

A photograph of a man and a woman standing in a tea plantation. The man, on the left, is wearing a yellow and white striped polo shirt with orange and blue accents. The woman, on the right, is wearing a blue floral patterned sari. They are both smiling and holding a large bunch of fresh green tea leaves together. The background shows rows of tea bushes and trees under a bright sky.

# Christian Aid annual report and accounts 2018/19

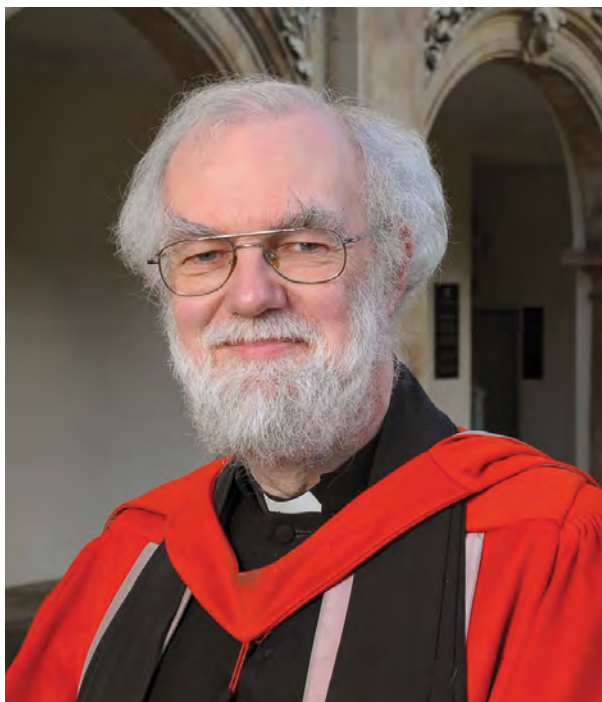
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**Cover:** Mohoshin Ali and his wife Joynab in Rirajot. The EqualiTea project, funded by Christian Aid's innovation programme In Their Lifetime and delivered in partnership with Traidcraft, has been helping 1,000 poor households in northern Bangladesh to cultivate and sell tea. **Photographer:** Traidcraft

# Letter from the Chair



Reflecting on the past year, it is easy to be drawn into the negative narratives that dominate our news headlines – the polarisation of our societies and politics; the surge of far-right radicalism; increasing attacks on activists; a steady rise in the debt burden of the poorest countries; the catastrophically dangerous effects of our changing climate, of which Cyclone Idai was but one example; and the hostility faced by many refugees.

But whereas before these headlines might have been greeted with apathy, there is now a sense that the tide is turning. We may be heading into greater uncertainty, but so many communities are also responding with growing awareness and a renewed sense of what action is possible. People are speaking out for what they believe in, across the globe. Extinction Rebellion, school strikes, the Me Too movement, and the consciousness that all these issues are really part of the same struggle – all this speaks of a longing for a better way. We at Christian Aid need to echo this urgency, with and on behalf of all who live in extreme poverty.

We have a moment of opportunity to harness this energy. We can lend our strength to movements that highlight the inequality at the heart of so many of the issues of our day. Particularly as people of faith, we have a role in bringing people together, so that all recognise how our human destiny and wellbeing are interrelated. The Church is a body, with all parts contributing different gifts but working together, animated by the same Spirit of Christ. In the same way, we must work coherently and cooperatively to achieve the transformational change we want to see.

Our new Global Strategy sets out with fresh clarity how we are defined by our work with our local partners and communities, supporters and churches – and the need to honour their independence and dignity in the process. We are working to build a genuinely global movement for justice – a movement that will help us confront and transform all the obstacles that still hold people back from living life in all its fullness.

The headlines tell us that the world now has 2,000 billionaires; we need to fill out the story behind this statistic, the fact that millions of people still live in the worst kinds of poverty. Our global economic system is incapable of delivering just outcomes for the poor; and unless there is radical change, it will continue to enrich the powerful at the expense of the most marginalised, and will constantly increase the unsustainable pressures on our planetary environment.

Our work in naming and challenging the injustices of this system is as urgent as ever. This came into clear focus for me during a trip to Brazil last year, when I was able to meet and speak with some of our partners who work in the Amazon basin, where extractive industries are threatening the lives and livelihoods of indigenous people and pushing the region towards environmental catastrophe. Our partners are helping communities to fight these illicit land grabs – more frequent and violent than ever since Brazil's 2018 election – and to voice their rights.

As we work with communities, partners, supporters and churches to tackle these injustices, we need also to be vigilant about the standards of our own work. This means a continuing professional attention to safeguarding imperatives, so that we can say with confidence that these are at the heart of all that we do. We are committed to manifesting our central values of dignity, equality, justice and love in all of the work we are involved in.

Heartfelt thanks to Amanda and the Directors for their leadership over the past year. It has been a period of many arrivals and departures in the leadership of Christian Aid, and I am particularly grateful for the hard work, steady good sense, courage and thoughtfulness that have produced a new Global Strategy to set us on the right path for the next few years.

Thank you as ever to my fellow trustees for their continued efforts to ensure we remain committed to best practice across our work. Special thanks to Tom Hinton, Bishop Wilton Powell, Bishop Trevor Williams, Paul Spray and Archbishop John Davies who have stepped down over the past year, and a warm welcome to Mark Currie, Liz Hughes and Nick Moberly.

It has been a demanding year for the organisation, with all the challenges of new leadership and renewed strategic vision. I am confident that it has also been a year that has brought renewed energy in our determination to work more effectively, along with our partners, for the eradication of extreme poverty, dismantling its root causes, and enabling the voice and agency of the poor and marginalised to be fully realised.



**Dr Rowan Williams**

Chair of the Christian Aid Board of Trustees



**Dr Rowan Williams at the Service of Thanksgiving for legacy donations at King's College Chapel, December 2018.**

# Letter from the Chief Executive



We are living through interesting times. I look back on 2018/19 with a sense of satisfaction and gratitude, having now completed a full year as Christian Aid's CEO. It has been incredible to meet so many staff, volunteers and supporters, and to witness their energy and passion. From sponsored walks, to the renowned book sale in Edinburgh and ceilidhs at Greenbelt Festival, I have felt inspired by their commitment and creativity. In rural Ethiopia, in the slums of São Paulo, Brazil, and even in the refugee camps of Cox's Bazar, Bangladesh, I have been humbled by the resilience and dignity of the many communities I have visited. I am proud of the transformational work that our partners carry out to support them, every single day. This report captures some of the crucial work we have achieved this year, with so many others, across our global programme.

But each of those meetings and conversations has been a reminder that our world is still unequal and unjust. On current trends, at least 800 million people will still be living in extreme poverty by 2030. While in Ethiopia this

year, I was struck by the level of awareness in the community, by their understanding of the issues they have to grapple with every day. While policy makers and politicians debate the issues of climate change, a woman in South Omo spoke of its impact, and of their lived realities – climate change has left their land barren, causing crops to fail and livestock to die. Their sources of income have been further limited; it is now harder for them to access healthcare or send their children to school.

Their poverty is not an accident. They are being left behind because of their gender, ethnicity, religion or social status, race, caste and historical burdens, to mention a few. Our economic system and the way we manage our natural environment allow those with more power to exploit those with less. As a result, we are witnessing a climate crisis and levels of extreme poverty and inequality that are unacceptably high. These systemic issues have created high volatility and uncertainty in a significant number of the countries where we work. The lived realities of the people and communities whom I have visited and spoken with reaffirm for me the need to amplify our prophetic voice – speaking the truth of the impact of economic and climate policies and practices on some of the most vulnerable groups in society. These realities demand that we bring the best of ourselves to deepening our localisation work and to restoring dignity through our work, voice and solidarity.

The UK is not exempt from these volatile trends. Like so many others, Christian Aid has been affected by the continuing uncertainty around Brexit and its impact on people, politics and the economy. As an organisation, these uncertainties mean that we have to dig deep, so we can continue being an anchor for those living in extreme poverty, for the displaced and vulnerable. Our staff and supporters will undoubtedly be experiencing this uncertainty at a personal level too. It has been important that they too find that solid space in Christian Aid, as they continue to give and pray for a more just and equal world.

I have visited some of our supporters in Wales, Scotland and England and seen the commitment, the strength of conviction and the activities for this purpose. I am convinced that now more than ever, we can do more to work together to reshape the world, in a way that is transformational for those living in extreme poverty.

I am excited that our new global strategy, 'Standing Together: For Dignity, Equality and Justice', sets out the unique contribution that Christian Aid can make. We are a movement made up of relationships with communities, partners, supporters, churches and individuals committed to working on the eradication of poverty, dismantling power structures and systems that keep people poor, and raising our voice to that cause. To do this well, we must continuously strive

for operational excellence in what we deliver, how we deliver it, how we raise and use our resources, and how we ensure that our people work in an environment that is healthy and without fear.

As we look to the future, we are embarking on an internal process to realign to this strategic vision. I am confident that we will emerge a stronger and more impactful Christian Aid. My prayer is that our sponsoring churches, supporters, campaigners, partners and volunteers will be inspired by this vision and will continue to partner with us – as part of a much wider movement for justice – to turn these goals into reality.

I would like to thank all staff in the Christian Aid family, including colleagues in InspirAction USA, InspirAction Spain, Christian Aid Ireland and Change Alliance in India. I am grateful to the Directorate team for their tenacity and commitment throughout this period of change. My heartfelt thanks as ever to Rowan and the Board of Trustees, who continue to give their time, wisdom and goodwill. Their vision, and mine, is of an organisation that is even more capable of achieving the best for the communities with which we work.



**Amanda visited the FISH Malawi programme in December 2018 and met a community experiencing the benefits of lake conservation.**

**Amanda Khozi Mukwashi**  
Chief Executive Officer

# Objectives and activities

For more than 70 years, we have provided long-term development support and humanitarian relief for affected communities worldwide, while highlighting suffering, tackling injustice and championing people's rights. From 2012 to 2019, this work has been guided by our strategy Partnership for Change. Over the past year, we have been through a process of looking back at our history, the world as it is today, and the unique contribution we can bring in changing people's lives. We have revisited our vision, mission, values, and developed a new strategic framework that will influence how we make change happen.

## Standing Together: For Dignity, Equality and Justice

Our new global strategy builds on our knowledge, experience and expertise to extend our unique value-add to development and humanitarian work. This global strategy is a strategic framework that expresses our commitment to eradicating extreme poverty, dismantling its root causes across the world, and enabling the voice and agency of the poor and marginalised to be fully realised.

### Our vision

Is a world where everyone has fullness of life; a life lived with dignity, free from poverty and need; where global resources are equitably shared and sustainably used; and where the voice and agency of the poor and marginalised are fully realised.

### Our mission

Everyone is equal in the sight of God, yet we live in a world where the scandal of poverty, inequality and injustice persists. We act as a global movement of people to respond in practical ways to alleviate suffering; to expose and eradicate misuses of power; to provide humanitarian support in crises and emergencies; and to work for sustainable and long-lasting change.

We are a faith-based organisation, anchored in thousands of church congregations and a wide network of trusted partnerships with organisations across the world who hold the same values. We bear witness, amplifying the voice of the marginalised and using our global presence to create a movement of people who passionately champion dignity, equality and justice for all.

### Our values

We were established as the international development agency for 41 sponsoring churches so that they and others 'could respond to Christ's command to care for all in need'. Our values are rooted in the deep and diverse Christian tradition which informs our belief in the inherent dignity and equality of every human being, that we are called to live in just and loving relationships with all people, and as stewards of God's creation.

Our faith in God, and in God's loving relationship with us, gives us confidence and hope that poverty can be ended, despite all that might stand in the way. It also gives cause to the core values, underpinned by love, that guide everything we do.

# Our values



## DIGNITY

Our belief that every human being is of equal worth and should be given the opportunity to realise their potential.

## JUSTICE

Our determination to empower communities and to challenge the structures and systems that create poverty and prevent people from rising out of it.

## LOVE

Our cornerstone! Our motivation to love and care for others and Creation by standing alongside those who struggle against poverty, powerlessness and injustice.

## EQUALITY

Our conviction that all individuals and groups have the right to equality of voice, opportunity and outcomes.



## **Our analytical framework: Poverty, power and prophetic voice**

In our *Poverty Over* report 10 years ago, we wrote: 'Poverty is political. Rather than being an unhappy accident, it is caused by human structures and systems and of being excluded from decision making. As such, the solutions to poverty must be political too.' We still fundamentally agree with this. We understand that to achieve lasting political solutions, poverty and power and people's ability to speak against injustice must be tackled together. We are called to challenge the causes of poverty and to transform our world into a place where everyone can experience life in all its fullness.

We therefore commit ourselves to focusing on people living in extreme poverty and prioritising a portfolio of activities that can deliver all three pillars of our poverty, power and prophetic voice analytical framework:

- poverty – reaching those most in need
- power – addressing the root causes of poverty
- prophetic voice – speaking truth to power and building local and collective agency.

## **The power of partnership**

We cannot change the world alone. We depend on the commitment and generosity of individuals in Britain and Ireland, and around the world. And we work with a variety of partners across the world, depending on the location, context and what we aim to achieve.

We work through local partner organisations who understand the communities in which they work and are best placed to support them. We work with churches and faith groups, including our 41 sponsoring churches, interfaith networks and ACT Alliance, a coalition of churches working across the world, to transform the lives of poor and marginalised people.

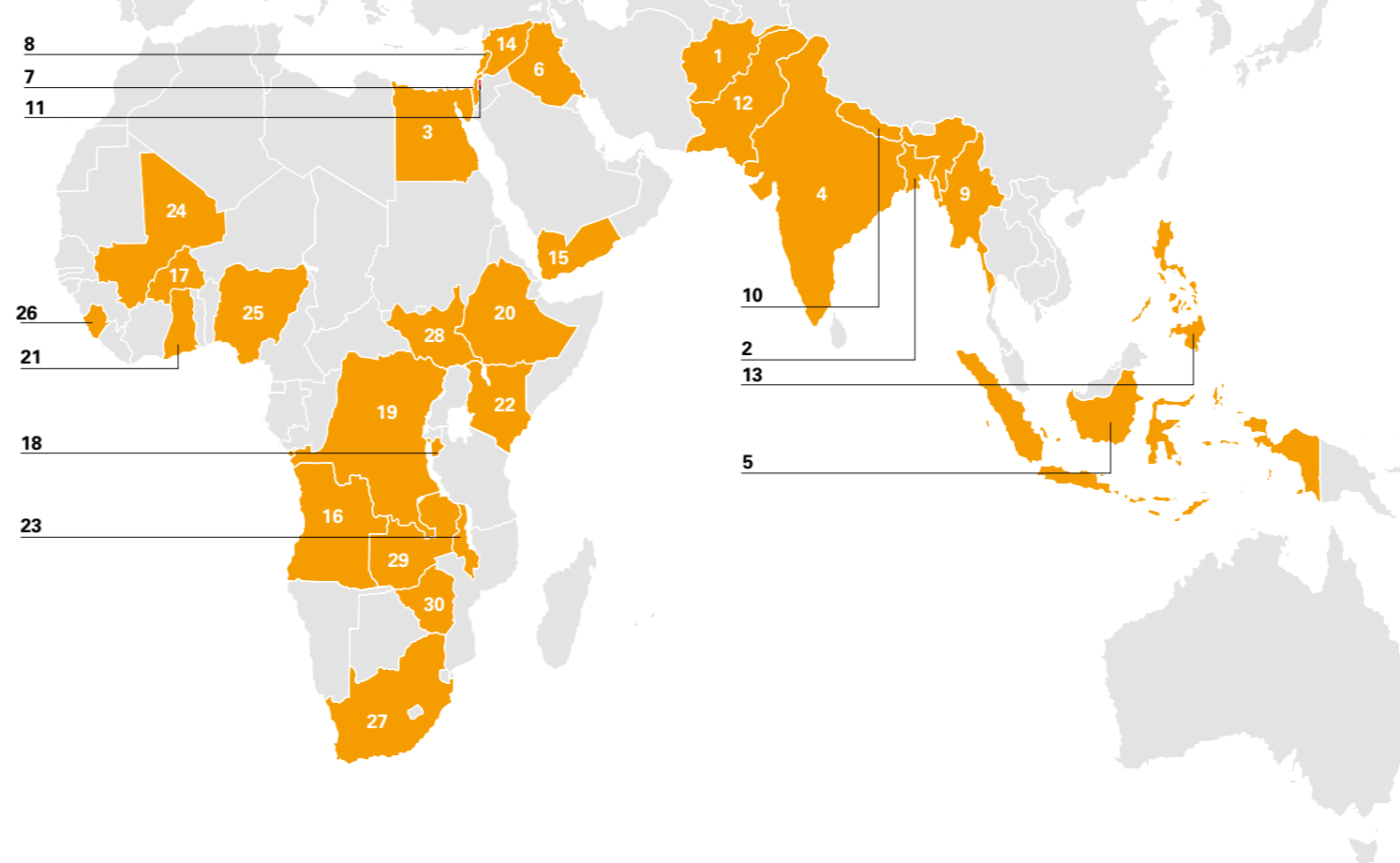
We have traditionally worked with mainly faith-based and civil society organisations. In order to achieve an even larger-scale, deeper, more inclusive and lasting change in the lives of poor and marginalised people, we also seek partnerships with organisations in the private sector, government bodies, academic and research institutions, and membership bodies such as cooperatives and trade unions.

Our commitment to partnership is rooted in our conviction that people are actors in their own development. We believe that every human being is of equal worth and dignity, and that we are called to strengthen people's agency. It is by growing and deepening our partnerships that we have the best chance of achieving our ultimate goal: an end to poverty.

# Strategic report

## Our work around the world

The countries we worked in across the world in 2018/19



### Asia and the Middle East

- 1 **Afghanistan** (offices in Herat, Kabul)
- 2 **Bangladesh** (offices in Dhaka, Cox's Bazar)
- 3 **Egypt**
- 4 **India** (office in Delhi)
- 5 **Indonesia**
- 6 **Iraq**
- 7 **Israel**
- 8 **Lebanon**
- 9 **Myanmar** (office in Yangon)
- 10 **Nepal** (office in Kathmandu)
- 11 **Occupied Palestinian territory**
- 12 **Pakistan**
- 13 **Philippines, the** (office in Manila)
- 14 **Syria**
- 15 **Yemen**

All Middle East programmes, Pakistan and Yemen are managed from London. India programme implemented by Change Alliance. Indonesia programme is managed by our staff member based in a partner office in Palu.

### Africa

- 16 **Angola**
- 17 **Burkina Faso** (office in Ouagadougou)
- 18 **Burundi** (office in Bujumbura)
- 19 **Democratic Republic of Congo, the** (offices in Goma, Kindu, Kinshasa, Tshikapa)
- 20 **Ethiopia** (offices in Addis Ababa, Konso)
- 21 **Ghana** (office in Accra)
- 22 **Kenya** (office in Nairobi)
- 23 **Malawi** (office in Lilongwe)
- 24 **Mali** (office in Bamako)
- 25 **Nigeria** (offices in Abuja, Awka, Dikwa, Jos, Kaduna, Maiduguri, Makurdi, Monguno, Shani)
- 26 **Sierra Leone** (office in Freetown)
- 27 **South Africa**
- 28 **South Sudan** (office in Juba)
- 29 **Zambia** (office in Lusaka, joint programme with Norwegian Church Aid and DanChurchAid)
- 30 **Zimbabwe** (office in Harare)

Angola and South Africa programmes are managed from London.

### Latin America and the Caribbean

- 31 **Bolivia** (office in La Paz)
- 32 **Brazil** (office in São Paulo)
- 33 **Colombia** (office in Bogotá)
- 34 **Dominican Republic, the** (office in Santo Domingo)
- 35 **El Salvador**
- 36 **Guatemala**
- 37 **Haiti** (office in Port-au-Prince)
- 38 **Honduras**
- 39 **Nicaragua** (office in Managua)

El Salvador, Guatemala and Honduras programmes are managed from Nicaragua.

This section showcases just a few examples from hundreds of development, advocacy and humanitarian projects across the world.

It also shows the different ways in which our work has an impact. We work for system changes at global level, influence local and national governments in their policy and practice, and give communities the power to work for the changes they want to see. We provide immediate,

life-saving humanitarian aid, alongside comprehensive projects that support vulnerable people and families for the long term.

It shows not only what we have achieved, but also how we work, and why. It shows our commitment to reaching those most in need, addressing the root causes of poverty, speaking truth to power and building local and collective agency.



Protesters from Christian Aid and Oxfam at the Foreign and Commonwealth Office on 3 April 2017, one year to the day after the Panama Papers came to light.

## Land rights victories for Amazonian communities

A generation ago, the indigenous Tsimane people watched as timber companies and cattle ranchers moved into their ancestral lands – given away as 20-year concessions by the Bolivian government. Much of the land is still illegally occupied. But after seven years of pressure from the indigenous territorial organisation TIM, supported by our long-term partner CIPCA, in 2018 the government agreed to uphold the rights of indigenous people and return their land to them. In all, a region of more than 1,380 square miles has been recovered. TIM's advocacy and perseverance were crucial in negotiating with the state, companies and illegal occupiers, while CIPCA provided legal assistance and advice to indigenous leaders.

The Tsimane can now apply to be a self-governing territory under the Bolivian Constitution. This has inspired

other communities in the Amazon region, and other indigenous organisations in Bolivia, to defend their territories.

In the Brazilian Amazon, we helped the Quilombola community of Cachoeira Porteira to secure rights to more than 870 square miles of forest at the beginning of 2018. Quilombolas – the descendants of enslaved people – are among the most vulnerable groups in Brazil. With a poverty rate of 75%, according to government data, they risk harassment and dispossession from logging and mining companies. Supported by partner CPI through funding from our In Their Lifetime programme, the Cachoeira Porteira community have secured a territory where they can live sustainably and free from external threats, after a struggle of more than two decades.

## Breakthrough for tax justice campaigners on offshore secrecy

In May 2018, the UK Government passed legislation to force British Overseas Territories operating as UK tax havens to publish full and transparent public business registers by 2021. This was something that Christian Aid had campaigned and advocated for long and hard, over many years – including in the final few months with our allies in Parliament.

This will make it harder for multinational companies to dodge taxes, a practice that the International Monetary

Fund (2015) estimates costs developing countries more than \$200 billion per year. It will also make it harder for corrupt or wealthy individuals to hide stolen assets and evade taxes. Several UK territories are still attractive for foreign corrupt officials in hiding stolen assets and other illicit financial flows, and asset recovery is made difficult by lack of transparency. In a major victory for tax justice, the UK's Overseas Territories will for the first time be required to reveal the names of people who own companies registered there for public scrutiny.



Preparing for a traditional harvest dance in Bermeo, Bolivia. Christian Aid works with indigenous communities to protect their cultural and legal rights.

## Tea time in Bangladesh: leaving poverty behind



Mamun and his wife Momotaj take care of their tea gardens every morning.

'I have spent most of my life in poverty,' says 30-year-old Mamun Hossain. 'But this project has changed our lives entirely. I never imagined this life before, even in a dream.'

The EqualiTea project shows how focusing on inclusive economic growth and market access for small and marginal farmers is transforming families' lives, thanks to In Their Lifetime supporters.

Our partner Traidcraft reports that, over four years, EqualiTea has helped 1,000 households in Panchagarh, in north Bangladesh. The project has provided business training and small grants for tea saplings. It has supported farmers (more than a third of them women) to form 40 community-based organisations, and improve their connection to resources, skills and support from government bodies. Through our advocacy, the local government is also subsidising tea gardens for smallholder farmers.

All the participating farmers have the skills to harvest their tea crop, adapt to varying seasonal conditions to protect the plants and maximise yields. The project also trains farmers in other income generation opportunities – diversifying their agriculture or starting a small business.

Partner data shows that household incomes have blossomed for the participating farmers, nearly doubling on average.

Some of the participating farmers have an even higher increase of income. For example, Mamun and his family now earn the equivalent of £880 in 40 days, compared to £37 at the start of the project. This has provided a vegetable garden, education for Mamun's children, more livestock and a new house. As Mamun says: 'Now I have a dream to have a farmhouse and extend our tea gardens one day. I believe I will be able to make my dream come true.'

## Colombia's 'disappeared': seeking justice for abuses of power

Untold tens of thousands of people disappeared – presumed killed – during Colombia's long internal conflict. As the country builds peace, their families still have no answers or closure. The peace process is meant to be based on truth, justice and reparation. But strong political forces oppose any investigation of these disappearances.

In 2018 a new independent unit for looking for disappeared people began the work of searching for the remains of the missing, analysing what happened to them, and providing protection and psychological support for family members. This is partly due to the work of Christian Aid partners, demanding justice and amplifying the voices of those who had lost loved ones.

Many years of research, documenting cases, and advocacy work by the Round Table on Forced Disappearances (part of our partner Coordinación Colombia Europa Estados Unidos) helped put the topic on the public agenda. In 2018, the new institution successfully maintained its independence and was not placed under the Ministry of Justice, and won a Constitutional Court ruling that allowed it access to intelligence information.



Nayibe Valencia comes from the Naya region. Her husband and two brothers-in-law disappeared and were killed. Nayibe is now displaced and living in a humanitarian space in Buenaventura.

## Comprehensive support gives vulnerable children a better future

Around 1.2 million children in Kenya have been orphaned by HIV/AIDS and hundreds of thousands are living with HIV. These findings of the Kenya AIDS Indicator Survey 2012 provided the context for an ambitious project led by Christian Aid. The project aims to ensure that highly vulnerable children become resilient and thriving in their households and communities, to the point where they no longer need project support.

Funded by USAID, the Comprehensive Assistance, Support and Empowerment of Orphans and Vulnerable Children (CASE-OVC) project provides support at scale. Since late 2017, Christian Aid has been working with Pathfinder International and 27 local implementing partners in 18 counties across Kenya.

More than 2,500 case workers provide HIV screening, nutrition and child protection. The project also provides

for the children's futures in many other ways. More than 20,000 children have received educational support – school fees, learning materials, uniforms and vocational skills. Children rely on the economic resilience of their caregivers, so CASE-OVC supports their households. Agricultural or microenterprise start-up kits have contributed to more sustainable living for close to 2,200 children; establishing small-scale saving and lending associations has helped the households of more than 42,000 children.

Two years into the five-year programme, 1,645 households no longer need project support and have a better future that is in their own hands. Redempta Ngongo received stock and training for a new business. She says: 'I am happy because I can afford my children's school fees, we have a nice place to live, we have adequate food, I can afford healthcare and my business is growing. I am an independent woman.'

## Improving health and resilience with adaptive programmes

We are delivering a three-year health programme in several African countries, including Burundi, Sierra Leone and South Sudan.

The Ellis-Hadwin Health Legacy is generous and flexible, which is crucial in two ways. It enables our adaptive programming approach – we can respond to changing needs, and use learning between countries to continuously improve. It also gives us time to listen to people's needs, generate trust, and get communities running their own projects for the longer term.

Between October 2017 and December 2018, community health workers and volunteers reached 73,000 people with health education and services, in areas including hygiene and sanitation, maternal and child health, reproductive health, malaria, and nutrition. Our monitoring shows that in Pujehun District, Sierra Leone, the use of essential health services rose from 48% in 2017 to 62% in 2018.

Helping to set up women's savings and loans association is one of the ways in which the project addresses gender attitudes and power relations. This gives women access to resources and greater self-confidence, and helps them play a more active role in decision-making on health matters at household and community level. In Burundi, these associations increased their capital from BIF4.4m (£1,850) to BIF16.7m (£7,035) between July and October 2018. So far, 591 of the 2,200 members have received loans and started a business.

As one member explained in a focus group discussion: 'We used to have no say at home, but after earning money, we started to be valued by our husbands starting to give us a say in their decisions.'



Tenneh Bawoh and her son Ansumana are from Pujehun in Sierra Leone. Their story featured in Christian Aid Week 2019.



Edward Bangura and Nanah Kallie are volunteers with Restless Development.

## Power to the people: community groups in the occupied Palestinian territory

Helping individuals, communities and institutions to be more resilient means they can respond to threats to their lives, land and livelihoods. We aim to deal with their current situation and help protect their rights in the long term.

In 2018, in the occupied Palestinian territory, we worked with 11 West Bank communities at risk of displacement and living with various forms of violence. In the village of Raboud, people's day-to-day problems were going unheard, while their land is being taken, against international law, to provide for illegal settlement expansion.

At the start of the project in 2016 our partner, YMCA East Jerusalem Women's Development Programme, trained women and men from Raboud to form a community protection group that voices their concerns.

'There were already seven men on the village council,' says Amina. 'We were thinking there needs to be

representation of women there.' With her experience and success as part of the group, she gained the confidence to run for local elections and became the first woman to be elected to the village council.

Our partner reports that since the project began, the group has improved conditions in the community. For example, their health clinic now offers breast cancer screening, and they have built a culvert and bridge so that they can cross the stream of sewage running onto their land from an illegal Israeli settlement. In 2018, the protection group discussed the risk of land confiscations with the Palestinian Ministry of Agriculture, which took action to reduce the risk.

This approach – called Participatory Vulnerability Capacity Assessment – reinforces people's capacity to identify changes and act collectively. As the director of the YMCA programme explains: 'We do not hold the control... we transfer the power to the people. That is the point of the PVCA approach that we have learned from Christian Aid.'

## Data helps citizens demand better services in Sierra Leone

Since 2016, SABI has been helping Sierra Leoneans to become more active and informed citizens – better able to speak up, understand and claim their rights, and engage with their elected representatives and service providers. As a result of their actions, people are seeing improved basic services in their communities. Schools and health clinics are being renovated, additional teachers are being deployed, and drugs are increasingly available in health centres. According to our monitoring data, more than 300 service delivery issues were resolved across Sierra Leone this year, with 269 in progress.

SABI is a four-year (2016–2019) programme led by Christian Aid, funded by UK aid from the UK Government,

and delivered by a consortium of international and Sierra Leonean partners, including Restless Development, Social Development Direct and Humentum.

One of its key achievements has been a citizen perception survey. Its country-wide data, from 610 communities and more than 44,000 individuals (including around 25,000 women), covers all districts of Sierra Leone. 'It presents a national picture of citizens' experiences of services and what the problems are, in which geographic areas,' says Amanda Bangura, SABI's team leader. 'Our dataset is a case for change and a case for prioritisation. Communities can hold leaders to account.'



Amina outside the village of Raboud in Hebron. Her community group is one of five supported by our partner in the region.



Churches, NGOs and agencies discuss new approaches to development at the Ubumbano Solidarity Hub.

## Faith actors working for gender justice

According to the Pew Research Centre (2015), around 84% of the world's population identify as members of a faith group. Faith leaders play a formative part in shaping people's values, norms of acceptable behaviour and life roles.

Christian Aid is a founder of Side by Side, a growing global faith movement for gender justice. It brings together faith actors to raise awareness of gender inequality and influence change at local, national and international levels. This year, the Uganda national chapter led a 'gender street run' through the streets of Kampala. In Malawi, members campaigned against political violence towards female election candidates. In Scotland, the chapter raised awareness of gender-based violence through BBC Radio 4 Sunday Worship, listened to by millions across the UK and overseas.

Side by Side also produced its first advocacy briefing, showcasing where faith actors have been part of the solution to gender injustice, rather than part of the problem. It emphasised that gender inequality must be raised as a political concern, not only a moral one.

As part of the International Partnership on Religion and Sustainable Development, Side by Side brought together representatives of the Canadian, Danish and UK Governments with 11 faith actors to co-host two high-level events at the United Nations (UN) Commission on the Status of Women. Our advocacy led to greater recognition by sponsoring governments of the role of faith actors in this area. Denmark's Permanent Representative to the UN, Martin Bille Hermann, said: 'It's only recently that we began to work with faith-based organisations on faith. Religion and cultural norms are key to development. Denmark has chosen to work with religious and cultural actors because they have a crucially important space and true power to touch on people's lives.'



Faith leaders and supporters at a conference in West Africa in May 2018.

## A new voice for building solidarity in South Africa

**'The deep questions of development – that we need to ask regularly, and answer honestly – are the ones that make us uncomfortable'**

These words come from an evaluation by ACT Ubumbano, a network that helps communities identify overlapping issues of economic, gender and environmental injustice – and to start to overcome them.

It includes ACT Alliance members from Europe and other Christian Aid partners from the global South. Its innovative approach allows them to openly examine the traditional models of development assistance, social analysis and action planning. What works and what does not?

Ubumbano – meaning 'solidarity' – is based on collective action. Its 2018 solidarity hub engaged southern African non-governmental organisations (NGOs), churches and European agencies on social and gender justice and community voice. Activities have included giving survivors of gender-based violence a direct voice in dialogue with faith leaders and government. Ubumbano has also developed an inter-generational dialogue in gender justice and faith, and promotes an unfiltered voice via social media, to raise awareness of everything from water shortages to abuses of rights by mining companies.

Christian Aid played a central role in establishing the organisation. We are pleased to see that, after being initially managed by European ACT Alliance agencies, Ubumbano moved to a local partner hosting arrangement in late 2018. This is critical for its local legitimacy, and to enable the global South to 'reclaim its planning and learning sovereignty' in its own development.



Addressing the UN Commission on the Status of Women.

# Striving for global action on climate justice

This year, global climate discourse has been dominated by a heightened understanding of the need for radical and rapid action to cut global greenhouse gas emissions in light of new scientific understanding. The Intergovernmental Panel on Climate Change, the UN's Nobel Prize-winning climate science body, published a report which demonstrated that minimising temperature increases, ideally to below 1.5°C, is even more important than had been previously recognised. This was underscored by climate change impacts throughout the year: from droughts in South Africa, to hurricanes in the Philippines, and floods in India and China.

## Implementing the Paris Agreement rapidly and equitably

We are exerting political pressure to ensure that the implementation of the Paris Agreement delivers justice to poor communities, with a focus on reducing emissions in line with the 1.5°C goal.

Christian Aid experts and partners from Africa, Asia and Latin America attended the UN climate talks in Poland, the most important climate change annual conference. Through Christian Aid's long engagement with the UN climate process, we have been able to build trusted relationships with numerous negotiation teams from around the world, to gain allies for our positions and better understand theirs. We collaborated closely on, and influenced, analysis and strategy with NGO colleagues in the Climate Action Network and members of ACT Alliance.

We have worked to raise ambition on climate mitigation and adaptation in the UK and around the world. As part of The Climate Coalition in the UK, we worked to ensure the support of more 100 MPs for a national target of net zero emissions. In July 2019, this was adopted into law, with a target date of 2050. Christian Aid Scotland has been a vocal advocate for Scotland's own net zero climate legislation. In Spain, InspirAction has become an NGO focal point on climate and the SDGs, organising high-level meetings with international climate actors, the prime minister and minister for ecological transition. In Kenya, we worked with the ACT Alliance Forum to develop a national climate change funding mechanism, and helped to convene the country's first national climate change governance conference.

## Campaigning against fossil fuel financing


We maintain our campaign to shift investment flows away from fossil fuels into renewables by 2020 and to provide renewable energy access for the poorest. We continue to work with the African Development Bank. We received a significant grant from CS Mott for energy access projects in Tanzania, Botswana, Zambia, Ghana and Malawi, and to engage with the Asian Development Bank and the Asian Infrastructure Investment Bank to achieve the campaign goals. The announcement at the UN climate change conference at the end of 2018 that the banks would seek to make their portfolios compatible with the 1.5°C goal give us hope that more traction may be possible from development banks in 2019.

From autumn 2018, the Big Shift UK campaign has called on HSBC, Europe's largest bank financier of coal companies, to phase out fossil fuel financing. We welcome the progress made – HSBC has made \$100bn available for sustainable projects and renewable energy – but continue to push for divestment from all fossil fuel projects.

## Improving climate resilience

Nine Christian Aid country programmes – Central America, Ethiopia, India, Malawi, the Philippines, Bangladesh, Haiti/Dominican Republic, Kenya and the Sahel – have made tackling climate change impacts and fighting for climate justice a key element of their work.

Our partners are doing valuable work to improve the resilience of communities to climate change and disasters. The expertise from groups we are supporting is the basis for advocacy to donors to emphasise the need for community-based, inclusive and gender-equal modes of adaptation. In Central America, for example, we have supported an initiative to improve technical climate monitoring, and created a regional channel, linking to 100 community stations, for participants to communicate the changes they have observed. This project includes sharing climate information with more than 50,000 people through social networks. We have also supported local capacity building in the Philippines (p27).

A photograph showing a woman and a young child looking out from a window. The window frame is painted a vibrant blue. The woman, on the left, has dark hair and is wearing a black t-shirt with a red graphic that includes the text 'when there's work'. The child, on the right, is wearing a blue tank top. The background is dark, suggesting an interior space.

Like many of her neighbours, Sussett Enolva saw her home destroyed by Typhoon Haiyan. With support from our partner ICODE, she helped manage the community's rebuilding project and their adoption of solar power. Sussett's story became part of our Big Shift campaign for banks to invest in renewable energy rather than fossil fuels.



# Our humanitarian work

We respond to the social and economic needs of people affected by conflict.

We have provided life-saving humanitarian relief to internally displaced people in **Iraq** and besieged communities in **Syria**, including support for our own partner staff in Eastern Ghouta.

We manage two camps and their NGO operations for more than 81,000 Rohingya who have fled to **Bangladesh** to escape persecution.

With our partners, we have provided primary healthcare, improved drainage and roads, and installed solar lights to make people feel safer. We have rebuilt and weatherproofed mosques, schools and women- and child-friendly spaces.

In the **Philippines**, Myanmar and Kenya, we are piloting micro-grants and training that empower survivors to take charge of their own response, more quickly and cost-effectively.

In the Philippines, this helped around 6,000 survivors to recover from Typhoon Mangkhut. Some chose to repair schools and evacuation centres, while others focused on diversifying income or purchasing response equipment.

Wind, flooding and landslides devastated communities in southern Africa.

In **Malawi**, we and our partners reached over 5,000 households, including supplying specialised food for 450 pregnant women and new mothers and 750 under-fives.

In **Zimbabwe**, our partners were among the first to reach isolated communities with psychosocial support, food and other essentials.

Conflict in north-east **Nigeria** has displaced 1.8 million people. Borno State is the centre of the crisis.

We worked through partners and also directly, in more than 60% of Borno's local government areas. We distributed food and supplements, provided sanitation infrastructure and hygiene kits, and promoted health messages.

In 2018/19, Christian Aid, in collaboration with local partners, delivered more than 100 humanitarian projects in over 20 countries, reaching an estimated 1.7 million people in need.

People reached			
<b>Afghanistan</b> 47,500	<b>Egypt, Israel and the occupied Palestine territory</b> 7,400	<b>Indonesia</b> 16,000	<b>Philippines</b> 7,200
<b>Bangladesh</b> 123,000	<b>Ethiopia</b> 22,400	<b>Kenya</b> 13,400	<b>South Sudan</b> 36,500
<b>Brazil</b> 3,800	<b>Guatemala</b> 10,900	<b>Myanmar</b> 28,400	<b>Syria, Iraq, Lebanon</b> 3,700
<b>Burkina Faso</b> 68,700	<b>Haiti</b> 46,900	<b>Nepal</b> 1,000	<b>Yemen</b> 162,300
<b>Democratic Republic of Congo</b> 839,100	<b>India</b> 79,500	<b>Nigeria</b> 286,200	
		<b>Pakistan</b> 1,650	

Malawi and Zimbabwe are not included in this list as projects fell into the 2019/20 financial year



Members of Mushimari communities in Borno, northern Nigeria. Distributing cash allows people to choose the food and emergency items they need, while supporting local markets.

## Life-saving relief within and beyond Syria's borders

The conflict in Syria has concentrated on opposition-held areas with large civilian populations; many parts of the country remained unsafe. In Iraq, insecurity continues alongside mass displacement and significant humanitarian needs, while Syrian refugees in Lebanon are pressured to return.

In response to this situation, we have supported the social and economic needs of poverty-stricken communities affected by conflict in Syria, Lebanon and Iraq. We have provided life-saving humanitarian relief to newly arrived internally displaced people in Iraq, and to besieged communities in Syria. This included supporting our partner staff members and their families, allowing them to seek refuge from Eastern Ghouta in safer areas of the country.

We have provided education, vocational training, rehabilitation services and other support to young refugees, internally displaced people and vulnerable

host communities in Iraq and Lebanon. For example, with the help of Irish Aid, we supported 947 women and girls who had survived or were at risk of gender-based violence, through awareness-raising sessions and specialist rehabilitation. Up to August 2018, we provided educational and recreational activities and psychosocial support in Nahr el Bared camp in Lebanon; we reached 400 children and 471 parents and caregivers, including Syrian refugees and Palestinian refugees from Lebanon and Syria. Through the ACT Iraq appeal, we supported 356 individuals in Hawija and Kirkuk, helping to re-open irrigation channels to benefit the local farming community.

One of the untold stories of the war has been the emergence of civil society organisations to respond to the needs of local people. As governments and international organisations consider the likely future for the country, we advocate for a continued role for such organisations in Syrian society.

## Rohingya response in Bangladesh

The Rohingya people have faced decades of systematic discrimination, statelessness and targeted violence in Rakhine State, Myanmar.

Persecution has forced them into Bangladesh for many years. In August 2017, violence triggered the largest and fastest influx. Since then, the UN estimates that 745,000 Rohingya – including more than 400,000 children – have fled to Cox's Bazar, Bangladesh.

We have continued our humanitarian response, meeting the critical needs of vulnerable refugees in a heavily congested camp. According to the UN Joint Response Plan in 2019, the region's population has almost tripled. We have assisted host communities who are coping with

inflation, lower wages, environmental degradation and pressure on services.

In 2018/19, we managed Jamtoli and Hakimpara camps, where more than 81,000 people now live. We also manage NGOs in the camps. Along with partner organisations, we have been running a medical post to provide primary care services; we have built bamboo bridges, improved drainage, roads and steps, and installed solar street lights. We have rebuilt and weatherproofed mosques and schools, both in the camps and in local communities, and we have improved women and child-friendly spaces. A total of 78 community kitchens provide gas stoves and spices, and are also a place of psychosocial support.

## Supporting displaced people in conflict zones in Nigeria

The conflict in north-east Nigeria has displaced 1.8 million people, with population movements increasing in 2018, according to the UN. Borno State is the centre of the crisis, and the most affected.

Our response programme – a hybrid approach of direct implementation and working through partners – reached displaced persons in more than 60% of local government areas in Borno.

Despite the challenging security environment, our staff and partners directly reached more than a quarter of a million beneficiaries, based on our monitoring data. This included 231,700 individuals supported through in-kind food distribution and nutrition supplements. We also provided 17 handpump boreholes, 90 latrines, distributed 1,500 hygiene kits, and reached more than 9,600 people with health and hygiene promotion messages.



Wessam, an 11-year-old Palestinian refugee, at a life skills session run by partner Association Najdeh.



Survivors of flooding receive a food distribution of corn soya blend at Kalima Camp in Chikwawa district, Malawi.

## Cyclone Idai

As noted by the UN, around 3 million people were affected by Cyclone Idai, which hit Mozambique, Malawi and Zimbabwe in March 2019. The strong winds and excessive rainfall led to landslides which resulted in loss of lives, extensive damage to environment and infrastructure, loss of livelihoods, property and community social fabric. In Zimbabwe an estimated 270,000 people were affected, while flooding has left nearly 923,000 people in Malawi in need of humanitarian assistance, according to ACAPS.

In our immediate response, we worked with communities and partners in Malawi and Zimbabwe to provide food, safe drinking water, sanitation, hygiene and support services. Special needs for children, women, the disabled, elderly and vulnerable groups have been part of our focus.

At time of writing, Christian Aid and its Malawian partners Eagles and CARD are supporting around 5,000 households with multi-purpose cash, nutritious food and

farming inputs and equipment. For example, we supplied 450 pregnant women and new mothers and 750 children under five with specialised nutritious food.

In Zimbabwe, Christian Aid and four partners, AWET, Padare, Africa Ahead and MEDRA, are supporting 1,400 households to meet immediate needs through distributing food items, basic cooking utensils and blankets, providing psychosocial support for affected communities and helping households re-build shelters and latrines.

Christian Aid's Head of Humanitarian Programmes in Africa, Maurice Onyango, reported on the response by the end of April: 'I saw first-hand the importance of empowering local partners in delivery of humanitarian assistance. Christian Aid partners were among the first to access and deliver assistance to the communities that were cut off by the floods in Chipinge and Buhera, reaching more than 1,400 households within the first month.'

## Strengthening locally led humanitarian responses

**We believe in empowering people to identify and achieve the changes they want, giving them agency and voice. This is in line with the Grand Bargain commitments to locally led humanitarian responses.**

### Pioneering a National Emergency Response Fund

The Philippines Shared Aid Fund for Emergency Response (SAFER) was co-founded by our partner CODE-NGO, in collaboration with Humanitarian Response Consortium and NASSA-Caritas, and launched in 2018.

SAFER raises money for isolated communities that are most vulnerable in emergencies, appealing to the Filipino public to help fellow Filipinos in need. It then provides funding for local organisations during a humanitarian response. Mark Bidder, Head of OCHA, the UN Office for the Coordination of Humanitarian Affairs in the Philippines, called SAFER 'innovative and world-leading' and 'a great example of the Philippines building on its own experience and expertise'.

### Piloting survivor and community-led responses

With our partners, we empower survivors to take charge of their own response and recovery by providing micro-grants and training in the Philippines, Myanmar and Kenya.

In the Philippines, this helped around 6,000 survivors (including around 3,300 women) to recover from Typhoon Mangkhut in 2018, as shown by our evaluation. From a fund of £7,861, some groups chose to repair schools and other evacuation centres; others focused on generating or diversifying income. A local government unit purchased equipment to increase its response capacity. The evaluation of the pilot in the three countries

showed the main advantages of this approach are responsiveness and cost-efficiency. All the communities consulted highlighted the benefit of managing funds to obtain what they needed, quickly and at costs below what outsiders could achieve, using voluntary labour and locally available transport. As one respondent explained: 'When we buy everything for ourselves, we ensure the right type and quality.'

### How we gather and report data

The figures in this report come from a mix of sources. Our evidence is carefully gathered from partner reports, our own internal data systems, monitoring and evaluation reports, annual reports from countries in which we work, and evaluations.

Throughout the report, we have noted where figures are estimates, as well as where they record multi-year progress or simply reflect 2018/19. Some figures have been rounded, and we have strived to avoid double counting.

## Supporter partnerships



Paul Kennedy greeting Christian Aid supporters on Tower Bridge at the Virgin Money London Marathon, 22 April 2018.

## Supporter partnerships

Our whole organisation draws strength from the commitment and energy of our supporters. Through our presence in Britain and Ireland, and the direct communication we maintain with groups and individuals, we aim to nurture these partnerships and inspire more people to step up as agents of change. This support is vital not just in maintaining an independent and sustainable charity, but in building a living movement, dedicated to ending poverty.

We do not take the loyalty and commitment of our supporters for granted. We continue to innovate and develop our fundraising model. We continue to involve people in our work in a way that makes them feel connected with their global neighbours. And we remain deeply grateful that they are moved to give, act and pray for others. Launching the appeal for Cyclone Idai in March 2019, our Chair Dr Rowan Williams said: 'It has never been more important for humanity to come together to support the most vulnerable. There is no better way of countering the rising climate of hatred and intolerance than a gesture of kindness to a stranger in need on the other side of the world.'

### Fundraising

More than £13.5m was raised through legacy giving this year. This is the highest ever total for legacies and a testament to so many incredible Christian Aid supporters who have made gifts in their Wills. In November 2018 we gathered for a thanksgiving and memorial service, with a sermon by our Chair Dr Rowan Williams, to celebrate these inspirational gifts. More than 1,000 families and friends who were unable to be at the service in person joined us by live stream.

Christian Aid depends on more than 80,000 supporters who give a regular donation; their generosity has raised more than £13.3m this year. Many supporters have also given generously to appeals for our humanitarian and development work. A particular highlight was the 2018 Harvest Appeal, which raised more than £1m thanks to the EU matching the money raised.

Christian Aid Week 2018 raised £8.6m and continues to be an incredible moment of giving, action and prayer, with more than 12,000 churches and 57,000 amazing volunteers taking part. We recognise that this key element in our fundraising year must evolve, and have

launched a comprehensive programme to reimagine it for 2019 and beyond. Our aim is that Christian Aid Week remains a key moment in the life of the church in Britain and Ireland; we are also delighted to see the first fruits of Christian Aid Week celebrations in other countries around the world.

Our digital approach and presence scaled up rapidly in 2018, with a focus providing an excellent online experience for supporters. This included launching Christian Aid Charity Gifts (previously Present Aid), a new Christian Aid Week resources experience, and increased response in times of humanitarian emergency. Our Cyclone Idai appeal raised more than £590,000 online – the highest digital income Christian Aid has ever received for an appeal. As part of the Christian Aid Week transformation programme, we tested a number of contactless and mobile technologies which will be rolled out in Christian Aid Week 2019.

We are continually inspired by Christian Aid supporters giving, acting and praying in solidarity with those living in poverty around the world.

*'I think it is important to remember and help the poorest and most marginalised people in our world. . . I know that when I have needed help, I have always appreciated it when it has come along'*

Peter Sagar,  
Christian Aid supporter

## The Big River programme

Thousands of people give time to Christian Aid and we are committed to recognising and valuing their contributions.

Big River is a strategic change programme to improve, expand and redefine our existing volunteer programmes. It will enable us to offer the excellent supporter experience necessary to attract and retain volunteers, as well as allowing our teams to work more efficiently, making better use of our time and resources.

Repositioning volunteers as strategic partners in our organisational goals will improve our programmes of work and increase our impact by building up the number of people and churches who give, act and pray. This ultimately releases more resources to end extreme poverty, tackle injustice through shifting power, and build local and collective agency through exercising our prophetic voice.

More about volunteers can be found on p50 of the Structure, governance and management section.

## Campaigns and education

Our campaigning on climate change in 2018/19 called on HSBC to move its investments from fossil fuels into clean energy, with 27,500 supporters sending emails to the bank. Throughout Lent, supporters visited 160 local branches, asking branch staff to pass on messages from church groups to the bank's CEO. More about the climate justice campaign is on p21.

A review of our campaigning approaches in 2018 saw a renewed commitment to working even more closely with churches – and, in particular, young people – in developing our campaigns. Our Prophetic Activist training programme for young adults and Holy Hack events were instrumental in building a culture of co-development of campaigning and activism projects around the climate crisis with young adults.

## Volunteer stories

### Clive Preston, London



I've had a variety of roles at Christian Aid supporting the Philanthropy and Partnerships team to be even more effective in engaging major donors, trusts and corporates. I've also been able to use my experience in the financial sector to review a range of projects within our Fundraising department, to see how our project management could be improved.

I was keen to use my time in retirement to contribute to worthwhile causes. Volunteering at Christian Aid has provided me with some structure and purpose. It's allowed me to use my skills and knowledge, and offered the opportunity to experience a different working culture.

Our Global Neighbours accreditation scheme for primary schools, which we launched in 2018 in partnership with the Church of England Education Office, had a most encouraging first year, with 579 schools registering and 37 already accredited.

## Volunteer stories

### Sian and Evie Fox, Hagley



I've always supported Christian Aid through monthly donations, and while on maternity leave last year, I was encouraged to join the door-to-door collection by our Christian Aid Group. This time, I was joined by my daughter Evie.

As I work part-time, I took Evie collecting on our days together. She's very keen on doors – it's one of her current favourite words to say! – and we often go for walks in our area, so it was good to combine the two.

Evie really enjoyed posting the envelopes through the letter boxes – some houses nearly ended up with more than one! And, of course, she wore her 'I'm a collector' badge while riding her trike the whole way round.

Collecting for Christian Aid is a time commitment, but you can talk to your local group and do what you can. It's good to challenge yourself to do something different; doing it with Evie made it a fun experience for us both!

## Supporter care and feedback

The partnership between our supporters and Christian Aid is at the heart of our success. We are so grateful for the many ways people support our work, whether with their time, skills, donations or prayers.

We look forward to the opportunities for us to provide feedback on how the support we receive is transforming lives around the world. Unless donors ask us not to, we acknowledge donations either by email or letter, and we look forward to sharing news through Christian Aid Magazine. The feedback we receive from our supporters is welcome, whether it helps us improve our activities or encourages us in what we are already doing.

Our staff are grateful for the opportunities they have to meet face to face with our supporters. Opportunities to preach in churches are welcomed, as well as chances to speak at local synods and church meetings. Once Christian Aid Week is over, we welcome our volunteers to a thank-you tea – an opportunity to share feedback and ideas and to give thanks for all that has been achieved.

# Plans for the future

## Strategy and change

2019/20 is a year with great potential and opportunity as we start to live our new strategy, Standing Together. This is the year where we really internalise what it means to work on poverty, power and prophetic voice, all supported by operational excellence. This is an opportunity to bring the organisation together as one and hold ourselves accountable to the same global narrative in every place we work in the world.

Following the launch of our strategy earlier this year, we gave ourselves the task of realigning our organisational work and resources to deliver our vision and commitments as expressed in Standing Together. We are committed to:

- the eradication of extreme poverty
- challenging power structures and systems that are hardwired to exploit people and planetary resources that keep people poor
- using our prophetic voice to stand in solidarity with those who would see an alternative development future that places dignity and wellbeing of all people at its core.

At the heart of this realignment, we are driven by a desire to stand in the gap for communities that are excluded, displaced, marginalised and whose dignity has been robbed.

Therefore, there is a process around strategic realignment and change currently underway, which will bring significant changes to the organisation over the coming years. Changes will include our geographical and programmatic footprint, our ways of working to deliver operational excellence, our fundraising and our policy and advocacy work. These changes will position us better to have greater impact on Poverty, Power and Prophetic Voice, as well as improve our financial sustainability (further details on p42). Our strategy also includes a Global Results Framework, which we will begin to operationalise this year, setting us up to monitor and understand the impact of our work across the globe.

## Programme delivery

Our development programmes continue around the world this year, changing lives and improving local agency. This includes country/regional programme work on economic transformation, health, climate change resilience, moving from violence to peace, strengthening local governance, tackling gender and other inequalities. We are also focusing on improving programme quality, and working to achieve re-certification against the Core Humanitarian Standards in 2020.

We will continue to respond to humanitarian crises this year – including continuing responses (Nigeria, Bangladesh, DRC, Syria, Burkina Faso and others) and any new crises that we may need to respond to.

Delivering research, evidence, policy analysis, and supporting movements is a critical part of our work. On the climate emergency, we continue to call for rapid global action to reduce carbon emissions, including the UK Government commitment to net zero. We have held mass lobbies in the UK; and we influence global forums such as the UNFCCC.

Over the year, we have made deep analysis of economic injustice, and presented evidence on how the current private sector focus of the global economy has increased inequalities, and threatened human rights and environmental sustainability. Gender justice and inclusion is another area of focus for us, and we want to see stronger movements of people working together to fight inequality, as well as faith leaders taking a role.

# Principal risks and uncertainties

Our work to eradicate poverty is inherently risky, particularly in fragile or conflict-prone countries, or when speaking out on difficult or controversial issues. Effective risk management is therefore a critical enabler for this essential work.

Extreme poverty is political and caused by an abuse of power. Tackling the root causes of poverty, resourcing local civil society organisations directly and speaking truth to power, open us up to risks from those who seek to prevent us and our partners from having our desired impact – particularly at a time when populism and polarisation are driving forces in an increasing number of countries across the globe.

In the UK and Ireland, trust in all institutions, including international non-governmental organisations (INGOs) and churches, is falling and negative media coverage of our sector, exacerbated by scandals on issues such as safeguarding and fundraising, will mean that the threat of losing the trust of our supporters is an increasing risk.

Our new global strategy (p7) recognises and directly addresses these issues. It articulates a transformative role for Christian Aid worldwide, and anchors this in our organisational values. It provides a clear analytical framework through which we make change happen and demonstrate impact.

As noted on p32, we are embarking on a change process to realign and refocus our organisation to deliver the new strategy. In any change process, some internal and external stakeholders may disagree, feel distanced or disengaged. Christian Aid's senior leadership are acting to mitigate any associated risk. The board has carefully considered the risks and opportunities presented by the strategic alignment process. There is a transition plan to deliver the new strategy, supported by a dedicated change team. The strategic approach has been clearly explained to staff and key stakeholders, including sponsoring churches, our partners and our donors.

We have structured governance processes for managing risk. The trustees are ultimately responsible for risk management and the effectiveness of our internal control systems. The major risks to which we are exposed, as identified by the trustees, are regularly reviewed and systems and procedures have been established to manage those risks.

The board of trustees has considered and approved the risk management policy and its appetite for risk. It has delegated the regular review of the risk management process to the audit and risk committee, which also oversees the work of the internal audit and risk management function.

Senior management ensures that day-to-day risk management processes are embedded across the organisation through the effective implementation of policies and procedures. Risk registers have been developed at corporate, national, country and major-project levels. Risks are assessed on the basis of their likelihood and potential impact, along with the mitigation strategies in place to manage them in line with the board's risk appetite. The directorate reviews and updates the corporate risk register three times a year and it is shared with the audit and risk committee. The board formally reviews and approves it annually. There are a number of working groups that manage risks in high-risk areas, as defined in the risk register. In 2018/19, these included the health, safety and security committee, the public policy group, the larger programmes oversight committee, the data protection oversight committee, the anti-diversion oversight committee and the Digital and IT steering group. During the year, a new safeguarding governance group was established, chaired by the Chief Operating Officer.

Serious incidents and near misses are monitored and inform the ongoing development of risk management strategies. There is also a crisis management committee in place to respond to any major incident.

Internal audit is responsible for assessing the effectiveness of internal controls against a schedule of audits approved by the audit and risk committee, taking account of the corporate risk register. The results of the audits are reported to management and the directorate and summarised for the audit and risk committee. Management is responsible for implementing agreed actions arising from the internal audit process. Progress is tracked and regularly reviewed by the directorate and the audit and risk committee. Every year, the audit and risk committee also receive an annual assurance statement from the directorate, which details key controls in place during the year. This is supported by completion of the Charity Commission's internal financial controls for charities checklist.

To supplement the schedule of audits, internal audit has implemented an internal control self-assessment process. It requires overseas offices and programmes, including all consolidated entities, to confirm adherence to key controls and report on any material control breakdowns and actions to prevent their reoccurrence. This is intended to ensure the control framework is fully embedded internationally. Where gaps are noted, management is required to implement corrective actions.

Where themes in these gaps are noted, they are reported to the directorate and actions are taken to review and reinforce related policies and procedures. The results of the internal control self-assessment are reviewed with the audit and risk committee. A similar process is in place for our national and regional offices in Britain, Ireland and Spain.

The self-assessment responses are tested during the standard internal audit programme for countries and offices that are visited as part of the internal audit plan.

Internal audit also provides support to country teams in the development and regular review of risk management strategies relevant to their operations. Risk registers are attached to the self-assessment. Online risk training is a component of the core learning and development framework for all staff.

In the table below, we identify the principal risks and uncertainties facing Christian Aid in the medium term and the steps we take, given our business model and risk appetite, to manage these risks and uncertainties.

There are a range of shorter-term risks arising from our immediate operating environment, such as Brexit, shifts in donor priorities arising from the rise of populism, evolving safeguarding standards and the pace of digital adoption, which are also noted below and feature strongly in the board's immediate risk management deliberations.

Principal risk	Control and mitigation
<p><b>The countries in which we operate</b></p> <p>Working in challenging and insecure locations and contexts risks personal and financial security, reputation and our accountability to perform impactful work and reach those most in need of humanitarian and other developmental support.</p>	<ul style="list-style-type: none"> <li>• We prefer to work with and through local partners and other actors with roots in local communities; we invest in maintaining access to up to date information and relevant networks; we focus on creating a culture able to respond quickly to changes in contexts.</li> <li>• We will implement directly, where appropriate to the context or donor requirements, and where we can build capacity of local partners for the future.</li> <li>• We ensure we have up-to-date security policies and procedures embedded through training and protocols. We participate in and lead sector-wide humanitarian security structures.</li> <li>• We test our crisis management procedure each year.</li> </ul>



<b>Principal risk</b>	<b>Control and mitigation</b>
<p><b>Advocacy and campaigning</b></p> <p>Advocacy and campaigning can risk putting Christian Aid and others connected with our work into conflict with actors who do not agree with us. If we make statements that are not well researched or are erroneous, we risk litigation and reputational damage.</p>	<ul style="list-style-type: none"> <li>• We have an internal public policy group responsible for approving and guiding our public policy in key areas.</li> <li>• We have an internal corporate advocacy group with oversight for the implementation of our advocacy priorities that are directed towards achieving the greatest impact on poverty. We have or invite others with expertise in key focus areas to ensure we deliver well-researched communications.</li> <li>• We adhere to Charity Commission and other relevant guidance.</li> <li>• We provide clear guidance to country programmes in support of partner publications.</li> <li>• We have our own research, evidence and learning hub, whose role is to deepen the connections between our programme practice and policy development, advocacy and campaigning, and to deepen the long-term understanding of the impact of our work.</li> </ul>
<p><b>Working through and with partners</b></p> <p>There is a risk that Christian Aid partners may lack the capacity to deliver effectively the work that we support or to comply with new or more complex donor requirements. This may result in lack of impact, misuse of funds, accountability or safeguarding risks and could damage our reputation.</p> <p>Failure to invest time and effort in strengthening our key partnerships including with governments, civil society organisations and the private sector could reduce our overall impact.</p>	<ul style="list-style-type: none"> <li>• We have partnership agreements between Christian Aid and partners that define shared values, standards and joint strategy.</li> <li>• We have a due diligence process for funded partners including an organisational capacity and risk assessment framework.</li> <li>• We monitor and evaluate all projects and require external audits for all partners funded more than £50,000 in any year.</li> <li>• We commission and publish independent external evaluations of our work.</li> <li>• We have a range of anti-fraud and corruption policies on matters including anti-diversion and abuse of funds, whistleblowing, anti-bribery, anti-money laundering, safeguarding and misuse of funds, which are all available to partners. Our requirements in relation to safeguarding, fraud and corruption are included in our funding and reporting agreements with partners.</li> </ul>

Principal risk	Control and mitigation
	<ul style="list-style-type: none"> <li>• We have a process for fully investigating all incidents of safeguarding and corruption, taking appropriate actions including reporting to statutory agencies and ensuring that lessons are learned.</li> <li>• We have a larger programmes oversight committee which monitors the performance and risk management of major service contracts and major grants.</li> <li>• We have a due diligence process to evaluate new business models for partnerships outside our traditional implementing partners, including board involvement in determining the range and depth of innovative new partnerships and business models. We have our own supplier terms and conditions, which includes a code of conduct and other ethical and environmental considerations.</li> </ul>
<p><b>Accountability to the people we serve</b></p> <p>There is a risk that the communities in whose name we act are excluded from influencing or benefiting from our programmes or are harmed or negatively impacted by them.</p>	<ul style="list-style-type: none"> <li>• Our values and code of conduct are shared with partners and communities so that they are aware of the behaviour that they can expect from Christian Aid's people.</li> <li>• Our certification to the Core Humanitarian Standard promotes the rights, dignity and centrality of vulnerable people and communities. Our quality standards promote participation and agency of affected populations. Our complaints and feedback mechanisms with beneficiary communities are being overhauled and extended across all our programmes.</li> <li>• We require all partners to have an appropriate code of conduct and safeguarding policy.</li> </ul>
<p><b>Programme design, quality and effectiveness</b></p> <p>There is a risk that if we fail to design and deliver our programmes to the highest standard or fail to understand and comply with specific donor requirements we will not deliver the greatest impact to communities or that donors lose trust in our work and cease future funding.</p>	<ul style="list-style-type: none"> <li>• We have structures, policies, procedures and systems within a programme quality framework to ensure that we carefully design our work and select our partners, taking account of beneficiary needs, the local economic environment and learnings from earlier work.</li> <li>• We have monitoring and evaluation systems and conduct external evaluations.</li> <li>• We have processes to ensure that donor requirements are understood and applied by our local teams and implementing partners.</li> </ul>

Principal risk	Control and mitigation
<p><b>Economy, sector competition and financial strategy</b></p> <p>There are risks that changes in the economy and the wider narrative in relation to international development in the UK and globally have an adverse impact on donor propensity to give and on funding priorities, and that this reduces income available for our programmes. This could be exacerbated by the process for the UK exiting the EU. There are risks arising from increasing competition for the shrinking pool of mostly ageing supporters among our natural constituency of churches. We have a closed final salary pension scheme, which could give rise to future unmatched liabilities requiring additional funding, depending on economic and other factors.</p>	<ul style="list-style-type: none"> <li>• We have a reserves policy and regular board review of financial and fundraising performance.</li> <li>• We have an annual financial planning and reporting cycle</li> <li>• We are engaged in a continuing dialogue with DFID about the impact of Brexit negotiations on our work</li> <li>• We have an established presence outside the UK in two EU member states (Spain and Ireland) and through ACT Alliance EU, enabling Christian Aid to retain its voice in Europe, irrespective of the UK's membership status. We are also working with networks and coalitions, including Bond, in the UK, on mitigating wider impacts on the sector.</li> <li>• We have a programme management information system which supports fundraisers to understand where our programmes are most closely aligned with donor interests.</li> <li>• The Finance, Fundraising and Investment Committee evaluates fundraising plans and performance, including the pace of digital adoption, and reports to the board</li> <li>• We have a loyal supporter base that shares our core beliefs and values. We continue to encourage our supporters to give, act and pray in solidarity with the poor and marginalised communities we support. We ask for, and respond to, feedback on our marketing, communications and fundraising activities through a variety of channels.</li> <li>• We keep abreast of changes to fundraising regulation and data protection law, to ensure supporter interaction is compliant. We have a data protection oversight committee.</li> <li>• We have active management of our pension fund liability with a long-term de-risking strategy that is approved by the Finance, Fundraising and Investment Committee, supported by professional advice as appropriate and close working with the pension trustees.</li> </ul>

Principal risk	Control and mitigation
<p><b>Christian identity</b></p> <p>There is a risk that negative external perceptions of Christianity and differences of opinion with churches on key issues could have a detrimental impact on our work. Tensions between states and churches, should they arise, could adversely impact our own relationship with governments. We could also fail to make the most of our opportunities to engage the churches in the fight against poverty.</p> <p>There is a risk that the growth in religious extremism could hamper our ability to work in some locations and the effectiveness of our programmes.</p>	<ul style="list-style-type: none"> <li>• Our work to eradicate poverty targets the world’s most vulnerable and marginalised people, regardless of faith. We work with alliances of other faiths and with secular organisations that share our determination to end poverty. We have an open recruitment policy and we do not proselytise.</li> <li>• Our strategy has, at its heart, the desire to engage the churches in the fight against poverty and help supporters put their faith into action. Our policy positioning draws on theological insight and reflection not only to strengthen our arguments, but also to provide a deeper understanding for the Christian constituency.</li> <li>• Christianity underpins our core values. We have a role to promote understanding and tolerance of others, using our faith as a force for change and contributing to interfaith cooperation for the benefit of those in poverty.</li> <li>• We have statements on our compliance with the Modern Slavery Act and Gender Pay Gap Reporting that are available on our website</li> <li>• Our policy on reporting serious incidents to the Charity Commission is approved and monitored by the Audit and Risk Committee.</li> </ul>
<p><b>Regulatory compliance</b></p> <p>Failure to keep abreast of national and local laws and requirements could compromise our ability to continue working internationally.</p> <p>Failure to demonstrate compliance with the regulatory framework, as it evolves, could damage our reputation and result in fines and other penalties.</p> <p>Regulatory pressure could restrict our ability to respond quickly to the most vulnerable, especially in conflict situations.</p> <p>If Christian Aid funds were diverted into terrorist hands, it would carry significant reputational, legal and financial risk and undermine the application of our core values.</p>	<ul style="list-style-type: none"> <li>• We have in-country teams in many of the places where we work. They are responsible for ensuring compliance with national and local requirements, including registration, tax compliance and statutory reporting. Where required, external audits of our country offices are performed.</li> <li>• We monitor changes to regulation and review our response with our advisers and trustees as appropriate. We provide induction and training to new trustees and have processes in place to keep the board apprised of relevant changes in regulation. Statutory and regulatory updates are a regular part of the Audit and Risk Committee agenda.</li> <li>• We have a range of committees to oversee regulatory compliance including a health, safety and security committee, anti-diversion oversight committee, data protection oversight committee and safeguarding governance group.</li> </ul>

Principal risk	Control and mitigation
<p><b>Human resources</b></p> <p>If we do not provide effective leadership and management, and if we do not look after the wellbeing of our staff, the implementation of our strategy could be significantly compromised and our reputation damaged.</p>	<ul style="list-style-type: none"> <li>• We have rigorous recruitment processes designed to help us select candidates who can best help us meet our core aims, and to ensure equal opportunities. Our recruitment policies include structured interviews and the taking up of references. Staff sign our code of conduct and have a structured induction.</li> <li>• We have a structured performance management system designed to monitor individual performance and we have a new management development programme.</li> <li>• We have human resources policies designed to promote employee wellbeing and the provision of regular and open communication to employees.</li> <li>• We regularly obtain feedback from staff through surveys and feedback boxes, and we respond, by department, to issues raised.</li> </ul>
<p><b>Information systems and cybersecurity</b></p> <p>Failure to keep pace with new technologies and ways of reaching supporters and affected communities in the way they prefer could reduce our impact and effectiveness.</p> <p>Failure to secure our information systems from attack could lead to loss of service, loss of data and even put people at risk, leading to reputational damage, regulatory breach and fines.</p>	<ul style="list-style-type: none"> <li>• The digital and IT steering group oversees digital strategy and provides oversight of cybersecurity risk management</li> <li>• All our staff and volunteers are required to follow IT policies and procedures and there are regular updates on cybersecurity risks. Online data protection training is mandatory for all staff.</li> <li>• We undertake regular testing of IT security through third party consultants.</li> </ul>

# Financial review

## Overview

Christian Aid continues to deliver significant development and humanitarian work across the world, resulting in another record year of income. This reflects the continuing growth in our humanitarian work with partners including the UN in countries such as Nigeria, the Democratic Republic of Congo (DRC) and Bangladesh.

While our institutional funded work continues to grow, like other charities in Britain and Ireland, we are seeing a challenging fundraising environment. Our unrestricted income has remained relatively static, yet the costs and investment required to support our work have grown, resulting in a net overall deficit on unrestricted funds in the current year.

## Income

Total income for 2018/19 was £120.4m, an increase of 2%.

Total income by type	2018/19 £m	2017/18 £m	Variance %
Donations from individuals	49.7	54.7	-9%
Institutional grants	62.0	58.0	7%
Charitable activities	7.7	4.5	71%
Other	1.0	0.7	43%
<b>Total income</b>	<b>120.4</b>	<b>117.9</b>	<b>2%</b>

Donations from individuals reflect a challenging fundraising environment, together with a lower number of high-profile appeals.

Total donations by type	2018/19 £m	2017/18 £m	Variance %
Christian Aid Week	8.6	9.6	-10%
Legacies	13.5	12.0	13%
Regular gifts	13.3	14.0	-5%
Appeals	10.6	14.8	-28%
Other	3.7	4.3	-14%
<b>Total donations</b>	<b>49.7</b>	<b>54.7</b>	<b>-9%</b>

Decline in returns from the traditional house-to-house collections is a key driver of the reduced income from Christian Aid Week. We are looking at innovative ways to arrest this decline, including the introduction of contactless giving in Christian Aid Week 2019.

Changes in the economic environment are also impacting the recruitment of regular givers. We are testing digital channels as part of our plans to support this income stream.

Our focus on legacies has delivered 13% growth and we expect legacies to remain an important source of income.

The primary humanitarian supporter appeals this year were for the Indonesian tsunami, the Kerala floods and Cyclone Idai.

Institutional grant income has continued to grow although the mix of our work is changing, with a significant increase in income from the UN for humanitarian and development programmes in the past year.

Our work with the UN includes the delivery of food aid in northern Nigeria, the DRC and Bangladesh, the latter alongside other UN funding to support our broader work with the Rohingya crisis. In 2018/19, we also received significant new funding from the Global Fund in Malawi, with the aim of reducing infection and mortality rates

from HIV and tuberculosis; ECHO for work in West Africa and India; and EuropeAid for our work in Latin America.

We have continued to implement the CASE-OVC programme (funded by USAID) in Kenya, supporting orphans and vulnerable children from households affected by HIV/AIDS.

The income from charitable activities represents our contract work in Sierra Leone and Ghana, with the significant increase in income primarily due to increased grants to partners and high start-up costs for the newly launched independent entity as part of the Strengthening Transparency, Accountability and Responsiveness (STAR) programme in Ghana.

## Expenditure

Total expenditure for 2018/19 was 10% higher. Spend on charitable activities, at £107.3m, is 88% of total costs (2017/18: 86%). The absolute spend on charitable activities increased 12%, reflecting the significant increase in humanitarian funding noted above. Within charitable activities, grants to partners have increased 15%, again reflecting the growth of our humanitarian activity.

Total expenditure by type	2018/19 £m	2017/18 £m	Variance %
Raising funds	15.0	15.3	-2%
Charitable activities:			
Development	49.7	47.7	4%
Humanitarian	47.4	39.0	22%
Campaigning, advocacy and education	10.2	9.1	12%
<b>Total charitable activities</b>	<b>107.3</b>	<b>95.8</b>	<b>12%</b>
<b>Total expenditure</b>	<b>122.3</b>	<b>111.1</b>	<b>10%</b>

Fundraising costs are in line with last year as we continue our investment in processes and systems while implementing other cost savings.

Our expenditure on campaigning, advocacy and education continues to focus on education and raising awareness with churches and Christian Aid supporters about our work to tackle poverty and its causes. Our advocacy priorities remain climate change, economic justice, gender inequality and refugees.

Staff costs have increased by 7% to £34.1m, reflecting increased resources needed to support the growth in our humanitarian activity in the year, together with some inflationary pressures and increased compliance requirements that drove an increase in our overall cost base.

## Restructuring

Christian Aid is embarking on a change process to support the delivery of our new strategy, as noted on p32. The need for us to streamline our work has also been accelerated by the financial realities which we face as an organisation. In recent years, we have experienced an increase in our restricted income and a decline in our unrestricted income. Increasingly, we have to subsidise the cost of international programmes, which are mostly funded by restricted income, out of our unrestricted income because the restricted donor funds do not cover all of the operating costs. This trajectory has been exacerbated by a continued increase in operating costs and other wider political and economic factors.

In order to ensure that Christian Aid continues to operate within its financial means and is sustainable in the years ahead, we are reducing our operating costs by £7m per annum so that our expenditure aligns with future projected income. We will be reducing our operating costs over a nine-month period, starting from January 2020. Unfortunately, this process will result in some difficult decisions about where and how we work. Internationally, we will be exiting a number of countries.

We will also be closing a number of regional offices in the UK, moving several roles to home-based working. We will also be streamlining various head office functions. In summary, restructuring our operations will lead to a reduction in our worldwide workforce and the number of offices, with the aim of saving £7m per annum of programme support costs, fundraising costs and overheads.

## Balance sheet and reserves

Our net asset position has declined by 5% to £48.5m, reflecting the overall deficit position for the year. However, our cash position remains strong while the increase in debtors simply reflects a peak of activity towards the end of the financial year invoiced in arrears.

During the current financial year, the trustees have determined that the assets supporting the operating reserves should be expanded to include net assets held by subsidiary and connected entities, along with land and property valued at market value. The impact of this change is to enhance the operating reserves included within the unrestricted reserves of Christian Aid.

As at 31 March 2019, the operating reserves stood at £22m. This is above the target range of £14m–£18m. The trustees are working to a three-year financial framework, which is expected to return these reserves to their target range as part of the recently announced restructuring.

The final salary pension fund surplus increased to £12.7m (2017/18: £12.1m) and hence Christian Aid has not been required to make contributions to the pension scheme. During 2018/9 Christian Aid agreed with the Pension Trust to reduce the scheme's exposure to equities in order to protect the surplus position from future investment volatility. The surplus in the scheme cannot be recognised in the balance sheet under FRS 102 as it is not recoverable.

Restricted funds at £23.9m are in line with 2017/18 and the trustees remain satisfied that the fund balance held against each programme is appropriate to the stage of the life cycle of the programme.



# Structure, governance and management

## Board of Trustees

Christian Aid's Board of Trustees consists of a Chair and Vice Chair, a nominee from each of the national committees for Wales and Scotland, the Chair of Christian Aid Ireland, and up to 15 other trustees appointed by the members (the sponsoring churches in Britain and Ireland). This mix ensures an appropriate balance of lay and ordained people, gender, age, ethnic origin, geographical spread, knowledge and skills relevant to our work. In keeping with good governance practice, one-quarter of the trustees retire at each annual general meeting and are eligible to be re-appointed for further terms of office, usually limited to eight consecutive years. This process does not apply to the nominees from the national committees and Churches Together in Britain and Ireland.

New trustees undertake a comprehensive induction programme, which covers the formal governance arrangements and includes our legal structures and obligations, charitable priorities and work. We recognise the importance of trustees keeping up to date with current regulation and best practice. Information is shared through a monthly trustee briefing. Trustees are also invited to attend meetings, conferences and seminars which give them a better understanding of their roles and responsibilities.

The board's principal responsibilities include determining overall strategy, policies, direction and goals; protecting and promoting our identity and values; and fulfilling our statutory responsibilities.

The board delegates certain functions to committees including: an Audit and Risk Committee; a Finance, Fundraising and Investment Committee; a Human Resources, Governance and Strategy Committee; and a Remuneration Committee. The Nominations and Procedures Committee is separately constituted under the Articles.

The Nominations and Procedures Committee is responsible for nominating new trustees for election to members (the sponsoring churches) at the annual general meeting, and for reviewing the performance of the board. It also ensures that the board has effective work processes.

The Audit and Risk Committee reviews reports from external and internal auditors, commissions special investigations and advises the board on risk management.

The Finance, Fundraising and Investment Committee reviews the annual plans and budget, investment in and performance of fundraising, key financial policies, pension funding and the performance of Christian Aid's investment managers.

The Human Resources Governance and Strategy Committee advises on human resources policies to ensure that they are aligned with our values and objectives and helps inform our global people strategy.

The Remuneration Committee reviews the principles governing pay and benefits at Christian Aid. It also makes recommendations to the board on the remuneration of the Chief Executive.

The National Committees for Wales and Scotland support the board in articulating our work and engaging with churches and other stakeholders in these nations.

The Christian Aid board reports to members at the annual general meeting. The members are the 41 sponsoring churches, as listed in the 'Acknowledgements' section on p91.

## Organisational structure

We operate through an incorporated charity ('Christian Aid') registered with the Charity Commission for England and Wales and with Companies House. Various subsidiary and connected charities support us, as described below.

Charitable companies in the Republic of Ireland and Northern Ireland are responsible for the affairs of Christian Aid in Ireland. Although two legal forms exist, Christian Aid Ireland operates as a single pan-Ireland charity. The Irish sponsoring churches, Irish Council of Churches and Christian Aid are members of Christian Aid Ireland. Christian Aid Ireland's results are consolidated into the group accounts.

Christian Aid is registered with the Office of the Scottish Charity Regulator in recognition of our fundraising activities in Scotland.

InspirAction (Spain) is a charitable foundation established in Spain, operating under licence from Christian Aid. It undertakes a range of awareness raising and advocacy, aimed at Spanish-speaking audiences.

InspirAction (US) is a registered not-for-profit organisation, incorporated in the state of Missouri and undertaking fundraising activities in the United States of America. InspirAction (US) shares the same mission, vision and values as Christian Aid but is an independent charity with its own board. Christian Aid licenses the use of the name InspirAction to the US board. Its results are not consolidated into the group accounts.

Change Alliance is a for-profit, wholly owned subsidiary of Christian Aid, established in India, providing consultancy, business development and fundraising support to a range of Indian private-sector and non-governmental partners.

Christian Aid Trading Limited is a for-profit subsidiary of Christian Aid that pursues commercial fundraising opportunities in Britain and Ireland and donates its profits to the charity.

The British and Irish Churches Trust Limited acts as a custodian trustee to Christian Aid and Churches Together in Britain and Ireland, an independent charity. The trust has legal title to Christian Aid's London office – Inter Church House – on behalf of the two charities, who jointly own the property.

We also have separately registered legal entities in a number of countries in which we have programmes. These entities are consolidated as branches of Christian Aid in the same way as other country offices, since programme management continues to operate within the delegated authority framework of Christian Aid.

## Governance matters

The requirement for trustees to demonstrate effective governance of charities increases year on year. In 2018/19, the board has focused on a range of governance priorities. Four of these are explained in more detail below.

### Independent board review

In autumn 2018, Christian Aid commissioned an independent board review. The Charity Governance Code (2017) recommends that external board reviews are conducted every three years. Christian Aid has commissioned annual reviews for a number of years, both independent and internal. The introduction of the Charity Governance Code therefore served as a timely opportunity to carry out a further detailed independent evaluation of board performance. In summary, the outcome of the review was positive. The review concluded that the quality of governance at Christian Aid is above that of similar charities. One of the key recommendations was for the board to delegate more to its sub-committees and to the Executive, in order to focus more on strategic issues. Many of the recommendations made following the external review have already been implemented and the board has agreed an action plan for implementing other recommendations. The board is committed to commissioning an independent review every three years.

### Charity Governance Code

The independent board review also considered the extent to which Christian Aid is compliant with the Charity Governance Code. The board performed well across the seven key principles in the code. The highest scores by code principle were for integrity, board effectiveness and leadership. The board also scored well regarding the remaining code principles for diversity, organisational purpose, decision making, risk and control, and openness and accountability. The review findings have been considered in detail and the board is working to implement the recommendations following the review and strengthen compliance with the code principles.

Although the board is compliant with nearly all of the 76 recommended practices contained in the Charity Governance Code, it decided to explain why it does not

apply two of the recommended practices following the 'apply or explain' approach encouraged by the code.

Firstly, the size of the board exceeds that recommended by the Code. Christian Aid's Articles of Association provide for up to 20 trustees and there are currently 15 trustees. The reason for having a larger board is to include representation from our sponsoring churches across four nations, as well as a balance of knowledge and skills, gender, age, ethnicity and geographical spread (both UK and international). We believe that the size of the board is necessary for the complexity and size of the organisation as well as enabling an appropriate response to business needs.

Secondly, the code recommends that the chair of an audit committee should have recent financial experience. In 2018/19, our Audit and Risk Committee had this experience within its membership, although not directly with the chair. We have a separate Finance, Fundraising and Investment Committee that is chaired by a finance professional. The responsibilities of our Audit and Risk Committee extend more widely than audit, and include responsibility for advising the board on risk management and control issues. Risk management is integral to how the trustees govern Christian Aid and our approach to managing risk is explained in detail on p33. The board is satisfied that the chairs and members of each committee have the competencies to ensure that the committees can discharge their responsibilities effectively.

### Safeguarding

We are committed to providing a safe and trusted environment for all those who come into contact with Christian Aid. We take a zero-tolerance approach to breaches of our Code of Conduct and put the wellbeing and rights of people at the heart of our response.

Ultimate responsibility for safeguarding rests with the board, with duties delegated to the Audit and Risk Committee and Human Resources Governance and Strategy Committee. The board approves the safeguarding policy and receives regular reports on safeguarding. The Audit and Risk Committee monitors the effective implementation of the policy and reviews the case file of reported incidents. The Human Resources Governance and Strategy Committee ensures that HR

policies and procedures support a strong safeguarding culture.

In 2018/19, the board appointed three safeguarding trustees. The lead safeguarding trustee supports the interface between the board and its subcommittees. As a named trustee to receive reports of concerns from staff and others, they:

- provide oversight and support of investigations involving those in senior positions
- represent Christian Aid on external forums
- provide one-to-one support to the safeguarding manager.

The Chief Executive directly oversees the organisation's approach to safeguarding. She leads the directorate meetings which consider Christian Aid's response to safeguarding. She also receives reports on safeguarding incidents and attends all board sub-committee meetings, including the closed sessions of the Audit and Risk Committee, where case files are reviewed.

The Safeguarding Governance Group, a cross-organisational group chaired by our Chief Operating Officer, provides operational oversight of the safeguarding work to strengthen policies and procedures. The Safeguarding Governance Group ensures that the safeguarding priorities are appropriately resourced and supports decision making as appropriate.

The dedicated safeguarding manager maintains the safeguarding plan, oversees investigations and co-ordinates the Safeguarding Governance Group meetings.

Christian Aid has a clear safeguarding policy that is rooted in the protection of those whom we are mandated to serve.

The policy is just one of a range of key corporate policies that are reviewed by trustees. We have reviewed these policies, where appropriate, to ensure that they also align to our new safeguarding policy. We have a serious incident reporting policy and we report all relevant safeguarding incidents to the Charity Commission in line with its requirements.

We encourage all Christian Aid representatives, partners and beneficiaries to report safeguarding concerns, using a choice of confidential mechanisms. Additionally, we have

a whistleblowing policy and a confidential whistleblowing email address accessible through our corporate website.

Safeguarding requirements are included in our Code of Conduct. It is signed by all members of staff, trustees, volunteers and consultants with programme-facing roles. The policy is supported by mandatory online training that is completed annually.

Aligned to this are complaints and feedback mechanisms that meet the Core Humanitarian Standard. There are provisions in our partner contracts related to safeguarding and also in our partner due diligence processes. We include gender-sensitive programming in our work with communities.

We are continuing to work in collaboration with members of Bond (the UK network for organisations working in international development), donors and regulators to improve the quality and consistency of our individual and collective safeguarding practice.

### **Gender pay gap**

In April 2019, we issued our second Gender Pay Gap Report for our 2018 figures on our website. At the time, 63% of our employees were female and 37% male. Our analysis indicates that we have a mean gender pay gap of 6.8% in favour of male staff – an improvement on the 2017 figure of 7.5% in favour of male staff. This is better than the national average of 17.9%. This was primarily driven by having substantially more female staff in lower pay quartiles. There is no pay difference between male and female staff who carry out the same job, similar jobs or work of equal value. We are proud that our last two CEO appointments have been women and that, at the time of writing, we have high female representation on our Board of Trustees.

Although Christian Aid's gender pay gap is lower than many organisations in our sector and in the UK, we are not complacent. We are committed to addressing our gender pay gap in many different ways, including flexible working, progression, career development and through our global gender strategy. Gender justice is a key strategic impact area identified by Christian Aid for our work globally.

Trustee attendance register	Board		Committees	
	Total	Attended	Total	Attended
Hazel Baird <sup>1</sup>	4	4	5	5
Helene Bradley-Ritt <sup>2,5</sup>	4	2	5	4
Alexis Chapman <sup>2,3,5</sup>	4	4	5	4
Jennifer Cormack <sup>2,4</sup>	4	4	6	6
Mark Currie <sup>2</sup> (from October 2018)	3	3	2	2
John Davies (until January 2019)	3	1	-	-
Bala Gnanapragasam <sup>1</sup>	4	4	3	2
Pippa Greenslade <sup>3,5</sup>	4	3	4	4
Victoria Hardman <sup>1</sup>	4	4	4	4
Tom Hinton <sup>2</sup> (until October 2018)	1	0	2	2
Liz Hughes (from October 2018)	3	2	-	-
Mukami McCrum <sup>3</sup>	4	3	2	1
Mervyn McCullagh (until June 2018)	1	1	-	-
Alan D McDonald <sup>3,5</sup>	4	4	3	0
Nick Moberly <sup>1</sup> (from October 2018)	3	3	3	3
Wilton Powell (until October 2018)	1	1	-	-
Paul Spray (until October 2018)	1	1	-	-
Margaret Swinson <sup>1,4</sup>	4	3	8	7
Valerie Traore	4	4	-	-
Rowan Williams <sup>*1,2,3,4,5</sup>	4	4	-	-
Trevor Williams (until October 2018)	1	1	-	-

**Legend:**

1. Audit and Risk Committee
2. Finance, Fundraising and Investment Committee
3. HR, Governance and Strategy Committee
4. Nominations and Procedures Committee
5. Remuneration Committee

\*Ex officio

### **Disclosure of trustees' interests**

During the year, Christian Aid made a grant of £120,000 to The Border Consortium, a registered charity. A Christian Aid trustee, Alexis Chapman, is chairperson of the board. Our trustee was not involved in the decision to apply for or to award the grant. Christian Aid has been a member of The Border Consortium and has been supporting it for many years, predating Alexis Chapman's involvement with either charity.

Three trustees are connected with other entities with which Christian Aid has entered into arm's length transactions during the year. These trustees were not involved in the decisions to use the services of the suppliers to which they are connected. Nor has there been any board-level discussion of these suppliers or the partner that might construe a conflict. Trustees are not involved at the operational level of proposing projects, selecting suppliers or approving payments.

### **Public benefit**

The trustees confirm that they have had regard to the Charity Commission's general guidance on public benefit when reviewing Christian Aid's aims and objectives, and in planning activities and setting policies and priorities for the year ahead.

Our objectives are the furtherance of charitable purposes that:

- relieve and combat poverty, malnutrition, hunger, disease, sickness or distress throughout the world
- advance or assist such other charitable work as may be carried out by or with the support of the sponsoring churches.

We carry out these objectives through working towards our essential purpose – eradicating extreme poverty, dismantling its root causes across the world, and enabling the voice and agency of the poor and marginalised to be fully realised.

The activities that we carry out to further our charitable purposes for the public benefit are concentrated on providing grants to, and otherwise supporting, our partner organisations for long-term development and responding to emergencies, as well as vital campaigning, advocacy and education work on the causes of poverty.

Throughout this report we illustrate how our work furthers our charitable purposes and the significant benefits it brings to communities and individuals in developing countries in urgent need of support, regardless of race, creed or nationality.

## **Policies**

### **Fundraising Approach**

The generosity and actions of every supporter fuel our mission to eradicate extreme poverty, dismantle its root causes and enable the agency of the poor and marginalised to be fully realised. Without supporters, Christian Aid could not provide its urgent, practical and effective assistance and it is this partnership that shapes our approach to fundraising.

Christian Aid takes a long-term, values-based and increasingly innovative approach to fundraising. We want people to see consistent values (p8) motivating our fundraising as well as our relationship-building, campaigning and all other work.

By mobilising and inspiring congregations, schools, leaders, individuals and their communities to give, act and pray, we seek transformation for those living at the sharp end of poverty and injustice. Through this diverse supporter engagement, we aim to provide a sustainable platform for Christian Aid that is not dependent on any single source of income. It also means we can campaign independently on the issues we believe will make the most difference. Fostering genuine supporter relationships is not only the most effective approach for Christian Aid, but also leads to transformation for all involved.

Christian Aid is registered with the Fundraising Regulator and is committed to legal, open, honest and respectful fundraising. We monitor regulatory developments, review policies and update training for staff and volunteers to ensure we maintain standards. Our suite of fundraising policies covers the standards and principles that underpin our approach to fundraising by way of voluntary income from individuals, churches and communities. Major gifts and funds from institutions are also covered. Our private sector (institutional) fundraising follows our due diligence process. We apply the same standards to the third parties we work with in our fundraising activity, providing training and routine monitoring to ensure they represent Christian Aid appropriately.

We take protecting supporter data very seriously. Our data protection policy complies with – and, in some cases, goes beyond – General Data Protection Regulation (GDPR)

requirements and our privacy policy is always accessible on our website. We never swap or sell supporter data and our supporters can change their communication preferences at any time.

### ***Voluntary scheme for regulating fundraising***

Christian Aid has a large number of committed and active volunteers, engaged in a variety of activities from teaching in schools to writing for social media, organising support through fundraising events or promoting our appeals and campaigns. Our volunteers give thousands of hours of time across many different roles each year.

Our 14,000 organisers and church representatives organise fundraising in their churches, particularly in Christian Aid Week when thousands of people come together to raise money through house-to-house collections and other activities. Christian Aid's professional fundraisers provide guidance and resources to support these volunteers.

We are incredibly grateful to our volunteers for all they do for Christian Aid. Together, they make a huge difference for the world's poorest people.

### ***Complaints***

Our supporter relationships are paramount, so all feedback is important to us. It is always taken into account when we review or plan activities and is shared with our leadership team on a regular basis. We have revised our Supporter Care Charter, which outlines our promises to supporters and how they can feed back to us.

From 1 April 2018 to 31 March 2019, we sent 950,000 fundraising emails and 1,100,000 addressed direct mail pieces. We received 53 (0.0026%) complaints in total.

### ***Protection of vulnerable people***

We want giving to Christian Aid to be a positive experience for all. We recognise that some of the many people that we engage with through our fundraising activity will not always have the capacity, at the point of interaction, to fully understand the nature of the donation they are being asked to give, or the consequences of making that donation.

All staff follow best practice guidelines for dealing with adults at risk or in vulnerable circumstances, and children

and young people. We have specific guidance in place regarding house-to-house collecting and receiving donations from people in vulnerable circumstances. Many of our supporters and collectors are themselves increasingly elderly, and therefore our group organisers, church representatives and volunteers are supported by staff, who receive regular safeguarding training.

### **Grants policy**

We are committed to working in partnership with local and national organisations through a grant making approach. Grants to partner organisations are made within our agreed strategies.

Grants for development programmes tend to be given on a three-year basis.

Project proposals are subject to a formal approval process before individual grants are approved. All projects are systematically monitored for the duration of their existence, and major projects are subject to a final evaluation process.

We act as a sub-contractor for a number of governments, including the UK Government. Under these contracts, we disburse grants to a range of donor-approved grantees. The selection, monitoring and evaluation of the performance of these grantees are subject to contract-specific performance measures.

### **Communicating with staff and volunteers**

Our methods of communicating with staff continue to evolve. The Christian Aid intranet is the main tool used by staff to access information across the organisation. The Yammer social network allows staff to communicate globally and to leave their own feedback.

Discussion and information sharing also takes place at all-staff meetings and internal events, which are broadcast live on Skype for Business to all Christian Aid offices. Staff receive the daily newsletter Majority World News and can read the news highlights on the intranet homepage.

We are committed to open and accountable management of our employees, where development and recognition are acknowledged. Employees can raise concerns through their manager or through senior management, including the Chief Executive, or anonymously through the whistleblowing policy and suggestions box. All staff

are regularly informed of and consulted about changes and developments within the organisation. Our Global Strategy has a specific communications and engagement plan, supported by a team of staff.

UK staff are encouraged to join a trade union and overseas staff are represented by elected coordinators. Unite and the National Union of Journalists are the recognised unions at Christian Aid. They help staff and coordinators during key consultations and with employee relations issues.

### **Volunteers**

Over the past year, we have worked to transform our relationship with volunteers through our Big River Programme, repositioning them as strategic partners in achieving our organisational goals by building up the number of people and churches who give, act and pray. Volunteers are shaping this programme of work, sitting on our steering group and influencing our strategy.

In 2018/19, we have been supported by 580 volunteers in 623 roles, ranging from teaching in schools to administration in our offices. During Christian Aid Week 2018, we were joined by nearly 60,000 volunteers who came together to raise £8.6m. In September 2018, we launched our new Volunteer Portal, where volunteers can record their activities, skills, availability and more. While there is still some way to go in fully embedding the new system in our volunteering programme, we have nonetheless seen more than 8,000 hours of volunteering logged this year.

We have also reached out across the sector to learn and share best practice. For example, Christian Aid took part in the IAVE World Volunteer Conference in October 2018 as part of a forum panel on faith-based volunteering, alongside representatives from Islamic Relief Worldwide, Caritas and the Central Council of Jews in Germany.

All of this is helping us deliver an excellent volunteer experience. During Volunteers Week 2018, we not only thanked our volunteers through local events and case studies, but we also celebrated our staff who volunteer. As a result, in our annual volunteer survey, we were thrilled to hear that 96% of respondents would recommend Christian Aid as a great place to volunteer and 100% felt valued by Christian Aid.



## **Health, safety and security**

In 2018/19, armed conflict, political crises and natural disasters have called for humanitarian responses around the world. For Christian Aid's staff, volunteers and partners, working in complex and often challenging environments, this has brought them face to face with many different risks.

Working in Afghanistan, South Sudan and Bangladesh has continued to present operational challenges for Christian Aid and many other INGOs. Incidents such as the January 2019 bomb attack outside the Green Village in Kabul, Afghanistan remind us that our staff work in high-risk and often high-stress environments. Furthermore, the armed attack on the DusitD2 hotel complex in Nairobi and the more recent Ethiopian Airlines crash outside Addis Ababa highlight how, despite all precautions, NGO staff can be in the wrong place at the wrong time. A further notable development has been a rise in civil unrest relating to political elections and anti-government sentiment. In countries such as Bolivia, Haiti, Nicaragua and Zimbabwe, violent protests caused disruption to Christian Aid's operations and also impacted staff wellbeing.

In the face of these challenges, Christian Aid's Health, Safety and Security systems have played a vital role to ensure that the organisation fulfils its duty of care responsibilities. The Security Unit has worked closely with the Global People Function to create a robust wellbeing policy. This policy is intended to promote a positive organisational culture in which staff and volunteers are able to thrive, even in challenging conditions.

In the past year we have worked closely with the Accelerating Localisation Through Partnerships consortium to raise awareness of the risk relationship between international and local NGOs and the complex dynamics of localisation in conflict settings.

Health and safety policies and procedures within the organisation have also been reviewed and strengthened. For example, with the increase in flexible working at Christian Aid and the introduction of laptops for all staff, there has been work around ensuring that staff have adequate training and suitable equipment. This has ensured that staff are more aware of potential issues in their working environment and are empowered to

report any concerns. As a result of raising awareness, the number of reported health and safety incidents rose slightly in 2018/19.

Christian Aid has also adopted new technologies. An SMS messaging system was introduced in the UK, which has enabled the organisation to send staff business or security alerts by office or region and has become a key component of Christian Aid's Incident Management Plan. At an international level, a mobile phone app was rolled out for travellers to provide them with security and medical alerts for the country they are in and access to professional support on the ground.

In 2019/20, our priority is to build capacity and improve consistency across our programmes. For example, in response to growing insecurity in West Africa, we have recruited a full-time member of security staff in the region to support and enable the work of our staff and partners. In addition, efforts are already underway to ensure that the quality and consistency of key health, safety and security documentation is improved.

## **Staff matters**

Our ability to deliver impactful programmes and activities around the world depends on the capability, skills, motivation and wellbeing of our staff.

In 2018/19, there have been several changes in our senior management structure. These include the introduction of a new Director of Strategy and Global Change, and the departure of three of our previous directorate team. Two of these posts have now been recruited to, with the third post being covered by an interim position.

Highlights of our staff-related activities, interventions and initiatives over the year fall into the following themes.

## **People Strategy**

We have followed through on the People Strategy with the appointment of a new Chief People Officer and interim Head of Global Talent and Learning. These new posts, alongside our existing Heads of People across the globe, now form our new senior management team within the People Division. This year, the focus has been on recruitment, onboarding and performance management.

We continue to support teams across the world in expansion areas such as Cox's Bazar in Bangladesh and in Indonesia, where emergency and ongoing humanitarian responses are required. We have worked much more closely with colleagues across the humanitarian programme in order to understand their needs and offer improved interventions. This includes the development of an emergency response policy for recruitment and ongoing work to improve our surge process and capacity as an organisation.

We have strengthened our business partnering structure across the globe as a result of the People Strategy, and HR practices are improving as a result.

There have been significant improvements in the area of international volunteer management, with a policy and toolkit developed and rolled out across the regions.

### ***People development***

A new management development programme has been piloted, aimed at increasing the skills and competencies of our managers. Alongside this, a performance management workshop has been developed for all team leaders, to improve the skills needed for constructive conversations and goal setting.

There has also been a relaunch of onboarding and induction, with a new website that is more user-friendly, informative and with up-to-date information for new starters. We have launched a new global induction, which brings new employees together, as well as informing them of the important work we do across the globe and how they fit into the bigger picture.

### ***Organisational performance***

We have gone through the process of tendering for and purchasing a new global HR system, which is being configured and will be rolled out from September 2019. This new system will help us to drive effective HR processes, as well as allowing us to collect, report on and analyse people data in a way we have never been able to before.

We have started looking at the capabilities and values of our staff and how we ensure that our staff capabilities and

values are aligned with the new Global Strategy, through recruitment, performance management and personal development opportunities.

### ***Remuneration policy***

Our remuneration policy is available on our website and is overseen by the Remuneration Committee of the board. The committee has delegated authority to provide governance oversight and input into principles and policies governing the pay and benefits of Christian Aid staff. Our remuneration policy looks to set salaries at the median quartile of comparators. A 2% pay rise was awarded to UK staff for the 2019/20 pay year. International staff salaries are adjusted to give increases guided by International Monetary Fund figures and the recommendations of our country offices, within an equivalent funding envelope for our International Department as a whole.

The remuneration for the Chief Executive and key management personnel is reviewed and decided by the Remuneration Committee and, ultimately, the full board, in line with Christian Aid's remuneration policy.

The following guiding principles are used in determining Chief Executive and senior management remuneration:

- transparency
- appropriateness and benchmarking against external comparators
- expertise and experience
- competitive recruitment and talent retention.

### ***Diversity and inclusion***

It is our policy to respect the diversity of all employees and volunteers, treating them fairly and equally, regardless of characteristics such as physical or mental disability, gender, sexual orientation, race, caste, culture, nationality, ethnic origin, religious belief or age.

Wherever possible, applications from disabled people are encouraged and their skills are developed, and we advertise annually in Living with Disability magazine.

Every reasonable measure is taken to adapt our premises and working conditions to enable disabled people to work or volunteer at Christian Aid.

We believe that the unequal distribution of power and unfair abuses of power are at the heart of poverty. Furthermore, we believe that the greatest, most pervasive inequality in the world remains the one between women and men. Our corporate gender strategy, Gender Justice for All, sets out our aims, objectives and programmes in this area.

We are using gender pay reporting requirements in the UK as a platform to work towards more visible organisation-wide gender pay profiling and reporting.

This signals our continued commitment to fairness, equality and consistency across our entire workforce.

### **Modern slavery**

Christian Aid works to end slavery in all its forms. We do this on the basis of our understanding of forms of modern slavery in our programmatic work. This ranges from helping to register migrant Haitian workers in the Dominican Republic to ending forms of bonded labour in traditional labour systems in Nepal. In the UK, we work in partnership with the Ethical Trading Initiative and the Corporate Responsibility Coalition to ensure that the Modern Slavery Act is effectively implemented and strengthened over time.

Last year, we produced our second statement outlining the steps we have taken to ensure that no forms of slavery or human trafficking take place in any part of our business activities and supply chains. Our statement identified our policies, risk assessment and commitments for the year ahead, to be reported on in subsequent years. The statement is available on our website.

Over the past year, we have started to implement our new procurement policy and practice, and engaged in

risk assessment exercises in our supply chains based on our updated Supplier Code of Conduct. We have raised awareness by training our staff on modern slavery risks, and provided staff with guidance on how to implement the new procurement policies and guidelines. We have also promoted the use of grievance mechanisms and reporting tools if anyone spots a risk of modern slavery in supply chains. There is still more to do in conducting specific risk assessment to identify potential high-risk areas in our supply chains, and in ensuring better tools for mitigating risks by further developing enhanced due diligence methods and practices.

# Statement of trustees' responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with applicable law and FRS 102, the Financial Reporting Standards applicable in the UK and the Republic of Ireland.

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its net incoming resources for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going-concern basis unless it is inappropriate to presume that the charity will continue to operate.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

## Information provided to auditors

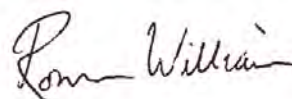
Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as the trustee is aware, there is no relevant audit information of which the company's auditors are unaware; and
- the trustee has taken all the steps that he/she ought to have taken as a trustee in order to make himself/herself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

This confirmation is given and should be interpreted in accordance with the provisions of section 418 of the Companies Act 2006.

Crowe U.K. LLP remained Christian Aid's auditors throughout the year.

The annual report and accounts, including the strategic report, is approved by the Board of Trustees on 30 September 2019 and signed on its behalf by the Chair of the Board:



Dr Rowan Williams  
**Chair of the Christian Aid Board of Trustees**  
30 September 2019

# Auditor's report

## Independent auditor's report to the members and trustees of Christian Aid

### Opinion

We have audited the financial statements of Christian Aid for the year ended 31 March 2019, which comprise the Consolidated Statement of Financial Activities, the Consolidated and Parent Charity Balance Sheets, the Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 31 March 2019 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (amended).

### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. 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 group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, 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.

### Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

### Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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 we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

## **Opinions on other matters prescribed by the Companies Act 2006**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report and the strategic report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements.

## **Matters on which we are required to report by exception**

In light of the knowledge and understanding of the group and the charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- adequate and proper accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

## **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on p54, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine 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, the trustees are responsible for assessing the group's or the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

## Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with the Acts and relevant regulations made or having effect thereunder.

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 (UK) 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:

**[www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities)**.

This description forms part of our auditor's report.

## Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

N. Hashemi

Naziar Hashemi  
Senior Statutory Auditor

For and on behalf of  
**Crowe U.K. LLP**  
Statutory Auditor  
**London**

11/10/19

Crowe U.K. LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

# Financial statements

## Consolidated statement of financial activities

(incorporating an income and expenditure account) for the year ended 31 March 2019

	Notes	2019 Unrestricted funds £m	2019 Restricted funds £m	<b>2019 Total funds £m</b>	2018 Unrestricted funds £m	2018 Restricted funds £m	2018 Total funds £m
<b>Income</b>							
Donations and legacies							
Donations from individuals	2	41.0	8.7	<b>49.7</b>	43.8	10.8	54.6
Institutional grants	3, 19–22	1.5	60.5	<b>62.0</b>	2.4	55.6	58.0
Charitable activities	4	7.7	-	<b>7.7</b>	4.5	-	4.5
Other trading activities		0.9	-	<b>0.9</b>	0.7	-	0.7
Investments		0.1	-	<b>0.1</b>	0.1	-	0.1
<b>Total income</b>		<b>51.2</b>	<b>69.2</b>	<b>120.4</b>	<b>51.5</b>	<b>66.4</b>	<b>117.9</b>
<b>Expenditure</b>							
Raising funds	5	14.2	0.8	<b>15.0</b>	14.5	0.8	15.3
Charitable activities							
Development	5	23.4	26.3	<b>49.7</b>	19.8	27.9	47.7
Humanitarian	5	8.3	39.1	<b>47.4</b>	7.8	31.2	39.0
Campaigning, advocacy and education	5	7.3	2.9	<b>10.2</b>	7.2	1.9	9.1
<b>Total operational expenditure</b>		<b>53.2</b>	<b>69.1</b>	<b>122.3</b>	<b>49.3</b>	<b>61.8</b>	<b>111.1</b>
Pension adjustment	23	1.5	-	1.5	-	-	-
<b>Total expenditure</b>		<b>54.7</b>	<b>69.1</b>	<b>123.8</b>	<b>49.3</b>	<b>61.8</b>	<b>111.1</b>
Net gains on investments		0.1	-	<b>0.1</b>	2.2	-	2.2
Net gains/(losses) on currency forward purchase		-	-	-	(0.1)	-	(0.1)
<b>Net income/(expenditure)</b>		<b>(3.4)</b>	<b>0.1</b>	<b>(3.3)</b>	<b>4.3</b>	<b>4.6</b>	<b>8.9</b>
<b>Other recognised gains/(losses)</b>							
Actuarial gains/(losses) on defined benefit pension scheme	23	1.8	-	<b>1.8</b>	9.3	-	9.3
Removal of pension surplus	23	(0.3)	-	<b>(0.3)</b>	(12.1)	-	(12.1)
Pension adjustment		1.5	-	<b>1.5</b>	(2.8)	-	(2.8)
Exchange translation difference arising on consolidation		(0.5)	-	<b>(0.5)</b>	-	-	-
<b>Net movement in funds</b>		<b>(2.4)</b>	<b>0.1</b>	<b>(2.3)</b>	<b>1.5</b>	<b>4.6</b>	<b>6.1</b>
<b>Reconciliation of funds</b>							
Total funds brought forward at 1 April 2018		27.0	23.8	<b>50.8</b>	25.5	19.2	44.7
<b>Total funds carried forward at 31 March 2019</b>	14, 15	<b>24.6</b>	<b>23.9</b>	<b>48.5</b>	<b>27.0</b>	<b>23.8</b>	<b>50.8</b>

There are no recognised gains or losses, or movements in funds, other than those disclosed above. The notes on p61 to p89 form a full part of these financial statements.

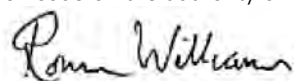


# Balance sheets

as at 31 March 2019

	Notes	Consolidated group		Parent charity	
		2019	2018	2019	2018
		£m	£m	£m	£m
<b>Fixed assets</b>					
Intangible assets	8	1.3	0.7	1.3	0.7
Tangible assets	8	6.4	6.4	6.3	6.4
Investments	9	15.5	23.5	15.9	23.9
		<b>23.2</b>	30.6	<b>23.5</b>	31.0
<b>Current assets</b>					
Stocks		0.3	0.4	0.3	0.4
Debtors	10	17.4	13.1	14.1	9.8
Short-term cash deposits		1.0	1.0	-	-
Cash at bank and in hand		13.5	12.2	10.1	8.8
		<b>32.2</b>	26.7	<b>24.5</b>	19.0
<b>Liabilities</b>					
Creditors: amounts falling due within one year	11	(5.5)	(5.3)	(5.5)	(5.1)
<b>Net current assets</b>		<b>26.7</b>	21.4	<b>19.0</b>	13.9
<b>Total assets less current liabilities</b>		<b>49.9</b>	52.0	<b>42.5</b>	44.9
Creditors: amounts falling due after more than one year		(0.7)	(0.6)	(0.6)	(0.6)
Provision for liabilities		(0.7)	(0.6)	(0.6)	(0.6)
<b>Net assets excluding pension liability</b>		<b>48.5</b>	50.8	<b>41.3</b>	43.7
Defined benefit pension scheme liability	23	-	-	-	-
<b>Net assets</b>		<b>48.5</b>	50.8	<b>41.3</b>	43.7
<b>Restricted funds</b>					
Appeals and other donations	15	13.5	13.6	12.8	12.8
Institutional grants	15	10.4	10.2	6.8	6.6
<b>Total restricted funds</b>		<b>23.9</b>	23.8	<b>19.6</b>	19.4
<b>Unrestricted funds</b>					
Unrestricted funds		24.6	27.0	21.7	24.3
Pension reserve	23	-	-	-	-
<b>Total unrestricted funds</b>	14	<b>24.6</b>	27.0	<b>21.7</b>	24.3
<b>Total funds</b>		<b>48.5</b>	50.8	<b>41.3</b>	43.7

The notes on p61 to p89 form a full part of these financial statements. The financial statements were approved and authorised for issue on the authority of the board and signed on its behalf by:



**Dr Rowan Williams**

Chair of the Christian Aid Board of Trustees  
30 September 2019

# Consolidated statement of cash flows

for the year ended 31 March 2019

	Notes	2019 £m	2018 £m
<b>Cash flows from operating activities</b>			
Net cash provided by/(used in) operating activities		<b>(5.1)</b>	3.7
<b>Cash flows from investing activities</b>			
Interest from investments		<b>0.1</b>	0.1
Proceeds from the sale of fixed assets		-	0.1
Purchase of fixed assets		<b>(1.4)</b>	(0.5)
Proceeds from the sale of investments		<b>4.1</b>	4.8
Purchase of investments		<b>(4.6)</b>	(5.6)
Investments reclassified as cash		<b>8.7</b>	-
<b>Net cash provided by/(used in) investing activities</b>		<b>6.9</b>	(1.1)
<b>Change in cash and cash equivalents in the reporting period</b>			
		<b>1.8</b>	2.6
Cash and cash equivalents at the beginning of the reporting period		<b>13.2</b>	10.7
Change in cash and cash equivalents due to exchange rate movements		<b>(0.5)</b>	(0.1)
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>14.5</b>	13.2
<b>Reconciliation of net income to net cash flow from operating activities</b>			
Net income for the reporting period before net gains on investments		<b>(1.9)</b>	6.7
Depreciation charges and amortisation of intangible fixed assets	8	<b>0.8</b>	0.6
Gains on investments		<b>(0.1)</b>	(0.1)
Profit on the sale of fixed assets		-	-
(Increase) in debtors	10	<b>(4.3)</b>	(0.9)
Increase in creditors		<b>0.4</b>	0.8
Decrease in stocks		<b>0.1</b>	(0.3)
FRS 102 defined benefit pension contributions	23	-	(3.0)
Amounts related to the defined benefit pension schemes included within the statement of financial activities	23	<b>(0.1)</b>	(0.1)
<b>Net cash inflow/(outflow) from operating activities</b>		<b>(5.1)</b>	3.7
<b>Analysis of cash and cash equivalents</b>			
Cash at bank and in hand		<b>13.5</b>	12.2
Short-term cash deposits		<b>1.0</b>	1.0
<b>Total cash and cash equivalents</b>		<b>14.5</b>	<b>13.2</b>

The notes on p61 to p89 form a full part of these financial statements.

# Notes to the financial statements

for the year ended 31 March 2019

## 1. Accounting policies

A description of the nature of the entity's operations and its principal activities is disclosed in the annual report accompanying the financial statements.

### a. Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments, which are included at market valuation. The accounts (financial statements) have been prepared in accordance with the Charities SORP (FRS102) applicable to charities preparing their accounts in accordance with FRS102, the Financial Reporting Standard applicable in the UK and Republic of Ireland and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

In the trustees report there is a review of financial performance and of the charity's reserves position. There are adequate financial resources and the charity is well placed to manage business risks. The planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. It is a reasonable expectation that there are adequate resources to continue in operational existence for the foreseeable future. There are no known material uncertainties that call into doubt the charity's ability to continue. The accounts have therefore been prepared on the basis that the charity is a going concern.

The statement of financial activities and balance sheet consolidate the financial statements of the charity and its subsidiary undertakings. The results of the subsidiaries are consolidated on a line-by-line basis. No separate income and expenditure account of the charity has been presented, as permitted by Section 408 of the Companies Act 2006 and paragraph 15.11 of the SORP. The gross income of the charity for the year was £112.6m (2018: £104.5m) and its gross expenditure was £115.0m (2018: £103.0m).

The group accounts include a 100 per cent consolidation of Christian Aid Trading Limited, Christian Aid Ireland Limited (a charitable company registered in Northern Ireland), Christian Aid Ireland Limited (a charitable company registered in the Republic of Ireland), Christian Aid International (a charitable foundation registered in Spain) and Change Alliance (a company limited by share capital, incorporated in India). The group accounts also include a 71.25 per cent proportional consolidation of The British and Irish Churches Trust Limited, since Christian Aid's interest relates directly to its share of the underlying assets, liabilities and cash flows. Further details of the subsidiaries are given in note 17.

### b. Fund accounting

Reserves are either unrestricted or restricted funds.

Restricted funds represent income to be used for a specific purpose as requested by the donor. Income and expenditure on these funds are shown separately within the statement of financial activities and analysed into their main components in note 15.

Unrestricted funds are those that have not had a restriction placed on them by the donor. Designated unrestricted funds are those where the trustees have set aside monies from unrestricted funding for specific purposes. Details can be found in the trustees' report and in note 14.

### c. Income

All incoming resources accruing to the charity during the year are recognised in the statement of financial activities as soon as it is prudent and practicable to do so, when entitled, probable and measurable. Incoming resources from charitable activities refer to contract income, which is recognised as unrestricted income in the period in which the income is earned, is probable of receipt and can be measured with reliability.

Gifts in kind for use by the charity are included in the accounts at their approximate market value at the date of receipt. Gifts in kind for distribution are included in the accounts at their approximate fair value at the date of receipt by Christian Aid.

Pecuniary legacies are recognised when there is entitlement, which is deemed to be when Christian Aid has been notified of a legacy from the bequest's executors of the estate, the legacy can be measured reliably, and there is probability of receipt. For residual legacies, entitlement is deemed to be the earlier of approved estate accounts and notification of a pending payment or actual payment being received in the accounting period. No value is included where a legacy is subject to a life interest held by another party.

### d. Expenditure

All expenditure is accounted for on an accruals basis and is classified under headings that aggregate all costs related to that category. The costs of each staff team, including a relevant proportion of support costs allocated on a usage basis, are allocated across the headings of fundraising and charitable activities based on the proportion of time spent on each of these areas of work.

Expenditure on raising funds include all expenditure incurred by a charity to raise funds for its charitable purposes. It comprises the costs of advertising, profile-raising, digital fundraising, producing publications and digital materials, printing and mailing fundraising material as well as costs incurred in commercial trading activities and investment management costs, the staff in these areas and an appropriate allocation of support costs.

Costs of charitable activities includes direct expenditure incurred through grants to partners and operational activities and an appropriate allocation of support costs. Grants to partners are recognised as expenditure when there is a legal or constructive obligation to make the grant. This is usually immediately prior to a payment being made. Grant expenditure also includes grants made through sub-contractors.

Support costs include the central or regional office functions such as facilities management, finance, human resources and information systems as well as governance costs. Governance costs represent the costs associated with the governance arrangements of the charity as opposed to those costs associated with fundraising or charitable activities.

### **e. Intangible fixed assets**

Intangible fixed assets costing over £5,000 are capitalised at cost. Intangible fixed assets include software costs. They are amortised over 4 years, their estimated useful lives.

### **f. Tangible fixed assets and depreciation**

Tangible fixed assets costing over £5,000 are capitalised at cost. Depreciation is provided in order to write off the cost of tangible fixed assets over their estimated useful economic lives, on a straight-line basis, as follows:

Freehold land	Nil
Freehold properties	50 years
Leasehold properties	5 years
Leasehold improvements	5 years
Office furniture, fittings and equipment	5 years
Motor vehicles	5 years
Computer equipment	4 years

Assets in the course of construction are not depreciated while in construction. Once the construction is completed the cost is transferred to another fixed asset class and depreciated accordingly.

### **g. Stocks**

Stocks consist of gifts in kind, held pending distribution, and are valued at the lower of cost and net realisable value.

### **h. Pension costs**

Past service costs and other finance costs have been recognised immediately in the Statement of financial activities. Actuarial gains and losses are also recognised immediately in the statement of financial activities. This is in accordance with FRS102.

As a result of the ruling in the Lloyds Bank High Court Case on 26 October 2018, we have included in the Statement of financial activities an allowance of £1.5m for the impact of GMP equalisation in FY2019, equivalent to 2% of FRS102 liabilities.

On 30 June 2007 the scheme was closed to new entrants and for future accrual for members.

The resulting defined pension scheme asset or liability is shown separately on the face of the balance sheet.

Defined Contribution Scheme – Christian Aid also operates a defined contribution scheme for employees. The charity's contributions to the scheme are charged in the statement of financial activities in the period in which the contributions are payable.

### **i. Taxation and irrecoverable VAT**

Christian Aid is a registered charity and as such is potentially exempt from taxation of its income and gains to the extent that they fall within the charity exemptions in the Corporation Taxes Act 2010 or Section 256 Taxation of Chargeable Gains Act 1992. No tax charge has arisen in the year.

In common with many other charities, Christian Aid is unable to recover the majority of VAT that is incurred on purchases of goods and services in the UK. The amount of VAT that cannot be recovered is included within the appropriate underlying cost and was £1.3m for the year (2018: £1.0m).

### **j. Foreign currencies**

Foreign currency balances have been translated at the exchange rate ruling at the balance sheet date. Income and expenditure transactions have been translated at the prevailing rate at the time of the transaction.

### **k. Fixed asset investments**

Fixed asset investments are stated at market value at the balance sheet date. The SOFA includes the net gains and losses arising from disposals and revaluations throughout the year.

### **l. Operating leases**

Rentals applicable to operating leases are charged to the consolidated statement of financial activities in the period to which the cost relates.

### **m. Critical accounting judgements and key source of estimation uncertainties**

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

### **n. Financial instruments**

Christian Aid has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise cash at bank and in hand, short term cash deposits and the group's debtors excluding prepayments and accrued income. Financial liabilities held at amortised cost comprise the group's short and long term creditors excluding deferred income and accrued expenditure. No discounting has been applied to these financial instruments on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial. The values of basic financial instruments are given in note 18a.

Christian Aid uses derivative financial instruments to manage its exposure to foreign currency exchange risks, including foreign exchange forward contracts. The fair value of these instruments is calculated at the balance sheet date by comparison between the rate implicit in the contract and the exchange rate at that date.

Details of derivative financial instruments are given in note 18b.

### **o. Provisions**

Provisions are recognised when Christian Aid has a present legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Provisions are measured at the present value of the expenditure expected to be required to settle the obligation using a rate that reflects current market assessments of the time value of money and the risks specific to the obligation. The increase in the provision due to the passage of time is recognised as an interest expense. No discounting has been applied on the basis that the amounts involved and the periods over which amounts will be settled are such that any discounting would be immaterial.

### **p. Preparation of the accounts on a going concern basis**

Trustees have considered Christian Aid's expectations and intentions for the next 12 months and the availability of working capital and confirm that the charity is a going concern. Trustees are unaware of any events, conditions, or related business risks beyond the period of assessment that may cast significant doubt on the charity's ability to continue as a going concern.

## 2. Donations from individuals

	2019 Unrestricted £m	2019 Restricted £m	<b>2019 Total £m</b>	2018 Unrestricted £m	2018 Restricted £m	2018 Total £m
Christian Aid Week	8.6	-	<b>8.6</b>	9.6	-	9.6
Appeals	3.3	7.3	<b>10.6</b>	5.9	8.9	14.8
Legacies	13.5	-	<b>13.5</b>	12.0	-	12.0
Regular gifts	13.3	-	<b>13.3</b>	14.0	-	14.0
Other donations	2.3	1.4	<b>3.7</b>	2.3	2.0	4.3
<b>Total donations</b>	<b>41.0</b>	<b>8.7</b>	<b>49.7</b>	43.8	10.9	54.7

Total donations of £49.7m (2018: £54.7m) includes £3.7m of tax recovered through tax-efficient giving (2018: £4.4m).

Legacies of which we have been notified, but not recognised as income, are valued at £5.3m (2018 (restated): £10.3m).

Total donations include gifts in kind valued at £0.3m (2018: £0.5m).

Donations received from the public and churches in the Isle of Man (excluding government grants) during 2018/19, included above, were £18,315 (2018: £37,579).

### 3. Institutional grants

	Notes	2019 Unrestricted £m	2019 Restricted £m	<b>2019 Total £m</b>	2018 Unrestricted £m	2018 Restricted £m	2018 Total £m
Department for International Development	19	-	2.4	<b>2.4</b>	-	7.5	7.5
European Commission		0.2	4.2	<b>4.4</b>	0.6	10.4	11.0
Irish Aid		-	4.5	<b>4.5</b>	-	5.7	5.7
United States Agency for International Development (USAID)		0.8	7.1	<b>7.9</b>	0.2	2.5	2.7
Scottish Government		-	0.3	<b>0.3</b>	-	0.5	0.5
Isle of Man Government		-	0.4	<b>0.4</b>	-	0.2	0.2
Guernsey Overseas Aid Commission		-	-	<b>-</b>	-	0.1	0.1
United Nations World Food Programme (WFP)		0.4	19.0	<b>19.4</b>	0.1	14.8	14.9
United Nations		0.4	9.1	<b>9.5</b>	-	-	-
Other governments and public authorities		-	0.9	<b>0.9</b>	-	0.3	0.3
Institutions		(0.3)	12.6	<b>12.3</b>	1.5	13.6	15.1
<b>Total institutional grants</b>		<b>1.5</b>	<b>60.5</b>	<b>62.0</b>	<b>2.4</b>	<b>55.6</b>	<b>58.0</b>

Total Institutional grants from United Nations World Food Programme of £19.4m (2018: £14.9m) includes gifts in kind valued at £13.9m (2018: £12.6m).

In the current period, Christian Aid has recognised a £2.5m gift in kind (together with the associated charitable expenditure) in respect of aid received from the UN World Food Programme towards the end of 2017/18 in the DRC country office. This was not recognised in the prior period, as Christian Aid were not in a position to quantify the aid received statements at the date of approval of the 2017/18 financial statements.

Funding of £44,378 was contributed by ACT members in 2018/19 towards the ACT security coordinator: Finn Church Aid £2,631 (€3,000), Norwegian Church Aid £7,500, ICCO £3,289 (€3,750), LWF £2,646 (\$3,750), KIC £230 (\$300), ACT £15,874 (\$22,500), Dan Church Aid £5,291 (\$5,500), Church of Sweden £5,291 (\$7,500). Expenditure on the ACT security coordinator in 2018/19 was £93,111 (2018: £79,556).

## 4. Charitable activities

	2019 Unrestricted £m	2019 Restricted £m	2019 Total £m	2018 Unrestricted £m	2018 Restricted £m	2018 Total £m
UK Government - Department for International Development						
SABI accountability programme in Sierra Leone	1.3	-	1.3	1.1	-	1.1
STAR accountability programme in Ghana	6.0	-	6.0	3.0	-	3.0
Save the Children International						
Primary health care	0.4	-	0.4	0.4	-	0.4
<b>Total incoming resources from charitable activities</b>	<b>7.7</b>	<b>-</b>	<b>7.7</b>	<b>4.5</b>	<b>-</b>	<b>4.5</b>

## 5. Total operational expenditure

	Grants to partner organisations	Other direct costs		Allocation of support costs		2019 Total £m	2018 Total £m
		Staff costs £m	Non staff costs £m	Staff costs £m	Non staff costs £m		
Notes	5.1			5.2	5.2		
<b>Raising funds</b>	-	6.4	6.9	1.1	0.6	<b>15.0</b>	15.3
<b>Charitable activities:</b>							
Development	21.7	12.2	11.2	2.9	1.7	<b>49.7</b>	47.7
Humanitarian	21.6	5.4	18.6	1.1	0.7	<b>47.4</b>	39.0
Campaigning, advocacy and education	2.4	4.3	2.3	0.7	0.5	<b>10.2</b>	9.1
<b>Total charitable activities</b>	<b>45.7</b>	<b>21.9</b>	<b>32.1</b>	<b>4.7</b>	<b>2.9</b>	<b>107.3</b>	95.8
<b>Total operational expenditure</b>	<b>45.7</b>	<b>28.3</b>	<b>39.0</b>	<b>5.8</b>	<b>3.5</b>	<b>122.3</b>	111.1

**Expenditure on raising funds** includes all expenditure incurred by Christian Aid to raise funds for its charitable purposes. It comprises the costs of advertising, profile-raising, digital fundraising, producing publications and printing and mailing fundraising material, costs incurred in commercial trading activities and investment management costs, the staff in these areas and an appropriate allocation of support costs.

**Charitable activities** include expenditure incurred through grants to partners, direct programme implementation expenditure and operational activities and an appropriate allocation of support costs. Direct implementation expenditure on the Bangladesh, DRC and Nigeria programmes was £20.3m for the 2019 financial year, of which £16.0m was gifts in kind.



## 5.1 Grant expenditure analysed by region

	<b>2019</b>	2018	<b>2019</b>	2018
	<b>£m</b>	£m	<b>%</b>	%
Africa	<b>27.9</b>	22.9	<b>62%</b>	58%
Asia and the Middle East	<b>11.1</b>	9.6	<b>24%</b>	24%
Latin America and the Caribbean	<b>4.7</b>	4.9	<b>10%</b>	12%
Europe	<b>0.2</b>	1.3	<b>0%</b>	3%
Global	<b>1.8</b>	1.1	<b>4%</b>	3%
<b>Total grants to partner organisations</b>	<b>45.7</b>	39.8	<b>100%</b>	100%

## 5.2 Allocation of support costs

	Basis of allocation	<b>2019</b>	2018
		<b>£m</b>	£m
		<b>Total</b>	Other costs
Management and Facilities	Headcount	<b>2.1</b>	2.2
Finance and Compliance	Headcount	<b>2.5</b>	2.6
Human Resources	Headcount	<b>2.1</b>	2.0
Information and Communication Technology	Headcount	<b>2.6</b>	2.4
<b>Total support costs</b>		<b>9.3</b>	<b>9.2</b>

Included within £2.5m Finance and Compliance is £393k (2018: £250k) for governance-related costs.

## 6. Staff and trustee costs

<b>Staff costs of Britain-, Ireland- and Spain-based staff</b>	<b>2019 £m</b>	2018 £m
Salaries	17.5	17.0
Pension contributions	1.0	1.0
National Insurance contributions	1.8	1.6
Benefits in kind	-	-
Total staff costs (Britain-, Ireland- and Spain-based)	<b>20.3</b>	19.6
Staff cost of overseas based staff	13.8	12.1
<b>Total staff costs</b>	<b>34.1</b>	31.7

Total staff costs include £0.4m of redundancy and termination payments (2018: £0.3m).

<b>Headcount by location</b>	<b>2019</b>	2018
Britain-, Ireland- and Spain-based staff	<b>484</b>	479
Overseas-based staff	<b>492</b>	443
<b>Total headcount</b>	<b>976</b>	922

The key management of the charity comprises the Chief Executive and the five directors of the organisation (Corporate Services, Policy and Public Affairs, Fundraising and Supporter Engagement, Strategy, and International). The total remuneration and benefits, including salary and employer's National Insurance and employer's pension contributions, of the key management personnel of the charity was £643,365 (2018: £622,961)

The salary of the Chief Executive, the highest paid employee, was £131,476 (2018: £90,293 part year remuneration based on eight months' service). The CEO's expenses were £4,049 (2018: £2,113), mainly in respect of overseas travel as a representative of Christian Aid and visiting partners.

The number of higher-paid staff with emoluments falling in the following ranges were:

	<b>2019</b>	2018 Revised
£130,000 to £139,999	<b>1</b>	-
£120,000 to £129,999	-	-
£110,000 to £119,999	<b>1</b>	-
£100,000 to £109,999	-	1
£90,000 to £99,999	<b>3</b>	2
£80,000 to £89,999	<b>1</b>	3
£70,000 to £79,999	<b>9</b>	4
£60,000 to £69,999	<b>13</b>	13

#### **Trustees expenses and number of trustees who claimed expenses during the year**

No emoluments are paid to trustees. Trustees are reimbursed for their incidental expenses in attending board, executive and other meetings. Additionally, trustees may occasionally visit Christian Aid partners and programmes overseas with costs of such trips being met by the charity. The total expenses paid to trustees was £13,102 (2018: £19,634). The number of trustees who claimed expenses is 10 (2018: 19).

## 7. Statement of financial activities

Net movement in funds is stated after the following charges:

	Consolidated group		Parent charity	
	2019 £'000	2018 £'000	2019 £'000	2018 £'000
<b>Auditors' remuneration (exclusive of VAT)</b>				
Fees payable to parent charity's auditors for the audit of the charity's annual accounts	63	55	63	55
Fees payable to parent charity's auditors for the audit of the charity's subsidiaries pursuant to legislation	4	4	4	4
<b>Total audit fees</b>	<b>67</b>	59	<b>67</b>	59
Other services	34	36	34	41
<b>Total fees payable to parent charity's auditors</b>	<b>101</b>	<b>95</b>	<b>101</b>	<b>100</b>
Rental costs in relation to operating leases – land and buildings	68	68	240	205
Investment manager's fee	25	23	25	23

## 8. Fixed assets

### a. Intangible fixed assets (consolidated and parent)

	Computer software	CRM in development	Total
	£m	£m	£m
<b>Cost</b>			
At 1 April 2018	2.7	0.5	<b>3.2</b>
Additions	0.3	0.6	<b>0.9</b>
Disposals	-	-	-
<b>At 31 March 2019</b>	<b>3.0</b>	<b>1.1</b>	<b>4.1</b>
<b>Amortisation</b>			
At 1 April 2018	2.6	-	<b>2.6</b>
Charge in year	0.2	-	<b>0.2</b>
Disposals	-	-	-
<b>At 31 March 2019</b>	<b>2.8</b>	-	<b>2.8</b>
<b>Net book value</b>			
<b>At 31 March 2019</b>	<b>0.2</b>	<b>1.1</b>	<b>1.3</b>
At 1 April 2018	0.2	0.5	0.7

## b. Tangible fixed assets (consolidated and parent)

	Central office freehold	Leasehold improvements	Computer equipment	Office furniture, fittings and equipment	Motor vehicles	<b>Total</b>
	£m	£m	£m	£m	£m	<b>£m</b>
<b>Cost</b>						
At 1 April 2018	5.1	3.1	2.9	1.0	1.4	<b>13.5</b>
Additions	-	0.2	0.1	0.1	0.2	<b>0.6</b>
Disposals	-	-	(0.7)	(0.2)	(0.1)	<b>(1.0)</b>
<b>At 31 March 2019</b>	<b>5.1</b>	<b>3.3</b>	<b>2.3</b>	<b>0.9</b>	<b>1.5</b>	<b>13.1</b>
<b>Depreciation</b>						
At 1 April 2018	0.1	2.8	2.4	0.8	1.0	<b>7.1</b>
Charge in year	-	0.1	0.2	0.1	0.2	<b>0.6</b>
Disposals	-	-	(0.7)	(0.2)	(0.1)	<b>(1.0)</b>
<b>At 31 March 2019</b>	<b>0.1</b>	<b>2.9</b>	<b>1.9</b>	<b>0.7</b>	<b>1.1</b>	<b>6.7</b>
<b>Net book value</b>						
<b>At 31 March 2019</b>	<b>5.0</b>	<b>0.4</b>	<b>0.4</b>	<b>0.2</b>	<b>0.4</b>	<b>6.4</b>
At 1 April 2018	5.0	0.3	0.5	0.2	0.4	6.4

## 9. Investments

	Consolidated group		Parent charity	
	2019 £m	2018 £m	2019 £m	2018 £m
<b>As at 31 March</b>				
Gilts – UK	3.1	4.6	3.1	4.6
Fixed-interest securities	5.5	5.4	5.5	5.4
Floating-rates notes	-	-	-	-
Sterling deposits	2.6	9.2	2.6	9.2
Unlisted investments	0.2	0.2	0.2	0.2
Investments in subsidiary undertakings	-	-	0.4	0.4
Programme-related investments	0.3	0.3	0.3	0.3
Property-related investments	3.8	3.8	3.8	3.8
<b>Total investments</b>	<b>15.5</b>	<b>23.5</b>	<b>15.9</b>	<b>23.9</b>
<b>Movements during the year</b>				
At the beginning of the year	23.5	19.1	23.9	19.3
Cost of acquisitions	4.6	5.6	4.6	5.8
Disposals	(4.1)	(4.9)	(4.1)	(4.9)
Reclassified as cash	(8.7)	-	(8.7)	-
Transfer from fixed assets	-	1.6	-	1.6
Net gains/(losses) on investment	0.2	2.1	0.2	2.1
<b>Total investments</b>	<b>15.5</b>	<b>23.5</b>	<b>15.9</b>	<b>23.9</b>

Programme-related investments consists of social investment loans to co-operatives in Nicaragua and Honduras. The trustees are satisfied that making these loans constitute programme investments that furthers the objects of the charity.

Investments (other than cash) forming more than 5% of the investment portfolio were as follows:

	2019 £m	2019 %	2018 £m	2018 %
UK Treasury 1.5% 22/01/2021	1.7	16.1	2.5	23.5
UK Treasury 0.5% 22/07/2022	0.7	6.5	0.7	6.5
KfW 5.55% 07/06/2021	0.7	6.4	0.7	6.7
UK Treasury 2.0% 07/09/2025	0.5	5.0	-	-
UK Treasury 2.0% 22/07/2020	-	-	1.0	9.7

## 10. Debtors

	Consolidated group		Parent charity	
	2019 £m	2018 £m	2019 £m	2018 £m
Prepayments	0.8	1.1	0.6	1.0
Accrued income	14.8	8.9	11.9	4.5
Other debtors	1.7	3.1	1.1	2.4
Amounts due from subsidiary undertakings	0.1	-	-	0.1
Amounts due from connected charities	-	-	0.5	1.8
<b>Total debtors</b>	<b>17.4</b>	<b>13.1</b>	<b>14.1</b>	<b>9.8</b>

## 11. Liabilities

### 11.1 Creditors: amounts falling due within one year

	Consolidated group		Parent charity	
	2019 £m	2018 £m	2019 £m	2018 £m
Interest-free loans from supporters	0.1	0.1	0.1	0.1
Trade creditors	1.5	1.8	1.5	1.8
Deferred income	0.9	0.9	0.9	0.8
Tax and social security	0.6	0.7	0.5	0.6
Other creditors	1.1	0.9	1.0	0.8
Accruals	1.3	0.9	1.5	0.9
Amounts due to connected charities	-	-	-	0.1
<b>Total creditors</b>	<b>5.5</b>	<b>5.3</b>	<b>5.5</b>	<b>5.1</b>

#### Movement on deferred income during the year:

	Consolidated group		Parent charity	
	2019 £m	2018 £m	2019 £m	2018 £m
Balance brought forward	0.9	1.1	0.8	1.1
Released to income	(0.9)	(1.1)	(0.8)	(1.1)
Received in year	0.9	0.9	0.9	0.8
<b>Balance carried forward</b>	<b>0.9</b>	<b>0.9</b>	<b>0.9</b>	<b>0.8</b>



## 11.2 Creditors: amounts falling due after more than one year

Christian Aid has recognised £0.7m (2018: £0.6m) of creditors falling due after more than one year. This amount relates to pension benefits due to overseas staff.

## 11.3 Provision for liabilities

Christian Aid has recognised a liability of £0.7m (2018: £0.6m) for the cost of all benefits to which employees are entitled at the end of the reporting period that have yet to be paid. Provision for liabilities includes a liability for paid annual leave, paid sick leave and termination benefits.

## 12. Future commitments

In addition to the amounts shown as creditors in these accounts, there are also commitments to projects which have been accepted in principle by Christian Aid's board and are expected to be recommended for funding in 2019/20.

	Consolidated group		Parent charity	
	2019 £m	2018 £m	2019 £m	2018 £m
<b>Commitments</b>	<b>1.9</b>	1.8	<b>1.9</b>	1.8

## 13. Operating lease income and commitments

At 31 March 2019, the total of future minimum operating lease income receivable under non-cancellable operating leases amounted to:

	Consolidated group		Parent charity	
	2019 £m	2018 £m	2019 £m	2018 £m
Land and buildings – within one year	<b>0.2</b>	0.3	<b>0.2</b>	0.3
Land and buildings – between two and five years	<b>1.1</b>	0.6	<b>1.1</b>	0.6
	<b>1.3</b>	0.9	<b>1.3</b>	0.9

At 31 March 2019 the total of future minimum lease commitments payable under non-cancellable operating leases amounted to:

	Consolidated group		Parent charity	
	2019 £m	2018 £m	2019 £m	2018 £m
Building leases – within one year	<b>0.2</b>	0.1	<b>0.8</b>	0.2
Building leases – between two and five years	<b>1.8</b>	-	<b>6.0</b>	0.8
	<b>2.0</b>	0.1	<b>6.8</b>	1.0

## 14. Unrestricted funds

	Opening balance £m	Incoming resources £m	Resources expended £m	Gains and losses £m	Transfers £m	Closing balance £m
General funds	19.9	51.2	(51.9)	(0.4)	(1.8)	<b>17.0</b>
Land and property	5.0	-	-	-	-	<b>5.0</b>
Operational reserves	24.9	51.2	(51.9)	(0.4)	(1.8)	<b>22.0</b>
Other fixed assets	2.1	-	(1.3)	-	1.8	<b>2.6</b>
<b>Consolidated group total unrestricted funds</b>	<b>27.0</b>	<b>51.2</b>	<b>(53.2)</b>	<b>(0.4)</b>	<b>-</b>	<b>24.6</b>

### Parent charity

<b>Parent charity total unrestricted funds</b>	<b>24.3</b>	<b>48.1</b>	<b>(50.5)</b>	<b>(0.2)</b>	<b>-</b>	<b>21.7</b>
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## 14.1 Prior year unrestricted funds

	Opening balance £'m	Incoming resources £m	Resources expended £m	Gains and losses £m	Transfers £m	Closing balance £m
<b>Consolidated group total unrestricted funds</b>	<b>25.5</b>	<b>51.4</b>	<b>(49.2)</b>	<b>(0.7)</b>	<b>-</b>	<b>27.0</b>
General funds	16.0	51.4	(48.6)	2.1	(1.0)	<b>19.9</b>
Foreign exchange stabilisation fund	1.2	-	-	-	(1.2)	-
Fixed asset fund	8.3	-	(0.6)	-	(0.6)	<b>7.1</b>
Pension reserves	-	-	-	(2.8)	2.8	-

### Parent charity

<b>Parent charity total unrestricted funds</b>	<b>24.0</b>	<b>48.9</b>	<b>(47.9)</b>	<b>(0.8)</b>	<b>-</b>	<b>24.2</b>
Unrestricted funds excluding pension reserve	24.0	48.9	(47.9)	2.0	(2.8)	<b>24.2</b>
Pension reserves	-	-	-	(2.8)	2.8	-

## 15. Restricted funds

<b>Consolidated group</b>	Opening balance £m	Incoming resources £m	Resources expended £m	Transfers £m	<b>Closing balance £m</b>
In Their Lifetime	-	0.5	(0.6)	0.2	<b>0.1</b>
Denominational appeals	1.1	1.0	(0.8)	(0.5)	<b>0.8</b>
Christian Aid humanitarian appeals:					
East Africa Crisis Appeal 2017	1.6	-	(0.6)	0.1	<b>1.1</b>
Gaza Middle East 2012	0.3	-	(0.3)	-	-
Hurricane Matthew Haiti 2016	1.6	-	(0.6)	0.1	<b>1.1</b>
Nepal Earthquake 2015	0.3	-	(0.3)	-	-
Philippines Typhoon Haiyan 2013	-	-	(0.1)	0.1	-
Refugee Crisis Appeal 2015	2.9	-	(0.5)	-	<b>2.4</b>
South Sudan Crisis Appeal 2015	(0.1)	-	-	0.2	<b>0.1</b>
Syria Crisis 2013	0.2	-	(0.3)	0.1	-
South Asia Floods	0.2	-	(0.1)	0.1	<b>0.2</b>
Sierra Leone Mudslides 2017	0.7	0.1	(0.2)	-	<b>0.6</b>
Rohingya Crisis Appeal	0.2	-	(0.1)	-	<b>0.1</b>
Kerala Floods Crisis 2018	1.0	0.1	(0.6)	-	<b>0.5</b>
Philippines Typhoon Mangkhut Appeal 2018	-	0.4	(0.1)	-	<b>0.3</b>
Indonesia Tsunami Appeal 2018	-	0.7	(0.2)	-	<b>0.5</b>
Malawi-Zimbabwe Cyclone Idai 2019	-	0.7	-	-	<b>0.7</b>
Disasters Emergency Committee appeals:					
Nepal Earthquake 2015	0.1	-	-	-	<b>0.1</b>
Yemen Crisis 2017	0.1	0.6	(0.6)	-	<b>0.1</b>
East Africa Crisis Appeal 2017	0.4	0.7	(1.1)	-	-
Rohingya Crisis Appeal 2017	0.1	0.4	(0.5)	-	-
Indonesia Tsunami Appeal 2018	-	0.4	(0.4)	-	-
Legacies	2.4	-	(0.8)	(0.2)	<b>1.4</b>
Other donations	2.4	3.2	(1.0)	(0.1)	<b>4.5</b>
Appeals and other donations	13.6	8.7	(8.8)	-	<b>13.5</b>
Institutional grants	10.2	60.5	(60.3)	-	<b>10.4</b>
<b>Total restricted funds</b>	<b>23.8</b>	<b>69.2</b>	<b>(69.1)</b>	-	<b>23.9</b>

The transfers reflected above are part of the 2019 financial year end closure exercise.

<b>Parent charity</b>	Opening balance £'000	Incoming resources £'000	Resources expended £'000	Transfers £m	<b>Closing balance £'000</b>
Appeals and other donations	12.8	7.8	(7.8)	-	<b>12.8</b>
Institutional grants	6.6	56.7	(56.5)	-	<b>6.8</b>
<b>Total restricted funds</b>	<b>19.4</b>	<b>64.5</b>	<b>(64.3)</b>	-	<b>19.6</b>

## 15.1 Prior year restricted funds

<b>Consolidated group</b>	Opening balance £m	Incoming resources £m	Resources expended £m	<b>Closing balance £m</b>
In Their Lifetime	0.8	0.6	(1.4)	-
Denominational appeals	0.9	0.7	(0.5)	<b>1.1</b>
Christian Aid humanitarian appeals:				
Ebola Crisis West Africa 2014	0.4	-	(0.4)	-
East Africa Crisis Appeal 2017	0.8	1.3	(0.5)	<b>1.6</b>
Gaza Middle East 2012	0.5	-	(0.2)	<b>0.3</b>
Hurricane Matthew Haiti 2016	0.5	-	(0.5)	-
Iraq Crisis Appeal 2014	0.2	-	(0.2)	-
Nepal Earthquake 2015	3.1	-	(0.2)	<b>2.9</b>
Philippines Typhoon Haiyan 2013	0.6	-	(0.7)	<b>(0.1)</b>
Refugee Crisis Appeal 2015	0.8	0.1	(0.7)	<b>0.2</b>
South Sudan Crisis Appeal 2015	0.4	0.1	(0.3)	<b>0.2</b>
Syria Crisis 2013	1.0	0.1	(0.4)	<b>0.7</b>
South Asia floods	-	0.4	(0.2)	<b>0.2</b>
Sierra Leone Mudslides 2017	-	0.1	(0.1)	-
Rohingya Crisis Appeal	-	1.5	(0.5)	<b>1.0</b>
Other Christian Aid appeals	0.1	-	(0.1)	-
Disasters Emergency Committee appeals:				
Nepal Earthquake 2015	0.3	0.6	(0.8)	<b>0.1</b>
Yemen Crisis 2017	0.6	0.8	(1.3)	<b>0.1</b>
East Africa Crisis Appeal 2017	-	2.3	(1.9)	<b>0.4</b>
Rohingya Crisis Appeal	-	0.4	(0.3)	<b>0.1</b>
Legacies	3.0	-	(0.6)	<b>2.4</b>
Other donations	0.7	1.9	(0.2)	<b>2.4</b>
Appeals and other donations	14.7	10.9	(12.0)	<b>13.6</b>
Institutional grants	4.4	55.6	(49.8)	<b>10.2</b>
<b>Total restricted funds</b>	<b>19.1</b>	<b>66.5</b>	<b>(61.8)</b>	<b>23.8</b>
<b>Parent charity</b>	Opening balance £'000	Incoming resources £'000	Resources expended £'000	<b>Closing balance £'000</b>
Appeals and other donations	13.3	9.7	(10.2)	<b>12.8</b>
Institutional grants	2.6	51.6	(47.6)	<b>6.6</b>
<b>Total restricted funds</b>	<b>15.9</b>	<b>61.3</b>	<b>(57.8)</b>	<b>19.4</b>

## 16. Analysis of net assets

Fund balances as at 31 March 2019 are represented by:

	Unrestricted funds		Restricted funds	<b>Total</b>
	Fixed assets £m	Other £m	£m	<b>£m</b>
<b>Consolidated group</b>				
Fixed assets	7.7	-	-	<b>7.7</b>
Investments	-	15.5	-	<b>15.5</b>
Current assets	-	8.3	23.9	<b>32.2</b>
Current liabilities	-	(5.5)	-	<b>(5.5)</b>
Long-term liabilities	-	(0.7)	-	<b>(0.7)</b>
Provision for liabilities	-	(0.7)	-	<b>(0.7)</b>
Pension liability	-	-	-	-
<b>Total net assets</b>	<b>7.7</b>	<b>16.9</b>	<b>23.9</b>	<b>48.5</b>
<b>Parent charity</b>				
Fixed assets	7.6	-	-	<b>7.6</b>
Investments	-	15.5	0.4	<b>15.9</b>
Current assets	-	5.3	19.2	<b>24.5</b>
Current liabilities	-	(5.5)	-	<b>(5.5)</b>
Long-term liabilities	-	(0.6)	-	<b>(0.6)</b>
Provision for liabilities	-	(0.6)	-	<b>(0.6)</b>
Pension liability	-	-	-	-
<b>Total net assets</b>	<b>7.6</b>	<b>14.1</b>	<b>19.6</b>	<b>41.3</b>

## 16.1 Prior year analysis of net assets

Fund balances as at 31 March 2018 are represented by:

	Unrestricted funds		Restricted funds	<b>Total</b>
	Fixed assets £m	Other £m	£m	<b>£m</b>
<b>Consolidated group</b>				
Fixed assets	7.1	-	-	<b>7.1</b>
Investments	-	23.5	-	<b>23.5</b>
Current assets	-	3.0	23.7	<b>26.7</b>
Current liabilities	-	(5.3)	-	<b>(5.3)</b>
Long-term liabilities	-	(0.6)	-	<b>(0.6)</b>
Provision for liabilities	-	(0.6)	-	<b>(0.6)</b>
Pension liability	-	-	-	-
<b>Total net assets</b>	<b>7.1</b>	<b>20.0</b>	<b>23.7</b>	<b>50.8</b>
<b>Parent charity</b>				
Fixed assets	7.1	-	-	<b>7.1</b>
Investments	-	23.5	0.4	<b>23.9</b>
Current assets	-	-	19.0	<b>19.0</b>
Current liabilities	-	(5.1)	-	<b>(5.1)</b>
Long-term liabilities	-	(0.6)	-	<b>(0.6)</b>
Provision for liabilities	-	(0.6)	-	<b>(0.6)</b>
Pension liability	-	-	-	-
<b>Total net assets</b>	<b>7.1</b>	<b>17.2</b>	<b>19.4</b>	<b>43.7</b>

## 17. Subsidiary undertakings and related party transactions

### a. The Christian Aid group comprises the parent charity (Christian Aid) and six subsidiary undertakings. The results for the year of the subsidiary undertakings are given below.

#### **Christian Aid Ireland Ltd (Northern Ireland) (CA NI)**

A charitable company limited by guarantee, incorporated in Northern Ireland, Christian Aid Ireland (Northern Ireland) was established by the Irish Churches and Christian Aid to further develop the work of Christian Aid in Northern Ireland. Christian Aid (Northern Ireland) is consolidated by virtue of common control as 9 out of 13 trustees are appointed by Christian Aid. It is consolidated on a line by line basis in line with FRS102. The Christian Aid Ireland (Northern Ireland) year end was 31 March 2019.

#### **Christian Aid Ireland Ltd (Republic of Ireland) (CA ROI)**

A charitable company limited by guarantee, incorporated in Republic of Ireland, Christian Aid Ireland (Republic of Ireland) was established by the Irish Churches and Christian Aid to further develop the work of Christian Aid in Republic of Ireland. Christian Aid Ireland (Republic of Ireland) is consolidated by virtue of common control as 9 out of 13 trustees are appointed by Christian Aid. It is consolidated on a line by line basis in line with FRS102. The Christian Aid Ireland (Republic of Ireland) year end was 31 March 2019.

#### **Christian Aid International (CA INT)**

A charitable foundation registered in Spain, Christian Aid International operates under the brand name InspirAction with the objective of raising awareness of, and funds for, some of the world's poorest and most marginalised communities. Christian Aid is the sole member with authority to appoint and remove trustees from the foundation and Christian Aid International is therefore consolidated by virtue of common control. It is consolidated on a line-by-line basis in the Christian Aid group financial statements, in line with FRS 102. The Christian Aid International year end was 31 March 2019.

#### **The British and Irish Churches Trust Ltd (BICT)**

A charitable company limited by guarantee, incorporated in England and Wales. It owns the freehold title to Interchurch House and three residential properties, acting as custodian trustee for Christian Aid and Churches Together in Britain and Ireland (CTBI). The year end of this company was 31 December 2018, the date of CTBI's year end. The figures below represent Christian Aid's 71.25% interest. The reserves retained within BICT are related to the management of Interchurch House.

#### **Christian Aid Trading Ltd (CAT)**

A company limited by share capital, incorporated in England and Wales. Its two shares are held by Christian Aid. Christian Aid Trading Ltd carries out the trading and commercial promotional activities of Christian Aid, the incorporated charity. The net taxable profit is transferred by Gift Aid to Christian Aid. The Christian Aid Trading Ltd year end was 31 March 2019.

#### **Change Alliance (CH A)**

A company limited by share capital, incorporated in India. Its shares are held by employees of Christian Aid as nominees. Change Alliance India is a for-profit organisation which, with partners, is currently undertaking Christian Aid's activities in India. The Change Alliance year end was 31 March 2019.

## 17.1 Subsidiary undertakings

	2019 CA NI	2019 CA ROI	2019 CA INT	2019 BICT	2019 CAT	2019 CH A	2018 CA NI	2018 CA ROI	2018 CA INT	2018 BICT	2018 CAT	2018 CH A
	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m	£m
Total incoming resources	2.3	6.8	0.3	0.7	0.1	1.1	2.4	7.9	0.3	0.5	0.1	1.1
Total resources expended	(2.5)	(6.7)	(0.3)	(0.7)	-	(1.0)	(2.0)	(6.3)	(0.3)	(0.5)	-	(1.1)
<b>Net incoming resources</b>	<b>(0.2)</b>	<b>0.1</b>	<b>-</b>	<b>-</b>	<b>0.1</b>	<b>0.1</b>	<b>0.4</b>	<b>1.6</b>	<b>-</b>	<b>-</b>	<b>0.1</b>	<b>-</b>
Revaluation on translation	-	(0.2)	-	-	-	-	-	-	-	-	-	-
Gift Aided to Christian Aid	-	-	-	-	(0.1)	-	-	-	-	-	-	-
<b>Retained surplus/ (deficit) for the year</b>	<b>(0.2)</b>	<b>(0.1)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0.1</b>	<b>0.4</b>	<b>1.6</b>	<b>-</b>	<b>-</b>	<b>0.1</b>	<b>-</b>
Total assets	1.3	5.3	0.1	0.1	0.3	0.1	2.1	6.3	0.1	-	0.3	0.4
Total liabilities	(0.1)	(0.1)	-	(0.1)	(0.1)	(0.1)	(0.7)	(1.0)	-	-	(0.1)	(0.4)
<b>Total funds</b>	<b>1.2</b>	<b>5.2</b>	<b>0.1</b>	<b>-</b>	<b>0.2</b>	<b>-</b>	<b>1.4</b>	<b>5.3</b>	<b>0.1</b>	<b>-</b>	<b>0.2</b>	<b>-</b>



## 17.2 Related party transactions

There have been no related party transactions that require disclosure other than transactions with subsidiary and associated companies, as follows:

	<b>2019</b>	2018
	<b>£m</b>	£m
<b>1. Grants received from subsidiary undertakings</b>		
Christian Aid Ireland (Northern Ireland)	1.0	0.6
Christian Aid Ireland (Republic of Ireland)	1.2	1.2
InspirAction	0.0	0.0
<b>Total</b>	<b>2.2</b>	1.8
<b>2. Grants made to subsidiary undertakings</b>		
Christian Aid Ireland (Northern Ireland)	0.2	0.2
Christian Aid Ireland (Republic of Ireland)	0.6	0.6
InspirAction	0.1	0.1
<b>Total</b>	<b>0.9</b>	0.9
<b>3. Donations received under Gift Aid from subsidiary undertakings</b>		
Profit donated by Christian Aid Trading Ltd	0.1	-
<b>4. Payments made to subsidiary undertakings for services rendered in connection with Christian Aid's programme in India</b>		
Christian Aid Intercompany Consultancy Fees	0.8	0.9
<b>5. Payments made to subsidiary undertakings for rental of InterChurch House</b>		
The British and Irish Churches Trust Ltd	0.8	0.7
<b>6. Payments made by subsidiary undertakings under Deed of Gift for support services</b>		
Christian Aid Ireland (Northern Ireland)	0.1	0.1
Christian Aid Ireland (Republic of Ireland)	0.1	0.1
<b>Total</b>	<b>0.2</b>	0.2

## 18. Financial instruments

### a. Basic financial instruments

At the balance sheet date the charity held financial assets at amortised cost of £15.5m (2018: £23.5m).

### b. Other financial instruments – forward contracts

Christian Aid uses derivative financial instruments when required to manage its exposure to foreign currency exchange risks, including foreign exchange forward contracts.

The fair value of these instruments is calculated at the balance sheet date by comparison between the rate implicit in the contract and the exchange rate at that date.

At 31 March 2019, Christian Aid had no commitments to buy foreign currency in foreign exchange forward contracts (2018: commitments to buy \$6m in foreign exchange forward contracts, with an unrealised loss of £195,911 – fair value calculated as at 31 March 2018).

## 19. Department for International Development funding

In the year ended 31 March 2019, grants totalling £2.4m (2018: £7.5m) were received by Christian Aid from the Department for International Development, as follows:

	2019 Unrestricted £'000	2019 Restricted £'000	2019 Total £'000	2018 Total £'000
UK Aid Match – Kenya and Malawi	-	581	<b>581</b>	524
UK Aid Match – Nigeria	-	380	<b>380</b>	-
UK Aid Match – South Sudan	-	237	<b>237</b>	-
European Interagency Security Forum	3	-	<b>3</b>	20
For specific programmes in:				
Burkina Faso	16	(16)	-	2,522
Ethiopia	(2)	278	<b>276</b>	1,625
Global	23	741	<b>764</b>	-
Malawi	-	51	<b>51</b>	1,097
Nigeria	5	101	<b>106</b>	1,704
<b>Total</b>	<b>45</b>	<b>2,353</b>	<b>2,398</b>	7,492

## 20. Comic Relief funding

In the year ended 31 March 2019, grants totalling £0.1m (2018: £0.5m) were received by Christian Aid from Comic Relief, as follows:

	2019 Unrestricted £'000	2019 Restricted £'000	2019 Total £'000	2018 Total £'000
People Living Positively	-	-	-	10
For specific programmes in:				
Kenya	-	-	-	285
Zimbabwe	-	76	76	195
	-	76	76	490

## 21. ICCO\* funding

Consolidated group	Opening balance £'000	Incoming resources £'000	Resources expended			Closing balance £'000
			Salaries £'000	Other costs £'000	Grants to partners £'000	
Una Generation para la Paz	(1)	-	-	1	-	-
ICCO Nigeria DRA II	107	-	-	-	-	107
EU Volunteers – Capacity Building	(24)	-	-	-	-	(24)
ICCO SHO SAHM Borno State	(12)	17	-	(5)	-	-
Nigeria Joint Response 3 (NJR3)	65	(24)	12	17	6	76
Nigeria Joint Response phase 4 (NJR4)	-	708	(99)	(405)	(182)	22
Hurricane Matthew Haiti October 2016	(6)	-	-	-	-	(6)
<b>Total ICCO funding</b>	<b>129</b>	<b>701</b>	<b>(87)</b>	<b>(392)</b>	<b>(176)</b>	<b>175</b>

\*ICCO is an interchurch organisation for development cooperation based in the Netherlands.

## 22. START Network\* funding

	2019 Unrestricted £'000	2019 Restricted £'000	<b>2019 Total £'000</b>	2018 Total £'000
In the year ended 31 March 2019 grants totalling £1.3m (2018: £1.8m) were received by Christian Aid from START Network*, as follows:				
START Build:				
Linking Preparedness, Response and Resilience in Emergency Contexts	30	(30)	-	341
Strengthening Emergency Preparedness	-	-	-	147
Preparedness and Early Response to Public Health Emergencies in the Gambella Region of Ethiopia	-	8	<b>8</b>	118
Age and Disability	(4)	4	-	17
Shifting the Power	-	-	-	313
Transforming Surge Capacity	1	7	<b>8</b>	133
Improved Early Warning to Strengthen Disaster Preparedness	(2)	(19)	<b>(21)</b>	149
START Fund:				
Emergency Responses	73	1,187	<b>1,260</b>	585
START Grant:				
Nigeria START Fund Learning Grant	1	9	<b>10</b>	-
<b>Total START Network funding</b>	<b>99</b>	<b>1,166</b>	<b>1,265</b>	1,803

\*The START Network is a network of 42 aid agencies supporting humanitarian work around the world.

## 23. Pensions

### a. Defined benefit (final salary) funded pension scheme

The employer operates a defined benefit scheme in the UK. The scheme is closed to future accrual with effect from 30 June 2007, but has retained the salary link for active members. A preliminary actuarial valuation was carried out at 30 September 2017 and updated to 31 March 2019 by a qualified actuary, independent of the scheme's sponsoring employer. The major assumptions used by the actuary are shown below.

The most recent full actuarial valuation as at 30 September 2017 showed a surplus of £235,000. The deficit recovery plan and payment of additional contributions came to an end in February 2018 as planned. In accordance with the actuarial valuation, the employer has agreed with the Trustee that it will pay £98,200 per annum to cover expenses of the scheme. Levies to the Pension Protection Fund will be paid separately by the employer upon receipt of the annual invoice.

As a result of the ruling in the Lloyds Bank High Court Case on 26 October 2018, we have included in the Statement of financial activities an allowance of £1.5m for the impact of GMP equalisation in FY2019, equivalent to 2% of FRS102 liabilities.

#### (i) Present values of defined benefit obligation, fair value of assets and defined benefit asset/(liability)

	2019 £m	2018 £m
Fair value of plan assets	87.8	82.8
Present value of defined benefit obligation	(75.1)	(70.7)
Surplus	12.7	12.1
Defined benefit asset/(liability) to be recognised	-	-

#### (ii) Reconciliation of opening and closing balances of the defined benefit obligation

	2019 £m	2018 £m
Defined benefit obligation at start of period	70.7	71.5
Expenses	-	0.2
Interest expense	1.8	1.9
Past service cost/(credit) - plan amendments	1.5	-
Actuarial losses/(gains)	2.9	(2.4)
Benefits paid	(1.5)	(1.6)
Experience (gain)/loss on liabilities	(0.3)	1.1
Defined benefit obligation at end of period	75.1	70.7

## 23. Pensions (continued)

### (iii) Reconciliation of opening and closing balances of the fair value of plan assets

	2019 £m	2018 £m
Fair value of plan assets at start of period	82.8	77.0
Interest income	2.1	2.1
Expenses	(0.1)	-
Actuarial gain/(loss)	4.3	2.3
Employer contributions	0.1	3.0
Benefits paid & expenses	(1.4)	(1.6)
<b>Fair value of scheme assets at the year end</b>	<b>87.8</b>	<b>82.8</b>

The actual return on the scheme assets over the period ended 31 March 2019 was £6.4m. The best estimate of contributions to be paid by the employer for the period commencing 1 April 2019 is £98,200. This includes an allowance for expenses. The PPF levy is payable in addition by the employer.

### (iv) Defined benefit costs recognised in the Statement of Financial Activities

	2019 £m	2018 £m
Expenses	0.1	0.2
<b>Defined benefit costs recognised in statement of financial activities</b>	<b>0.1</b>	<b>0.2</b>
Return on plan assets (excluding amounts included in net interest cost) – gain/(loss)	4.3	2.3
Experience gains and losses arising on the plan liabilities – gain/(loss)	0.4	(1.1)
Effects of changes in the demographic and financial assumptions underlying the present value of the plan liabilities – gain/(loss)	(2.9)	2.4
Effects of changes in the amount of surplus that is not recoverable (excluding amounts included in net interest cost) – gain/(loss)	(0.3)	(6.4)
<b>Total amount recognised in other recognised gains/(losses)</b>	<b>1.5</b>	<b>(2.8)</b>

## 23. Pensions (continued)

### (v) Assets

	Value at 31 March 2019 £m	Proportion %	Value at 31 March 2018 £m	Proportion %
Equities	11.8	13%	40.4	49%
Bonds	76.0	87%	42.2	51%
Cash	-	0%	0.2	0%
<b>Total assets</b>	<b>87.8</b>	<b>100%</b>	<b>82.8</b>	<b>100%</b>

None of the fair values of the assets shown above include any direct investments in the employer's own financial instruments or any property occupied by, or other assets used by, the employer.

### (vi) Assumptions

	2019	2018
Discount rate	2.40%	2.60%
Inflation assumption – Retail Price Index	3.30%	3.20%
Inflation assumption – Consumer Price Index	2.30%	2.20%
Rate of increase in salaries	3.30%	4.20%
Allowance for revaluation of deferred pensions of RPI or 5% p.a. if less	4.30%	3.20%
Allowance for pension in payment increases of CPI or 5% p.a. if less	2.35%	2.25%
Allowance for pension in payment increases of CPI or 3% pa.a if less	1.95%	1.90%
Allowance for commutation of pension for cash at retirement	no allowance	no allowance

<b>The mortality assumptions adopted at 31 March 2018 imply the following life expectancies:</b>	2019 Years	2018 Years
Male pensioner – currently 65	22.1	22.4
Female pensioner – currently 65	23.8	24.1
Male non-pensioner – currently 65	23.4	23.9
Female non-pensioner – currently 65	25.0	25.3

### b. Defined contribution pension scheme

The total cost of the defined contribution pension scheme to the charity was £930k (2018: £980k). There were no outstanding or prepaid contributions at 31 March 2019.

# Reference and administrative details\*

## Board of trustees

### Chair

Rowan Williams<sup>1,2,4,5</sup>

### Vice Chair

Victoria Hardman

### Other trustees

Hazel Baird<sup>1</sup>

Helene Bradley-Ritt<sup>2,5</sup>

Alexis Chapman<sup>2,3,5</sup>

Jennifer Cormack<sup>2,4</sup>

Mark Currie<sup>2</sup> (from October 2018)

John Davies (until January 2019)

Bala Gnanapragasam<sup>1</sup>

Pippa Greenslade<sup>3,5</sup>

Tom Hinton<sup>2</sup> (until October 2018)

Liz Hughes (from October 2018)

Mervyn McCullagh (until June 2018)

Mukami McCrum<sup>3</sup>

Alan McDonald<sup>3,5</sup>

Nick Moberly<sup>1</sup> (from October 2018)

Wilton Powell (until October 2018)

Paul Spray (until October 2018)

Margaret Swinson<sup>1,4</sup>

Valerie Traore

Trevor Williams (until October 2018)

## Board advisers

Duncan Brown<sup>3,5</sup>

Chris Butler<sup>2</sup>

Paul Goodliff<sup>4</sup>

Linda Holbeche<sup>3</sup>

Mick Howard<sup>5</sup>

Helia Mateus<sup>1</sup>

## Executive officers

### Chief Executive

Amanda Khozi Mukwashi

### Chief Operating Officer

Martin Birch

### Directors

Fundraising and Supporter Engagement –

David Pain/Andrew Barton

International – Paul Valentin/

Robin Greenwood

Policy and Public Affairs – Christine Allen/

Laura Taylor

Strategy and Global Change –

Mervyn McCullagh

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Management Limited

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London EC2A 4PE

CCLA Investment Management Limited

Senator House

85 Queen Victoria Street

London EC4V 4ET

### Investment and pension advisors

Lane, Clark, Peacock LLP

30 Old Burlington Street

London W1S 3NN

1 Audit and Risk Committee

2 Finance, Fundraising and Investment Committee

3 Hr Governance and Strategy Committee

4 Nominations and Procedures Committee

5 Remuneration Committee

\* Staff details are correct as of September 2019.



# Acknowledgements

## Sponsoring churches

Baptist Union of Great Britain  
Baptist Union of Scotland  
Baptist Union of Wales  
Cherubim and Seraphim Council of Churches  
Church in Wales  
Church of England  
Church of God of Prophecy  
Church of Ireland  
Church of Scotland  
Congregational Federation  
Council of African and Afro-Caribbean Churches  
Council of Oriental Orthodox Christian Churches  
Countess of Huntingdon's Connexion  
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Free Church of England  
Greek Orthodox Church  
Independent Methodist Churches  
International Ministerial Council of Great Britain  
Joint Council for Anglo-Caribbean Churches  
Lutheran Council of Great Britain  
Methodist Church  
Methodist Church in Ireland  
Moravian Church of Great Britain and Ireland  
New Assembly of Churches  
New Testament Assembly  
New Testament Church of God  
Non-Subscribing Presbyterian Church of Ireland  
Old Baptist Union  
Presbyterian Church in Ireland  
Presbyterian Church of Wales  
Religious Society of Friends in Britain  
Religious Society of Friends in Ireland  
Russian Orthodox Church  
Salvation Army (UK Territory)  
Scottish Episcopal Church  
Seventh Day Adventist Church  
Union of Welsh Independents  
Unitarian and Free Christian Churches  
United Free Church of Scotland  
United Reformed Church  
Wesleyan Holiness Church

## Acknowledgements

All of Christian Aid's work is based on the spirit of cooperation and partnership. We would like to express our sincere thanks to the many organisations and individuals who make our work possible. Together we strive to be part of a worldwide movement of people committed to eradicating poverty and social injustice.

We want to give special thanks to the following supporters.

## Individual supporters

This movement includes the many hundreds of thousands of supporters who contribute to our work in a multitude of ways – as individual donors, campaigners, collectors, local and national committee members, or through local churches.

We would like to thank our specialist volunteers who have significantly extended the reach of our work by speaking, taking lessons and assemblies, writing media articles, helping in our offices, undertaking research and translation work, organising events and much more.

We would also like to extend a special thank you to a small group of supporters who have made an extraordinary commitment over 10 years to our In Their Lifetime appeal. The campaign has enabled us to respond in innovative ways to increase the scope of some of our most effective work.

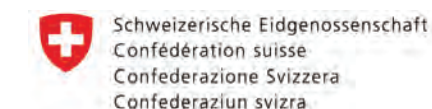
## Institutions, agencies, corporates and trusts

ACBAR  
ACT Alliance  
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Act for Peace  
Action Aid Malawi  
Action Aid UK  
Al Khair Foundation  
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Bill & Melinda Gates Foundation Grand Challenges Explorations  
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British Council  
Charles Stewart Mott Foundation

Church Communities UK  
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Climate Justice Resilience Fund  
Comic Relief  
DanChurchAid  
Davy Charitable Foundation Services  
Deutsche Gesellschaft fuer Internationale Zusammenarbeit (GIZ)  
Diakonia Sweden  
Disasters Emergency Committee (DEC)  
Eddie Dinshaw Foundation  
Electric Aid  
Eurodad  
European Commission DG DEVCO/EuropeAid  
European Commission DG ECHO (European Civil Protection and Humanitarian Aid Operations)  
Fondation Hironnelle  
German Red Cross  
Gilead Sciences  
Global Fund for Women  
Global Fund to Fight AIDS, Tuberculosis and Malaria  
Guernsey Overseas Aid and Development Commission  
Health Poverty Action  
Helpage International  
ICCO Netherlands  
If International Foundation  
International Institute for Environment and Development (IIED)  
Irish Aid  
Isle of Man Government  
John and Sue Edwards Charitable Trust  
John Ayling Associates  
Latham & Watkins  
Latin American Children's Trust  
Maurice and Hilda Laing Charitable Trust  
Mercury Phoenix Trust  
MIF – Multilateral Investment Fund (IDB group)  
Monsoon Accessorize Trust  
Muslim Aid  
Norwegian Church Aid  
Open Society Foundations  
Oxfam GB  
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Park House Charitable Trust

Peace Nexus  
 Porticus  
 Pracedo Healthcare  
 Roughley Charitable Trust  
 Save the Children UK  
 Scottish Government  
 Simmons & Simmons  
 START Network  
 Swiss Agency for Development Cooperation (SDC)  
 Swiss Church Aid (HEKS)  
 The Ashden Trust  
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 United Nations World Food Programme (UN WFP)  
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Malawi women sell fresh produce from the FISH programme that has helped 70,000 families to earn a living.



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