



ACTIVITY REPORT 2019



FAMILY MOVED FROM PENZA
BURKINA FASO, APRIL 2019

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IMPRESSUM

Activity Report 2019

May 2020 - Nr. 358

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Jérôme Prekel

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Morija has been ZEW0 certified since 2005, which distinguishes trustworthy charities.



**Your donation
in good hands**

DONATIONS CCP 19-10365-8
IBAN CH43 0900 0000 1901 0365 8

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Route Industrielle 45
1897 - Le Bouveret

A WORD FROM THE PRESIDENT



40 YEARS !

More than 40 years ago now, a small team led by our founder Mr. Michel Raboud and his wife, started selling hot broths at the exit of the stores to support humanitarian causes in the Sahel. A few years later, in 1979, the Morija association was born.

Since that day, 140'000 children have gone to school, 250'000 malnourished children have been treated, 200'000 people have received medical care, 50'000 cocoa trees have been planted ... in 4 countries of sub-Saharan Africa.

To this we can add some key moments such as the creation of Morija France in 1997, the obtaining of the ZEW0 label in 2005, the inauguration of the operating theatre of the MSC of Kaya in 2010, the visit of the CRNE of Ouagadougou by Mr. Ban Ki-moon Secretary General of the UN in 2016 ...

This year 2019 has been marked by our 40th anniversary. Several festive events have been organized on this occasion, such as the Open Day in June at Le Bouveret, participation in the Foire du Valais as guest of honor, as well as 2 gala evenings in a hotel school to support the development of the MSC of Kaya, an action of "Chocolats Solidaires" in a school in Switzerland.

These events mobilised our teams from the North and South, who worked passionately to ensure that the joy was there, that the party was beautiful, for a year that will long remain in our memories. Congratulations to all!

2019 was a year of transition for one of our oldest programs, the SDC-supported formula endowment, which was transformed into a development partnership.

Rigorous project management, supported by organisational and structural reforms over several years, paid off many programs in the South flourished as a result.

For the Sahel and in particular for many families in northern Burkina Faso, 2019 was marked by suffering and persecution. Several church members were murdered, more than 500,000 displaced persons, 25,000 refugees and 1,800 dead on 31 December.

Our local roots and our well-trained staff are assets of resilience in these difficult times and allow us to continue our humanitarian missions and development projects without respite.

The needs and challenges remain immense and Morija will continue its efforts to support the most destitute and help them adapt to the most complex situations.

“
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port the most
destitute

Thank you to all our collaborators and our loyal donors for allowing us to contribute to help the most vulnerable populations for 40 years.

Gabriel Migy
President of Morija

2019 KEY FIGURES

146 ENGAGED COLLABORATORS

+ 79'000 BENEFICIARIES

20 tons DAIRY PRODUCTS CONSUMED

47 tons CEREALS HARVESTED

3,1 M.CHF 2,8 M.EUR FINANCIAL VOLUME

GOVERNANCE

ADMINISTRATIVE BOARD

		since
Gabriel Migy	President	2017
Philippe Morawiec	Treasurer	2017
Gérald Turin	Secretary	2016
Pierre Cavin	Member	1999
Frédéric Meyer	Member	2017

MANAGEMENT

		since
Jérôme Prekel	Director	2016
Benjamin Gasse	Program Director	2018

OPERATIONAL TEAMS

146
collaborators

West Africa Coordination	3
Burkina-Togo Projects	111
East Africa Coordination	1
Chad-Cameroon Projects	22
Staff Europe	9
Volunteer surgery missions	10

Morija is ZEW0 certified since 2005.



**Your donation
in good hands**

The Zewo certification recognizes trustworthy charity organizations.

The certification is given once they have been successfully inspected by Zewo; their careful management of the entrusted funds is regularly checked. **The quality label certifies that donations are used economically, effectively and for their designated purpose;** transparent information and fair financial yearly reporting; independent and adequate audit structures; open communication and fair fundraising

1979

1979
Creation of Morija on August 8th 1979

1981
First publication of Morija newspaper

1983
Construction of an orphanage in Bessada (Chad) Support of the orphanage Bakan Assalam in Abéché (Chad) and Centre de Secours aux Orphelins (CSO) in Kaya.

1985
Construction of the CRNE in Ouagadougou, Burkina Faso, for malnourished children.

1987
Construction of the CRNE in Nobéré, Burkina Faso. Morija moves to Collombey-le-Grand (VS).

1989
Construction of the Mother Child Protection Centre in Koumra (Chad).

1992
Construction of the Integrated Health Center in Guider, Cameroon. Renovation of the Medical Social Center in Farendè, Togo. Construction of the CHK (Centre for the Handicapped) in Kaya.

1994
Construction of Paalga Primary School in Ouagadougou.

2003
Opening of Paalga High School and College in Ouagadougou, Burkina Faso.

2004
Project 63 villages in southern Chad.

2005
Morija obtains the Zewo quality label.

2010
Inauguration of an operating theater at the CHK in Kaya and first surgical mission led by Dr. Hügli.

2012
Launch of the WASH (Water Sanitation and Hygiene) program in eastern Burkina Faso.

2013
Relocation of the Morija headquarters to Le Bouveret. Start of the agroforestry project and support to cocoa producers in Kpalimé, Togo.

2014
Start of the Colibri Programme, a vast community development aid programme for 60,000 people in the Commune of Nobéré.

2016
CHK Kaya becomes a Medical-Surgical Centre.

2017
Inauguration of the hospital buildings of the MSC Kaya in Nubian vault.

2018
Launch of the SDC-supported food security program in Burkina Faso.

2019
Morija supports the internally displaced persons of the security crisis in Burkina Faso. Development of the Rainbow Schools (RSC) concept and support for the first RSC school in Yagma.



Michel Raboud, fondateur

In 1972-73, a drought-induced famine occurred in Ethiopia. This situation, which was to continue, would eventually lead to the death of more than 200,000 people.

It was in this context that Morija's vision was born in the winter of 1973: "We heard an emergency appeal on the airwaves and in the newspapers. At the time we were just a few young people who wanted to help the Third World. In the face of this distress, without delay, we devoted our Saturdays to selling broths in Valais, right outside the shops. The sum of 4,237 francs was collected and was an effective help in digging wells in this region ... Then, in order to help a couple of friends who were leaving to take care of an orphanage in Upper Volta (today's Burkina Faso), we started the same action again in 1974: 10,600 francs were collected and paid for half the construction of the nursery" (Michel Raboud, extract from the special issue published in 1983).

The association Morija was officially created on August 8, 1979, to give a body and an administrative framework to a specific humanitarian initiative. Where there is a need, perhaps each of us holds part of the solution: from the beginning, for each of the actors and actresses in Morija's story, something had to be done, so that evil would not continue to progress because of the inaction of good people. As can be seen in the history opposite, they worked, God blessed, and we participated to their work, to continue this mission which drew its inspiration from the Christian faith of the founders. And that same spirit is still present today. Those who wrote the many pages of Morija's history could unfortunately not all be quoted here, although that everyone deserves to be honored for their contribution. We think of them. The book is well filled, but there are still, alas, many pages to be written! Because poverty is a resilient scourge that would require a much broader awareness to defeat it. But it does not matter! We have been engaged, with you, in this daily struggle for 40 years, to offer a future to those who had none. And we see the fruit of our efforts: misery recedes, we do not work in vain. Thank you for your help and your presence at our side!

Jérôme Prekel, Director

2019

2019 40th ANNIVERSARY'S YEAR

OPEN DAY

On June, the 14th and 15th of 2019, Morija opened the doors of its Le Bouveret premises to the general public. Several classes in Le Bouveret were able to learn about the challenges of international solidarity and discover the issue of mobility for people with disabilities.



The following day, conferences, speeches, live radio broadcasts, a dance of joy and games were held to celebrate Morija's 40th anniversary in a friendly atmosphere and to highlight the commitment of our donors and our teams in the field.

FOIRE DU VALAIS

Morija was the guest of honour at the Foire du Valais 2019, which welcomes more than 200,000 people every year. In the festive atmosphere of the largest fair in French-speaking Switzerland, Morija was given the opportunity to meet a large audience and share her passion for humanitarian aid and our development cooperation projects.



For the visitors, it was an opportunity to discover more about Morija but also to get involved with it. The association would like to thank its sponsors for their support and particularly the Loterie Romande which covered the costs of participation in the Fair. Thanks also to all our staff

and our many volunteers who have committed themselves during 10 intense days to make this participation in the Foire du Valais a real success!

CHARITY MEAL MORIJA

Three evenings of support were organized for the benefit of the Morija Medical-Surgical Centre in Kaya.

At the beginning of the year, it was the **Geneva Lions Club** which mobilized thanks to its president **Vincent Hornung and Luc Ruttimann**, from the Nomos architects' collective. More than CHF 70,000 was raised during an exceptional evening. The



project was also at the centre of two other charity evenings, thanks to the commitment of the students of the **César Ritz Collège** and the support of the school management. On these occasions, the president of Morija Gabriel Migy welcomed the participants, including two well-known sports personalities: **Silke Pan**, paraplegic athlete from French-speaking Switzerland, world hand-bike champion, and **Jean Troillet**, himalayste at the 10 summits of +8'000 m.

Special thanks to **Anton Mosimann**, who welcomed us to his sumptuous private collection of 6'000 rare books. A great memory for the friends of Morija!



Anton Mosimann, Silke Pan, Jean Troillet

CHOCOLATS SOLIDAIRES

Every year the **CO Derborence** organises a Christmas charity event. In 2019 it chose the Morija association: 540 students and 60 teachers took up the challenge to raise funds through a distribution of Chocolats solidaires for the Kaya MSC. The operation was a great success with a collection of nearly CHF 70,000! The funds raised hit the goal and all the objectives set were achieved, namely:

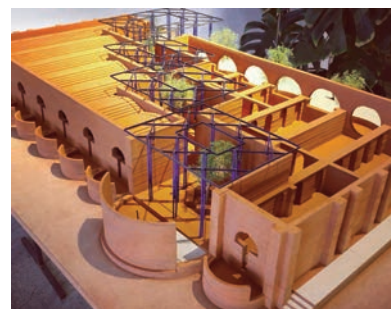


- the purchase of food and medicines for one year;
- the rehabilitation of the equipment workshop, the Center's roofs and its electrical network;
- the contribution to the construction of a new multi-purpose building.

The mobilization of goodwill can work miracles!

DISTINCTION

The Swiss architectural collective **NOMOS** won the COAM 2019 (Colegio Oficial de Arquitectos de Madrid) prize unanimously for its project to build the MSC de Morija in Kaya.



Congratulations to the whole team, **Katrien Vertenten, Lucas Camponovo, Paul Galindo and Luc Ruttimann**, initiators of this great adventure, which continues in 2020 with the official launch of the second phase of the project. ■



4 million children under five die every year in sub-Saharan Africa

COMBAT MATERNAL MORTALITY AND INFANTILE

In sub-Saharan Africa, chronic malnutrition makes children more vulnerable to diseases such as malaria and limits their cognitive development. **One in three children is stunted.** Too many cases of acute malnutrition still occur, with serious complications.

GOALS

- **Prevent and treat childhood diseases** related to malnutrition, reduce morbidity. The children enters for Recovery and Nutritional Education Centres (CRNE) until they regain a normal weight. The poorest families receive free care and treatment.
- **Raise awareness** about the importance of nutrition and how to avoid malnutrition.

RESULTS

+ 10,300 CHILDREN
SAVED FROM
MALNUTRITION

9,680
CONSULTATIONS
COMPLETED

47,313 KG
OF CEREALS
CONSUMED

20,536 KG
OF DAIRY PRODUCTS
CONSUMED

BURKINA FASO

CRNE Ouagadougou
Nobéré CRNE
Le Refuge CRNE
CAED, programme partenaire

8,641 beneficiaries

TOGO

Farendè Medical-Social Center
Partner Program
844 beneficiaries

CAMEROON

Guider Integrated Health Center
Partner Program
195 beneficiaries

CHAD

Koumra Mother Child Protection Center
Partner Program
679 beneficiaries





**Life expectancy
in West Africa is 54.7 years
according to the Inequality Observatory.**



PROVIDING ACCESS TO HEALTHCARE FOR THE MOST DISADVANTAGED POPULATIONS

Caregiving strengthens individuals, families and communities. The goal is to move away from the principle of survival, to allow them to develop on their own and flourish. Care empowers. It is also because one is the object of care, physical or mental, that one becomes able of caring for the world.

GOALS

- **Support** existing health structures.
- **Strengthen** the social approach, i.e. ensuring that care and treatment are accessible to all, especially the most deprived.
- **Support** and develop health centers located far from large cities.
- **Support** the reception structures of Burkina Faso's Health Centres to enable them to take care of displaced persons.
- **Improve** the infrastructure of the Kaya Medical and Surgical Centre (MSC), which offers three types of care: physiotherapy, orthopaedic devices and orthopaedic surgery.

RESULTS

96
SURGERIES

12,075
PHYSIOTHERAPY
SESSIONS

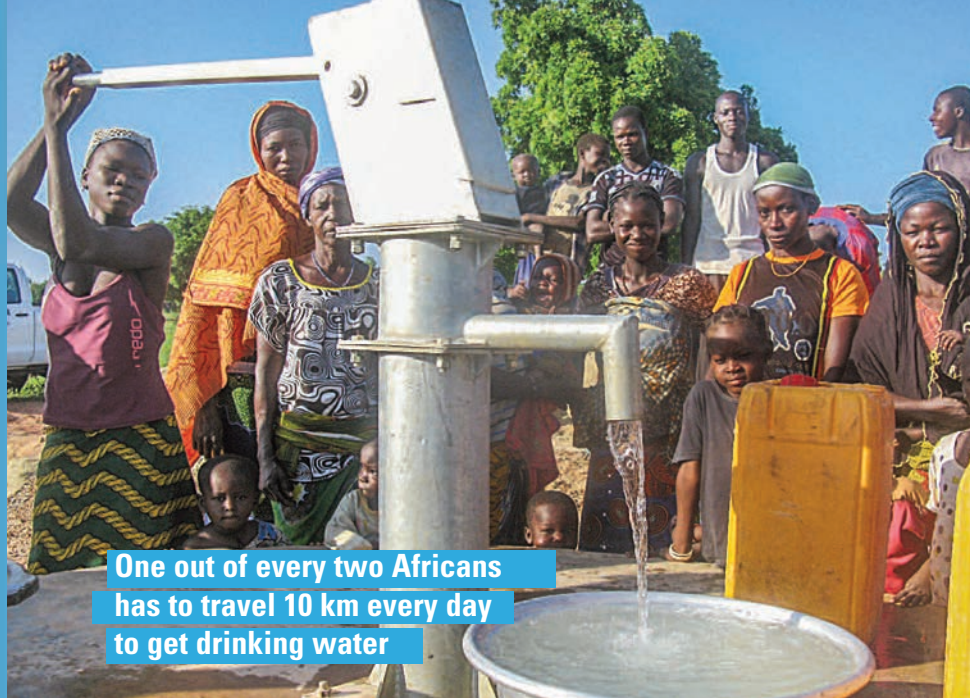
14,419
LABORATORY
TESTS

5,215 PATIENTS
TREATED FOR
MALARIA

2,135
PREGNANT
WOMEN
MONITORED

BURKINA FASO
Kaya Medical and Surgical Center 21 persons employed 1,428 beneficiaries
TOGO
Farendè Medical and Social Center <i>Partner Program</i> 8 persons employed 6,529 beneficiaries
CAMEROON
Guider Integrated Health Center <i>Partner Program</i> 23 persons employed 20,633 beneficiaries





One out of every two Africans has to travel 10 km every day to get drinking water



PROVIDE ACCESS TO CLEAN WATER AND IMPROVE SANITARY AND HYDROUS CONDITIONS

In sub-Saharan Africa, **only 24 per cent of the population has access to a sustainable source of drinking water.** Many illnesses result solely from drinking unsafe water: cholera, diarrhoea, typhoid, polio, meningitis ... leading to the death of many children.

GOALS

- **Strengthen** access to drinking water (drilling, rehabilitation of wells) and equip communities with sanitation facilities.
- **Strengthen** the capacity of communities to manage and sustainably maintain infrastructure.
- **Conduct** hygiene and handwashing awareness campaigns in schools, families and communities.
- **Establish** a waste collection and management service.

RESULTS

18,103
PERSONS
SENSITIZED

7,211
BENEFICIARIES
SAFE WATER

4,039
BENEFICIARIES
FAMILY
LATRINES

13 + 11
WATER WELLS
BUILT AND
REHABILITATED

231 HANDS
WASHING
DEVICES
INSTALLED

BURKINA FASO

1 Program / 5 components
25 persons employed

The WASH Colibri program covers the 28 villages of the commune of Nobéré.

It contributes to the implementation of :

- a communal Water, Sanitation, Waste plan
- a garbage collection service.

40,000 beneficiaries





Two thirds of Africa's population live and work in rural areas.

INVESTING IN RURAL TRANSFORMATION IMPROVES FOOD SAFETY

75% of the world's poorest countries are in sub-Saharan Africa, most people living in poverty are rural people and farmers live in extreme poverty. The causes of the economic and social precariousness of these populations are linked to the lack of access to drinking water, sanitation, electricity, health and education.

GOALS

- **Train** new farmers in sustainable farming techniques and increase crop yields.
- **Multiply** women's groups around the SFC (Saving for Change) project and train them in the implementation of income generating activities.
- **Protect** the environment and promote biodiversity.

RESULTS

7,5 TONS OF CEREALS HARVESTED	7,315 LOANS GRANTED	173 FARMERS TRAINED	3,832 COCOA TREES PLANTED	29 TONS PRODUCTS COMPOSTED
--------------------------------------------	----------------------------------	----------------------------------	----------------------------------------	-----------------------------------------

BURKINA FASO et CHAD
Family Bocage Fields Saving for Change 10 persons employed 4,161 beneficiaries
TOGO
Agroforestry Partner Program 249 cocoa producers



With **CHF 53.00** a farmer can buy a hive of 40'000 bees.





**In Burkina Faso,
68% of school children
eat only one meal a day**

TRAIN AND EDUCATE TO BRING ADDED VALUE FOR THE YOUNGER GENERATION

The literacy rate for 15-24 year olds is 50% in Burkina Faso and the primary completion rate is 31% (99% in Switzerland and France). **Education is a key to long-term development, as it conditions the development of the whole society.** In the short term, it improves living conditions: children of educated mothers have a better chance of surviving than children of uneducated mothers.

GOALS

- **Run** 11 school canteens. Raise awareness and encourage communities to send their children to school.
- **Equip** schools with essential infrastructures: drinking water by drilling, electrification with photovoltaic panels, latrines.
- **Improve** the working conditions of pupils and teachers: purchase of benches, blackboards, school materials, textbooks, etc.
- **Train** pupils in good agricultural practices by initiating school market gardens.

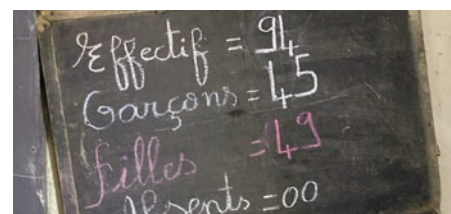
RESULTS

BURKINA FASO

Schools with number of students:

**Paalga (985),
Guéré A et B (860),
Ouéloghin (481),
Yarsé (191),
Sarogo (212),
Bakago (193),
Kandarzana A et B (711),
Sougou (271),
Yagma (172).**

4,076 beneficiaries



11 SCHOOLS SUPPORTED	307,696 MEALS SERVED DURING THE SCHOOL YEAR	4,076 STUDENTS BENEFICIARIES	1 CANTEEN NEW OPENING
-----------------------------------	----------------------------------------------------------	-------------------------------------------	---------------------------------

With **CHF 45.00** a primary school pupil receives one meal a day for the whole school year.





500,000 people internally displaced in Burkina Faso in 2019 as a result of terrorism

HANDLE THE EMERGENCY BY LOOKING FOR LONG-TERM SOLUTIONS

In 2019, the security situation in Burkina Faso deteriorated severely. 500'000 people were forced to flee their homes.

The Morija association quickly mobilized to support the displaced persons, by distributing basic necessities and caring for people suffering from orthopaedic pathologies.

GOALS

- **Reinforce** the reception facilities of the Centers to cope with the increased influx of needs.
- **Collaborate** with institutions (WFP, UNHCR) and local authorities for a good coordination of aid.
- **Ensure** regular distribution of basic necessities (maize, rice, millet) and hygiene kits (toothpaste, toothbrushes, soap, shampoo, etc.).

RESULTS - DISTRIBUTIONS

13
RICE TONS

2,5 SUGAR
TONS

2,5 PASTA
TONS

2,500 LITER OIL

BURKINA FASO

4 distributions organized in 2019 in Kaya and Pensa.

**+ more than
18 tons of food distributed
to 8'000 displaced persons**



With **CHF 21.00** an extended family receives basic food for one week.

Operating statement Morija Switzerland

INCOME	2019		2018	
	CHF	EUR	CHF	EUR
Private sector income	1 736 816	1 563 134	1 562 293	1 386 363
Public sector income	216 472	194 825	97 324	86 364
Financial donations SDC	620 000	558 000	400 000	354 956
Financial donations Loterie Romande	20 000	18 000		
In-kind donations	192 066	172 859	260 828	231 456
Africa income	185 480	166 932		
Morija France	138 400	124 560	331 769	294 409
INCOME	3 109 234	2 798 310	2 652 214	2 353 548
Project expenditures				
Burkina Faso Projects	1 855 103	1 669 592	1 593 787	1 414 311
Nutrition	570 249	513 224	360 766	320 140
WASH	352 053	316 848	583 510	517 801
Health	560 525	504 473	437 972	388 652
Education	284 688	256 219	62 312	55 295
Rural Development	87 586	78 828	149 227	132 423
Chad Projects	65 841	59 257	136 760	121 360
Nutrition	28 795	25 916	119 999	106 486
Rural Development	37 046	33 341	16 761	14 874
Cameroon Projects	6 141	5 527	24 811	22 017
WASH	-	-	6 023	5 345
Health	6 141	5 527	18 788	16 672
Togo Projects	60 502	54 452	117 627	104 381
Health	24 725	22 253	55 005	48 811
Rural Development	35 777	32 199	62 622	55 570
PROJECT EXPANDITURE	1 987 630	1 788 867	1 872 985	1 662 069
Headquarters expenditures				
Staff costs	123 326	110 993	108 407	96 199
Premises costs	19 594	17 635	14 549	12 911
Operating costs	98 357	88 521	100 968	89 598
Maintenance costs	8 953	8 058	7 535	6 686
Fundraising costs	524 774	472 297	491 366	436 033
Depreciation	32 364	29 128	29 202	25 914
TOTAL	807 368	726 632	752 028	667 341
Financial income and expense	18 851	16 966	22 608	20 062
OPERATING INCOME	295 385	265 847	4 593	4 076
Non operating income and expense	-96 568	-86 911	-2 120	1 881
OPERATING RESULT EXCLUDING FUNDS VARIATION	391 952	352 757	6 713	5 957
Allocation to restricted funds	1 875 656	1 688 090	1 739 515	1 543 629
Use of restricted funds	-1 678 993	-1 511 094	-1 437 286	-1 275 433
Funds and capital variation	196 663	176 997	302 229	268 195
ANNUAL RESULT	215 188	193 669	-295 516	-262 237

Movement of capital account

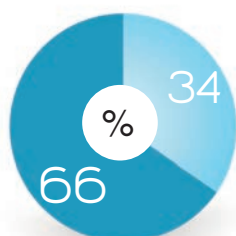
	2019		2018	
	CHF	EUR	CHF	EUR
Opening Capital	1 481 627	1 333 464	1 777 143	1 577 019
Annual result	215 188	190 669	-295 516	-232 873
CAPITAL TO CARRY FORWARD	1 696 815	1 527 134	1 481 627	1 314 781

Balance sheet

ASSETS	2019		2018	
	CHF	EUR	CHF	EUR
Cash Flow	866 115	779 504	498 892	442 712
Other Current Assets	48 589	43 730	44 174	39 200
Fixed Capital	3 036 213	2 732 592	3 059 115	2 714 629
TOTAL ASSETS	3 950 918	3 555 826	3 602 181	3 196 540
LIABILITIES				
Foreign Equity	1 444 174	1 299 757	1 487 390	1 319 895
Equity Capital	2 506 744	2 256 070	2 114 791	1 876 645
TOTAL LIABILITIES	3 950 918	3 555 826	3 602 181	3 196 540

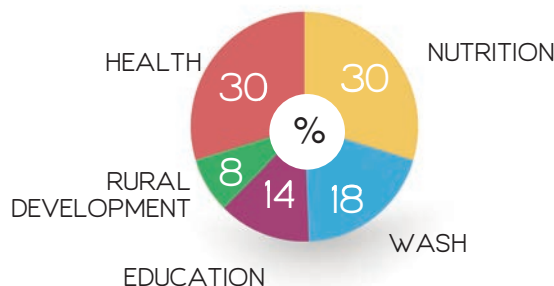
Official Exchange Rate on 31/12/2019 : 1 € = CHF 1,10 on 31/12/2018 : 1 € = CHF 1,1269

SOURCES OF FUNDING

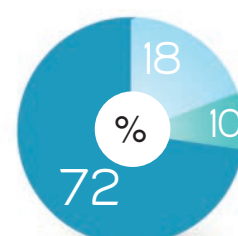


■ private donations
■ public donations

EXPENDITURE PER TYPE OF PROJECTS



FUND EXPENDITURES



■ projects
■ fundraising
■ administration

In 2019, the association's resources, excluding donations in kind, amount to CHF 2,917,168 and are on the rise (+22%) compared to the previous year (CHF 2,391,386.-).

Contributions from public funds account for more than a third of total income.

72 % of the resources were used to cover the costs of the **19 projects** carried out in the field during the year.

Donations in kind (CHF 192,065.-) account for 6 % of Morija's resources and are made up of various forms of valuation the support of the surgical missions of the MSC of Kaya in Burkina Faso (CHF 94'400.-), the commitment time of Volunteer resources, including those of the NOMOS architectural firm, who worked for free on the Kaya MSC project (CHF 17,595.-), as well as material donations (CHF 42,300.-) and contributions for the Chocolats Solidaires operations (48'830.-).

Monthey, le 30 avril 2020/SM/jgr

REPORT OF THE STATUTORY AUDITORS ON THE LIMITED STATUTORY EXAMINATION
TO THE GENERAL MEETING OF
ASSOCIATION MORIJA - BOUVERET

As statutory auditors, we have examined the financial statements (balance sheet, income statement, cash flow statement, statement of changes and notes) for the year ended the 31st December 2019. According to Swiss GAAP RPC 21, the information in the performance report is not subject to the auditors' audit.

These financial statements are the responsibility of the association committee. Our responsibility is to perform a limited statutory examination on these financial statements. We confirm that we meet the licensing and independence requirements as stipulated by Swiss law.

We conducted our examination in accordance with the Swiss Standard on the Limited Statutory Examination. This standard requires that we plan and perform a limited statutory examination to identify material misstatements in the financial statements. A limited statutory examination consists primarily of inquiries of company personnel and analytical procedures as well as detailed tests of company documents as considered necessary in the circumstances. However, the testing of operational processes and the internal control system, as well as inquiries and further testing procedures to detect fraud or other legal violations, are not within the scope of this examination.

Based on our limited statutory examination, nothing has come to our attention that causes us to believe that the financial statements do not give a true and fair view of the financial position, according to the Swiss GAAP RPC 21 and do not comply with Swiss law and the Statutes.

Besides, we certify that the measures of the Foundation ZEW0, to check according to the explanatory measures concerning the article 12 of the Regulation concerning the quality label ZEW0, are respected.

Künzle Fiduciaire et Gérance SA

Sébastien Morisod
Auditor
(Auditor in charge)



Benoît Fellay
Auditor



Appendix : Financial Statements

We would like to thank warmly all those who supported us in 2019 :

- 5'565 faithful donors in Switzerland and France, without whom no assistance action would be implemented to support day after day the beneficiaries in Africa.

Your donations reflect your solidarity and confidence granted in our work.

- The public institutions, foundations and towns which financed one or the other of our projects.

- The companies and hospitals who gave us equipment and medication.

Heartfelt thanks also to the volunteers who devoted their time and talents, as well as our suppliers for their generosity because of our status.

Our special gratitude also to our collaborators and African partners who committed themselves relentlessly to provide the assistance symbolizing hope and progress.



PARTNERS AND AFFILIATIONS





HUMANITARIAN AND DEVELOPMENT



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Crédit Agricole
IBAN: FR76 1810 6000 1996 7026 0567 691

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