



**Self Help
Africa**

**ANNUAL
REPORT**

2021

Self Help Africa is the trading name of Gorta

OUR VISION is an
economically thriving
and resilient rural Africa

**ONLINE
REPORT**

Experience the
2021 Annual Report
online.



CONTENTS

| | | | |
|---|-----------|--|-----------|
| Acting CEO's introduction | 4 | Emerging climate crisis | 40 |
| What we do | 6 | Evergreening the Earth | 41 |
| Where we work | 9 | A decade of Partner Africa | 42 |
| Self Help Africa: Impact snapshot | 11 | TruTrade: From farm to market | 44 |
| 2021 in Numbers | 12 | WorldWise Global Schools | 46 |
| | | Letter from the Chair | 48 |
| ABOUT UNITED PURPOSE | | | |
| Magnifying our impact | 14 | REPORTS AND FIGURES | |
| United Purpose: Impact snapshot | 15 | Directors and Other Information | 50 |
| Expanding into new frontiers | 16 | Report of the Directors | 52 |
| Integration in Malawi | 18 | Directors' Responsibilities Statement | 82 |
| CUMO Microfinance | 20 | Independent Auditors' Report | 83 |
| Our carbon-financed work | 21 | CONSOLIDATED FINANCIAL STATEMENTS | |
| Our new WASH approach | 22 | Consolidated Statement of Financial Activities | 87 |
| How Women's Business Centres are transforming lives in Bangladesh | 24 | Consolidated Balance Sheet | 88 |
| Responding to the COVID-19 pandemic | 26 | Company Balance Sheet | 89 |
| Case studies | 28 | Consolidated Statement of Cash Flows | 90 |
| Development Education programme | 32 | Company Statement of Cash Flows | 91 |
| Engaging the public with our work | 34 | Notes to the Financial Statements | 92 |
| Enterprise Zambia: Investing in enterprise | 36 | | |
| Livestock: A vital asset for smallholder farmers | 38 | | |

NEW HORIZONS

Self Help Africa's goal has always been to support African farmers in deprived rural areas change the lives of their families and wider communities. Never has that been more important or challenging than in 2021.



by David Dalton
Acting Chief Executive,
Self Help Africa

In East Africa, where we have worked with rural communities for more than 40 years, families experienced a third year of extremely low rainfall and drought coupled with high temperatures. These extreme weather conditions killed crops, land, pastures and livestock. Many people were forced to leave their homes in search of water and food, exhausted by trying to cope with and recover from crisis after crisis.

Having witnessed this devastation and suffering first-hand, we were disappointed world leaders at COP26 in Glasgow, Scotland failed to turn talk into action regarding a dedicated new damages fund for nations vulnerable to climate change. For the communities and countries we work with and for every day, who contribute least to the degradation of our planet yet suffer the most from its effects, there is no time to waste.

Of course, families and communities grappling with the impact of climate change also found themselves increasingly vulnerable to the impact of the COVID-19 pandemic. In Africa, the year began with an estimated 55 million more people in critical need of food, money and other resources, as the pandemic rapidly reversed more than two decades of progress in reducing poverty on the continent.

Border closures, movement restrictions and the disruption of supply chains continued to affect people's ability to earn an income. Food, fuel and fertiliser prices rose and global ambitions to fully vaccinate 40 percent of Africa's population fell short, as geopolitical challenges, access inequalities and equipment shortages left less than 10 percent of Africans fully vaccinated.

But, despite the many challenges the COVID-19 pandemic brought, I'm grateful to our colleagues across Africa for once again rising to the challenge and maintaining our support to families with minimal disruption.

During these difficult times, the importance of partnerships becomes ever clearer. In August 2021, we joined forces with a like-minded charity called United Purpose.

Merging with this Cardiff-headquartered organisation means we are now part of a network that has the potential to double our reach and allow us to support more than five million people annually, across 17 countries.

We're excited about what we can achieve together. Self Help Africa and United Purpose each have a proud history of supporting those in greatest need. We are all committed to helping disadvantaged and vulnerable communities take greater control over their own lives through lasting solutions – including supporting them to earn more from their work and securing sustainable sources of water, sanitation and hygiene.

We are delighted to be expanding our reach and increasing our offering to households and communities across Africa and beyond. We hope that you will continue with us as we embark on this exciting but challenging journey, in the years ahead.

With best wishes,

David Dalton,
Acting Chief Executive, Self Help Africa

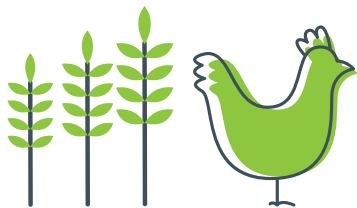
WE HAVE REACHED

7.7*

**MILLION
PEOPLE**

***Including around 3 million
in COVID-19 support**

WHAT WE DO



AGRICULTURE & NUTRITION

Over 70% of Africa's poorest people live on small farms. We help these farming families achieve their potential to grow much more and earn more from their land.



COOPERATIVES

We bring communities together - working as a cooperative means farmers can access new markets and earn a better income from their produce.



GENDER

We're working to level the gender field in sub-Saharan Africa. When women receive the same support as men, yields increase 20–30%.



MICROFINANCE

We invest in people – providing access to small loans through microfinance gives impoverished rural families the means to improve their farms, so they can grow, eat and sell more.



CLIMATE SMART

Those least responsible for climate change are the most affected by global warming. We support vulnerable communities to adapt to changing climate, through climate smart agricultural techniques.



ENTERPRISE

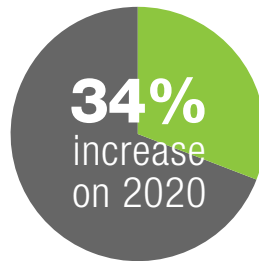
We nurture small businesses and encourage enterprise, enabling households to earn a vital alternative source of income.

OUR MISSION is to
support sustainable
livelihoods for Africa's
smallholder farmers

SELF HELP AFRICA SUPPORTED

23,935

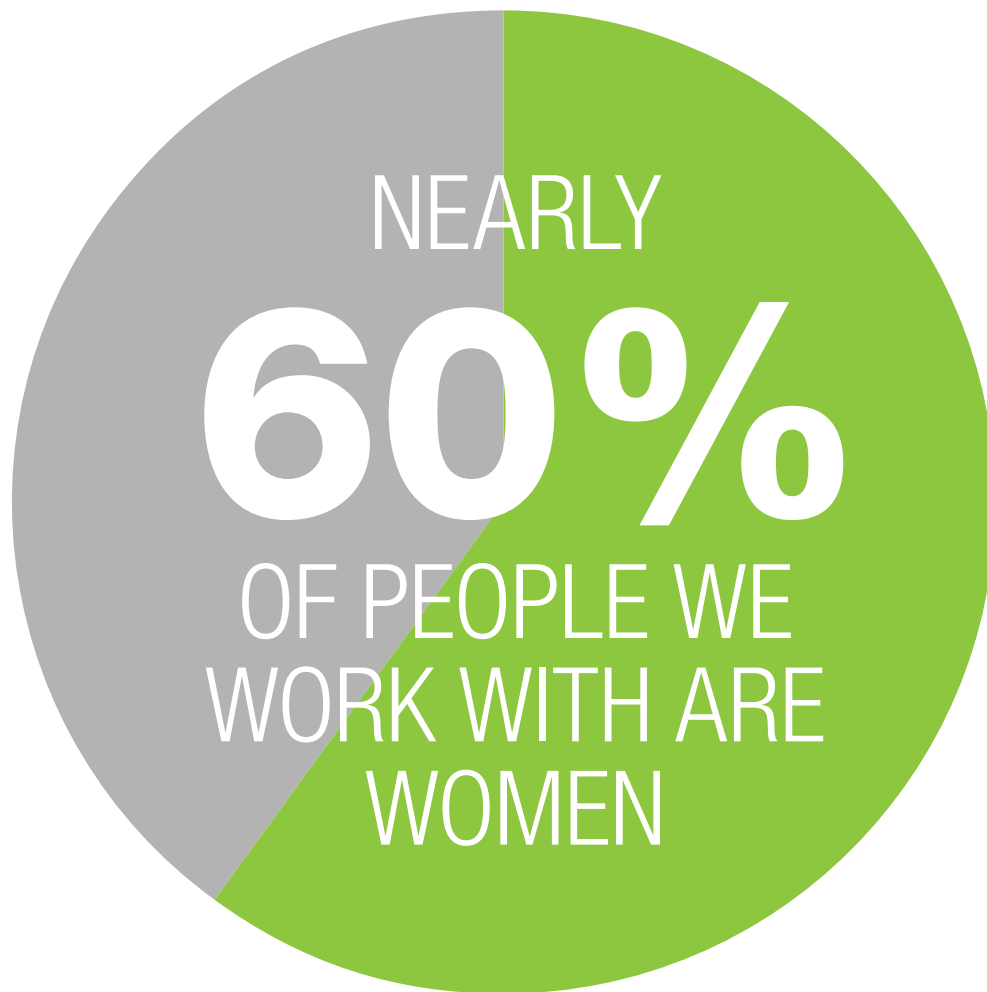
FARMING & SAVINGS GROUPS



WHERE WE WORK



Over
100
projects across
17 countries



SELF HELP AFRICA

IMPACT SNAPSHOT*



304,975

Households with increased production

68%

Increase on 2020



320,642

Diversified farming systems

39%

Increase on 2020



198,959

Households with increased resilience

>100%

increase on 2020



395,695

Households practising Climate Smart Agriculture

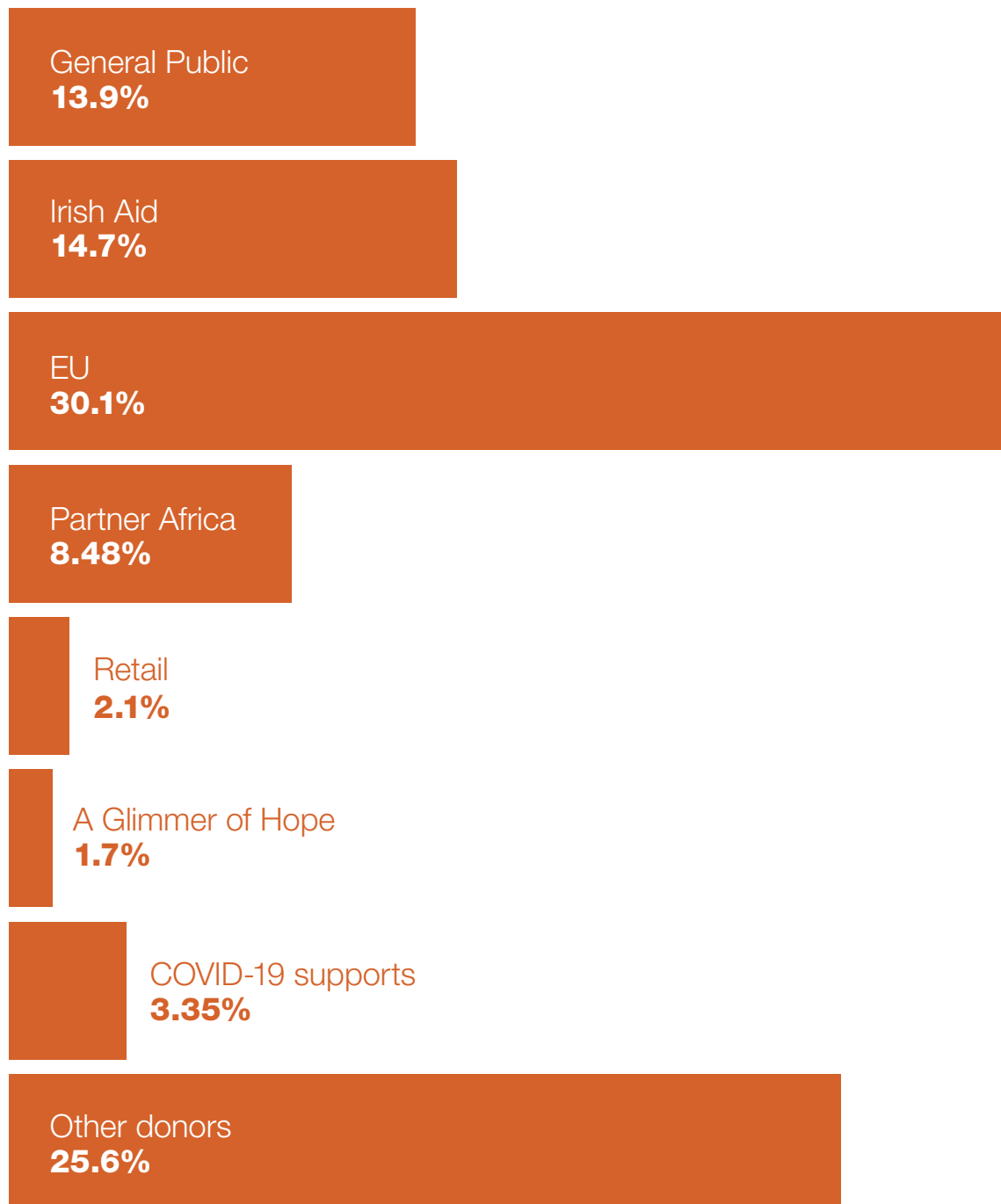
60%

Increase on 2020

*These figures are for Self Help Africa only

2021 IN FIGURES

Our donors in 2021



WHERE THE MONEY GOES*

*Excluding retail



MAGNIFYING OUR IMPACT

A merger of Self Help Africa (SHA) with United Purpose (UP) in summer 2021 significantly extended the organisation's reach and capacity to deliver poverty eradication programmes.



The integration with Cardiff-based UP, formerly called Concern Universal, was just the latest in a series of mergers that has enabled Self Help Africa to become one of the largest international development organisations headquartered in Ireland.

From its humble beginnings as Self Help Development International, in the County Carlow village of Hacketstown in the mid-1980s, the organisation that became known as Self Help Africa was born out of a merger with Shropshire, UK-based charity Harvest Help, in 2008.

Thereafter, Self Help Africa joined with the Oxford based INGO, Africa Now in 2010. A legacy of this merger was the establishment its social enterprise consultancy Partner Africa, which had been initially formed as Africa Now - Ethical Business Services (EBS).

In 2014, Self Help Africa merged with Ireland's longest established NGO, Gorta, which became the legal name for the merged entity. In 2015 and 2016 there followed mergers with Galway-based Alan Kerins Projects, which was supporting projects in western Zambia, and with Traidlinks, an organisation

“

The merger increases staff numbers to close to 900 people, and annual turnover to more than €30m.

established to support the development of business linkages between Irish enterprise and sub-Saharan Africa.

In 2018, War on Want Northern Ireland joined the fold, and brought with it a development portfolio in Uganda, together with close to a dozen NI-based retail outlets, which were added to an existing network of 12 shops in the Republic of Ireland.

The merger, in August 2021 of Self Help Africa and United Purpose extends the organisation's reach to 17 countries worldwide, and brings with it a series of development projects outside the continent of Africa, in Bangladesh and Brazil respectively. The merger increases staff numbers to close to 900 people, and annual turnover to more than €30m.

UNITED PURPOSE

IMPACT SNAPSHOT*



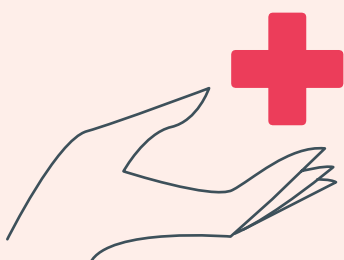
2,751,187

people reached with
COVID-19 prevention
messages



363,788

people with access
to safe water



561,034

people supported with
emergency relief

Emergency cash/food distribution, or helped
to prepare for disasters



74,572

people use fuel-efficient
stoves and/or cleaner fuels

*These figures are for United Purpose only. All figures for United Purpose cover the 9 month period until the end of December 2021

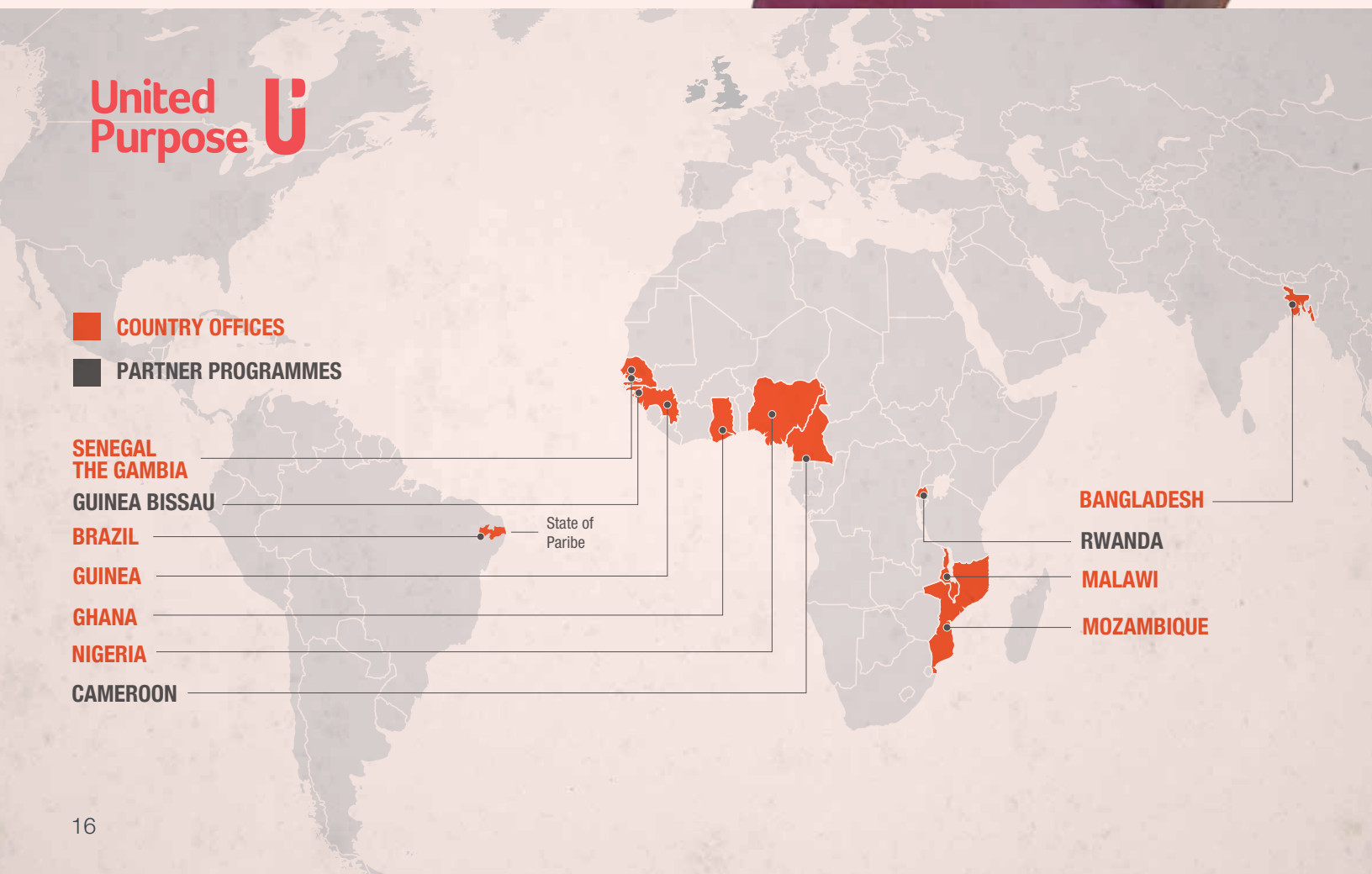
EXPANDING INTO NEW FRONTIERS

Self Help Africa's merger with United Purpose has added nine countries to the organisation's portfolio, extending its reach to Bangladesh, Brazil, Cameroon, The Gambia, Ghana, Guinea, Mozambique, Nigeria and Senegal.

Like Self Help Africa, United Purpose is dedicated to helping communities move beyond aid with its focus sharply on ensuring all programmes support greater gender equality, are sustainable and climate-smart. We are excited to see what we can achieve together in the years ahead.



Zainabu, a beneficiary of the shea butter project, Ghana



Women's Business Centres



Among the many projects running within these countries is a network of more than 450 Women's Business Centres across Bangladesh, which is helping more than 450,000 women producers gain control and agency over their lives. Their focus on providing Bengali women entrepreneurs who have businesses and visions for growth with the training, products and services they need to thrive sets the centres apart and has driven their success in recent years.



In fact, the approach has proved so successful we are planning to pilot the roll out of the women's business centre model in Kenya, Malawi and Nigeria with their structures, products and service offerings varying widely based on market demand and the leadership of women entrepreneurs.



Bridging the Gap



In north-west Cameroon, 'Bridging the Gap' supports local human rights organisations in Cameroon to reduce conflict between cattle herders and crop farmers over land and water access. That project ended in December 2021 but exciting opportunities to progress intercultural dialogue and cultural rights emerged, so we will support community initiatives to promote those rights.



Mangrove Forests



In Senegal, an environmental project has helped to plant thousands of mangrove trees in the southern Casamance region, in collaboration with local partners. Communities are being supported to protect and take responsibility for West Africa's under-threat mangrove forests and surrounding environment, building ecological livelihoods for local people.



INTEGRATION IN MALAWI

The integration of Self Help Africa and United Purpose brought the two organisations together on an operational level in just one programme country – Malawi – where both NGOs had large and long-established activities.

United Purpose has been working in Malawi since 1988, while Self Help Africa began its work in the southern African country a year later, in 1989. Both operations have focussed on improving the lives of rural communities in a country that is one of Africa's poorest.

An integration manager was appointed to support the merger of the two country teams, and meetings were convened with donors, government and civil society agencies and with local community-based partners with whom the two organisations worked.

In the months following the integration all staff were moved to a single headquarters office in the capital, Lilongwe, and working groups were created to assist with the process of planning and project implementation across the newly combined organisation.

Collectively, Self Help Africa and United Purpose implemented more than 16 projects that supported over one million people in Malawi, in 2021. The Malawi programme has a wide range of institutional funders including Irish Aid, European Union, Government of Germany (GIZ), ECHO, Charity:Water, Electric Aid, Comic Relief and The One Foundation.

Collectively, the two organisations implemented more than 16 projects that supported over one million people in Malawi, in 2021.

The organisation's largest programme within Malawi is the EU-backed BETTER Project, which uses a farmer field schools approach to disseminate learning and information to more than 400,000 small-scale farming households. BETTER reached the end of its five-year cycle in 2022.

Other project activities in the country focussed on improving food production, livelihoods and resilience to changing climate and on improving water, sanitation and hygiene. In 2021, United Purpose also undertook a large humanitarian response project to support households affected by Tropical Cyclone Idai, which claimed the lives of more than 1,500 people in Malawi, Mozambique and Zimbabwe.



Community members constructing a deep trench in Mtemwende, Malaáwi

CUMO MICROFINANCE

CUMO Microfinance is a not-for-profit rural microfinance company providing financial services and entrepreneurship mentoring to over 84,000 clients in Malawi.



As a part of the operations of United Purpose in the southern African country, CUMO joined our organisation as part of the merger with UP, in 2021.

Borrowers and savers with CUMO are organised into more than 5,000 locally based groups, and 82% of the bank's clients are women – underscoring the huge social value of providing rural women with access to savings and loans, primarily to support income generating enterprise.

Established just over 20 years ago, CUMO Microfinance principally services the un-banked – those in remote rural areas that currently cannot access formal financial services. The organisation's focus is on enhancing the productivity, income and self-reliance of its members by providing loans, mentoring and financial literacy to members across 13 of Malawi's districts.

“ *Current on-time repayment rates of its borrowers averages more than 90%.*

In more recent years, CUMO has promoted self-employment opportunities in rural communities through the provision of an integrated set of financial, microfinance, vocational, and market linkage services to its members. These are all designed to enable rural poor villagers to start and grow on and off-farm small businesses as a means of generating income.

CUMO Microfinance, which is designed as a low-cost, revenue generating and self-sustaining social enterprise business has more than 100 staff in Malawi. Current on-time repayment rates of its borrowers averages more than 90%.

OUR CARBON-FINANCED WORK

The global climate emergency and the extreme weather it's causing is having a devastating impact on many of the communities we work with in Africa.

Unreliable rainfall, cyclones and droughts are destroying crops, livestock and livelihoods – making it increasingly difficult for many rural farming families to produce the food and income that they need to meet their basic needs.

It's for this reason that all our work is designed and implemented through an environmental, sustainability and climate adaptation lens.

Our merger with United Purpose has strengthened and expanded the reach of our Gold Standard carbon financed programme. This programme provides finance that can be reinvested in projects, supporting communities most affected by climate change. This income source allows us to implement additional projects, which are larger and longer than otherwise would be possible.

Our carbon financed projects include improved cookstove projects in Malawi that encourage the use of improved cookstoves which reduce firewood consumption by half compared with traditional open fires.

The projects support groups of predominantly women to use local materials to produce the cookstoves and trains and supports village agents to freely distribute and/or sell them as an additional source of income.

Usage of the stoves - through burning less wood - decreases greenhouse gas emissions from cooking and reduces the burden of firewood collection which is predominantly carried out by women and girls.

Worldwide, up to two billion people depend on wood energy for cooking and heating. A large percentage of that wood is taken from unsustainable sources, driving rapid deforestation. Not only are improved cookstoves better for the planet but they're also better for families' health – the World Health Organisation estimates that indoor smoke is responsible for 1.9 million deaths in Africa each year, again disproportionately affecting women and girls.

Together with specialist partners, we have also been pioneers in the use



Gold Standard

Our carbon credits are registered and audited by the globally recognized Gold Standard. The profit from the sales is reinvested back into more water pumps, improved cook stoves, etc. These programmes directly address four of the UN Sustainable Development Goals.

of carbon finance to increase and sustain rural water supply services. We have generated carbon finance from 600 water points in Malawi and The Gambia, which by applying our systems strengthening approach, improves the likelihood of these water points continuing to function well beyond the end of our project funding.

The critical threat now posed by global warming requires more urgent work from all of us. It's the biggest threat to the lives and futures of the communities we work with. This is why we'll continue to explore ways we can support them to adapt and overcome the challenges they currently face.

OUR NEW WASH APPROACH



Alieu Jatta from Kunkujang, The Gambia. Photo © Jason Florio

Our aim is to support people to live healthier, wealthier, safer and more climate-secure lives. Access to water, sanitation and hygiene (WASH) is crucial to that.

Self Help Africa's merger with United Purpose brought a large standalone WASH portfolio of work, as well as multi-sectoral programmes with a WASH focus.

Our development-focused WASH interventions are happening across our countries of focus in Africa, as well as

in Bangladesh and Brazil – in communities, schools and healthcare facilities. We also support governments and authorities to strengthen their countries' WASH systems and help develop markets for WASH products and services, to make it easier for people to access what they need to maintain good hygiene and water practices.

WASH work in action

Sustainability is at the heart of our WASH work. We train and equip service providers, whether they are community-based or private, to manage their water services and make sure they can access ongoing support.



Latrines in Obanliku Area, Nigeria.
Photo © Jason Florio

Changing behaviours through innovative and gender-focused approaches

To date, more than one million toilets have been constructed through people-centred approaches to WASH behaviour change. Our 'community-led total sanitation' approach aims to ignite a change in sanitation behaviour by supporting communities to identify and solve their own sanitation problems.

In Nigeria, our long-term support to the Government's open defecation free (ODF) strategy has benefited at least 1.7 million people and led to the first Local Government Area in the country becoming ODF.

We take a creative approach to behaviour change communication, using sports, music and information and communication technology to convey messages. And we place a strong focus on gender in our WASH work. We've improved gender-friendly WASH facilities in schools, and our work on tackling taboos and practices in menstrual hygiene management, through local sanitary pad manufacture, behaviour change work and community dialogue, has benefitted thousands of women and girls.



WASH clinic, Benue state, Nigeria
Photo © Jason Florio

Strengthening the WASH 'system' for area-wide improvements

Strong relationships with local governments enable us to identify systemic barriers to sustainable, inclusive, area-wide WASH services, and overcome these issues.

In Nigeria and Malawi, we have supported local authorities to develop strategic district-wide WASH plans, and advocate budget allocation against these. Meanwhile, in Mozambique, United Purpose has been the NGO partner in Government-led, donor-funded WASH programmes, where we provide technical support, quality assurance and oversight to donors and the Government.



WASH clinic, Benue state, Nigeria
Photo © Jason Florio

Increasing inclusion and social accountability in WASH service delivery

In many countries, there are considerable inequalities in accessing WASH services. We address these in our community level work and through broader WASH systems strengthening. Upholding rights and social accountability are also core elements of our global programming. We work with communities to enable them to articulate their rights and concerns on WASH, and we build processes that hold government and WASH service providers to account.

We have more than **120 staff** working on WASH-related programming across our programmes

To date, we have supported the construction or rehabilitation of approximately **18,350 water points**, increasing access to safe water for more than **5.3 million people**.

We have supported the construction of more than **1 million toilets**.

2,500 schools have access to safe water

HOW WOMEN'S BUSINESS CENTRES ARE TRANSFORMING LIVES IN BANGLADESH



Women's
Business Centres



A WBC entrepreneur from Gongarampur, Khulna, Bangladesh

It's looking increasingly unlikely that the world's leaders will realise their commitment to end poverty by 2030. The COVID-19 pandemic dealt the biggest setback to global poverty-reduction efforts in decades, with the war in Ukraine only worsening the situation.

In Bangladesh, the country has made huge strides in reducing poverty during the past few decades.

Nonetheless, around 20 percent of the population still lives on less than \$1.90 a day. A low-lying country with rich agricultural heritage, Bangladesh is also particularly vulnerable to the impacts of climate change and natural disasters.

As is often the case, women are among the worst affected. To change

this, and to help Bangladesh's women farmers increase their self-autonomy, since 2016 we have supported the establishment of grassroot hubs known as 'Women's Business Centres'.

Funded by Coca Cola and the German development agency GIZ, they offer a women-led social enterprise model for sustainable development that drives their own agenda for safe food, healthy living and a sustainable planet.

Building safe spaces for collaboration and networking

Having started with a pilot of 10 Women's Business Centres across the country, seven years later there are more than 450, reaching approximately 450,000 women producers across more than 10 districts and serving a population of approximately 2.5 million people.

These entrepreneurs work across a range of value chains, from local poultry and organic vegetables to traditional handicrafts and green energy solutions.

Together, they are now building strong customer relationships and markets, improving the quality of products they produce by promoting traditional and innovative practices, ensuring regular supply and fair wages for producers, improving price points for local products and building product traceability.

And it's not just about business growth. During the COVID-19 pandemic, the WBCs became crucial sources of information about the virus as well as places where people could buy masks and soap made by local business women amid shrinking global supply chains. Telemedicine apps introduced

to increase rural women's access to healthcare were also rolled out through these centres, with extra support to use them where literacy was proving a barrier to uptake.

Our business centres provide a safe place for women to gather, learn and collaborate. The more producers engage with their local Women's Business Centres to sell their products, the greater the customer base for other producers and entrepreneurs.

The centres recruit new members through social marketing outreach, skills training, and savings programmes to build local investment capital and act as an incubator for women looking to start or expand their businesses.

“
450 centres reach approximately 450,000 women producers and serve a population of approximately 2.5 million people.

Building on success in Bangladesh and beyond

Following the centres' success in Bangladesh, we are piloting their roll out in Kenya, Malawi and Nigeria with the focus and services they provide varying based on national and community needs.

In Kenya, for example, Self Help Africa currently supports a dairy project that involves working with cooperatives to strengthen supply chains for quality milk by increasing the nutritional intake of the animals.

In Nigeria and Malawi, meanwhile, our focus will be on health and wellbeing promotion, including promoting access to locally-produced sanitary products, to support existing local health systems.

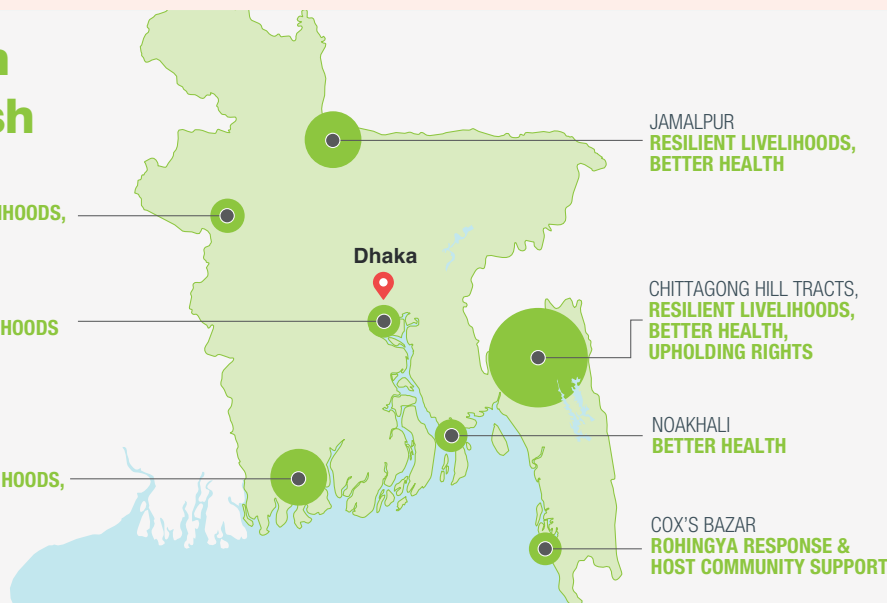
The continued success of these centres demonstrates the importance of resilient local circular economies as a platform for community development.

Projects in Bangladesh

RAJSHAHI REGION
RESILIENT LIVELIHOODS,
BETTER HEALTH

DHAKA
RESILIENT LIVELIHOODS

KHULNA REGION
RESILIENT LIVELIHOODS,
BETTER HEALTH



RESPONDING TO THE COVID-19 PANDEMIC

In 2021, families and communities continued to feel the impact of the COVID-19 pandemic. In Africa, an estimated 55 million more people were in critical need of food, money and other resources, as progress to reduce poverty ground to a halt.

ives were hampered by movement restrictions and prices for food, fuel and fertiliser increased. And ambitions to vaccinate nearly half (40 percent) of Africa were not realised – less than 10 percent of Africans had been vaccinated by year end.

In 2021, Self Help Africa's local teams continued to distribute masks, soap and other hygiene equipment in several programme countries, while we also supported efforts to raise public awareness of measures that would keep people safe from COVID-19.

Furthermore, steps were taken to ensure that smallholder farmers could access markets for their surplus produce, while the AgriFI Kenya Challenge Fund established pandemic support funds and provided match funding grants to two companies to provide support to both respond to the COVID-19 challenge and to access markets for farm produce.

Meanwhile, our sister organisation, Unitd Purpose worked with communities in Guinea, Nigeria, Senegal and The Gambia to combat the spread of COVID-19 and rebuild livelihoods.

A mass awareness-raising campaign that included house-to-house visits, community training sessions and mobile street pop-ups undertaken by United Purpose reached an estimated 2.7 million people in West Africa, last year. This initiative and other activities

“

A mass awareness-raising campaign undertaken by United Purpose reached an estimated 4.4 million people in West Africa.

were funded by the Welsh Government.

In Ireland, our shops network were also closed for periods of the year, and there were challenges in some locations maintaining volunteer rosters to keep retail outlets staffed at certain times during the pandemic.

In Senegal, we supported a network of women's collectives that were helping women improve and upscale their businesses, including through access to village savings and loans schemes.

Similarly, in Bangladesh, UP's network of 450 Women's Business Centres provided a safe space for rural women to access reliable information about the virus and how to prevent it spreading, as well as gaining support to access and telemedicine services. Women entrepreneurs were also able to make, sell and purchase handmade COVID-19 masks as well as sanitary products at the centres. In the Rohingya refugee camps in Cox's Bazar, community-led protection and health resources supported the population.



Mbalose Mbewe, Kasankha Village, Zambia

Giddeh Jallow

For more than a decade, Giddeh Jallow has grown and sold vegetables in northern Gambia to support her family. But with little access to information about market prices, she and her colleagues were ill-equipped to negotiate fair rates.

Like many farmers in her community, Giddeh, who is a member of a market cooperative in the Central River Region and the facilitator of a farmer field school, would sell the vegetables she grew each harvest to visiting middlemen for whatever price she was offered, leaving her with little income to show for months of hard work. Money was tight and morale was low as the family struggled to cover the costs of food and school fees.

But since we introduced a sustainable market price information system across The Gambia's six agricultural regions, Giddeh and her farming colleagues have the information they need to negotiate fairer prices for their produce. Climate advice and data mean they now know which vegetables people need when there's a scarcity too, improving their planting approaches and income. The process has also united the farmers, who have agreed to charge the same prices for their produce.

"Now we are earning more revenue from our produce," said Giddeh, whose business has grown. "Before the market information system, I was struggling to pay school fees for my children and meet other basic needs. Now that I have increased my income, I am able to take care of my family's basic needs with[out] financial challenges."

United Purpose works with farmers within The Gambia to help improve the stability of their income and earn a decent living for themselves and their families. We help by improving farming practices and access to water, encouraging access to new markets for fresh local produce, promoting farming as a business and helping farmers develop sustainable value chains. We are also nurturing initiatives using biofortified crops that significantly improve the concentration of particular nutrients.



Margret Chirwa

Margret Chirwa supplements her farming income by selling samosas that she makes, in her village market.

A single mother who has reared her two children alone, Margret has struggled to make ends meet. It has been particularly tough for her to give her younger boy Precious, born with profound physical and learning difficulties, the attention he needs.



Margret is amongst close to 2,500 farmers in Malawi's Thyolo District to benefit from a project that is promoting crop diversification, including the introduction of nutrient rich orange-fleshed sweet potato.

"At first I just used sweet potatoes to bolster our family diet. Now, I am also selling them alongside my samosas, at the market. I have been able to buy a few goats and piglets with the income."

While life remains a challenge for this 48-year-old Malawian mum, she says that the increase in income has taken the pressure off. "I'm excited to see what I can grow, and am thinking of making doughnuts, fritters and also fruit juice which I can bring with me to sell, on market days."

Senait Ashine

Mother-of-five Senait Ashine has become a local advocate for healthy eating since she took part in a training programme on diet and nutrition, organised by Self Help Africa.

In Oda Bultum village, in a region of Ethiopia where childhood malnourishment is commonplace, Senait believes that her own kids are both happier and healthier as a result of what she has learned.

She says that the course taught her not just the nutritional properties of different foods and the importance of a balanced diet; she also learned new cooking skills, and has become an advocate for breastfeeding by young mothers in the locality.

Senait is a member of a Self Help Africa-backed savings and credit cooperative, and has used her membership of the group to borrow funds to acquire her own goat herd. She currently has seven animals, and both sells the milk they yield, and gives it to her children, every day. “Goats milk has become part of their more healthy diet,” she says.



Lina Loriet

Lina Loriet lives in Komolion village on a hot and dusty plain in Baringo county in Kenya's Great Rift Valley.

Life here is tough. To generate an income to supplement the food that she grows herself to feed her young daughters, Lina has become a water-carrier, hefting heavy jerrycans of water for her neighbours, to earn some money.

"I do the work of a donkey," says the 35 year old mother of four. But it has been necessary, if she is to eke a living from this hot and barren place.

Lina is amongst 2,000 women headed households being supported with goat breeding, poultry rearing and the production of drought tolerant crops such as millet and green gram.

She has new kid goats, bred from an improved breed male that are bigger and stronger, is rearing a small number of chickens that provide her with a regular supply of eggs, and is now too growing crops that are more capable of surviving in the hotter and drier climate in this region.





“ More than 500 students took part in ‘virtual tours’ of our stand at the BT Young Scientist and Technology Exhibition.

BT Young Scientist and Technology Exhibition Stand 2021



2021 Science for Development Award Winner Aronnya Khan Zakaria from Castletroy College in Limerick. Her project was on ‘The Development of Racial Prejudice in Children’, which seeks to identify why some people learn to view the world through racist stereotypes.

DEVELOPMENT EDUCATION PROGRAMME

Self Help Africa's Development Education team continued to host online workshops and presentations in the early part of 2021, and returned with complete 'in person' activities in schools across the country in September 2021, at the beginning of the academic year.

Hereafter, the programme delivered a blended combination of in person and virtual classroom workshops. The Dev Ed team delivered just under 200 workshops in total in 2021, reaching more than 3,000 students.

The programme was focussed primarily on post-primary students, but extended its activities in 2021 with Third Level teacher training courses at Maynooth College, University of Galway and Trinity College Dublin. The Development Education programme further extended its work within the informal education sector with presentations and workshops to early school leavers engaged with the Youthreach programme in different parts of Ireland.

Activities within Third Level institutions included an eight-week module for trainee teachers as part of a Social Justice module at NUI Maynooth, and two lectures to Professional Master of Education (PME) students, as part of their Sociology Module at Trinity College, Dublin, and the presentation of workshops for students as part of the annual Development Education Day at Galway University.

Self Help Africa participated in the annual BT Young Scientist and Technology Exhibition for the second successive year as an exclusively online event in 2021, and more than 500 students from schools across Ireland took part in virtual tours of our stand at the event.

Late in the spring, the eighth annual Science for Development showcase was hosted by the Department of Foreign Affairs at Iveagh House as an in-person event, with students

from nine schools from across Ireland participating in an event that was staged in a restricted numbers setting because of the pandemic.

The Irish Aid sponsored Science for Development (S4D) competition, which encourages science students to address challenges affecting people in resource-poor countries around the globe was further extended in 2021, with SHA's Dev Ed team devising and presenting a new series of webinars designed to encourage more students and teachers to engage with the S4D project. More than 200 students and teachers attended this series of online webinars, which were addressed by a range of speakers including country programme staff from Zambia and Malawi, and by environmental campaigner and journalist John Gibbons.

Resources developed by Self Help Africa for the S4D venture including broadcast recordings of the first webinar series are now available for teachers and students to access on BT's own education hub.

Self Help Africa's Development Education team was also involved in supporting the delivery of two major new online public engagement initiatives launched by Self Help Africa in 2021. The first of these was an International Womens' Day webinar that featured speakers from Kenya, Zambia, Uganda, Belgium, Norway and Ireland, and attracted over 200 online attendees. In the autumn, the Development Education team participated in the presentation of a series of five weekly online seminars, Food for Thought, which attracted over 240 participants.

ENGAGING THE PUBLIC WITH OUR WORK

Increasing the public's understanding of issues affecting the communities we serve is an important part of our work.

In 2021, we organised a series of new digital events and activities aimed at boosting the Irish public's engagement with what we do.

We held our first Women in Business webinar in March to celebrate International Women's Day. More than 200 people joined the live Zoom chat to hear contributions from women in Belgium, Ireland, Kenya, Norway, Uganda and Zambia, who all spoke with experience and passion about the challenges and opportunities that existed for themselves and other women, particularly in the agri-business sector.



Women in Business webinar

The pace of COVID-19 vaccination was far slower in Africa than elsewhere during 2021 and concerns were mounting about vaccine inequity globally. A miniscule percentage of Africans had been vaccinated while the world's richest countries were amassing vast stockpiles. So, in August we asked our supporters and the wider public to lend their voices to calls for change by signing a petition. More than 1,200 people did so. We also had letters to the editors published in Ireland's national and regional press before the petitions were sent to the relevant authorities in Ireland and the UK, as well as to the heads of the WHO and UN General Assembly.

“ *We held our first online ‘Women in business’ conference in March to celebrate International Women’s Day.* ”

In late 2021, we launched a free online course called Food for Thought, which explored some of the issues, challenges and solutions to global food production. Around 680 people signed up for the course, which included six presentations by Self Help Africa contributors from Ireland, Kenya, Malawi and Uganda.

A new micro-website was developed to host a digital version of Self Help Africa's 2020 annual report. This is allowing us to share and disseminate content from our published annual report more widely than ever before. Since launching in September, 2021, the annual report has received 1,192 unique visits.

We reached a number of notable digital milestones in 2021. Our total audience of followers on social media grew to nearly 87,000 people. On LinkedIn our audience grew to more than 10,000 people, and on Instagram to over 6,000. The combined audience on social media across Self Help Africa and United Purpose channels now totals close to 100,000 people. Meanwhile, email contacts grew to over 45,000 in the same period.



Online Annual Report



Food for Thought online course



86,992

FOLLOWERS ON
SOCIAL MEDIA
IN 2021

INVESTING IN ENTERPRISE



The ENTERPRISE Zambia Challenge Fund awarded match-funding grants totalling more than €6.8m to 15 companies in 2021, as the EU-funded enterprise development project moved into its second year.

Although the Zambia's business sector and wider economy endured wholesale disruption as a result of the COVID-19 pandemic, ENTERPRISE Zambia rolled out two grant calls in 2021, and awarded funding that allowed recipient companies to expand and diversify their activities in a broad number of agri-business sectors.

Both funding rounds were highly competitive, with a total of more than 430 businesses submitting expressions of interest to the Fund, during the year.

Recipients received match funding investment grants ranging from a quarter of a million euro up to €880,000 operate in a range of agricultural value chains, including soyabean, cotton, commercial vegetable and flower production animal hides, sunflower seeds, groundnuts, fish farming, pig rearing and baking.

The Fund also awarded grants to companies supporting the logistics surrounding agri-business, namely companies involved in food exportation services, agri-input provision and solar and biogas generation.

Grant support that has been provided by ENTERPRISE Zambia in 2021 is expected to create markets for up to 230,000 growers and producers in the country. The selected companies will also provide several thousand permanent jobs, and additional seasonal employment.



“Grant support that has been provided by ENTERPRISE Zambia in 2021 is expected to create markets for up to 230,000 growers and producers.”

The ENTERPRISE Zambia Challenge Fund is funded by the European Union and the Government of Zambia, and is being implemented by Self Help Africa in partnership with Imani Development Ltd. The project will invest a total of €26M in supporting agri-business investment that enables small and medium-sized enterprises transition to greener and more sustainable agri-food systems. ENTERPRISE Zambia awarded grant support to five agri-business ventures in 2020.

Meanwhile, Self Help Africa's AgriFI Kenya Challenge Fund continued to support the creation and expansion of agri-enterprise businesses in this country, in 2021. Backed by the European Commission and by SlovakAid, AgriFI has provided business investment funding to a total of 34 companies in a five year period.

Fish farming in cages in Lake Kariba, womens' group Siavonga, Zambia



LIVESTOCK - A VITAL ASSET FOR SMALLHOLDER FARMERS

Livestock plays a vital role in the economic, cultural and social existence of millions of small-scale farming families in Africa.

The African continent has an estimated 800 million livestock keepers, with the sector contributing between 30 to 50 per cent of agricultural GDP, and supporting the food security and livelihood needs of about one-third of Africa's population, more than 350 million people.

Animals are often a family's most valuable asset, providing dairy products to sell, food to eat, pulling power for farm ploughs and transport for the family. Indeed, many of the continent's poorest farmers earn their livings by selling livestock and animal products.

Livestock plays an important cultural and social role too, with cattle, goats, camel and sheep often serving as 'on the hoof' savings - a bankable asset to be traded and sold - when funds are required to pay school fees, or are required by the household for some other purpose.

Across its' programme portfolio, Self Help Africa supports a broad range of animal breeding programmes to support households in with animal husbandry, and assist families to develop opportunities to make money. In many instances, programmes are used as a means of supporting income generating activities for rural women.

Pigs, goats, sheep, cattle and poultry rearing all have the potential for households to diversity their activities and enhance their income generating potential, while beekeeping is being harnessed widely as a means not just for families to generate an income, but also for the environmental benefits that bee pollination contribute to the wider environment. A recently concluded

“
The sector supports the food security and livelihood needs of about one-third of Africa's population.
”

project in Uganda supported over 2,000 smallholders in the north-east of the country to increase the productivity of beekeeping, and realise the potential of honey and other bi-products as commodities that could be sold into local, regional and international markets.

We are also currently supporting activities that improve and strengthen local veterinary outreach services, provide training to paravets and support community-based animal health workers. Meanwhile, our AgriFI Kenya Challenge Fund is supporting a private sector business that is establishing a network of 400 paravets to dispense drugs and provide treatment to the livestock of pastoralist farmers living in hard-to-reach areas of the country's far north.

Elsewhere, dairy development projects are being implemented in Ethiopia, Eritrea and Kenya, pig rearing is a part of programme activities in Uganda, Zambia and Malawi, while poultry rearing is widespread.

Meanwhile, in Ireland, Self Help Africa is participating in a research project with Queen's University, Belfast, that is piloting a programme of goat health management through a network of farmer field schools in Malawi.



Yabe Hussien uses oxen
to plough her field,
Fenta Kebele, Ethiopia

DEEPENING CLIMATE CRISIS

The growing climate crisis continued to wreak havoc in 2021.

Droughts, floods and cyclones hit African communities, economies and ecosystems hard.

The Horn of Africa region experienced its third consecutive year of failed rains, prolonging the worst drought in several decades.

This drought saw crops fail, livestock die and fishing waters deplete, all of which had a severe impact on food security.

The consequences were terrifying for millions of people who experienced extreme hunger in Ethiopia, Kenya and Somalia as income and food sources withered. In Somalia alone, one million children were reportedly ‘acutely’ malnourished – the most severe and deadly form of malnourishment.

Climate emergencies also contributed to the spread of crop-threatening pests. In Southern Africa, heavy rains exacerbated an African migratory locust outbreak in Botswana, Namibia, Zambia and Zimbabwe while Eastern Africa saw a desert locust upsurge that was gradually reduced due to control operations and limited rainfall.

These factors all combined to mar humanitarian progress. As families saw their crops fail and income reduced, for example, they were forced to make difficult decisions about which children could access education, with young girls often losing out. And where resources are scant, the risk of conflict over access to them grows.

Self Help Africa continued to work with its local partners across Africa and beyond to help families on both a short term and longer-term basis – providing

“
The Horn of Africa region experienced its third consecutive year of failed rains.
”

emergency supplies and vouchers to help families buy the essentials for survival and ensuring farmers, often women, had access to climate smart farming methods that help nourish soil, conserve moisture, harvest water and use available water resources most efficiently. We provided training, inputs and information ahead of the next planting season, developing and distributing drought-tolerant seed varieties, promoting alternate crops and supporting tree planting schemes.

EVERGREENING THE EARTH

In 2021, Self Help Africa joined the Global Evergreening Alliance (GEA), a worldwide organisation that has brought together leading research, technical and development practitioners committed to restoring degraded lands, improving sustainability, as well as the profitability and reliability of smallholder farming systems.

The GEA provides a collaborative platform to support and facilitate large scale environmental restoration and sustainable agricultural intensification – with the goal of increasing biodiversity and both mitigating and adapting to the impacts of climate change on a globally significant scale.

The Global Evergreening Alliance promotes nature-based approaches – such as evergreening and regenerative agriculture – and is committed to achieving this in collaboration with local communities. The GEA's members believe that this approach will lead to more productive and resilient landscapes and agricultural systems, and provide small-scale farmer, pastoralist, and forest-dependent communities with improved and diversified livelihoods. It aims to foster a 'green' rural economic growth, by creating an agriculture sector that produces zero net greenhouse gas emissions.

The Alliance is committed to supporting its member organisations, interested governments and donors, and assisting small-scale farming, pastoralist and forest-dependent communities to restore degraded landscapes and improve the sustainability, productivity, equity and profitability of agricultural systems.

“*‘Restore Africa’, aims to support 1.5 million farming families, across six African countries*”

Furthermore, it seeks to foster the development of the EverGreening The Earth campaign, to facilitate grassroots movements around the world to adopt agroforestry practices such as Farmer Managed Natural Regeneration



(FMNR), to mitigate the effects of climate change.

In 2022 the Global Evergreening Alliance secured the first tranche of a US\$150m financing package from Climate Asset Management, to kick start 'Restore Africa', an initiative that aims to restore 1.9 million hectares of land and directly support 1.5 million smallholder farming families, across six African countries – Kenya, Ethiopia, Malawi, Tanzania, Uganda, and Zambia. Self Help Africa will be a partner in implementing this work.

Two Self Help Africa representatives sit on the Strategic Advisory Committee of the Global Evergreening Alliance.

MORE THAN 900 AUDITS BY PARTNER AFRICA

Partner Africa conducted more than 900 ethical audits for clients, and undertook 14 advisory assignments for companies, in 2021. PA estimates that their work improved conditions for over 131,000 workers employed in international supply chains.



Partner Africa, which marked its 10th anniversary in 2021, remains the only non-government organisation on the continent to conduct ethical audits designed to improve conditions for workers, and provide advisory services to employers.

Partner Africa has developed a niche in the field of ethical business and human rights, playing an important role in improving working conditions in Africa.

Its main clients include international businesses and multinational enterprises, Africa-based suppliers and producers, and non-governmental organisations. With expertise spanning several sectors, including agriculture and horticulture, manufacturing, and extractives such as mining and oil, the company is now looking to expand into the fish processing sector.

In spite of the challenges caused by COVID-19 2021 has been a constructive year for Partner Africa and a period where we were able to 'build back better'. Partner Africa generated an income in excess of £1.9m.

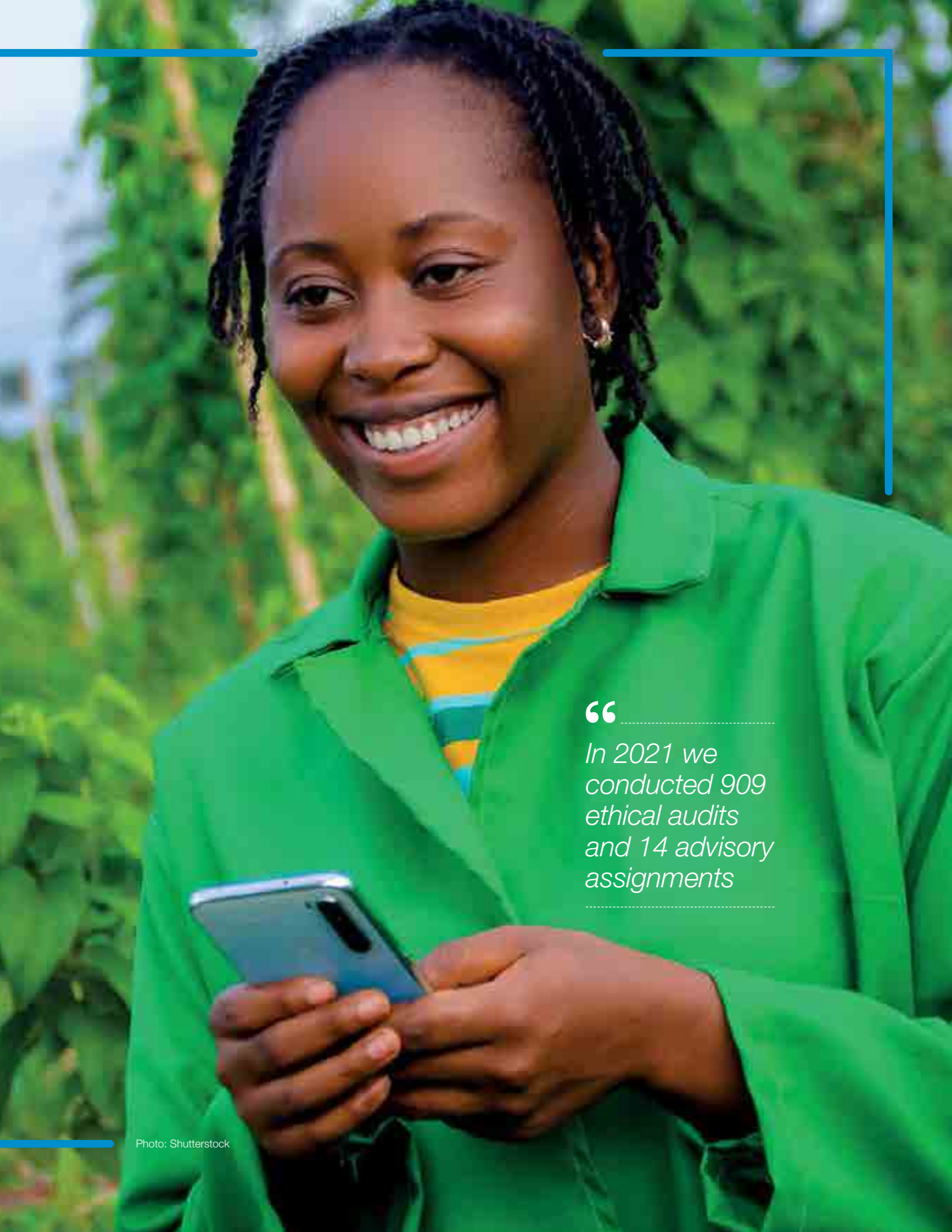
In 2021 we conducted 909 ethical audits and 14 advisory assignments. We estimate, that through these programmes, we improved the

working conditions of over 131,000 workers employed in international supply chains in Africa. We also trained and built the capacity of over 300 local suppliers to help improve social and environmental standards in farms and factories throughout Africa.

PA conducted ethical audits that assessed working conditions by gathering the experiences of farm and factory workers in Africa who were part of export chains to the UK, EU and the US. The audits were carried out by local people with the relevant skills who received training in social audits to ensure local language, culture and tradition were acknowledged when carrying out the audits.

The company's Board of Directors commissioned Self Help Africa's Head of Monitoring and Evaluation to undertake a ten year review of Partner Africa's work. This sought to assess the financial, social and environmental impact that the organisation has made over the past decade.

The report concluded that Partner Africa's work was making a positive contribution to ensuring better employment standards, work practices, and working conditions across a wide range of business sectors.



“

*In 2021 we
conducted 909
ethical audits
and 14 advisory
assignments*

Farmer at Sorghum and Soy
collection centre, Kenya

FROM FARM TO MARKET



In 2021, COVID-19 continued to cause disruption to the lives and livelihoods of smallholder farmers. There were also challenges in accessing approved COVID-19 vaccines, disruptions to supply chains and changing consumer spending patterns – all of which continued to impact TruTrade's approach.

The organisation was determined to overcome the negative impact of COVID-19 and did some restructuring. To improve the way it sourced produce, reduce its costs, decrease its carbon footprint and reduce its reliance on third-party millers, TruTrade pivoted away from sourcing paddy rice, which

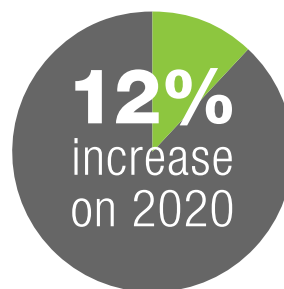
was costly. Instead, it began pilot testing milling rice with communities and buying milled, or pure, rice from smallholder farmers. In the longer term, this will mean better prices for farmers and better access to their rice milling by-products.

TruTrade has proved an essential link between the smallholder producer and the commercial buyer and business continuity is central to its operations.

In 2021, the company sourced 1,248 metric tonnes of produce across Kenya and Uganda - 500 metric tonnes more than in 2020.

HOUSEHOLDS WITH
INCREASED ACCESS TO
FINANCIAL SERVICES

302,944



WORLDWISE GLOBAL SCHOOLS



The WorldWise Global Schools programme had another very successful year delivering on Global Citizenship Education (GCE) for the post-primary schools sector in Ireland.

The programme is fully funded by Irish Aid and is currently delivered by a consortium that is led by Self Help Africa, in collaboration with Concern and the City of Dublin ETB (CDETB) Curriculum Development Unit.

During 2021 specifically, WWGS has maintained a strong number and spread of post primary schools accessing quality Global Citizenship Education (GCE) through the WWGS programme. Specifically, there was a total of 458 unique schools engaged in GCE through the WorldWise Global Schools programme during 2020/21. This represents involvement by 63% of all post-primary schools in the Republic of Ireland with the WorldWise Global Schools programme during the 2020/21 school year.

Schools are involved with the WWGS programme in a number of different ways. The 458 participating schools this year is comprised of 256 schools that engaged directly with the WWGS staff team through grants, the Global Passport, or teacher training. An additional 202 schools participated in the WWGS programme this year through involvement with NGOs, Education Networks and School Clusters, who are grant funded by the WWGS programme.

During 2021, WWGS sought to further promote and implement quality standards and good practise approaches to

“*The 458 participating schools this year is comprised of 256 schools that engaged directly with the WWGS staff team.*”

Global Citizenship Education (GCE). It has done so through the programme's award winning¹ Global Passport Framework, which the evaluation undertaken during 2021/22 notes has successfully become a model framework for the implementation of GCE at whole-school level. The programme has also promoted quality standards and good practise through the WWGS Self Assessment Tool (SAT), which has been referenced as a tool in the Council of Europe Reference Framework of Competences for Democratic Culture. In addition, WWGS has this year been developing an expanding range of GCE curriculum subject guides at both Junior Cycle and Senior Cycle level.

Self Help Africa, and the current WWGS consortium members, will expect a Call for Proposals from Irish Aid for Phase III of the WorldWise Global Schools programme, which is expected to run from 2023 until 2028.

[1] GENE – Global Education Network Europe



Online Symposium for School Management



WWGS Subject Guides on our website



“Global Citizenship in our classroom”
workshop at Lucan CC



Primary and post-primary teachers take
part in Global Citizenship Education
training in Dublin

LETTER FROM THE CHAIR

Self Help Africa continued to operate against the backdrop of a global pandemic throughout 2021.



Our focus during the year was on minimising the impact that COVID-19 had on our programme work with communities in Africa, and our efforts to provide the necessary support for this work, in the West.

And while we were unable to stage events, run shops and raise funds in traditional ways to support our programmes for much of the year, we continued to innovate and evolve our methods of working, and ensured that our programmes were able to continue with the minimum adverse impact on the people and communities that we serve.

On behalf of the Board of Directors of Self Help Africa, I am grateful to all our staff, supporters and funders for ensuring that we were able to continue this important work through the year. Indeed, it is encouraging to read within these pages that despite the effects of the pandemic, upwards of 80% of our project targets were reached, in 2021.

Our ability to adapt and change how we worked was notable, and our online systems that we had in place served their purpose and allowed us to work remotely in an efficient and effective manner.

Staff meetings, planning activities, recruitment, training events and even our governance oversight work was all conducted online. We also used online systems to engage with the general public closer to home – including when hundreds of people dialled in to attend an International Women’s Day webinar with contributors from across the globe, that we presented for the first time, in 2021.

The ongoing impact of the pandemic did however present us with certain financial challenges. We are grateful for the support and assistance provided by governments during the pandemic, not least in providing financial support when our network of retail shops was closed for months at a time, during the year.

“

It is encouraging to read that despite the effects of the pandemic, upwards of 80% of our project targets were reached, in 2021.



Merger

In 2021 we completed an historic merger with United Purpose (UP), a Wales-based international NGO with a similar mission to Self Help Africa, as well as shared values.

This merger was formally ratified by the boards of both organisations in August, and set in train a process of integration and consolidation that has continued since that time. The merger with UP has almost doubled both the size and operational reach of our organisation, which by year end of 2021 had programmes across 15 African countries, as well as in Bangladesh and Brazil.

The merger with United Purpose also brought into the fold CUMO Microfinance – which is one of the largest small loans provider in Malawi. CUMO joins Partner Africa and TruTrade as social enterprise subsidiaries within our wider group of companies.

Future

I am optimistic for the future of Self Help Africa, and am grateful to my fellow Directors, to our membership, our advisors, supporters, staff, volunteers, funders and partners, and to all who have supported us in our work in 2021.

I would like to acknowledge the contribution of Ray Jordan, our Group CEO, who departed after 15 very successful years at the helm in 2022.

In 2023 we will complete another five-year strategic planning cycle for 2023-27 for our organisation that will plot a course forward for Self Help Africa for the coming years.

With best wishes,

Carmel Fox
Chair, The Gorta Group

Reports and Consolidated Financial Statements

for the financial year ended
31 December 2021

Directors and Other Information

| | | |
|--------------------------|----------------------|---------------------------------|
| BOARD OF DIRECTORS | Carmel Fox (Chair) | |
| | David Governey | <i>Resigned September 2021</i> |
| | Martin Ryan | |
| | Pat Murphy | |
| | Jim Galvin | |
| | Catherine Fitzgibbon | |
| | Sheila Walsh | |
| | Jim Kinsella | |
| | Joe Healy | |
| | Kalongo Chitengi | |
| | Hadi Husani | <i>Appointed September 2021</i> |
| | Geoff Meagher | <i>Appointed September 2021</i> |
| | | |

| | | |
|--|--|---|
| GROUP CHIEF EXECUTIVE | Mr. Ray Jordan (<i>resigned 27/10/2022</i>) Mr. David Dalton (<i>appointed as Acting CEO 14/09/2022</i>) | |
| EXECUTIVE DIRECTOR | Mr. David Dalton | |
| COMPANY SECRETARY | Mr. Peter McDevitt (<i>resigned 20/9/2022</i>) Mr. Pat Murphy (<i>appointed 20/9/2022</i>) | |
| REGISTERED OFFICE | Kingsbridge House 17-22 Parkgate Street Dublin 8 | |
| COMPANY NUMBER | 28228 | |
| CHARITIES REGULATORY AUTHORITY NUMBER | 20008895 | |
| CHARITY NUMBER | CHY 5678 | |
| SOLICITORS | Paul Foley Law 22 Northumberland Road Ballsbridge Dublin 4 | Withers LLP. 16 Old Bailey London EC4M 7EG England |
| PRINCIPAL BANKERS | Bank of Ireland Lower Baggot Street Dublin 2 | Bank of Ireland 65 St Vincent Street Glasgow G25HT Scotland |
| | Barclays Bank Plc, P.O. Box 89 Shrewsbury Shropshire SY1 1QU England | Permanent TSB 2-4 Upper Baggot Street Dublin 4 |
| | | AIB 1-4 Lower Baggot Street Dublin 2 |
| AUDITORS | Deloitte Ireland LLP Chartered Accountants and Statutory Auditor Firm Deloitte & Touche House Earlsfort Terrace Dublin 2 | |

Report of the Directors

For the financial year
ended 31 December
2021

The directors present herewith the reports and audited consolidated financial statements of the charity for the financial year ended 31 December 2021.

Objectives and Activities

Gorta is the legal company name of 'The Gorta Group' which is a holding company for a group of organisations that cover a wide spectrum of activities in the international development sector. The organisation trades as Self Help Africa. We are a non-governmental organisation whose main purpose is set out in our constitution as the assistance and advancement of people in need in less developed areas of the world. We have expertise in small-scale farming and growing family-farm businesses. We work with farmers and agricultural businesses in Africa to help them grow and sell more food, diversify their income and their diets, and make their livelihoods more sustainable and resistant to external shocks. We also respond to emergencies in support of communities that we work with.

Vision, mission and values

Our vision is an economically thriving rural Africa.

Our mission is to support sustainable livelihoods for Africa's smallholder farmers.

Our core values are:

- Equality – people are equal in rights and must be treated with respect and dignity.
- Innovation – we are conscious that finding effective solutions requires innovative thinking combined with a pragmatic approach.
- Learning – we strive for the highest quality standards in our work and encourage a culture of constant learning and improvement.
- Accountability – accountability and transparency are central to all our actions and use of resources.

Strategic Objectives

Our primary strategic objectives are to:

- Improve **food, nutrition and income security** for smallholder farmers.
- Support the establishment and growth of inclusive, profitable and sustainable **agri-business**.
- Support the improvement of the **policy environment** for smallholder farmers.

COVID-19

The COVID-19 pandemic, which has led to a worldwide slowdown in economic activity, had a significant impact on the organisation's operations with effect in 2021. Management implemented plans to mitigate the potential negative impact on the organisation. Revised budgets and cash flow projections were prepared with a view to reducing costs to the minimum and investigating potential alternative income streams.

This impact was also mitigated to some extent by government supports, cost saving measures adopted, and the fact that there was minimal increase in attrition in income from our regular givers. We are confident that the organisation will come through the crisis intact and in a position to continue its valuable work.

Activities

Our primary client targets are poor and vulnerable rural communities in sub-Saharan Africa. Self Help Africa's work in Burkina Faso, Democratic Republic of Congo, Eritrea, Ethiopia, Kenya, Malawi, Uganda, Togo and Zambia was augmented in August 2021 when we merged our organisation with United Purpose (UP), and supported the implementation of additional programmes in The Gambia, Guinea, Senegal, Nigeria, Mozambique, Bangladesh and Brazil. A large UP programme of activities in Malawi

was also incorporated into the merged organisation.

We support both small projects and large programmes. We use the evidence generated from our projects to inform scalable programmes with more substantial impact. We are respectful of the culture, needs and wishes of the communities we work with and proactively seek out their views on, and participation in, programme development and implementation.

We are committed to the principle of empowering communities and helping them to help themselves and we do not provide funds; rather all inputs are provided on a loan or pass-back basis. We work with local government and the business community to create sustainable links that last beyond the life cycle of projects.

Self Help Africa employs professional development staff in all its countries of operation. We have an excellent track record of building capacity and facilitating mutually beneficial relationships between farmers, government structures, civil society organisations and the private sector.

Overseas programmes

In 2021, up to the end of July, Gorta-Self Help Africa implemented a portfolio of 44 projects of a total value of €95M across Burkina Faso, Democratic Republic of Congo, Eritrea, Ethiopia, Kenya, Malawi, Uganda and Zambia, working with smallholder farmers, farmer associations, cooperatives and agribusinesses to help farmers grow and sell more food, improve diets, diversify incomes and make their livelihoods more sustainable and resilient to external shocks. From August 2021, we expanded our reach and scale to 16 countries including Mozambique, Cameroon, Senegal, the Gambia, Guinea and Nigeria in Africa and also Brazil and Bangladesh, supporting more than five million people annually. The combined portfolio was 100 projects across all

country programmes with a total portfolio value of €132M.

The difficult conditions experienced by farmers in 2020 continued into 2021 across much of Africa. Repeated surges of new COVID strains continued to disrupt markets and supply chains. Intense La Niña weather conditions continued from late 2020 until April 2021, returning to neutral in the middle of the year but La Niña conditions returned in November. As a result of the La Niña conditions the Arid and Semi-Arid Lands (ASAL) areas of Kenya, Southern and Eastern Ethiopia and Uganda suffered from a second consecutive year of drought and poor harvests. The La Niña conditions benefitted Southern Africa, which experienced good rains after a delayed start, and both Zambia and Malawi achieved a bumper maize harvest. Fuel prices rose, increasing inflation rates and food costs, with food prices rising by 12.8% in Malawi. Africa was affected by the global increase in nitrogen fertilisers prices, though Malawi was able to buffer farmers from the full impact of the price rises. The high cost of fertilisers is likely to reduce production in the 2021-22 season. The desert locust, *Schistocerca gregaria*, outbreak declined across Eastern Africa, with only a few immature swarms persisting in the Rift Valley of Ethiopia. The Tigrayan conflict in Ethiopia resulted in 2.1 million people being displaced and 9.4 million in need of humanitarian assistance. Foot and Mouth Disease outbreaks continued across Zambia and Malawi with live-stock movement restricted as a result.

Bangladesh

In 2021, Bangladesh continued to emerge from the impacts of COVID-19 with a robust prevention policy considering the density of the population. Early lockdowns which had prevented regional and international trade in late 2020 were absent and as a result, commerce continued largely as normal

with the annual GDP growth returning to its pre-pandemic rate of 6.9%. Some of the largest impacts of the pandemic revolve around increased familiarity with digital services across the country and increased familiarity and acceptance of vaccines with roughly 75% of Bangladesh's 166 million people fully vaccinated against COVID-19. The Rohingya Refugee crisis continued unabated with increased focus on transitioning Rohingya to the Bhasan Char facility in the Bay of Bengal; this is due in part to the compounding negative impacts on the host communities of Cox's Bazar and the overall reduction in foreign aid for the response.

In this context, UP has continued to expand its project portfolio. In 2021, UP began the sixth phase of its Coca-Cola funded women's business centre (WBC) formation project, introducing 40 new WBCs in two new districts while strengthening existing centres through digital service offerings and increased access to regional market hubs. Augmenting this, the Nari Jhuri Social Enterprise Network continued to expand its brand presence with support from the Island Reach Foundation, building a new agroecology brand development toolkit that supports the "Safe Food, Health Lives, Sustainable Planet" mission of Nari Jhuri. Building on the established WBC substrate in other regions, UP introduced the Penny Appeal-funded Sofol (Success) project to the remote Chittagong Hill Tracts (CHT), which reimagines child sponsorship programming as an integrated approach to community-led system strengthening of education, WASH, and livelihood services. A continuing evolution of the EU-funded Leadership to Ensure Adequate Nutrition project, which concluded its 3rd year, UP's work has successfully established and grown WBCs in all three districts of CHT and the emerging enterprise network has raised UP's profile with government and donors alike as the major INGO actor in the region. As a result, UP has successfully won a proposal

Report of the Directors

For the financial year ended 31 December 2021

to introduce enterprise-based WASH programming in the region in 2022 with support from Aqua for All. Both in CHT and beyond, in 2021 the GIZ-funded Rural Women Entrepreneurs project surpassed 20,000 facilitated telemedicine consultations and 41,000 nutrition monitoring registrations, launching into its second phase with the introduction of facilitated veterinary telemedicine services and digital eLearning tools. This project has received significant international attention and scaling support from the GIZ team, leading to new opportunities for multi-country programming in 2022.

UP's Humanitarian Programming also grew in 2021. As part of the Rohingya Response, UP continued to build its presence as a trusted partner of the International Organisation of Migration (IOM), delivering critical livelihood and enterprise development programming for thousands in the host community negatively impacted by the influx. The multi-phase ICRA project has established UP as a leader in this space and has subsequently led to new partnership and programming with its close. UP also wrapped up its SUPER earthquake preparedness project funded by the EU with significant recognition from both ECHO and the Government of Bangladesh and began new cyclone preparedness programming in the coastal region funded by the same. Importantly, UP continues to position itself as an expert organization in navigating the humanitarian-development nexus through enterprise-based resilience and preparedness.

Brazil

Brazil is the world's thirteenth largest economy. The country is still recovering from the 2015/2016 recession. Since then, the Brazilian economy has been experiencing a slow but steady recovery. In 2021, GDP grew by an estimated 5.2%, mainly driven by a

gradual re-opening of the economy and higher commodity exports. However, in the same year, the official inflation rate reached a six-year high of 10.6%, surpassing the Central Bank's target of 5.25% - and salaries did not follow. The high inflation rate and tighter credit conditions weakened household consumption in 2021. Transport was mainly responsible for the sharp price increase, driven by a 48% annual spike in fuel prices. The unemployment rate in Brazil varied in 2021 from a high of 14.9% ending the year with 11.1% (12 million people), mainly due to a prolonged period of low growth as the country recovered from the impacts of the pandemic. These figures do not include nearly 40 million undocumented workers, who do not have formal employment registration.

On a political front, far-right president, Jair Bolsonaro has been a highly polarising figure since he took office in January 2019. In 2021, a Senate committee evaluating the government's handling of the COVID-19 crisis gained momentum and the president's popularity among Brazilians significantly decreased resulting in Bolsonaro losing the presidential election in 2022.

UP has a long-standing relationship with the Ministério Público do Trabalho (Brazilian Federal Public Prosecutors Office for Labour Issues) who regularly funds social accountability and child rights protection-related projects as well as income-generating and women's economic empowerment interventions.

In Brazil's northeast region, UP's social accountability/advocacy work with civil society organisations pre-2021 led to 4,500 people gaining access to improved services or rights during 2021. Benefits included better housing, drilling of wells, improved markets, and access to credit for farmers. In the State of Paraíba, northeast Brazil, UP delivered income generation projects, including the Electric Aid-funded 'Resil-

ience and sustainability for youth and women' project which is supporting vulnerable women and youth to boost their incomes and improve their livelihoods. This is done through the provision of infrastructure, equipment, and training, such as solar panels for irrigation for young farmers to support them to stay on the land, a vegetable garden for urban women and their families to reduce hunger and food insecurity, and a cassava flour mill for a women farmer's group and their community to reduce loss of their cassava crop as a result of the pandemic, enabling the group to build a sustainable business.

Burkina Faso

2021 in Burkina Faso was marked by several aggravating factors, including persistent insecurity in the Sahel region, a peak in forced displacement, the protracted COVID-19 pandemic in combination with the late onset of the agricultural season as well as instances of drought occurring during the rainy season.

Violence and instability have been gripping Burkina Faso since 2015, however the security situation significantly deteriorated during 2019-2020 with the Sahel now seeing the unfolding of a complex humanitarian emergency. Multiple terrorist attacks took place in Burkina Faso during 2021, particularly close to the regions bordering Mali. Several attacks also targeted military forces in northern Togo and Benin, reflecting the high level that extremist groups have embedded themselves within the region. The humanitarian context in the cross-border area between Burkina Faso, Mali and Niger continues to deteriorate. Security trends show a continuous increase in the number of incidents recorded, with 366 incidents in December 2021 alone, resulting in the death of 639 people. As of December 31, 2021, Burkina Faso had 1,579,976 internally displaced persons due to terrorism according to the

National Council for Emergency Relief (CONASUR). mainly women (22%) and children (62%).

2021 was a challenging year for GSHA with the failure to obtain substantial new funding in Burkina Faso. There was no intervention in Togo during 2021. In terms of programming, the Burkina Faso team have been delivering two ongoing projects, the Women's Economic Empowerment through Entrepreneurship in the Cashew Value Chain project and SustIn Africa.

In late 2019, GSHA began implementing the Women's Economic Empowerment through Entrepreneurship in the cashew value chain project, also known as 'DEFI', with funding from the Austrian Development Agency. SHA has been working in the cashew value chain since 2012 and has an excellent reputation in this sector in West Africa. DEFI contributes to improving the living conditions of women in the cashew production areas in the Cascades and Hauts Bassins regions, by strengthening the economic empowerment of 2,790 households active in the cashew sector. GSHA and the National Union of Cashew Producers, the implementing partner, are targeting 2,790 women, in particular cashew producers and processors from Comoé, Houet and Kénédougou provinces, who are organised into five cooperatives of cashew producers.

Given the significant delays incurred by the project because of the onset of the COVID-19 pandemic which took hold in 2020, much of 2021 was spent attempting to catch up implementation delays. Remarkably, the team were able to conduct 41 activities in one year and the project enjoyed an overall execution rate of 84%. This significant progress is explained essentially through the implementation of an acceleration strategy defined in 2020 and which had consisted in re-planning, adapting, and renewing most of the activities which had not been carried out during

this period. This also explains the high number of activities scheduled for 2021.

In the final quarter of 2020, GSHA launched the EU-funded SustIn Africa Horizon 2020 research project along with a large consortium of 16 partners. The objective of this project is to develop and test innovative practices for sustainable agriculture in five African countries, including new technologies such as apps and software. The work of the consortium is divided into several work packages. GSHA is the leader of Work Package 5 which primarily focuses on screening innovations for their impact on gender, nutrition, and climate. The implementation of this project was significantly impacted by the COVID-19 pandemic during the first half of 2021, delaying the launch of field trials in all participating countries. GSHA was able to provide technical guidance to inform the research baseline to be scaled across five countries during this period. Desk-based research was conducted to develop screening metrics and research protocols to be used as part of Work Package 5. Field activities resumed later in the year and GSHA participated in the partner consortium conference in Lisbon in September 2021. In addition, GSHA has provided remote technical backstopping as well as communications and website design support to the consortium on an ongoing basis.

Democratic Republic of Congo

In November 2020, with funding from regional donor Trademark East Africa (TMEA), GSHA started operations in the Democratic Republic of Congo (DRC) and launched a project in the Eastern districts of North Kivu and South Kivu. The project is building the capacity of small and medium sized businesses (SMEs) to export their raw and refined goods to neighbouring countries. Now two years into the project, 20 export

Report of the Directors

For the financial year
ended 31 December
2021

advisors have been trained in business and customs procedures at the border. These advisors are paired with 20 SMEs to whom they provide tailored upskilling, mentorship, and guidance so that they can grow their enterprises and reach regional and international markets.

On May 22, 2021, the Nyiragongo volcano in the North Kivu district erupted. Thirty-two people were killed, and some 3,500 others lost their homes due to the volcanic eruption. Goma, a city home to over two million people, was evacuated, further displacing thousands of people, with some fleeing to Rwanda. Hundreds of thousands of people experienced the aftershocks, including contaminated water and structural damage. Ongoing violence and insecurity continue to present a complex challenge in DRC, including in North Kivu and Ituri provinces, where regular attacks are reported to have displaced tens of thousands civilians. In total, more than five million people have been uprooted by conflict within the DRC's borders, the single-largest internally displaced population in Africa. The country also hosts over half a million refugees, fleeing unrest and persecution in the neighbouring countries.

Eritrea

In 2021, SHA continued to support the Eritrean-Ireland Development Partnership (EIDP) led by Vita and contributed to the EU-funded seed project which seeks to develop sustainable community-based seed systems for potato and cereals. The EIDP agreement was renewed for another year by all partners and an MoU with the Ministry of Agriculture was signed to 2025.

SHA also provides technical support to the Climate Smart Agriculture Research and Innovation Support for Dairy Value Chains in Eritrea (CSARIDE) project which began in early 2020 but faced delays in the initial year due to COVID-

19 and other factors. In 2021, the consortium caught up on a number of activities including essential capacity building of key stakeholders NARI and Hamelmalo Agricultural College (HAC), the administration of Artificial Insemination (AI) to 800 cattle, the provision of Holstein and Barker breeds, and the establishment of a model demonstration farm at the National Agriculture Research Institute (NARI).

The role of SHA in both projects is advisory as we do not have staff based in Eritrea and the regional Agricultural Advisor makes regular visits to the country to provide technical support. A third project was designed and given initial approval for funding by the Irish Research Council and DFAT, but the start date was delayed to 2022. The new project will conduct research on oat seed productivity in the Ethiopian and Eritrean highlands.

Ethiopia

Ethiopia faced some serious challenges in 2021, especially in relation to the escalation of insecurity, notably in the north of the country but also throughout other regions, including some of our project areas. The war in Northern Ethiopia between the Tigrayan Peoples Liberation Front forces and the Federal Ethiopian Defence Forces dominated the socio-political scene in Ethiopia throughout the year. The war displaced hundreds of thousands of people from Afar and Amhara and the casualties from both sides were reported to be more than one hundred thousand. The destruction of schools, health facilities, factories, and private buildings in Afar and especially in Amhara have had a devastating impact on local populations and will have a knock-on effect on the wider economy. As a result of the unrest, northern Ethiopia has been a closed area for development interventions and humanitarian interventions were also severely curtailed. As a result of the conflict, along with the lasting

impact of COVID-19 restrictions and below-average rainfall which reduced crop and livestock production, Ethiopia suffered from high inflation and other economic issues which impact food prices and the prices of key commodities. Within our projects, the most notable impact of this was rising prices in things like seed, fertiliser, transport and building materials. It created challenges in procurement and saw a relative depreciation of staff salaries.

Irish Aid extended the Programme Grant period by one year (2022) and so a few key projects which were due to end were extended including the Dairy Project in North Shewa Zone, Amhara allowing us to scale up our impact. This flagship project has massively improved access to improved cattle breeds in the target area, transforming the dairy sector with higher levels productivity, as well as improving the capacity and professionalism of three dairy cooperatives. The project also encourages farmers to grow forage as nutritious feed for their animals, further improving their health and productivity while also creating an additional income source.

The Unleashing Productive Capacity through Graduation Approach project and the RuSACCO project were also extended through Irish Aid support. The Glimmer of Hope funded programme in Oda Bultum which officially started in September 2020 saw its first full year of implementation with several important milestones achieved. The field office was opened, all staff were recruited, and baseline assessments were undertaken to gather information about the 13 target kebeles and the communities within the project. The following major value chains were chosen; dairy, goats, poultry, maize, and haricot beans, as well as vegetables (onion, tomato and potato). Through the revolving fund established in RuSACCOs, the community were encouraged to invest in one or more VC and would receive training to ensure maximum produc-

tivity and allow them to quickly repay the original loan, freeing up credit for the next round of borrowers. The dairy VC proved to be less popular than initially anticipated due to the high costs involved, while the goat VC was very popular with nearly 2,000 farmers receiving training in goat production and marketing in 2021, with another 1,000 due in 2022.

During the year, SHA Ethiopia undertook two humanitarian projects in response to the Desert Locust infestation which led to massive crop losses and food insecurity. Glimmer of Hope funded one intervention in Oda Bultum which reached nearly 10,000 affected farmers with food parcels, and Irish embassy funded a second intervention in Asagirt where cash was distributed to 675 farmers.

The Gambia

The COVID-19 pandemic slowed GDP growth to 0.6% on 2020 but during 2021 was able to recover to 4.3%, partly due to a revival in the tourism sector, and favourable seasonal weather that boosted agriculture. Inflation stood at 7.4% by December. Fuel prices have also increased in 2021. In April, petrol prices increased from D47.03 to D52.03 per litre and diesel prices increased from D46.64 to D50.64 per litre, with fuel shortages affecting the movement of people and goods. December saw national elections where Adama Barrow won a second term with approximately 53% of the vote. Ousainou Darboe of the United Democratic Party (UDP) was his second with 28%. National and international observers were allowed to monitor the elections and found the results to be credible. Two of his opposition candidates rejected the outcome and filed a lawsuit, which was subsequently dismissed by the Supreme Court on procedural grounds and the National Peoples Party have continued to hold power.

The number of confirmed COVID-19 cases in the country was 6,641, with 218 resulting in fatality during 2021. COVID-19 and climate related incidents continue to exacerbate food insecurity in The Gambia. According to the third Comprehensive Food Security and Vulnerability Analysis (CFSVA), results showed an upward trend, with up to a 30% increase in the number of people affected by food insecurity compared to the previous CFSVA assessment. The CFSVA results for 2021 show that 330,000 people, 13.4% of the population are food insecure. July also saw the country hit by a wave of storms across all six regions of The Gambia, affecting over 200 communities, causing extensive infrastructural destruction, injuries to hundreds of people and 11 deaths. An assessment done by Gambia Red Cross Society (GRCS), the National Disaster Management Agency, and other NGO partners found that 36,159 people from 2,653 households were affected.

The global pandemic had a direct impact on the capacity of the team to deliver on the Tekki Fii (making it in The Gambia) project. A particular focus of the UP component from the project was to implement a football league and engage youth and school children through sport. With social gathering restriction in place throughout 2021 the project had to focus on improving sporting and community facilities and then implement an inter-regional tournament in December 2021 once restrictions were eased. Five new projects were contracted, building the country portfolio with a strong focus on building climate smart agricultural capacity, farming as a business and mangrove protection and alternative sustainable livelihoods through funding from GCCA. This created additional project management positions that were successfully filled as well as supporting roles for designed for internships.

Report of the Directors

For the financial year
ended 31 December
2021

The EU funded biofortification project continued to achieve great results through the support to over 38,000 mothers with access to, and knowledge of, biofortified Pearl Millet, Orange Flesh Sweet Potato, and African Leafy Vegetables to provide nutritional resilience for them and their babies. Whilst over 17,500 people, predominantly women farmers, were supported to build agri-businesses with a focus on introducing processing of crops to add value and increase market engagement. The project also received funding from Penny Appeal to support the activities. COVID-19 adaptation was built across all regions in The Gambia, with some activities in projects being adapted to target specific community needs including 300 mother's clubs that needed provisions of rice, beans, millet, and milk to meet food security needs for their young during the pandemic. This work was complemented by the Welsh Government funded multi country COVID response and awareness project that in The Gambia introduced to create economic resilience particularly through ensuring year-round crop production with new, climate smart, seed introduction resulting in multiple harvests for both income and food security.

Guinea

During September a coup d'état led by a militia faction from the armed forces led to an overthrow of the serving government. This was broadly denounced by the region with ECOWAS and the African Union suspending Guinea's membership, resulting in most governments taking a step back from any economic and social activities they were undertaking in the country. 2021 also saw inflation of 12.6%, not as high as earlier predictions whilst GDP stood at 3.1% growth. As with many countries Guinea was impacted by the COVID-19 pandemic recording approximately 35,000 cases which resulted in 391 deaths. It also experienced

a small resurgence of Ebola with 16 confirmed cases and 5 deaths which put the country on high alert for further outbreaks.

Despite great mineral wealth in Guinea, 55% of population still live in poverty with 22% of household's food insecure compared to the average of 10% across the wider West Africa region. Despite agriculture being the main livelihood for 51% of the population the sector only accounts for 16.1% of GDP with large scale subsistence farming particularly in rural areas where 70% of population are engaged in this practice and is where significant food insecurity is located. There are also significant challenges with nutrition, 6.1% of under 5s are affected by malnutrition, with almost 25% of these stunted and 12% underweight.

A small Guinea country programme existed in 2021 with the Country Director covering both it and Nigeria. Despite this relatively small capacity and despite COVID-19 and severe political instability, the team reached 200,000 people through our COVID-19 resilience programme and supported almost 3500 young people through our education, vocational and skills for work programme through Enabel. The British embassy in Conakry also funded a project focused on encouraging the end of excision practices in the district of Beindou, through the immersion of teams of sensitizers, creating an understanding of the environment and the organization of talks and meetings with the populations, the authorities, and influential stakeholders. COVID-19 restrictions created challenges to carry out activities for the three projects highlighted but these challenges were mitigated, and all projects were able to successfully impact the communities we work in.

Kenya

Rising fuel and food prices in 2021 resulted in inflation increases of 5.8%, largely due to COVID-19 restrictions and global fuel prices. The Kenyan economy rebounded strongly in the second quarter of 2021, as activity in industry and services sectors picked up following the easing of COVID-19 restrictions. In late October, President Uhuru Kenyatta lifted the night-time curfew that had been in place since March 2020, in a move that was expected to help reinvigorate the economy. Real GDP grew by 10.1 percent compared to a contraction of -4.7 percent in the same period of 2020. However, the agriculture sector contracted by -0.9 percent in the second quarter compared to a growth of 4.9 percent in the same period of 2020, due to dry weather conditions.

According to the Kenya Food Security Steering Group (KFSSG) 2021 Long Rains Assessment (LRA), the poor 2021 March to May long rains resulted in below-average crop production in marginal agricultural areas, reducing casual labour opportunities and household food availability. In the pastoral areas, below-average rangeland regeneration has negatively impacted livestock production, resulting in below-average milk production and consumption and high staple food prices. The national COVID-19 restrictions continued to primarily impact the urban poor by restricting income-earning opportunities and driving many urban poor households to engage in coping strategies indicative of Crisis.

According to the Kenya Meteorological Department report issued on 31st August 2021, most parts of the country experienced depressed rainfall during June-July-August (JJA) 2021. Baringo County, where the SHA Baringo Resilience project is being implemented, depends on pastoral and agri-pastoral activities for livelihood and the president declared a drought

disaster in the region. Food shortage as well as lack of pasture and water were experienced, especially within the lower sub counties of Baringo South, Baringo North, Tiati and Mogotio. The Baringo project was designed to strengthen farmers and pastoralists' ability to respond to climate shocks but in the earliest stages of implementation it has faced challenges due to dry conditions. Some of the activities which depend on rainfall (establishment of demo plots, tree planting) have been delayed which has had a knock-on effect on the overall burn rate and progress. As Baringo is prone to extreme weather (2021 also saw flooding which impacted thousands of families as well as schools and health centres), the project budgeted for weather-based insurance which would allow the project to claim a pay-out if the rainfall fell below a minimum threshold. In 2021, despite below average rainfall which discouraged farmers from planting and led to massive waste of seed for those who did, the insurance pay-out was minimal, so the decision was made to further investigate insurance options for this type of project.

As part of our membership to the Irish Emergency Alliance (IEA), SHA received funding to respond to the knock-on effects of COVID-19 and provide cash and handwashing equipment to affected populations in Baringo. Those displaced by flooding were especially vulnerable to the contagious virus, so these populations were targeted while hand-washing stations were also set up at schools and farming associations. A private donor also provided funding for SHA to respond to the Desert Locust infestation by purchasing back-pack sprayers, PPE, and chemical pesticides which were handed over to the County Government to support their response.

In 2021, SHA requested an extension from the EU to add 6-months to the Cassava project in Kilifi, Kisumu, Siaya, Homa Bay, Migori and Busia counties. This additional time was required to

catch up on activities which stalled due to COVID-19 restrictions including trainings and workshops, conferences, and visibility events. The project has faced other issues including difficulties in encouraging MFIs to invest in the cassava value chain. The No Cost Extension request was accompanied with a reorientation of the financial inclusion component of the project which would include training for MFI boards and staff in the development of relevant financial products and would also bring in SACCOs and VSLAs to make financial services more readily available to farmers through existing institutions which had the flexibility to meet farmer needs on a smaller scale. This reorientation was approved by the EU in February 2021.

One of the largest SHA projects, the AgriFI Challenge Fund, brought on a new Team Leader in 2021 to replace Jenny Lofbom. The COVID-19 pandemic had a major impact on the ability of SMEs to raise capital and scale up, which led to a lower than anticipated uptake of grants and loans. 37 companies in total were contracted, out of an original target of 50. There were five calls in total, including one COVID-19 call in 2020 which specifically targeted businesses seeking capital to invest in overcoming COVID-19 related challenges including changes in market access, market demand, and innovations to ensure staff safety. Only one call was launched in 2021 and this was Call 1B which was a restricted call in which we approached companies which submitted proposals in Call 1 to offer them an opportunity to re-submit. Three new companies were contracted as a result.

Malawi

In Malawi the political situation remained relatively peaceful for the majority of 2021 except for some civil unrest towards the end of the year. During November, anti-government

Report of the Directors

For the financial year
ended 31 December
2021

protests took place against deteriorating economic conditions and rising cost of living in Malawi. Hundreds of people poured onto the streets of the southern commercial hub of Blantyre, calling on President Lazarus Chakwera's administration to take immediate steps to rein in soaring prices and unemployment.

For the third consecutive year, Malawi registered above-average crop production in 2021. The Agricultural Production Estimates Survey established that Malawi had produced 4.58 million MT of maize, more than 40 percent above the five-year average. Despite the good harvest, challenges remained, including pest infestation and unequal rainfall distribution and 2.6 million people were acutely food insecure during the 2020/2021 lean season.

In January 2021, following a spike in COVID-19 cases, the President of Malawi declared a state of disaster. In March, the COVID-19 vaccination campaign began with the delivery of the first round of vaccine doses of AstraZeneca from the UN-led COVAX facility. However, as of 31 December, only 4 percent (700,000 people) of the total population were fully vaccinated in Malawi. The socio-economic impact of COVID-19 continued to be felt in Malawi during 2021. Malawi's economy has been negatively affected by simultaneous external and domestic shocks. While economic growth increased to 2.8% in 2021, it has remained below pre-pandemic levels. Dry spells at the beginning of the growing season decreased crop yields, and multiple tropical storms have damaged farmland and key infrastructure.

In terms of programming, 2021 was an interesting year for the Malawi programme. With the merger taking place between GSHA and UP spanning several countries and involving dozens of projects and hundreds of staff, Malawi is the only country where the two entities overlap. As a result of the merger,

Malawi is now the largest country programme with a blended team comprising of SHA and UP staff, providing an opportunity to pioneer best practices for integration at organisation level.

Within the UP programme, 2021 saw the launch of several new projects, including the European Union-funded Social Support for Resilience (SoSuRe). In Mulanje, Nsanje and Zomba, UP led the Pro-Resilience Action consortium funded by the EU (2018 –2021) to increase the food and climate resilience of 33,797 Social Cash Transfer Programme beneficiaries through multiple interventions, including Live-stock production, Irrigation, Village Savings and Loans (VSLs) groups, Disaster Risk Reduction (DRR), Natural Resources Management (NRM), Crop Diversification, Nutrition, Cash Top-Ups, and Adult Literacy. A 2020 survey found that 47% of respondent households produced enough food to last 6-8 months, compared to 20% at baseline. As a follow on to this project, UP is now leading the Social Support Resilience (SoSuRe) FUTURE programme implemented in Mulanje and Zomba to increase resilience to climate change and other shocks such as COVID-19 to 68,231 Social Cash Transfer households. The three SoSuRe programmes with a total cost of €9m are led by United Purpose, Christian Aid and Concern Worldwide. They are aimed at addressing the food insecurity of approximately 70,000 Social Cash Transfer beneficiaries by increasing their resilience to food and climate-related shocks in seven districts: Chikwawa, Mulanje, Nsanje, Mwanza, Neno, Zomba and Mzimba.

The year also saw the renewals or scaling of projects, such as the Beyond Boreholes project which enhances the health and quality of life of tea growers and their communities in Thyolo district, through sustained access to safe water with funding from the One Foundation: as well as the Ag-Div project scale-up. With the financial support

of the Australian government through Action On Poverty (AOP), the project is facilitating Orange Fleshed Sweet Potato value chain interventions by supporting 4,000 farmers in Balaka.

In Dedza the Embassy of Ireland's flagship ASPIRE (2017 –2021) livelihoods and governance programme was completed, which targeted 25,000 households. A 2019 external mid-term evaluation of ASPIRE found that the proportion of households with energy food reserves in critical months (December to March) has increased from 49.2% to 60.7%. And those households growing two or more crops in addition to maize have more than doubled since to 74.4%.

With regards to SHA programming, 2021 marked the fourth year of the implementation of the EU-funded KULIMA-BETTER project. During the year, the action finalized the formation of Farmer Field School groups to focus, during the final year, on consolidating lessons and exit sustainably the project. In 2021, efforts were made to support districts with huge deficits on their targets, these efforts included negotiating with districts that had reached their targets in 2020 to free up their spaces at the fourth cohort of the Master Trainers course. During the year, the project established 3,460 new Farmer Field School groups in 6 districts (Karonga, Chitipa, Kasungu, Mzimba, Mulanje and Thyolo) with a total membership of 78,880 households with a greater proportion (62%) of women. This brings the total number of FFS groups established since the start of the project to 12,943 representing 96% of the five-year target. Cumulatively the action has reached to a total of 367,026 smallholder farmers with over 60 percent female participants enrolling with the Farmer Field Schools.

Results highlight that 83% of the households have food to last them to the next harvest which is an increase of 18% from the 2020 assessment which

reported 65% of the households. This is closer to the Project target of 90%. Further the results show that 77% of households reported being food secure as compared to 58% reported in the 2020 assessment. The increase in production at households is attributed to good climatic conditions and the BETTER project interventions.

The GIZ-funded Capacity Development of Market Oriented Rural Enterprise (CADMORE) project made steady progress in the implementation of project activities in the target districts during 2021. The goal of the project is to improve agri-business profitability of 5,400 smallholder farmers in Chitipa, Karonga, Mzimba and Nkhatabay Districts. The project launch was delayed due to the late disbursement of funds in December 2020 and COVID-19 related restrictions. However, the implementation gained momentum in the second and third quarters of 2021. Several activities were implemented including a baseline study to benchmark project indicators, screening and selection of 180 Farmer Organizations (FOs). GSHA also provided Farmer Business School training to 1,260 smallholder farmers. The project contract period was due to expire on 14th September 2021. However, not all planned project activities were implemented. The project implementing partners prepared and submitted a six month No Cost Extension request to the donor (GIZ) for approval so that all remaining project activities can be implemented accordingly, this was later approved. The COVID-19 pandemic had serious effect on delivering planned project activities. COVID-19 affected both project timing and the cost of project activities. The cost of some commodities and services provided by the suppliers went up beyond our budgeted amounts. This was exacerbated by increase in fuel pump prices announced by Government during the contract period.

Mozambique

After multiple consecutive shocks, including the COVID-19 pandemic, which led to the first recession in almost three decades, in 2021 Mozambique's economy started to recover but under considerable uncertainty. A modest rebound in growth reflected the combined outcome of recovery in agricultural growth and a relatively strong recovery in services, on the one hand, and weak performance in extractives and manufacturing, on the other. Gross Domestic Product (GDP) growth reached 2.2 percent in 2021, as favourable weather conditions supported agricultural growth, and the gradual lifting of containment measures boosted private consumption, fostering services recovery. However, the recovery has not been sufficiently broad-based. Several constraints dampened the overall economic performance, notably the suspension of multi-billion LNG projects due to the escalation of insurgency in Northern Mozambique and tighter monetary policy.

The deployment of Rwandan and SADC security forces to Cabo Delgado in July 2021 represented an important step in recognition of the extent of the security problem in Northern Mozambique. However, it did not reverse the course of the conflict, but instead altered its trajectory, the insurgents adapted their approach, split into smaller, dispersed cells, with some units relocating to safer, southern districts which had not previously witnessed significant combat. The shifting security landscape, with its impact on an expanding proportion of the civilian population, is worsening the humanitarian crisis in Cabo Delgado as humanitarian aid and government programs fall short of meeting the needs of a growing number of people on the move. In 2021 nearly one million individuals were seeking shelter within Cabo Delgado or neighbouring provinces. These displacements are in addition to over 1.5 million people

Report of the Directors

For the financial year
ended 31 December
2021

in need of life-saving humanitarian assistance, including healthcare, water and sanitation, and food in the region. Within Cabo Delgado, Nampula, and Niassa, the absence of aid services and distrust surrounding government assistance have led 99 percent of internal displaced people (IDPs) to settle within host communities

In Niassa province, where UP head office in country is located, 2021 saw the start of two major projects:

(i) 'Boosting Equitable Development through Citizen Participation and Social Accountability' 2021-2024. The project is part of the Support Program to Municipalities and District Governments, funded by the Swiss Embassy and implemented by UNCDF and United Purpose. It aims to strengthen the effective, responsible, efficient, and inclusive provision of public services to women, men and young people in the districts of Lichinga, Mandimba and Lago and municipalities of Lichinga, Mandimba and Metangula, in Niassa province (ii) She belongs in school 2021-2026, in a consortium led by Save the Children and with funding from Global Affairs Canada, aims to encourage and keep girls in the education system. The work started in 2021 and will be developed over the next five years in the Mozambican provinces of Nampula and Niassa. UP work is focused in Mecanhelas district in Niassa province. The target audience of the project are girls between the ages of 10 and 19, whether they attend school, and whose right to education is at risk. The initiative aims to eliminate some of the factors that contribute to school dropout such as forced and early marriages. We also have situations where families favour the boy over the girl when it comes to the investment of education and situations where the girl is overburdened with household chores.

In central Mozambique, in 2021 UP initiated the second phase (2021/2022)

of the Climate change response program Transfer Efficient Agricultural technology through Market Systems funded by the Embassy of Sweden and aiming to support farmers in diversifying their crops and increasing their production and income. The program facilitated the introduction of environmentally friendly, low-cost, and easy-to-maintain irrigation solutions that are sold by local agro-dealers. Working with the Futurepump and Money-Maker companies, which are the hub agro-dealers supplying mini-irrigation systems, four autonomous and gravity systems, 11 solar irrigation systems, and 113 pedal irrigation systems were acquired and made available to 128 farmer groups, benefitting 7,229 farmers (64% women). To ensure the sustainability of these mini-irrigation systems, farmers were trained on the use and maintenance of the equipment. A total of 7,832 farmers (57% women) who applied climate-smart agriculture practices (CSA) increased vegetable production with surplus sold, contributing to household income.

Nigeria

The Nigerian economy has recovered at a faster than-expected pace in 2021, though the statistical base effect is largely responsible for its recent performance. In Q1-Q3 2021, the GDP growth rate reached 3.3 percent. However, the observed spike in the growth rate in early 2021 follows a 1.8 percent contraction in 2020. In Q2 2021, the GDP growth rate reached 5.4 percent, its highest level since 2014. The situation continued to improve in Q3, when the recovery was sufficient to recoup the economic losses inflicted by the pandemic. In Q3, growth was driven by the non-oil sector. Meanwhile, the oil sector continued to underperform despite the recovery of global oil prices, as production inefficiencies and heightened insecurity adversely affect the production and distribution of crude oil.

The North-West and North Central states of Nigeria are facing high levels of food insecurity due to a combination of long-running armed conflict and violence, disrupted livelihoods, reduced market access, localized food production shortfall and the impacts of COVID-19 on food supply chains. Our current country programme however is in the southern states of Cross River and Benue where food security challenges are still significant but are at more minimal stressed status.

In February 2021, COVID-19 cases had risen to 163,793 with over 2000 deaths and by end of the year cases had reached 240,000 and 3030 deaths out of a population of over 210 million. Despite having access to large volumes of vaccinations, insufficient capacity to deliver and widespread scepticism to receiving a dose led to an unwillingness to get vaccinated, particularly in rural areas. The multi country COVID-19 response and awareness project reached an estimated 416,608 urban population with COVID-19 messages through the demonstration of regular hand washing, proper use of face-masks, social distancing, and taking up the offered vaccination when available. Whilst the project reached a further 844,368 in hard-to-reach communities. We also utilised the power of radio to spread the message to a wider audience with approximately 7 million people tuning in to programmes debunking common myths and promoting good WASH practices.

The UNICEF-supported Child-Friendly Community Initiative (CFCI) aimed at helping communities accelerate tangible and sustained improvements for the safety and well-being of children in Nigeria also began implementing activities in February 2021 in Cross River state. The project sought to strengthen the capacity of local governments and communities to provide effective basic community services that promote the adoption of child-centred attitudes, behaviours, and practices for the overall

well-being of the child. This was initially a 6-month project but received a three-month extension due to some delays in carrying out activities that had a particular need for large gathering as COVID-19 restrictions greatly impacted the viability of carrying out such activities.

Senegal

Through 2021 inflation in Senegal remained relatively steady at approximately 2.18%, whilst overall GDP growth saw a rise of 6.1%. This growth was achieved despite the country entering a period of uncertainty as the world responded to the evolving COVID-19 global pandemic. By the end of 2021, the country had recorded 75,000 confirmed cases, resulting in 1890 fatalities. A countrywide vaccination plan was implemented, and this meant that 950,000 people received a first dose with United Purpose playing a key role through the Welsh Government funded “COVID response and vaccine preparedness” multi country project. Senegal also experienced civil unrest during March 2021, this was after the leader of the opposition was imprisoned, sparking protests which became violent, causing 500 to be wounded and 14 people losing their lives. The region of Casamance, on the border with The Gambia, is still an area of conflict but has seen continued dialogue between the state and the rebels, meaning whilst there are still significant challenges, violent clashes were kept at a relatively low level.

A report shared by UEMOA, ECOWAS and CLISS highlighted the food security situation as being relatively satisfactory compared to other years by the end of 2021, due to favourable weather and soil conditions. Overall production increased compared to the five-year average. The Senegalese market was well supplied with grains (millet, maize, imported rice, local husked rice) and cash crops (groundnuts, cowpeas). Final cereal production in the Sahel and

West Africa region for the 2020-2021 season is estimated at 74.3 million tons - an increase of 0.6% compared with the previous season and 9% compared with the average for the last five seasons. In terms of variation from the previous season, Sahelian countries recorded an increase of 5.7% whereas coastal countries a decrease (-2.4%). The largest increases were observed in Senegal (31%). With the vast majority of the population remaining in phase 1 & 2 on the FEWSNET spectrum, although almost 300,000 were in crisis and almost 4,000 were experiencing emergency levels of food security need.

Overall, the country programme was able to continue delivering project activities and maintained a consistent team with 0% turnover despite the challenge faced by numerous COVID-19 restrictions. 4 new projects were contracted throughout the year. The “Gestion des forêts de mangrove du Senegal au Benin” project which focuses on mangrove protection, restoration, and management, created national working group for mangrove ecosystem protection and first cross border mangrove ecosystem protection platform with reps from Senegal, Guinea Bissau and Guinea. This project has enabled us to build our relationship with the donor, the International Union for Conservation of Nature (IUCN) and become a key organisation in Senegal for tackling climate change and marine conservation.

Phase 3 of the Koranic school's project was also contracted and enabled us to build on our previous work with school children and youth through better access to education. The project has had significant impacts with a 40% reduction in child begging. Ad has seen an expansion of our work on children's rights into two new regions. 1,000 children benefitted from a holistic package of education, health, and vocational training. Although the country programme has significant strength in climate and marine related activities,

Report of the Directors

For the financial year
ended 31 December
2021

this project as well as the COVID-19 response and awareness project and the Innovations in soil management project: promoting climate resilience amongst women farmers, has allowed us to grow our portfolio and meet the needs of the population in the regions we work in.

Uganda

The COVID-19 pandemic and subsequent lockdowns to prevent the spread of the virus in 2021 have damaged Uganda's economy. The country's economy was recovering well, up until the second wave of COVID-19 infections and subsequent lockdown in mid-2021. Since then, activity has rebounded – much like after the first lockdown – but the country is likely to still face a stop-start recovery until there is wider coverage of the COVID-19 vaccine. Notwithstanding this recovery, there has been a rise in poverty and – with the shift back to agriculture for some workers – an increase in household vulnerabilities. We have also seen a widening of inequalities, which have been most severe in the education sector, where schools have now been fully or partially closed for longer than any other country in the world.

Significantly below-average October to December 2021 rainfall in northern, parts of central, and eastern Uganda has resulted in below-average second season agricultural production. In Karamoja region, exceptionally dry conditions have caused early declines in livestock productivity, while rising food prices and below-average harvests drove further declines in food availability in Q1 2022.

Staple food prices have increased above the five-year average across most of Uganda. The traditional food security crops of sorghum and maize prices were significantly above average in several key reference markets in Karamoja and the urban centers through

2021. A less than usual surplus from 2021 first and second seasons production, relative recovery in net exports, and anticipation for a full reopened economy in January 2022 drove high national staple food prices. Scarce local food supply impacted places like Karamoja which rely on net imports from neighboring districts. The sale of firewood, charcoal, and goats all purchase less sorghum currently than the five-year average, driving lower food access for poor households.

Food security outcomes in refugee settlements have been supported by assistance covering 40-70 percent of basic kilocalorie needs. However, as stocks from second season harvests deplete in early 2022, an increasing number of refugees will likely face food consumption gaps. It is prudent to assume that this situation in refugee settlements is mirrored by the poorer households in many other regions of the country.

The Uganda country office had a number of new staff start in 2021 including a new Head of Finance and Administration, new Country Director, and new Head of Programmes. The MORE: Honey project brought in a new Market Development Manager and also saw its first export of beeswax to Europe after a series of delays. The aim of the project is to strengthen the capacity of the local commercial partner to engage in the international bee products market, specifically beeswax for which two international commercial partners were identified in the project design. This first shipment unfortunately contained contaminated beeswax which was affected by widespread aerial spraying conducted by the government in response to the Desert Locust infestation.

There was one new contract won by War on Want NI. The project, in Teso Region, has a focus on food security and climate resilience with a strong gender component. After one year, the project will be transferred to SHA and

War on Want NI will formally cease all operations. The WFP project in Adjumani and Kiryandongo closed one phase and the team won a new contract for a new phase which would continue to 2023. During 2021, this project reached over 5,000 beneficiaries, of which 75% were female. Through collaboration with Harvest Plus, the project promoted the production, consumption and marketing of biofortified (iron rich) beans under the Harvest Plus USAID Meals for Nutrition in Uganda ('MENU' project). In total, 5,820 kgs of beans were accessed and planted by selected groups (46 refugee groups and 104 host community groups). The seed obtained through the subsequent harvest is to be shared equally among the project members, ensuring sustainability.

In addition to these new contracts, Irish Aid supported the continuation of a number of projects which were due to close. For example, the Lake Bunyonyi project which began in 2017 and was due to formally end in December 2020 was extended until December 2022. This allowed the project team to take important learning from the endline evaluation and promote utilisation of the Sub Catchment Management Plan which was developed during the EU-funded first phase. The original Village Natural Resource Management Committees (VNRMCs) continued to receive support in 2021 and were able to access conservation grants through the project to invest in the protection and restoration of the natural landscape. In addition, the new phase allowed the project to scale out to new villages and benefit the wider community.

Zambia

For Zambia, 2021 continued to be a challenging one on the economic front. Zambian inflation accelerated to 24.6%, the highest in the country's history as its currency continued to plummet. The fallout from COVID-19 has continued to disrupt the economy

throughout the year. Commodity prices have been on an exponential increase thereby rendering most community members unable to meet the very high cost of living.

Over 90% of the farmers have since concluded the process of harvesting almost all the crops in most parts of the country. In the second farming season running, the 2020/2021 farming season experienced adequate amount of rainfall with cases of flooding in some cases across the country. In the 2020/2021 farming season, the country has seen an increase in maize production from 3,387,469 million metric tonnes in 2019/2020 season to 3,620,244 million metric tonnes, representing a 7% increase in production. This has been designated a bumper harvest in the second season running because Zambians consume only about 1.5 million metric tonnes a year. In a bid to improve the general nutritious status of the country, the government has intensified the promotion of consumption of legumes (beans and cowpeas) and other staples and tubers (sorghum, millet, cassava and sweet potatoes) which have also seen increased production National Security Status.

On a political front, there was a significant tension throughout the country as electoral violence incidents erupted in different districts in the build-up to the general elections in August.

The outbreak of COVID-19 had a great impact negatively on programme implementation because most of the planned field activities could not be undertaken at the planned time due to the COVID-19 waves being experienced. Nonetheless, farmers are alive to these facts and have been very understanding whenever an activity is pushed forward or cancelled due to the prevailing situation.

During the period under review, the country programme was implementing a total of eight projects across 20 dis-

tricts. GSHA expanded its geographical coverage because of five new projects which commenced after receiving grants from the ENTERPRISE project. This new development under the ENTERPRISE project also entails that our implementing partners have increased from two to seven as the five grantees have now become our partners.

The EU-funded ENTERPRISE Zambia Challenge Fund project completed the contracting of five companies under its first call for proposals. An official event to award grants to the five successful companies took place on 20th April 2021 and it was graced by the Minister of Agriculture and the EU Ambassador to Zambia. The five companies have the potential to improve access to markets for over 100,000 smallholders and create over 1,500 full time jobs. A total of EUR 4,295,530 was disbursed to the successful five companies as grants, and this will enable the agribusinesses to be involved in the cotton, legumes, timber and inputs and offtake value chains.

The PRESERVE Kafue project which is working with 3000 smallholders continued to work with 24 Village Natural Resource Managements Committees (VNRMC) to sensitise and educate the community on the effects of climate change and formulate by-laws for protection of the ecosystem within the Kafue wetland zone. This project was funded by the Jersey Overseas Aid Commission. During the period under review, VNRMCs sensitised the communities on the dangers that come with poor use of natural resources based on findings from the Participatory Land Use Maps exercise conducted in 2020. Participatory Land Use Maps aid in the development and implementation of sub-projects aimed at protecting and restoring the environment within the wetland zone such as tree planting and controlled grazing, controlled irrigation practices, among others. Under the same PRESERVE project, the pilot for digitising operations for savings groups

Report of the Directors

For the financial year ended 31 December 2021

is proceeding well. The pilot is being implemented in conjunction with Hive Online and has targeted 12 groups who have so far been trained on how to digitally record their savings and loan records using their phones.

Fifteen thousand farmers were supported with conservation agriculture training, post-harvest training and inputs under the Early Drought Recovery Project, funded by the World Food Programme. Procurement of cowpeas and soya for the school feeding programme was also carried out. To promote complementarity amongst projects, close to 10 tonnes of cowpeas were procured from project supported farmers under PRESERVE. It must be noted, however, that the school feeding programme was hampered by non-availability of cereals (maize) in some schools. The project through SHA was consistent in providing cowpeas and vegetables while the supply of maize which was supposed to be provided by government was erratic. The World Food Programme had to engage the government to find a lasting solution to the erratic supply of cereals as this was negatively affecting the feeding programme for the learners. On a positive note, SHA's performance and working relationship with the donor led to the launch of two more projects: 'Integrated Risk Management' project which provides 5000 farming households with a package of support designed to build resilience through the adoption of climate smart agriculture, market access and access to financial services; and the 'Promoting the Production and Consumption of Nutritious Foods through an Integrated Multi-Sectoral Approach' which aims to improve Food and Nutrition Security of Women and Children in Southern Province specifically in Mazabuka district through fostering production, marketing and consumption of diversified nutritious foods.

Under the Enhanced Local capacity for Sustainable Poultry project, which was funded by the AGCO Agricultural Foundation, 150 farmers (93 female; 57

male) were trained in poultry production and management as a way of diversifying their livelihoods from the additional crop farming that they are accustomed to. The farmers also received training in food formulation, business management, record keeping and gross margin analysis to equip them with the necessary skills to manage their poultry business. A 'No Cost Extension' was granted, extending the project to September 2021, and reaching an additional 100 farmers.

Enterprise

By the second year of COVID-19 restrictions most enterprises had adjusted their business models to cope with restrictions to the free movement of staff and customers. However, high inflation rates and conflict in Ethiopia depressed the performance of SHA supported enterprises. but this was offset by the strong performance of enterprises in Kenya supported by AgriFi and in the cassava sector. Seed enterprises in Zambia were able to adjust their business models, with three enterprises recorded increased annual turnover.

COVID-19 restrictions and its effects on the business environment from 2019 contributed to not achieving the targeted results. A number of enterprises that SHA had partnered with were not able to absorb the business shocks. As a result, they exited their businesses, changed strategy, diversified to other opportunities, or scaled down. New agri-businesses are getting enjoined and/or linked to other SHA projects for support. With the lifting of many COVID-19 restrictions, hopes for business performance improvements are foreseeable for the year 2022.

Ethiopian agri-enterprises - Cooperative Unions were the most profitable owing to their mergers and increased membership. With support from SHA and the government for special COVID-19 packages that targeted small businesses, as well as lifting of many of the

COVID-19 restrictions led to growth in profitability. Kenya and Uganda agri-enterprises also experienced increased profits due to linkages to other SHA projects e.g. GBL linked to MORE Honey Project.

There was significant increased annual turnover across most companies in both the cassava and AgriFi Challenge Fund projects. This was attributed to the increased funding base that reduced the risks associated with enterprises' integration of smallholders and use of new technologies. There was increased access to production and market information leveraging on support provided to the enterprises through the projects and different local, cross-border and export trade platforms.

Under our Enterprise Challenge Fund in Zambia, financial support totalling €2.8m (against total contracted commitments of €11m) was disbursed in first instalments to 14 companies contracted through the three competitive calls for proposals. In addition to the financial and technical support to the companies, we are having significant impact on smallholder farmers supplying into the various value chains. For example, 17,625 smallholders (7,282 female; 10,343 male) were working under the five companies contracted under the first Call. These farmers will be selling organic cotton, legumes and sorghum under contract.

Investment readiness is an issue for many companies in Zambia. While they require funding, they often don't have the required financial documentation, strategies, and analysis in place. Through our support, we are creating linkages with other investment and support services, for example, the USAID Zambia Enterprise Development and Growth Enhanced (EDGE) Activity has worked closely with ENTERPRISE Zambia. 20 companies who had potential but missed out on progressing their applications under Call 1 and/or Call 2, were referred to EDGE's SME support

team. Seven companies initially benefited from support. Links and synergies continue to be developed with PROSPERO, Musika, the Finnish supported AGS programme, Impact Capital Africa, commercial banks, and associations to address the investment readiness issue.

Development Education

Our Development Education programme continued online with remote facilitation as schools did not reopen after the Christmas holidays in 2020. This included the BT Young Scientist and Technology Exhibition which went online for the first time. We participated in the event as an exhibitor and innovated by facilitating virtual tours of the exhibition and highlighting projects with a social justice/climate/sustainability focus. The numbers of students involved in tours was close to the 500 mark, including Youthreach groups as well as schools. The online tours of the BTYSTE were a big hit with schools. We continued engaging in this way and hosted a very successful Science 4 Development Showcase online, building on the September 2020 online event. Twenty-nine projects from 30 schools were showcased. We conducted a series of 'Science for Development' webinars including panels of contributors that included amongst others an exhibitor from the 2021 'Science for Development' showcase (Elliot Kranz, student at Sandymount Park Educate Together Secondary School), a past winner of the 'Science for Development' award (Tara McGrath - Head of Product Innovation at Novartis), and guest speakers of science (Brendan Smith - Education and Public Engagement Officer at INSIGHT NUI Galway) and from Self Help Africa programmes (Julius Rono - Project Manager engaged in tackling climate adaptation, weather apps and water harvesting systems).

Our third level training continued with NUIG and TCD for trainee teachers on the Professional Master of Education courses, delivering a series of work-

shops and we commenced delivery of an 8-week social justice course with Maynooth University.

The Development Education co-hosted a series of SHA's 'Food for Thought' online courses, with two of our classroom facilitators presenting lectures in the six-part series that attracted more than 270 participants.

An external evaluation of our Development Education & Public Engagement Programme was undertaken by Dr. Gertrude Cotter of University College, Cork. Dr. Cotter observed that SHA's work was held in high regard by educators and learners with whom she spoke, that the programme deployed engaging methodologies, and provided real links to the 'on the ground' work of SHA in countries in Africa. This was evidenced from the school's study visits that form part of the programme, as well as using African expert voices in webinars and workshops hosted by the DE programme.

Our impact

Applying research for improved nutrition and income results

There is general agreement that increasing the consumption of animal source foods in Africa is important to addressing child stunting (the impact of long-term undernutrition), however these risks increasing the carbon emissions from livestock in Africa. SHA is working with researchers to address the carbon intensity of milk and meat production - the amount of carbon equivalents (mostly methane) produced per litre of milk or kg of meat. Animals in Africa are often fed on crop residues, which have little nutritional value, resulting in high carbon intensities. Ensuring year-round access to nutritious fodder will reduce the carbon intensity. Genetics is also important, and SHA is facilitating livestock researcher understand the link between cattle breeds and carbon intensity through genomics. Healthy animals have lower

Report of the Directors

For the financial year
ended 31 December
2021

carbon intensities, so SHA is providing training to paravets, and support community-based animal health workers and our AgriFI Kenya Challenge Fund is supporting a private sector business that is establishing a network of 400 paravets to dispense drugs and provide treatment to the livestock of pastoralist farmers living in hard-to-reach areas of the country's far north. In Malawi SHA is partnering with Queens University in Belfast to test and scale-out a simple five point visual test to determine if goats are infested with gastrointestinal nematodes (GINS) particularly the Barbers Pole Worm, *Haemonchus contortus*, and if the animals require treatment with commercial anthelmintics, or if the infestation can be managed through feeding the animals local plants known to have anthelmintic and nutritional properties (nutraceuticals). This Test and Targeted Treatment (TST) approach is very cheap, reduces farmers' costs, improves their gross margins, and contributes to international actions to reduce the spread of drug resistance in livestock and humans.

SHA has ongoing projects with Teagasc in Kenya and Eritrea to improve the dairy sectors, working on new varieties of fodder oats for the cooler highlands of Kenya, Ethiopia, and Eritrea; developing an Economic Breeding Index for dairy breeds in Kenya; evaluating the performance of cattle breeds and cross breeds on a range of fodder crops; building supply chains for hay and concentrates. Most of the genetics for improving dairy production in Africa has come from Holstein Friesians, however with climate change much of low-land Africa is predicted to exceed the heat stress thresholds of HF so these research projects are also included breeds with higher heat stress thresholds, and lower water requirements, like Sahiwal and Jersey crosses. In Baringo County, Kenya, SHA is supporting farmers to restore land invaded by *Prosopis juliflora* though the production of commercial hay crops of Buffel Grass (*Cenchrus ciliaris*) and milling

the highly nutritious *Prosopis* pods for animal feeds, maximising the nutritional benefits of the pods without the risks of *Prosopis* seeds damaging goat teeth or being further spread in goat dung.

Continuously reviewing how we measure our impact

SHA tracks key metrics across our programmes that are aggregated across all of countries to track progress and demonstrate the impact of our work. In 2021, the M&E department focussed on streamlining recording of data and analysing tools over the last twelve months, migrating to a customised phone or tablet-based data collection system.

This has allowed us to have far more concurrent users and reduced the administrative overhead. The new forms also collect detailed GPS data which we can use to chart results on map graphics and track positive or poor results back to specific areas and check for issues that be related to implementation quality or specific contextual situations. We have developed automated analysis tools to provide faster and clearer feedback to programme teams for improved learning. Over the course of the year, we made increasing use of the Daily Questionnaire which provides us with a constant overview of a programme so we can develop better understanding of a range of indicators. This has replaced many of our assessment forms as it covers a number of standard indicators, further reducing the time required for interviews and improving learning feedback loops.

Examples of key metrics from our programmes are shown below. Following on from the shock induced by COVID-19 in 2020, the challenges continued into 2021 with the impact of COVID-19 continuing to be felt, coupled with global price increases. Notwithstanding this, we gained some ground on 2020 with 87% of our metrics showing as on-track in terms of targets reached for

the year versus 82% for 2020. While the rate of improved dietary diversity was lower than the average over the past years, we were pleased to see an increase in this metric and in particular the number of people with access to sufficient food increasing amongst the households we supported in this more challenging environment.

Overall we achieved:

- Households with increased production: over 650,000 (Self Help Africa and United Purpose combined figure).
- Households diversifying farming systems: 555,043 have diversified their farming systems, a 38.5% year on year increase (Self Help Africa Strategy Period 2017-2021).
- Households with increased resilience: 267,286, a 7% increase compared to 2020 (Self Help Africa Strategy Period 2017-2021).
- Number of households who are applying good hygiene and sanitation practices, 182,638 HHs, a 4.3% increase since 2020 (Self Help Africa and United Purpose combined figure).
- 472,748 HHs +20% since 2020 (Self Help Africa and United Purpose combined figure) have improved their knowledge of nutrition and hygiene practices.
- Number of people reached with emergency relief (Self Help Africa and United Purpose combined figure) (including emergency cash/ food distribution) or helped to prepare for disasters (e.g., contingency planning): 564,628.
- Number of people with access to safe drinking water (United Purpose figure): 363,788.
- Households with increased access to financial services: 451,021 (a 44.8% increase during the Self Help Africa Strategy period 2017- 2021).
- Hectares of land under Natural

Resource Management (NRM) practices has increased substantially on 2020 due to a number of projects working on upper catchments which benefit downstream areas.

Some country-specific metrics further show:

- In **Bangladesh**, 67,398 women-headed households increased their cash income. The high number of women is attributed to our work on Women's Business Centres.
- In **Ethiopia**, adopting a gender transformative approach to address issues of power, access and control has ensured the Market Oriented Rural Enterprise for Milk (MORE-MILK) and Unleashing the Productive Capacity of Poor People through the Graduation Approach projects achieved an increase in women's ability to express themselves and use their voice without fear while increasing their sense of agency to influence and make choices where they couldn't in the past. An assessment done for these projects indicated a 20% increase in decision making power score for women in the home, and a 25% increase at the community level.
- In the **Gambia**, we worked with 17,682 people to establish/ strengthen their businesses and receive access to business inputs/ services
- In **Kenya**, the percentage of people with access to sufficient food through the year, increased by over 17% from 2020 through a combination of increased maize production and the promotion of VSLAs and access to financial services for households across our projects.
- In **Malawi**, dietary diversity continued to improve with 63% of households having an acceptable food consumption score during the lean season, increasing to 95% post-harvest. Independent research pointed to a marked improvement

in dietary diversity between project and non-project households which can be attributed to the integration of nutrition education in farmer field schools.

- In **Mozambique**, we supported 13,350 people and their CSOs in dialogue with local or national government on issues that affect their livelihood (e.g., participating in invited accountability spaces created by Government, or claimed accountability spaces created by citizens, civil society).
- In **Senegal**, through our work on natural resource management and the protection of fragile ecosystems of mangroves 11,100 people emerged with increased understanding of managing environmental and climate-related risks.
- In **Uganda**, implementation of the Lake Bunyonyi sub catchment management plan increased to 160.5 hectares the land under natural resource management with the potential for a dramatic increase in coming years following the adoption of the plan at district level by the local government.
- In **Zambia**, farmers were warned of an early end to the rains in the 2020-21 season. 84% of the farmers who received the warning responded with appropriate risk management strategies: planting quick maturing varieties, applying fertilisers to maximise early growth, taking out insurance, and investing in irrigation leading to increases in production.

Descriptions of country policy processes engaged with to influence policy. During the year, we remained involved in several policy engagements and consultations. We contributed to policy shaping in specific areas including livestock and blended flours in Kenya, nutrition and gender in Malawi or agricultural extension in Ethiopia. We also contributed to sectoral processes at regional and global levels. In 2021,

Report of the Directors

For the financial year
ended 31 December
2021

we participated actively in the Global EverGreening Alliance, among others.

In **Ethiopia**, we participated in consultations to discuss the Pluralistic Extension Policy and Mandate Zonation concept prepared by the Extension Directorate of the Ministry of Agriculture. Self Help Africa was part of the expert team put in place by the Ministry to give advice on and participate in the preparation of the draft legal framework for the provision of pluralistic extension services. We contributed by demonstrating that non state organisations can provide quality extension service provision while the government oversees the quality enhancement and assurance necessary for rural development.

In **Malawi**, we were part of the regional consultative meeting to review the draft of the Southern African Development Community (SADC) Model Law on Gender-Based Violence (GBV). It is a legal document which aims to respond to the prevailing shortfalls in existing legislation on GBV, and the persistent gaps between policies and implementation and practice across the region. We also participated in the validation meeting to peer-review the national Male Engagement Strategy for Gender Equality, HIV and SRHR, organised by the Ministry of Gender with Support from UN Women. The Malawi Male Engagement Strategy is a framework for planning, implementation, monitoring, and mobilisation of resources to enhance male engagement in gender equality, gender-based-violence (GBV) prevention, Human Immunodeficiency Virus (HIV) prevention, testing, treatment, and care, and Sexual and Reproductive Health and Rights (SRHR) in Malawi. The country office was actively involved in the elaboration of the Scaling Up Nutrition (SUN) 3.0 strategy in Malawi, which was launched this year, as well as the Nutrition Education and Communication Strategy, two documents that will be instrumental to inform, educate, and promote optimal

dietary practices amongst Malawians. Finally, we remain engaged in the promotion of Neglected and Underutilized crop species, such as the Bambara nut and millet, particularly through the strengthening of their seed systems and their integration into national policies and strategies.

In **Kenya**, we participated in the development of the Flour Blending Regulation. The regulation requires that maize flour and wheat flour be blended with cassava, millet, sorghum and/or sweet potato flour. These blends will improve the flours' nutritional value by enhancing dietary diversity. We contributed to the development of nutrition messages aimed at spurring production and consumption for cassava. We also contributed to the development of the Baringo County Livestock Development Policy. Our contribution focused on the inclusion of livestock health management clinics, livestock saleyard rehabilitation and livestock upgrading strategies.

In **Zambia**, we led a national workshop on sustainable wetlands management, with focus on the National Policy on Wetlands and its implementation. The workshop provided a platform where our projects' good practices on Functional Landscape Approach (FLA), local implementation of the policy on Wetlands and adoption of by-laws, and other research papers, were presented and disseminated.

In **Uganda**, we concentrated on the development of local policies in 8 Sub-Counties. Self Help Africa Uganda organised meetings bringing together farmers and policy makers, such as Councillors, Parish chiefs, Sub-County chiefs and LC3 Chairpersons to discuss different issues and the development of livelihood opportunities. These meetings have led to the formulation and enactment of by-laws to protect farmers' fields against stray animals.

Adapting to context changes in our programmes

During the year, as the impact of the COVID-19 pandemic on our country programmes persisted, we continued to adapt our existing programmes and implement prevention measures (mask, hand washing, social distancing etc.) to limit the spread of the disease. The lockdowns to prevent the spread of the virus in 2021 have damaged many African economies, and while economic activities have rebounded during 2021, the recovery remains slow. The United Nations Economic Commission for Africa (UNECA) has warned that the pandemic has led to increased poverty levels in Africa. Emphasis on sustainable livelihood activities has been put on our projects to support communities and enable them to generate an income. For example, in Malawi, we supported smallholder farmers to improve their opportunities in the banana and honey value chains. In Burkina Faso, women were taught to produce soyabean, transform their crop in soymilk, yogurt and nuggets and supported to start their own business. In Uganda, we supported smallholder farmers' green enterprises, such as mushroom farming, bee keeping, tree nurseries, ecotourism, and handicrafts.

We continued to strengthen the hygiene and nutrition components of our projects, as they play a critical role in coping with the pandemic.

We have also put an emphasis on the access to finance. The Cassava project redesigned its access to finance component for smallholder farmers by adapting it to the current development status of the cassava value chain in Kenya. The project opted to prioritise the establishment, nurturing and development of Village Savings and Loan associations while also working with established financial institutions to increase opportunities for farmers and entrepreneurs.

We have thrived to make communities

more sustainable by promoting the participation and capacity of farmers. In Burkina Faso, the cashew cooperatives' members have been trained to monitor themselves the quality of their cashew kernels using KOR kits. This enables them to monitor and evaluate the quality of their cashew kernels themselves, which help them to grade and price the nuts, and ensure the sustainability of the project after our exit.

United Purpose Merger

The challenges of integrating United Purpose into the wider organisation covers systems, financial resourcing, understanding new country contexts, legacy HR issues, dealing with project losses and the fact that two non-African entities are included within the portfolio for the first time.

Further challenges are coming to the fore including brand identity as the scale of the integration is realised. Resourcing for the integration will need further investment in 2022 as will individual departments within SHA, ensuring that the integration work becomes enmeshed in our daily workload. Our risk levels have also increased - Nigeria and Mozambique possess their own unique security and access challenges. As we have doubled in size and scale, we will need to invest substantially in culture, in a values and behaviours process, to ensure culture is brought to the centre and we strive to become 'one organisation'. Initial resources focused on the structure whilst working through the systems and policies of the organisation.

Progress has been gradual, and we will face further cultural work barriers. The United Purpose work model differed considerably as country offices operated quite independently. Greater oversight and streamlining of policies are vital. A large amount of time has been spent working on financial integration and its workings as we set key milestones for the year ahead including

a review of the due diligence exercise and further clarity on the project losses. The strategic planning process for the combined entity for 2023-2027 began at the end of 2021 and has progressed in a very inclusive manner with the intention of strengthening the impact of our work. It has meant bringing in the added value of United Purpose's work whilst keeping SHA at the core of what the organisation is about for a five-year period.

Partnership

United Purpose has a similar ethos to SHA with a locally-led approach which is core to programme delivery with a strong focus on partnership with national and local government as well as CBOs and NGOs.

We have thrived to make communities more resilient and have continued to build the capacity, participation and coordination of our partners.

Locally-led development has been successful as we look to create sustainability beyond the lifecycle of our interventions. For example, under BETTER in Malawi, the distribution of inputs to farmers has been handed over to the district agricultural development offices. This forms part of the ongoing decentralisation policy reforms in Malawi, with the aim of building the district agricultural extension offices' capacities to manage the logistics, both in term of planning the inputs and distributing them to farmers.

Still in Malawi, At the World Food Day event, we showcased the importance of partnerships and called for strengthened and more inclusive local food systems. The specific interventions that were showcased include our work on food diversification behaviour change (GIZ-BMZ funded FNSP), value addition, especially in soy milk production (USAID through Palladium funded AgDiv project) and food production through Irrigation (Embassy of Ireland funded ASPIRE programme).

Report of the Directors

For the financial year ended 31 December 2021

Demonstrating the varied nature of our partnerships and the importance of knowledge transfer is our work to strengthen the dairy sector in Kenya with the Kenya Agriculture and Livestock research organisation (KALRO) Teagasc and Greenfield International funded by the Irish Embassy in Nairobi. The overall objective of this project is to support KALRO in the development of dairy cattle breeding programmes appropriate for the feed resources available in different ecological zones. This will allow KALRO to take a leadership role in determining the most appropriate breeding resource for the feed available in the country and contribute evidence to livestock policy-making at county and national level.

Carbon Footprint

SHA and the wider Gorta group are committed to a carbon neutral future for our organisation. We have undertaken a detailed audit to assess the carbon footprint of SHA and our subsidiaries and have committed to both reducing the amount of greenhouse gases we generate, and to offsetting the carbon that we do create.

While our carbon consumption reduced significantly because of the various lockdowns and travel restrictions since 2020, we recognise that there are still areas for improvement. We need to ensure, post lockdown, that behaviours do not return to pre-pandemic times. We continue to plant trees and effect other steps to mitigate the effects of the carbon that we are responsible for generating. In 2022 we instituted, in a global capacity, a Carbon Coordinator role.

Partner Africa

Partner Africa's (PA) mandate is to support the widespread adoption of responsible business practices across Africa that meet international and national social, environmental and safety standards that respect workers' human rights and improve working conditions. We do this through conducting eth-

ical audits for companies; delivering advisory programmes that identify and address the root causes of poor working conditions and providing training to companies, government and other key stakeholders so they protect and respect human rights.

In spite of the challenges caused by COVID-19 2021 has been a constructive year for Partner Africa and a period where we were able to 'build back better'. Financially we generated an income of £1,953,379 with almost £1.1m from ethical audits and most of the balance from advisory services and grants. Partner Africa generated a profit of £12,598.

In 2021 we conducted 909 ethical audits and 14 advisory assignments. In total we estimated that, through these programmes, we improved the working conditions of over 131,000 workers employed in international supply chains in Africa. We also trained and built the capacity of over 300 local suppliers to help improve social and environmental standards in farms and factories throughout Africa.

In 2021 we also commissioned SHA's Head of Monitoring and Evaluation to carry out a review of Partner Africa in order to assess the financial, social and environmental impact that the organisation has made over the last ten years. This report highlighted that Partner Africa's work makes a positive contribution to ensuring better employment standards, work practices, and working conditions across a wide range of business sectors.

TruTrade

COVID-19 continued to caused disruption to the lives and livelihoods of smallholder farmers in 2021, particularly in TruTrade's areas of operations. Disruptions to supply chains and changing consumer spending patterns continued to impact TruTrade's business model.

A significant restructuring of TruTrade's operational model was undertaken during 2021 including a widening of its sourcing strategy. TruTrade introduced a blended sourcing model in order to service larger local purchase orders (LPOs) from clients within a specified time frame.

TruTrade also slowly pivoted away from sourcing paddy rice at farmgate during this period due to significant losses incurred. TruTrade is pilot testing milling rice at community level and buying milled (pure) rice from smallholder farmers at farmgate. In the short term, this approach has resulted in reduced volumes traded by TruTrade. However, the longer-term benefits will include improved farmgate prices for the farmers and access to their rice milling by-products.

For TruTrade the benefits should be improved sourcing efficiency and reduced costs, carbon footprint and reliance on third party millers.

TruTrade sourced 1,248 MT (metric tonnes) of produce across Kenya and Uganda. This is a decrease of approximately 500MT compared to 2020, partly due to both the negative impact of the COVID-19 pandemic and operation's restructuring.

Public fundraising

2021 was a mixed year for SHA's fundraising activities. The cancellation of most events and community activities due to the pandemic, resulted in an ongoing loss in revenue with events and community activities negatively affected. However, apart from events and church gate collections, all other revenue streams exceeded target. There was a return to some events towards the end of the year, with two successful fundraising lunches.

SHA was grateful to Glenisk for their continued partnership and support of the "One Million Trees" campaign - a high profile public campaign which

highlights climate injustice and provides people in Ireland with a simple and cost effective way to both act against climate change, and help those worst affected by it. The success of the campaign was recognised in an award from Charities Institute Ireland for the best corporate partnership for a campaign in 2021. SHA also launched a carbon footprint offsetting offering to businesses through tree planting.

Despite the cancellation of events, our donors remained generous and supportive. Regular giving performed particularly well, with all appeals exceeding target. We are grateful to all of our donors for their continued support. We look forward to a return to events in 2022 and anticipate a return to 2018 and 2019 levels of revenue from these events.

Volunteers

Volunteers play an important role in enabling us to achieve our goals in a manner that allows us to be cost effective and to deliver the greatest impact for the African communities with whom we work. We are grateful to the boards of directors of all group companies and advisory sub-committee representatives, who work tirelessly on a voluntary basis to ensure that our programmes, systems and governance are of the highest standard.

We are grateful also to the accountants, consultants, evaluators and others who provide services to us on a pro-bono basis each year and to the network of volunteers and members across our retail, and community and events fundraising infrastructure, who have been a source of great strength and resilience over the years.

Retail

Due to the ongoing COVID-19 pandemic, lockdowns were in place until 17th May 2021. Once open, sales recovered quickly and overall retail income rose to €1.39m, up 1% on

2020, resulting in a profit of €494k. This was possible through continued cost reductions emanating from the closure of our Dublin shop and the relocation of another.

Government supports totalling €220k and a business interruption insurance claim of €325k helped offset the lost income at the start of the year. Unfortunately, 2021 saw the loss of nearly 65% of our retail volunteers. This has had a significant impact on our trading especially in Northern Ireland which was predominately volunteer led. Steps are being taken to improve trading consistency across the retail network.

Financial review

The financial results are set out in the Consolidated Statement of Financial Activities. The Board are happy that despite the challenges posed in 2021, the organisation remains in a strong financial position.

Unrestricted reserves at 31 December 2021 stand at €8.3m and comply with the policy of maintaining unrestricted reserves of at least the equivalent of twelve months recurring unrestricted expenditure. This is a relatively conservative policy and the Audit Finance and Risk Committee review the appropriateness of the policy on an annual basis.

Key financial indicators for the year are:

- Total unrestricted income received during the year ended 31 December 2021 amounted to €10.9m (2020: €7.1m).
- Total voluntary funds raised in Ireland during 2021 amounted to €2.9m and represents 9.4% of total consolidated income (2020: €4.1m and 19.6%).
- €6.03 was raised for every €1 spent on fundraising (2020: €3.68). This increase is primarily driven by lower fundraising costs in the year.

Report of the Directors

For the financial year ended 31 December 2021

Overall income levels for the year totalled €30.5m, compared to €20.8m in 2020, an increase of 47%. The increase is attributable to the inclusion of UP income for five months of €6.3m. On the date of the merger with UP a gift in kind which represented the fair value of the assets and liabilities of UP was also included in income. The valuation of the gift in kind was €4.8m.

Expenditure in 2021 amounted to €36.5m compared to €25.9m in 2020, an increase of €11.4m (45%). The net outcome for the year after all charges was an increase in unrestricted funds of €1.9m. In the circumstances, this is seen as a relatively positive result given the multitude of challenges faced.

Strategy and Performance

Given the integration with United Purpose it was decided to extend the current strategic plan by a year to 2022. Growth Potential won the bid to facilitate the new strategic plan and commenced their work in December 2021. The new strategy will cover the period 2023-2027.

The merger will help to deliver on the objective of enabling the organisation and financing the plan. The larger organisation will deliver economies of scale, bring in new technical expertise, expand the country portfolio and deliver a more diverse funding base. The programme portfolio increased from a value of €95m pre-merger to €132m post-merger. New countries of operation now include Bangladesh, Brazil, The Gambia, Guinea, Mozambique, Nigeria and Senegal. It is hoped that the additional technical skills and country portfolio will enable us to grow and support more communities.

COVID-19 disrupted markets and supply chains and our ability to support programmes and communities was hampered by the virus. The transition to remote work was, however, seamless and showed how robust and appropriate our systems are.

Social enterprise, Partner Africa had to adapt to continue its ethical auditing and consulting work but it was challenged by the pandemic. TruTrade was also impacted, the disruption to markets and supply chains materially impacted their work.

Delivery of the agri-enterprise development objective was affected by macro factors such as increased fertiliser prices and inflation. Due to COVID-19 the challenge funds were disrupted so less funds than anticipated were distributed to firms as they were unable to meet their target outputs.

The 'One Million Trees' tree planting campaign in partnership with Glenisk continued to garner support and played a role in advocating for the need for climate change mitigation.

Development education with second and third level colleges continued albeit substantially on-line. An external evaluation undertaken by Dr. Gertrude Cotter was very positive about the education work undertaken.

Overall, despite the COVID-19 related issues the organisation was able to adapt to remote working and keep operations on track to meet our strategic goals. We also adapted and amended structures to facilitate the merger with United Purpose. This will be a significant project into 2022 and beyond.

Going Concern

The group's forecasts and projections, taking account of reasonable possible changes in performance, including the impact of COVID-19, show that the group will be able to operate within the level of its current cash and investment resources. The Board has a reasonable expectation that the organisation has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of these consolidated financial statements. Thus, they continue to adopt the going concern basis of accounting in preparing the annual

consolidated financial statements. Further details regarding the adoption of the going concern basis is included in Note 2 to the financial statements.

Structure, governance and management

Structure: Gorta (trading as Self Help Africa) is the parent company of the organisation. Self Help Africa has been a dormant company since the merger of Gorta and Self Help Africa in 2014 and is a subsidiary of Gorta. Both Gorta and Self Help Africa are companies limited by guarantee and registered in Ireland. Gorta is the sole member of Self Help Africa UK and Partner Africa. Self Help Africa UK, Partner Africa, United Purpose and Village Aid are independent charities and companies limited by guarantee, registered in the United Kingdom. CUMO Microfinance Limited and United Purpose Trading are both registered companies. Each of the Group companies is a registered charity in its own jurisdiction.

- Self Help Africa UK is a registered charity with the Charity Commission for England and Wales under registration number 298830.
- Partner Africa is a registered charity with the Charity Commission for England and Wales under registration number 1144815.
- War on Want NI is a registered charity with the Charity commission for Northern Ireland under registration number NIC 102154. War on Want NI is scheduled to be struck off as a company in 2023
- TruTrade is a company limited by shares, registered in Kenya (registration number CPR/2012/74219).
- United Purpose is a registered charity with the Charity Commission for England and Wales under registration number 272465.
- Village Aid is a registered charity with the Charity Commission for England and Wales under registration number 1067322. (Following a review of company structures Village Aid is in the process of being wound

up. We hope this work will be completed by the end of 2023)

- CUMO Microfinance Limited is a registered company, limited by guarantee and incorporated in Malawi, under company registration number 8330
- United Purpose Trading Limited is a registered company with Companies House, under company registration number 03020217 (United Purpose Trading is scheduled to be struck off as a company in 2023)

Self Help Africa's charitable activities in the developing world are carried out in association with each of the organisation's companies. Gorta (trading as Self Help Africa) was established as a legal charitable entity in the Republic of Ireland in 1965 and its governing document is the Memorandum and Articles of Association (most recently amended in July 2016).

The organisation is currently working in Bangladesh, Brazil, Burkina Faso, Burundi, Eritrea, Ethiopia, The Gambia, Ghana, Guinea, Kenya, Malawi, Mozambique, Nigeria, Rwanda, Senegal, Uganda and Zambia.

Governance: The Board is committed to maintaining the highest standards of corporate governance and is happy to report that Self Help Africa is compliant

with the Charities Regulatory Authority's Governance Code. Over the last number of years, the organisation has put in place the systems and structures to ensure that we are compliant with this Code. As part of the pursuit of the highest standards in governance, an effective Board and a competent executive management team led by the Group CEO head the organisation. There is a clear distinction between the roles of the Board and the management team to which day-to-day management is delegated. The management team prepares matters for consideration and approval by the Board e.g., annual budgets, policy papers. The Board then monitors their implementation. In this way the Board creates a responsive, professional and sustainable group. The Board has reviewed our governance structures and has determined that we are compliant with the Code. Following advice that a member of the executive could not fill the role of Company Secretary, staff member Peter McDevitt stepped down and was replaced by Board director, Pat Murphy.

On areas such as strategic planning, there is Board involvement at all stages of preparation and ultimate approval is the responsibility of the Board. The Board is overseeing initial preparation of a new 2023-2027 strategy for the organisation.

The Board met on eight occasions in 2021 (nine in 2020). Details of attendance at the Board meetings are set out below:

| Name | Attendance at Board Meetings | Appointed to Board | Resigned from Board | Latest Date for retirement |
|----------------------|------------------------------|--------------------|---------------------|----------------------------|
| Carmel Fox (Chair) | 8/8 | 05/06/2013 | | 05/06/2022 |
| David Governey | 4/8 | 15/10/2015 | 16/09/2021 | |
| Martin Ryan | 8/8 | 28/06/2019 | | 28/06/2028 |
| Pat Murphy | 8/8 | 20/06/2013 | | 20/06/2022 |
| Jim Galvin | 6/8 | 28/06/2019 | | 28/06/2028 |
| Catherine Fitzgibbon | 7/8 | 28/06/2019 | | 28/06/2028 |
| Sheila Walsh | 7/8 | 28/06/2019 | | 28/06/2028 |
| Jim Kinsella | 7/8 | 7/10/2020 | | 25/09/2029 |
| Joe Healy | 8/8 | 7/10/2020 | | 25/09/2029 |
| Kalongo Chitengi | 5/8 | 18/11/2020 | | 18/11/2029 |
| Geoff Meagher | 4/4 | 16/09/2021 | | 16/09/2030 |
| Hadi Husani | 3/4 | 16/09/2021 | | 16/09/2030 |

Current Chair will step down at next AGM and new Chair will be appointed

Report of the Directors

For the financial year
ended 31 December
2021

Board Recruitment

Directors are elected from the membership of the organisation, with interested members putting themselves forward for election at the Annual General Meeting. As the Board is required to have a broad range of skills and experience, the Nominations Committee monitors succession planning for Board membership. It makes recommendations to the Board and membership regarding the recruitment of new directors who join the Board either via co-option (in the event of a vacancy arising and being filled between AGMs) or by being elected at the AGM proper. Directors co-opted between AGMs are required to put themselves forward for election at the following AGM.

Training & Induction

New directors receive background and explanatory materials covering the nature and purpose of Self Help Africa to enable them to familiarise themselves with their duties and responsibilities, the Self Help Africa governance framework and its work overseas. Any relevant training requirements of directors are facilitated by the organisation.

Commitment to high standards of Corporate Governance

SHA upholds the highest standards in transparent reporting, ethical fundraising and strong governance structures.

SHA have;

- Adopted and maintained compliance with the Guidelines for Charitable Organisations for Fundraising from the Public;
- Prepared our annual financial statements in compliance with the Charity SORP (Statement of Recommended Practice under FRS 102) accounting standard and
- Adopted the Charities Governance Code as devised by the Charities Regulator.

We are committed to keeping our compliance under ongoing review.

As a signatory to the Dóchas Code of Conduct on Images and Messages, we reaffirm our commitment to best practice in the communication of images and messages in all our public-facing collateral and policy statements.

Board Sub-Committees

Audit, Finance and Risk Committee

The function of the Audit, Finance and Risk Committee is to review internal financial controls, treasury and risk management processes. It liaises with external auditors and reports directly to the Board. It meets on a regular basis to monitor and review the financial performance of the organisation, internal and external audit findings, management information systems and internal control systems. It provides independent oversight of the annual budgets, management and statutory accounts and makes recommendations to the Board where relevant.

The committee met six times in 2021 (seven times in 2020).

| Name | Number attended/eligible to attend |
|------------------------|------------------------------------|
| David Governey (chair) | 4/6 (resigned 16/09/2021) |
| Colm Dennehy | 3/4 |
| Martin Ryan | 6/6 |
| Theresa Morrissey | 5/7 |
| Chris McDonald | 3/6 |
| Jenny Fisher | 3/6 |
| Geoff Meagher | 6/6 |
| Chinyere Almona | 5/5 |

Committee members provided support to the Board and management in a range of areas outside of committee meetings and their inputs are of great value in financial oversight of the organisation.

Programmes Committee

This committee oversees the quality and depth of programme performance in the food, nutrition and livelihoods element of the programmes function on behalf of the Board and provides advisory support for management on the development and delivery of such programmes.

In particular, it has the following delegated responsibilities:

- Ensure that all programming is delivered in line with organisational strategy, policy and governance standards.
- Ensure that an effective programmes approval process is in place and applied.
- Ensure that an effective results-based management system is in place and applied.
- Support the development of country strategy papers, programme policies and programme approaches.

The committee met five times in 2021 (seven times in 2020).

| Name | Number attended/eligible to attend |
|----------------------|------------------------------------|
| Pat Murphy | 5/5 |
| Carmel Fox | 4/4 |
| Jim Campbell | 4/5 |
| Catherine Fitzgibbon | 5/5 |
| Eithne Leahy | 0/5 |
| Nicholas Holden | 2/5 |
| Jim Kinsella | 4/5 |

The committee met five times in 2021 (seven times in 2020).

Remuneration Committee

The function of the Remuneration Committee is to devise and recommend remuneration policy to the Board for all Self Help Africa staff. The committee met once in 2021 (twice in 2020).

| Name | Number attended/eligible to attend |
|--------------------|------------------------------------|
| Pat Murphy (chair) | 1/1 |
| Eimear Kenny | 1/1 |
| Valerie Sullivan | 1/1 |

Nominations Committee

The function of the Nominations Committee is to facilitate the ongoing process of Board renewal, making recommendations to the board and membership having identified skills gaps, and identifying members who would have the potential to fill such gaps. The Board actively encourages diversity in our governance structures and the committee facilitates this. All new directors co-opted to the Board must go before the membership for election at the following AGM.

The committee met twice in 2021 (four times in 2020).

| Name | Number attended/eligible to attend |
|----------------------|------------------------------------|
| Sheila Walsh (chair) | 1/1 (resigned 11/03/2021) |
| Tom Kitt | 2/2 |
| John Carroll | 2/2 |
| Carmel Fox | 2/2 |
| Jim Kinsella | 1/2 |

The Fundraising and Communications Committee is a formal sub-committee of the Board, with delegated responsibilities for planning and oversight as per the list of duties below:

- To review fundraising trends, both internally and externally and also review the fundraising strategy and activities of the organisation
- To review and critique fundraising strategy and plans and report to the

Board and proactively identify new revenue streams for the organisation

- To review the communication activities of the organisation, to ensure messages are in accordance with strategy and support the fund-raising/advocacy activities of the organisation
- To ensure the communication and advocacy activities are aligned and consistent with programme capacity building and fundraising activities
- To ensure each relevant department is adequately resourced while value for money is being achieved and that appropriate policies are in place for volunteers
- Ensure compliance with and actions as required to achieve compliance with the Charity Regulator's Guidelines for Charitable Organisations on Fundraising from the public

The committee met twice in 2021 (committee did not meet in 2020).

| Name | Number attended/eligible to attend |
|-------------------|------------------------------------|
| Joe Healy (chair) | 2/2 |
| Pat O'Keeffe | 2/2 |
| Jason O'Brien | 2/2 |
| Hugh Chaloner | 2/2 |

Risk management and internal controls

The directors have responsibility for and are aware of the risks associated with the operating activities of the Group. Risks are regularly discussed and reviewed at different levels of the group ensuring they are identified, managed and mitigated in line with the group policies and risk framework. The Board are confident that adequate systems of internal control are in place and that these controls provide reasonable assurance against such risks. Management prepares a risk register which is a consolidation of head office and country level risk reviews and is updated regularly and subject to detailed

Report of the Directors

For the financial year ended 31 December 2021

half-yearly reviews by the Board. The impact of COVID-19 permeated almost all areas of risk considered by the Board during the year. These risk areas included:

Funding: The risk that we have insufficient income and reserves to achieve our strategic objectives and maintain our operations.

The risk to institutional funding increased, with donors such as FCDO signalling significant cuts due to the impact of COVID-19 and Brexit. This combined with the restrictions on holding fundraising events has seen the Board accelerate its strategy of diversifying public fundraising activities. On institutional funding, we implement a rigorous proposal development process (proposal schedules outlining roles and responsibilities, technical calls, drafting and review stages, sign-off). Financial targets and budgets are set for each country office and subsidiary. Specific risks related to institutional income were identified through a revised analysis of the funding environment and this has been incorporated into the mid-term strategy reviews and articulated at country office and subsidiary level. New funding avenues are constantly being explored including social enterprises, digital and social media use, and understanding impact investment funding sources.

Staff safety and security: The risk to the health and wellbeing of our staff as they carry out their work.

As we work in a number of politically volatile environments at country level, we have developed security protocols in which staff are constantly trained in order to mitigate risks to their health and safety as a result of security incident. As a result of COVID-19, the Group has experienced the challenges of managing various Working From Home models and looks to the future risks in the transitioning of our teams back to offices, as economies and access in our areas of operation reopen. Our objective is to ensure

appropriate risk assessments are performed, adequate control measures are in place and any weaknesses identified are remedied. Training and consultation with our staff are key in managing these risks. The wellbeing and duty of care towards our staff is central to our ability to carry out our work and mitigation of risk in this area will remain a key focus of the Board and management into the future.

Safeguarding: The risk we fail to safeguard the communities with whom we work.

We consider this risk area from both a strategic viewpoint such as new regulations, and at an operational level where the potential for harm or abuse may arise through our programme delivery. We mitigate this risk through continuous review and development of our policies and processes, through our recruitment practices and trainings, and through ongoing guidance training and conversations at different levels such as staff meetings, Community of Practice meetings, management meetings and Board meetings. Our follow through on investigations remains critical.

Fraud and corruption: The risk that fraud, corruption and other wrongdoing could negatively impact on the organisation's ability to conduct its work.

Acts of fraud, corruption or abuse of the charity's assets are a constant threat, and the risk is heightened at a time when the organisation is managing different ways of working to continue to deliver on its programmes. The Group continues to effectively manage this risk focusing on the areas of prevention, detection, and response. We promote whistleblowing in our recruitments, procurements and engagements with our communities and our bases of operation through adverts, posters, contractual provision, and the promotion of our external whistleblower service Ethicspoint.

System sustainability: The risk of a cybersecurity incident executed by external or internal actors that negatively impacts the Group.

As the Group pursues agile adoption of technology to remain connected with our teams and deliver for our communities, we are focused on cybersecurity and the resilience of our ICT systems and infrastructure. We adopt cloud-based platforms, implement two factor authentication in administrative processes and invest in insurance cover to safeguard our information and data and to ensure business continuity. We monitor any outsourced providers, ensure contracts are fit for purpose and the policies of the group are adhered to.

The directors regularly review and adopt policies and procedures that are consistent with best practice and monitor the implementation of these policies through the Audit, Finance and Risk Committee. We always strive to utilise technology as part of our risk mitigation, most recently by integrating restricted party screening software on our Salesforce ERP platform.

Fraud & other irregularities

The internal control systems aim to ensure compliance with laws and policies, ensure efficient and effective use of Self Help Africa's resources, safeguard Self Help Africa's assets and maintain the integrity of financial information produced. Although we have strong financial controls in place throughout the organisation, there is always a risk of controls being breached through collusion. As part of our whistle-blowing procedures, we have contracted an external service provider to whom reports can be made in confidence to enable issues reported to be investigated at the appropriate level.

Board and management are conscious of the scope for incidents of fraud and other irregularities in all areas of Self Help Africa's work. In 2021, a number of low level incidents came to light via

our whistleblowing procedures.

Wrongdoing cases such as these are managed in a structured way and documented in three stages:

- An initial report documenting the facts of the case is prepared by the most relevant staff member.
- An investigation plan is written up to set out a course of action with the objective of determining how the case can be resolved.
- Following investigation, a final report is prepared for submission to the Audit, Finance and Risk Committee in order to bring the matter to conclusion.

A log of wrongdoing cases is reviewed at Audit, Finance and Risk Committee meetings and all relevant donors are briefed in accordance with the provisions of our contracts with them. The log is also reviewed by the Group Board.

Safeguarding

We continue to implement our Safeguarding, and Protection against Sexual Exploitation and Abuse policies which are aligned with international best practice. Safeguarding is seen as a key governance priority and is a standing item on our Board meeting agenda. Often there can be unequal power dynamics or relations across an organisation and in relation to communities we work with. We face a risk that some staff (or others connected to SHA) may exploit their position of power for personal gain. Safeguarding is addressed throughout the organisation through the three pillars of prevention, reporting and response. Our policies are applied to SHA Boards, staff and subsidiaries, partners and affiliates, consultants, and contractors that supply services or support to SHA. We strive to ensure compliance through training, terms and conditions for suppliers, a robust complaints response mechanism, whistleblowing channels and disciplinary measures up to and

including dismissal and incorporation of the policy into partner agreements.

A key element of this is in training, with workshops conducted at Head Office and all programme locations across Africa and addressing safeguarding as part of the induction process for new staff. Compliance in this area is monitored by our Risk and Compliance Manager and ultimately overseen by the Board. With United Purpose having joined the organisation this has brought additional safeguarding capacity.

Internal Audit Function

The establishment of a formal internal audit (IA) function in 2018 brought about the adoption of a SHA Internal Audit Charter which sets out the objectives of the function and the extent of its responsibility and authority. We have also adopted a SHA Internal Audit Framework with a standardised approach to audit, along with standard reporting tools and programmes. The ability of our internal audit team to travel in 2021 was hampered due to the impact of COVID-19 and required adjustment of our internal audit plan. However, desk-based work continued, in conjunction with work carried out by country office based team members. The audits focus on SHA's internal control environment and incorporate a risk-based approach to internal audit planning.

Financial information is subject to detailed review at director level allowing for continuous monitoring of Self Help Africa's operations and financial status. Each of our field offices is subject to an annual audit by independent external auditors, in addition to periodic internal audit review.

Conflicts of Interest

In late 2018 the Board approved an updated Conflict of Interest Policy designed to ensure all potential or actual conflicts of interest are identified and addressed. The policy requires all employees including board, consul-

Report of the Directors

For the financial year
ended 31 December
2021

tants, contractors, interns, secondees and volunteers that provide supplies, services or support to disclose potential or actual conflicts. The policy includes examples and scenarios to aid staff and stakeholders in understanding the standards applied. All employees are required to declare conflicts in recruitment, procurements or as and when a conflict or potential conflict arises. All new employees sign the Conflict of Interest Policy as part of their onboarding. All Board Meetings and Committee meetings have Conflict of Interest as a standing agenda item with any conflicts declared.

Management and staff

We appreciate and acknowledge the role played by Self Help Africa's staff, based in Ireland, the UK and in Africa. The ongoing growth of the organisation's work is due to their dedication and commitment. We are committed to the development of our staff and will continue to allocate resources annually towards a comprehensive training and development programme. Self Help Africa is an equal opportunities employer, and we recognise the need to ensure we have high calibre staff and volunteers to achieve our vision and objectives. SHA strives to create a supportive environment in which all employees can flourish and reach their full potential, regardless of differences, experience or education. Harnessing the wide range of perspectives this diversity brings promotes innovation and helps make us more creative and enables us to better fulfil our organisation's mission of supporting sustainable livelihoods and food and nutrition security for Africa's smallholder farmers.

Staff Wellbeing, Safety & Security

Self Help Africa is committed to managing and conducting its work activities in such a way as to ensure - so far as is reasonably practicable - the safety, health and welfare at work of its employees and volunteers. The Safety

Statement, in accordance with Section 20 of the Safety, Health and Welfare at Work Act 2005 in Ireland, outlines the policy of Self Help Africa in relation to the management of health, safety and welfare. Self Help Africa's management continuously monitors compliance in line with legislative requirements. Our work on managing the impact of COVID-19 on our staff - following government guidance in all jurisdictions in which we operate, keeping staff fully briefed on best practice safety protocols, facilitating working from home for staff, granting flexible working time, holding meetings online, facilitating employee assistance programmes and training mental health first aiders to support staff on wellbeing and mental health issues as well as a range of other measures - is evidence of our commitment to, and the value we place on, our staff.

Future Plans

EU funded programmes still constitute a large element of our funding particularly the challenge funds in Kenya and Zambia both of which have budgets in excess of €20m. Whilst important that we continue to build our EU portfolio and work in the sphere of challenge funds it's also important that we strive to diversify our funding base. In 2022 in order to support the humanitarian crisis in Ukraine the organisation held a fundraising appeal. A low level response to the crisis was managed from Slovakia with the support of local NGO partner, Step-In.

Fundraising has been challenging due to COVID-19. We have been unable to host planned events and other income earners such as church gate collections haven't happened as hoped. We continue to have a strong base of individual regular giving donors and they have remained loyal hence attrition rates have been low. The One Million Trees campaign has continued to generate support and interest into 2022.

We recorded an unrestricted surplus of €1.9m leaving reserves at year end at €8.2m, down from €6.3m in 2020. Given the challenges of raising income during COVID-19 times this was a solid financial performance. Tight cost management and a redundancy programme in Ireland and the UK early in 2020 has helped to reduce the cost base.

We are intent on retaining our financial stability while working to achieve our strategic goals. Income earning opportunities have returned in 2022 and we hope to achieve an unrestricted surplus after running small deficits in recent years. The merger with United Purpose and synergies arising should, over time, bring programmatic and financial benefits.

Events since the financial year end

There were no events subsequent to the financial year-end that required any adjustment to the financial statements.

Political contributions and Lobbying

The Group did not make any political contributions in the financial year (2021 - €nil) and as a result made no disclosures as required under the Electoral Act, 1997. The Group is required under the Regulation of Lobbying Act, 2015 to record any lobbying activity or communications with Designated Public Officials (DPOs). It has made any returns and submissions as required under the Act.

Accounting Records

The measures that the directors have taken to secure compliance with the requirements of sections 281 to 285 of the Companies Act 2014 with regard to the keeping of accounting records, are the employment of appropriately qualified accounting personnel and the maintenance of computerised accounting systems. The company's accounting records are maintained at the company's registered office at Kingsbridge House, 17-22 Parkgate Street, Dublin 8.

Directors and Secretary

The directors and secretary, who served at any time during the financial year, were as follows:

Directors:

Carmel Fox (Chair)
David Governey
- Resigned September 2021
Martin Ryan
Pat Murphy
Jim Galvin
Catherine Fitzgibbon
Sheila Walsh
Jim Kinsella
Joe Healy
Kalongo Chitengi
Hadi Husani
- Appointed September 2021
Geoff Meagher
- Appointed September 2021

Company Secretary:

Mr. Peter McDevitt
- Resigned 20/9/2022
Mr. Pat Murphy
- Appointed 20/9/2022

Statement of Disclosure of Information to Auditors

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

- (i) so far as the director is aware, there is no relevant audit information of which the company's auditors are unaware; and
- (ii) the director has taken all the steps that he ought to have taken as a director in order to make himself 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 330 of the Companies Act 2014.

Directors' compliance statement

Directors acknowledge that the directors are responsible for securing the company's compliance with its relevant obligations; and Directors confirm that they commenced the following three procedures in order to comply with the directors' obligations during the financial year.

- (a) the drawing up of a "compliance policy statement" setting out the company's policies that, in the directors' opinion, are appropriate to the company, and respecting compliance by the company with its relevant obligations;
- (b) the putting in place of appropriate arrangements or structures that are, in the directors' opinion, designed to secure material compliance with the company's relevant obligations;
- (c) the conducting of a review, during the financial period of any arrangements or structures that have been put in place.

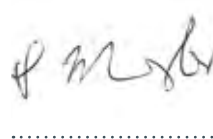
Auditors

The auditors, Deloitte Ireland LLP, Chartered Accountants and Statutory Audit Firm, continue in office in accordance with Section 383(2) of the Companies Act 2014.

Approved by the Board and signed on its behalf by:



.....
Carmel Fox
Director



.....
Mr. Geoff Meagher
Director

Date: 03-02-2023

Directors' Responsibilities Statement

The directors are responsible for preparing the Report of the Directors and the consolidated financial statements in accordance with the Companies Act 2014 and the applicable regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under the law, the directors have elected to prepare the financial statements in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland issued by the Financial Reporting Council, as applied in accordance with the provisions of the Companies Act 2014, and with the Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with FRS102 ("the Charities SORP") ("relevant financial reporting framework").

Under company law, the directors must not approve the consolidated financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the Group and company as at the financial year end date and of the surplus or deficit of the Group and company for the financial year and otherwise comply with the Companies Act 2014.

In preparing those consolidated financial statements, the directors are required to:

- select suitable accounting policies for the parent company and the Group financial statements and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;

- state whether the financial statements have been prepared in accordance with the applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Group and company will continue in business.

The directors are responsible for ensuring that the Group and company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the group and company, enable at any time the assets, liabilities, financial position and surplus or deficit of the group and company to be determined with reasonable accuracy, enable them to ensure that the consolidated financial statements and report of the directors comply with the Companies Act 2014 and enable the financial statements to be audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities

Legislation in Ireland governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions. The directors are responsible for the maintenance and integrity of the corporate and financial information included on the group and company's website.

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
GORTA (trading as Self Help Africa)**

Report on the audit of the financial statements

Opinion on the financial statements of Gorta (trading as Self Help Africa) ("the company")

In our opinion the group and parent company financial statements:

- give a true and fair view of the assets, liabilities and financial position of the group and parent company as at 31 December 2021 and of its incoming resources and application of resources, including its income and expenditure, of the group for the financial year then ended; and
- have been properly prepared in accordance with the relevant financial reporting framework and, in particular, with the requirements of the Companies Act 2014.

The financial statements we have audited comprise:

the group financial statements:

- the Consolidated Statement of Financial Activities (including income and expenditure account);
- the Consolidated Balance Sheet;
- the Consolidated Cash Flow Statement; and
- the related notes 1 to 37, including a summary of significant accounting policies as set out in note 1.

the parent company financial statements:

- the Balance Sheet;
- the Cash Flow Statement; and
- the related notes 1 to 37, including a summary of significant accounting policies as set out in note 1.

The relevant financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' issued by the Financial Reporting Council ("the relevant financial reporting framework").

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are described below in the "*Auditor's responsibilities for the audit of the financial statements*" section of our report.

We are independent of the group and parent company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority, 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

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group and parent company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Continued on next page/

/Continued from previous page

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF GORTA (trading as Self Help Africa)

Other information

The other information comprises the information included in the Annual Report 2021, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the Annual Report 2021. 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.

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.

Responsibilities of directors

As explained more fully in the Directors' Responsibilities Statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and otherwise comply with the Companies Act 2014, and for such internal control as the directors 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 directors are responsible for assessing the group and parent 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 directors either intend to liquidate the group and parent company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) 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 IAASA's website at: <https://iaasa.ie/publications/description-of-the-auditors-responsibilities-for-the-audit-of-the-financial-statements>. This description forms part of our auditor's report.

Report on other legal and regulatory requirements

Opinion on other matters prescribed by the Companies Act 2014

Based solely on the work undertaken in the course of the audit, we report that:

- We have obtained all the information and explanations which we consider necessary for the purposes of our audit.
- In our opinion the accounting records of the parent company were sufficient to permit the financial statements to be readily and properly audited.
- The parent company balance sheet is in agreement with the accounting records.
- In our opinion the information given in the directors' report is consistent with the financial statements and the directors' report has been prepared in accordance with the Companies Act 2014.

Continued on next page/

/Continued from previous page

**INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF
GORTA (trading as Self Help Africa)**

Matters on which we are required to report by exception

Based on the knowledge and understanding of the group and parent company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the provisions in the Companies Act 2014 which require us to report to you if, in our opinion, the disclosures of directors' remuneration and transactions specified by law are not made.

Use of our report

This report is made solely to the company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Heather Doolin
For and on behalf of Deloitte Ireland LLP
Chartered Accountants and Statutory Audit Firm
Deloitte & Touche House, 29 Earlsfort Terrace, Dublin 2

07 February 2023

GORTA (trading as Self Help Africa)

Reports and Consolidated Financial Statements
for the financial year ended
31 December 2021

GORTA t/a SELF HELP AFRICA
**CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(Including income and expenditure account)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

| | | 2021 | 2021 | 2021 | 2020 | 2020 | 2020 |
|------------------------------------|--------------|-------------------|---------------------|----------------|------------|--------------|---------|
| | | Restricted | Unrestricted | Total | Restricted | Unrestricted | Total |
| | <i>Notes</i> | Funds | Funds | | Funds | Funds | |
| | | €'000 | €'000 | €'000 | €'000 | €'000 | €'000 |
| INCOME FROM | | | | | | | |
| Donations and legacies | 3 | 522 | 3,723 | 4,245 | 374 | 3,520 | 3,894 |
| Charitable activities | 4 | 14,492 | 1,759 | 16,251 | 13,203 | 827 | 14,030 |
| Retail income | 5 | - | 642 | 642 | - | 522 | 522 |
| Other trading activities | 6 | 1,253 | 1,808 | 3,061 | 160 | 1,607 | 1,767 |
| Gift in Kind | 7 | 3,327 | 1,493 | 4,820 | - | - | - |
| Other income | 8 | 57 | 1,464 | 1,521 | - | 600 | 600 |
| Total | | 19,651 | 10,889 | 30,540 | 13,737 | 7,076 | 20,813 |
| EXPENDITURE ON | | | | | | | |
| Charitable activities | 9 | 26,598 | 7,922 | 34,520 | 17,813 | 5,306 | 23,119 |
| Raising funds- Retail | 5 | - | 857 | 857 | - | 865 | 865 |
| Raising funds- Other | 10 | 99 | 998 | 1,097 | - | 1,108 | 1,108 |
| Total | | 26,697 | 9,777 | 36,474 | 17,813 | 7,279 | 25,092 |
| Net income/(expenditure) | 13 | (7,046) | 1,112 | (5,934) | (4,076) | (203) | (4,279) |
| Other recognised gains/losses | 14 | 129 | 40 | 169 | (151) | (102) | (253) |
| Release acquisition provision | | 1 | 575 | 576 | - | - | - |
| Net Income/(expenditure) | | (6,916) | 1,727 | (5,189) | (4,227) | (305) | (4,532) |
| Taxation | 15 | - | (11) | (11) | - | (1) | (1) |
| | | (6,916) | 1,716 | (5,200) | (4,227) | (306) | (4,533) |
| Net movement in funds | | | | | | | |
| Transfer between Funds | 12 | (213) | 213 | - | - | - | - |
| RECONCILIATION OF FUNDS | | | | | | | |
| Total funds brought forward | 34 | 15,525 | 6,366 | 21,891 | 19,752 | 6,672 | 26,424 |
| Total funds carried forward | 34 | 8,396 | 8,295 | 16,691 | 15,525 | 6,366 | 21,891 |

There are no other recognised gains or losses other than those listed above and the net movement in funds for the financial year. All income and expenditure derive from continuing activities.

GORTA t/a SELF HELP AFRICA

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2021

| | Notes | 2021 €'000 | 2020 €'000 |
|--|-------|----------------|---------------|
| Fixed Assets | | | |
| Tangible assets | 19 | 1,498 | 399 |
| Intangible assets | 20 | 10 | 24 |
| | | 1,508 | 423 |
| Current Assets | | | |
| Short term investments | 22 | 242 | 184 |
| Cash at bank and in hand | 23 | 17,655 | 23,118 |
| Debtors | 24 | 6,937 | 3,575 |
| Stocks | | 17 | 1 |
| | | 24,851 | 26,878 |
| Creditors: Amounts due within one financial year | 25 | (8,312) | (5,406) |
| Net current assets | | 16,539 | 21,472 |
| Total assets less current liabilities | | 18,047 | 21,895 |
| Creditors: Amounts falling due after one financial year | 26 | (1,356) | (4) |
| NET ASSETS | | 16,691 | 21,891 |
| FUNDS OF THE CHARITY | | | |
| Accumulated funds – restricted | 34 | 8,396 | 15,525 |
| Accumulated funds – unrestricted | 34 | 8,295 | 6,366 |
| | | 16,691 | 21,891 |

The financial statements were approved and authorised for issue by the Board of Directors on 3rd February 2023, and signed on its behalf by:



Carmel Fox
Director



Geoff Meagher
Director

GORTA t/a SELF HELP AFRICA

COMPANY BALANCE SHEET AS AT 31 DECEMBER 2021

| | Notes | 2021 €'000 | 2020 €'000 |
|---|-------|-----------------------|-----------------------|
| Fixed Assets | | | |
| Tangible assets | 19 | 45 | 140 |
| Investments | 20 | <u>4,820</u> | <u>-</u> |
| | | 4,865 | 140 |
| Current Assets | | | |
| Short term investments | 22 | 242 | 184 |
| Cash in bank and at hand | 23 | 11,453 | 21,948 |
| Debtors | 24 | 5,225 | 2,976 |
| | | <u>16,920</u> | <u>25,108</u> |
| Creditors: Amounts falling due within one financial year | 25 | (7,578) | (6,222) |
| Net current assets | | <u>9,342</u> | <u>18,886</u> |
| Total assets less current liabilities | | <u>14,207</u> | <u>19,026</u> |
| Creditors: Amount falling due after one financial year | 26 | - | (7) |
| NET ASSETS | | <u>14,207</u> | <u>19,019</u> |
| FUNDS OF THE CHARITY | | | |
| Accumulated funds – restricted | 34 | 6,993 | 13,624 |
| Accumulated funds – unrestricted | 34 | 7,214 | 5,395 |
| | | <u>14,207</u> | <u>19,019</u> |
| Net expenditure after other recognised gains/(losses) | | <u>(4,811)</u> | <u>(2,668)</u> |

The financial statements were approved and authorised for issue by the Board of Directors on 3rd February 2023, and signed on its behalf by:



Carmel Fox
Director



Geoff Meagher
Director

GORTA t/a SELF HELP AFRICA

**CONSOLIDATED STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

| | <i>Notes</i> | 2021 €'000 | 2020 €'000 |
|---|--------------|-----------------------|-----------------------|
| Cash flows from charitable activities | | | |
| Net cash used by charitable activities | 32 | (9,340) | (1,640) |
| Cash flows from investing activities | | | |
| Interest received | 8 | 59 | 1 |
| Purchase of tangible assets | 19 | (199) | (143) |
| Purchase of intangible assets | 20 | (2) | (11) |
| Net Cash acquired through charity combination | 21 | 4,019 | - |
| Net cash generated/(used) in investing activities | | 3,877 | (153) |
| Decrease in cash and cash equivalents in the reporting year | | (5,463) | (1,793) |
| Cash and cash equivalents at the beginning of the reporting year | | 23,118 | 24,911 |
| Cash and cash equivalents at the end of the reporting year | | 17,655 | 23,118 |
| Reconciliation to cash at bank and in hand: | | | |
| Cash and cash equivalents at end of financial year | | 17,655 | 23,118 |

GORTA t/a SELF HELP AFRICA**COMPANY STATEMENT OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

| | Notes | 2021 €'000 | 2020 €'000 |
|---|-------|-----------------|---------------|
| Cash flows from charitable activities | | | |
| Net cash used by charitable activities | 32 | (10,533) | (1,001) |
| | | <hr/> | <hr/> |
| Cash flows from investing activities | | | |
| Interest received | 8 | 58 | 1 |
| Purchase of tangible assets | 19 | (20) | (86) |
| | | <hr/> | <hr/> |
| Net cash generated/(used) in investing activities | | 38 | (85) |
| | | <hr/> | <hr/> |
| Decrease in cash and cash equivalents in the reporting year | | (10,495) | (1,086) |
| | | <hr/> | <hr/> |
| Cash and cash equivalents at the beginning of the reporting year | | 21,948 | 23,034 |
| | | <hr/> | <hr/> |
| Cash and cash equivalents at the end of the reporting year | | 11,453 | 21,948 |
| | | <hr/> | <hr/> |
| Reconciliation to cash at bank and in hand: | | | |
| Cash and cash equivalents at end of financial year | | 11,453 | 21,948 |
| | | <hr/> | <hr/> |

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

1. ACCOUNTING POLICIES

The principal accounting policies are summarised below. They have all been applied consistently throughout the current and preceding financial year.

General Information and Basis of Preparation

Gorta (t/a Self Help Africa) is a group and company incorporated in Ireland under the Companies Act 2014. The address of the registered office of the group and company is First Floor, Kingsbridge House, 17-22 Parkgate Street, Dublin 8. The company number of Gorta with the Companies Registration Office is 28228. The nature of the group and company's operations and its principal activities are set out in the report of the directors. In accordance with Section 1180(8) of the Companies Act, 2014, the company is exempt from including the word "Limited" in its name. The company is limited by guarantee and has no share capital.

The financial statements have been prepared under the historical cost convention as modified by the revaluation of investments and in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland issued by the Financial Reporting Council, as applied in accordance with the provisions of the Companies Act 2014, and with the Accounting and Reporting by Charities Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with FRS102 ("the Charities SORP") ("relevant financial reporting framework").

The functional currency of the group and company is considered to be euro because that is the currency of the primary economic environment in which the company operates.

As permitted by section 291(3)(4) of the Companies Act 2014, the Group has varied the standard formats specified in that Act for the Statement of Financial Activities, the Balance Sheets and the Statement of Cash Flows. Departures from the standard formats, as outlined in the Companies Act 2014, are to comply with the requirements of the Charities SORP and are in compliance with Sections 4.7, 10.6 and 15.2 of the Charities SORP. The Company has taken advantage of the exemption available to it under section 304 of the Companies Act 2014, which permits a company that publishes its company and group financial statements together not to present its own statement of financial activities and related notes.

The Company meets the definition of a Public Benefit Entity under FRS102. As a registered charity, the Company is exempt from the reporting and disclosure requirements to prepare a directors' report under section 325 (1) (c), Companies Act 2014 but does so in compliance with the Charities SORP. There is nothing to disclose in respect of directors' interests in shares or debentures of the Company under section 329, Companies Act 2014.

Basis of Consolidation

The consolidated financial statements include the financial statements of the Company and its subsidiary undertakings, Self Help Africa, Self Help Africa (UK), Partner Africa, United Purpose, TruTrade and War on Want (N.I.) Ltd. The activities of all six companies are mutually interdependent.

The work of the Group in Africa and across the globe, which is not carried out by one of the seven subsidiary undertakings noted above, is carried out through branches located in the countries of operation. The branches are the local representatives of the Group. They do not have a separate legal personality and have been set up specifically to carry out the work of the Group.

Subsidiaries are entities controlled by the Group. The Group controls an entity when it is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. The financial statements of subsidiaries are included in these consolidated financial statements from the date on which control commences until the date on which control ceases.

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

1. ACCOUNTING POLICIES (CONTINUED)

Going concern

The group's forecasts and projections, taking account of reasonable possible changes in performance show that the group will be able to operate within the level of its current cash and investment resources. The Board have a reasonable expectation that the organisation has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of these consolidated financial statements. Thus they continue to adopt the going concern basis of accounting in preparing the annual consolidated financial statements.

Income

- (i) Income from voluntary donations is recognised when received. As with many similar charitable organisations, independent groups from time to time organise fundraising activities and may operate bank accounts in the name of Gorta or Self Help Africa. However, as amounts collected in this way are outside the control of the group and company, they are not included in the financial statements until received by the group.
- (ii) Proceeds from the sale of donated goods are recognised in the financial statements in the period in which they are realised. Volunteer time is not included in the financial statements.
- (iii) Grants from the government and other agencies have been included as income from activities in furtherance of the charity's objects and accounted for on a receivable basis.
- (iv) Income from legacies is recognised when the likelihood of receipt is probable, the group is entitled to the funds and the amount can be measured with sufficient reliability.
- (v) Interest income is recognised on a receivable basis.
- (vi) Revenue refunds in respect of tax relief on voluntary donations are recognised on a receivable basis in so far as the receivable can be established with a reasonable amount of accuracy.
- (vii) Other income reflects income earned by Partner Africa in respect of ethical trade related assignments and is recognised on a receivable basis. Such income is deferred until such time as the assignment occurs and the related expenditure is incurred.
- (viii) On 4th August 2021 the Gorta Group merged with United Purposes (UP). On this date a fair value assessment was carried out on the assets and liabilities of UP. A Gift in Kind based on the fair value of UP is recognised as income in the financial statements in 2021.

Expenditure

- (i) Charitable activities comprise expenditure incurred by the programme countries for the costs of the development programmes as well as costs incurred at headquarters that are directly related to the implementation of programmes. Expenditure is recognised in the period to which it relates. Expenditure incurred but unpaid at the balance sheet date is included in accruals and other creditors.
- (ii) Expenditure on raising funds comprises all expenditure incurred by Self Help Africa on raising funds for the organisation's charitable activities.

Gifts In Kind

Items donated for resale are included in shop income when sold and no value is placed on stock at the year end. Any other gifts in kind which are deemed non-material are not included in the financial statements. Gifts in kind that can be valued with reasonable confidence will be included in the financial statements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (CONTINUED)

Funds Accounting

Funds held by the charity are:

- (i) *Unrestricted funds* - these are funds which can be used in accordance with the charitable objects at the discretion of the Directors.
- (ii) *Designated funds* - these are funds which have been set aside for particular purposes by the company itself, in furtherance of the company's charitable objects.
- (iii) *Restricted funds* - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Tangible Fixed Assets

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided for on a straight line basis at rates estimated to write off the cost over the year of their expected useful lives (taking account of residual value). The annual rates of depreciation are as follows:

| | |
|----------------------------------|---------------------|
| Shop fittings | 20% Straight line |
| Furniture and computer equipment | 33.3% Straight line |
| Motor vehicles | 33.3% Straight line |

Intangible Fixed Assets

Intangible fixed assets represent purchased computer software applications and are capitalised when there is a clearly defined project, the related expenditure is separately identifiable and the outcome of the project has been assessed with reasonable certainty as to its technical, surplus generating and financial feasibility. In the absence of such criteria, these costs are expensed. Intangible fixed assets are amortised over their expected useful lives.

Financial instruments

Financial assets and financial liabilities are recognised when the group and company become a party to the contractual provisions of the instrument. Financial liabilities are classified according to the substance of the contractual arrangements entered into.

All financial assets and liabilities are initially measured at transaction price (including transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the group and company transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the group and company, despite having retained some significant risks and rewards of ownership, has transferred control of the asset to another party and the other party has the practical ability to sell the asset in its entirety to an unrelated third party and is able to exercise that ability unilaterally and without needing to impose additional restrictions on the transfer.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires. Balances that are classified as payable or receivable within one year on initial recognition are measured at the undiscounted amount of the cash or other consideration expected to be paid or received, net of impairment.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES (CONTINUED)

Investment Policy

All cash balances for planned development work are held in demand deposit accounts or short-term investment accounts at the highest interest rates available at the time of investment. Long term investments acquired by donation or through merger will not be held in the long term and will be disposed of within a reasonable time frame.

Pension Scheme

The group operates defined contribution schemes for employees. The assets of the schemes are held and managed separately from those of the charity by independently administered funds. The annual contributions are charged to the Statement of Financial Activities (SOFA).

Operating Leases

Rentals applicable to operating leases where substantially all the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities (SOFA).

Reserves Policy

In order to secure the long-term viability of the Group and to maintain the smooth operation of the organisation, it is critical to ensure that the organisation has adequate reserves. The level of reserves is required to cover the following activities of the organisation:

- Provide funding for sustainable programmes.
- Meet contractual liabilities such as lease agreements, statutory staff payments and payments to creditors.
- Maintain a required level of funding available for overseas programmes during times of financial difficulty where fundraising income is diminished.
- To facilitate programme/project continuation especially where a partner submits a new or additional phase proposal in advance of the current activity being completed, in order to meet seasonal requirements (i.e. farming season) and prevent development gaps.
- Meet unanticipated expenses such as repairs and maintenance, currency variances and legal costs.
- Cover day to day expenditure of the Group.
- Ensure there is adequate funding should any winding up costs ever arise.
- Provide for any other unanticipated expenditure of significance.

The Board may designate unrestricted reserves for specific future expenditure such as Long-Term Programmes, sinking funds to cover repairs to Fixed Assets (or as required under the terms of any lease relating to premises etc.) and any other potential future requirement(s). The Board has adopted a reserves policy based on foreseeable expenditure and in particular, long-term commitments to projects.

1. ACCOUNTING POLICIES (CONTINUED)

Foreign Currencies

Transactions in foreign currency are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the Statement of Financial Activities (SOFA). The balance sheets for the subsidiaries are translated at the prevailing year end rates and included in the consolidated balance sheet. The statements of financial activities for the subsidiaries are translated at an average rate for the year and included in the consolidated statement of financial activities. Any exchange gains or losses arising on consolidation are recognised in the statement of financial activities.

Taxation

No charge to tax arises due to the exempt status of the Company and its subsidiaries, Self Help Africa, Self Help Africa (UK) and Gorta UK. Irrecoverable value added tax is expensed as incurred in these companies. Partner Africa is registered as a charity and benefits from corporation tax exemptions available to charitable bodies. It is however registered for VAT in the UK and Kenya and Partner Africa Kenya is subject to Kenyan corporation tax.

Concessionary loans

Concessionary loans are initially recognised and measured at the amount received or paid, with the carrying amount adjusted in subsequent years to reflect repayments and accrued interest as well as being adjusted if necessary for any impairment.

Onerous contracts

Provision is made in respect of onerous contracts where the unavoidable costs of meeting the obligations under the contract exceed the economic benefits expected to be received under it and a reliable estimate can be made of such obligations and benefits.

2a. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the company's accounting policies, which are described in note 1, the directors are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated 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 both current and future periods. Information about critical judgements in applying accounting policies that have the most significant effect on the amounts recognised in the financial statements is included in the accounting policies and notes to the financial statements.

On the 4th August 2021 due to the merger of the Gorta Group with UP, a fair value assessment was completed on the UP Group. The fair value assessment was based on third party market valuations on certain tangible assets along with Director's judgments, estimates and assumptions about the carrying value of all other assets and liabilities.

The directors do not consider there are any critical judgements or sources of estimation requiring disclosure.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

2b. GOING CONCERN

Several measures have been implemented to give the directors a reasonable expectation that the organisation has adequate resources to continue in operational existence for a period of at least 12 months from the date of approval of the financial statements. Among the measures taken to mitigate impact on unrestricted reserves are:

- Revision of budgets and cash flow projections to identify potential economies.
- Negotiations with suppliers, service providers and landlords, combined with general cost cutting measures across the organisation, to minimise depletion of unrestricted reserves.
- Review of fundraising activities to ensure that events that have been cancelled are rescheduled as soon as possible where appropriate.
- Carefully considering the ongoing impact of Covid 19 on the organisation.

Beyond the measures outlined above, the organisation's conservative reserves policy of retaining a minimum of 12 months of recurring budgeted unrestricted expenditure has now proven to be valuable. At year end, the unrestricted reserves figure of €8.3 million gives the directors additional comfort in continuing to adopt the going concern basis in preparing the annual financial statements. Further details regarding the adoption of the going concern basis can be found in Note 1 to the financial statements.

3. DONATIONS AND LEGACIES

| | 2021 | 2020 |
|--|--------------|-------|
| | €'000 | €'000 |
| Committed giving (regular giving) | 3,452 | 2,978 |
| General donations | 500 | 727 |
| Legacies | 293 | 65 |
| Church gate collections and committee income | - | 42 |
| Grow Fund | - | 23 |
| Gift Aid | - | 59 |
| Total | 4,245 | 3,894 |

In 2021 €522k (2020: €374k) of income from donations was restricted. Included in general donations for 2021 are amounts received from Glanbia and Dairygold.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

| 4. CHARITABLE ACTIVITIES | 2021 | 2020 |
|--|--------------|--------------|
| | €'000 | €'000 |
| European Commission | 2,535 | 6,672 |
| Irish Aid Program Grant | 3,390 | 3,263 |
| Irish Aid (WWGS) | 1,100 | 1,100 |
| A Glimmer of Hope | 520 | 956 |
| Jersey Overseas Aid | - | 354 |
| Trademark East Africa | 163 | 271 |
| GIZ | - | 265 |
| World Food Program (WFP) | 823 | 173 |
| Teagasc | 78 | 166 |
| IDH – The Sustainable Trade Initiative | 120 | 121 |
| AGCO | 51 | 116 |
| International Potato Centre | 112 | 95 |
| Natural Resources Institute Finland | - | 85 |
| Expertise France | - | 59 |
| Irish Aid (Ethiopia) | - | 55 |
| Irish Aid (IFAID) | - | 55 |
| DFID UK | - | 43 |
| FINTRAC Inc | 13 | 37 |
| SHA US (Dowling) | - | 34 |
| World Bank | 17 | 27 |
| Irish Embassy | - | 25 |
| Alliance for a Green Revolution in Africa (AGRA) | - | 23 |
| McGill University | - | 19 |
| Mercy Corps | - | 10 |
| Enabel | 571 | 5 |
| Harvest Plus | - | 2 |
| Ethiopian Agricultural Transformation Agency | - | (1) |
| Slovak Aid | 598 | - |
| MonDp | 138 | - |
| Tullow Oil | 73 | - |
| Danish International Development Agency | 353 | - |
| ILCUF | 64 | - |
| ISSD | 3 | - |
| Queens University Belfast | 5 | - |
| Fair Trade Foundation | 20 | - |
| Sustain Africa | 12 | - |
| FCDO | 56 | - |
| JOAC | 105 | - |
| WJ9 | 195 | - |
| Foundation for Food and Agri research | 55 | - |
| Action Aid | 47 | - |
| Action on Poverty | 26 | - |
| UN | 154 | - |
| Coca Cola | 104 | - |
| Concern Worldwide | 690 | - |
| SWIFT | 40 | - |
| ECHO | 61 | - |
| Electric Aid | 41 | - |
| Foreign Commonwealth and Development office | 340 | - |
| IMVF | 119 | - |
| International Fertilizer and Development center | 223 | - |
| International organization for migration | 69 | - |
| International Union for the conservation of nature | 584 | - |
| Ministry of Agriculture | 376 | - |
| VIS | 949 | - |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021
Note 4 Continued:

| | | |
|---------------------------------|---------------|--------|
| Swedish Development Corporation | 124 | - |
| The One Foundation | 156 | - |
| University of Strathclyde | 4 | - |
| Waterloo Foundation | 146 | - |
| AMF | 66 | - |
| Charity Water | 541 | - |
| Penny appeal | 48 | - |
| UNICEF | 64 | - |
| WCVA | 6 | - |
| COMIC Relief | 43 | - |
| Mercy Corps | 6 | - |
| CASA Grant | 23 | - |
| Commission income | 10 | - |
| Deal profit share | 2 | - |
| Cash on the bag | 19 | - |
| | 16,251 | 14,030 |

In 2021 €14,492k (2020: €13,203k) of incoming resources from charitable activities was restricted.

| 5. RETAIL INCOME AND EXPENDITURE | 2021 €'000 | 2020 €'000 |
|---|-----------------------|-----------------------|
| Turnover from donated goods | 642 | 522 |
| Less costs: | | |
| Operating expenses | (759) | (703) |
| Management expenses | (36) | (51) |
| Support costs | (62) | (111) |
| | (857) | (865) |
| Trading Deficit | (215) | (343) |
| 6. OTHER TRADING ACTIVITIES | 2021 €'000 | 2020 €'000 |
| Ethical audits | 2,588 | 1,331 |
| Campaigns, events and treks | 91 | 189 |
| Product Value Chain | 382 | 247 |
| | 3,061 | 1,767 |
| 7. GIFT IN KIND | 2021 €'000 | 2020 €'000 |
| Investment in United Purpose | 4,820 | - |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021
Note 7 Continued:

On 4th August 2021 Self Help Africa (SHA) entered into a legal and binding merger agreement with United Purpose (UP), a UK based charitable organisation operating across Africa, Latin America and Southeast Asia. On the 4th of August a fair value assessment was carried out on the assets and liabilities of UP and a Gift in Kind valuation was calculated and included in the consolidated financial statements. See note 21 for fair value split of assets and liabilities.

| 8. OTHER INCOME | 2021 €'000 | 2020 €'000 |
|-------------------------------|-----------------------|-----------------------|
| Income from investments | 59 | 1 |
| Government Covid -19 supports | 1,023 | 599 |
| Other income | 439 | - |
| | 1,521 | 600 |

9. CHARITABLE ACTIVITIES

Field programme expenditure has been incurred against the following thematic areas:

| | 2021 Direct Costs €'000 | 2021 Support Costs €'000 | 2021 Total Costs €'000 | 2020 Direct Costs €'000 | 2020 Support Costs €'000 | 2020 Total Costs €'000 |
|----------------------------|--|---|---|--|---|---|
| Agriculture production | 9,480 | 890 | 10,370 | 7,873 | 739 | 8,612 |
| Agribusiness development | 9,540 | 993 | 10,533 | 7,922 | 824 | 8,746 |
| Nutrition | 657 | 58 | 715 | 546 | 48 | 594 |
| Gender/Inclusion | 144 | 13 | 157 | 120 | 10 | 130 |
| Advocacy/Policy | 2,071 | 194 | 2,265 | 1,720 | 162 | 1,882 |
| Water, sanitation & health | 637 | 56 | 693 | 529 | 47 | 576 |
| Renewable energy | 51 | 5 | 56 | 43 | 4 | 47 |
| Humanitarian | 407 | 36 | 443 | 338 | 30 | 368 |
| Partner capacity building | 743 | 66 | 809 | 617 | 55 | 672 |
| Development education | 1,632 | 165 | 1,797 | 1,355 | 137 | 1,492 |
| Livelihoods | 3,589 | 361 | 3,950 | - | - | - |
| Health and Wellbeing | 2,361 | 245 | 2,606 | - | - | - |
| Exploitation and Conflict | 13 | 5 | 18 | - | - | - |
| Environment | 103 | 5 | 108 | - | - | - |
| | 31,428 | 3,092 | 34,520 | 21,063 | 2,056 | 23,119 |

GORTA t/a SELF HELP AFRICA

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

9. CHARITABLE ACTIVITIES (CONTINUED)

Field programme expenditure has been incurred in the following geographic and thematic areas:

| | 2021 Direct Costs €'000 | 2021 Support Costs €'000 | 2021 Total Costs €'000 | 2020 Direct Costs €'000 | 2020 Support Costs €'000 | 2020 Total Costs €'000 |
|--|--|---|---|--|---|---|
| Zambia | 2,280 | 215 | 2,495 | 1,894 | 178 | 2,072 |
| Uganda | 2,715 | 370 | 3,085 | 2,255 | 307 | 2,562 |
| Ethiopia | 1,951 | 185 | 2,136 | 1,620 | 154 | 1,774 |
| Humanitarian | 408 | 39 | 447 | 338 | 30 | 368 |
| Kenya | 5,036 | 470 | 5,506 | 4,182 | 391 | 4,573 |
| Malawi | 7,445 | 699 | 8,144 | 4,926 | 447 | 5,373 |
| West Africa | 1,515 | 146 | 1,661 | 1,258 | 122 | 1,380 |
| Ethical trade services/ enterprise development* | 3,832 | 344 | 4,176 | 3,184 | 286 | 3,470 |
| Eritrea | 61 | 5 | 66 | 51 | 4 | 55 |
| Development education | 1,632 | 165 | 1,797 | 1,355 | 137 | 1,492 |
| Bangladesh | 1,163 | 116 | 1,279 | - | - | - |
| Brazil | 7 | 1 | 8 | - | - | - |
| Gambia-Senegal | 433 | 43 | 476 | - | - | - |
| Ghana | 3 | - | 3 | - | - | - |
| Guinea | 141 | 14 | 155 | - | - | - |
| Mozambique | 389 | 39 | 428 | - | - | - |
| Nigeria | 124 | 12 | 136 | - | - | - |
| UK | 1,811 | 181 | 1,992 | - | - | - |
| UPT | 84 | 8 | 92 | - | - | - |
| Village Aid | 40 | 4 | 44 | - | - | - |
| CUMO | 358 | 36 | 394 | - | - | - |
| | 31,428 | 3,092 | 34,520 | 21,063 | 2,056 | 23,119 |

* This work is carried on in over forty countries throughout Africa. It incorporates the expenditure of Partner Africa and TruTrade which relates to the group.

10. RAISING FUNDS - OTHER

Expenditure on raising funds represents fundraising costs to raise both restricted and unrestricted income. This is analysed as follows:

| | 2021 €'000 | 2020 €'000 |
|--------------------------------------|-----------------------|-----------------------|
| Staff costs | 770 | 723 |
| Fundraising and promotional expenses | 249 | 321 |
| Support costs | 78 | 64 |
| | 1,097 | 1,108 |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

11. SUPPORT COSTS

Support costs which are allocated to activities have been incurred against the following thematic areas:

| | 2021 Charitable Activities €'000 | 2021 Fund- raising €'000 | 2021 Retail €'000 | 2021 Total Costs €'000 | 2020 Charitable Activities €'000 | 2020 Fund- raising €'000 | 2020 Retail €'000 | 2020 Total Costs €'000 |
|-----------------------------|---|-----------------------------------|-------------------------|---------------------------------|---|-----------------------------------|-------------------------|---------------------------------|
| Direct salaries | 1,196 | 31 | 35 | 1,262 | 796 | 25 | 65 | 886 |
| Foreign exchange | 120 | 3 | - | 123 | 80 | 3 | - | 83 |
| Human resources | 106 | 3 | 2 | 111 | 71 | 3 | 4 | 78 |
| IT/computer | 84 | 2 | 4 | 90 | 56 | 2 | 7 | 65 |
| Post, comms., etc. | 53 | 1 | 2 | 56 | 35 | 1 | 3 | 39 |
| Premises | 381 | 6 | 2 | 389 | 253 | 5 | 3 | 261 |
| Professional fees | 9 | - | 2 | 11 | 6 | - | 4 | 10 |
| Other support costs | 383 | 10 | 5 | 398 | 254 | 8 | 9 | 271 |
| Governance costs | 507 | 15 | 5 | 527 | 337 | 12 | 9 | 358 |
| Research/ advocacy costs | 253 | 7 | 5 | 265 | 168 | 5 | 7 | 180 |
| | 3,092 | 78 | 62 | 3,232 | 2,056 | 64 | 111 | 2,231 |

The basis of allocation of the support costs identified above is a mixture of the percentage of time spend on each activity and the pro rata cost of each direct cost when compared to the support cost.

12. TRANSFER BETWEEN FUNDS

Transfers between funds represent movements of funds between projects. Transfers from restricted to unrestricted are as a result of a review of fund balances to identify funds held in restricted funds on projects that are now complete. If the likelihood of donor clawback is remote funds are classified as unrestricted.

13. NET INCOME/(EXPENDITURE)

The net income/(expenditure) for the financial year is stated after charging/(crediting):

| | 2021 €'000 | 2020 €'000 |
|--|---------------|---------------|
| (a) Group | | |
| Depreciation of tangible fixed assets | 236 | 69 |
| Amortisation of intangible fixed assets | 13 | 11 |
| Auditors' remuneration, including expenses | | |
| - Audit of the group financial statements (a) | 239 | 103 |
| - Other assurance services (a) | - | - |
| (b) Company | | |
| Depreciation of tangible fixed assets | 85 | 23 |
| Auditors' remuneration, including expenses | | |
| - Audit of company only financial statements (a) | 122 | 64 |
| - Other assurance services (a) | - | - |

(a) This includes VAT. No amounts were paid to the group auditors in relation to advisory, tax advisory or other assurance services.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

| | | |
|---|--------------|--------------|
| 14. OTHER RECOGNISED GAINS/(LOSSES) | 2021 | 2020 |
| | €'000 | €'000 |
| Exchange gain/(loss) on consolidation | 169 | (249) |
| Loss on investment assets | - | (4) |
| | 169 | (253) |
| 15. TAXATION | 2021 | 2020 |
| | €'000 | €'000 |
| Tax has been provided for in the Kenyan branch of Partner Africa as follows: | | |
| Deferred tax charge | (11) | (1) |
| <p>No charge to tax arises due to the exempt status of the Company and its subsidiaries, Self Help Africa, Self Help Africa (UK), War on Want NI and TruTrade. Irrecoverable value added tax is expensed as incurred in these companies. Partner Africa is registered as a charity and benefits from corporation tax exemptions available to charitable bodies. It is however registered for VAT in the UK and Kenya and Partner Africa Kenya is subject to Kenyan corporation tax.</p> | | |
| 16. STAFF COSTS | 2021 | 2020 |
| | €'000 | €'000 |
| Staff costs are comprised as follows: | | |
| <u>Ireland and United Kingdom:</u> | | |
| Wages and salaries | 5,784 | 4,179 |
| Social welfare costs | 433 | 360 |
| Pension costs | 248 | 206 |
| Sub-total | 6,465 | 4,745 |
| <u>Programme Staff in Countries of Operation:</u> | | |
| Wages and salaries | 2,922 | 2,460 |
| Social welfare costs | 32 | 30 |
| Pension costs | 207 | 197 |
| | 3,161 | 2,687 |
| Total staff costs | 9,626 | 7,432 |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021
16. STAFF COSTS (CONITNUED)

The average number of employees during the financial year was as follows:

| | 2021 Number | 2020 Number |
|---|------------------------------|-----------------|
| Ireland and United Kingdom | 173 | 145 |
| Programme Staff in Countries of Operation | 230 | 184 |
| | <hr/> 403 <hr/> | <hr/> 329 <hr/> |

No employee of the group acts as director. The total remuneration package of the Group Chief Executive comprised salary of €115,005 (2020: €107,338) plus 6.5% employer pension contribution.

The number of employees whose salaries (excluding employer pension contributions and employer PRSI) were greater than €60,000 were as follows:

| | 2021 Number | 2020 Number |
|---------------------|------------------------------|----------------|
| €60,001 - €70,000 | 4 | 5 |
| €70,001 - €80,000 | 4 | 4 |
| €80,001 - €90,000 | 2 | 2 |
| €90,001 - €100,000 | 2 | 1 |
| €100,001 - €110,000 | 0 | 1 |
| €110,001 - €120,000 | 1 | 0 |
| | <hr/> <hr/> | <hr/> <hr/> |

17. DIRECTOR REMUNERATION AND EXPENSES

Directors are not remunerated but are entitled to be reimbursed for out-of-pocket expenses incurred in the course of carrying out their duties. Travel and accommodation expenses relating to meetings of the Board and subsidiary Boards that were either borne by the Group or reimbursed to the relevant Board members amounted to €130 in 2021 (2020: €110).

In addition, Board members may periodically visit one of the Group's countries of operation in order to ensure that they are familiar with Self Help Africa's work or attend events overseas on behalf of the Group. The cost of these visits (which comprise medicals, visas, flights and accommodation) are generally borne by the Group and amounted to €210 in 2021 (2020: €190).

18. KEY MANAGEMENT COMPENSATION

The total remuneration for the group key management personnel (which includes gross pay, employer insurance contributions, employer pension contributions and any other remuneration including benefits in kind) for the financial year amounted to €605,249 (2020: €501,573) and this relates to five personnel (2020: five personnel).

The remuneration of each individual subsidiary entity's key management team is disclosed in the respective subsidiary entity individual financial statements.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

19. FIXED ASSETS**GROUP**

| | Land and Buildings | Shop Fittings | Motor Vehicles €'000 | Furniture, Fittings and Equipment €'000 | Total €'000 |
|---------------------------------------|-------------------------------|--------------------------|-------------------------------------|--|------------------------|
| Cost | | | | | |
| At 1 January 2021 | 178 | 249 | 503 | 420 | 1,350 |
| Additions on acquisition | 734 | - | 1,340 | 657 | 2,731 |
| Additions | 8 | - | 39 | 152 | 199 |
| Disposals | (2) | - | (43) | (51) | (96) |
| Reclassification | - | - | 17 | (17) | - |
| Exchange gain/(loss) on consolidation | 11 | - | (63) | 4 | (48) |
| At 31 December 2021 | 929 | 249 | 1,793 | 1,165 | 4,136 |
| Accumulated Depreciation | | | | | |
| At 1 January 2021 | 24 | 249 | 332 | 346 | 951 |
| Depreciation on acquisition | 99 | - | 1,026 | 450 | 1,575 |
| Charge for the year | 7 | - | 150 | 79 | 236 |
| Adjustment to classification | - | - | (15) | (2) | (17) |
| Disposals | (2) | - | (40) | (49) | (91) |
| Exchange gain/(loss) on consolidation | 6 | - | (28) | 6 | (16) |
| At 31 December 2021 | 134 | 249 | 1,425 | 830 | 2,638 |
| Net Book Value | | | | | |
| At 31 December 2021 | 795 | - | 368 | 335 | 1,498 |
| At 31 December 2020 | 154 | - | 171 | 74 | 399 |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

19. FIXED ASSETS (CONTINUED)

| <u>COMPANY</u> | Shop Fittings €'000 | Office Furniture and Equipment €'000 | Motor Vehicles €'000 | Total €'000 |
|---------------------------------------|------------------------------------|---|-------------------------------------|------------------------|
| Cost | | | | |
| At 1 January 2021 | 249 | 192 | 401 | 842 |
| Additions | - | 20 | - | 20 |
| Disposals | - | - | - | - |
| Exchange gain/(loss) on consolidation | - | (1) | (57) | (58) |
| At 31 December 2021 | 249 | 211 | 344 | 804 |
| Accumulated Depreciation | | | | |
| At 1 January 2021 | 249 | 171 | 282 | 702 |
| Charge for the year | - | 17 | 68 | 85 |
| Disposals | - | - | - | - |
| Exchange gain/(loss) on consolidation | - | - | (28) | (28) |
| At 31 December 2021 | 249 | 188 | 322 | 759 |
| Net Book Value | | | | |
| At 31 December 2021 | - | 23 | 22 | 45 |
| At 31 December 2020 | - | 21 | 119 | 140 |

20. INTANGIBLE ASSETS - GROUP

| | Computer Application €'000 | Total €'000 |
|--------------------------------|---|------------------------|
| Cost | | |
| At 1 January 2021 | 50 | 50 |
| Additions | 2 | 2 |
| Exchange gain on consolidation | (4) | (4) |
| At 31 December 2021 | 48 | 48 |
| Depreciation | | |
| At 1 January 2021 | 26 | 26 |
| Charge for the year | 12 | 12 |
| Exchange gain on consolidation | - | - |
| At 31 December 2021 | 38 | 38 |
| Net Book Value | | |
| At 31 December 2021 | 10 | 10 |
| At 31 December 2020 | 24 | 24 |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

21. FINANCIAL ASSETS GROUP

| Name | Registered Address | Shareholding | Activity |
|---------------------------|---|---------------------|--|
| Self Help Africa (UK) | Westgate House, Dickens Court, 25 Hills Lane, Shrewsbury, SY1 1QU | 100% | Improve food, nutrition, and income security for smallholder farmers in Africa. |
| War on Want (N.I.) Ltd | 61 Duncairn Gardens, Belfast, BT15 2GB Westgate House, | 100% | Operates charity shops across Northern Ireland. Entity is being wound down and will be struck off the charities register upon completion. |
| Partner Africa | Dickens Court, 25 Hills Lane, Shrewsbury, SY1 1QU | 100% | Delivers high quality and innovative ethical audits and responsible business advisory services to clients |
| TruTrade | Bank of Africa House, 4th Floor, Westlands, Nairobi, Kenya | 100% | Increasing smallholder farmer income through integrating smallholder's producers into sustainable value chains. |
| United Purpose | 1st Floor, Wellington House, Wellington Street, Cardiff, CF11 9BE | 100% | Strives to end poverty and inequality by being a leader in community led developments and grass roots innovation. |
| Self Help Africa | Kingsbridge House, 17-22 Parkgate Street, Dublin 8 | 100% | Dormant entity and will be Struck off in 2023 |

GORTA t/a SELF HELP AFRICA**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

21. FINANCIAL ASSETS COMPANY

| | 2021 | 2020 |
|-----------------------------------|--------------|--------------|
| | €'000 | €'000 |
| Investment in United Purpose (UP) | 4,820 | - |

On 4th August 2021 Self Help Africa (SHA) entered into a legal and binding merger agreement with United Purpose (UP), a UK based charitable organisation operating across Africa, Latin America and Southeast Asia. On the 4th of August a fair value assessment was carried out on the assets and liabilities of UP and a Gift in Kind valuation was calculated and included in the consolidated financial statements. A provision was included on the 4th of August for committed project funds for greater than one year.

Fair value of net assets on the 4th August 2021

| | 2021 |
|--|---------------------|
| | €'000 |
| Tangible fixed assets | 1,206 |
| Current assets: Cash | 4,019 |
| Debtors | <u>3,242</u> |
| Current liabilities | <u>(2,114)</u> |
| Total Assets less Liabilities | 6,353 |
| Less creditors amounts due over one year | <u>(1,533)</u> |
| Total net assets | <u>4,820</u> |

22. SHORT TERM INVESTMENTS**GROUP and COMPANY:**

Investments relate to a bequest of shares, the market value of which at 31 December 2021 was €241,943 (2020: €183,808).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

| 23. CASH AT BANK AND IN HAND | 2021 €'000 | 2020 €'000 |
|-------------------------------------|-----------------------|-----------------------|
| (a) GROUP: | | |
| By fund designation: | | |
| Restricted | 8,397 | 15,525 |
| Unrestricted | 9,258 | 7,593 |
| | 17,655 | 23,118 |
| By account type: | 2021 €'000 | 2020 €'000 |
| Deposit accounts | 9,178 | 10,578 |
| Current accounts | 8,355 | 12,539 |
| County committee accounts | - | 1 |
| Cash on hand | 122 | - |
| | 17,655 | 23,118 |
| (b) COMPANY: | 2021 €'000 | 2020 €'000 |
| By fund designation: | | |
| Restricted | 6,993 | 13,625 |
| Unrestricted | 4,460 | 8,323 |
| | 11,453 | 21,948 |
| By account type: | 2021 €'000 | 2020 €'000 |
| Deposit accounts | 6,258 | 10,447 |
| Current accounts | 5,195 | 11,500 |
| County committee accounts | - | 1 |
| Cash on hand | - | - |
| | 11,453 | 21,948 |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

| 24. DEBTORS | 2021 | 2020 |
|---|--------------|--------------|
| | €'000 | €'000 |
| (a) GROUP: | | |
| Tax refunds on donations receivable | - | 7 |
| Deferred tax | 78 | 67 |
| Other debtors | 6,204 | 3,073 |
| Prepayments | 172 | 134 |
| Due from Self Help Inc. (Note 36) | 35 | 5 |
| Accrued income | 448 | 289 |
| | 6,937 | 3,575 |
| (b) COMPANY: | | |
| Amount due from subsidiaries | 1,697 | 157 |
| Due from Self Help Africa Inc. (Note 36) | 35 | 5 |
| Other debtors | 2,948 | 2,511 |
| Prepayments | 131 | 89 |
| Accrued income | 414 | 214 |
| | 5,225 | 2,976 |
| 25. CREDITORS: (Amounts falling due within one financial year) | 2021 | 2020 |
| | €'000 | €'000 |
| (a) GROUP: | | |
| Trade creditors | 6,551 | 4,372 |
| Accruals | 657 | 620 |
| Trade finance fund | - | 135 |
| Deferred revenue | 140 | 178 |
| Other amounts payable | 541 | 10 |
| CUMO loan collateral fund | 300 | - |
| Pension liability | 8 | - |
| VAT Payable | - | 6 |
| PAYE/PRSI liability | 115 | 85 |
| | 8,312 | 5,406 |
| (b) COMPANY: | | |
| Trade creditors | 6,870 | 4,450 |
| Accruals | 247 | 216 |
| Other amounts payable | 15 | 3 |
| PAYE/PRSI liability | 67 | 66 |
| Group companies | 379 | 1,487 |
| | 7,578 | 6,222 |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021
26. CREDITORS: (Amounts falling due after more than one financial year)

| | 2021 €'000 | 2020 €'000 |
|---------------------------------|-----------------------------|---------------|
| (a) GROUP | | |
| Other amounts payable (Note 30) | 1,356 | 4 |
| | <hr/> | <hr/> |
| (b) COMPANY | | |
| Other amounts payable (Note 30) | - | 7 |
| | <hr/> | <hr/> |

27. FINANCIAL INSTRUMENTS

The carrying value of the group and company's financial assets and liabilities, fair value gains and losses are summarised by category below:

| | 2021 €'000 | 2020 €'000 |
|--|-----------------------------|---------------|
|--|-----------------------------|---------------|

Financial Assets

Measured at Fair value through the Profit and loss

(a) GROUP AND COMPANY

| | | |
|----------------------------------|------------|-----|
| Current asset listed investments | 242 | 184 |
|----------------------------------|------------|-----|

Measured at undiscounted amount receivable

(b) GROUP

| | | |
|---------------|--------------|-------|
| Other debtors | 6,204 | 3,073 |
|---------------|--------------|-------|

(b) COMPANY

| | | |
|--------------------------------|--------------|-------|
| Amount due from subsidiaries | 1,697 | 157 |
| Due from Self Help Africa Inc. | 35 | 5 |
| Other debtors | 2,948 | 2,512 |

Financial Liabilities

Measured at undiscounted amount payable

(a) GROUP

| | | |
|-----------------------|--------------|-------|
| Trade creditors | 6,551 | 4,372 |
| Trade finance fund | - | 135 |
| Other amounts payable | 541 | 10 |

(b) COMPANY

| | | |
|--------------------------------|--------------|-------|
| Trade creditors | 260 | 4,450 |
| Other amounts payable | 15 | 3 |
| Amounts due to group companies | 6,989 | 1,487 |

Fair Value Gains and Losses

Measured at Fair value through the profit and loss

(a) GROUP AND COMPANY

| | | |
|--------------------------------------|-----------|-----|
| Gains and losses on financial assets | 58 | (4) |
|--------------------------------------|-----------|-----|

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021
28. COMMITMENTS

At 31 December 2021 the company had total future minimum commitments under non-cancellable operating leases as follows:

| Expiring on: | 2021 €'000 | 2020 €'000 |
|-----------------------|-----------------------|-----------------------|
| Within 1 year | 495 | 397 |
| Between 1 and 5 years | 176 | 109 |
| Over 5 years | 80 | 35 |
| | 751 | 541 |

29. PENSION SCHEME

The company operates employer sponsored defined contribution pension schemes which are available to all staff. During the year, the charity made contributions in respect of its employees who elected to contribute. The assets of the scheme are held separately from those of the company, in externally managed funds. The pension expense for the financial year amounted to €216,698 (2020: €192,289). Balance outstanding at financial year end €0 (2020: €5,734).

30. OTHER AMOUNTS PAYABLE

Provision has been made in the financial statements for the financial year ended 31 December 2021 €120,000 (2020: €80,000) in respect of dilapidations to an office premises rented by the Gorta Group in respect of a 30 year lease that expired in February 2020. Settlement was made after the year end.

An additional provision, relating only to the group, has been recognised which represents terminal grants which are contractual amounts due to employees in regional offices when they leave employment with War on Want (N.I.) Limited. On 31 December 2021 the amount payable was €0 (2020: €4,229).

An additional provision relating to the group has been recognised which represents a shortfall on committed projects. The amount €945,840 has been classified in creditors greater than one year. This was recognised as a fair value adjustment on the acquisition of UP.

31. CONCESSIONARY LOANS

Concessionary loans have been advanced by Self Help Africa. In 2019, Self Help Africa advanced a concessionary loan of €136,302 to TruTrade. The carrying amount of the concessionary loan from Self Help Africa to TruTrade was €576,756 at 31 December 2020. As this loan was unlikely to be repaid in the short to medium term, a provision for non-repayment has been made in the Gorta company accounts in 2020.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

32. RECONCILIATION OF NET EXPENDITURE TO NET CASH USED BY CHARITABLE ACTIVITIES

| <u>GROUP</u> | 2021 €'000 | 2020 €'000 |
|--|-----------------------|-----------------------|
| NET EXPENDITURE FOR THE REPORTING YEAR (as per the Statement of Financial Activities) | (5,200) | (4,533) |
| <i>Adjustments for:</i> | | |
| Depreciation and amortisation | 250 | 177 |
| (Profit)/loss on fixed asset disposal | (10) | 2 |
| Net assets acquired through charity combination | (4,820) | - |
| (Increase)/decrease in short term investments | (58) | 4 |
| Exchange loss/(gain) on deferred tax asset | 11 | (7) |
| Exchange loss on consolidated fixed assets | 5 | 29 |
| Increase in stock | 1 | 1 |
| Increase in debtors | (2,241) | (1,634) |
| Increase in creditors- amounts due within one year | 1,818 | 4,343 |
| Increase/(decrease) in creditors- amounts due over one year | 963 | (21) |
| Interest received | (59) | (1) |
| NET CASH (USED IN)/GENERATED BY CHARITABLE ACTIVITIES | (9,340) | 1,640 |
| <u>COMPANY</u> | 2021 €'000 | 2020 €'000 |
| NET EXPENDITURE FOR THE REPORTING YEAR (as per the Statement of Financial Activities) | (4,811) | (2,668) |
| <i>Adjustments for:</i> | | |
| Depreciation | 85 | 119 |
| Net assets acquired through charity combinations | (4,820) | - |
| Exchange loss on consolidated fixed assets | 28 | - |
| (Increase)/decrease in short term investments | (58) | 4 |
| Increase in debtors | (2,249) | (329) |
| Increase in creditors- amounts due within one year | 1,350 | 1,874 |
| Interest received | (58) | (1) |
| NET CASH USED BY CHARITABLE ACTIVITIES | (10,533) | (1,001) |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

33. LEGAL STATUS OF THE COMPANY

Gorta's consolidated financial statements combine the activities of Gorta in Ireland and Self Help Africa (UK), United Purpose, Partner Africa, War on Want (N.I.) Ltd, and TruTrade. The net income/(expenditure) for the year, and the funds of the charity of each of the group companies at the financial year-end are detailed below.

| | Net income/(expenditure) for the year 31/12/2021 €'000 | Funds of the charity at the year end 31/12/2021 €'000 |
|------------------------|---|--|
| Gorta | (4,811) | 14,207 |
| Self Help Africa (UK) | (719) | 1,203 |
| Partner Africa | 38 | 466 |
| War On Want (N.I.) Ltd | (1) | 73 |
| TruTrade | 127 | 576 |
| United Purpose | 166 | 166 |
| Group total | (5,200) | 16,691 |

34. FUNDS OF THE CHARITY

| | Restricted Funds €'000 | Unrestricted Funds €'000 | Total Funds €'000 |
|---|---------------------------------------|---|---|
| GROUP: | | | |
| (i) Reconciliation of funds: | | | |
| Funds at 1 January 2021 | 15,525 | 6,366 | 21,891 |
| Net income/(expenditure) for the year | (6,916) | 1,716 | (5,200) |
| Transfer between funds | (213) | 213 | - |
| Fund balances at 31 December 2021 | 8,396 | 8,295 | 16,691 |
| (ii) Analysis of net assets between funds: | | | |
| | Restricted Funds €'000 | Unrestricted Funds €'000 | Balance 31/12/2021 €'000 |
| Tangible Fixed Assets | - | 1,509 | 1,509 |
| Current Assets | 8,396 | 16,454 | 24,850 |
| Liabilities | - | (9,668) | (9,668) |
| Total Funds | 8,396 | 8,295 | 16,691 |

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021

34. FUNDS OF THE CHARITY (CONTINUED)

(iii) Movements in funds:

| | Balance as at 01/01/2021 | Income | Expenditure | Transfer between Funds | Balance |
|--------------------|-----------------------------|---------------|-----------------|---------------------------|---------------|
| 31/12/2021 | €'000 | €'000 | €'000 | €'000 | €'000 |
| Restricted Funds | 15,525 | 19,651 | (26,567) | (213) | 8,396 |
| Unrestricted Funds | 6,366 | 10,889 | (9,173) | 213 | 8,295 |
| Total Funds | 21,891 | 30,540 | (35,740) | - | 16,691 |

COMPANY ONLY

| | Restricted Funds €'000 | Unrestricted Funds €'000 | Total Funds €'000 |
|--|---------------------------------------|---|----------------------------------|
| (i) Reconciliation of funds: | | | |
| Fund balance at 1 January 2021 | 13,624 | 5,394 | 19,018 |
| Net income/(expenditure) for the year | (6,631) | 1,820 | (4,811) |
| Fund balances at 31 December 2021 | 6,993 | 7,214 | 14,207 |

(ii) Analysis of net assets between funds:

| | Restricted Funds €'000 | Unrestricted Funds €'000 | Balance 31/12/2021 €'000 |
|-----------------------|---------------------------------------|---|---|
| Tangible Fixed Assets | - | 4,866 | 4,866 |
| Current Assets | 6,993 | 9,926 | 16,919 |
| Liabilities | - | (7,578) | (7,578) |
| Total funds | 6,993 | 7,214 | 14,207 |

(iii) Movements in funds:

| | Balance as at 01/01/2021 €'000 | Income €'000 | Expenditure €'000 | Balance 31/12/2021 €'000 |
|--------------------|--------------------------------------|-----------------|----------------------|--------------------------------|
| Restricted Funds | 13,624 | 11,630 | (18,261) | 6,993 |
| Unrestricted Funds | 5,394 | 7,602 | (5,782) | 7,214 |
| Total Funds | 19,018 | 19,232 | (24,043) | 14,207 |

35. FINANCIAL RISK MANAGEMENT

Currency risk:

Much of the organisation's costs, particularly overseas costs, are denominated in euro and local currency while most income is received in euro. A strengthening of the local currency against the euro could have an adverse effect on Gorta's ability to deliver its planned programme of work. These currency risks are monitored on an ongoing basis.

Cash flow risk

Gorta hold a number of bank accounts deposited in a number of different financial institutions ensuring the security of our funds and also endeavouring to maximise the return available. The organisation's activities expose it primarily to the financial risks of changes in interest rates. Interest bearing assets are held at fixed rates to ensure certainty of cash flows.

Credit risk

The organisation's principal financial assets are bank balances and cash, trade and other receivables, and current asset investments. The credit risk on cash at bank and current asset investments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies. The organisation has no significant concentration of credit risk, with exposure spread over a number of counterparties and customers.

36. SELF HELP AFRICA INC.

Self Help Africa Inc. is a not-for-profit organisation registered in the United States of America. Self Help Africa Inc. (SHA Inc.) is governed by an independent board of directors which retains full control over the financial and operating policies of the company and is not controlled by the Gorta Group. The results and operations of SHA Inc. are not consolidated in these financial statements. During the financial year SHA Inc. on-granted €79,815 of restricted income received (2020: €65,000) and €120,299 of voluntary income raised (2020: €nil) to Gorta t/a Self Help Africa projects. Total amounts granted by SHA Inc. to Gorta t/a Self Help Africa of €79,815 (2020: €65,000) have been included in the accounts of Gorta t/a Self Help Africa under income and endowments and expenditure. During the year SHA Inc. raised €210,296 in funding and advanced this towards the Gorta/UP merger. €8,417 was also raised and sent to Self Help Africa (UK) in 2021. Gorta t/a Self Help Africa also advanced a €25,235 loan to SHA Inc.. This is outstanding and included in the closing outstanding balance due to Gorta t/a Self Help Africa at the end of 2021.

At the end of 2020 SHA Inc. owed €119,654 to Self Help Africa (UK) in relation to funds that were received in the US that were due to be forwarded to Self Help Africa (UK) in relation to programmes implemented in West Africa. Self Help Africa (UK) used its own funds to implement these programmes. Due to an adverse fundraising environment in the US, this debt was unlikely to be repaid in the short to medium term. A provision for non-repayment of this amount has been made in the Gorta accounts in 2020. A balance of €34,679 remained outstanding at 31 December 2021 (2020: €4,735) represented by a loan repayable by SHA Inc. to Gorta t/a Self Help Africa.

37. SUBSEQUENT EVENTS

No events have occurred since the balance sheet date that require adjustment or disclosure.