

# TURNING DREAMS INTO OPPORTUNITIES

The self-development of 4 million people in 2014



# 'I HAVE A DREAM'

2014 saw the start of a new three-year programme for the federal government. Of all the development organisations in Belgium, TRIAS was awarded the highest financial contribution by this important funding authority. We consider that to be an important sign of trust.

This year we plan to continue the professionalisation of our activities. We have the first measurement results for a new set of 38 key indicators, which will enable us to manage our organisation in a more targeted manner. That helped us to obtain the EFQM label 'Recognised for Excellence'. That makes us proud, because we are the first development organisation in Belgium to achieve this.

In the meantime the world does not stop turning: the Millennium Development Goals will be replaced by the Sustainable Development Goals, which are cast in a completely different mould. Back home, Belgian development cooperation is about to be thoroughly reformed. This urges NGOs even more to have strategic brainstorming sessions about their own future.

The fact that TRIAS embraces innovation is reflected by this annual report. The lay-out of this document, in a new look and feel, is merely the tip of the iceberg. What is also

new is that our decentralised approach will be extended to our external communication, networking and fundraising. That means that it is important for us to become better known and better define our profile in our strategic relationships in Africa, Asia and Latin America.

## What will TRIAS look like in 2030?

We have created a think tank – the so-called 'Arend group' – that will study creative methods to proceed with TRIAS' longer-term innovation, in order to continue to be a trendsetter in our quickly evolving sector. However, amidst the waves of change our core mission remains unchanged: the strengthening of enterprising people who cooperate. That is why, as you will read further in this annual report, we have systematised our methodological approach in a new concept: People<sup>3</sup>, or people to the power of three.

Enjoy our annual report,

**Philippe Matthijs**  
President



# DREAMING

... of equal opportunities

## LOURDES HUANCA

Age: 46 years  
Nationality: Peruvian  
Profession: chairwoman of Fenmucarinap  
Passion: women's rights

Lourdes is the daughter of divorced parents and she grew up in the Andes. Her childhood was a tale of terror: in her own family Lourdes was abused, beaten and even raped. Eventually she was kicked out of the house, which forced her to survive on the street for years.

While many others would have given up, Lourdes found the strength to fight back. When she managed to become a farmers' leader her lifelong dream started to take shape: to protect as many girls as possible from the childhood she had. Is that a realistic goal? Today Lourdes Huanca is the head of Fenmucarinap, a national women's organisation that boasts 126,000 members.

*'TRIAS wants to continue to be a trendsetter in the quickly evolving sector of development cooperation.'*

# EVERYBODY HAS DREAMS, DON'T THEY?



## ... of the impossible

### LUDEM MOLINA

Age: 38 years  
Nationality: Filipino  
Profession: farmer  
Passion: organic rice

Ludem had a difficult childhood as the son of a poor agricultural worker. He spent many nights under the open sky in the city. Thanks to a land reform he was allocated a small plot on the peninsula of Bicol, alongside 425 other landless farmers. Together the farmers started a cooperative; the start of their story.

The cooperative sells organic rice and fertilizers. By now half the members have been able to abandon poverty, including Ludem. He has built a stone house with his own hands, but he is particularly proud of that one day when he delivered a speech in the Philippine Parliament as the chairman of the cooperative. And in English, no less – a language that he did not master until recently.



## ... of moving forward

### WILLIAM KYAKUHAIRE

Age: 41 years  
Nationality: Ugandan  
Profession: entrepreneur  
Passion: self-development

William used to be a farmer, like so many others in Uganda. He worked on a small plot of land to earn a living. The farmers are paid low prices because they are unable to dry or package their grains. When William became aware of this, he started to ponder on his life project: the construction of a dryer.

In several construction stages, William managed to obtain loans for a few hundred euros. His membership of the entrepreneurs' organisation Ussia turned him into a real entrepreneur. Today a large group of farmers bring their grain to William's drying installation that currently employs ten people and still has growth potential both for itself and also for the farmers in his region.



## ... of enterprising

### GRATIENNE SIONCKE

Age: 47 years  
Nationality: Belgian  
Profession: CEO  
Passion: female entrepreneurship

2007 was a magic year for Gratienne. Together with her husband she founded BORGInsole. Today Gratienne is at the head of this enterprise that already employs fifteen people. Their main activity is the production of unique insoles that are based on a self-developed 3D foot scanner. Apart from a production lab the company also owns a foot analysis centre for top athletes and children.

In early 2015 Gratienne won the Womed Award, a reward from Markant for her leadership, sense of entrepreneurship and social engagement. As the winner of the Womed Award she hopes to promote female entrepreneurship far beyond our borders.



**OBSTACLE**



## ... KEEP MANY PEOPLE FROM REACHING THEIR DREAMS

It may sound like a paradox, but most poor people on our planet are economically active, as family farmers or small-scale entrepreneurs. Unfortunately, many of them find the road to success paved with obstacles. Disadvantaged entrepreneurs are often low-skilled, they do not have any capital or other

resources, they are faced with a lack of infrastructure and they barely have access to profitable markets. And the government itself may often prove a limiting factor. Vulnerable groups such as women and young people have to overcome the most obstacles.

## ... CAUSE A POINTLESS WASTE OF TALENT AND ENTREPRENEURSHIP

Following his short-lived school career, Ricardo became a landless farmer in Brazil's arid northern region. Since getting married he cultivates a piece of land owned by his parents-in-law. Together with his wife, Ricardo is building a better future, but that is not waiting around the corner.

The drought severely compromises the yield of his crops and year after year the fertility of his soil is deteriorating. Surrounded by foresters, landowners and speculators, his region lacks the presence of microcredits and crop advisers who care for family farmers.



## OUR APPROACH:

# PEOPLE<sup>3</sup>

## 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.

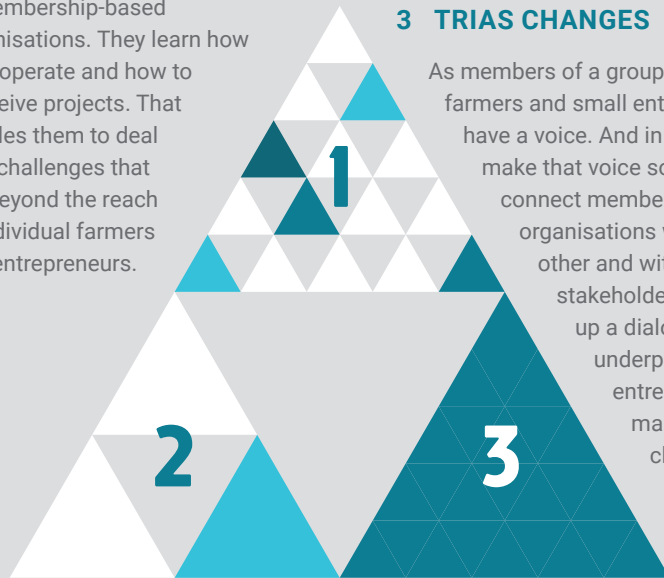


## 3 TRIAS CHANGES

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 other stakeholders. By setting up a dialogue underprivileged entrepreneurs 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.



## ... MAKES SURE THAT DREAMS STILL HAVE A CHANCE

The sense of entrepreneurship is omnipresent among family farmers and small-scale entrepreneurs in the countries where TRIAS is active. Very often they initiate changes in society. In order for them to overcome the obstacles along the way it is vital that they cooperate. TRIAS believes that economic development is about people who join forces without regard to age, race or gender: *teamwork makes the dream work!* Cooperation allows people to realise dreams that would otherwise seem impossible to reach.

In our relations with farmers' and entrepreneurs' organisations we adopt a systematic and well thought-out approach, based on the major principle that the dreams of enterprising people can be realised by no one other than themselves. That approach lifts people up to the power of three: **PEOPLE<sup>3</sup>**.

## PHASE 1: IDENTIFYING DREAMS

TRIAS' country and regional teams, who are immersed in the local culture and know-how, select locally grounded farmers' and entrepreneurs' organisations who show growth potential. Reinforcing those membership-based organisations is a complex process that requires a long-term commitment. At the start, together with each partner organisation, we map the organisation's identity, 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 to its service delivery?
- Is the organisation able to accumulate power and to manage its acquired resources?

The organisations' leaders and members look for the answers in a participatory process. Women, young people and poor people are also

given a prominent role in this process, which is the only way to create a widely shared awareness of challenges and opportunities. Ambitions are shaped and plans ripen.

In the next step, TRIAS' local advisers support the farmers' and entrepreneurs' organisations in drafting their development plans. In such a plan, the organisations describe step by step how they will lift their internal operations and external service delivery to a higher level. The action points in the development plan cover various aspects of organisational reinforcement and improved service delivery to the members, e.g. services that ensure easier access to training, micro-financing and markets.

## PHASE 2: SEIZING OPPORTUNITIES

In order to execute the plans as successfully as possible, TRIAS' local advisers provide a wide range of tools to the farmers' and entrepreneurs' organisations. Apart from funding, TRIAS' so-called capacity development toolbox contains:

- *Advice and coaching by our own and external experts*

TRIAS' country and regional offices allow us to provide intensive coaching to farmers' and entrepreneurs' organisations. We organise trainings and workshops and whenever it is necessary we do not hesitate to call upon external experts in our international network.

- *Innovative methods and tools*

TRIAS is a learning organisation that thoroughly systematises its knowledge and experience, which has allowed us to develop our own set of tools over the years. Farmers' and entrepreneurs' organisations can utilise these tools for many purposes including the professionalisation of their financial management, defending their interests, etc.

- *Local and international knowledge exchange*

TRIAS assumes the role of bridge builder between farmers' and entrepreneurs' organisations. Organisations all over the world can learn from each other, across borders. The exchange of both technical and organisational expertise is, by definition, based on equality.

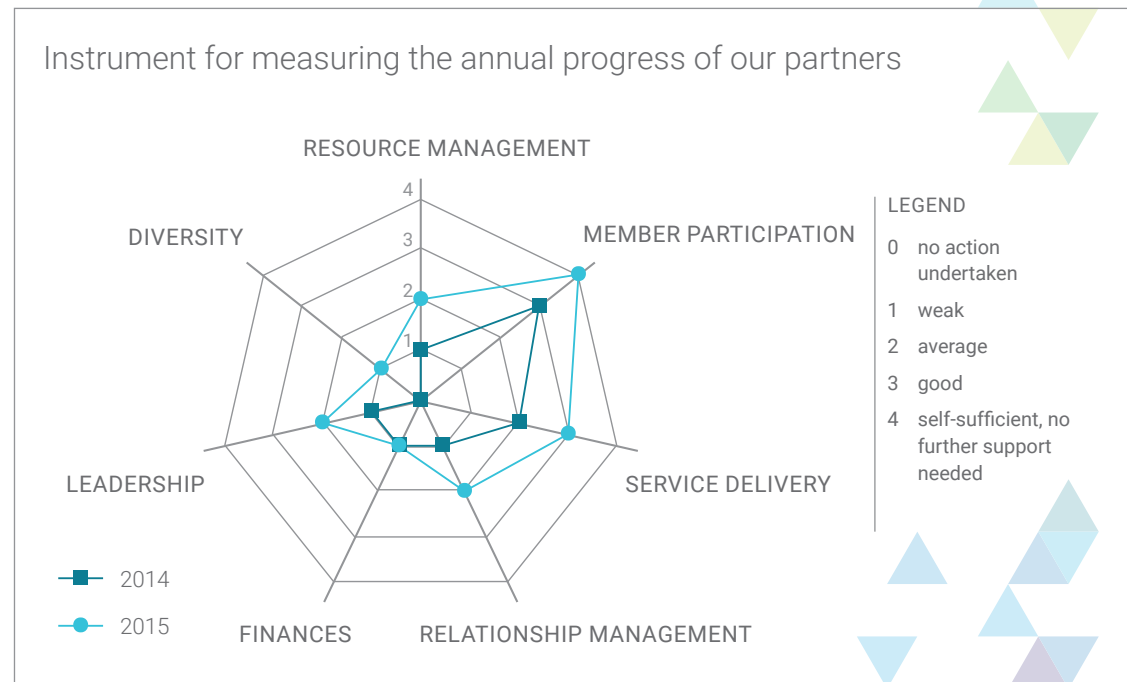
## PHASE 3: MEASURING RESULTS

TRIAS' local advisers support farmers' and entrepreneurs' organisations in their permanent and participatory monitoring and evaluation, which allows the organisations to develop an in-depth, objective view of their own progress. That motivates their workers, even when certain processes do not always evolve in the way they had expected. They learn that they control their own achievements and that they can constantly adjust whenever necessary. Our partners map their progress in seven core capacities: resource management, member participation, service delivery, relationship management, finances, leadership and diversity.

This analysis drives the adjustments to the institutional development plan, which leads to a constant learning cycle. *This in turn constantly pushes farmers' and entrepreneurs' organisations towards better achievements. That is the power of PEOPLE<sup>3</sup>, people to the power of three.*

*Strong men and women  
Create a better living  
Empowering all*

*(haiku by Herman Van Rompuy)*



# TURNING DREAMS INTO OPPORTUNITIES ▶

Across Asia, Africa and Latin America TRIAS reinforces farmers' organisations and entrepreneurs' associations. This allows underprivileged entrepreneurs to gain access to professional training, affordable microcredits, profitable markets and an active protection of their interests. This approach offers the best guarantee for sustainable economic development, and even more so because TRIAS encourages all partners to offer opportunities for self-development to vulnerable women, young people and the poor.



... IN **14** COUNTRIES



# OPPORTUNITIES FOR STRONG WOMEN

## OBSTACLES

- ▶ Per 100,000 inhabitants, some 60 are murdered in El Salvador every year. Those murders are often about settling accounts between youth gangs, but the violence against women is equally appalling.
- ▶ The organised groups of farmers, women and small-scale entrepreneurs do not have enough members to influence political agendas.
- ▶ Young people are barely organised, which causes them to be an invisible group in farmers' organisations and entrepreneurs' associations.

## CHALLENGES

- ▶ An increased awareness of equal opportunities among our partner organisations should lead to concrete actions that involve women in the sustainable development of the local economy.
- ▶ The participation of women and young people in membership-based organisations could be boosted by

the exchange of ideas and knowledge with Flemish partners such as Markant, KVLV and KLJ.

- ▶ Thematic working groups may help our partner organisations to cooperate more closely on strategic themes such as equal opportunities, entrepreneurship and the protection of interests.

## RESULTS IN 2014

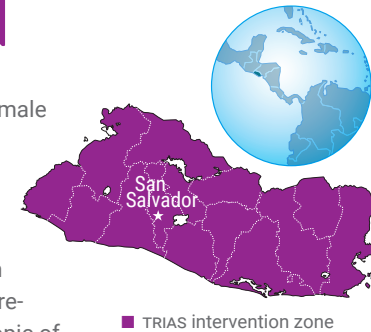
- ▶ The number of young people and women in our partner organisations' organisational structures is increasing.



The strengthening of enterprising women is a crucial challenge in Central America, where the macho culture poses an important obstacle for sustainable development.

It is inspiring to see that two female farmers' leaders have been included in Clac's board of directors.

- ▶ Through training sessions on leadership for women and awareness-raising among men, the topic of equal opportunities is increasingly anchored in our partner organisations' operations.



## CENTRAL AMERICA OFFICE

The regional office for Central America is located in El Salvador, from where TRIAS also manages programmes in Honduras and Guatemala.

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

## CURRENT PARTNERS (2015)

Clac • Confras • RUM • Adel Morazan • AMC • Fademye • Procomes

	REACH (people)	EXPENSES (euros)
2012	19,596	934,712
2013	20,791	1,052,255
2014	525,172	651,650

## FINANCIERS

Directorate General Development Cooperation and Human Aid (DGD), BRS, EU, LRM\*, Punch Powertrain\*, Agriterra, VSTC\* and the city of Leuven

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

For the past few years, TRIAS has also supported family farmers and small-scale entrepreneurs in Guatemala and Honduras. We are looking for and finding new financing possibilities to continue these projects. For example, since 2014 the European Union has been financing a project by TRIAS and our local partner Eroc for the strengthening of civil society in Honduras.



**BRAZIL OFFICE**

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

**CURRENT PARTNERS (2015)**

Unicafes Nacional • Unicafes Paraná  
 • Central Cresol Baser • Unicafes Minas Gerais • Solcredi

	REACH (people)	EXPENSES (euros)
2012	413,141	567,262
2013	422,230	749,636
2014	171,519	478,848

**FINANCIERS**

Directorate General Development Cooperation and Human Aid (DGD) and Agriterra



Social programmes ensure smallholders' products will find their way to the market. However, in 2014 the implementation of those programmes was delayed due to alleged fraud.

# FIGHT AGAINST HARROWING INEQUALITY

**OBSTACLES**

- Social government programmes help the smallholder agricultural model to survive next to large-scale export agriculture. However, the continuity of this policy choice is far from certain.
- In the southern state of Paraná, TRIAS has developed strong umbrella organisations of agricultural cooperatives. Now the challenge is to transfer the acquired knowledge and experience to young, start-up organisations in the poorer state of Minas Gerais.
- The traditional farmers' leaders who are involved in the boards of credit cooperatives are not keen on offering loans to a more urban target group

which may not share the original mission and vision of their cooperatives.

**CHALLENGES**

- As the towns and the countryside become ever more intertwined, both farmers and entrepreneurs would benefit if Solcredi and Cresol were to expand their rural credits to urban areas. That strategy could reinforce the credit cooperatives' competitiveness.
- The national umbrella organisation Unicafes should be given a strong impulse from its divisions in states such as Paraná and Minas Gerais. Increased visibility in international forums such as the World Farmers' Organisation is desirable.

■ The recently founded organisation Unicopas should present itself to the government as the representative umbrella organisation defending the interests of smallholder family agriculture.

**RESULTS IN 2014**

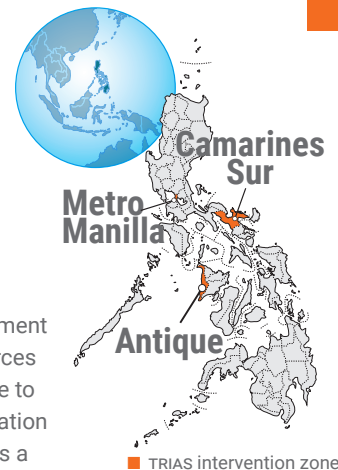
■ Unicafes played a leading role in the creation of Unicopas, a national confederation representing 2,000 agricultural cooperatives and over one million farmers' families. This organisation increases the political power of smallholder family agriculture in Brazil.

■ Both nationally and at state level, Unicafes has introduced guarantees that the needs of rural young people will be mapped and dealt with from now on. Their first event attracted 400 young people.

■ In the state of Minas Gerais, female representation on the Unicafes' board has risen from 20 to 57 percent.

■ A form of cooperation with the development bank BNDES enables us to expand Cresol's successful credit system to poorer states such as Rondônia, Goiás, Espírito Santo, Minas Gerais, Rio de Janeiro and Amazonas.

■ Solcredi has expanded its range of credit products specifically for female entrepreneurs from eight to seventy.



# BUILDING BRIDGES BETWEEN THE TOWNS AND THE COUNTRYSIDE

## OBSTACLES

▣ A relatively limited number of families with mainly Chinese or Spanish roots dominate the country's political and economic life. This oligarchy has never made the fight against poverty its main priority.

▣ Climate change has caused a rise in the number of typhoons, which have a devastating impact on both farmers and entrepreneurs. There is an urgent need for strategies in the field of both adaptation and mitigation.

▣ Farmers and entrepreneurs lack the organisation that is needed to guarantee a constant supply of high-quality products to the market.

## CHALLENGES

▣ Small-scale entrepreneurs need to develop an integrated services offer with small loans and professional assistance for product development and marketing.

▣ Better coordination between farmers' organisations and entrepreneurs' associations is required to match supply and demand from the city – i.e. Manila – and the countryside.

▣ Once the entrepreneurs' associations in Manila have developed enough strength, pilot projects should lead, step by step, to the development of a strong distribution network that links the towns to the countryside. Strategic alliances with supermarket chains can contribute to that network.

## RESULTS IN 2014

▣ Various partners have initiated strategic relations with the government, e.g. LPMPC collaborates with the Ministry of Agricultural Reform. TKFPI is supported by both the agency responsible for the development of the fibre industry and the Ministry for Trade and Industry.

▣ In order to reinforce their internal organisation, three partners have started to draft business plans. Other partners have started to actively collect membership fees and share capital to enhance their financial independence.

▣ BFDC has formally recognised the organic production method as environmentally friendly and sustainable.

▣ LPMPC and Canofeco have started to manage woodlands and mangroves to guarantee their restoration and

conservation. The Ministry of Environment and Natural Resources has awarded a prize to TKFPI for a reforestation project that involves a 400,000 euros investment.

▣ 1,380 farmers and entrepreneurs – both managers and employees – received training on different topics, from accounting to leadership.



TRIAS brings producers in the countryside and consumers in the city closer together.

## PHILIPPINES OFFICE

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

## CURRENT PARTNERS (2015)

LPMPCO • TKFPI • Canofeco • BPMPCO • MNCCI • BFDC • Insol • Ka-Entrep • Patamaba • NEDC • Tamuco

	REACH (people)	EXPENSES (euros)
2012	103,319	678,325
2013	116,106	858,446
2014	59,314	630,567

## FINANCIERS

Directorate General Development Cooperation and Human Aid (DGD), Mathieu Gijbels\*, ARAG, Umicore\*, AgriCord, the city of Antwerp and the province of Limburg

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



## ANDES OFFICE

The regional office for the Andean region is located in Ecuador. This office also manages the programmes in Peru.

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



■ TRIAS intervention zone



The potato cooperative Conpapa employs highly skilled instructors who boost the production yield of its 600 members.

## CURRENT PARTNERS (2015)

Compyta • Conpapa • Coprobich • Pacat • Señor Cuy • CECJ • Asociación Mujeres Pulinguí Guano

	REACH (people)	EXPENSES (euros)
2012	258,534	615,187
2013	294,865	664,900
2014	940,315	984,011

## FINANCIERS

Directorate General Development Cooperation and Human Aid (DGD), AgriCord, Agriterra, VIA-fonds, Rotary Torhout Houtland, Rabobank Foundation, Breydel\*, Belgapom\*, the province of Antwerp, the province of East-Flanders and 11.11.11.

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

# SEARCH FOR ADDED VALUE

## OBSTACLES

- ▶ Ecuador has seen strong economic development, but the majority of the indigenous population on the flanks of the Andes is still unable to meet their own basic needs. For instance, malnutrition among children is alarmingly high.
- ▶ The development of farmers' organisations and cooperatives is hindered because their legal recognition is not completely clear.
- ▶ Climate change leads to irregular precipitation patterns and the farmers need adaptation and mitigation measures.

## CHALLENGES

- ▶ There is a need for microcredit institutions that give farmers' cooperatives access to rural loans for both production and sales.
- ▶ The existing cooperatives need to boost their membership in order to secure their financial autonomy in the long term.
- ▶ Local chain organisations are interested in uniting in national umbrella organisations, which would allow them to defend the interests of their chain at the national level.

## RESULTS IN 2014

- ▶ Coprobich, Señor Cuy and Refich managed to cover over 70 percent of their costs with own income.
- ▶ 541 women and 233 young people attended training sessions on leadership and citizen participation.
- ▶ Farmers' leaders from Compyta, Coprobich, Pacat, Conpapa and Señor Cuy paid a visit to the Flemish agriculture and horticulture sector. They also stopped by Belgapom, K.L.J, Landelijke Gilden and Rotary.

# MOVING MOUNTAINS TOGETHER

## OBSTACLES

▶ Young people, women and very poor people are underrepresented in national producers' organisations. Moreover, their service delivery does not sufficiently meet the needs of these target groups.

▶ Due to a lack of collaboration, umbrella organisations do not succeed in offering e.g. a quality label for family agriculture.

▶ Climate change leads to irregular precipitation patterns and the farmers need adaptation and mitigation measures.

## CHALLENGES

▶ The national partners need to meet in order to formulate common points of view on smallholder farmer production. They must also define common challenges, especially on subjects such as climate change and the rights of family farmers.

Herman Van Rompuy and Geertrui Windels visited the family farmers that TRIAS supports in the Andes in 2014.

▶ The national partners need to broaden their support base among their regional and local branches. They can bridge the gap with the grassroots through correct communication and decision-making.

▶ The umbrella organisations who focus on fair trade, women's rights, organic farming or a specific production chain need to better synchronize their agendas.

## RESULTS IN 2014

▶ Under Conveagro's leadership, an alliance of agricultural organisations has supported the establishment of a law for the promotion and sustainable development of family farming.



▶ APT has reserved 20 hectares of land for a pilot project on quinoa, an alternative crop for guarango. Knowledge of the production, transformation and sale of this plant was exchanged with producers from Bolivia, Ecuador and southern Peru.

▶ During a meeting in Piura, 33 young representatives of farmers' organisations identified opportunities and threats for rural young people.



## CURRENT PARTNERS (2015)

Coacercuy • Coopagros • Conveagro • CNCJ • ANPE • Fenmucarinap • APT

*'With its country offices, TRIAS stands both literally and figuratively among the people. TRIAS stimulates and organizes, but in the end the people always hold their destiny in their own hands.'*

(Geertrui Windels, ambassador)

# ‘Yes, I AM A REAL ENTREPRENEUR’

**In her youth Carmen Chito seemed to be destined for a life as an illiterate farmer. It was not until the guinea pig breeder joined the cooperative Señor Cuy in 2007 that she was given the opportunity to discover her talent.**

If you were born as a girl in the Ecuadorian highlands of Chimbo-razo one generation ago, you were destined to be the family’s fifth wheel. Carmen’s school career ended abruptly when she was twelve years old. Her father fell ill and she had to start working to pay for the medication. ‘Because we did not have any land of our own I worked as a farm labourer three days a week’, Carmen says. The rest of the time she looked after the animals that were living on their farm: a few pigs, rabbits and guinea pigs. ‘I have always had the ambition to continue my studies. But my father wanted me to stay at home. He was terrified by the thought that I might be violated on my way to some course.’

## SELF-DEVELOPMENT

Carmen was not able to start her self-development until after she got married. Her husband did allow her to take courses and her parents-in-law put a few small plots of land at their disposal for the cultivation of maize, beans and forage crops. The self-made farmer specialised in the breeding of guinea pigs, a delicacy on the menu of Ecuador’s more expensive restaurants. ‘At the time the cages with guinea pigs were stacked in our living room. We ate them ourselves, because we did not know who to sell the meat to. In 2007, everything changed when the cooperative Señor Cuy was founded. Today I have a separate



stable that houses 180 animals, divided in compartments according to the production cycle', Carmen says. Guinea pigs are ready for slaughter in three months' time. That makes them similar to milk cows: they provide permanent cash flow. Furthermore, compared to cows guinea pigs do not require heavy investments or hard labour. Carmen knows that Señor Cuy has been supported by TRIAS for years. Not only have we strengthened the organisational structure, we also ensure that the cooperative delivers quality services to its members. As a result, Carmen knows every trick of the trade: sickness prevention, stable infrastructure, the cultivation of feed, breeding strategy, etcetera. Every month she sells a few dozen animals to the cooperative at an average price of 6.5 dollars per guinea pig. That price is considerably higher than the average market price, because Señor Cuy slaughters the guinea pigs itself and transforms them into high-grade end products such as vacuum-packed sausages and nuggets.

### EXPENSIVE STUDIES

'The income from breeding the guinea pigs helps Carmen to pay for her two sons' education. 'Each year that costs me 2,500 dollars. The bills

from the military school that my eldest, twenty-year-old son attends weigh especially heavily on the budget. We will have to persist a few more years, until they have both graduated', Carmen explains. The professionalisation of the breeding of guinea pigs has given Carmen the confidence to start up an additional activity. She collects manure from nearby guinea pig breeders, which she then combines with organic waste to obtain SuperMezcla, a compost that she sells as a biological fertiliser. A few years ago she started out with ten bags per month. The monthly production has now increased to 500 bags. The average net profit per bag is 0.39 dollars, which means an additional income of about 200 dollars per month. The sales of guinea pigs and compost earn Carmen an income that is higher than her husband's. He earns 300 dollars per month from a company that sells fertilizers, crop protection and sowing seed to farmers. 'But my husband and children do help me with the production of compost', Carmen modestly adds. 'I am responsible for the general management, while they perform all operations on the computer. I have never learned how to do that.'

## *Her membership in the cooperative lifts Carmen's life to a higher dimension.*



**In order to manage her increasing production of compost Carmen Chito has recently hired two employees.**

## Social security

Carmen's big dreams? 'I feel like a real entrepreneur and so I would like to expand the production of my guinea pigs and compost.' The future looks rosier than ever for Carmen and her family. Her only fear is that the physical labour will get to her one day. 'I have a hernia, but the pain is bearable for now', she states. Every year Carmen pays a social contribution of 35 euros. In return the cost of the medication is refunded. But just to be clear: if she were unable to work one day, then she would not be entitled to any benefits. Carmen assumes that at least one of her sons will continue the guinea pig breeding and compost production. 'But they will have to develop additional activities, so as not to deal with the financial insecurity that we are faced with on a daily basis.' How would she like to spend old age? 'I plan to remain active as long as possible. And if I am really no longer able to work I will depend on my children. Apart from a sense of entrepreneurship caring for each other is our main source of social security.'



## BURKINA FASO/GHANA OFFICE

The regional office in Burkina Faso also manages the TRIAS programmes in Ghana. To assist in the implementation of the programmes, TRIAS has set up a subsidiary office in Ghana.

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

	REACH (people)	EXPENSES (euros)
2012	46,175	372,758
2013	58,334	437,222
2014	48,549	746,593

## CURRENT PARTNERS (2015)

UPPRS • UCRB • UDPRD • UER/WL • Uderd • Ugpos • Uneriz • UNPRB

## FINANCIERS

Directorate General Development Cooperation and Human Aid (DGD), AgriCord, EU, Agra, NRGD and the municipality of Londerzeel



Women experiment with growing onions on a test field. With this crop they can acquire their own income, which allows them to expand their livestock. For many women this is the best guarantee of surviving in times of disaster.

*'By supporting the production of pre-boiled rice, we help local entrepreneurs and make Burkina less dependent on rice import.'*

(Alain Coninx, ambassador)

# SHARING KNOWLEDGE, FROM FARMER TO FARMER

## OBSTACLES

Family farmers have little or no access to improved seeds, fertilisers and crop protection. The improved service delivery which TRIAS aims for should make a difference.

## CHALLENGES

The TRIAS partners are young organisations, which – on the one hand – are brimming with dynamism and – on the other hand – need strict

guidance in order to become stable and strong membership-based associations.

Collaboration with a good rural bank is essential to enable affordable loans customised to meet the needs of family farmers. To this end TRIAS will call in the expertise of BRS.

TRIAS prepared development plans with all partners. What matters now is to successfully implement the wide range of activities.

## RESULTS IN 2014

UGpos trained 23 farmers' leaders in improved cultivation techniques. They in turn spread the knowledge among their members.

Under the impetus of TRIAS, UNPRB started to cooperate with a local government body in charge of agricultural support at provincial level. The first tangible result was a training session for one hundred rice farmers on eco-friendly cultivation techniques.



# ACCESS TO MICROCREDIT FOR THE POOR NORTHERN REGION

## OBSTACLES

- Due to the exhaustion of water sources, onion farmers in the dry north of Ghana are forced to harvest their crops prematurely. As a result the onions are of a reduced quality, resulting in lower market prices.
- The road infrastructure in the north of Ghana is problematic. That is why it is also difficult for TRIAS advisers to reach farmers' organisations in remote areas.

## CHALLENGES

- More than one thousand farmers were trained in processing and storing onions. The implementation of the techniques they were taught lies completely in their hands.
- With European funds, TRIAS supports 15 out of the 16 rural banks in the north of Ghana. Further assistance from these institutions is essential to grant farmers access to microfinancing and insurance products. TRIAS has released resources to this effect up to 2016.

## RESULTS IN 2014

- In the Savelugu-Nanton and West Mamprusi districts more than 20,000 rice, corn and soya producers received support in the context of the Agra project.
- TRIAS introduced improved onion varieties. They ensure a higher return and are also much in demand among traders.
- Guiffa increased its percentage of female members from 28 to 44 percent.
- The rural banks provide more and more microcredits to local farmers. One example: Bessfa lent a total amount of 22,134 euros to 221 farmers. This reduces the amount of farmland left fallow due to a lack of resources.



TRIAS strengthens 15 out of the 16 microcredit banks in the northern part of Ghana. We reassure them that focusing on their social mission is the best course of action for their clients and their profit margins.



■ TRIAS intervention zone

## CURRENT PARTNERS (2015)

Guiffa • Norgffa • Gatofa • Bawofa • Salvelugu Nanton • Navrongo Rice Platform • BRFA • BWRP • GRFA • GRPA • NWRPA • SNRP • Spa • Tirfa • VRFA • VRPA • WMMFA • WMSFA • BFU • Sissala Rural Bank • Toende Rural Bank • Naara Rural Bank, Bessfa • Rural Bank, Bongo Rural Bank • Bonzali Rural Bank • Bangmarigu Community Bank • East Mamprusi Community Bank • Builsa Community Bank • Sari



## CONGO OFFICE

**Country Director:** Albert Matanga (ad interim)

**Address:** 445 Salvias, hauteur 8ième, Rue Quartier Résidentiel, Commune de Limete, Kinshasa, Congo

## CURRENT PARTNERS (2015)

Repam • Cocama • CUFM • CUFT • Coopik • Feco • Asap • Conapac • Coindelo • Coopebas • Upino • Mec Idece • Coopac Ceac Lukula • Fopac NK • Sydip • UPDI • Lofepaco • Mbongwana



■ TRIAS intervention zone



With some support from TRIAS, young cooperatives of cacao farmers succeed in exporting their beans from the Congolese interior to the European markets using their own resources.

membership-based organisations and credit institutions. Strategies adapted to local situations and strict follow-up lead to success.

## RESULTS IN 2014

- ▶ The Repam membership tripled to more than 5,800 farmers due to the affiliation of female peanut growers and grassroots groups of pepper-growing youths.
- ▶ Thanks to a strategic partnership with the National Microfinancing Fund, Mec Idece Kinshasa can offer new types of loans in greater numbers to the growing affiliate base, now in excess of 10,000 entrepreneurs.

▶ The farmers' cooperative Coopik from Mai Ndombe offers training in agroforestry. As a consequence the number of new tree growers has risen considerably, resulting in the planting of thousands of young trees, which is a blessing in the fight against soil depletion.

▶ The membership-based organisations of soap makers and female market traders, two new TRIAS partners, are officially recognised and have set up their first joint profitable activities.

▶ Thanks to the lobbying of Repam 40 hectares of land were returned to its members by an international agricultural company. A dispute is still ongoing about another 70 hectare plot.

	REACH (people)	EXPENSES (euros)
2012	45,378	2,201,116
2013	45,981	1,893,064
2014	48,549	1,447,339

## FINANCIERS

Directorate General Development Cooperation and Human Aid (DGD), VIA-fonds, 'Algemeen Fonds Ondernemers voor Ondernemers', BVLJ, CDE-Aidcom, Foundation Humanitas/De Wilg, Fund Mon Maesen, Convens, Boone-Kirsh Dentists\*, Lucie Lippens\*, the municipality of Destelbergen, the municipality of Sint-Katelijne-Waver and the city of Bruges

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

# BUILDING SUCCESS, STEP BY STEP

## OBSTACLES

- ▶ Due to the combination of violence and the poor conditions of the road network, it is an expensive and risky business to transport farm products to regional and even local markets.
- ▶ The lack of financial institutions and services makes the management of funds for farmers' organisations in Mai Ndombe a complex matter.
- ▶ Illegal taxes that are imposed by corrupt officials result in extra costs and major delays in the marketing of products.

## CHALLENGES

- ▶ Leadership transitions within the management bodies of the farmers' organisations are not easy in Congo's cultural tradition. This process must result in a more democratic and participatory organisation.
- ▶ Farmers' organisations are actively looking for alternative means of transport – bicycle, motorcycle or boat – to take their agricultural products to the market.
- ▶ The repayment of advances and loans remains a focal point for

# BELIEVING IN THE FUTURE, DESPITE EBOLA

## OBSTACLES

▶ The Ebola epidemic caused more than 1,700 deaths in 2014. The necessary preventive measures which were put in place seriously disrupted the country's economic activities.

▶ The country's difficult socio-economic position and the lack of infrastructure complicate the marketing of agricultural produce and compromise the chances of craftsmen to develop profitable activities.

▶ The illiteracy of 59 percent of the adult population reduces participation in formal structures like farmers' and entrepreneurs' organisations.

## CHALLENGES

▶ The professionalisation of the six partners/microfinance institutions, which should culminate in far-reaching and sustainable autonomy, must be continued, resulting in the formal recognition of these organisations by government.

▶ Fpaki and its member organisations must continue to encourage the participation of young people, who

should play a meaningful role in the strategic orientation of the entrepreneurs' association.

▶ Farmers' organisations like FOP-BG and Coprakam will have to develop and display a more business- and market-oriented attitude. Gaining the required knowledge, and putting it into practice, is something to work on in 2015.

## RESULTS IN 2014

▶ Six microfinance institutions became autonomous units, headed by a trained manager and a board of directors that also receives regular training. For the first time the repayment of loans is followed up on the computer with the support of professional tools.

▶ 151 young Fpaki members completed a business training course. 17 of them launched their business in the same year and are now role model for other youths. Another 176 youngsters were given technical training.

▶ Despite the mobility and transport restrictions caused by Ebola, Coprakam doubled the collective sales of honey and peanuts, and increased shea butter sales by 50 percent.

▶ Raising awareness about the participation of women and young people in management bodies resulted in 37% women and 8% young adults in management positions in FOP-BG.



**The Ebola epidemic affected the organisation of a number of activities in 2014. But the TRIAS office remained open throughout because the local farmers and entrepreneurs needed our support more than ever.**



## GUINEA OFFICE

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

## CURRENT PARTNERS (2015)

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

	REACH (people)	EXPENSES (euros)
2012	65,427	1,058,056
2013	53,341	1,412,704
2014	30,902	659,121

## FINANCIERS

Directorate General Development Cooperation and Human Aid (DGD), Nelectra, Bouwunie, Agriterra, Ter Helme, Acerta\*, GIMV\*, JBC\*, Vander-sanden\* and the province of Flemish Brabant

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

# MULTIPLYING DREAMS

The story of the Ugandan girl Olivia Mugisa started with the dream to become a teacher when she grew up. Once achieved, new dreams began to ripen.

Olivia was born and raised in Rwenjojo, a village in the west of Uganda. She was destined to work in the field all her life, just like most boys and girls in Uganda. When she arrived at school in the morning, Olivia had already worked the land for two hours. Still, she is very grateful to her parents. 'It taught me to work hard', she says. Today Olivia is giving her two children the same upbringing: first work in the field, and only then school.

## TEACHING, GROWING CORN AND MANAGING A SHOP

Ever since she was a child, Olivia dreamt of becoming a teacher. She went through a rough period when her father died of illness and her older sister became seriously ill. But Olivia found comfort with James, a boy she met during her

studies. When she got her degree, Olivia started teaching at the village school in Rwenjojo. Because the total household income was not enough for the whole family to live on, Olivia started to grow corn as a second job. First small-scale, but after two years the teaching farmer had saved enough to buy extra land and plant more corn. After every harvest she invested a part of the profit in more farm land. Because Olivia has an entrepreneurial spirit, she also opened a small shop in 1998 selling basic products, a real first for Rwenjojo. And Olivia was also elected chairwoman of the local female farmers' group, which has 25 members. Five years ago the group joined the local department of the national farmers' organisation Madfa, one of TRIAS' partners.





## MADFA, LEVER FOR CHANGE

Madfa encourages its members to make the shift from subsistence agriculture to a more market-oriented approach. In the past five years TRIAS has invested almost EUR 430,000 in this agricultural organisation with great success; the membership has tripled to 7,500 farmers (male and female). The management is well-trained and the members are regularly visited by instructors. Farmers are taught the principles of marketing, how to build a warehouse and how to sell their harvest together. Olivia also attends the Madfa training courses and passes on her knowledge to the other members of her farmers' group. Olivia learnt to build a shed, for example, which allowed her to store her corn for a longer period of time. Then she encouraged other women in Rwenjojo to do the same. Now almost every family in the village has its own shed, which has significantly increased the return on corn production. Through Madfa, Olivia's farmers' group was also able to take out a group loan. Women can hire a tractor to plough the land themselves.

"Not everyone can handle money equally well. A group loan creates social pressure, which makes everyone manage their finances better", Olivia says, based on her experience.

## *Corn farmer builds dreams of farm labourers, school children and other women.*



**The dream that started with Olivia has also inspired other women in Rwenjojo. With the support of Madfa and TRIAS, they learn how important it is to be heard. That insight is the seed for social change.**

## National model farmer

In a region where periods of hunger occur regularly, Olivia has come a long way. Her oldest son was once thrown out of school because she could no longer afford the school fees. At the time Olivia sold her only pig as a last resort. Now she produces 23.4 tonnes of corn on an annual basis. She also grows manioc, bananas, potatoes, peanuts, papaya, beans and sugar cane. There are thirty cows grazing in her field, which is a large herd by Ugandan standards.

In order to implement her business plan she has hired some farm labourers as permanent employees.

Olivia was recently assigned new tasks by Madfa. She now motivates other women to be heard, which is essential for the sustainable development of Rwenjojo and its surroundings. The national agricultural advisory service of Uganda has chosen her as a 'model farmer', a title she thoroughly deserves. Especially now that Olivia has opened a school for children from her neighbourhood. 207 children, aged between 6 and 12, are attending school there. This is the start of 207 more dreams coming true...



**UGANDA OFFICE**

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

**CURRENT PARTNERS (2015)**

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

	REACH (people)	EXPENSES (euros)
2012	35,395	928,368
2013	40,612	1,493,255
2014	2,212,533	1,580,524

**FINANCIERS**

Directorate General Development Cooperation and Human Aid (DGD), BRS, AgriCord, EU, Tullow Oil, Agriterra, the province of Flemish Brabant and the province of Limburg

# LEADERS AS A LEVER FOR CHANGE

**OBSTACLES**

- ▶ Climate change is triggering unpredictable rain patterns. This trend is threatening both the yield and the quality of crops such as corn.
- ▶ TRIAS research has shown that small entrepreneurs mainly need training, microfinancing and coaching.
- ▶ The poorest population groups have a hard time paying the membership fee of a farmers' organisation or an entrepreneurs' association. In practice, this actually inhibits the service delivery of these associations.

**CHALLENGES**

- ▶ Young people are looking for a quick return, and that is not easily achieved with traditional farming activities. TRIAS partners should therefore develop specific business models tailored to the requirements of young people.
- ▶ TRIAS has conducted successful tests with assisting young people in making charcoal briquettes out of wood waste. Together with our partners we are encourage local authorities to promote this economic activity.
- ▶ The new partners at district level

– Arudifa, Nyaruvur Sacco, Ofaka Sacco and Zodfa – got off to a good start. Together with TRIAS they will be looking for synergy effects between farmers' organisations and microfinance institutions.

**RESULTS IN 2014**

- ▶ The crop training by Madfa and Hodfa raised the average yield of corn from 1.25 to 1.7 tonnes per hectare.
- ▶ TRIAS partners succeeded in increasing their memberships by 23 percent. In total they now reach more than 45,000 family farmers and small-scale entrepreneurs.
- ▶ Farmers' leaders were trained to actively participate in policy preparation work on food security.
- ▶ Women who were assisted by both Ussia and Hofda in the production and sale of fruit juice made a good profit.



**TRIAS invests in training for farmers' leaders, both men and women. For strong leaders are the backbone of farmers' organisations with a growth potential.**



The high unemployment rates are compromising the future of an entire generation in the overpopulated townships. That's why TRIAS strengthens three national entrepreneurs' associations: AHI, Nafcoc and Sacci.

# DOING BUSINESS ACROSS RACIAL BORDERS

## OBSTACLES

- Small entrepreneurs have to cope with failing transport infrastructure, poor services and frequent power outages.
- The administrative red tape required to register a company makes it impossible for more than two thirds of starters to escape from the informal circuit.
- In the past, disputes at the top of the entrepreneurs' organisations diverted attention from the service delivery that these organisations should be developing to benefit their members.

## CHALLENGES

- Better cooperation between the authorities, entrepreneurs' associations and civil society can result in better service delivery for deprived entrepreneurs.
- Entrepreneurs from historically underprivileged communities struggle to be heard in the entrepreneurs' associations. The leaders of these organisations must take this into account.
- Compared to older men, women and younger people are less successful in regulating their businesses. And therefore they miss out on growth opportunities.

## RESULTS IN 2014

- AHI provides special assistance to businesses that are just starting out. 305 potential entrepreneurs participated in a training session to show them the ins and outs of entrepreneurship.
- NAFCOC strengthened the ties with its grassroots groups by using an innovative lobbying tool from UNIZO. This tool enables entrepreneurs to identify the common challenges they face.
- SACCI organised several conferences about small-scale business, to which provincial authorities and local chambers of commerce were also invited. Together they explored several ideas to build a more business-friendly climate.

## SOUTH AFRICA OFFICE

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

## CURRENT PARTNERS (2015)

Sacci • AHI • Nafcoc

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

## FINANCIERS

Flemish International Cooperation Agency (VAIS), Heraeus Electro-Nite\* and the municipality of Beernem

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





■ TRIAS intervention zone



**OFFICE**

**Country Director:**

Bart Casier

**Address:**

PO BOX 12 005,  
Arusha, Tanzania

**CURRENT PARTNERS (2015)**

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

	REACH (people)	EXPENSES (euros)
2012	25,660	1,634,170
2013	26,689	1,410,217
2014	34,537	1,437,308

**FINANCIERS**

Directorate General Development  
Cooperation and Human Aid (DGD),  
AgriCord, Agriterra, the municipality of  
Puurs, BFFS, Omasi/ICS, BRS, Stichting  
Gillès, Lotus Bakeries\*, ExxonMobil\*,  
Protect\*, Zurich\*, Hiscox\*, Bracht Deckers  
en Mackelberg\*, vKVM\*, Amma\*, Aviabel\*,  
Euromex\*, Dela Holding Belgium\*, Piette  
& Partners\* and Alk Reizen

*\* The support of these companies is channelled  
via the organisation 'Ondernemers voor  
Ondernemers'*

# INCOME OF POULTRY FARMERS ON THE RISE

**OBSTACLES**

- ▶ Some TRIAS partners still score weak in terms of service delivery. A shorter follow-up process by TRIAS must ensure that they can better respond to the real needs of farmers and entrepreneurs.
- ▶ The large distances and bad roads threaten future economic development in our intervention regions.
- ▶ Advocacy by our partners is still not automatically applied. More training should help to place e.g. the needs of the Maasai communities on the political agenda.

**CHALLENGES**

- ▶ The exchange of knowledge and experience between similar organisations is very valuable. That is why we will invest in a dialogue between UNIZO, two South African entrepreneurs' associations and the Tanzania Chamber of Commerce TCCIA.
- ▶ Maasai women and youngsters face large challenges to build a meaningful existence for themselves, both within the agricultural sector and elsewhere.
- ▶ TRIAS has outlined development plans together with the local partners. The challenge is now to successfully implement the planned activities.

**RESULTS IN 2014**

- ▶ TRIAS partners succeeded in increasing their membership by 32 percent. The share of young people rose from 13 to 23 percent, while the share of women increased from 50 to 56 percent.
- ▶ TCCIA organised a financial scholarship for small-scale entrepreneurs together with other organisations. Smooth access to funds still remains a major obstacle for starting entrepreneurs.
- ▶ Mwiata Arusha introduced an improved breed of chickens to 700 farmers. 80 beekeepers were trained and 100 farmers now have a solid irrigation system.



**A detailed impact study among 200 chicken farmers has shown that their income has risen by 44 percent over a six-year period. In the same period the national income rose by only 23 percent**



# FARMERS FIGHTING POVERTY

Farmers are not paupers, but entrepreneurs who want to build. This is the viewpoint of twelve farmers' organisation 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.



AgriCord unites the projects of these twelve agri-agencies under the name Farmers Fighting Poverty. In 2014 these projects supported 271 farmers' organisations from 52 countries. By enabling farmers in the South to work together, their productivity rises, which has a positive impact on their standard of living and the general employment levels in rural areas.

AgriCord is a network of and for family farmers, intended to grow the capacity of family agriculture worldwide. This would allow farmers to not only fulfil their own needs, but also those of the rapidly increasing world population.

## AGRICORD AS A DONOR

TRIAS has been the Boerenbond agri-agency since 2008. When it comes to own income, AgriCord is by far TRIAS' largest donor. The table provides an overview of the financial contributions delivered by the AgriCord network to TRIAS projects in 2014.

PROJECTNR.	BUDGET (IN EUROS)	PROJECTNAME
6261	250,860.79	Building Assets: A programme for farmer owned institutions and enterprises (Tanzania)
5970	142,198.20	Farmers' Voice: Improving Food Security Governance in East Africa (Uganda)
6260	85,665.99	Consolidated concept of Solidary Cooperativism to multiply to other regions (Brazil)
6219	82,355.51	Conpapa Nacional y sus socios (3 sucursales provinciales) quieren mejorar la gestion organizativa y comercial de las bases. (Ecuador)
6225	73,412.89	Incidencia en leyes y políticas públicas para el desarrollo cooperativo agropecuario (El Salvador)
6095	72,032.51	Supporting Food and Livelihood Security through Improved Livestock in Pastoralist Communities. (Tanzania)
6263	68,781.38	Reaping the results from what was sown earlier (Uganda)
6224	65,173.25	Agricultores organizados por el comercio justo, promueven la inclusión y sostenibilidad. (El Salvador)
6196	64,200.00	MVIWATA Manyara: Building Assets (Tanzania)
6097	62,747.30	Honey Value Chain Development for increased honey productivity and trade in West and North-West Uganda (Uganda)

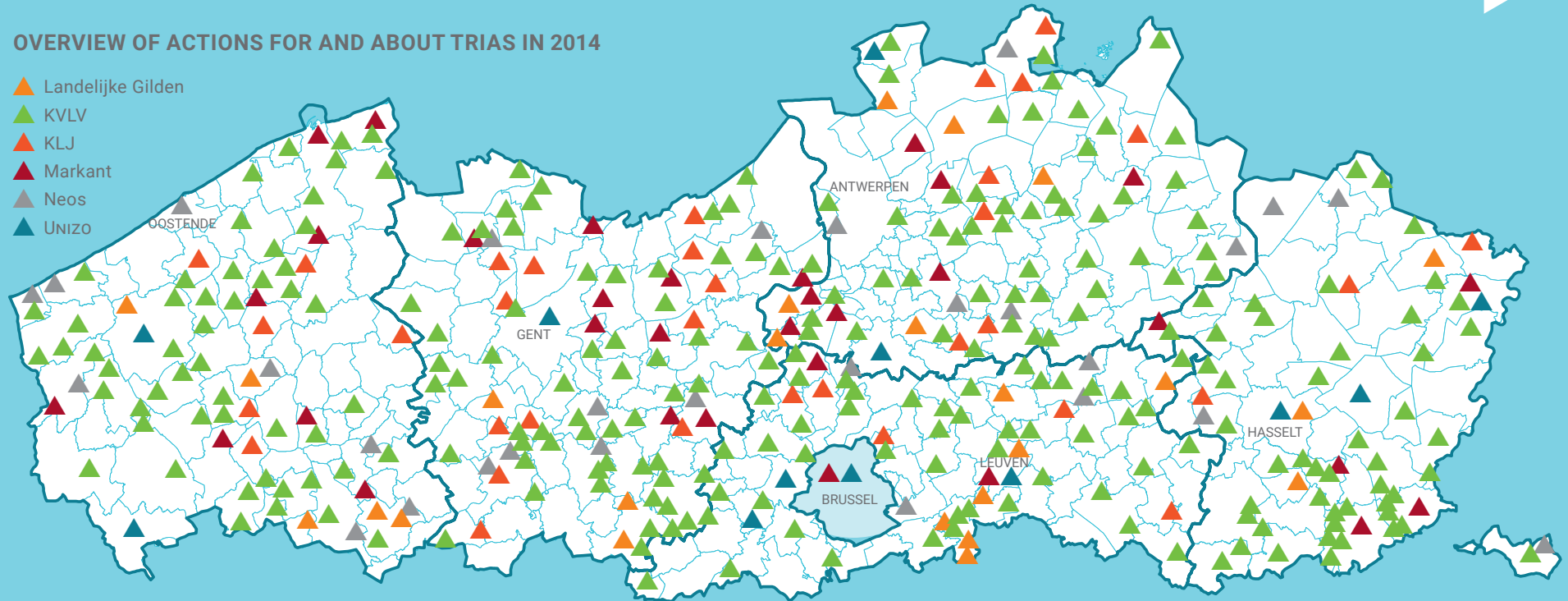
An overview of AgriCord projects is available at [www.agro-info.net](http://www.agro-info.net)

# TURNING DREAMS INTO OPPORTUNITIES

With the support of the Flemish partner organisations – KLJ, KVLV, Landelijke Gilden, Boerenbond, Markant, Neos and UNIZO – TRIAS is building a strong network of people and organisations that strive for a better world. Our main priority is that the exchange of know-how takes place at an equal level. Family farmers and self-employed entrepreneurs in Flanders can get inspiration from the perseverance, insights and cooperative spirit of colleagues in other countries.

## OVERVIEW OF ACTIONS FOR AND ABOUT TRIAS IN 2014

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



... IN FLANDERS

# INTERNATIONAL SOLIDARITY BASED ON EQUALITY

The women of KVLV have been dedicated to the emancipation of rural women in Brazil for the past two years. International solidarity is all about equality equality, as was proven once again last year during a cycling trip in support of the social relief organisation 'Boeren op een Kruispunt' (Farmers at a Crossroad). The Brazilian women who visited KVLV at that time expressed their connection with Flemish farmers, both men and women, who are also having a hard time making ends meet.

## SOME ACTIVITIES AND RESULTS IN 2014

178 KVLV branches jazzed up their flip-flops Brazilian style, with ribbons and pearls. In Brazil decorating flip-flops is an economic activity that earns deprived women some cash.

Members of the KVLV board ordered 30,700 table mats for several activities of or about TRIAS.

During the first broadcast, ONSTV featured a report about KVLV chairperson Nik Van Gool's meeting with Brazilian women. On the occasion of the Football

World Cup Nik Van Gool published an article about equal opportunities.

The ONS staff organised a workshop with Brazilian flip-flops and a sale of homemade crafts, food and more for the Music for Life radio fundraising event. In the local branches KVLV women set up many more activities.

Two women from Agra showed managers of credit cooperatives from Brazil how women are perfectly capable of running a modern agricultural or horticultural business.

KVLV director Chris Van Hoof attended a workshop in San Salvador on the participation of vulnerable women and young people in civil society organisations. TRIAS has consulted Chris previously as an expert in the field of gender and movement building

**Just like in many other branches, the women of Lapscheure decorated their flip-flops.**



# YOUTHS RAISE THEIR VOICE

46 local branches of KLJ dedicated themselves to a charity for an entire school year. The time spent was sponsored and the income is used by TRIAS to give deprived young people all over the world a boost. In addition to this, KLJ youngsters also started a direct dialogue with peers in the Philippines, Central America, Ecuador, Peru and Brazil.

## SOME ACTIVITIES AND RESULTS IN 2014

13 KLJ members exchanged ideas with organised youths in the Philippines, Central America, Peru, Ecuador and Brazil. Topics that were dealt with included: member involvement, leadership, defending interests and communication.

27 local KLJ branches participated in 'Kleef', the solidarity action that generated 2,300 euros income for TRIAS.

Karel Billiet, KLJ staff member, attended a workshop on the participation of vulnerable women and young people in membership-based movements in El Salvador.



**During a Skype session with KLJ, youngsters in Ecuador tell us how they want to make rural areas more attractive to stop rural depopulation.**



Chairman Frans Soubron and the Ecuadorian farm leader Edisson Amaguana exchange tips during a visit to the school gardens of Landelijke Gilde in Dorne.



## FOCUS ON RURAL AREAS

Landelijke Gilden guided six Ecuadorian partner organisations through the Flemish agricultural and horticultural landscape during a 12-day visit. On the road thoughts were exchanged about topics such as the involvement of members, local cooperation and sustainability. Chairman Piet Vanthemsche, on the other hand, went to Congo to take stock of the partnership between Landelijke Gilden and the local farmers' movement Repam.

### SOME ACTIVITIES AND RESULTS IN 2014

8 staff and 45 volunteers from Landelijke Gilden ensured that the visit of 6 Ecuadorian farmer leaders went smoothly.

7 guilds booked the speaker-musician Patrick Thijs, 15 branches organised the cooking workshop Culturellen and 2 guilds organised a film night about TRIAS.

Landelijke Gilden also supported a themed-event about Congo in Sint-Katelijne-Waver and an evening meeting about Ecuador in Wiekevorst.

43 guilds collected money for TRIAS. And some guilds joined forces to acquire funds through walking trips, cycling trips or and a night-walk across especially illuminated farms.

In Congo, Piet Vanthemsche saw how discussions about the management elections in Repam resulted in an enthusiastic and democratically elected management team.



## TO GUINEA ON FOOT

Markant entered into a partnership with women's organisation Coprakam from Guinea in 2012. An exchange trip to this West African country was postponed last year due to the Ebola epidemic. Instead, departments of Markant symbolically went to Guinea on foot: with educational walks they collected money for Guinean women who want to take their life into their own hands in difficult circumstances.

### SOME ACTIVITIES AND RESULTS IN 2014

Markant organised an exclusive charity dinner at holiday centre Ter Helme in support of TRIAS. The dinner collected 16,485 euros.

A Markant volunteer attended a workshop in San Salvador on the participation of vulnerable women and young people in civil society organisations.

19 local Markant groups organised a film night. In nine cases the presentation was preceded by a testimonial from Markant chairperson Lieve Droogmans about the operations of TRIAS.

43 networks and three regions organised one or more activities about TRIAS. 36 networks financially supported TRIAS.

In the province of West-Vlaanderen, Markant and Artemis organised a fair



The Markant staff goes over the instructions to walk symbolically to Guinea on foot.

with a unique collection from 14 female designers in support of TRIAS.

The Markant staff launched the walking action 'To Guinea on foot' in June. In December almost 4,000 euros was collected with a lunch and the sale of lip balm for the Music for Life radio fundraising event.

TRIAS expert Johan Declercq gave a presentation to key volunteers of Markant about development opportunities for Africa





Herman Smolders, chairman of the Neos North-South working group, talking to Rosa Guamán.

## IN THE FOOTSTEPS OF ROSA GUAMÁN

Together with five other farmer leaders from Ecuador, Rosa Guamán visited Neos in 2014. Rosa explained that as a little girl she was marginalised in her own family. Therefore, she taught herself to read and write. Then Rosa specialised in the cultivation of medicinal herbs. Despite death threats she continued to fight for women's rights and fair trade throughout her career. Rosa Guamán symbolises Neos' belief in and dedication to international solidarity.

### SOME ACTIVITIES AND RESULTS IN 2014

- ▣ Table mats with the story of Rosa Guamán on were used during 22 local Neos events.
- ▣ 130 Neos members attended the meeting with Rosa Guamán and the other farmer leaders from Ecuador.
- ▣ TRIAS was mentioned 14 times in the Neos communication channels



## DEFENDING INTERESTS IN SOUTH AFRICA

The cooperation between UNIZO and three South African business organisations had a tangible result in 2014. Bart Wallays, director at UNIZO, introduced a method to define the needs of small-scale entrepreneurs in South Africa and then put them on the political agenda. A few months later, 27 local chambers – spread all over the country – had set the priorities for their municipalities.

### SOME ACTIVITIES AND RESULTS IN 2014

- ▣ The UNIZO and Zenito staff organised a fundraiser for the Music for Life event and gathered 6,050 euros for TRIAS.
- ▣ The UNIZO Maaseik department collected 2,000 euros with a tombola during the presentation of the 'Gouden Eikenblad' (Golden Oak Leaf).



UNIZO employee Bart Wallays introduces a method to defend local interests at the South African business support organisation Nafcoc.

- ▣ UNIZO experts went to South Africa twice, and twice experts from our South African partners came to Flanders.
- ▣ Bouwunie, the federation of the construction industry and UNIZO member, decided to support TRIAS on an annual basis to the amount of 3,000 euros from now on.
- ▣ In the members' magazine, Z.O. Magazine, nine articles about TRIAS were published.

- ▣ UNIZO committed to ensuring the commitment to TRIAS at provincial level. Every province appointed a TRIAS ambassador and will support the operations of TRIAS in one specific country in the years ahead.



VERSTERKT ONDERNEMERS

# ECUADOR AND FLANDERS, CONNECTED BY 1001 OPPORTUNITIES



Read the story about the life of **Carmen Chito** on page 14. This 40-year-old farmer from the Andes lives and works in Chimborazo, the poorest province of Ecuador. She is affiliated to Señor Cuy, a cooperative of guinea pig breeders. With the support of TRIAS, Señor Cuy can help Carmen learn all the secrets of her trade: how to prevent sickness, which stable infrastructure to choose, how to grow feed, the best strategy for breeding, etc.



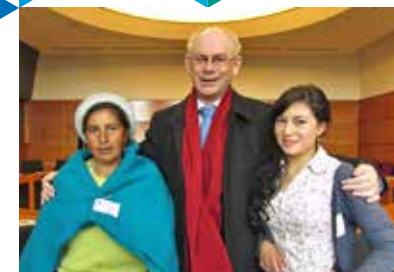
The guinea pig sales had such a positive effect on Carmen Chito's confidence that she has started a second small business selling organic manure.

In her own region, Carmen Chito is recognised as a role model for other entrepreneurs. For that reason, TRIAS and Markant nominated her for the Womed Award South. She won the award and received her prize from the hands of none other than **Queen Mathilde**.



During her visit to Belgium, Carmen Chito also met some members of Markant. One of them was **Geert Horsten**, who had already discovered how TRIAS strengthens enterprising women in Tanzania.

Together with her peers in Ecuador, **Paulina Chico** organised a Skype session with the youngsters from KLJ. They exchanged ideas on the operations of youth associations. Paulina herself is a member of the youth branch of Conpapa, a cooperative of 600 underprivileged potato growers.



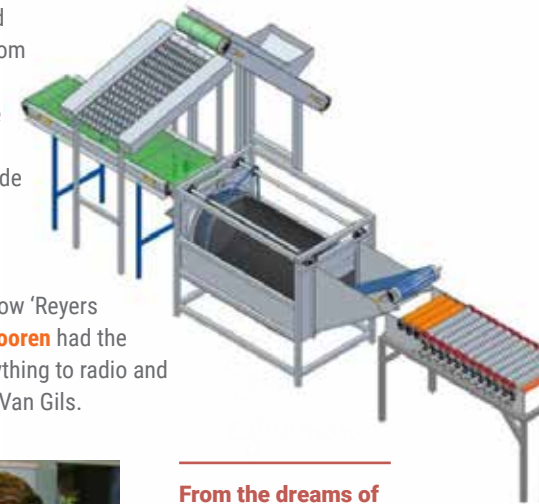
Carmen Chito and Paulina Chico, another laureate of the Womed Award South, also met **Herman Van Rompuy**. The former president of the European Council is now president of the TRIAS International Advisory Council.

Paulina's parents, who have specialised in potato cultivation, also want to make progress in their lives. By providing added value to their crop, together with their colleagues in Conpapa, they aim to increase their family income.



Seed potato grower **Dirk Ryckaert** even invited three Conpapa trainers to specialise in sickness prevention during a three-week apprenticeship.

The **VTI students** presented their work during the Interpom trade fair. There was also a press conference where the Flemish minister of Education **Hilde Crevits** made a speech. Meanwhile the scientific magazine Eos devoted an article to the project and during a talk show 'Reyers Vroeg' student **Frieke Vanhooren** had the opportunity to explain everything to radio and television presenter Lieven Van Gils.



From the dreams of Carmen Chito to those of the vti students, we create 1001 opportunities to succeed. This is the power of PEOPLE<sup>3</sup>



Potato growers **Paul Saelens** and **Dirk Ryckaert** from Boerenbond also went on a visit to Ecuador. They gave advice on the construction of a warehouse for storage and the cultivation of quality seeds.



During a study visit to our country, Conpapa chairman **Jose Manuel Aushay Tuquina** met **Geert De Roo** of Rotary Torhout Houtland. De Roo called in the vti students to make a technical draft of the machine that Conpapa needs for washing, sorting and drying their potatoes.



No wonder **the students of the vti** feel like they are living through a dream: they will travel with their classmates to the Andes to sit in the front row and see how their technical plan will be implemented.

One of the skyping KLJ young people is **Ruth Bams**.

To make their dream come true, the farmers of Conpapa were visited by **Marcel Delamillieure**, an expert of Belgapom, the federation of potato traders and processors.

TRIAS ALSO MAKES **YOUR DREAMS** COME TRUE. AN EXAMPLE?

# FINANCIAL EXPERTISE OF BRS GIVES GLOBAL RETURN

**TRIAS is building a broad network of expertise and solidarity in Flanders. One of our loyal partners is the Belgian 'Raiffeisenstichting' (BRS). After our joint successes in Honduras, we are now joining forces in Uganda, Tanzania and El Salvador.**



**TRIAS' partners are enthusiastic about the cooperation with BRS. The plans are always clear and objectives are met.**

*Will you be the next partner we establish a sustainable relationship with?*

The non-profit BRS is an organisation of Cera and KBC that increases the standard of living of enterprising people in the South by means of microfinance and microinsurance. In 2007, TRIAS asked BRS to co-support Pilarh, a development organisation that delivers several services for small-scale entrepreneurs in the west of Honduras.

## STOP THE EXODUS

On-site market research taught BRS that both Pilarh customers and prospective customers are interested in saving products for young people. This is not self-evident because Honduras is plagued by a genuine exodus of young people who are trying to escape from the poverty in rural areas and the violence in the cities. Young people often return with no money whatsoever, all of it spent on human traffickers.

During the issuance of Cera shares, the new shareholders voted for a project proposal to strengthen Pilarh. Cera promptly released half a million euros for the development and marketing of four savings products tailored to the needs of young people in Honduras. Ranging from a baby account and school savings, to saving plans for students and young entrepreneurs. For a region where no saving culture exists, these are absolutely revolutionary ideas.

Five years after the start of the projects, 2,000 people had opened a savings account with

Pilarh. TRIAS and BRS saw Pilarh grow into a professional organisation with a well-developed structure. The credit portfolio tripled and savings rose by no less than 410 percent. In 2013, Pilarh had become so strong that the support from TRIAS was no longer required.

## BRS EXPERTS

In 2014, BRS and TRIAS took the Pilarh model to El Salvador. TRIAS strengthens the local organisation Adel Morazan there, which unites family farmers and small businesses in the east of the country. A close cooperation with the microcredit bank AMC has ensured that members gain smooth access to capital.

While the local TRIAS advisers are involved in strengthening both organisations, Adel Morazan and AMC, we place the responsibility for financial-technical advice in the hands of the BRS team. In 2014, the BRS experts went to El Salvador twice. In the first quarter they undertook a thorough diagnosis of AMC's situation and drew up a plan of action. In the autumn, BRS found, during a second visit to AMC, that the microcredit bank had made significant progress.

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**TRIAS ensures that the expertise of our partners in Flanders can generate maximum return for entrepreneurs across the globe. That is also the power of PEOPLE<sup>3</sup>.**

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# FINANCES

The profit and loss account, the balance sheet and the statutory auditor's report present TRIAS' integrated accounts for the head office and all overseas offices.

## OVERVIEW OF MAJOR EXPENDITURE ITEMS (IN EUROS)

	2014	%	2013	%	2012	%
General management costs	1,571,629	13.15%	1,347,801	9.94%	785,501	6.90%
Fundraising costs	150,396	1.25%	452,677	3.34%	442,776	3.89%
Realisation of objectives in Flanders	1,033,577	8.65%	1,241,772	9.16%	1,181,981	10.39%
Realisation of objectives in the South	9,198,674	76.95%	10,520,928	77.57%	8,966,627	78.81%
<b>TOTAL COSTS</b>	<b>11,954,276</b>	<b>100.00%</b>	<b>13,563,178</b>	<b>100.00%</b>	<b>11,376,885</b>	<b>100.00%</b>

## FUNDRAISING COSTS IN PROPORTION TO INCOME (IN EUROS)

	2014	%	2013	%	2012	%
Fundraising costs as a percentage of direct revenue from fundraising	150,396	4.41%	452,677	11.93%	442,776	14.10%
Direct revenue from fundraising	3,411,266		3,792,889		3,141,129	

## DEPARTMENT EXPENSES (IN EUROS)

	2014	%	2013	%	2012	%
General Management	203,409	1.70%	133,092	0.98%	117,906	1.00%
Internal Operations & Services Department	750,479	6.28%	631,937	4.66%	667,594	5.67%
Quality Department	292,278	2.44%	208,443	1.54%	0	0.00%
Network Development Department	1,092,231	9.14%	1,215,147	8.96%	1,154,535	9.81%
Programme Coordination Department	779,894	6.52%	853,633	6.29%	857,426	7.29%
Regional and Country Offices	8,835,986	73.92%	10,520,928	77.57%	8,966,627	76.22%
<b>TOTAL COSTS</b>	<b>11,954,276</b>	<b>100.00%</b>	<b>13,563,178</b>	<b>100.00%</b>	<b>11,764,088</b>	<b>100.00%</b>

## Profit and loss account

### COSTS

In 2014, TRIAS spent € 11,954,276. To achieve its objectives in the South € 9,198,674 was spent, which represents 77 percent of the total expenses. Of this amount, € 8,916,715 was spent on supporting the local partners and the operations of the nine overseas offices.

The remaining amount – € 281.959 euro – went to thematic support.

To achieve the objectives in Flanders, TRIAS spent € 1,033,577. With this amount, TRIAS raised the social support for development cooperation in Flanders in close collaboration with KLJ, KVLV, Landelijke Gilden, Boerenbond, Markant, Neos and UNIZO.

The costs for the general management amount to € 1,571,629. With that amount, TRIAS funds the operational and personnel costs of various departments at the head office, in particular:

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

## INCOME (IN EUROS)

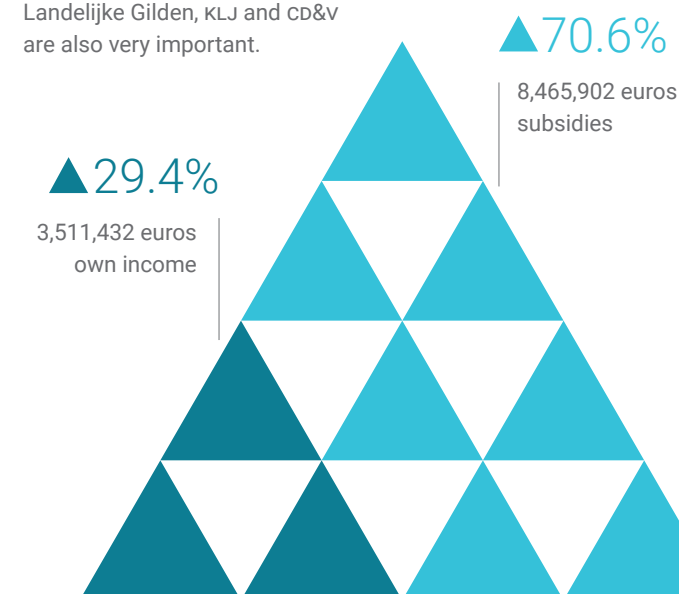
	2014	%	2013	%	2012	%
<b>Own revenue</b>						
Sales	8,052	0.07%	28,900	0.21%	80,530	0.68%
Private individuals	200,396	1.67%	250,203	1.84%	158,296	1.34%
Movements	126,989	1.06%	288,160	2.12%	184,530	1.57%
11.11.11	294,241	2.46%	275,744	2.03%	274,349	2.33%
Agri-agencies cofunding	1,682,434	14.05%	1,580,800	11.62%	1,351,851	11.47%
Agri-agencies projects	214,944	1.79%	224,706	1.65%	84,913	0.72%
Cordaid cofunding	0	0.00%	29,528	0.22%	36,392	0.31%
Cordaid projects	5,000	0.04%	0	0.00%	0	0.00%
Other NGOs	14,000	0.12%	265,329	1.95%	81,520	0.69%
Foundations – cofunding	411,720	3.44%	741,828	5.45%	737,839	6.26%
Foundations – projects	353,638	2.95%	0	0.00%	0	0.00%
Corporate donations	42,149	0.35%	59,198	0.43%	96,512	0.82%
Other non-profits	65,754	0.55%	77,393	0.57%	134,927	1.14%
Other revenue	35,255	0.29%	76,774	0.56%	59,685	0.51%
Financial revenue	55,844	0.47%	42,586	0.31%	13,362	0.11%
Exceptional revenue	1,016	0.01%	6,715	0.05%	0	0.00%
<b>TOTAL OWN REVENUE</b>	<b>3,511,432</b>	<b>29.32%</b>	<b>3,947,864</b>	<b>29.01%</b>	<b>3,294,706</b>	<b>27.95%</b>
<b>Subsidies</b>						
Provinces	66,217	0.55%	131,571	0.97%	109,787	0.93%
Municipalities	19,250	0.16%	20,736	0.15%	22,309	0.19%
Belgian government – DGD	6,664,100	55.64%	6,690,618	49.16%	5,510,188	46.74%
Belgian government – BFVZ	406,880	3.40%	722,053	5.31%	1,126,000	9.55%
Belgian government – synergy projects	61,051	0.51%	332,066	2.44%	594,162	5.04%
Flemish government	266,587	2.23%	257,561	1.89%	822	0.01%
European Union	693,842	5.79%	1,385,001	10.18%	1,040,321	8.83%
Personnel-related subsidies	106,129	0.89%	122,227	0.90%	89,994	0.76%
Lokale subsidies	181,848	1.52%				
<b>LOCAL SUBSIDIES</b>	<b>8,465,902</b>	<b>70.68%</b>	<b>9,661,834</b>	<b>70.99%</b>	<b>8,493,584</b>	<b>72.05%</b>
<b>TOTAL REVENUE</b>	<b>11,977,334</b>	<b>100.00%</b>	<b>13,609,698</b>	<b>100.00%</b>	<b>11,788,290</b>	<b>100.00%</b>

TRIAS spent € 150,396 on fundraising. To date, the costs for non-fundraising communication were also included in this section. From the 2014 financial year these expenses will be attributed to achieving the objectives in Flanders.

The increase in expenses for the General Management is due to the launch of a new trajectory about external communications, fundraising and networking. In addition, provisions for risks and expenses were allocated to his department.

## INCOME

29 percent of the total income comprises own income. The biggest source of income are the agri-agencies in the AgriCord network, with a share of 15.8 percent. The foundation and funds – including the organisation 'Ondernemers voor Ondernemers', BRS, Rabobank Foundation, 'De Wilg' and 'Stichting Gillès' – have a share of 6.3 percent. 11.11.11 provides 2.4 percent of the income. For the own income, the structural contributions of UNIZO, Markant, Neos, Landelijke Gilden, KLJ and cd&v are also very important.



Just as in previous years, government subsidies are by far TRIAS' most important source of income. Their share is steadily declining, but they still represent 70.6 percent of the total income. The federal government share amounts to 59.5 percent. The objective to reduce the dependence on the federal government to under 60 percent was thus achieved in 2014. The European Commission's share represents 5.7 percent. The income from the Flemish government comes to 2.2 percent. Local subsidies, with a share of 1.5 percent, are a new section. For 2014, they refer chiefly to the Agra-projects in Ghana.

#### DISTRIBUTION OF EXPENSES ACROSS THE REGIONS (IN EUROS)

	2014
Expenses of programmes in the South	8,916,714.81
Latin America	23.71%
Brazil	478,848
Andes (Ecuador and Peru)	984,011
Central America (El Salvador, Guatemala and Honduras)	651,650
Africa	69.21%
Guinea	659,121
Ghana/Burkina Faso	746,593
RD Congo	1,447,339
Uganda	1,580,524
Tanzania	1,437,308
South Africa	300,755
Asia	7.07%
Philippines	630,567

## Balance sheet

The balance sheet total increased from € 7,674,039 in 2013 to € 24,909,495. This increase is the result of the DGD subsidies for 2015 and 2016. A total amount of € 17,115,111 was laid down in the Ministerial Decree of 14 April 2014.

Current assets comprise 99.79 percent of TRIAS' total assets, including:

- **Amounts receivable after more than one year, totalling € 8,372,349**

This is the part of the long-term contracts that TRIAS concluded with governments and other donors. € 8,333,937 of this can be attributed to the 2016 DGD programme.

- **Amounts receivable within one year, amounting to € 12,340,359**

These receivables refer chiefly to:

- € 9,477,515 in government contracts which TRIAS will receive in 2015. This comprises the amount of € 8,781,173, which we will receive for implementation of the DGD programme in 2015.
- € 220,001 in pre-funding of projects. The subsidising governments will repay this amount after close of the projects.
- € 1,554,739 in agreements with foundations, funds, agri-agencies and partner movements. TRIAS will receive this amount in 2015.
- € 889,047 as balance with the partners in the south, for the further execution of programmes and projects in 2015.

- **Cash at bank and in hand amounting to € 4,126,382**

The cash at bank and in hand can be found:

- in the specific project bank accounts (€ 2,626,852), the bank accounts for donations (€ 278,177), the bank accounts for the general operation (€ 44,461)

and the bank accounts of the regional and country offices (€ 1,163,215)

- in the cash accounts of the head office (€ 205) and the regional and country offices (€ 13,472).

TRIAS' liabilities comprise:

- **Capital and reserves of € 1,265,921**

TRIAS' capital and reserves have increased thanks to the positive result of € 23,058.

- **Provisions for liabilities and charges totalling € 191,955**

These provisions comprise:

- the provisions built-up from previous accounting years of € 39,518
- € 25,356 for the costs of future legal obligations for local personnel in overseas offices
- an additional provision for the financial risk following the VAT audits of 2013 and 2014 (€ 69,108)
- an amount of € 15,000 because of the exchange rate risk of the EU-project in Uganda
- a general commission of € 42,973 for possible financial risks following the audit by subsidising authorities.

- **Debts amounting to € 23,451,619**

These debts comprise 2 parts:

- Amounts payable within one year for an amount of € 1,283,781. These are debts vis-à-vis suppliers (€ 214,040) and debts following taxes, remuneration and social security (€ 229,544, of which € 213,870 represents the holiday pay for the next financial year). The other amounts payable, to the total of € 840,197, are the balances of the DGD programme for the 2008-2013 period (€ 647,873), balances of the synergy projects in 2014 (€ 17,819) and outstanding debts to partners in the South. Major debts: € 144,505 to partners in Congo,

## ASSETS AND LIABILITIES (IN EUROS)

	2014	%	2013	%	2012	%
<b>ASSETS</b>						
Fixed assets	51,776	0.21%	75,707	0.99%	9,196	0.06%
Intangible fixed assets	24,827		32,479		2,103	
Tangible fixed assets	18,995		34,240		5,968	
Financial fixed assets	7,954		8,988		1,125	
Current assets	24,857,720	99.79%	7,598,332	99.01%	14,583,697	99.94%
Receivables payable in over 1 year	8,372,349		936,085		1,668,336	
Receivables payable < 1 year	12,340,359		4,080,290		9,487,610	
Liquid assets	4,126,382		2,551,540		3,414,872	
Accruals	18,629		30,416		12,879	
<b>TOTAL ASSETS</b>	<b>24,909,495</b>	<b>100.00%</b>	<b>7,674,039</b>	<b>100.00%</b>	<b>14,592,892</b>	<b>100.00%</b>

<b>LIABILITIES</b>						
Equity	1,265,921	5.08%	1,242,863	16.20%	1,196,343	8.20%
Designated funds for social liabilities	569,310		569,310		569,310	
Designated funds for construction	805,536		805,536		805,536	
Retained earnings	-108,924		-131,983		-178,503	
Provisions	191,955	0.77%	39,518	0.51%	301,782	2.07%
Provisions for risks and costs	191,955		39,518		301,782	
Debt	23,451,619	94.15%	6,391,658	83.29%	13,094,767	89.73%
Debt due within 1 year	1,283,781		1,458,054		374,955	
Accruals	22,167,838		4,933,604		12,719,812	
<b>TOTAL LIABILITIES</b>	<b>24,909,495</b>	<b>100.00%</b>	<b>7,674,039</b>	<b>100.00%</b>	<b>14,592,892</b>	<b>100.00%</b>

€ 15,662 in South Africa, € 10,188 in Tanzania and € 11,896 in Ghana.

- The deferred charges and accrued income totalling € 22,167,838, consisting of:

contractual obligations in the short- and long-term relating to the execution of programmes and projects (€ 18,331,422);

subsidies received for the execution of programmes and projects of which the balances are transferred at the end of the 2014 financial year to the 2015 financial year (€ 2,303,441 for the head office and € 1,532,975 for the regional and country offices).

## Result

The result for the financial year comes to € 23,058. This positive figure is assigned to the result carried forward. The result carried forward at the end of the financial year therefore comes to € -108,924.

The full 2014 annual accounts have been deposited with the National Bank of Belgium and will be published in July 2015 at [www.triasngo.be](http://www.triasngo.be).

## Auditor's report

TRIAS' financial statements for the financial year 2014 were verified by KPMG Auditors, represented by commissioner Joris Mertens. Here is his report to the General Assembly of TRIAS.

As required by law and the articles of association, we report to you in the context of our appointment as the organisation's supervisor. This report includes our statement on the annual accounts for the financial year closed on 31 December 2014, as defined below, as well as our statement on other requirements by legislators and regulators.

### STATEMENT ON THE ANNUAL ACCOUNTS - WITH RESERVATIONS

We have audited the annual accounts of TRIAS vzw ("the Association") for the financial year closed on 31 December 2014, drafted in accordance with the accounting reference system applicable in Belgium (Royal Decree of 19 December 2003). These annual accounts comprise the balance sheet on 31 December 2014, the profit and loss account for the financial year closed on that date, and the explanations. The balance sheet value amounts to EUR 24,909,495.09 and the profit and loss account shows a profit for the financial year of EUR 23,058.48.

#### ▣ Responsibility of the administrative body in drafting the annual accounts

The administrative body is responsible for drafting the annual accounts and presenting them fairly in accordance with the accounting reference system applicable in Belgium, as well as for implementing the internal control that the administrative body deems necessary in order to draft annual accounts that are free from material misstatements, whether due to fraud or error.

#### ▣ Responsibility of the supervisor

It is our responsibility to express an opinion about these annual accounts based on our audit. We have conducted our audit in accordance with the international standards on auditing (ISAs), which stipulate that we comply with the deontological requirements and that we plan and perform the audit to obtain reasonable assurance that the annual accounts are free of material misstatements.

An audit consists of procedures to obtain audit evidence about the amounts and explanations in the annual accounts. The selection of these procedures depends on the supervisor's judgement, which includes an assessment of the risk of material misstatements in the annual accounts, whether due to fraud or error. In performing that risk assessment, the supervisor has considered the Association's internal control that is relevant to the preparation and fair presentation of the annual accounts, in order to design audit procedures that are appropriate in these circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control. An audit also includes an assessment of the appropriateness of the valuation rules that were used and the reasonableness of estimates made by the administrative body, as well as an assessment of the presentation of the annual accounts as a whole.

Those responsible for the Association and its administrative body have provided the explanations and information necessary for our audit.

We believe that the audit evidence that we have obtained is sufficient and adequate to provide a reasonable basis for our statement with reservations.

#### ▣ Foundation of the statement with reservations

Our report on the annual accounts related to the financial year previous to the audited financial year contained reservations due to the effect on the profit and loss account of the integration of the transfers to Uganda in the heading "other operating expenses". At the date of the report on the financial year 2013 the corroborating documents regarding the expenses made with these transferred funds, for an amount of EUR 923,321.22 during the financial year closed on 31 December 2013, were not yet available and consequently we were unable to gather sufficient evidence to obtain reasonable assurance that these expenses do not contain any material misstatements. Our statement on the annual accounts for the financial year closed on 31 December 2013 was adjusted accordingly. Therefore, our statement on the annual

accounts for the audited financial year has equally been adjusted due to the possible effects of this matter on the comparability of the figures of the audited financial year with the corresponding figures that relate to the previous financial year.

#### ▣ Statement with reservations

With the exception of the possible effects of the matter as described in the paragraph 'Foundation of the opinion with reservations' the annual accounts reflect a fair presentation of the Association's equity and financial situation on 31 December 2014, as well as of its results for the financial year ending on that date, in accordance with the accounting reference system applicable in Belgium.

#### ▣ Emphasis on certain matters

Without detriment to the statement expressed above we wish to draw attention to explanation VOL-vzw 7 on the annual accounts, which refers to the registered subsidies, calculated in accordance with the subsidy regulations. The subsidisability of the subsidised expenses is today as yet to be confirmed following an audit by the subsidising authorities.

### STATEMENT ON OTHER REQUIREMENTS BY LEGISLATORS AND REGULATORS

The administrative body is responsible for compliance with the legal and administrative provisions that apply to the conducting of accounts, as well as for compliance with the Act of 27 June 1921 regarding non-profit organisations, international non-profit organisations and foundations, as well as with the articles of association.

In accordance with our mandate and with the additional standard to the international standards on auditing that apply in Belgium it is our responsibility to verify compliance with certain legal and administrative provisions, in every matter that may have material importance. Based on this we make the following additional statements whose nature will not alter the scope of our statement on the annual accounts:

- Without prejudice to formal aspects of minor importance, and with the exception of any possible consequences of the matter included in the paragraph 'Foundation of the opinion with reservations', the accounts have been conducted in accordance with the legal and administrative provisions that apply in Belgium.
- The Association has failed to comply with the provisions in the articles of association and in the Act of 27 June 1921 regarding non-profit organisations, international non-profit organisations and foundations, in relation to the formalities on the convocation of the General Assembly of the members of the association and the legal deadlines for putting the annual accounts at the supervisor's disposal. This has made it impossible for us to present our audit report within the legal deadlines. With the exception of the aforementioned and of any possible consequences of the matter included in the paragraph 'Foundation of the opinion with reservations', we do not have to inform you of any other transactions done or decisions taken that are in breach of the articles of association or of the Act of 27 June 1921.

#### ▣ Other matters

Although the administrative body has presented an annual report we do not make any statements regarding said annual report, since that assignment is not included in the legal obligations of the supervisor for associations and foundations.

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**The reservation in the audit report is related to the financial management of our office in Uganda. The accountancy in this office was fully integrated for the first time in 2014. KPMG Uganda carried out the audit of this office.**

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# ABOUT TRIAS

**TRIAS was established at the start of the new millennium following the merger of ACT, Form and Ieder voor Allen, three organisations with decades of experience in development cooperation. Their merger is based on the conviction that the self-development of enterprising people is an essential ingredient for sustainable development.**



**TRIAS**

TURNING DREAMS INTO  
OPPORTUNITIES

## BOARD OF DIRECTORS

TRIAS is a non-profit organisation according to Belgian law. The highest administrative level is the General Assembly. All Board members are unpaid volunteers who have no operational mandate within the organisation. On 31 December 2014 the Board was composed of the following people.

▣ **Philippe Matthijs – President.** Has been the chairperson of TRIAS since March 2012. Also a member of the Management Board of KBC Bank & Verzekeringen and administrator of BRS.

▣ **Sabine de Bethune – Board member.** Used to be the chairperson of TRIAS for ten years. During the previous period of government she was the chairperson of the Belgian Senate.

▣ **Lieve Droogmans – Board member.** Has been the chairperson of Markant since March 2011. Has been active for over twenty years as a volunteer for this women's movement.

▣ **Jan Boulogne – Board member.** Director of UNIZO, association of self-employed entrepreneurs. In charge of providing support to 270 local entrepreneurs' associations and socio-economic projects.

▣ **Miet Deckers – Board member.** Former director of Ipovo. Spokesperson and communications adviser for many top class politicians.

▣ **Erwin Van Der Kelen – Board member.** Has been active for ten years as an entrepreneur within UNIZO, Syntra West, Hotel School 'Ter Groene Poorte' and the Eurometropolis CourtraiLilleTournai.

▣ **Frans De Wachter – Board member.** Deputy Director of Landelijke Gilden. Former Director of the youth movements KLJ and Groene Kring.

▣ **Emmanuel Vande Woestyne – Board member.** Has been active as an executive in the banking sector for years. National honorary president of Neos and treasurer of the non-profit organisation Flemish Council of the Elderly.

▣ **Eric Tollens – Board member.** Professor emeritus in agricultural economics at K.U.Leuven. Engaged in research on agricultural development and agrarian marketing.

▣ **Wouter Vandersypen – Board member.** Director of Kampani, a social investment fund. Used to work at the World Bank and as an emergency relief worker at ICRC and IRC.

▣ **Joris Van der Wee – Board member.** Former commercial director of KBC Bank & Verzekeringen. Also former board member of VKW, alongside other mandates.

▣ **Nik Van Gool – Board member.** National president of KVLV. Also president of Kind en Preventie.

▣ **Christian Stivigny – Board member.** Director of Landelijke Gilden. Also board member of various organisations and associations.

▣ **Annemie Lemahieu – Board member.** Director of Communication & Movement for CD&V. Has a passion for contributing to strong stories.

▣ **Moniek Delvou – Board member.** Former communication strategist and spokesperson for companies and organisations such as Umicore and Pharma.be. Became well-known as the spokesperson of the late Prime Minister Jean-Luc Dehaene.

▣ **Bart Hombrouckx – Board member.** Director of KLJ. Has occupied the full range of positions in this Catholic youth movement. Is also the director of Groene Kring, the youth branch of Boerenbond.

## STAFF MEMBERS AT HEAD OFFICE

Worldwide, TRIAS employs 135 people. The head office in Brussels houses the support services: human resources, finance, account management, programme coordination and quality management. Employment at the head office increased from 32 to 34 staff members in 2014. Six staff members left but were immediately replaced. Five other staff members celebrated significant work anniversaries, one of whom has dedicated over 25 years of service to TRIAS.

## STAFF ACCORDING TO WORKING LOCATION

	Expat staff			Local staff		
	2012	2013	2014	2012	2013	2014
Brussels	0	0	0	30	32	34
Congo	4	1	1	18	17	20
Ghana	1	1	0	7	8	12
Burkina Faso	0	0	2	0	0	2
Guinea	3	3	1	13	9	10
Tanzania	5	5	4	8	9	9
Uganda	3	4	2	9	12	10
South Africa	0	0	0	0	2	2
Brazil*	1	1	0	2	2	0
Ecuador	3	3	3	5	5	6
El Salvador	1	1	1	4	7	6
Guatemala	1	0	0	0	0	1
Honduras	1	1	0	1	1	1
Peru	0	0	0	0	0	3
Philippines	2	1	1	4	4	4
Total	25	21	15	101	108	120

\* 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.

## STAFF AT OVERSEAS OFFICES

The nine overseas offices employ 101 people in all, an increase of four staff members compared to last year. The strongest growth is noticeable at the offices in Congo and Burkina Faso. The increase is due to the addition of local staff, because the number of expat employees dropped considerably from 21 to 15.

In 2014, three new directors were appointed to the overseas offices. Each of these vacancies was filled by an internal transfer. The new directors receive peer-to-peer coaching from their more experienced colleagues in other countries.

## VOLUNTEERS

In 2014, TRIAS was able to count on the support of 1,378 volunteers. 743 people volunteered to organise educational activities. 368 others were active in a specific activity and indicated they wanted to be more closely involved with TRIAS' operations in the future. 130 people played a role in an international exchange of knowledge and experience.

Outside the network of our Flemish partner movements, 135 volunteers made an indispensable contribution to TRIAS' operations. They were involved with a wide-ranging series of jobs: translation, administration, logistical support, video production, etc. In our overseas offices we were able to rely on the support of two volunteers.



In December, volunteers organised the event 'Reyers Vroeg'. 150 TRIAS supporters listened to a discussion about new forms of development cooperation in Hoogdele-Gits.



## DONORS

TRIAS has the support of hundreds of institutional and private donors, who are all extremely important for the achievement of our objectives. In 2014, TRIAS received € 184,996 from individual donors. The chapter about TRIAS' projects provides an overview of governments, companies and organisations that have contributed to specific programmes in each country or region. There are also institutional donors who, across the countries and regions, support TRIAS' general operations. These donors include faith-based institutions, companies, non-profit organisations, district councils and our Flemish partner movements, including their local departments.



**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 CARE

In 2014, TRIAS added an innovative monitoring instrument to its quality approach: the web of S.P.I.D.E.R.: Strengthening Partners in Development through Empowerment and Reflection. The web measures the evolution of 7 core capacities of our partners. Worldwide, we performed a baseline measurement for 75 member-based organisations.

We also drew up a list of key indicators to closely monitor the achievement of our own strategic objectives. Moreover, in 2014, two TRIAS divisions were subjected to an internal audit. This exercise resulted in action plans to improve quality and reduce risks. All divisions carried out a self-appraisal based on EFQM-standards. These quality efforts have contributed to achieve the EFQM quality label Recognised for Excellence in 2015. This reward resulted from an intense audit of our processes, systems and results.

The entire NGO sector in Belgium considers EFQM as the top reference for quality care. As the first Belgian development organisation to be awarded this label, we reconfirm once again our role as a passionate pioneer in our sector.

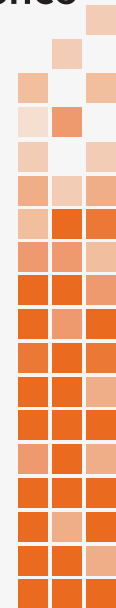


## Recognised for Excellence 3 star

Awarded to:  
**TRIAS**

**July 2015**  
This certificate remains valid for 2 years.

Marc Amblard  
CEO, EFQM



Recognised for Excellence  
3 star - 2015

# INTERNATIONAL ADVISORY COUNCIL

In 2014, TRIAS established its International Advisory Council (IAC). This administrative body comprises leaders in their respective fields with a heart for underprivileged entrepreneurs. Under the presidency of Herman Van Rompuy, the IAC members strengthen TRIAS' networking potential and fundraising.



**HERMAN VAN ROMPUY,**  
former President of the European Council

In 2009, Herman Van Rompuy, was the prime minister of Belgium. He was then elected as the first permanent President of the European Council. He used his talent to forge strong bonds between the European heads of state.

Just like his wife Geertrui Windels, Herman has been an active TRIAS advocate for years. Together they have visited TRIAS projects in Peru, Uganda and Tanzania.



**LAURENT MONSENGWO PASINYA,**  
advocate for dialogue and human rights

Laurent Monsengwo Pasinya, the archbishop of Kinshasa, is a leading Catholic figure on the African continent. In 2010, Monsengwo was appointed a cardinal. Monsengwo played a key political role in Congo's transitional phase after Mobutu Sese Seko's dictatorship. Inside and outside Congo he is praised for his efforts to further peace, dialogue and human rights.



**MILA MERCADO BUNKER,**  
microcredit trailblazer

For 22 years, Mila Mercado Bunker was at the helm of Ahon sa Hirap Inc, a member-based organisation of predominantly underprivileged women that was the first to apply the Grameen Bank development model in the Philippines. Mila was also involved in the creation of the Microfinance Council. As chairman and director of this Filipino network organisation, she has been a driving force for the development of microfinance, both nationally and internationally.



**JOHAN SWINNEN,**  
international relations expert

Johan Swinnen worked for the United Nations in New York and later served as Belgian ambassador in The Hague, Madrid, Kigali and Kinshasa. He was also spokesman for Foreign Affairs and diplomatic consultant of the prime minister. He is still very active in several think tanks which reflect on international relations. He recently published various articles and gave lectures about development in the African Great Lakes region.



**JENNIE VANLERBERGHE,**  
defender of women's rights

Jennie Vanlerberghe has built a strong reputation as a journalist, author and particularly as a defender of women's rights. In 1991, Jennie founded the Belgian branch of Mothers for Peace. As chairperson she visits conflict areas across the world, where she reports on war and other crimes against girls and women. In Belgium Jennie was elected Woman of the Year in 2014 and King Filip bestowed the title of baroness on her.



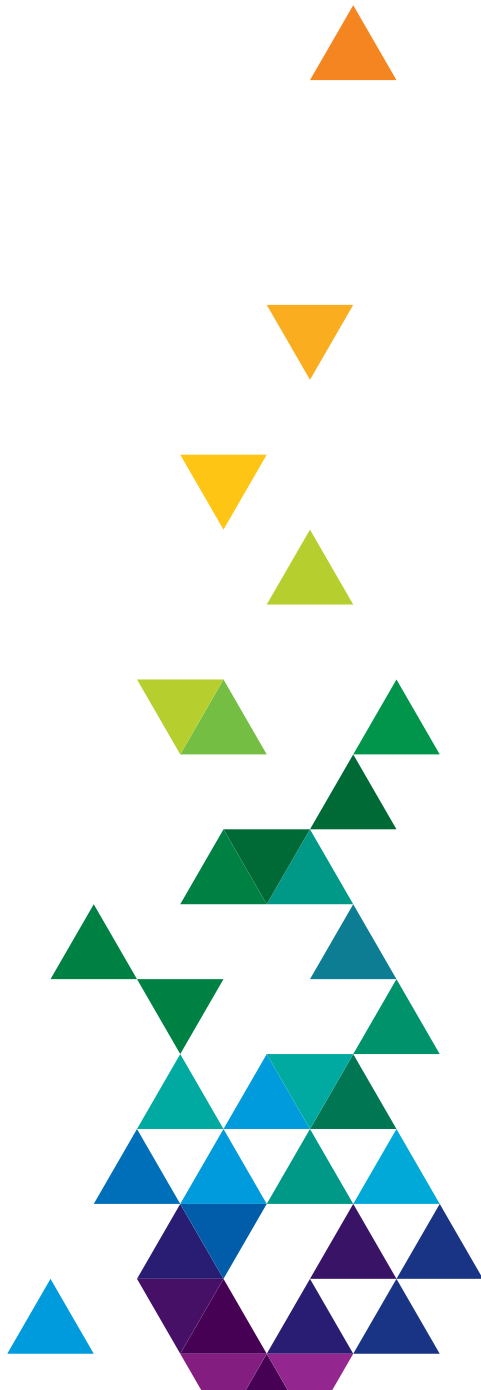
**PIET VANTHEMSCHE,**  
president of the farmers' union  
with international engagement

Piet Vanthemsche is an old hand at defending the interests of family farmers and horticulturists. In Belgium he has been president of the farmers' union Boerenbond since 2008, but Piet is also vice-president of the World Farmers' Organisation and chairman of AgriCord, the global network of agri-agencies of which TRIAS is also a member. As chairman of the 'Landelijke Gilde' Piet has visited TRIAS projects in the Philippines, Congo and Uganda in recent years.



**KAREL VAN EETVELT,**  
face and voice of small-scale  
entrepreneurs

Flanders knows Karel Van Eetvelt as the figurehead for the self-employed entrepreneur. Based on his conviction that entrepreneurship is the engine of society, he went to work for the Flemish federation of SMEs in the construction industry Bouwunie early in his career. In 2004 he moved to UNIZO, for SMEs and the self-employed. Karel has visited the TRIAS projects in the Philippines and supports the TRIAS Trail, a fundraising event for active entrepreneurs.



This report contains economic, ecological and social indicators from the Global Reporting Initiative, GRI for short. This standard encourages NGOs, companies and governments to report on their social impact.

### ABOUT THIS REPORT

This annual report describes TRIAS' operations during the period from 1 January to 31 December 2014. The main source of information is our own PLATS information platform. For questions about this annual report, please contact Stefaan Bonte, Network Development Department, Head, tel. +32 (0)2 548 01 30, [stefaan.bonte@triasngo.be](mailto:stefaan.bonte@triasngo.be).

### DONATE NOW

**BE45 7363 3333 3389**

### COLOPHON

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[www.triasngo.be](http://www.triasngo.be)

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# Key figures TRIAS

	2011	2012	2013	2014
Number of staff	120	126	129	135
• at the head office	28	30	32	34
• in overseas offices	92	96	97	101
Number of overseas offices	9	9	10	9
Reach in the South	954,459	1,012,625	1,078,949	4,116,033
• number of men	521,340	548,243	590,239	2,037,716
• number of women	433,119	464,382	488,710	2,078,317
Partners in the South	95	94	96	138
• number of member organisations	44	43	47	114
• other partners	51	51	49	24
Partner movements in Flanders	6	6	6	6
• branches reached	154	175	266	422
• members reached	9,312	9,021	18,606	25320
Volunteers in Flanders	706	715	914	1,378
Income (in euros)	12,168,958	11,788,289	13,609,698	11,977,334
• share government subsidies	76.40%	72.10%	71.00%	70.68%
• share own income	23.60%	27.90%	29.00%	29.32%
Expenses (in euros)	12,142,596	11,764,088	13,563,178	11,954,276
• programmes South	82.70%	78.80%	77.60%	77.00%
• programmes Flanders	8.00%	10.40%	9.20%	8.60%
• general operations	9.30%	10.80%	13.20%	14.40%

