1,759	1,685
Number of institutional donors	22	18	13
Website visitors	14,790	19,210	22,039
Staff turnover	6%	10%	11.90%