Annual report
2025

Ready to Scale

Introduction

2025 marked a pivotal moment for 100WEEKS. After a decade of building, testing and refining our model, we are now ready to scale. What started as a focused approach to support women living in extreme poverty has grown into a proven model that combines weekly cash transfers, coaching and savings groups to create lasting change.

This year, new research and data strengthened our confidence. Independent studies and in-depth analyses confirmed that the impact of the 100WEEKS programme extends far beyond participation. Women continue to improve their livelihoods years after completing the programme, while positive effects are also visible at the household level, including for children. The data further demonstrates a strong return on investment.

At the same time, our reach expanded significantly. In 2025, 3,406 women joined the programme and 1,622 graduated - the highest number since our founding. Based on more than 51,000 longitudinal surveys, monitoring data shows that 78% of participants remain out of poverty up to one year after completion.

These results reinforce what we have long seen in practice: when women are given the right support and resources, they invest in their families, their businesses and their futures.

This progress would not have been possible without the continued support of our partners, donors and local organisations. Their commitment enables us not only to grow, but to strengthen the evidence behind our work.

As we look ahead, our focus is clear. We will scale what works - responsibly and with integrity - while deepening partnerships and expanding our reach, so that many more women can build sustainable livelihoods.

Director 100WEEKS
Peter Meijer

Chair Supervisory Board 100WEEKS
Gisella van Vollenhoven

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100WEEKS Worldwide

1. The program

1.1 Proof

Over the past years, 100WEEKS has worked to develop and scale a programme that combines weekly cash transfers with coaching and savings groups. While early results already indicated strong positive outcomes, 2025 marked an important milestone: multiple independent studies and new data analyses further confirmed the effectiveness of the 100WEEKS approach.

Together, these studies provide growing evidence that the programme not only improves the lives of women in the short term, but also creates lasting change for their families and communities.

Long-term impact

For the first time, data from a small group of women allowed us to see what the 100WEEKS programme achieves in the long term — up to four years after participants completed the programme.

The results are impressive. The findings show that the 100WEEKS model creates lasting change in the lives of participating women and their families, with improvements that continue well beyond the duration of the programme.

Child development

Researchers from University of Pennsylvania, University of Toronto, and Carnegie Mellon University studied how the 100WEEKS programme affects the development of children in participating households.

Their findings are striking: the brains of children whose mothers participate in the programme develop significantly better than those of other children of the same age.

Independent impact evaluation

The research organisation Laterite conducted an independent evaluation of the impact of the 100WEEKS programme.

One of the most notable findings is the strong return on investment. On average, the programme generates €2.99 in value for every €1 invested. For the poorest — and largest — group of participants, this increases to €4.39.

In other words, every euro invested in the programme creates nearly three to four times as much value in the lives of women and their families.

These findings strengthen the evidence that the 100WEEKS model is not only effective, but also a cost-efficient approach to reducing extreme poverty.

1.622

women graduated from the 100WEEKS program in 2025

3.406

women joined our program in 2025

78%

of the women stay out of poverty

Based on a total of

51.492

surveys with the women

1.2 Program growth

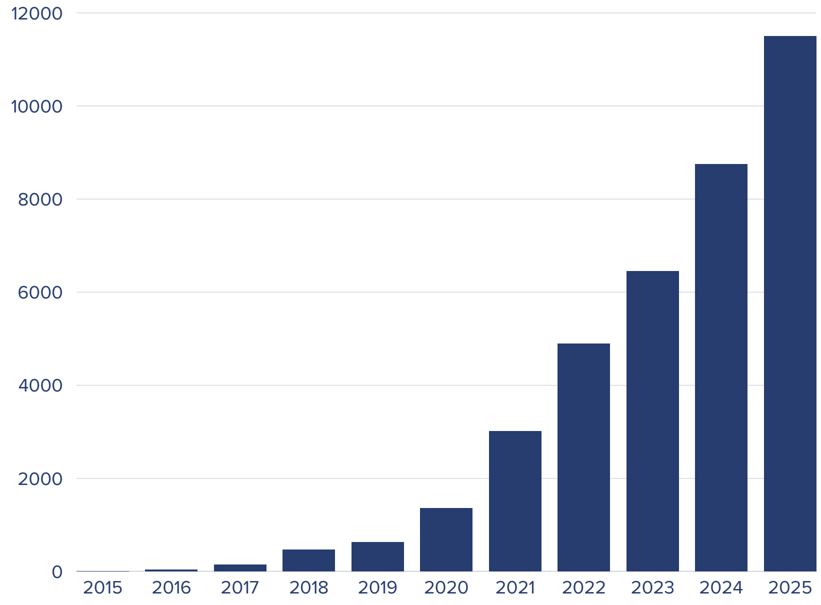
The 100WEEKS programme continued to grow in 2025, allowing the organisation to support more women living in extreme poverty. Through partnerships with local organisations and international partners, the programme expanded its reach across several countries and communities.

In 2025, 3,406 women joined the programme, while 1,622 women graduated, marking the highest number of graduates since the start of the organisation. This growth reflects both the increasing demand for the programme and the continued development of partnerships that make expansion possible.

Programme growth is not only measured in the number of participants, but also in the strength of the systems and partnerships that support implementation. By working with 23 local organisations, 100WEEKS ensures that the programme can be delivered effectively while remaining closely connected to the communities it serves.

The continued growth of the programme demonstrates that the model can be expanded while maintaining its focus on supporting women to build sustainable livelihoods.

Women enrolled (all time)



1.3 Program effectiveness

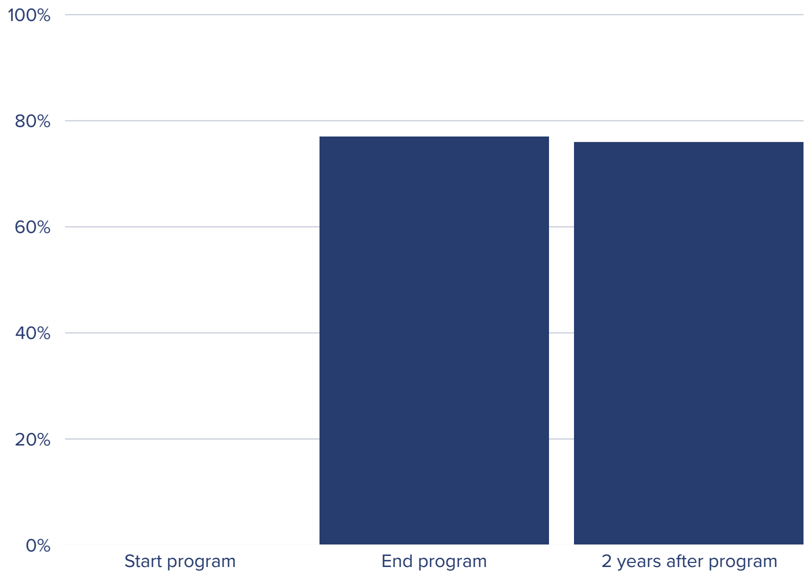
Monitoring and evaluation are central to understanding the effectiveness of the 100WEEKS programme. Throughout the programme, all participants regularly complete surveys that track economic progress, savings behaviour and household wellbeing.

To date, more than 51,000 surveys have been conducted with programme participants. These data provide valuable insights into how women's economic situations change during and after the programme.

The results show that many participants are able to increase their income, strengthen their businesses and improve the financial stability of their households. Importantly, the impact of the programme continues after completion: monitoring data show that 78% of women remain out of poverty up to one year after finishing the programme.

Combined with the independent research described earlier in this chapter, these findings provide strong evidence that the 100WEEKS model creates lasting improvements in the lives of women and their families.

Long-term effect on Multidimensional Poverty Index (MPI)



2. Outreach and marketing

In 2025, 100WEEKS continued to build on the strong foundation developed in previous years. Through targeted outreach, campaigns and events, the organisation was able to activate a growing community of supporters and increase awareness of the 100WEEKS approach.

A key development in 2025 was the strong growth in the number of private donors. Compared to the previous year, the number of individual supporters almost doubled, reflecting the increasing engagement of individuals who believe in the effectiveness of direct cash transfers as a tool to reduce extreme poverty.

This growth was supported by a combination of community initiatives, events and communication efforts that helped bring the story of 100WEEKS to a wider audience. New initiatives such as the launch of the 100WEEKS Sisterhood and several events played an important role in activating supporters and strengthening the community around the organisation.

2.1 The 100WEEKS Sisterhood

In 2025, 100WEEKS launched the 100WEEKS Sisterhood, a community of women who support the mission of the organisation and help amplify its message. The Sisterhood brings together women from different backgrounds who share a commitment to reducing extreme poverty and strengthening the role of women worldwide.

The founding members of the 100WEEKS Sisterhood are Nadia Zerouali, Aimée Kiene, Yeşim Candan and Milou Deelen. Through their networks, visibility and engagement, they help bring the story of 100WEEKS to a wider audience and inspire others to become involved in the mission of the organisation.

After its launch in the summer of 2025, members of the Sisterhood actively participated in several campaigns and events. Their involvement helped increase awareness of the 100WEEKS approach and contributed to activating new supporters and strengthening the community around the organisation.

2.2 Events

Events continued to play an important role in engaging supporters and sharing the story behind the 100WEEKS approach. In 2025, several events were organised to connect donors, partners and supporters with the mission and impact of the programme.

10-year anniversary event

In May 2025, 100WEEKS celebrated its 10-year anniversary with a special event bringing together supporters, partners and friends of the organisation. The evening was designed as an immersive experience, introducing guests to the work and vision of 100WEEKS in an interactive way.

Rather than traditional presentations, the event invited participants to step into the world of the programme. Guests were welcomed as part of the 100WEEKS community and introduced to the organisation's approach of supporting women through direct cash transfers.

The event featured contributions from several speakers who shared their perspectives on inequality, development and the power of direct financial support.

The evening created space for dialogue, inspiration and connection, and marked an important milestone in the organisation's ten-year journey.

Farewell to founder Jeroen de Lange

In 2025, founder Jeroen de Lange stepped down after ten years of building 100WEEKS and is now pursuing a new challenge. We celebrated this special milestone together with colleagues, partners and friends, and thanked him for his vision, dedication and lasting contribution to the organisation.

Online research event

In addition to in-person gatherings, 100WEEKS organised an online event to share the results of new research on the impact of the programme on early childhood development.

During this event, researchers presented findings from a study conducted in Côte d'Ivoire that examined how participation in the 100WEEKS programme affects the development of young children. The research, conducted in collaboration with several international universities, highlighted significant improvements in early childhood development among children of participating mothers.

The online event provided an opportunity to share these findings with a wider audience and to discuss the broader implications of the research for poverty reduction and child development.

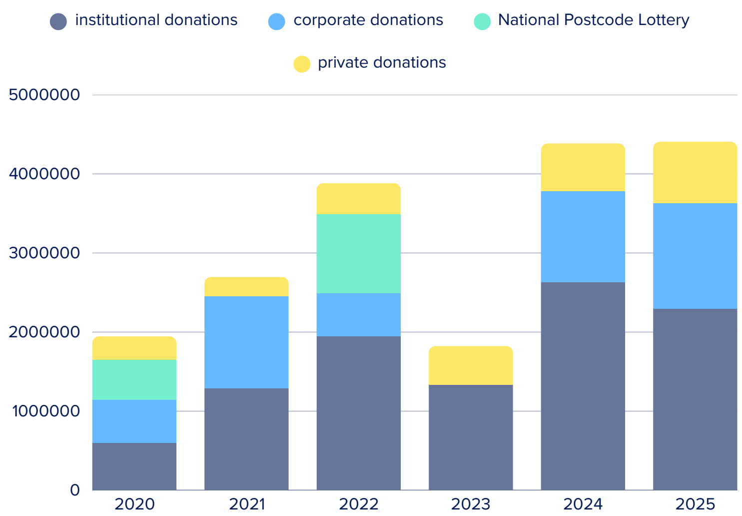
3. Fundraising

In 2025, 100WEEKS once again achieved a strong fundraising result despite a challenging context for the international development and philanthropic sector. The organisation received approximately EUR 4.3 million in incoming funds, comparable to the previous year (see graph below). This was achieved with a smaller team, reflecting the strength of the fundraising strategy and continued support for the 100WEEKS mission.

In line with Dutch Accounting Guidelines for Non-Profit Organisations (RJ 650), income is recognised in the year in which the related programme activities take place. As 100WEEKS works with programmes that typically run for 100 weeks, income is recognised gradually over the duration of each project. This approach reflects the actual programme activities and impact achieved during the year, rather than the moment the funds are received.

As a result, almost EUR 3 million has been recognised as income in 2025 (see financial statement in this year report), corresponding to the programme activities carried out during the year. The remaining funds are deferred and will be recognised in future periods as the related projects continue.

Fundraising per funding source



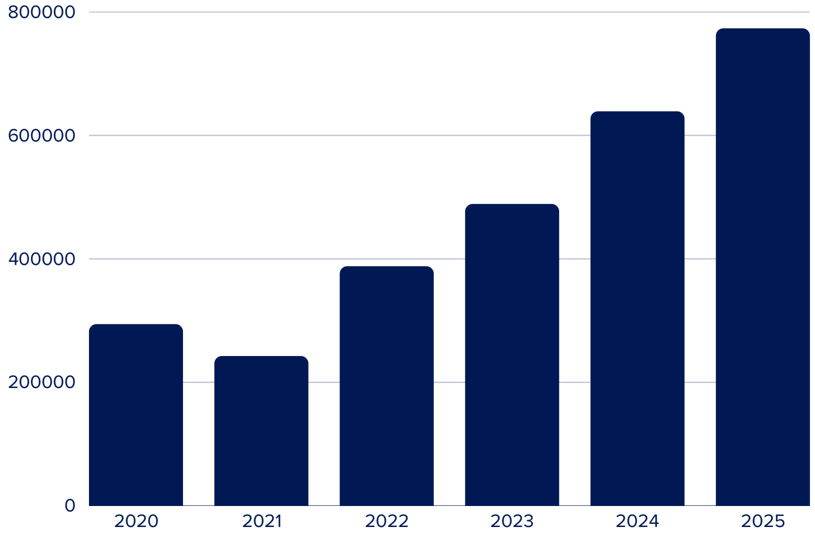
3.1 Private donors

Support from individual donors grew significantly in 2025. Income from private donors increased to almost €775,000, while the number of individual supporters almost doubled compared to the previous year.

This growth reflects the increasing engagement of individuals who believe in the effectiveness of direct cash transfers as a tool to reduce extreme poverty. Outreach activities, events and the growing community around 100WEEKS helped activate new supporters and strengthen relationships with existing donors.

Private donors continue to play a crucial role in enabling the organisation to support women through the 100WEEKS programme.

Total amount of donations per year



3.2 Institutional fundraising

Support from foundations remained an important pillar of the organisation's fundraising strategy. In 2025, a significantly larger number of foundations contributed to the work of 100WEEKS compared to previous years.

This growing group of philanthropic partners reflects increasing confidence in the effectiveness of the programme and the evidence base behind the 100WEEKS approach. By working with a broader range of foundations, the organisation is able to strengthen the stability of its funding and support continued programme growth.

In 2025, the following foundations joined 100WEEKS as new institutional partners: Wind in de Zeilen, Caring Roots, Stichting Cordius, Henriette Fonds, Stichting Bron van Leven, Stichting Resonance, Stichting Spons, Stichting Talent, Worp Foundation and Commonland Foundation.

3.3 Private enterprises

Corporate partnerships continued to play an important role in supporting the work of 100WEEKS. In 2025, several new collaborations were established with companies that share the organisation's commitment to reducing extreme poverty.

New and extended partnerships included collaborations with Tony's Chocolonely, Magnum, Barry Callebaut and ETG, among others. These partnerships contribute not only through financial support, but also by helping to raise awareness of the 100WEEKS approach and engaging new audiences with the organisation's mission.

4. Organization

4.1 Vision, mission and strategy

Our vision and mission have changed slightly with more emphasis on the main goal of 100WEEKS; to get as many people as possible out of poverty in an effective way. This change was decided upon during discussions about a renewed strategy for the upcoming five years.

Vision
A world where people who are determined to escape poverty are given the opportunity to do so, on their own terms.

Mission
We tackle poverty in the most effective way by providing cash, training and saving groups to women living in poverty.

4.2 Organization and teams

100WEEKS operates with a small and efficient team based in the Netherlands. This team is responsible for strategy, programme development, fundraising, financial management and monitoring.

Programme implementation takes place through local country teams in the countries where 100WEEKS operates. These teams work closely with participants and communities and are responsible for organising the programme on the ground.

The local teams are supported by over 100 coaches who guide participants throughout the programme. Through this structure, 100WEEKS combines a small central organisation with strong local implementation capacity.

4.3 Partners

100WEEKS works closely with local partner organisations in the countries where the programme operates. These organisations play an important role in supporting programme implementation and maintaining close connections with local communities.

By collaborating with experienced local partners, 100WEEKS ensures that the programme can be delivered effectively while remaining adapted to the local context.

4.3.1 Local partners

Rwanda
- Caritas
- African Parks
- Nyungwe Park Management Company
- The Local Administrative Entities Development Agency
- RWACOF/Kahawatu / Sucafina / Ahold Delaize / Coffee Company

Ghana
- Challenging Heights
- Asunafo North Cocoa Cooperative
- Multikids Africa
- Heritage Charity Foundation
- Inspire to Act
- Road Charity Foundation

Uganda
- The Hunger Project
- Caritas Uganda
- Lutheran World Foundation
- Link to Progress
- Mother's Heart Uganda
- Katalemwa Cheshire Home
- Centre for Children in Vulnerable Situations (CCVS)
- Health Child
- ETG

Ivory Coast
- Unilever
- Cargill
- CARE
- The Chocolonely Foundation
- Barry Callebaut

And the following cocoa cooperatives
- CAES
- COOPABE
- ECOJAD
- SOCODAG

Kenya
- Victoria Friendly Montessori
- IMPACT

4.4 Governance and quality marks

4.4.1 Governance structure

100WEEKS is a Dutch foundation governed by an Executive Director and supervised by an independent Supervisory Board. The Supervisory Board is responsible for overseeing the organisation's strategy, financial management, and long-term development.

The Board comprises members with diverse professional backgrounds and relevant expertise. It meets regularly to review the organisation's performance and provide strategic guidance.

In accordance with good governance practices, the members of the Supervisory Board disclose their relevant external appointments and supervisory positions. As of 31 December 2025, the members held the following positions:

Gisella Eikelenboom
- Member of the Supervisory Board, ASR
- Member of the Supervisory Board, MUFG Bank Europe
- Member of the Supervisory Board, Finom Payments
- Member of the Board, Holland Fintech Association
- Chair of the Board, Actuarial Association of the Netherlands
- Deputy Member, Enterprise Chamber of the Court of Appeal Amsterdam
- Member, Strategic Audit Committee, Ministry of Foreign Affairs

Thecla Schaeffer
- Chief Product and Marketing Officer, Stokke
- Advisory Board Member, Johnny Cashew

Peter de Wit
- Chair of the Supervisory Board, Arcadis; Chair of the Nomination and Selection Committee; Member of the Audit and Risk Committee
- Founder and Chair of the Board, Miek Foundation
- Board Member and Chair of the People Committee, Royal De Heus
- Chair of the Supervisory Board, Koninklijk Theater Carré

Katrien van de Linde joined the Supervisory Board on 19 March 2026 and was therefore not a member of the Supervisory Board during the 2025 reporting period.

100WEEKS is recognised as an international NGO by the relevant authorities in Rwanda, Ghana, Ivory Coast, and Uganda. The organisation operates through local partner organisations in the countries where the programme is implemented, with cooperation formalised through Memoranda of Understanding.

In 2025, the organisation continued under the leadership of a single Executive Director, following the stepping down of founder Jeroen de Lange as Director on 1 April 2025.

4.4.2 Compliance with Codes of Conduct and Guidelines

100WEEKS operates in accordance with relevant codes of conduct and sector guidelines. The organisation complies with the SBF Code for Good Governance, the Partos Code of Conduct and the guidelines of the Dutch fundraising regulator CBF.

100WEEKS also holds ANBI status in the Netherlands, confirming its charitable status.

4.5 Risk management

Operating in multiple countries requires careful management of organisational, financial and reputational risks. 100WEEKS continuously assesses potential risks and implements measures to mitigate them. Risk management is embedded in the organisation’s governance structure and is regularly reviewed by management and the Supervisory Board.

100WEEKS has a low risk appetite when it comes to the use of funds and programme integrity. The organisation aims to minimise risks that could affect programme participants, financial resources or its reputation, while accepting limited operational risks inherent to working in multiple countries.

4.5.1 Operational risks

In 2025, an isolated incident occurred in which a savings box of a VSLA group was stolen. While such incidents are rare, they illustrate the operational risks associated with working in remote and vulnerable contexts. The organisation and its local partners responded by supporting the affected group and reviewing procedures to further reduce the likelihood of similar incidents in the future.

Operational risks may arise from programme implementation in different country contexts. Close cooperation with local partners, regular monitoring and clear procedures help ensure responsible programme delivery. If operational risks were to materialise at scale, this could result in delays in programme delivery and additional costs for remediation and partner support, with a limited impact on the overall financial position given the diversified country portfolio.

4.5.2 Financial risks

Financial risks include fluctuations in exchange rates, liquidity management and potential changes in funding availability. Maintaining a diversified funding base and careful financial management helps reduce these risks.

Financial controls are in place to ensure the proper use of funds. These include authorisation procedures, regular financial reporting, reconciliation processes and oversight of payments made through local partners. Significant exchange rate fluctuations could affect the euro value of expenditures incurred in local currencies, potentially leading to budget variances of up to 5-10% on country-level costs. A reduction in funding availability could directly impact the organisation's ability to maintain current programme levels and could put pressure on the continuity reserve.

4.5.3 Data privacy and security

Protecting the personal data of programme participants is a key priority. 100WEEKS follows GDPR guidelines and implements technical and organisational measures to ensure secure data storage and responsible data handling. A data breach or failure to comply with GDPR requirements could result in regulatory penalties and damage to the organisation's reputation, potentially affecting donor confidence and future funding relationships.

4.5.4 Integrity and organizational structure

Integrity and transparency are central to the culture of 100WEEKS. The organisation promotes an open working environment in which ethical conduct and responsible behaviour are expected from all staff and partners.

Regular discussions and internal procedures help ensure that ethical dilemmas can be addressed openly and responsibly. Integrity incidents, if they were to occur, could have a significant financial impact through the loss of donor trust, suspension of grants or required restitution of funds. The organisation's open culture and internal procedures are designed to detect and address such incidents at an early stage.

4.5.5 Reputational risks

Maintaining trust among donors, partners and programme participants is essential. Transparent communication, strong governance and careful monitoring of programme activities help mitigate reputational risks. Reputational damage could adversely affect the organisation's ability to attract new donors and renew existing grants, with a potentially material impact on income and the continuity of operations.

4.5.6 Continuity reserve

Maintaining an adequate continuity reserve is important to ensure the financial stability of the organisation and the continuation of its activities in the event of unexpected financial setbacks.

At the end of 2025, the continuity reserve amounted to €115,000. The organisation aims to maintain a continuity reserve of approximately €200.000 in order to safeguard its operational continuity.

The reserve provides a financial buffer that allows 100WEEKS to absorb temporary fluctuations in income or unexpected expenses while continuing to support programme activities.

The target level of the continuity reserve is based on an assessment of the organisation's risk profile, including potential fluctuations in income, operational risks in programme countries and fixed organisational costs. This ensures that the organisation can continue its activities for a defined period in the event of unexpected financial disruptions.

The appropriate size of the reserve is reviewed periodically in relation to the scale of the organisation's operations and its risk profile.

Through maintaining a diversified funding base and a continuity reserve, 100WEEKS aims to ensure the long-term financial stability of the organisation.

4.5.7 Cost distribution and fundraising efficiency

100WEEKS aims to maximise the share of expenditure spent directly on programme objectives, while maintaining sufficient investment in fundraising to ensure the long-term financial sustainability of the organisation. Management and administration costs are kept as low as possible. The target distribution of total organisational costs is at least 85% for programme objectives, a maximum of 10% for fundraising, and a maximum of 10% for management and administration. In 2026, the budgeted distribution is 86.8%, 7.9% and 5.3% respectively, in line with these targets. Fundraising costs as a percentage of total income are budgeted at 7.8% for 2026, which 100WEEKS considers appropriate given its focus on institutional donors and corporate partnerships.

4.5.8 Remuneration

Name	**Jeroen de Lange**	**Peter Meijer**
Title	Founder	Director
Terms of employment		
Duration	Annual contract	Annual contract
Part-time percentage	100%	80%
Period	1/1/2025 - 31/3/2025	1/1/2025 - 31/12/2025
Renumeration		
Gross salary	€ 31,836	€ 72,278
Holiday allowance	€ 2,547	€ 5,782
End-of-year bonus	€ 0	€ 0
Anniversary bonus	€ 0	€ 0
Compensation for unused vacation	€ 0	€ 0
Value-added tax (BTW)	€ 0	€ 0
Annual total	€ 34,383	€ 78,060
Taxable compensation in kind	€ 0	€ 0
Pension contribution	€ 0	€ 0
Pension compensation	€ 0	€ 0
Total 2025	€ 34,383	€ 78,060

Executive board
100WEEKS follows standards set by Dutch oversight authority CBF to determine the maximum pay for its executive board. Based on its BSD-points system and the size of our executive board, 100WEEKS scores 375, capping annual total gross remuneration at € 129.292. This includes gross salary, holiday allowances, end-of-year bonuses and other monetary rewards but not employer's expenses (including pension payments.)

Jeroen de Lange was paid €34,383 (1,0 FTE, employment contract) in 2025. Peter Meijer €78,060 (0,8 FTE). These figures fall well below the CBF's guidance for maximum remuneration.

No loans, advances or guarantees were provided to executives in 2025. The Supervisory Board does not receive any compensation.

5. Preview 2026

Looking ahead, 100WEEKS enters a new phase of development. In 2025, the organisation defined a strategy for the coming five years, with the ambition to significantly expand its reach and impact. The goal of this strategy is to triple the size of the programme, enabling many more women living in extreme poverty to build sustainable livelihoods.

The year 2026 marks the beginning of this new phase. While the ambitions are substantial, the foundations for growth are firmly in place. With a robust programme model, expanding support from donors and partners, and increasing evidence of impact, the organisation is well positioned to take the next steps. In 2025, 3,406 participants were onboarded, and in 2026, this number is expected to rise to 5,000.

Several developments will shape the year ahead.

Expansion to new countries

In 2026, 100WEEKS aims to expand its programme to new countries. Preparations are underway to launch activities in Zambia, while the organisation is also exploring opportunities to initiate a programme in Egypt. In parallel, 100WEEKS will scale its operations through a satellite methodology, equipping local organisations to deliver the programme and thereby extending its reach and impact beyond its own offices.

Expanding into new countries enables the organisation to bring the 100WEEKS model to additional communities, while continuing to work closely with local partners.

Making 100WEEKS visible

To support the next phase of growth, 100WEEKS has started a collaboration with the creative agency Higuita. Together, we aim to make the story and impact of 100WEEKS visible to a much wider audience. Over the past years, the organisation has focused on building and proving an effective model to help women escape extreme poverty. Now that strong evidence of impact has been established, the next step is to share this story more widely and inspire more people to become part of the movement.

Through this partnership, 100WEEKS will develop new ways to communicate its mission, engage supporters and reach new communities of donors and partners. By making the power of direct cash support more visible, the organisation aims to mobilise many more people who want to contribute to ending extreme poverty.

Research on poverty and conservation

In 2026, 100WEEKS will also start a large-scale research project in Rwanda exploring the relationship between poverty reduction and conservation.

The study will investigate how programmes like 100WEEKS can contribute not only to improving livelihoods but also to strengthening conservation outcomes in areas where communities live close to protected ecosystems.

This research will provide valuable insights into how social and environmental goals can reinforce each other.

Budget 2026

	Budget 2026
	€
Income	
Income from individuals	900,000
Income from other non-profit organizations	2,895,000
Income from companies	1,000,000
	4,795,000
Expenditure	
Spent on objectives	
Program and project activities	4,122,000
Total spent on objectives	**4,122,000**
Costs of generating funds	**375,850**
Management & administration costs	**250,550**
Total expenditure	**4,748,400**
Result income and expenditure	**46,600**

Ready to Scale

Outlook 2026

For 2026, 100WEEKS anticipates total income of €4,795,000, reflecting continued growth driven by two new large-scale projects in Côte d'Ivoire in partnership with Unilever, as well as ongoing programmes in existing country offices.

Total expenditure is budgeted at €4,748,400, of which 86.8% is spent directly on programme objectives. Fundraising costs and management & administration costs are budgeted at 7.9% and 5.3% of total expenditure respectively, reflecting the organisation's commitment to keeping overhead low.

The budgeted result of approximately €46,600 will be added to the continuity reserve. Additionally, the board intends to transfer the remaining balance of the cash transfer reserve to the continuity reserve, bringing it to its target level of €200,000. This transfer is subject to board approval.

6. Financial statement

6.1 Balance per December 31 (after appropriation of result)

	12/31/25		12/31/24	
ASSETS		€		€
Fixed assets				
Intangible fixed assets		188,026		183,867
Tangible fixed assets		8,444		11,896
		196,470		195,763
Current assets				
Receivables	820,202		1,041,441	
Cash	1,882,420		1,182,567	
		2,702,621		2,224,008
Total assets		2,899,091		2,419,771

	12/31/25		12/31/24	
EQUITY AND LIABILITIES				
Liabilities		€		€
Reserves				
Continuation reserve	115,000		100,000	
Cash transfer reserve	30,000		30,000	
Allocated reserve	199,109		140,122	
		344,109		270,122
Funds				
Designated funds		1,416,297		1,360,784
		1,760,406		1,630,906
Long-term liabilities				
Loans	0	0	0	0
Current liabilities				
Creditors	17,921		72,436	
Other short-term liabilities & accruals	50,167		61,417	
Grant received in advance	1,070,598		655,012	
		1,138,685		788,865
Total equity and liabilities		2,899,091		2,419,771

6.2 Statement of income and expenditure

	Result 2025	Budget 2025	Result 2024
	€	€	€
Income			
Income from individuals	773,471	700,000	541,420
Income from other non-profit organizations	1,967,833	2,250,000	1,921,919
Income from companies	248,004	350,000	626,038
	2,989,308	**3,300,000**	**3,089,377**
Expenditure			
Spent on objectives			
Program and project activities	2,290,799	2,702,392	2,275,924
Total spent on objectives	**2,290,799**	**2,702,392**	**2,275,924**
Costs of generating funds	**235,923**	**226,415**	**213,063**
Management & administration costs	**278,466**	**371,193**	**243,914**
Total expenditure	**2,805,188**	**3,300,000**	**2,732,901**
Results before financial income and expenses	**184,120**	**0**	**356,476**
Financial income and expenses	54,620	0	0
Result income and expenditure	**129,500**	**0**	**356,476**
Appropriation of the result			
Continuation reserve	15,000	0	50,000
Allocation reserve	58,987	0	144,757
Allocated funds	55,513	0	161,719
	129,500	**0**	**356,476**

6.3 Specification of the allocation of expenditures

	Program costs	Costs Marketing, Fundraising and Communication	Management & Administration	Total 2025	Budget 2025	Total 2024
	€	€	€	€	€	€
EXPENDITURE						
Programs	1,819,629	-	-	1,819,629	2,302,303	1,812,823
Independent contractor costs	99,565	18,359	-	117,924	97,200	225,316
Publicity and communication	23,207	79,178	265	102,650	56,567	33,198
Staff costs	151,300	132,491	143,903	427,695	510,352	323,716
Data & IT	67,323	-	31,952	99,275	79,481	167,909
Housing costs	18,988	-	24,715	43,703	40,150	48,676
Office and general costs	56,816	5,895	77,563	140,274	183,947	89,330
Depreciation costs	53,973	-	68	54,041	30,000	31,931
Total	**2,290,799**	**235,923**	**278,466**	**2,805,189**	**3,300,000**	**2,732,901**

	2025	2024
Expenditure on goals as a percentage of total expenditure:		
Expenditure on objectives/total expenditure	81.7%	83.3%
Expenditure on goals as a percentage of total income:		
Expenditure on objectives/total income	76.6%	73.7%
Costs of direct fundraising as a percentage of total expenditure:		
Costs fundraising/total expenditure	8.4%	7.8%
Costs of direct fundraising as a percentage of total income		
Costs fundraising/total income	7.9%	6.9%
Costs of management & administration as a percentage of total expenditure:		
Costs management & accounting/total expenditure	9.9%	8.9%

6.4 Cash Flow Statement

The cash flow statement analyzes the developments of cash and cash equivalents between 1 January 2024 and 31 December 2024 and is prepared using the indirect method.

	2025	2024
	€	€
Cash Flow from operational activities		
Result income and expenditure	129,500	356,476
Cash Flow	129,500	356,476
Changes in working capital:		
Receivables	221,239	-202,426
Short-term liabilities	349,820	461,395
Total changes in working capital	571,059	258,969
Total cash flow from operational activities	700,559	615,445
Cash flow from fixed assets		
Movements in fixed assets	-707	-121,620
Cash flow from finance activities		
Movements in loans	0	0
Total cash flow	699,852	493,825
Cash and cash equivalents 1 January	1,182,567	688,742
Cash and cash equivalents 31 December	1,882,420	1,182,567
Changes in cash	699,852	493,825

6.5 Accounting principles

6.5.1 General information

The financial statements have been prepared in accordance with the Guideline 650 of the Dutch Accounting Standards Board, the guideline for 'Fundraising Organizations'. The financial statements are prepared in €.

6.5.2 Comparative figures

The figures for 2025 have been adjusted where relevant to ensure comparability with the reporting year.

Accounting policies in respect of the valuation of assets and liabilities

6.5.3 General

The financial statements have been prepared on a going concern basis. Assets and liabilities are measured at historical cost, unless stated otherwise in the specific accounting policy. Income and expenses are recognised in the period to which they relate. Gains are recognised only when realised; losses and obligations are recognised as soon as they are foreseeable. The preparation of financial statements requires the use of estimates and assumptions. Actual results may differ from these estimates.

6.5.4 Receivables, cash, debts and accrued assets and liabilities

The receivables, debts and accrued assets and liabilities are stated at amortized cost. Valuation takes place after deduction of a provision for bad debts, based on an individual assessment of the receivables. Cash is stated at face value.

6.5.5 Reserves and funds

Reserves are free to be spent by the foundation. The board can designate allocated reserves for the use of a specific purpose.

All the funding we received the past years has been allocated. We only carry out activities for which we received funding. This way we minimize the risk of not being able to maintain continuity of the organization.

Funds are to be spent in line with the purpose for which they were made available. This concerns the unspent part of earmarked grants.

Accounting policies in respect of result determination

6.5.6 Foreign currencies

The financial statements are presented in euros. Transactions in foreign currencies are translated at the average exchange rate of the quarter in which the transaction occurs. Monetary assets and liabilities denominated in foreign currencies are translated at the exchange rate at the balance sheet date. Exchange differences arising from translation are recognised under financial income and expenses in the statement of income and expenditure.

6.5.7 Tangible fixed assets

Tangible fixed assets are measured at cost less accumulated depreciation. Depreciation is calculated on a straight-line basis at a rate of 20% per year. The vehicle is depreciated to its estimated residual value; other tangible fixed assets are depreciated to nil.

6.5.8 Intangible fixed assets

Intangible fixed assets comprise investments in IT systems and are measured at cost less accumulated depreciation. Depreciation is calculated on a straight-line basis at a rate of 20% per year to nil.

6.5.9 General principles for determining the result

The result is determined as the difference between income and all costs attributable to the reporting year, in accordance with the accounting policies described above. Income and expenditure are recognised in the period to which they relate, regardless of when cash is received or paid. Gains are recognised only when realised. Losses and obligations are recognised as soon as they are foreseeable.

6.5.10 Income

The financial statements have been prepared in accordance with
Guideline RJ 650 (Fondsenwervende organisaties) of the Dutch Accounting Standards Board.

General principle
Income is recognised in the financial year to which it relates. All income attributable to the reporting year is recorded in that year.

Donations from private individuals
Donations from private individuals are recognised as income in the year in which they are received. 100WEEKS applies the 80-10-10 allocation principle. Of every euro donated, 80% is disbursed directly as a cash transfer to programme participants, 10% is spent on training, coaching and other programme-related expenses, and 10% is allocated to campaigning and organisational expenses in the Netherlands.

Donations in kind
Donations in kind are valued at fair value at the date of receipt and recognised as income in the year in which they are received.

Inheritances and bequests
Inheritances are recognised in the reporting year in which the size of the estate can be reliably determined. Advance distributions from estates are recognised in the financial year in which they are received.

Grants and institutional income
Grants from institutional donors are recognised in the period to which the underlying activities relate, provided that any conditions attached to the grant have been met or it is sufficiently probable that they will be met. Grants received in advance of the related expenditure are presented as deferred income on the balance sheet. Where conditions remain unfulfilled at year-end, income is not recognised until fulfilment.

Other income
Other income is recognised in the period to which it related.

6.5.11 Staff costs

Salaries, social security charges and holiday allowances are recognised in the period to which they relate. Holiday allowances are accrued monthly and recognised as a current liability until paid. Accrued but untaken vacation days, and management & administration on the basis of actual time spent, in accordance with RJ 650.

6.5.12 Fundraising costs

Fundraising costs comprise all costs incurred to generate income, including costs related to donor relations, grant applications, and communication activities aimed at acquiring funds. Personnel costs are allocated to fundraising on the basis of actual time spent. Other costs are allocated directly where possible, or on a proportional basis where shared with other activities.

6.5.13 Management and administration costs

Management and administration costs comprise costs that benefit the organisation as a whole and cannot be directly attributed to programme objectives or fundraising. These include costs of the board, general management, financial administration, IT, facilities, and legal and compliance activities. Personnel costs are allocated to management and administration on the basis of actual time spent. Other shared costs are allocated on a proportional basis.

6.6 Notes to the balance

ASSETS

CURRENT ASSETS

6.6.0 Assets

	2025	2024
	€	€
Car Rwanda	6,764	11,896
ICT platform front end & back end	188,026	183,867
Inventory	1,680	-
Total	**196,470**	**195,763**

ASSET

Item	%	Acquirement	Rest value	Accumulated Depreciation until 2024	Balance 31 dec. 2024	Acquirement 2025	Depreciation 2025	Balance 31 dec. 2025
TANGIBLE FIXED ASSETS								
Car Rwanda (20-03-22)	20%	26,657.90	1,000.00	14,762.38	11,895.52	-	5,131.58	6,763.94
Total Cars		**26,657.90**	**1,000.00**	**14,762.38**	**11,895.52**	**-**	**5,131.58**	**6,763.94**
Inventory (17-07-05)	20%	-	0.00	-	-	1,748.00	68.01	1,679.99
Total inventory		-	-	-	-	1,748.00	68.01	1,679.99
INTANGIBLE ASSETS								
Launch app (several dates)	20%	217,487.75	0.00	33,620.52	183,867.23	53,000.00	48,841.11	188,026.12
Total launch app		**217,487.75**	**-**	**-**	**183,867.23**	**53,000.00**	**48,841.11**	**188,026.12**
Total		**244,145.65**	**1,000.00**	**14,762.38**	**195,762.75**	**54,748.00**	**54,040.70**	**196,470.05**

Assets used in Africa in the field are dedicated directly to the program.

In 2025, further investments were made in optimizing the foundation's app and the partner portal. These improvements are part of our ongoing efforts to increase efficiency and user experience. The costs associated with these developments will be depreciated over a five-year period.

6.6.1 Receivables

	2025	2024
Debtors	27,462	12,431
Grants to receive	439,155	611,512
Deposits	1,438	1,438
Balances money wallets/accounts	345,495	416,059
Paid in advance	6,652	0
Balance as per 31 December	820,202	1,041,440

The amount of 'grants to receive' is mainly due to costs made in 2025 for projects in Uganda and Rwanda that will be received in 2026 as part of grant contracts signed in previous years.

6.6.2 Accounts

	2025	2024
Rabobank- Current accounts	1,882,420	1,179,253
ABN Bank - Current accounts	0	3,314
Balance as per 31 December	1,882,420	1,182,567

All cash can be withdrawn upon demand.

The higher bank balance at the end of 2025 is primarily due to advance payments received for projects scheduled to begin in 2026.

6.6 Notes to the balance

EQUITY AND LIABILITIES

	2025	2024
	€	€

6.6.3 Reserves and funds

Continuity Reserve		
Balance as per 1 January	100,000	50,000
Appropation of result	15,000	50,000
Balance as per 31 December	115,000	100,000

Based on the risk analysis, our goal is to grow the continuity reserve to € 200.000 in the coming years.

Cash transfer reserve		
Balance as per 1 January	30,000	30,000
Appropriation of result	0	0
Balance as per 31 December	30,000	30,000

Allocated reserve program, organization and communication costs		
Balance as per 1 January	140,122	-4,635
Appropriation of result	58,987	144,757
Balance as per 31 December	199,109	140,122

Designated funds		
Balance as per 1 January	1,360,784	1,199,065
Appropriation of result	55,513	161,719
Balance as per 31 December	1,416,297	1,360,784

Designated funds are funds that are allocated to specific activities by contract. These funds have been donated by private individual donors, institutional donors and companies but have not yet been spent. The development of the designated funds can be summarized as follows:

	Balance 01-01-2025	Received on projects	Spent on projects	Allocated to reserve	Balance 31-12-2025
	€	€	€	€	€
Program Rwanda	360,060	759,889	462,858		657,091
Program Ghana	216,078	499,269	391,949		323,398
Program Uganda	492,607	684,488	829,612		347,483
Program General	66,449	277,945	271,969		72,425
Program Ivory Coast	21,122	181,339	202,461		0
Program Kenia	20,600	78,019	82,719		15,900
Investment in app/Portal	183,867	53,000	236,867		0
Total	**1,360,784**	**2,533,949**	**2,478,435**	**0**	**1,416,297**

The balance previously presented under the designated fund “Investment in app/portal” has been reclassified to the designated reserve. As no external restrictions or specific third-party obligations are attached to these funds, they are considered internally designated.

6.6 Notes to the balance

	2025	2024
	€	€

6.6.4 Current Liabilities

	2025	2024
Creditors	17,921	72,436
Wage Taxes and social security contributions	10,840	10,923
Holiday allowance	11,942	12,479
Other short-term liabilities & accruals	27,385	38,015
Grants received in advance	1,070,598	655,012
	1,138,685	788,865

The item 'creditors' constitutes invoices received before the end of 2025 that are paid in the beginning of the following year.

Wage taxes and social security contributions for December are not due until January of the next year.

Other short-term liabilities consist mainly of a provision for the money to be received from various donors. See also 6.6.1.

Grants received in advance' constitutes money donated by companies and foundations that has been received but not yet spent.

6.6.5 Assets and liabilities not recognized in balance sheet

100WEEKS rents an office space and facilities. The yearly gross rent of the office-space is € 24,000.

6.7 Notes to the statement of income and expenditures

INCOME

6.7.1 Income

	Result 2025	Budget 2025	Result 2024
	€	€	€
Income from individuals	773,471	700,000	541,420
Income from other non-profit organizations	1,967,833	2,250,000	1,921,919
Income from companies	248,004	350,000	626,038
	2,989,308	3,300,000	3,089,377

Income from individuals amounted to €773,471 in 2025, exceeding the budget of €700,000 by €73,471 and representing a significant increase of €232,051 compared to the 2024 result of €541,420. The favourable variance against budget was driven by several one-off factors. A number of larger-than-anticipated individual donations were received during the year.

In addition, a newspaper article by 100WEEKS' former director Jeroen de Lange, published in the Volkskrant, generated considerable public attention and resulted in a notable uplift in donations. The strong growth compared to 2024 also reflects the launch of the 100WEEKS Sisterhood: a community of prominent Dutch women who support the mission of the organisation and help amplify its message. This initiative has contributed to both broadening the donor base and deepening engagement with existing supporters.

Income from other non-profit organisations recognised in 2025 amounted to €1,967,833, against a budgeted amount of €2,250,000. As 100WEEKS programmes run for 100 weeks, grant income is recognised over two financial years in accordance with RJ 650; the budget reflects both the second-year recognition of grants received in 2024 and the first-year recognition of new grants expected in 2025. The amount recognised in any given year therefore depends on the applicable grant conditions and the start date of the relevant projects. The overall level of grant income was positively influenced by a number of new partnerships with foundations concluded during the year.

Income from companies in 2025 came in below budget. The 2024 result was exceptionally high due to the completion of several corporate programmes, the income from which was recognised in that year. A number of these partnerships concluded in the course of 2025, resulting in lower income compared to both the prior year and the budget.

EXPENSES

6.7.2 Programs

Developing platform & call centers & it & data	111,033	0	130,354
Program costs general	209,777	98,283	185,860
Program costs Ivory Coast	202,461	578,584	472,927
Program costs Rwanda	462,858	627,393	418,722
Program costs Ghana	392,339	430,473	288,581
Program costs Uganda	829,612	877,659	731,858
Program costs Kenia	82,719	90,000	47,621
	2,290,799	2,702,392	2,275,924

Costs related to the development of the portal / app were initially budgeted under organizational costs for 2025. However, as the primary purpose of this investment is to support and enhance program delivery, including improved outreach, onboarding, service provision and engagement with beneficiaries, these costs have been reclassified under program expenses. A similar reclassification was also applied in 2024 for the same reason, reflecting the alignment of these costs with programmatic objectives rather than organzational overhead.

6.7 Notes to the statement of income and expenditures

Donations are always allocated to specific purposes. Our ambition is to grow quickly, allowing as many women as possible access to cash and training. At the same time, we are trying to build an organization capable of fundraising on a large scale, allowing us to realize these ambitions.

These goals are reflected in budgets that are similarly ambitious. However, no spending is committed to before funding has been secured, regardless of planning.

Of all money spent from private individuals for the women in Africa in 2025, 80% was spent on cash, 10% on program cost, and 10% on organization cost.

6.7 Notes to the statement of income and expenditures

	Result 2025	Budget 2025	Result 2024
Personnel costs Data & IT, Fundraising and Administration	€	€	€
Remuneration to associates	427,695	510,352	323,716
Organisation / Administration	143,903	144,517	111,025
Fundraising / Communications	132,491	165,648	126,470
Data & IT	0	39,181	10,632
Programs	151,300	161,006	75,590
	427,695	510,352	323,716

Salaries	Result 2025	Result 2024
Salary Costs	327,491	257,321
Pension costs	0	0
Employers part taxes and social premiums	66,667	54,923
Accrued vacation pay	12,381	0
Expenses Holiday allowance	21,156	19,730
Subtotal	**427,695**	**331,975**
Illness allowance	0	0
Pregnancy allowance	0	-8,259
Total Personnel costs	**427,695**	**323,716**

Number of staff members on payroll per 1 January, 2025	6
Number of staff members on payroll per 31 December, 2025	7
Full-time equivalents on payroll per 1 January, 2025	4.8
Full-time equivalents on payroll per 31 December, 2025	4.95
Average FTE 2025	4.88

Management remuneration

Name	Jeroen de Lange	Peter Meijer
Terms of Employment	Founder (director)	Director
Duration	Annual contract	Annual contract
Parttime Percentage	100%	80%
Period	01/01/2025-31/3/2025	01/01/2025-31/12/2025

Remuneration

Gross salary	31,836	72,278
Holiday Allowance	2,547	5,782
End-of-year bonus		
Anniversary bonus		
Compensation for unused vacation		
Value-added tax (BTW)		
Annual total	34,383	78,060
Taxable compensation in kind		
Pension contribution		
Pension compensation		
Other rewards		
Severance pay		
Total 2025	**34,383**	**78,060**
Total 2024	**86,246**	**67,649**

100WEEKS follows standards set by Dutch oversight authority CBF to determine the maximum pay for its executive board. Based on its BSD-points system and the size of our executive board, 100WEEKS scores 375, capping annual total gross remuneration at € 129,292. This includes gross salary, holiday allowances, end-of-year bonuses and other monetary rewards but not employer's expenses (including pension payments).

Jeroen de Lange was employed until March 2025, after which he stepped down from his role as Director of 100WEEKS.

No loans, advances or guarantees were provided to executives in 2025.
The members of the supervisory board do not receive any remuneration.

Housing, Office and general Costs	Result 2025	Budget 2025	Result 2024
	€	€	€
Housing expenses	43,703	40,150	48,676
Travel expenses	11,018	17,500	14,029
Office expenses	18,578	5,000	9,665
Accountancy and notary costs	34,008	35,006	22,501
Other expenses	76,702	126,441	43,136
	184,008	224,097	138,007

Financial income and expenses

The amount included under financial income and expenses mainly consists of foreign exchange differences on bank accounts held in various countries in foreign currencies. In accordance with the applicable accounting guidelines, these balances are translated as the exchange rate prevailing on 31 December 2025. As transactions on these bank accounts are recorded at the exchange rates applicable on the transaction dates, exchange differences arise upon year-end valuation.

ACCOUNTANTS
IN NON-PROFIT

INDEPENDENT AUDITOR’S REPORT

To: the Supervisory Board of Stichting 100WEEKS

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

Our opinion
We have audited the financial statements 2025 of Stichting 100WEEKS based in Amsterdam.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of Stichting 100WEEKS as at 31 December 2025 and of its result for 2025 in accordance with the Guideline for annual reporting 650 ‘Fondsenwervende organisaties’ of the Dutch Accounting Standards Board.

The financial statements comprise:

1. the balance sheet as at 31 December 2025;
2. the statement of income and expenditure for 2025; and
3. the notes comprising a summary of the accounting policies and other explanatory information.

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

We are independent of Stichting 100WEEKS in accordance with the ‘Verordening inzake de Onafhankelijkheid van accountants bij assurance-opdrachten’ (ViO, Code of Ethics for Professional Accountants, a regulation with respect to independence) and other relevant independence regulations in the Netherlands. Furthermore, we have complied with the ‘Verordening gedrags- en beroepsregels accountants’ (VGBA, Dutch Code of Ethics).

We believe the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Report on the other information included in the annual report

The annual report contains other information, in addition to the financial statements and our auditor's report thereon.

Based on the following procedures performed, we conclude that the other information:

– is consistent with the financial statements and does not contain material misstatements;
– contains all the information regarding the management report and the other information as required by the Guideline for annual reporting 650 ‘Fondsenwervende organisaties’ of the Dutch Accounting Standards Board.

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We have read the other information. Based on our knowledge and understanding obtained through our audit of the financial statements or otherwise, we have considered whether the other information contains material misstatements.

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

The Board is responsible for the preparation of the management report and other information in accordance with the Guideline for annual reporting 650 'Fondsenwervende organisaties' of the Dutch Accounting Standards Board.

Description of responsibilities regarding the financial statements

Responsibilities of the Board and the Supervisory Board for the financial statements
The Board is responsible for the preparation and fair presentation of the financial statements in accordance with the Guideline for annual reporting 650 'Fondsenwervende organisaties' of the Dutch Accounting Standards Board. Furthermore, the Board is responsible for such internal control as the Board determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

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

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

The Supervisory Board is responsible for overseeing the foundation's financial reporting process.

Our responsibilities for the audit of the financial statements
Our objective is to plan and perform the audit assignment in a manner that allows us to obtain sufficient and appropriate audit evidence for our opinion.

Our audit has been performed with a high, but not absolute, level of assurance, which means we may not detect all material errors and fraud during our audit. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. The materiality affects the nature, timing and extent of our audit procedures and the evaluation of the effect of identified misstatements on our opinion.

We have exercised professional judgement and have maintained professional skepticism throughout the audit, in accordance with Dutch Standards on Auditing, ethical requirements and independence requirements.

Our audit included e.g.:

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

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

Was signed in Amersfoort, June 29, 2026.

WITh Accountants B.V.
Drs. P.J.C. Luttikholt-Weijers RA

Approval and adoption of the annual accounts 2025

The annual accounts have been prepared by the Executive Board and were unanimously adopted by the Supervisory Board of 100WEEKS in its meeting of 20 June 2025.

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100WEEKS is recognized as a charity by Dutch tax authorities and the Netherlands Fundraising Regulator. (ANBI status & CBF mark of quality).

CBF Erkend Goed Doel

10WEEKS Temporary cash for permanent change