

2025 ANNUAL REPORT

AND FINANCIAL STATEMENTS
FROM NCA BOARD OF DIRECTORS



NORWEGIAN CHURCH AID
actalliance



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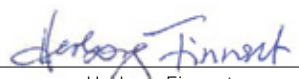
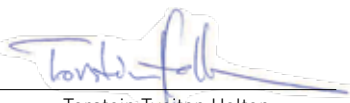
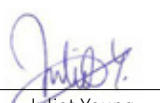
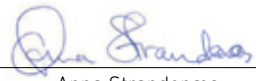
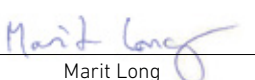
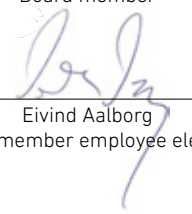
Fatima Ramat and her child at the Women and Girls Safe Space Center – a place of safety, training and support, Monguno, Nigeria.

STATEMENT OF FINANCIAL ACTIVITIES 2025

(NOK '000)	Notes	2025	2024
INCOMING RESOURCES			
Institutional grants			
Norad – The Norwegian Agency for Development Cooperation		665,230	472,977
MFA – The Norwegian Ministry of Foreign Affairs		54,806	354,189
Other Norwegian government agencies		3,734	3,505
Administrative support from Norwegian government agencies		54,509	42,100
Subtotal Norwegian government agencies	2	778,279	872,772
UN – United Nations Programmes		66,025	103,662
ACT Alliance and other ACT sister organisations		43,221	57,270
Other organisations, foundations and institutions		25,137	25,674
Non-implementing private foundations and businesses		3,145	12,091
EU Institutions		3,496	12,254
Non-Norwegian Government Agencies and Embassies		10,211	19,444
Administrative support from UN, ACT and other institutions		8,587	12,528
Subtotal UN, ACT and other institutions	3	159,823	242,922
Total institutional grants		938,102	1,115,694
Donations			
Unrestricted donations		215,414	199,135
Restricted donations		11,623	21,419
Testamentary donations and legacies		16,149	20,726
Total donations	4	243,185	241,280
Investment income		3,970	7,706
Other incoming resources		16,294	14,812
TOTAL INCOMING RESOURCES		1,201,551	1,379,493
RESOURCES EXPENDED			
Costs of generating other donations			
Long-term development cooperation		572,791	666,783
Humanitarian response		419,244	508,930
Advocacy for global justice		51,362	45,435
Total international cooperation	5	1,043,397	1,221,147
Governance costs	6, 7	75,524	80,011
TOTAL RESOURCES EXPENDED	8	1,188,551	1,372,353
NET INCOME (EXPENDITURE) FOR THE YEAR		13,000	7,140
Net movement in funds			
Transfer to (from) unrestricted funds		28,917	(5,062)
Transfer to (from) funds with internally imposed restrictions		(225)	(2,686)
Transfer to (from) funds with externally imposed restrictions		(15,692)	14,888
Total net movement in funds	9	13,000	7,140

BALANCE SHEET AS PER 31 DECEMBER 2025

(NOK '000)	Notes	31.12.2025	31.12.2024
ASSETS			
Tangible fixed assets	10	79,777	86,126
Subtotal fixed assets		79,777	86,126
Stocks		2,379	2,411
Debtors	11	135,952	185,203
Investments		2,206	36,466
Cash at bank and in hand		470,315	292,100
Subtotal current assets		610,853	516,180
TOTAL ASSETS		690,629	602,307
FUNDS AND LIABILITIES			
Funds			
Unrestricted funds		157,420	128,503
Funds with internally imposed restrictions		-761	-535
Funds with externally imposed restrictions		25,368	41,059
TOTAL FUNDS	9	182,027	169,026
Liabilities			
Debt to credit institutions	12	42,300	44,650
Accruals for pension liabilities	13	21,473	35,067
Total long-term liabilities		63,773	79,717
Project balances, advances from donor	14	138,274	119,302
Other short-term liabilities	15	306,556	234,261
Total short-term liabilities		444,830	353,563
TOTAL LIABILITIES		508,603	433,280
TOTAL FUNDS AND LIABILITIES		690,629	602,306

Oslo, May 5 th 2026		
 Tone Lindheim Chair of the Board	 Vegard Kolbjørnsrud Deputy chair of the Board	 Herborg Finnset Board member
 Torstein Tveiten Holten Board member	 Juliet Young Board member	 Anna Strandenæs Board member
 Kjetil Fretheim Board member	 Marit Long Board member	 Øyvind Eggen Board member
 Eivind Aalborg Board member employee elected	 Silje Margrete Ander Board member employee elected	 Ragnhild Bergli Board member, Changemaker Leader
	 Anne Cecilie Kaltenborn Secretary General	

CASH FLOW STATEMENT 2025

(NOK '000)	2025	2024
Cash flow from operating activities		
Net incoming (outgoing) resources	13,000	7,140
Depreciation of fixed assets	12,040	13,240
Difference between pension contribution and current service costs	(13,616)	8,174
Changes in other current balance sheet items	140,572	(200,352)
Net cash inflow from operating activities	151,996	(171,799)
Cash flow from investing activities		
Purchase of tangible fixed assets	(12,591)	(23,565)
Disposal of tangible fixed assets	6,901	7,949
Change in net investment in financial assets	34,259	25,917
Net cash flow from investing activities	28,569	10,301
Cash flow from financing activities		
Long-term and short-term loans	(2,350)	(2,350)
Net cash flow from financing activities	(2,350)	(2,350)
Net cash flow during the year	178,215	(163,848)
Cash at bank and in hand at Jan 1.	292,100	455,948
Cash at bank and in hand at Dec 31.	470,316	292,100
This consists of:		
Cash at bank and in hand	470,315	292,100



Fanta Ahamadu collects water at a solar-powered water point in Pulka, Borno State, Nigeria.
 Photo: Håvard Bjelland/Norwegian Church Aid

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NOTE 1 ACCOUNTING PRINCIPLES

The annual accounts have been prepared in compliance with the Norwegian Accounting Act and Norwegian accounting standards for NGOs.

The main principles are:

CONSOLIDATION OF ACCOUNTS

Norwegian Church Aid's Head Office is located in Oslo, Norway. The organisation number with the Brønnøysund Register Centre is 951 434 353. In addition, NCA has several Country Offices abroad and all the Country Offices' transactions are reflected in these consolidated financial statements.

RECEIVABLES AND LIABILITIES

Both long-term receivables and liabilities as well as current liabilities are valued at nominal value at the time of establishment.

FIXED AND CURRENT ASSETS

Investments in tangible fixed assets at Head Office are capitalized upon acquisition. Fixed assets are valued at historical cost less depreciation. Direct maintenance costs are expensed when incurred, while improvements are capitalized and depreciated accordingly. The book value of assets are written down if the fair value is estimated to be lower than the booked value and the impairment is not expected to be temporary.

Fixed assets at the Country Offices are fully depreciated upon purchase; reference is made to impairments in note 10. The reason for this is that the projects are short-term in nature and that there are risks involved both in the implementation of projects and the general context of the countries. It would therefore not be appropriate to depreciate the fixed assets over time.

FINANCIAL INVESTMENTS

NCA's investments are subject to active management and are regarded as current assets carried at fair value as of 31.12.

TAX

In accordance to Norwegian Tax Law Norwegian Church Aid is not considered taxable.

INCOMING RESOURCES

Incoming resources consist of institutional grants, donations, investment income and other incoming resources. Donations, both restricted and unrestricted, are recognised as income in the same period that they are earned. Restricted funds that are not spent in the accounting period are accounted as funds with externally imposed restrictions. Restricted funds from previous years used this accounting period are booked from funds with externally imposed restrictions; see note 9.

Funding with repayment requirements (i.e. institutional grants) is not recognised as income when received. Received funding is booked as a liability in the balance sheet until the funds are used for the activity the grant was intended for. The funding is recognised as income when the recipient has the legal right to the grant, which will be when the funds are actually used for the activity for which the funding was granted.

RESOURCES EXPENDED

Expenses are to the greatest possible extent directly attributed to the activities that have consumed the resources. Resources expensed on international cooperation are fulfilling the organisation's purpose, and include distributions and allocations to partner organisations, costs associated with the Department for International Programmes and other activities at the Head Office which is directly associated the international cooperation. Further, all operational costs in the countries where programmes are implemented are regarded as international cooperation. Costs are expensed in the period in which the activity took place following the principle of accruals. Funds transferred to partners are recognised as income from donors and expenses at the time of payment. If, after the annual accounts have been prepared, it is found that the funds are not in accordance with the terms, costs are corrected at the time this information becomes known.

Governance costs cover the activities necessary to run the organisation; including depreciation, fees paid to external auditors related to the group audit, personnel costs of the Department for People and Organisation, Finance Department and the General Secretariat, travel, IT costs and financial costs with no direct relation to the international cooperation or other direct funding sources.

Costs of generating donations include personnel costs related to fundraising, advertising and media campaigns and distribution of materials, in the Fundraising and Engagement Department and Department for Communications and Politics.

All personnel costs related to the Department for International Programmes and activities related to advocacy in the Department for Communications and Politics are classified as international cooperation. Personnel costs related to the Fundraising and Engagement Department are classified as costs for generating donations. This is in accordance with the guidelines from the Norwegian Control Committee for Fundraising.

Unused project funds as of 31.12 are recognised in the balance sheet under “Project balances, advances from donor”.

COST ALLOCATION POLICY

The development and humanitarian projects are financed by multiple grants from different donors. To ensure a fair, consistent, transparent, and efficient distribution of common costs for all projects across grants, NCA has established a Cost Allocation Policy (CAP). Costs that are common and hence shared cannot be attributed to only one grant. These common costs are related to a Country Office’s services and supervision of all projects and partners in its portfolio. CAP is implemented by all country offices.

TIME REGISTRATION

The time registration system supports the process of capturing hours from employees working directly on projects and distribution of the cost to these projects according to a set hourly rate per employee. Time registration is implemented by all country offices.

FOREIGN CURRENCIES

Accounts at the Country Offices are kept in local currency. When consolidating, NCA Country Offices’ statements of financial activities are converted to NOK at the average rate for the year. Balance sheets – including assets and liabilities in foreign currencies – are converted at the exchange rate at the balance sheet date.

Agio/disagio is reported as an integral part of the total resources expended, classified according to the class of the project they relate to.

PENSIONS

Norwegian Church Aid has pension schemes that meet the requirements of the law on compulsory occupational pension. In Norway this is provided through Storebrand and Gjensidige. All employees above the age of 55 as of 1st May 2016 at Head Office have a defined future benefit plan insured through Storebrand. All other employees with NAV coverage have a defined contribution plan insured through Gjensidige. Expatriate personnel without NAV have private pension insurances. A contractual pension scheme is included for the different groups.

For the defined future benefit plan, pension costs and pension liabilities are calculated using linear method based on assumptions about discount rates, future salary increases, pensions and social security benefits, the expected return on plan assets and actuarial assumptions on mortality, attrition, etc. Pension assets are valued at fair value and deducted from the net pension liabilities balance. For more information about pensions, please refer to note 13.

Pension schemes for employees at Country Offices are based on pension schemes in the countries where Norwegian Church Aid operates. If favourable, a provident fund scheme is applied.

NOTE 2 FUNDING FROM NORWEGIAN GOVERNMENT AGENCIES

(NOK '000)	International cooperation		Activities in Norway		Administrative support		Total	
	2025	2024	2025	2024	2025	2024	2025	2024
Norad Civil Society (Project Stream 1)	351,349	198,570			27,924	13,804	379,273	212,374
Norad Other (Project Stream 2 + Individual grants)	89,809	127,074			6,739	261	96,547	127,334
Norad Regional (Project Stream 3)	(201)	125,751				7,654	-201	133,404
Norad Separate agreement	7,350	19,059			521	2,040	7,871	21,099
Norad Information support			2,518	2,523			2,518	
Norad Strategic Partnership	214,405				16,815	177	231,220	2,700
Subtotal Norad	662,711	470,454	2,518	2,523	51,999	23,936	717,228	496,913
MFA Strategic Partnership		275,494				15,578		291,072
MFA Norway HUM grants other	8,332	10,740			232	284	8,564	11,024
MFA Embassies	46,474	67,955			2,103	2,303	48,577	70,258
Subtotal MFA	54,806	354,189			2,335	18,165	57,141	372,354
Forskningsrådet – Research Council of Norway	345	271			18		363	271
IN – Innovation Norway	3,782	3,067					3,782	3,067
KLD – The Ministry of Climate and Environment					157		157	
SIU – Senter for internasjonalisering av utdanning	(394)	166					-394	166
Subtotal other Government Agencies	3,734	3,505			175		3,909	3,505
Total funding from Norwegian Government Agencies	721,251	828,148	2,518	2,523	54,509	42,100	778,278	872,772

In 2025, NCA entered into two five-year agreements (2025–2029) with Norad for long-term development and humanitarian response. Under these agreements, NCA annually receives NOK 423,000,000 through the Civil Society Agreement and NOK 226,000,000 through the humanitarian Strategic Partnership Agreement (SPA), supporting activities across all NCA’s thematic areas. For 2025 the SPA also included additional funding of NOK 30,000,000 for Sudan and Syria to help bridge funding gaps following US budget cuts.

In addition, NCA entered into a three-year agreement (2025–2027) with Norad for its humanitarian response in Ukraine and Moldova, receiving NOK 90,000,000 in 2025. NCA also continued implementation of the stand-alone Safer Births Bundle of Care project in Nigeria (2024–2026).

Furthermore, in 2025 NCA signed a one-year agreement with the Norwegian Embassy in South Sudan, and continued embassy-funded responses in Ethiopia, Pakistan, Tanzania and Malawi.

NOTE 3 FUNDING FROM UN, ACT AND OTHER ORGANISATIONS

(NOK '000)	2025	2024
UNCDF – United Nations Capital Development fund	676	116
UNDP – United Nations Development Programme*	(11,455)	25,773
OCHA – United Nations Office for the Coordination of Humanitarian Affairs	47,882	41,151
UNICEF – United Nations Children's Fund*	(10,246)	20,107
UNHCR – United Nations High Commissioner for Refugees	5,237	39
UNFPA – United Nations Population Fund	12,506	6,775
WFP – World Food Programme	20,489	8,349
UN Women	936	940
IOM – International Organization for Migration		411
Subtotal UN – United Nations Programmes	66,025	103,662
DCA – DanChurchAid (Denmark)	18,412	20,160
ACT Alliance	8,632	5,514
CoS – Church of Sweden	3,174	3,762
CA – Christian Aid (UK)	825	1,268
Cordaid	1,576	6,408
Ethiopian Evangelical Church Mekane Yesus Development and Social Service Commission	723	477
Diakonie Katastrophenhilfe	762	1,053
Diakonie Austria gemeinnützige GmbH	4,172	10,875
LWF – Lutheran World Federation	3,036	1,091
Canadian Lutheran World Relief	1,909	
KiA – Kerk in Actie		6,661
Subtotal ACT Alliance and other ACT sister organisations	43,221	57,270
EU – EuropeAid*	(3,904)	7,689
ECHO – European Commission Humanitarian Aid and Civil Protection	7,400	4,566
Subtotal EU Institutions	3,496	12,254
Camões – Instituto da Cooperação e da Língua, I.P		5,819
USAID/OFDA – United States Agency for International Development / Office of Foreign Disaster Assistance		(562)
Embassy of The Netherlands in Bamako, Mali	(283)	869
Iceland Ministry of Foreign Affairs		1
Government of Flanders	108	4,177
SDC – Swiss Agency for Development and Cooperation	5,639	6,520
SIDA – Swedish International Development Cooperation Agency	329	2,619
GIZ – Deutsche Gesellschaft für Internationale Zusammenarbeit	4,418	
Subtotal Non–Norwegian Government Agencies and Embassies	10,211	19,444

* Large negative income is due to unused funds from partners. If after annual accounts have been prepared it is found that transferred funds are not in accordance with the terms, costs are corrected the follwing year.

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	2025	2024
ACF – Action Contre La Faim	(380)	380
AMAS Alliance Microfinance AS	448	1,831
Atlas Alliance		(925)
Canadian Catholic Organisation for Development and Peace	4,995	2,619
Caritas Norway	1,515	1,104
Coefficient Giving (Open Philanthropy) (US) (Currency USD)	922	403
CRS – Catholic Relief Services		934
FORUT Campaign for development and solidarity (Norway)	872	847
IRC – International Rescue Committee		5,218
Juba shared cost – rental income		383
Langora Kaffe	8	
Norwegian Hull Club	153	164
NRC – Norwegian Refugee Council	(66)	7,021
PATRIIP Foundation	0	(242)
Pingstmissionens Utvecklingssamarbete (PMU) (Currency SEK)	2,102	1,202
Population Services International	13,464	2,591
Save the Children	1,105	1,009
Well Wishers Australia		1,136
Subtotal Other organisations, foundations and institutions	25,137	25,674
AcT – Accountability in Tanzania Programme		(273)
Knorr-Bremse Global Care	861	12,297
Equinor	2,284	68
Allan Family of Australia		(2)
Subtotal Non-implementing private foundations and businesses	3,145	12,091
Subtotal other organisations, foundations and governments	151,236	230,394
Administrative support from other organisations	8,587	12,528
Total funding from other organisations	159,823	242,922

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NOTE 4 DONATIONS

(NOK '000)	2025	2024
Unrestricted donations		
Regular donors	129,725	118,500
Other donations	8,603	10,498
Donor campaigns	16,362	13,498
Web shop / alternative gifts	5,194	5,083
Anniversary and remembrance gifts	1,257	2,486
Individual donors	161,141	150,065
Lenten campaign	36,547	34,674
Church offerings	14,626	13,138
Congregations and communities	51,173	47,812
Sponsor revenue	3,092	1,254
Payroll donations from company employees	8	4
Advertisements sales		
Private sector	3,100	1,258
Subtotal unrestricted donations	215,414	199,135

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	2025	2024
Semi-restricted		
Climate Action Fund	92	193
Income and Decent Work Fund	(275)	1,150
Peace, Rights and Dignity Fund	33	52
Internally	(150)	1,396
Restricted donations		
Lebanon Humanitarian Response		14
Ukraine Response	76	214
Folk i nød	758	5,094
Gaza Response	3,574	1,471
Syria Emergency Response		1
Fundraising campaigns	4,408	6,793
DR Congo, Support to Transit Centre Dorcas House	37	104
Ethiopia, Tackling Plastic Wastes in Ethiopia – Kavli	911	24
Ethiopia, Improving lives through WASH services	(106)	942
Ethiopia, Church forest conservation		124
Ethiopia, Clean water supply through solarization of pumps	1,214	
Ethiopia, Safe water to Ethiopian Communities		(133)
Ethiopia, BEWI – Waste for Value		
Ethiopia, Strengthened Climate Resilience for rural communities	19	371
Ethiopia, Waste for Value (W4V) Gambella project (Codex)	15	(11)
Ethiopia, Reduction of (FGM) and CEFM)	920	
Ethiopia, AFD-Phase III Climate Resilient WASH Project in South Ari		163
Ethiopia, WASH In Rift valley		9,200
Guatemala, Creating opportunities for a sustainable development	540	688
Iraq, Greenhouses in Sinjar		80
Kenya, Human Rights in Mining affected Communities in Zimbabwe		764
Lebanon, Strengthening primary healthcare services	1,610	230
Malawi, Saving lives through quality health care – Christmas Campaign		(84)
Malawi Norwegian Schools support to ECD	349	300
Palestine, Vocational training programme		(80)
South Sudan, Supporting food systems transformation	699	
Tanzania, Waste 4 Value	675	
Zambia, Human Rights and Sexual Reproductive Health Rights for Girls and Women	479	550
Project donations	7,361	13,230
Subtotal restricted donations	11,619	21,419
Testamentary donations and legacies	16,149	20,726
Total donations	243,185	241,280

NOTE 5 INTERNATIONAL COOPERATION

Norwegian Church Aid provides emergency assistance in disasters, works for long-term development in local communities and advocates for just decisions by public authorities, business and religious leaders.

These activities can be directly implemented by NCA or in cooperation with our local partners.
The distribution of expenses per country of operation is as follows:

(NOK '000)

Region/Country	2025	2024
Eastern Africa		
Democratic Republic of the Congo	43,065	51,526
Ethiopia	88,121	104,026
Kenya	18,152	8,260
Somalia	46,375	98,137
South Sudan	72,022	95,973
Sudan	99,098	27,487
Sudan Darfur region		1,547
Eastern Sudan Region		36,882
Tanzania	50,342	45,329
Total Eastern Africa	417,175	469,166
Southern Africa		
Angola	28,071	32,181
Botswana		300
Malawi	75,963	88,544
Mozambique	(8)	250
South Africa	(3)	4,017
Zambia	25,343	30,123
Zimbabwe		2,189
Total Southern Africa	129,366	157,604
West and Central Africa		
Mali	29,211	60,212
Burkina Faso	26,507	13,379
Nigeria	20,771	16,813
West, Central and North Africa	76,490	90,403
Total Africa	623,031	717,174

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	2025	2024
Middle East		
Afghanistan	19,361	69,449
Iraq	15	23,871
Jordan	1,032	
Lebanon	33,780	49,380
Pakistan	28,759	38,458
Palestine	22,365	24,789
Syria	45,776	52,124
Total Middle East	151,088	258,070
South East Asia		
Myanmar	17,104	10,901
Total South East Asia	17,104	10,901
Total Middle East and South East Asia	168,191	268,971
Latin America		
Guatemala	7,500	5,388
Haiti	10,000	10,712
Total Latin America	17,500	16,100
Europe (excluding Norway)		
Ukraine	79,358	83,559
Moldova	5,000	5,000
Total Europe (excluding Norway)	84,358	88,559
Norway*	28,294	29,631
Global	122,023	100,713
Total International Cooperation	1,043,397	1,221,147

* Activities in Norway include costs related to NCA's youth organisation Changemaker, as well as awareness raising work carried out by the regional coordinators and others in Norway.

NOTE 6 GOVERNANCE COSTS

(NOK '000)

Analysis of governance costs by type of expenditure	2025	2024	Note
Personnel cost	45,825	48,790	a)
Depreciation of fixed assets	7,131	6,907	
Fees for auditors, legal advisors and consultants	815	577	
Travel expenses	1,440	1,305	
IT and communication expenses	7,708	9,284	
Office running cost and expenses related to premises	5,070	8,290	b)
Financial expenses	5,559	1,085	c)
Other expenses	1,976	3,772	
Total governance cost	75,524	80,011	

a) In addition to payroll costs this includes pension, insurance, trainings, recruitment costs and other personnel related costs.

b) Maintenance costs in connection with renovation of Bernhard Getz gt 3 is included.

c) Income due to foreign exchange gains.

KEY FIGURES AND RATIOS ACCORDING TO GUIDELINES FROM THE NORWEGIAN CONTROL COMMITTEE FOR FUNDRAISING

(NOK '000)

	2025		2024		2023		2022		2021	
Share, governance costs	75,524	6.4%	80,011	5.8%	101,111	6.5%	81,516	5.4%	52,183	4.4%
Share, international cooperation	1,043,397	87.8%	1,221,147	89.0%	1,381,170	88.4%	1,360,544	90.6%	1,083,654	91.5%
Share, fundraising costs	69,629	5.9%	71,194	5.2%	81,012	5.2%	60,411	4.0%	48,098	4.1%
Total resources expended	1,188,551	100%	1,372,353	100%	1,563,292	100%	1,502,470	100%	1,183,935	100%
Fundraising ratio	71.4%		70.5%		65.4%		73.6%		73.4%	

The fundraising ratio shows the proportionality between donations received and the costs of generating voluntary income.

(NOK '000)

Running costs	2025	2024
Payroll costs employees	393,242	417,654
Depreciation for the year	9,892	10,806
Other costs	803,090	980,491
Financial costs	-17,673	-36,598
Total costs	1 188 551	1 372 353

NOTE 7 AUDITORS' REMUNERATION

(NOK '000)

Auditors' remuneration (incl. VAT)	2025	2024
Ordinary auditor's remuneration, Head Office	506	482
Project audits, Head Office	1,549	1,339
Other services and support from auditor	68	41
Ordinary auditor's remuneration and project audits at Country Offices	6,199	8,124
Total costs to auditors	8,322	9,985

NCA's group auditor is BDO.

Ordinary auditor's remuneration includes both final invoices for the 2024 audit as well as on account invoices for the 2025 audit.

NOTE 8 EMPLOYEE AND STAFF COSTS

(NOK '000)

Analysis of personnel costs	Head Office staff		National and expatriate staff at Country Offices		Total payroll costs all employees	
	2025	2024	2025	2024	2025	2024
Wages and salaries	115,735	108,578	195,721	240,909	311,456	349,487
Social security costs	18,651	17,073	15,753	16,070	34,404	33,143
Pension costs	7,367	12,639	2,671	4,600	10,038	17,240
Other remuneration	2,301	3,172	10,439	2,078	12,740	5,250
Payroll costs	144,054	141,462	224,584	263,657	368,638	405,120
Consultants	1,155	96	1,971	1,606	3,126	1,701
Other personnel related costs	5,839	7,103	15,639	3,730	21,478	10,833
Indirect personnel costs	6,994	7,198	17,610	5,336	24,605	12,535
Total personnel costs	151,048	148,661	242,194	268,994	393,242	417,654

Other personnel related costs include trainings and seminars, invoices from hotels, costs related to advertisements for vacant positions, canteen running cost, etc.

Staff numbers by location and type of employment	31.12.2025	31.12.2024
Permanent positions at Head Office	161	166
Temporary positions at Head Office	4	12
Expatriate positions at Country Offices	41	54
National staff at Country Offices	616	686
Total number of employees	822	918

Emoluments for executive managers (Secretary General)	2025	2024
Wages and salaries 01.01.-31.03.2025	392	1,407
Wages and salaries 01.04.-31.05.2025	232	
Wages and salaries 01.06.-31.12.2025	869	
Pension costs 01.01.-31.03.2025	46	180
Pension costs 01.04.-31.05.2025	16	
Pension costs 01.01.-31.03.2025	115	
Other remuneration including travel compensation	2	12
Total emoluments for executive managers (Secretary General)	1,671	1,600

No fees are paid to the Board of Directors or the NCA Council.
The position as Secretary General concluded its previous term on March 31, 2025. An interim appointment covered the period from April 1st through May 31st, followed by the appointment of the new Secretary General effective June 1st 2025.
The Secretary General has no agreements for severance pay, bonuses etc.

NOTE 9 FUNDS

(NOK '000)

	Opening balance 01.01.25	Incoming resources	Resources expended	Closing balance 31.12.25
Unrestricted funds				
Foundation capital ¹⁾	106,924	3,385		110,310
Unrestricted income funds	21,579	310,261	(284,730)	47,111
Subtotal unrestricted funds	128,504			157,421
Funds with internally imposed restrictions	(535)	(150)	(76)	(761)
Funds with externally imposed restrictions				
Earmarked project funds ²⁾	29,237	11,773	(24,503)	16,506
Legacy income funds	11,822	1,276	(4,237)	8,862
Subtotal funds with externally imposed restrictions	41,059			25,368
Total funds	169,027	326,545	(313,545)	182,028

1) NCA – being an organisation and not a trust – does not have a legally bound foundation capital; hence the classification as unrestricted funds. The Board of Directors has in a resolution adopted guidelines for the allocation of funds to and from the Foundation capital. The balance is each year increased according to the consumer price index.

2) NCA regularly organises fundraising campaigns when a humanitarian crisis occurs. These funds are accounted for as ear-marked project funds with externally imposed restrictions. As these funds are collected from a large group of donors, a reimbursement to donors of funds not used in accordance with the restrictions would not be feasible. This situation has not been relevant in the past, and is thought unlikely to occur in the future.

Details of movements in earmarked project and campaign funds 2025:

(NOK '000)

	Opening balance 01.01.25	Incoming resources	Resources expended	Closing balance 31.12.25
Ukraina Response	331	76	(577)	(169)
Folk i nød	3,352	758	(6,749)	(2,639)
Syria Emergency Response	379			379
Corona Response	38			38
Lebanon Humanitarian Response	19			19
Gaza Emergency Response	1,471	3,574	(3,496)	1,549
Earmarked donations to projects (see note 4)	23,646	7,365	(13,682)	17,329
Earmarked project funds	29,237	11,773	(24,503)	16,506

NOTE 10 FIXED ASSETS

(NOK '000)	Buildings			Motor Vehicles			Office and staff house furnitures (incl. art)			Permanent building fixtures			IT equipment (hardware/ software)			Office machines			Other investments			Total		
	Head Office	Country Offices	Total	Head Office	Country Offices	Total	Head Office	Country Offices	Total	Head Office	Country Offices	Total	Head Office	Country Offices	Total	Head Office	Country Offices	Total	Head Office	Country Offices	Total	Head Office	Country Offices	Total
Cost price 01.01.25	49,042	22,222	71,263		29,860	29,860	4,726	7,917	12,643	60,494		60,494	39,546	13,291	52,837	360	15,539	15,899		8,206	8,206	154,167	97,034	251,202
This year's additions		130	130		4,590	4,590	183	579	762	361		361	2,998	1,723	4,721		1,746	1,746		281	281	3,542	9,049	12,591
This year's disposals		(61)	(61)		(2,847)	(2,847)		(883)	(883)					(1,767)	(1,767)		(957)	(957)		(385)	(385)		(6,901)	(6,901)
Cost price 31.12.25	49,042	22,291	71,332		31,603	31,603	4,909	7,612	12,521	60,854		60,854	42,544	13,247	55,791	360	16,328	16,688		8,102	8,102	157,709	99,182	256,892
Accumulated depreciation 01.01.25	(17,474)		(17,474)				(1,245)		(1,245)	(21,107)		(21,107)	(27,855)		(27,855)	(360)		(360)				(68,041)		(68,041)
This year's depreciation	(1,025)		(1,025)				(452)		(452)	(2,781)		(2,781)	(5,633)		(5,633)							(9,892)		(9,892)
Accumulated depreciation 31.12.25	(18,499)		(18,499)				(1,698)		(1,698)	(23,888)		(23,888)	(33,488)		(33,488)	(360)		(360)				(77,932)		(77,932)
Accumulated impairment 01.01.25		(22,222)	(22,222)		(29,860)	(29,860)		(7,917)	(7,917)					(13,291)	(13,291)		(15,539)	(15,539)		(8,206)	(8,206)		(97,034)	(97,034)
This year's impairment		(69)	(69)		(1,743)	(1,743)		305	305					44	44		(789)	(789)		104	104		(2,148)	(2,148)
Accumulated impairment 31.12.25		(22,291)	(22,291)		(31,603)	(31,603)		(7,612)	(7,612)					(13,247)	(13,247)		(16,328)	(16,328)		(8,102)	(8,102)		(99,182)	(99,182)
Booked value 31.12.25	30,542		30,542				3,211		3,211	36,967		36,967	9,056		9,056							79,777		79,777
Economic lifetime	50 years			5 years			10 years/5years			20 years			3 years			3 years			n/a					

Equipment and facilities with a cost price of more than NOK 15 000 per unit and estimated economic lifetime of tree years or more are capitalised in the balance sheet. The assets are depreciated over their economic lifetime unless otherwise stated. Reference is also made to accounting principles for assets used by Country Offices abroad included in note 1. 2025 exchange rates are used for incoming balances, which explains why they differ from closing balances 2024 in last year's financial statements.

1) PROPERTY BERNHARD GETZ GATE 3 (BG3)

Norwegian Church Aid owns the office building situated in Bernhard Getz Gate 3 in Oslo. The building is divided into units, where NCA owns 63.97% of the total building stock and the Norwegian Bible Society owns the remaining share. DnB has a mortgage on the building valued at 42 MNOK.

NOTE 11 DEBTORS

(NOK '000)	31.12.2025	31.12.2024
Receivables from donors	87,788	145,346
Receivables from partners	10,532	9,954
Receivables from employees	2,184	949
Prepaid expenses	8,162	5,346
Deposits		431
Accrued income	15,571	9,029
Other short-term receivables	11,716	14,149
Total short-term receivables	135,952	185,203

NOTE 12 DEBT TO CREDIT INSTITUTIONS

(NOK '000)	2025	2024
Debt to Credit Institutions (DNB)	42,300	44,650
Debt due later than 5 years	30,550	32,900
Balance sheet value of property pledged as security for the debt	67,509	74,293

The loan is secured by a mortgage in Bernhard Getz gate 3 GNR. 208 BNR 46 SNR 1,4,5 i Oslo (0301).

NOTE 13 ACCRUALS FOR PENSION LIABILITIES

PENSION LIABILITIES FOR EMPLOYEES IN NORWAY

The pension schemes meet the requirements of the law on compulsory occupational pension and are covered through Storebrand and Gjensidige. A contractual pension scheme is included in addition.

The pension scheme insured through Storebrand covers 6 active persons, 497 previously active with deferred rights and a total of 152 retired persons. The schemes give right to defined future benefits. These are mainly dependent on the number of qualifying employment years, salary level at pension age, and the amount of benefits from the National Insurance Scheme. Pension liabilities are based on Storebrands actuarial calculations.

The pension scheme insured through Gjensidige is applied for all employees in Norway and Expatriates with NAV-membership younger than 55 years of age as of May 1st, 2016, as well as all new employees. This is a defined contribution pension scheme. The contributions for the retirement savings is 7% of the pensionable salary up to 12 G – of which the employee contributes 2% – and an additional 18,1% for pensionable salary between 7,1 and 12G. This is per default invested in an age adapted investment plan, where the distribution between shares and bonds follows the employee’s age at all times; with the option to individually customise the investment plan.

Expatriates without NAV coverage have private pension arrangements, to which they contribute a minimum of 2% of their pensionable salary and NCA contributes an additional 8%.

<i>(NOK '000)</i>		
Pension expenses, defined benefit scheme	2025	2024
Present value of pensions earned this year	309	424
Return on pension funds and interest expense on the pension commitment	(2,681)	(2,366)
Actuarial gain/loss recognised in I&E		4,944
Administrative expenses and interest rate guarantee	1,228	1,150
Net pension expenses, defined benefit scheme	(1,143)	4,152
Pension liabilities	2025	2024
Defined benefit obligation (excl. social security fees) 31.12.	(197,000)	(180,000)
Pension funds valued at fair value 31.12.	194,863	192,872
Unrecognised actuarial gains (losses)	(7,342)	(14,252)
Net pension liabilities	(9,480)	(1,379)
Financial assumptions	2025	2024
Discount rate	3.90%	3.90%
Estimated salary increase	4.00%	4.00%
Estimated adjustment of social security base figure	3.75%	3.75%
Estimated adjustment of pension benefits	2.75%	3.00%
Expected return on funds	5.60%	5.40%

PENSION LIABILITIES FOR NATIONAL STAFF

National staff has pension schemes in accordance with local laws and regulations or Norwegian Church Aid’s guidelines for provident funds. The most favourable scheme will be applied. Norwegian Church Aid’s pension schemes will normally imply that 17% of the monthly salary will be set aside on a suspended account of which the employee pays 5% and Norwegian Church Aid 12%. When the employee quits, this amount will be disbursed.

<i>(NOK '000)</i>	2025	2024
Pension liabilities for employees at Head Office	(9,480)	(1,401)
Pension liabilities for national staff at Country Offices	30,952	36,468
Total pension liabilities for Norwegian Church Aid	21,473	35,067

NOTE 14 PROJECT BALANCES

<i>(NOK '000)</i>	2025	2024
ACT Alliance	3,392	5,017
Action Contre La Faim		-380
Alliance Microfinance AS		68
Camões – Instituto da Cooperação e da Língua, I.P	413	466
Canadian Catholic Organisation for Development and Peace	8,552	
Caritas Norway	23	91
Christian Aid UK	-19	134
Coefficient Giving (Open Philanthropy)	660	1,582
Church of Sweden	380	34
Cordaid		1,576
DanChurchAid	3,154	2,230
Diakonie Austria gemeinnützige GmbH	16	3,890
Diakonie Katastrophenhilfe	-11	819
Equinor	1,575	4,170
Ethiopian Evangelical Church Mekane Yesus Development and Social Service Commission	-25	816
ECHO – European Commission	7,278	
European Union	15,902	-3,883
Formative research	578	1,170
FORUT Solidaritetsaksjon for utvikling	-33	142
GIZ Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH	973	
Government of Flanders		118
Innovasjon Norge	1,696	2,482
International Rescue Committee		390
Knorr-Bremse Global Care	1,284	
Langora Kaffe		9
LWF – Lutheran World Federation	1,209	4,675
MFA	5,778	37,851
NORAD	52,927	-4,550
Netherlands Embassy in Mali		-285
Northern Mali Peace and Development		-463
Norwegian Hull Club	265	158
Norwegian Refugee Council		131
OCHA – Office for the Coordination of Human Affairs	24,113	29,939
Pingstmissionens Utvecklingssamarbete	1,118	918
Population Services International	3,696	6,230
Research Council of Norway	89	95
Rights of Minorities of Faith and Belief		642
Save the Children	535	1,650
SDC – Swiss Agency for Development and Cooperation		5,465
Senter for internasjonalisering av utdanning	-103	-532
SIDA – Swedish International Development Cooperation Agency		2,820
UN Women	2	22
UNCDF – United Nations Capital Development Fund	1,253	67
UNDP	22	-3,582
UNFPA – United Nations Population Fund	3,861	2,984
UNHCR – United Nations High Commissioner for Refugees	-29	25
UNICEF	-102	3,978
World Food Programme / PAM	2,022	12,951
Exchange difference	-4,171	-2,827
Total project balance	138,274	119,302

NOTE 15 SHORT-TERM LIABILITIES

<i>(NOK '000)</i>	31.12.2025	31.12.2024
Accrued, not due wages and salaries, other debt to employees	16,241	18,186
Public duties payable – Country Offices	8,388	4,649
Public duties payable – Norway *	12,571	11,731
Accounts payable	33,389	46,938
Accrued, not due expenses	14,139	25,959
Payable to donors	28,550	11,414
Payable to partners	1,425	23,622
Prepaid income	169,000	64,091
Other short-term liabilities	22,852	27,670
Total current liabilities	306,556	234,261

* Included in the public duties payable in Norway are retained payroll taxes amounting to 5,9 MNOK. The amount is placed in a restricted bank account reserved for this purpose.

REPORT FROM THE BOARD OF DIRECTORS 2025



Congregants gather for a service at the cathedral in Wau, South Sudan, where faith communities play an active role in reconciliation and peacebuilding. Photo: Håvard Bjelland/Norwegian Church Aid



*Prevenica, the main character in the Lenten campaign 2025, is shown in her daily life amid drought conditions in Kazungula District, Zambia.
Photo: Håvard Bjelland/Norwegian Church Aid*

1. NORWEGIAN CHURCH AID

Norwegian Church Aid (NCA) is an organisation mandated by churches and Christian organisations in Norway. We are a member of the ACT Alliance, a global coalition of churches and faith-based organisations working together to provide humanitarian aid, development support, and advocacy for marginalised communities worldwide.

NCA is guided by its Global Strategy, 'Faith in Action', which focuses on three goals:

- **Save Lives:** Ensuring vulnerable and displaced people have access to life-saving services, protection and skills that enhance their safety, health and well-being.
- **Build Resilience:** Empowering inclusive and cohesive communities to withstand and recover from crises, manage resources sustainably and lift themselves out of poverty.
- **Seek Justice:** Enabling civil society actors to hold decision-makers accountable, influence policies and advocate for a more equitable distribution of resources.

Since our founding in 1947, our work is developed and implemented together with partners and with the communities and people we serve. Together, we work around the world to create positive and sustainable change.

NCA is an ecumenical diaconal organisation headquartered in Oslo with offices in 21 countries (joint Country Programmes in five countries). We collaborate with civil society organisations, faith-based organisations and other institutions. Faith-based actors hold important keys to lasting change. They are often the first responders to disasters at the local and national levels. We have a natural entry point for working side-by-side with these faith-based actors in Norway, in the countries in which we operate, as well as at regional and global levels.

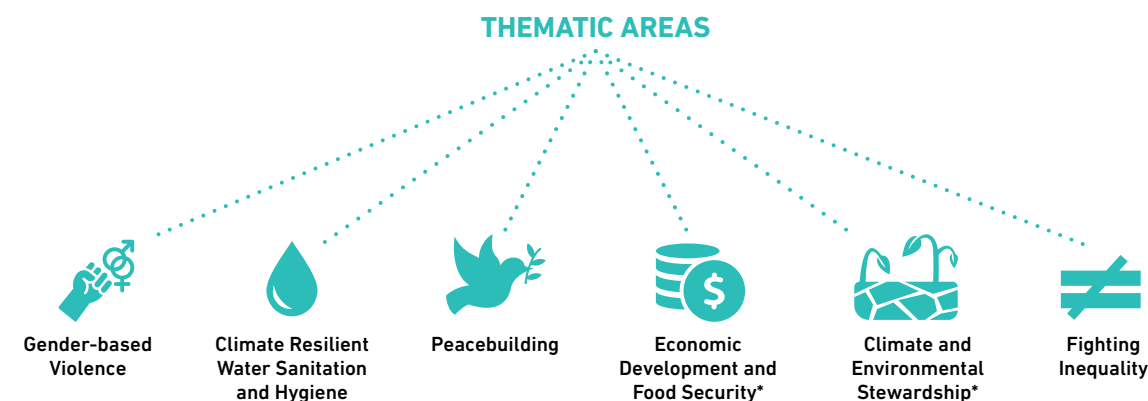
NCA is a non-profit and non-partisan civil society organisation, and our support is provided unconditionally with no intention of influencing religious affiliations. We aim to influence governments, businesses and religious leaders to eliminate the root causes of poverty and injustice.

NCA operates in a world that is constantly and rapidly changing. A majority of countries in which NCA operates are fragile states experiencing protracted violent conflicts. Many of the countries are also characterised by widespread corruption. NCA addresses the structural drivers of conflict and non-violently prevents, reduces or transforms conflicts between and within groups.

Dagfinn Høybråten concluded his tenure as Secretary General on March 31, 2025. Arne Næss-Holm held the position of Interim Secretary General from April 1 through May 31, 2025. Anne Cecilie Kaltenborn assumed the position of Secretary General effective June 1, 2025.

In 2025, seven board meetings were held, three of which took place online. A total of 49 cases have been processed.

PROGRAMME FRAMEWORK 2025–2030



Six years into NCA's Global Programme Framework 2020–2030 period, we are continuing to see results at the impact level in our programmes.

Results from 2025 will be published on NCA's website kirkensnodhjelp.no. We also develop several annual Results Reports aimed at individual donors.

COMMITMENTS

As a development and humanitarian organisation, NCA is a signatory to several commitments that aim to protect the people and communities it assists. Our commitments can be found on NCA's website kirkensnodhjelp.no. The most important of these are:

ETHICAL COMMITMENTS

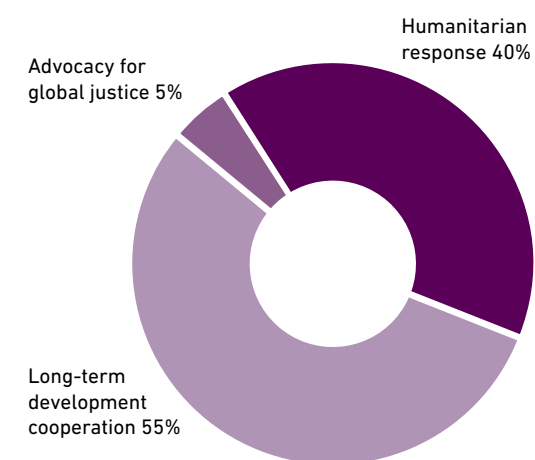
As a member of the ACT Alliance, Norwegian Church Aid (NCA) is a signatory to the ACT Alliance Code of Conduct and is committed to upholding the Alliance's shared values and ethical standards. In addition, NCA has established its own policies on Sexual Exploitation, Abuse and Harassment (SEAH) and Child Safeguarding (CS), which apply across all levels of the organisation and in all contexts where NCA operates. All staff, volunteers, consultants, board members, interns, and partner organisations are required to sign and comply with the ACT Alliance Code of Conduct and SEAH and CS policy. The Code outlines expected standards of behaviour and clearly defines conduct that constitutes misconduct, including but not limited to:

- Sexual exploitation, abuse, and harassment (SEAH), including any form of abuse or exploitation of children
- Fraud, corruption, and other unethical or abusive practices

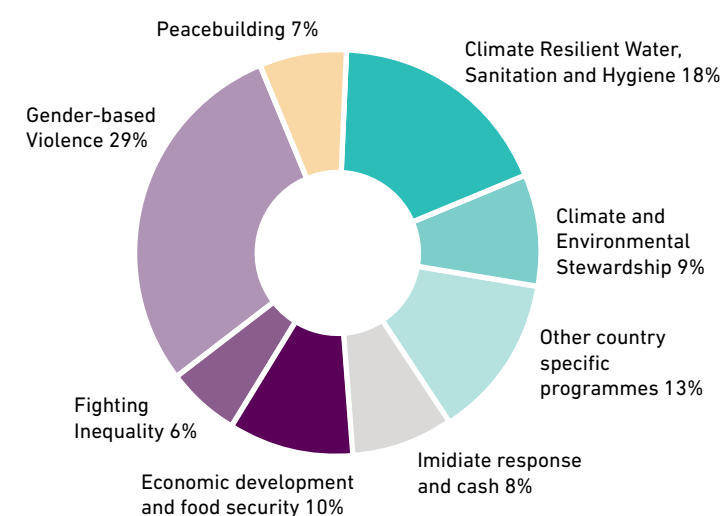
To ensure that staff have a good understanding of the ACT Code of Conduct and how to respond when faced with ethical dilemmas, NCA conducts mandatory induction for new staff as well as annual refresher training sessions with existing personnel. Moreover, staff are aware of NCA's commitment to be accountable to the 'Code of Good Practice for the ACT Alliance'.

* New thematic area for the revised Programme Framework 2025–2030

HOW WE WORK



IN 2025, THE WORK WAS DISTRIBUTED BETWEEN OUR GLOBAL PROGRAMME AREAS AS FOLLOWS:



Code of Conduct is also a part of NCA's expectations to suppliers and are mandatory in all procurement contracts. In addition to the abovementioned requirements related to staff, the Code of Conduct for contractors also addresses human and labour rights, protection of the environment and animal welfare. Both contractors and relevant NCA staff must sign a Declaration of Impartiality and Confidentiality, which addresses, amongst other things, possible Conflicts of Interest related to procurement decisions.

CORE HUMANITARIAN STANDARD (CHS)

The Core Humanitarian Standard for Quality and Accountability is a global standard for humanitarian organisations. It stipulates nine commitments or standards for how organisations should ensure that their support respects people's and communities' rights and dignity. A key principle is working towards enabling people affected by crisis, to participate in finding their own solutions. NCA is one of more than 200 organisations that are certified under the CHS Alliance. The next full-scale CHS audit conducted by an independent third-party auditor, will be completed in 2026.

Both CHS and our partnership model emphasise the importance of being relevant in the contexts in which we operate. NCA continues to strengthen its capacity and cooperation in response to these challenges through monitoring and capacity building activities, which involves periodic assessment and control measures. CHS is an organisation-wide certification, which means that these standards and commitments apply to all NCA departments, and alignment with them must be evident in all policies, routines, guidelines and practices. This also includes a commitment to train, support and monitor our partners' progress. Any deviations observed are followed up on to improve practices and to build required capacity.

ANTI-CORRUPTION

Working towards zero-tolerance of corruption is a part of NCA's commitments to our donors and in line with our Code of Conduct (ACT CoC). NCA's actions to fight corruption include raising both staff and partners' awareness of what may constitute corruption, how to report it and how to implement regular controls to prevent and detect possible cases of mismanagement. Learning and transparency are also part of NCA's anti-corruption work. NCA

publishes a list of corruption cases investigated and closed in our website Anti-corruption. It also informs donors of any indication of financial irregularities in or related to any project. During 2025 NCA has strengthened financial controls with our countries and partners through increasing on site visits and spot checks. This will be further strengthened through 2026.

COMPLAINTS-HANDLING MECHANISM

The complaints mechanism is a key tool for community members, staff, partners and others to report suspected or observed breaches related to the above commitments. Suspected cases of sexual abuse, exploitation and harassment, corruption and other types of misconduct can be reported anonymously. Complaints may be raised against NCA, an implementing partner or anyone involved with a project, for example, a volunteer or contractor. Protection of the whistle-blower is a part of the complaints procedures. Safe and easy access to the complaints system and knowledge about rights and processes are key for a well-functioning complaints mechanism. The Complaints Handling Mechanism has been through a revamp in 2025, implementation and roll-out will follow in 2026.

TRANSPARENCY ACT

The Transparency Act, a Norwegian law from 2022, focuses on minimising adverse impacts on fundamental human rights and decent working conditions in our operations, supply chains and other business relationships. The report from 2025 will be published on the member page of Ethical Trade Norway's website before 30 June 2026 and will also be published on NCA's website kirkensnodhjelp.no.



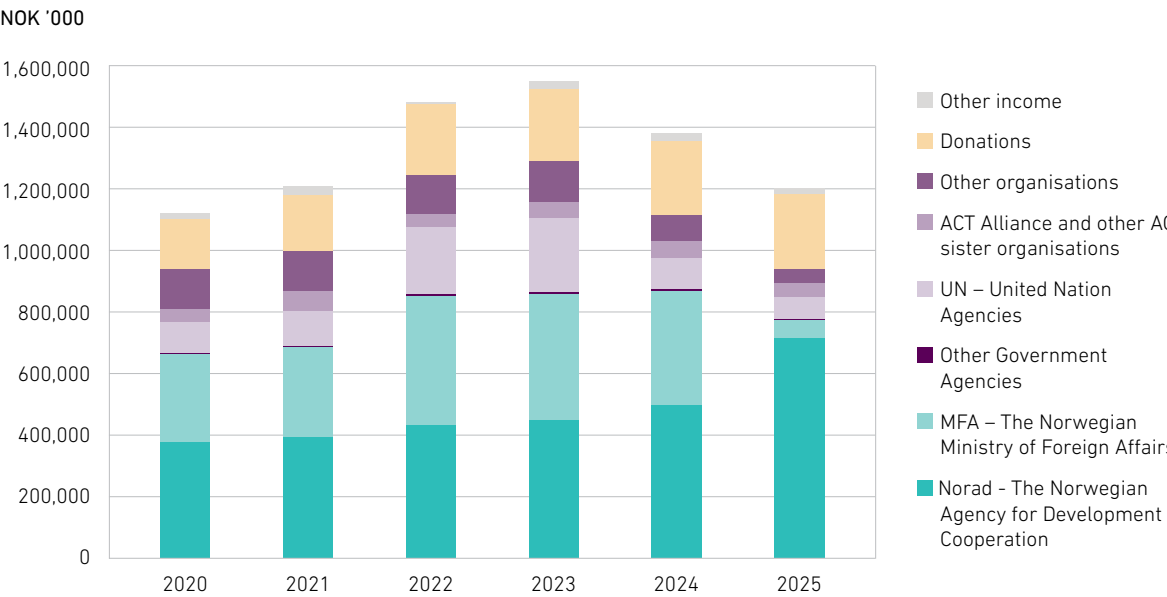
Khadija Ally at her chicken farm in Pemba, Tanzania, where small-scale poultry farming supports income and food security. Photo: Håvard Bjelland/Norwegian Church Aid

2. THE ACCOUNTS FOR THE YEAR

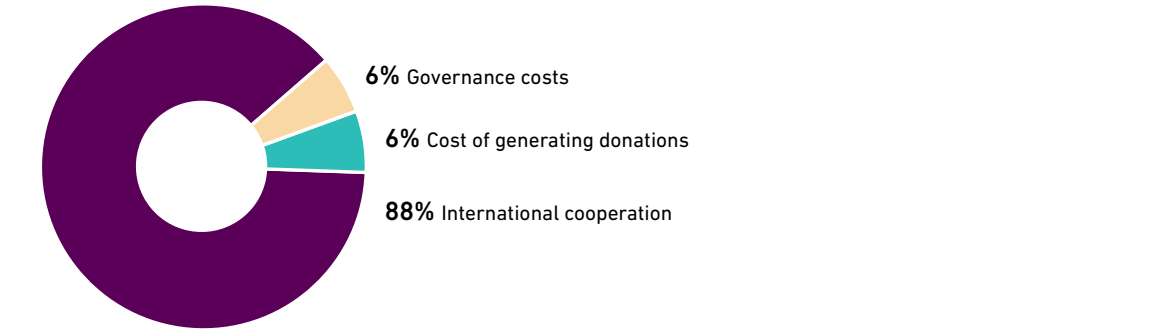
The total incoming resources in 2025 amounted to MNOK 1,202. 65% of the funding came from Norwegian government agencies, 13% from 2024 from other organizations and institutions, 20% were donations and 2% came from other sources. This is a reduction in income of 13% which is below the target for the year mainly due to reduced income from institutional donors. MNOK 1,889 expensed in 2025, of which 94% were used to fulfil NCA's mandate or obtain new funding. The annual accounts have been prepared in compliance with the Norwegian Accounting Act and Norwegian accounting standards for NGOs. The net income for the year is MNOK 13. Net income from unrestricted funds is MNOK 29.

In 2025 NCA entered into two five-year agreements (2025–2029) with Norad for long-term development and humanitarian response. Net cashflow during the year is positive due to prepaid funds from donors.

INCOMING RESOURCES



HOW WE SPEND THE FUNDS



3. WORKING ENVIRONMENT

NCA strives for diversity and promotes inclusiveness. Human resources are managed with NCA is committed to fostering a diverse, inclusive and professional working environment. Our staff collaborate across Head Office and Country Offices, reflecting our identity as a global organisation. NCA has the ambition of giving staff the experience of working in a truly global work environment. To support this, NCA's digital infrastructure system and document management system ensures information sharing, collaboration across locations and supports our work around the world.

CREATING A GOOD WORK ENVIRONMENT

Throughout the year, we have hosted community-building activities like breakfast seminars, joint coffees, semester kick-offs, an NCA day, after-work initiatives, and a Christmas party. NCA has an agreement with SATS and offers joint weekly workouts for employees. The NCA activity group, KN-UT, organises a varied and well-attended programme. In 2025, 117 employees joined at least one of their activities. We reached our organisational key result stating that at least 80% of employees globally feel recognised and appreciated for their contributions to NCA. This was measured through two global work environment surveys in 2025. We also have a NCA senior group, where retired staff members meet regularly at the Head Office for lunch and events.

LEARNING AND DEVELOPMENT

Our mentorship programme for managers at Head Office has continued throughout the year. Through structured mentorship from previous managers at NCA, we aim to accelerate the integration of new managers, develop leadership skills, and improve management retention.

In the Spring, we hosted a course for managers in how to lead during changing times, in order to strengthen the ability to guide teams through uncertainty and organisational transitions. Head Office also supports Country Offices individually with leadership development.

OUR STAFF MEMBERS

As of 31 December 2025, NCA has 165 staff members at Head Office (including staff on leave). Four positions were temporary, two of which were employees covering for permanent staff on leave. The total sick leave rate at Head Office was 5.68% in 2025, compared to 5.35% in 2024.

As of 31 December 2025, NCA has 41 expatriate staff members, across 16 Country Offices.

Year	2023	2024	2025
Permanent positions Head Office	151	166	161
Temporary positions Head Office	11	12	4
Total Head Office	162	178	165
Positions in Country Offices on contract from Head Office	59	54	41
Positions in Country Offices on local contract	653	686	616
Total staff	874	918	822

Employees per department at Head Office	31/12/2023	31/12/2024	31/12/2025
Department for International Programmes	60	67	60
Department for Communication and Politics	22	25	22
Department for Fundraising and Engagement	30	29	26
Department for Finance*	36	42	43
Department for People & Organisation	12	13	12
General Secretariat	2	2	2
Total	162	178	165

* Finance includes Legal & Compliance, Logistics, IT, Risk and Internal Controller

In autumn 2025 it was decided to downsize the staff at the Head Office in Oslo with 24 positions. The implementation was completed in 2026, and the process was challenging to the work environment.

Our staff members around the world are geographically distributed as follows:

Country/region	2023		2024		2025	
	Expat	Local	Expat	Local	Expat	Local
Afghanistan	6	83	5	67	2	45
Angola	1	12	1	13	1	11
Burkina Faso	2	10	2	16	2	17
DR Congo	3	24	3	32	3	29
Ethiopia	1	76	1	79	1	93
Iraq	2	44	1	44	0	0
Jordan	1	7	1	5	0	0
Kenya	1	4	1	6	1	10
Lebanon	2	4	0	2	0	10
Malawi	2	41	2	50	2	40
Mali	3	30	3	27	2	22
Nigeria	3	37	5	31	4	39
Pakistan	1	26	1	28	1	24
Somalia	6	33	6	32	3	29
South Sudan	8	116	8	119	7	110
Sudan	9	47	8	49	6	59
Syria	3	10	3	29	4	24
Tanzania	1	22	1	23	1	24
Ukraine	3	0	1	0	0	0
Zambia	1	27	1	34	1	30
Total	59	653	54	686	41	616

NCA has joint Country Programmes in five countries, where other ACT Agencies are lead: Guatemala, Haiti, Myanmar, Ukraine and Palestine.

HEALTH, SAFETY AND ENVIRONMENT (HSE) DEVIATION AND OCCUPATIONAL INJURY/ ILLNESS (HEAD OFFICE)

The Department for People & Organisation reported three cases of occupational injury/ disease to Nav and insurance in 2025. The cases were followed up in line with our routines.

4. EQUAL OPPORTUNITY

NCA is committed to equal opportunity and equal rights for all employees, regardless of gender, age, disability or cultural background. Our salary policy for Head Office states that all employees should be treated equally and fairly, and no one should experience discrimination. Department for People & Organisation has developed an employee lifespan policy, ensuring that NCA is a generous and inclusive employer in all phases of life.

Globally, our staff members represent around 50 different nationalities. NCA includes for- mulations in job recruitment adverts to increase and ensure diversity and gender balance amongst staff. The value of diversity is also considered at the start of each recruitment process. People & Organisation works with managers to ensure only relevant requirements are listed as necessary for qualification. As an example, speaking Norwegian is not a re- quirement in all positions at Head Office. We use English language in ad texts and advertise on international platforms to attract applicants with a non-Norwegian language background. In 2025, we discontinued the requirement of application letters in several recruitment pro- cesses at Head Office. Rather, applicants are asked concrete and relevant questions for the specific position.

We strive for gender balance at all levels, both at the Head Office and Country Offices. Women and men are provided the same opportunities for professional development and salary in- creases. An active dialogue with the union representatives in the Corporate Committee (BU) is a central priority to ensure performing and reporting obligations on gender equality. Further, there are no Head Office staff members in involuntary part-time positions.

The table below outlines gender balance in several categories, per 31 December 2025.

Gender balance		Women	Men	% of women	% of men
Head Office	Staff in permanent positions	106	55	66%	34%
	Staff in part-time positions	2	2	50%	50%
	Staff on temporary contracts	2	2	50%	50%
	Average weeks of parental leave*	17.52	9.76	64%	36%
	Senior Management Team	4	2	67%	33%
	Heads of Division	13	8	62%	38%
Total Head Office		108	57	65%	35%
Country Offices	Staff members (incl. expats)	244	413	37%	63%
Total All staff members		352	470	43%	57%
Board	Board members	7	5	58%	42%

* For relevant staff in 2025. The number does not consider the distribution between parents in each individual case.

The table below shows that the average gender pay gap in permanent positions at Head Office is 0.10% in 2025. Across the position categories there is on average 100.1% pay equality between women and men.

Permanent positions at the Head Office	Women	Men	% of women in positions	Total	% equality in salary between women and men
**Head of Division 1059	13	8	62%	21	101.2%
Head of Department 1060	3	2	60%	5	*n/a
Secretary General 1062	1	0	100%	1	*n/a
Project Manager 1113	1	2	33%	3	*n/a
Special Adviser 1220	1	0	100%	1	*n/a
Senior Executive Officer 1363	2	1	67%	3	*n/a
Senior Adviser 1364	58	29	67%	87	99.7%
Adviser 1434	27	13	68%	40	99.3%
Total	106	55	66%	161	100.1%

* Does not meet the criteria of minimum five of each gender to publish publicly
** Can individually opt for less salary and more compensation days



Communications officers Paul Mmanjamwada and Kedija Sefa Mohammed document and support knowledge shar- ing during the 2025 Community of Practice (CoP) meeting in Malawi. Photo: Maria Bedsvaag/Norwegian Church Aid



Hygiene kit distribution in Al-Fao Locality, Gedaref State, Sudan, supporting flood-affected families to restore dignity and promote safe hygiene practices following severe flooding. Photo: Osman Saifaldin Awad Rajab/Norwegian Church Aid

5. GOING CONCERN EXPECTATION

The annual financial statements confirm that NCA's financial position has improved compared to the previous year, demonstrating a positive trajectory toward long term financial stability. The organisation has neither the intention nor any need to liquidate its operations or significantly reduce the scale of its activities. However, the global outlook on international funding is bleak, and this may impact the future potential for growth.

NCA remains in a solid financial position. Despite the broader economic downturn affecting private households in Norway, voluntary contributions from the Norwegian public have increased.

Cash flow is stable and aligns with established donor agreements. While fluctuating currency markets and rising inflation in several countries continue to pose operational challenges globally, these factors have not compromised the organisation's ability to operate as a going concern.

6. ENVIRONMENT AND SUSTAINABILITY

Embedding environmental sustainability across all of NCA's work goes beyond our legal obligations and commitments and is rooted in our mission to protect the integrity of creation. Climate and environmental sustainability are prerequisites for achieving durable development outcomes in the communities we serve, many of which are already at the frontline of climate-induced crises. Central to this is our commitment to Do No Harm, to ensure that our interventions do not degrade the environment on which communities depend on and that assistance does not unintentionally worsen existing environmental vulnerabilities.

KEY ENVIRONMENTAL RISKS AND MITIGATION

Climate change continues to amplify humanitarian and development needs across NCA's global portfolio. Floods, droughts, extreme or changing weather and patterns and environmental degradation affect livelihoods and well-being of community members, the sustainability of water resources, the viability of agriculture, livestock keeper and businesses.

At the same time, humanitarian and development interventions can unintentionally cause environmental harm or pressure ecosystems. For NCA, these risks and potential negative impacts can emerge from different programmatic work. In Climate Resilient Water, Sanitation and Hygiene (CRWASH) programmes, construction activities can contribute to localised pollution or generate debris. In humanitarian responses, large volumes of single use plastics (water bottles, hygiene items) can accumulate as waste in areas where there is limited disposal infrastructure. In our Economic Development and Food Security (EDFS) programming we may inadvertently contribute to land overuse if productive activities expand faster than ecosystems can regenerate. Similarly, we, through our interventions, might increase livestock numbers that can lead to overgrazing in fragile areas. In several contexts, expanding water infrastructure or intensive water use can unintentionally place pressure on scarce freshwater sources or heighten the risk of contamination.

In addition to programme-level impacts, our operational footprint represents a significant share of the organisation's environmental impact. Major contributors include emissions from international and domestic travel, diesel-based power generation in field offices and during emergency responses, and the lifecycle impacts of transporting goods and equipment to remote areas.

In that way, NCA faces both physical climate risks including floods, droughts, heatwaves, shifting rainfall patterns, and long-term environmental degradation that impact our programming in the communities we work for but also potential transition risks, such as tightening donor environmental requirements, rising costs of materials while increasing expectations for low-carbon operations. Alongside these risks, NCA also has significant opportunities: scaling solar energy reduces both emissions and operational costs; anticipatory action enables earlier, more efficient and less environmentally harmful responses; and strengthened emissions-tracking and assessment tools improve compliance and can enhance competitiveness in donor funding.

While some level of environmental impact is unavoidable and at times necessary to fulfil our humanitarian and development mandate, we need to manage these impacts responsibly. The aim is not to limit or halt critical operations, but to remain aware of how our work interacts

with the environment and to ensure we have systems in place to track, understand, and reduce our negative impacts.

Since signing the Climate and Environment Charter for Humanitarian Organisations in 2021 and developing our commitments in 2022, we have been working towards mainstreaming climate and environment considerations in our programming and operations. This has provided a structured approach to reducing the organisation’s environmental footprint and mitigating negative impacts linked to our work.

2025 PROGRESS ON ENVIRONMENT & SUSTAINABILITY

STAFF CAPACITY BUILDING

In 2025, the effort to build internal competence and capacity on the Nexus Environmental Assessment Tool (NEAT+), which is NCA’s recommended tool for conducting environmental assessment, continued. NEAT+ has been key in strengthening ECHO grant applications prepared in later 2025, as the analysis the tool provides helps demonstrate due diligence and compliance with ECHO’s environmental requirements.

322 NCA employees successfully completed the ‘introduction to environmental sustainability at NCA’ training. Supporting the 2025 organisational key result of a ‘30% increase in staff completing environmental sustainability training’

PROGRAMMES

In 2025, the new thematic area in our Revised Programme Framework 2025–2030, Climate and Environment Stewardship (CES) was launched. Nearly all NCA country offices are working on this thematic area with twelve having selected it a primary focus and eight as a supporting thematic area.

NCA has begun dedicated work on Anticipatory Action approaches, a proactive approach to humanitarian response that initiates response before the full impacts of a crisis unfold, based on reliable forecasts. NCA launched three feasibility studies in 2025 for anticipatory action to climate-induced disasters in three countries: Ethiopia for drought, South Sudan for flooding, and Pakistan for flooding and heat wave. The feasibility studies will inform projects to develop early action protocols for the identified hazards in 2026. NCA Malawi developed an early action protocol for anticipatory action for flooding in 2025. The protocol is ready for activation during the rainy season in Q1/2 2026. NCA also developed a training package on core concepts of locally-led Anticipatory Action, which was rolled out in Ethiopia in 2025 with plans for other countries in the future. By preparing ahead of crises, NCA can improve assistance effectiveness while minimise harm to both people and ecosystems, aligning anticipatory action with our broader commitment to environmentally responsible programming.

NCA together with Changemaker and our partner Sudan Zero Waste were present in COP30 in Brazil and took part in advocacy towards a needs-based climate finance goal and stronger global mitigation measures.

OPERATIONS

In 2025, we made significant progress in strengthening our carbon-footprint tracking systems. This included the development of an aggregated fleet-tracker dashboard that provides an overview of vehicle use and fuel consumption across country offices.

In 2025, NCA extended its renewable energy project by scaling up solarisation in the Gederaf field office in in Sudan and NCA’s main office in Lilongwe, Malawi. In addition, the system in Port Sudan was updated to better respond to needs. These efforts together with a new maintenance checklist launched in the new country office manual have strengthened energy management practices across offices, further reducing emissions and improving operational efficiency.

With the conclusion of the 2022–2025 Action Plan which was developed in alignment with the Climate and Environment Charter for Humanitarian Organisations, 2025 marks an important transition point for NCA. Looking ahead, we remain committed to strengthening our environmental and sustainability efforts across our operations. To guide this next phase, the Sustainable NCA working group will develop a new Action Plan for 2025–2030.



Solar panels installed at a borehole in rural Hama, Syria. Fawaz Alkhaled conducts routine cleaning to maintain system efficiency. Photo: Håvard Bjelland/Norwegian Church Aid

7. RISK MANAGEMENT

RISK IN OPERATIONS

Norwegian Church Aid operates in contexts where risk is inherent to its mandate. In 2025, operations continued in fragile and conflict-affected environments characterised by armed conflict, political instability, shrinking civic space, climate shocks, and volatile regulatory and financial systems.

Across several countries, authorities intensified administrative controls affecting visas, registration, taxation, and project approvals. Access to project areas was intermittently restricted due to security concerns or climate events. At the same time, the global funding environment became more constrained, with reduced aid budgets, increased competition, and heightened compliance expectations from key donors. The sudden suspension and restructuring of major bilateral funding streams, including USAID, added further volatility to the humanitarian financing landscape.

These conditions create sustained operational, financial, and reputational exposure.

PRINCIPAL RISKS

Based on consolidated Country Office reporting and trend analysis, the principal risks in 2025 were:

- **Restricted operational access**, limiting field presence, monitoring, and independent verification of results.
- **Regulatory and administrative pressure**, including visa and registration delays, intensified NGO scrutiny, and emerging taxation and compliance claims.
- **Financial exposure**, linked to fragile banking systems, documentation losses during evacuations, and stricter donor enforcement under complex grant frameworks.
- **Staffing and capacity constraints**, particularly in management, finance, and operations roles, increase control risks during periods of instability or scale-up.
- **Funding volatility**, with reduced flexibility and increased competition for limited resources.

While the manifestation differs by context, the recurrence of these risks across countries indicates systemic exposure requiring coordinated management and senior-level oversight.

RISK MANAGEMENT RESPONSE IN 2025: STRENGTHENING RISK GOVERNANCE

NCA's approach is not to avoid risk, but to understand, prioritise, and manage it responsibly, while maintaining delivery, accountability to rights-holders, and donor confidence. In 2025, management prioritised strengthening risk governance, escalation, and action. Several significant exposures were linked not only to external conditions, but also to fragmentation and inconsistency in risk practices. From mid-2025, the focus shifted from expanding reporting to reinforcing the risk management system itself, particularly governance, ownership, and decision-making discipline.

Key measures included:

Clarifying Governance and Accountability: Roles and responsibilities for risk management were reviewed across the project, Country Office, Head Office, and senior management



Staff participate in Personal Field Security Training (PFST) in Bukavu, DR Congo, strengthening security awareness and risk management skills. Photo: Augustine Bashi/ Norwegian Church Aid

levels. Risk ownership, escalation pathways, and decision authority were clarified to ensure mitigation measures are assigned, tracked, and followed up on consistently.

Establishing a Coherent Line of Sight: Risk tools were redesigned to link project- and partner-level risks to Country Office analysis and onward to an organisation-wide risk picture. This enables senior management to identify cumulative exposure and determine when patterns require enterprise-level attention rather than country-by-country management.

Moving to Decision-Oriented Risk Management: Risk statements were reformulated to focus on potential events and consequences, supported by early-warning indicators and defined triggers. This supports earlier escalation and clearer management action when exposure approaches agreed thresholds.

Strengthening Senior Management Oversight: A structured process was initiated to ensure regular senior management engagement on priority risks, including validating risk appetite, reviewing mitigation progress, and agreeing on escalation where required. This embeds risk management within leadership practice and strategic decision-making.

These measures respond directly to internal reviews and donor feedback, calling for clearer escalation criteria, stronger ownership, and consistent linkage between operational risk and senior oversight.

By the end of 2025, NCA had strengthened its ability to:

- Prioritise organisation-wide risks based on consolidated analysis.
- Escalate significant risks earlier and more consistently.
- Assign and monitor mitigation responsibility with clearer accountability.
- Engage senior leadership proactively on risks affecting credibility, financial sustainability, and strategic direction.

External risk levels remain high and volatile. However, the organisation is better positioned to recognise emerging patterns, make informed trade-offs, and act in a timely and coordinated manner when exposure increases. This work continues.

LOOKING AHEAD

Risk will remain inherent to NCA’s operating model, with external risk levels expected to stay high and volatile. However, the organisation is better positioned to anticipate emerging risks, make informed trade-offs, and act in a timely and coordinated manner.

In 2026, NCA will finalise and roll out its revised Enterprise Risk Management Policy and Framework, moving from strengthened structures to more consistent and disciplined application across all levels.

Key priorities include embedding risk appetite, tolerance thresholds, and escalation triggers into decision-making; strengthening the use of key risk indicators for early warning and timely action; ensuring clear risk ownership and accountability; and integrating risk management more systematically into planning, implementation, and performance follow-up.

This next phase focuses on practice and systems, ensuring that risk information is actively used to inform decisions, prioritisation, and resource allocation.

LIABILITY INSURANCE

NCA has liability insurance for the Board of Directors in 2025. The Secretary General is insured as an employee. Board members are insured when travelling as representatives of NCA.

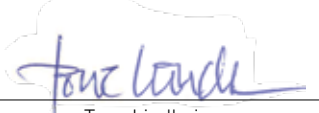


The NCA Board of Directors in 2025. From back left: Kjetil Fretheim, Herborg Finnset, Øyvind Eggen, Eivind Aalborg (staff elected), Silje Margrete Ander (staff elected) and Torstein Holten. From front left: Marit Long, Ragnhild Bergli (elected leader of Changemaker), Tone Lindheim (Chair of the Board), Anne Cecilie Kaltenborn (Secretary General), Juliet Young and Vegard Kolbjørnsrud.
Photo: Håvard Bjelland/Norwegian Church Aid

8. CONCLUSION

The Board of Directors believes that the annual financial statements and accompanying notes and cash flow statement provide a good representation of the operations and financial position at year-end. No event has occurred after year-end that is of significance in the assessment of the financial statements.

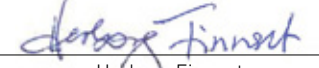
Oslo, May 5th 2026



Tone Lindheim
Chair of the Board



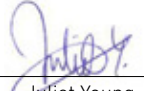
Vegard Kolbjørnsrud
Deputy chair of the Board



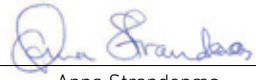
Herborg Finnset
Board member



Torstein Tveiten Holten
Board member



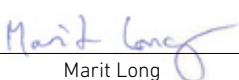
Juliet Young
Board member



Anna Strandenæs
Board member



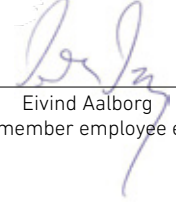
Kjetil Fretheim
Board member



Marit Long
Board member



Øyvind Eggen
Board member



Eivind Aalborg
Board member employee elected



Silje Margrete Ander
Board member employee elected



Ragnhild Bergli
Board member, Changemaker Leader

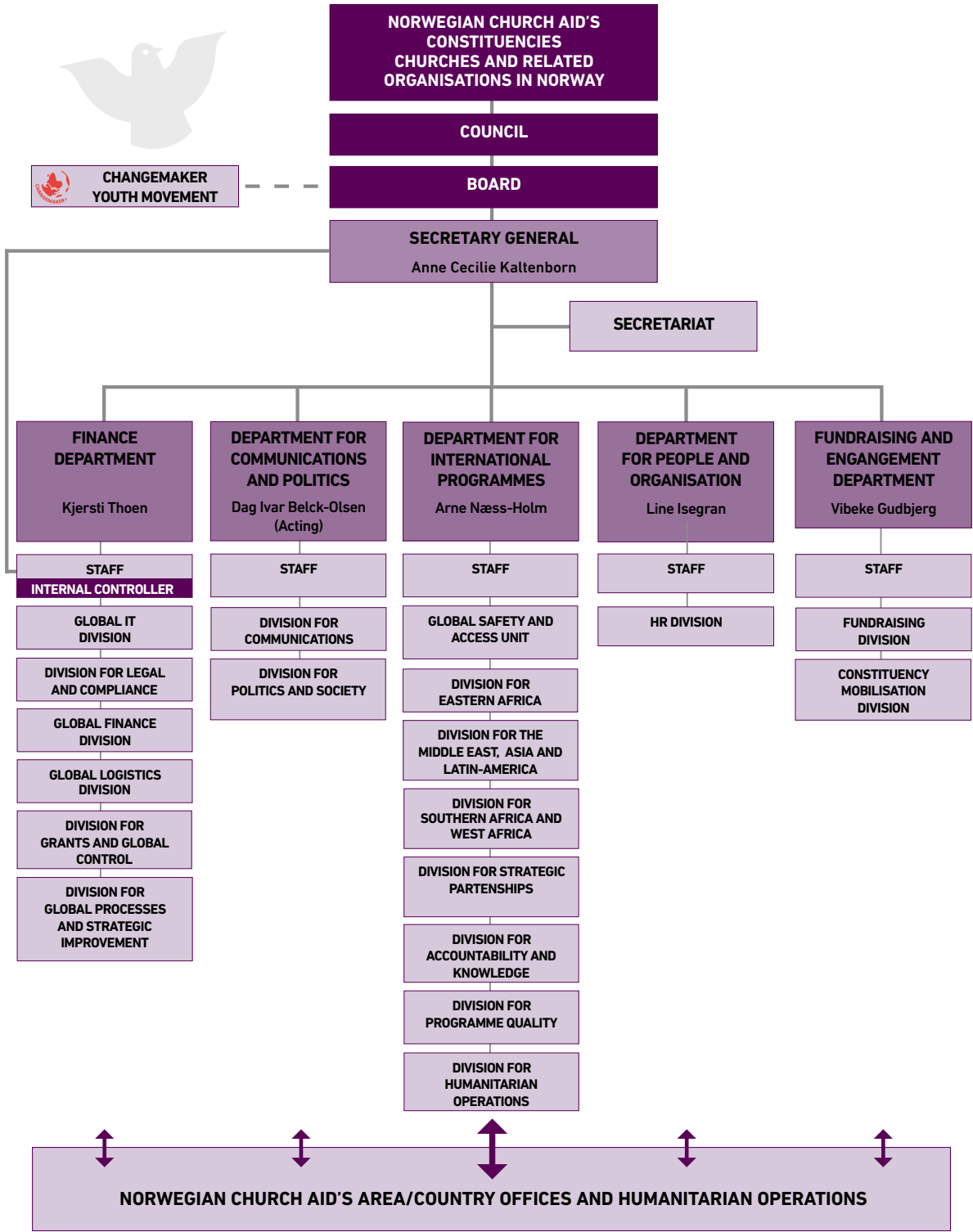


Anne Cecilie Kaltenborn
Secretary General



Caroline Mwewa, a social worker with NCA's partner ADRA in Zambia, provides guidance on drip irrigation and supports farmers in making better investments from their vegetable income.
 Photo: Håvard Bjelland/Norwegian Church Aid

NCA'S ORGANISATION CHART AS OF 31.12.2025



To the The Council of Kirkens Nødhjelp/ Norwegian Church Aid

Independent Auditor's Report

Opinion

We have audited the financial statements of Kirkens Nødhjelp/ Norwegian Church Aid.

The financial statements comprise: • The balance sheet as at 31 December 2025 • The activity accounts for 2025 • Statement of cash flows for the year that ended 31 December 2025 • Notes to the financial statements, including a summary of significant accounting policies	In our opinion: • The financial statements comply with applicable statutory requirements, and • The financial statements give a true and fair view of the financial position of the Organisation as at 31 December 2025, and its financial performance and its cash flows for the year then ended in accordance with the Norwegian Accounting Act and accounting standards and practices generally accepted in Norway.
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Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Organisation as required by relevant laws and regulations in Norway and the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other information

The Board of Directors and the General Secretary (management) are responsible for the other information. The other information comprises the Board of Directors' report and other information in the Annual Report, but does not include the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on the Board of Directors' report

Based on our knowledge obtained in the audit, in our opinion the Board of Directors' report

- is consistent with the financial statements and
- contains the information required by applicable statutory requirements.

Responsibilities of management for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the Norwegian Accounting Act and accounting standards and practices generally accepted in Norway, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organisation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting insofar as it is not likely that the enterprise will cease operations.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. 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.

For further description of Auditor's Responsibilities for the Audit of the Financial Statements reference is made to:

<https://revisorforeningen.no/revisjonsberetninger>

Oslo, 02.06.2026

BDO AS



Erik Lie
State Authorised Public Accountant



Caseworker Sedra Sukkor together with Morwa Majano at a Safe Space Centre in Syria, where group sessions and support are provided. Photo: Håvard Bjelland/ Norwegian Church Aid

TOGETHER FOR A JUST WORLD

Norwegian Church Aid works to save lives, build resilience and seek justice. Our support is provided unconditionally with no intention of influencing anyone's religious affiliation.

Norwegian Church Aid is a member of the ACT Alliance, one of the world's largest humanitarian coalitions. Together, we work throughout the world to create positive and sustainable change.

To save lives, build resilience and seek justice is, for us, faith in action.

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NORWEGIAN CHURCH AID
actalliance