Self Help AFRICA

Annual Report 2024

www.selfhelpafrica.org

Our Vision

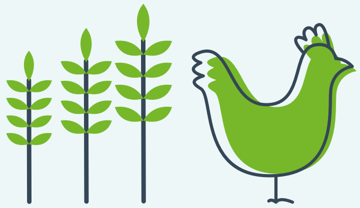
Sustainable livelihoods and healthy lives for all in a changing climate

Contents

Front cover: Nancy, leader her local women's group, in her kitchen garden in Kenya.

Self Help Africa is a signatory to the Dochas NGO code of conduct on the responsible use of images and messages.

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%.

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.

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.

WATER, SANITATION AND HYGIENE (WASH)

We believe everyone should be able to access resilient water, sanitation and hygiene services that help support sustainable livelihoods and healthy lives.

Where We Work

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PROJECTS IN 2024

An introduction from our Chair

Geoff Meagher

Despite the overwhelming scale of the challenges facing the world, I am fiercely proud of the work we have been able to deliver during 2024 – the impact we've made, and the dedication and commitment of our colleagues and partners in the communities where we work.

Food and commodity prices remained high as the economic effects of both the COVID-19 pandemic and the war in Ukraine persisted. At the same time, recurring climate-linked disasters – including floods, cyclones and drought – continued to disrupt the lives of tens of millions of people across Africa. For too many people, a healthy and nutritious diet remained stubbornly out of reach in 2024. And yet, thanks to the commitment of our teams and the trust of our supporters, we continued to make progress, helping people adapt, grow more, earn more, and build resilience for the future.

In Zambia, where rising temperatures caused widespread maize harvest failures, the farmers we work with still achieved reasonable yields thanks to timely advice from our team and partners to plant alternative, more climate-resilient crops.

In Ethiopia, to help protect against droughts, flooding and frost, we worked with the World Food Programme and others to introduce crop insurance for nearly 53,000 households, reducing their vulnerability to climate-related shocks that so often wipe out both crops and incomes.

You can read more about this work, and much else, throughout this report.

This was also the year that our organisation made the important decision to consolidate its operations and refocus its work exclusively on the continent of Africa.

This decision followed an independent review of our global footprint, which had expanded considerably following the 2021 merger of Self Help Africa with United Purpose. In response to the findings of that review, the Board of Directors approved a plan to reduce our presence from 17 to 10 programme countries – allowing us to direct our efforts and resources more effectively to where we can have the greatest impact.

As part of this shift, we put in place plans to exit five of our smaller African programmes – in Burundi, the Democratic Republic of the Congo, Eritrea, Guinea and Rwanda – and transition to independent, locally-run NGO models in both Bangladesh and Brazil.

Reducing our programme portfolio was a difficult but necessary decision, shaped by the increasingly complex and constrained environment in which

Zeddy, lead farmer with her local women's group, holding sweet potatoes from her farm in Baringo, Kenya

we operate. Indeed, as I write in 2025, our sector continues to contend with severe funding pressures and a growing number of external challenges that hinder our ability to deliver vital work.

These constraints are forcing us to look at further ways to ensure a more streamlined organisational structure that can withstand such turbulent times and ensure we can continue to make a meaningful contribution to our mission now and in the longer term. These difficult decisions include the reduction of our global team, a phased exit from further programme countries and a range of additional cost-saving measures across our organisation. By making these decisions, I am confident that we can secure our future and continue to do this important work in the communities that need it the most.

I would like to take this opportunity to acknowledge the dedication and commitment of our staff at all levels across the organisation. I would also like to extend my sincere thanks to everyone who has played a role in our journey during 2024, including our partners, our funders and the communities who place their trust in us.

Thank you for standing with us.

Geoff Meagher,
Chair, Self Help Africa

An introduction from our CEO
Feargal O'Connell

During 2024, I again had the privilege of witnessing the inspiring work our teams and partners continue to deliver, during my visits to Ethiopia, Nigeria and Malawi.

From dairy cooperatives in Ethiopia that are increasing incomes and improving local nutrition levels, to the launch of a transformative programme to strengthen water, sanitation and hygiene systems in Nigeria – as we marked 25 years of work in the region there was much to admire and feel hopeful about.

Self Help Africa's annual report offers an important opportunity each year to reflect on the achievements of the communities we work with and the progress they are making. I am proud of what has been achieved and grateful to the many people whose dedication and hard work has helped deliver meaningful change.

While I would love to be introducing this report as a simple celebration of that progress and of the work we are doing to help eradicate extreme hunger and poverty, I must also acknowledge the wider context in which that work takes place. The global picture remains deeply concerning. With just five years left to achieve the 2030 UN sustainable development goals (SDGs), we are still far from reaching SDG 2: 'zero hunger'. Undernourishment rates have remained stubbornly high since the pandemic. Despite some gains, more than a quarter of the world's population still lacks access to enough affordable, nutritious food. And with the funding environment growing increasingly fragile, particularly for global humanitarian organisations like ours, it's difficult to see how a dramatic shift will happen without renewed and urgent commitment.

For the tens of millions of vulnerable people in the countries where we work, 2024 brought yet another series of challenges. Devastating weather events linked to climate change continued to upend lives, destroy livelihoods and threaten access to necessities like food, water and livelihoods.

In Kenya, Nigeria and Bangladesh, severe flooding hit communities already grappling with hardship. In Kenya, the floods followed the worst drought in 40 years, exacerbating food insecurity and malnutrition concerns. In Mozambique, Cyclone Chido left a trail of devastation, killing more than 120 people, displacing thousands, and damaging homes, schools and health facilities.

Beyond the climate shocks, political unrest and conflict in countries like Burkina Faso and Ethiopia further strained lives and livelihoods, making it harder for people to work and for organisations like ours to provide vital support.

And yet, despite it all, progress continues, thanks in no small part to the strength and resilience of the commu-

Bridget, a member of her local women's group in Nigeria, holds fruit.

nities we serve, and to the unwavering support of our partners, donors and staff.

We are sincerely grateful to our institutional donors – including but not limited to Irish Aid and the European Union – whose backing enables us to create transformative change at scale. We are equally grateful to the tens of thousands of individuals who have contributed to our work through monthly donations, one-off gifts or by attending one of our many fundraising events during the year.

I would also like to extend a special word of thanks to our Board, chaired by Geoff Meagher. As our organisation continues to evolve, their professionalism, guidance and steadfast support have been invaluable.

Thank you to everyone who has played a part in our journey. These are difficult times but together we are making a difference and together we will continue to do so.

Feargal O'Connell

Feargal O'Connell,
Chief Executive, Self Help Africa
(to July 2025)

Our Mission

We aim to alleviate hunger, poverty, social inequality and the impact of climate change through community-led, market-based and enterprise-focused approaches, so that people have access to nutritious food, clean water, decent employment and incomes while sustaining natural resources.

Martina is a member of her local women's association in Nigeria

Case Study

Meet Louisa in Nigeria

When Louisa, a seamstress and mother of three, connected with Self Help Africa through a women's club in Nigeria's Cross River State, she saw a pathway to enhance her craft and fortify her family's livelihood.

A year later, she is not only a successful designer and entrepreneur but is using her experience to train other aspiring seamstresses through our Rural Women's Empowerment (RWE) project.

"I attended training by Self Help Africa for more than a year, and it has added great value to my life and business," she said. "I now confidently use my tech skills to access online sewing tutorials. I advertise my products on social media, attracting more customers, and can create styles I never imagined I would make."

Louisa tailors garments at her business in Nigeria

With the skills she acquired through the RWE Project, Louisa not only makes and sells clothes, but also air fresheners and hair cream, online and through a shop she rented using funds from the sale of three dresses at a Self Help Africa fundraising event in the United States of America.

This programme has given me the ability to support my family better," she said. "I can proudly say that we now enjoy nutritious meals and live in a healthier environment, preventing diseases."

> *I advertise my products on social media, attracting more customers, and can create styles I never imagined I would make.*

Case Study

Meet Tabitha in Zambia

In Zambia's Southern Province, Tabitha is proud to lead a community-run natural resource management committee.

Guided by a locally-created management plan, she chairs one of 50 natural resource groups driving conservation in the Kafue flats – a vast area of swamp, open lagoon and floodplain on the Kafue River that snakes through central Zambia.

They all seek to balance the need to earn a living from the land with wider efforts to protect natural resources and maintain a healthy ecosystem.

Tabitha's 10-member group have placed nearly 250 acres under community protection, established tree nurseries and supported local efforts to plant trees, drilled a borehole, and carried out forestry conservation and other land restoration work.

They also manage a community egg incubator that bolsters poultry production, provide goats and chickens to local people, and distribute good quality seed to support cereal, legumes and vegetable crop production.


Tabitha, pictured right, at a community tree nursery

Kafue flats is an important area, environmentally, ecologically and economically to Zambia. The river provides around half of the country's hydroelectric power, more than 44 per cent of the water supply to Lusaka, and nearly 90 per cent of the country's sugar cane. Up to 20 per cent of Zambia's national cattle herd are also located in Kafue, whose wetlands are among the most productive sources of wild fisheries.

Tabitha's group's stewardship of the protected area of Munenga also provides local households with a source of wild fruit, mushrooms and tubers for local consumption, and is the natural habitat for a wide range of local flora and fauna. The community also planted nearly 2,000 trees and raised over 3,600 tree seedlings in nurseries last year, while each member of the village conservation group has pledged to each plant at least 250 trees within the next two years.

Case Study

Meet Eviness in Malawi

For families like Eviness' in Malawi, the construction of a grain bank in their village has enabled them to improve their incomes and their lives.

The storage depot has given families in their Central Region village a place to store grain, helping ensure food security during lean periods – particularly for vulnerable groups, such as older people, people with disabilities and marginalised women. It also allows members to sell in bulk, cutting transport costs and reducing crop losses.

Their grain bank, with 42 members, is one of 89 set up in the region with support from Self Help Africa. More than 5,200 households are benefitting – two-thirds of them women.

For mother of three Eviness, the grain bank, she says, has had a positive impact on her life. With greater income, she has been able to access better quality seed and so crop yields have increased substantially.

Self Help Africa also provided training to Eviness and her peers in grain bank management, distributed starter seed packs and fertiliser, and promoted a series of new, climate-smart agricultural practices.

"When we first started the grain bank our fields would, on average, yield seven bags of maize," said Eviness. "Now, the same plots of land are producing 30 or 40 bags at harvest."

Last year, more than 30 tonnes of maize – that's 610 bags – passed through their grain bank, along with 40 bags of beans.

Having generated more income, families have been able to purchase livestock, pay school fees, build better homes for their families and start small income-generating businesses in the community.

> *When we started our fields would, on average, yield seven bags of maize. Now, the same plots of land are producing 30 or 40 bags at harvest.*

Report of the Board

The members of the Board hereby present their annual report and the financial statements for the year ended 31 December 2024.

Marie Demba, an oyster farmer who is participating in our Irish Aid-funded Integrated Climate Adaptation and Community Resilience-Building (ICCR) project, The Gambia

1. Objectives and activities

i. Who we are

Our purpose

We are an international development charity working with vulnerable communities in sub-Saharan Africa, as well as in Bangladesh and Brazil. The majority of our work is with smallholder farmers, ensuring they have the knowledge and resources to grow and sell more nutritious food, can diversify their income and diets, have sustainable livelihoods and are better equipped to handle external shocks, particularly extreme weather events linked to climate change.

Our mission

We aim to alleviate hunger, poverty, social inequality and the impact of climate change through community-led, market-based and enterprise-focused approaches. This will help ensure people have access to nutritious food, clean water, decent employment and incomes, while sustaining natural resources.

Our vision

Sustainable livelihoods and healthy lives for all in a changing climate.

Our values are:

- **Impact** - We are accountable, ambitious and committed to systemic change.
- **Innovation** - We are agile, creative and enterprising in an ever-changing world.
- **Community** - We are inclusive, honest and have integrity in our relationships.

ii. Where we work

In 2024, Self Help Africa worked in the following 16 countries:

- Bangladesh
- Brazil
- Burkina Faso
- Burundi
- The Democratic Republic of the Congo
- Eritrea
- Ethiopia
- The Gambia
- Kenya
- Malawi
- Mozambique
- Nigeria
- Uganda
- Rwanda
- Senegal
- Zambia

iii. What we do

Self Help Africa fulfils its charitable duties through a focus on the following core activities:

Agriculture

Agriculture is at the core of Self Help Africa's work. From crop and livestock production to horticulture, agroforestry and fisheries, we work at all levels of farming value chains to ensure vulnerable communities can access safe, nutritious and affordable food.

In 2024, our activities included the completion of the management of the European Union's (EU) Agri-Investment Challenge funds in Kenya and Zambia. These funds provided grants and technical support to medium-sized agri-businesses, to create jobs, strengthen markets into which smallholder farmers could sell their produce, add value to farm production and enhance the competitiveness of the agricultural sector in both countries. We also started the second phase of the Irish Embassy-funded dairy development project in Kenya, working with Teagasc, the Agriculture and Food Authority in Ireland, and the Kenya Agricultural and Livestock Research Organization in Kenya to develop climate-resilient fodder crops, test dairy breeds for climate resilience and develop an economic breeding index.

Natural resource management

Our access to land, water, soil, clean energy and much more is finite. Around the world, these resources are under threat like never before. Pressures from factors such as human development and climate change mean it is increasingly important we develop effective ways to manage these precious natural resources. When it comes to sustainably managing water catchments, Self Help Africa promotes the 'Functional Landscape Approach'. This approach is based on the principle that communities need to generate an income from their natural resources, if they are to conserve them.

In 2024, our activities included working with communities across several countries to support environmental restoration and protection – from restoring mangroves in The Gambia, to forest restoration and management in Kenya and Zambia, rangeland and invasive species management in Kenya, and the protection of slopes from landslides in South-West Uganda.

Emergency preparedness and response

Self Help Africa works with local governments to help prepare village and district-level committees and line ministries to respond to emergencies and provide extra resources when emergencies occur.

In 2024, our activities included supporting local authorities in Malawi when the country was hit by Cyclone Chido, which killed 13 people and affected thousands more. We helped communities prepare for the impact of El Niño, including droughts in Malawi, Mozambique and Zambia, and heavy rain in Kenya and Uganda. We also provided support to communities displaced by insecurity in Burkina Faso and Ethiopia.

Nutrition

Self Help Africa works to address long-term, chronic nutrition problems through the food system by ensuring universal access to a diverse, nutritious, affordable and safe diet. We focus on nutrition-sensitive agriculture, which involves growing a diverse range of crops and vegetables, improving the nutritional value of crops, ensuring harvests are safe from microbial contamination and that the people we work with have the knowledge, skills and resources they need to prepare nutritious meals. To ensure the sustainability and effectiveness of our nutrition work, we also ensure households have access to clean, safe water, decent toilets and have access to information on how to maintain good hygiene practices. We work with enterprises to help them meet food safety standards.

Our activities in 2024 included training cassava processors in Kenya to meet the Kenya Bureau of Standards' requirements for e-coli and cyanide levels in processed cassava. Nutrition was integrated into nearly all of Self Help Africa's projects, resulting in 72 per cent of households achieving acceptable levels of dietary diversity – a proxy indicator of good nutrition.

Water, sanitation and hygiene (WASH)

Self Help Africa works with local governments and the private sector to sustainably manage water and sanitation infrastructure, using social accountability to track government investment in water, sanitation and hygiene (WASH) infrastructure.

In 2024, our activities included supporting WASH in schools in Bangladesh and Kenya, we drilled boreholes in Burkina Faso and Zambia; piloted solar-powered water reticulation systems (a network of pipes that distributes water to homes, businesses, and other users) with chlorinators for individual household connections in The Gambia; and rehabilitated and extended WASH systems in Nigeria.

Enterprise development

Self Help Africa takes an enterprise-based approach to development, designing projects that can be commercialised to ensure sustainability.

In 2024, our activities included completing the GIZ-funded Women's Rural Development Centres project in Bangladesh, Kenya, Malawi and Nigeria. This initiative established enterprise hubs to support the creation and growth of women-owned businesses. We also managed the EU's Agri-Investment Challenge funds in Kenya and Zambia, which invested €44 million in 90 enterprises, generating €63 million in match funding and 18,500 jobs.

In addition, we launched the EU's flagship circular economy or green economy waste recycling projects in The Gambia and Zambia. These initiatives will establish FabLabs with prototyping facilities, deliver business coaching, provide technical and vocational education and training (TVET) for employees of green enterprises, and offer start-up grants.

Development education

Self Help Africa works with schools in Ireland to raise students' awareness of development and global issues.

In 2024, we expanded the reach of our development education programme by piloting a programme for primary schools and by working with early school leavers being supported by the Youthreach programme. Our development education programme also runs the 'Science for Development Award', sponsored by Irish Aid, at the BT Young Scientist and Technology Exhibition in Dublin. Our development education team also coordinates Self Help Africa's programme of public engagement activities, which saw us engage with people in 2024 at events including Electric Picnic music festival, National Ploughing Championships, and the annual Africa Day events in Dublin.

Worldwise Global Schools

Self Help Africa is the lead agency for the Worldwise Global Schools (WWGS) consortium in Ireland. WWGS develops materials for educational settings, including curriculum resources and guides to support the delivery of global citizenship education in the classroom It also delivers teacher training, courses and workshops, and acts as a grant-making body that provides funding support on behalf of Irish Aid to schools wishing to develop global citizenship activities in post primary school classrooms.

Other

CUMO is a microfinance institution in Malawi. It has more than 100 staff who provide financial services and entrepreneurship mentoring to more than 95,000 clients. On average, more than 98 per cent of the people who borrowed money from CUMO in 2024 repaid their loans on time.

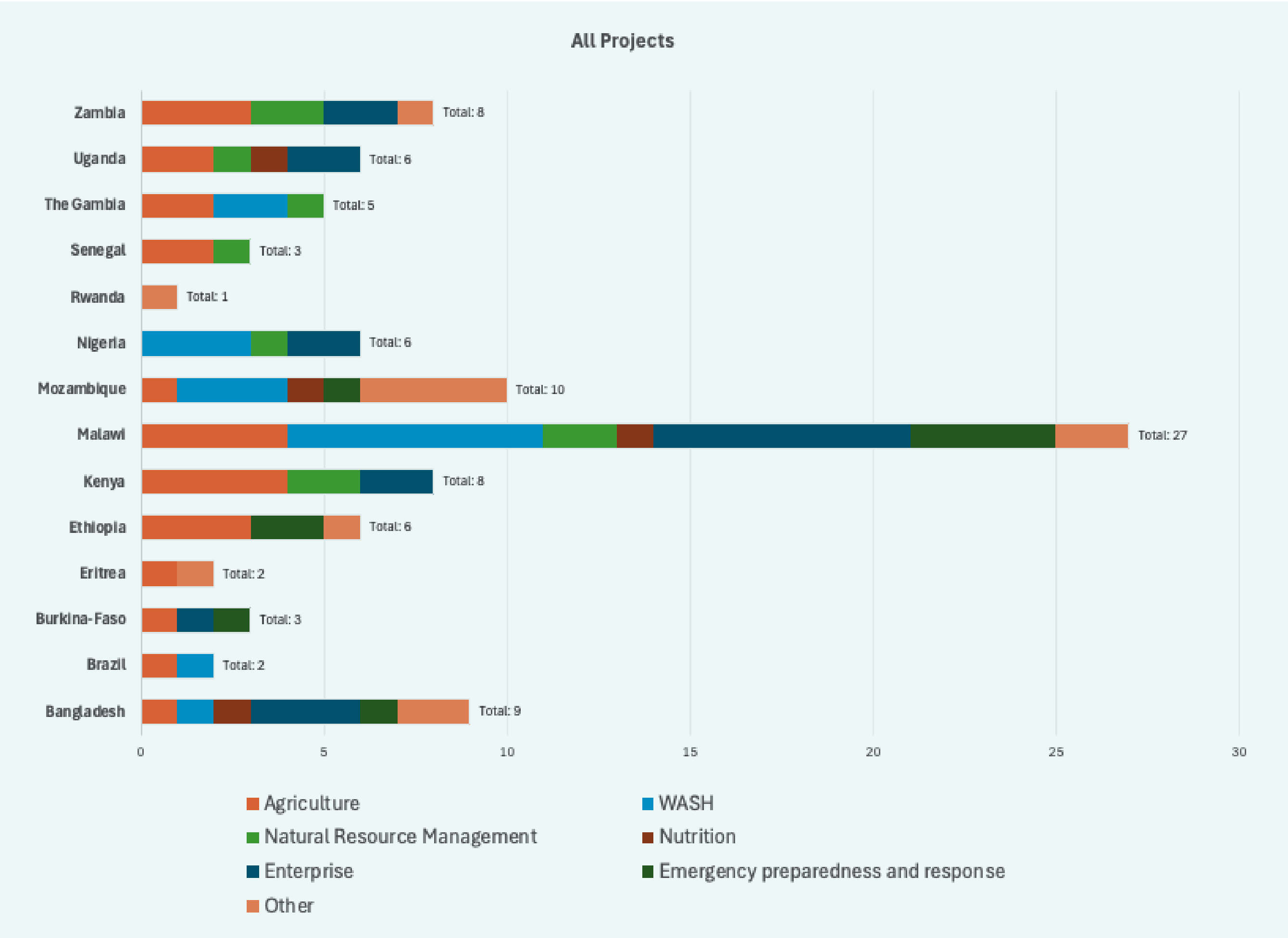
Partner Africa is a not-for-profit social enterprise that audits the supply chains of major companies to ensure they are compliant with social, environment and governance regulations and commitments. It provides human rights and ethical audit training to workers, businesses and government officials.

In Ethiopia, farmer Wondimu has increased his faba bean production with our support.

2. Strategic report 2024

a. Overview

In 2024, Self Help Africa worked in 16 countries and implemented 96 projects.



During 2024, Self Help Africa programme countries faced several challenges, including complex humanitarian crises, insecurity and conflict, socioeconomic instability and inflationary pressures, as well as climate volatility.

Food and agricultural input prices remained high across Africa in 2024 due to tight global supplies of grains and vegetable oil arising from the ongoing Russia-Ukraine conflict. Prices for food imports to countries reliant on ports on the Indian Ocean coast also rose.

Eastern and Southern Africa were affected by an El Niño event, resulting in more than 61 million people in southern Africa impacted by drought and 5 million people in Eastern Africa impacted by flooding. The El Niño risks were accurately forecast during the last quarter of 2023, so countries that were likely to be affected were able to take anticipatory actions aimed at mitigating the worst impacts. In spite of these challenges Self Help Africa made significant achievements in 2024, supporting 6.7 million people.

b. Achievements and performance in 2024

In 2023, the Board of Self Help Africa approved the global five-year strategy of Self Help Africa, and its four key objectives. Outlined below is our progress, in 2024, towards delivering on them.

Strategic objective 1: Sustainable landscapes, resilient food systems and healthy communities

Contribute to the equitable stewardship of ecosystems for well-functioning food and water systems, ecosystem services, human well-being and quality of life.

Progress in 2024

In 2024, Self Help Africa had 62 projects under Strategic Objective 1. Of those, 25 projects across 12 countries focused on agriculture; 17 projects across six countries focused on water, sanitation and hygiene (WASH); 10 projects across seven countries focused on natural resource management; and four projects in four countries on nutrition. Key achievements in each of these thematic areas are outlined below.

a. Sustainable landscapes and natural resource management

Burkina Faso: With support from Irish Aid and Enabel, farmers restoring 500 hectares of degraded land attended a series of training courses and demonstrations on improved farming techniques. In addition, 200 households were trained to make and use improved cookstoves to reduce wood and charcoal consumption. Self Help Africa also provided 5,000 seedlings for fruit, nitrogen fixing, animal fodder and firewood tree species to farmers to plant on the degraded land and intercrop with their food crops (agroforestry).

The Gambia: The Irish Aid-funded *Integrated Climate Adaptation and Community Resilience Building* (ICCR) project, which focuses on mangrove restoration, developed community adaptation plans in 2024. These plans included key action points in the areas of agriculture, water management, natural resource management, agroforestry, energy and waste management. As part of these plans, 18 communities received training and startup capital for diversified livelihoods, including soap making. The project also restored 36 hectares of mangroves, which were included in the plans.

Senegal: In the *Management of Mangrove Forests from Senegal to Benin* project, funded by the International Union for Conservation of Nature, in collaboration with the Directorate of Marine Protected Areas and the Directorate of National Parks, Self Help Africa conducted a feasibility study for the creation of a biosphere reserve for the Casamance estuaries, which would ensure the estuaries would form part of a protected area recognised by UNESCO under its *Man and the Biosphere* programme. The study analysed the criteria for the UNESCO application and issued recommendations for next steps. Additionally, 24 people were trained as ecotourism guides, including in birdwatching and mangrove ecology.

Zambia: As part of the Irish Aid-funded *Drought Resilience to Overcome Poverty* project, 356 farmers joined community meetings to learn about the negative effects of deforestation. They also learned about alternative livelihoods for farmers, such as beekeeping. The project piloted this income-generating scheme with 24 farmers. Unfortunately, severe drought and wildfire affected vegetation and tree flowering, which led to setbacks in bee colonisation. Despite these challenges, the project made significant strides in environmental restoration. Twenty-four farmers were trained in tree seedling production, successfully growing 26,000 seedlings of the 30,000 targeted. While drought prevented the goal being met in 2024, the initiative sparked strong community interest in tree planting, with farmers recognising the income potential from selling seeds.

b. Agriculture and climate adaptation

Ethiopia: The Irish Aid-funded *Food System Transformation* project distributed a diverse range of seeds that boost food security, totalling 25,000kg (39,750 cuttings) to 2,665 households, covering 516 hectares of land. As a result, 91 per cent of sampled households reported having access to sufficient food for 12 months. In addition, 21 model farmers were selected and supported with the resources they needed to establish their own vermicomposting production systems. This led to an average compost production of 300kg per household, which has been applied to 5.5 hectares of maize, vegetable and keyhole garden farms.

Kenya: The European Union-funded BARINGO (*Baringo Resilience Initiative: Nurturing Greater Opportunity*) project promoted climate-smart agriculture in farming value chains. The project supported the commercial production of Nyota beans, green grams and groundnuts by 500 smallholder farmers. Livestock farmers' groups were supplied with 40 sahiwal bulls, 120 galla bucks and 120 dorper rams. The project also promoted pasture production and preservation efforts, with more than 1,500 farmers growing pasture and 200 farmers producing pasture seeds. The project also constructed 13 hay storage sheds managed by the farmer groups.

Zambia: As most of Southern Africa is expected to get hotter, with areas in Southern Zambia exceeding the threshold for maize, the priority is to help farmers reduce their reliance on maize by growing more heat- and drought-tolerant crops, such as sorghum, pearl millet, cowpeas and cassava. In 2024, the maize harvest failed across most of Self Help Africa's project areas in the Southern Province. However, farmers who planted sorghum, pearl millet, quick-maturing groundnuts and cowpeas on the advice of Self Help Africa, and our public and private sector partners, achieved reasonable harvests.

c. Livelihoods (farm-based)

Burkina Faso: An Irish Aid-funded project to reinforce resilience for vulnerable households equipped three market gardens with solar-powered water pump systems, benefiting 150 people – 132 of whom were women. To support diversified livelihoods, training sessions were held in various livestock value chains, such as poultry farming for 200 people, including 78 women; small ruminants farming for 105 people, including 62 women; rabbit farming for 26 people, including 20 women; pig farming for 18 people, including 17 women; and beekeeping for 75 people, including 55 women.

Kenya: The Global Evergreening Alliance-funded GenZero project supported eight community-based organisations, comprising 539 farmers (341 women, 198 men) in Baringo with storage facilities to consolidate the fodder seeds produced by the members. The project distributed 48 kilos of Nyota beans, along with 48 kilos of groundnut seeds and 130 kilos of grass seeds. The Nyota beans yielded 624 kilos, though lower harvests were recorded in Sabor due to insufficient rainfall. Meanwhile, groundnuts produced 248 kilos but were affected by pests. Grass seeds were planted for reseeding and farmer-managed natural regeneration, with crops expected to be harvested by February 2025.

Zambia: The Irish Aid-funded PRESERVE Kafue project worked with 180 farmer producer groups and 4,520 households (3,101 women, 1,419 men) in 2024. Of these targeted households, 2,160 project participants (1,250 women, 910 men) were supported with high-quality seeds; livestock and irrigation technologies used to store and apply water to grow crops and rear livestock for household food and income security. With our support, 18 livestock production centres served as breeding centres to provide improved livestock breeds to project communities.

d. Nutrition

Self Help Africa's policy is to integrate nutrition into all projects, with a focus on nutrition sensitive and nutrition specific agriculture. This includes increasing the diversity of crops grown by households; promoting the production of crops with enhanced nutritional value, such as beans with high iron levels, sweet potatoes and maize with high vitamin A precursor levels; providing community-based nutrition training and support; crop processing to increase the shelf life; and ensuring that food is safe from microbial and chemical contamination along the supply chain. The 2024 nutrition results were good, despite the impact of the drought in Southern Africa – some examples of this are outlined below:

Kenya: The EU-funded *Baringo Resilience* project has been a nutrition flagship project for Self Help Africa, achieving impressive results. The Minimum Dietary Diversity score for women increased from 10 per cent to 77 per cent, and for children from 16 per cent to 54 per cent. There was an increase in breastfeeding rates and high levels (89 per cent) of knowledge and application of good hygiene and sanitation practices, which contributed to an overall reduction in malnutrition rates.

Bangladesh: The European Union-funded LEAN (*Leadership to Ensure Adequate Nutrition*) project made significant strides in promoting nutrition-sensitive inter-sectoral programming, community health awareness and economic empowerment through a multi-sectoral approach in Bangladesh's Chittagong Hill Tracts. Endline survey findings in February 2024 demonstrated a notable reduction in moderate and severe stunting rates, from 24.9 per cent reported in the 2022 Demographic and Health Survey to 19.2 per cent, indicating a 5.7 per cent decrease in child stunting.

Malawi: Self Help Africa closed its *Global Programme Food and Nutrition Security, Enhanced Resilience* project in 2024, having developed an impressive body of knowledge and practices in areas of food diversification for nutritional growth. After a decade of implementation in the Dedza district, the programme, which was funded by GIZ (Deutsche Gesellschaft für Internationale Zusammenarbeit) has helped to reduce cases of stunting from 52 per cent in 2014 to 42.3 per cent when the programme ended. Communities were inspired to practice conservation agriculture as well as adopt good sanitation and hygiene practices, enabling the project to achieve its overall nutritional objectives.

Tabara Bah carries water on her head from a rehabilitated system near her home in The Gambia's Central River Region

e. Water, sanitation and hygiene and access to safe drinking water

With Self Help Africa's support, 1.48 million people in 250,000 households benefited from access to safe drinking water and improved hygiene practices in 2024.

Malawi. Phase six of the charity: water-funded *Dowa Integrated DI-WASH* project has reached more than 52,000 people providing them with access to safe water, sanitation and hygiene. In addition, seven masons and shop owners gained greater marketing skills and six teachers and local coaches learned about the 'SHASHA' approach, which refers to our 'Sustainable, accountable and gender-responsive sanitation, hygiene and menstrual hygiene services for a healthy learning environment for adolescent girls and boys in schools' approach. The project has also drilled 63 new boreholes and rehabilitated 66.

Nigeria: In 2024, as part of the Vitol-funded *Sustainable Rural Drinking Water Initiative*, an initial capital expenditure investment was made to assess and rehabilitate 104 dysfunctional boreholes in Cross River State, providing clean water access to 30,960 people in 6,115 households across 51 communities. Water quality testing and chlorination treatment were also carried out at the water sources. Furthermore, the Foreign Commonwealth Development Office-funded 'WASH Systems for Health' project secured a government commitment for WASH financing across Kano and Cross River states, as well as the drafting of the Open Defecation Free (ODF) Prohibition Bill in Cross River State.

Mozambique: The MEDICOR Foundation-funded *Strengthening WASH Services in Schools* project saw 12 schools gain access to safe drinking water in 2024, benefiting 9,844 school-aged children and 144 teachers. Another five schools gained access to improved and inclusive sanitation, benefiting 4,049 children and 60 teachers, while 12 schools took part in hygiene behaviour change communication activities, which involved a customised approach combining Hygiene Heroes, which uses interactive activities, games or characters to make learning about hygiene fun and engaging for children.

Strategic objective 2: Sustainable businesses, decent employment and thriving economies

Support the growth of inclusive, profitable and sustainable businesses that provide services and decent employment for communities.

Progress in 2024

Self Help Africa implemented 19 enterprise-focused projects across seven countries in 2024. Our work focused on supporting the growth of inclusive, profitable and sustainable businesses that provide services and decent employment for communities. Key achievements in 2024 are outlined below.

a. Access to finance, rural finance

The financial landscape in Africa is quickly changing as the use of fintech alternatives to traditional financial services becomes more widespread. Self Help Africa continued to support traditional microfinance approaches such as village savings and loans associations (VSLAs), which are also referred to as savings and internal lending communities (SILCs) and accumulating savings and credit associations (ASCAs) across most projects. To address the 'digital divide', Self Help Africa worked with traditional microfinance institutions to digitise their records, creating savings and credit records for members that they can use to access larger loans.

Burkina Faso: The Irish Aid-funded resilience project established 20 VSLAs, each comprising between 20 and 25 women, who received training and kits to get their VSLA up and running. In total, 95 women members were able to access loans to meet various needs, such as school fees, purchasing food, developing income-generating activities, and meeting other household needs, such as the purchase of hygiene products and clothing. The main objective of VSLAs is to provide a safe space for savings, easy local access to credit and support in case of personal emergencies – all while simultaneously strengthening social solidarity networks.

Ethiopia: The *Integrated Community Development* project in Oda Bultum, funded by Glimmer of Hope, extended the Village Economic and Savings Associations (VESA) network to 2,008 groups across 16 project woredas. Active VESA membership increased to 52,223, with 44 per cent female members.

Nigeria: The *Rural Women Entrepreneurs* project plays a significant role in enhancing financial inclusion by ensuring women entrepreneurs have the necessary financial tools to sustain and scale their businesses, such as mentoring and advisory services. Training was provided to 120 women on digital trading and online sales performance, enhancing their sales activities by increasing their online presence. Sixteen events were also held to help women sell their products more effectively. To strengthen financial access and enable women business centres to open and operate bank accounts, the project developed partnerships with financial institutions and 100 women were supported to open bank accounts. Additionally, the project laid the groundwork for the introduction of VSLAs to enhance long-term financial resilience.

Uganda: The *Growing Resilience and Eco-Enterprises* project, funded by The Community Foundation Ireland, organised training sessions with three banks to improve the financial literacy and capability of 88 smallholder farmer groups. As a result, these farmers enhanced their financial management skills, 80 business groups were linked with banks, and 55 successfully opened bank accounts. Traditional models for VSLAS, ASCAs, SILCS only provide short-term loans (1 month), which are appropriate for petty trading but are not appropriate for longer-term investments in agriculture. To overcome this problem, Self Help Africa developed the Saving with a Productive Purpose (SWAPP) model, which creates a source of funds for longer term investments in crops, livestock and equipment. At the end of 2024, 46 VSLA groups were using the SWAPP approach.

CUMO

Despite a challenging economic environment, CUMO Microfinance Limited continued to grow its reach in 2024, expanding its presence to 26 districts across Malawi. By year-end, its client base had surpassed 95,000 people – a significant increase from 85,000 in 2023. The majority (79 per cent) of its clients were women, a third of its clients were aged below 35 years and less than one per cent were living with a disability. CUMOs commitment to serving the most vulnerable communities was evidenced by the fact that 96 per cent of its clients were living below the international poverty line. In 2024, loan repayments remained strong, rising slightly to 98.7 per cent, up from 98.24 per cent in 2023.

b. SMEs, enterprise and access to markets

Kenya: *The Kenyan Initiative for Long-term Integration of Market Operators in Value Chains (AgriFI Kenya)*, was completed in 2024. Over five years, 2018-24, AgriFI Kenya provided €18 million in grants to 50 agro enterprises, which were able to access €35.5 million in match funding. The project created 10,000 jobs and worked with 100,000 smallholder farmers.

Ethiopia: *The Dairy Value Chain System Project*, funded by Irish Aid, helped establish five new dairy cooperatives, revitalised one existing cooperative, and constructed two milk processing units, (which were 65 per cent completed by year-end) to enhance their operations. Cooperatives were linked to the Woreda Cooperative Union to secure access to quality feed at a time of shortages.

Malawi: The Action on Poverty-funded regional project on strengthening orange-fleshed sweet potato supported 12 Balaka community bakery groups. These groups had 136 members in 2024, most of whom were women (118 women). The groups produced and sold orange-fleshed sweet potato blended baked products. Most bakery members used their income primarily to support their children's education and buy food, following poor harvests from the previous growing season.

Partner Africa

In 2024, Partner Africa reinforced its commitment to responsible business practices across the continent, expanding its operational reach. Its advisory team worked closely with 23 clients on 33 distinct projects, amplifying the voices of thousands of rightsholders through in-depth assessments and targeted interventions. By year-end, it had conducted more than 890 social audits and completed 33 responsible business advisory projects for clients in 24 industries worldwide, most of which were linked to agriculture (70 per cent). The Partner Africa 2024 Impact Report is available at: https://www.partnerafrica.org/partner-africa-annual-reports/

c. Green economy, green enterprises

With the ever-increasing impact of climate change, promotion of a green economy and green enterprises remains key to ensuring the negative impacts of climate change are mitigated. Self Help Africa is committed to assisting small enterprises to invest in the Green Economy as it is an economic and environmental imperative that has the potential to create jobs and spur innovation.

Zambia: In 2024, Self Help Africa launched the Green Recycling Enterprises Engaging New Technology for a Circular Economy in Zambia (GREEN Tech4CE) project. It is aimed at promoting sustainable practices by supporting the development of start-ups and micro, small and medium-sized enterprises within the green circular economy and digital sectors. In a bid to facilitate access to finance, a call for proposals was issued and five projects valued at €2 million were shortlisted for funding.

Kenya: The *Dairy Kenya* project, funded by the Irish Embassy Kenya via Teagasc (the Irish Agricultural and Food Development Authority), promoted climate-smart dairy practices to encourage the growth of green enterprises in the dairy sector. Farmers were trained on sustainable forage production and conservation techniques, and the project also expanded the use of renewable energy sources, such as solar-powered water pumps and biogas systems, to support eco-friendly dairy farming.

Nigeria: The UNEP-funded *Abatement of Short Lived Climate Pollutants in the Nigerian Agricultural Sector* project engaged 325 farmers in adopting no-burn alternatives and climate-smart farming practices to promote a green economy and improve air quality in Benue state. This supports Nigeria's 2019 National Action Plan to Reduce Short-Lived Climate Pollutants, which aims for an 83 per cent reduction in black carbon emissions and a 61 per cent reduction in methane emissions by 2030.

Malawi: The *EASE (Rural Energy Access through Social Enterprise and Decentralisation)* project, led by the University of Strathclyde and funded by the Scottish Government, is bringing electrification to remote parts of Malawi. These micro-grids can generate electricity, are cheap to run and offer a secure supply – an important factor in the wake of increasing climate shocks. It supports small businesses, incomes and livelihoods. In 2024, Self Help Africa continued to provide electricity for lighting and small businesses to more than 100 customers, both at Kudembe and Mthembanji sites.

In addition, the GIZ-funded *Increasing Access to Improved Energy Technologies through Demand Side Subsidies* project which was designed to align with multiple UN sustainable development goals and make a significant impact on their achievement by 2030. The programme is contributing to a reduction in household expenditures on cooking fuels and other non-renewable energy sources used for electricity and lighting services. The initiative has stimulated job creation for 375 people (163 women, 212 men), including young people, through the production and sale of improved cookstoves and market growth in the solar home system sector.

Strategic objective 3: Crisis response and resilience

Support communities to prepare effectively for and respond to chronic and acute humanitarian shocks.

Progress in 2024

In 2024, Self Help Africa delivered five projects across six countries focused on crisis response and resilience. This included anticipatory action ahead of climate shocks in Bangladesh, Ethiopia and Zambia, and resilience-building and response activities in Burkina Faso, Ethiopia, Malawi and Mozambique.

a. Anticipatory action and disaster risk management

El Niño risks were accurately forecasted during the last quarter of 2023, so countries in Eastern and Southern Africa were able to plan anticipatory actions to mitigate against the worst of its impacts in 2024. The agricultural enterprises supported by Enterprise Zambia adapted their business models by, for example, increasing stocks of irrigation equipment and quick-maturing groundnut varieties, and increasing the production of day-old chicks. Demand for day-old chicks rose as maize farmers diversified into poultry to cover the risk of crop failure.

Bangladesh: The European Commission Humanitarian Aid-funded *STEP (Strengthening Forecast-based Early Actions in Cyclone-Prone Coastal Region in Bangladesh)* project made significant progress in enhancing disaster risk reduction and community resilience in Bangladesh, particularly in the Chittagong Hill Tracts. A key achievement was building local government capacity to act on early warnings by institutionalising forecast-based financing and actions. This involved supporting 21 disaster management committees in planning for risks, early warning assessments, and resource mobilisation for cyclone shelters.

Ethiopia: To mitigate climate shocks, such as drought, flood and frost, *the Resilience Initiative* project, in collaboration with the donor, the World Food Programme, and other partners, implemented an input voucher system (IVS)-based crop insurance scheme to provide a critical safety net. Crop insurance was provided for 52,494 households (16,245 women) in 16 woredas. This will reduce the vulnerability of farming households to climate shocks, promoting financial stability in the face of potential crop losses.

Zambia: To mitigate the effects of severe drought, the *Drought Resilience to Overcome Poverty* project organised a needs assessment with community members, including local leaders. The feedback led to four communities receiving irrigation systems. Water management committees were established to oversee the irrigation systems' daily maintenance and management. The aim is for each irrigation station to support crop production on at least five hectares of land. Once operational, these irrigation systems will enable farmers to produce crops consistently, facilitating regular supply to off-takers and generating income that will enhance their livelihoods.

b. Resilience and crisis response

Burkina Faso: Both the Enabel-funded and Irish Aid-funded resilience and social integration projects include a focus on internally displaced people (IDPs). In total, 376 IDPs were better able to improve their livelihoods with the projects' support. Nearly a third of project participants (271 IDPs, including 239 women and 32 men) were trained in soap making, sewing, weaving, small ruminant breeding, and agri-food processing, while 189 IDP households were better able to protect their health and prevent disease after receiving hygiene kits.

Ethiopia: The *Rapid Emergency Multi-Sector* project, funded by United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA), provided WASH items and multi-purpose cash assistance to 54,274 IDPs in Enebsie and Goncha Siso Enebsie Woreda.

Malawi: The *Nutrition Emergency Response Lean Season El Niño Response*' project in Dedza, supported by GIZ, provided unconditional cash transfers to 1,661 vulnerable families across three traditional authorities. These transfers enabled families to secure essential food supplies, bolstering their resilience to food insecurity. This formed part of a broader effort to enhance crisis response and build long-term resilience in communities facing recurring hunger challenges.

Mozambique: As part of the Emergency Intervention to *Provide Food Assistance to the Population Affected by the Cabo Delgado Humanitarian Crisis, displaced in Niassa Province, Mozambique* project, funded by Farmamundi, 399 IDP families across five districts in Niassa (2,652 people, including 602 men, 637 women, 618 boys and 795 girls) received food products, agricultural inputs – including tools and seeds, as well as hygiene materials. This helped improve their well-being, reduced their reliance on food donations and initiated a process of dignified social reintegration.

Strategic objective 4: System strengthening and an enabling policy environment

Embed our approach in policy influencing, system strengthening, social accountability and the localisation agenda.

Progress in 2024

In 2024, Self Help Africa delivered 13 projects across eight countries supporting system strengthening and an enabling policy environment.

a. Legal, policy and institutional engagement

Self Help Africa worked with other Irish non-govemental orgainisations (NGOs) to produce a report, entitled *The Best Ireland Can Do for Food and Nutrition Security* on the work of NGOs, researchers and the private sector. The report provided evidence to support Ireland's €250 million annual funding pledge at the *Nutrition for Growth* summit and the draft of a joint EU Declaration on *'climate, food systems and healthy food for all'* during Ireland's upcoming EU presidency.

Burkina Faso: Self Help Africa is a member of several national and local networks in Burkina Faso, including national clusters (WASH, food security, gender-based violence) and local clusters (WASH Centre-Nord), the Social Platform of NGOs and participated in 13 consultation frameworks organised by various clusters, State technical services, partner NGOs and administrative authorities.

Ethiopia: The Irish Aid-funded *Dairy Value Chain System* project team participated in a task force to develop a national policy for pluralistic agricultural extension, which was led by the Ministry of Agriculture and the Ethiopian Agricultural Transformation Institute. The Bill was subsequently approved by the Ethiopian parliament, marking a significant achievement in embedding project objectives within national policy. Self Help Africa was an active member of the National Consortium led by the *International Crops Research Institute for the Semi-Arid Tropics (ICRISAT)*, developing and testing a soil fertility smartphone app to help farmers manage soil nutrients to maximise crop production. Self Help Africa is testing the app in 10 pilot woredas with 150 farmers

The Gambia: The *Integrated Climate Adaptation and Community Resilience-Building* project team held talks with the Department of Parks and Wildlife Management and the Department of Forestry to strengthen collaboration on mangrove restoration. The project team discussed synergies with a similar initiative, which is conducting significant mangrove restoration on the south bank of the River Gambia before signing an agreement with partners to formalise responsibilities.

Mozambique: Five projects promoted the capacity strengthening of decentralised governance bodies and central government agencies, with a focus on promoting inclusive, equitable and sustainable social development in subnational governance. The projects – namely *SDG Localisation, Provincial Decentralization in Niassa and Nampula, Gotas, Social Accountability in Niassa and WASH in Schools in Lichinga* – have, among others, supported the implementation of provincial development observatories (236 participants) and organised a workshop for the socialisation and consolidation of the Territorial Strategy of the Province of Maputo.

b. Social accountability

Mozambique: In the Swiss Embassy-funded Gotas project, communities played an active role in shaping water and sanitation services by participating in national-level discussions and helping to influence policy change. Local Councils held 66 sessions, engaging 2,300 people, including 1,057 women.

Nigeria: In the *Sustainable Rural Drinking Water Initiative,* social accountability was embedded in the relationships between user communities, service providers, and service authorities: all assigned defined roles under Service Contracts. User communities were responsible for proper borehole use, maintaining cleanliness around facilities, making timely payments, and reporting faults promptly. Service providers conducted quarterly and emergency maintenance to ensure functionality and quality, while service authorities provided oversight and coordination. Quarterly review meetings were established to be a structured forum for all stakeholders to assess progress, address challenges, and evaluate performance through scorecard assessments, reinforcing transparency and efficiency in service delivery.

Uganda: The Community Foundation Ireland and Irish Aid-funded projects on sustainable landscapes and eco-enterprise development enabled two key multi-stakeholder platform meetings to be convened to enhance sustainable landscape management in the Kigezi region. At these meetings, collabora-

Sara Bwi Women's Group in Nakuru, Kenya

tive work plans, resource mobilisation and budgets were developed and then reviewed to secure government and private-sector partnerships. Discussions focused on natural resource management and governance, technology transfer and waste management around Lake Bunyonyi. Key recommendations included strengthening monitoring, securing financial support and involving religious leaders in environmental advocacy.

c. Community-led programming, partnerships and capacity building

In 2024, Self Help Africa made significant progress towards reviewing and strengthening its approach to community-led programming, locally-led partnership and system strengthening. This included the publication of the Community-led Programming Position Paper and a review of Self Help Africa's partnership and programmes approach. This culminated in the drafting of a localisation policy and the revision of Self Help Africa's Partnership Guide, which is due to be published in 2025.

Burkina Faso: Self Help Africa continued to work with two local partners to implement project activities in Burkina Faso during 2024, with regular annual and quarterly planning and review workshops held. For the Irish Aid-funded project, a technical monitoring committee comprised regional, provincial and municipal authorities, as well as representatives of technical services in charge of agriculture, water, humanitarian action, economy and planning.

Kenya: The *Cassava Market Access Project* strengthened community-led programming by equipping small and medium-sized enterprises (SMEs), seed merchants, and processing units with skills in cassava seed propagation, financial management and agro-processing. Partnerships with county departments facilitated gender and nutrition training, which was cascaded to 1,072 smallholder farmers through trained champions.

Nigeria: In the *Rural Women Entrepreneurs* project, community members played a direct role in identifying business opportunities, designing interventions and managing women business centres. Partnerships with microfinance institutions and vocational training centres facilitated women's access to finance and business skills. Women entrepreneurs received training in leadership, financial literacy, bookkeeping, digital marketing and value addition, while male community leaders were engaged to challenge gender norms and support women's economic participation.

3. Localisation

In 2024, Self Help Africa took significant steps to prioritise locally-led development across its programmes and operations.

Developing a localisation policy

By the end of 2024, Self Help Africa was finalising an organisation-wide localisation policy, to be launched in early 2025. The policy has been shaped by a participatory design process that was undertaken in 2024, drawing on the real-world experiences of staff across country programmes and global teams, as well as feedback from local partners. It will outline clear commitments and practical steps the organisation will take to support local leadership in programme design, delivery and decision-making. It will also inform its advocacy strategy, which will be focused on promoting locally-led development more broadly across the sector.

Strengthening partnership approaches and tools

Alongside the policy development, Self Help Africa updated its partnership tools to better reflect its commitment to equitable and inclusive collaboration with external stakeholders. The new tools were designed to broaden the organisation's engagement with a more diverse group of actors – including small businesses, civil society organisations and cooperatives – while building its capacity to support social accountability and system strengthening. The tools aim to improve how Self Help Africa measures the quality and strength of its partnerships, recognising these as essential to long-term impact and resilience. They were being finalised at year-end, with the aim of introducing them following the localisation policy's publication in 2025.


Mary Mitondo, from the Rural Women's Entrepreneur project in Malawi

Preparing to align programme management with localisation principles

In 2024, Self Help Africa began revising its programme management guide, which governs how projects are designed, implemented, and evaluated. The revised guide incorporates localisation principles at every stage of the project cycle, enabling local actors and communities to have a greater role in shaping development efforts. This work supports Self Help Africa's alignment with global standards, like the Core Humanitarian Standards, and its commitment to inclusive, accountable programming and systems.

Designing accountability mechanisms

Self Help Africa also began testing new ways to strengthen downward accountability to stakeholders of all types in 2024. This included developing tools like a community feedback and response mechanism, which aims to ensure that local voices – including those of the most marginalised – inform and shape the organisation's decisions. These mechanisms are expected to launch in 2025 and will build on its existing safeguarding and monitoring, evaluation and learning approach.

4. Global Citizenship Education programmes

a. WorldWise Global Schools (WWGS) programme

The WorldWise Global Schools (WWGS) programme remained fully funded by Irish Aid and delivered by a Self Help Africa-led consortium during 2024.

During the 2023-24 academic year, 387 post-primary settings – around 46 per cent of such institutions in Ireland – engaged in Global Citizenship Education through the WWGS programme. These included post-primary schools, Youthreach centres and alternative post-primary settings. In 2024, WWGS completed a comprehensive redevelopment of its Global Passport, the key framework for post-primary schools engaging with the programme until 2028. All post-primary settings – including schools, Youthreach centres and alternative settings – will be eligible to apply for a WWGS Global Passport and grant funding through the newly designed programme mechanism. No new Global Passports were awarded in 2024 while these changes were being implemented.

Throughout the academic year, WWGS provided continuous professional development opportunities for 857 post-primary educators. These training sessions and events play a vital role in enhancing educators' knowledge of WWGS' guiding principles for Global Citizenship Education and supporting them in adopting a whole-school approach.

WWGS also advanced its work in resource development, ensuring post-primary educators have access to relevant materials to deepen their understanding and engagement with Global Citizenship Education.

Additionally, WWGS developed a new programme strategy for the 2023-2028 phase, outlining expected outcomes and the mechanisms for successful implementation. This strategy document is available on the WWGS website.

In May 2024, formal written feedback from the Irish Development Education Association on WWGS' submission to the Code of Good Practice highlighted its continued alignment with the Code's values and ethos. The feedback also recognised WWGS' clear commitment to addressing gaps identified in previous self-assessments.

Finally, in a series of firsts, WWGS introduced grant funding on both an all-island and multi-annual basis. As a result, multi-annual grants were awarded to 15 organisations across the island for 2024-2026.

b. Development education

Self Help Africa's Development Education team delivered a total of 186 workshops to students and student teachers in Irish post-primary schools and teacher training colleges in 2024. The department also developed a number of new school's workshop resources, ran workshops for students involved in Youthreach Centres and piloted a schools programme with eight primary schools in Ireland.

The Development Education team was also engaged with the delivery of a programme of public and private engagement activities. These included participation in the annual Africa Day celebration in Dublin, at the Electric Picnic music festival, at the National Ploughing Championships agricultural fair and the Airfield Youth Food Forum, in the autumn.

A new photographic exhibition 'Africa Adapting' was launched at Iveagh House during the Science for Development Showcase following a successful BT Young Scientist Exhibition in January. The Adapting Africa Exhibition was subsequently displayed at Queen's University Belfast, to coincide with World Food Day in October, and at St. Mary's Teacher Training College in Belfast, the same month.

Nikishi, a Dublin school pupil, at the Science for Development Showcase in Iveagh House

5. Fundraising and retail

The generosity of our donors and supporters enabled us to raise €5.5 million from our fundraising and retail activities in 2024.

This funding was generated from an extensive programme of fundraising events, regular gifts, campaign donations and through other mechanisms, from our network of supporters in Ireland, the United Kingdom and the United States.

Fundraising activities

In 2024, our supporters continued to rally behind our fundraising efforts

Individual giving – such as one-off cash donations, regular monthly gifts and gifts left in wills continued to provide crucial, flexible funding for our work.

We organised multiple fundraising events across the year. Among our flagship events were the New York Change-Maker's Ball, a night of celebration and impact that honoured enterprise and opportunity across Africa, particularly for women entrepreneurs. This celebratory spirit also extended to Ireland, with another Change-Maker's Ball held in Dublin. These galas offered our community of supporters the chance to reconnect while generating substantial funding.

Our 2024 Plant the Planet trip saw Irish inter-county GAA stars travel to Kenya to plant trees and raise vital awareness about climate change's devastating effects in Africa through the medium of sport. Participants' fundraising efforts directly contributed to Self Help Africa's reforestation and livelihood programmes.

Complementing these events, the popular Shrewsbury Secret Supper series continued its success, with unique 'safari dining' experiences across secret restaurant locations. There was also a diverse array of other community-led initiatives and challenges, including the Offaly Camino Canal Way Walk and the Camino de Santiago trip.

We are grateful to our supporters for their generosity.

Kate Kennedy & Caoimhe Costelloe from Limerick at the Plant the Planet Games in Kenya

Retail

Self Help Africa's retail shops saw revenue levels reach €1.2 million in 2024. Our 21 charity shops across the Republic of Ireland and Northern Ireland operated effectively, driven by a dedicated team of staff and volunteers. We extend our sincere gratitude to all of our staff and volunteers for their ongoing commitment and hard work.

6. Our people

Our dedicated and professional employees remained the cornerstone of Self Help Africa's operations in 2024. Navigating diverse and often challenging local contexts, their unwavering commitment and passion are the driving force behind our achievements. We extend our profound gratitude to every individual for their invaluable contribution.

Staff wellbeing

Self Help Africa is committed to ensuring staff wellbeing is a priority and has in place an employee assistance programme and flexible working policies to support staff.

In 2024, a range of wellbeing seminars were held that covered topics which included Building Better Self Care Strategies and Physical Conditions and Mental Health Well-being. Recruitment processes were refined to ensure safeguarding criteria is included in all aspects of the process. Other HR processes were improved for tracking key HR data to guide improvements in the future.

Health and safety

Self Help Africa is committed to managing and conducting its work activities in a way that ensures - so far as is reasonably practical - 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 in Ireland. Self Help Africa's management monitors compliance, in line with legislative requirements.

Volunteers

Volunteers play an important role in enabling us to achieve our goals. We are extremely grateful to our boards of directors of all Group companies, our board sub-committees, and the network of volunteers across our retail and fundraising operations, for their hard work, dedication and support during 2024.

Jaimie Alexander, actor and ambassador for Self Help Africa, visiting communities in The Gambia

7. Legal and administrative information

BOARD OF DIRECTORS	Geoff Meagher *(Chair)* Martin Ryan Jim Galvin Catherine Fitzgibbon Jim Kinsella Joe Healy *(resigned 23/07/2024)* Kalongo Chitengi Hadi Husani Chinyere Almona Mary Robinson Sinead Kilkelly Ray Coyne
COMPANY SECRETARY	Joe Healy *(resigned 26/09/2024)* Sinead Kilkelly *(appointed 26/09/2024 - 27/02/2025)* Wezi Gibson *(appointed 27/02/2025)*
CHIEF EXECUTIVE OFFICER	Feargal O'Connell *(resigned 25/07/2025)* Eoin Wrenn *(acting CEO from 25/07/2025)*
REGISTERED OFFICE	4th Floor, Joyce's Court, 38 Talbot Street, Dublin 1, D01 C861
COMPANY NUMBER	28228
CHARITIES REGULATORY AUTHORITY NUMBER	20008895
REVENUE NUMBER	CHY 5678
SOLICITORS	Mason Hayes and Curran South Bank House, Barrow St, Dublin 4, D04 TR29 Withers LLP. 16 Old Bailey London EC4M 7EG England
PRINCIPAL BANKERS	Bank of Ireland Lower Baggot Street, Dublin 2 Permanent TSB 2-4 Upper Baggot Street, Dublin 4 AIB 1-4 Lower Baggot Street, Dublin 2
AUDITORS	RBK Business Advisers Chartered Accountants & Statutory Audit Firm RBK House, Irishtown Athlone, Co. Westmeath N37 XP52 Ireland

8. Financial review

In 2024, income decreased by 13.8% and expenditure decreased by 0.7%, which resulted in a net deficit (before other recognised gains and losses) of €7.2 million.

Income

The organisation's income in 2024 amounted to €40.1 million (2023: €46.5 million) – see note 2 to the financial statements for a detailed breakdown by source. This is a decrease of 13.8% on 2023.

The main movements in the Group's income streams, during 2024, are explained below:

Donations and legacies: Income from donations and legacies is comprised of donations from individual and corporate donors, legacies and events. In 2024, we received €4.3 million (2023: €4.6 million) from this income stream, a decrease of 6.2% on 2023 – see note 2(a) to the financial statements. This decrease is mainly due to a fall in restricted income in 2024 which has been offset by an increase in the unrestricted income received during the year.

Charitable activities: The Group received a total of €31.6 million (2023: €38 million) in grants from institutional and other donors in 2024 – see note 2(b) to the financial statements for an analysis by donor. This represents a 16.9% decrease from our 2023 levels. This decrease is due in part to the completion of several funded projects in 2023. The EU remained our largest donor in 2024.

Other trading activities: Income from other trading activities includes income earned by Partner Africa and retail income from the sale of donated goods through our charity shops. In 2024, we received €3.5 million (2023: €3.3 million) from this income stream, an increase of 7.6% on 2023. Increased income was received from our retail operations and ethical audits during the year.

Other income: This income line includes income earned by carbon sales, deposit interest earned and any ad hoc income that does not fall under the other income headings. The increase of 4.5% on this income line is primarily due to the increased level of carbon sales during 2024.

Expenditure

Overall expenditure across the group decreased to €47.2 million (2023: €47.6 million) in 2024 – see note 3 to the financial statements for a detailed breakdown by source. This is a slight decrease of 0.7% on 2023.

Charitable activities: Expenditure on charitable activities in 2024 totalled €44.8 million (2023: €45.1 million) - see note 3(a) to the financial statements. This is a slight decrease of 0.7% when compared to 2023. The top three areas of expenditure, within charitable activities in 2024, were Enterprise (€13.5 million), Agriculture (€8.1 million), and Emergency Preparedness and Response (€4.8 million). Our largest country programme in 2024 was Zambia.

Raising funds: The cost of raising funds totalled €2.4 million in 2024 (2023: €2.5 million) which 0.8% lower than 2023. Increased costs of our retail operations were offset by saving in fundraising and promotional expenses.

Support costs: The total costs set out above in relation to charitable activities and raising funds include attributable support costs. These support costs include the key services of Finance, HR, IT, governance, management and other administration costs. These services play a crucial role in providing support to the delivery of our programmes globally.

Our total support costs for the year (including the exchange gain) amounted to €3.9 million (see note 3 (c) to the financial statements), which is a decrease of 11.5% compared to 2023.

Reserves

a. Reserves policy

The purpose of the reserves policy for Self Help Africa is to ensure the stability of the mission, programmes, employment and ongoing operations of the organisation. Our reserves are intended to provide an internal source of funds for situations such as a sudden increase in expenses, onetime unbudgeted expenses, unanticipated loss in funding, or uninsured losses.

The reserves policy outlines that the organisation should only retain sufficient reserves to safeguard the continuity of its country programme operations, thereby committing the maximum possible resources to its programmes. In line with this requirement the policy outlines that the organisation needs to manage its finances so as to ensure that the level of year end unrestricted reserves is adequate to meet between four to six months' budgeted, unrestricted expenditure.

b. Year end position

At the 31st of December 2024, total reserves were €10.4 million (2023: €17.6 million). These reserves fall into two categories:

- **Restricted funds €9.2 million (2023: €11.7 million):** these funds are tied to particular purposes, which arise because of restrictions

on their use imposed by the donor at the time of receipt or because the funds were collected in a public appeal to raise money for a particular purpose. It is the organisation's policy to fully apply such funds for the purposes for which they were donated as quickly as possible.

- **Unrestricted funds €1.2 million (2023: €5.9 million):** these are funds that are available for expenditure at the discretion of the Board in furtherance of any of the Groups' objectives. It is the Board's view that the level of unrestricted reserves needs to be enhanced.

As outlined in the *Future Plans* section, the organisation is embarking on a major restructure during 2025. The restructure aims to reduce the global cost base of the organisation in order to secure the organisation's future financial sustainability and to bring its reserve holding back into line with its reserve policy.

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.

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 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.

9. Structure, governance and management

a. Structure

Self Help Africa is an international development organisation headquartered in Ireland. The organisation came about as a result of a merger in 2008 between two like-minded organisations, Self Help Development International from Ireland and the UK's Harvest Help. Both organisations were initially founded in the mid-1980s in response to food security crises in sub-Saharan Africa. In July 2014, Self Help Africa merged with Gorta, Ireland's oldest established NGO, and in 2021 it merged with United Purpose, a UK-based international development charity. All entities operate under the umbrella of the Gorta Group, which trades as Self Help Africa.

Gorta (trading as Self Help Africa) is the parent company of the organisation. Gorta (trading as Self Help Africa) is a company limited by guarantee, incorporated in Ireland in 1969 under company number 28228. Gorta (trading as Self Help Africa) is also registered with the Charities Regulator in Ireland under registration number 20008895, and its governing document is the Constitution (most recently amended in June 2019).

Self Help Africa is a public benefit entity. The benefit it provides arises from its development and relief work.

The table below outlines the different subsidaries within the Gorta Group.

Entity	Description	Activities/Purpose	Status & registrations
CUMO Microfinance Limited	A microfinance company in Malawi.	Engaged in micro finance business providing a wide range of financial services to low income earners in rural parts of Malawi.	A registered company, limited by guarantee and incorporated in Malawi, under company registration number 8330. The main guarantor of this entity changed to Self Help Africa in November 2024 (prior to this it was United Purpose).
Kuyatsa Sustainable Energy	A not-for-profit social enterprise. This entity forms part of the Self Help Africa Malawi Branch.	Provides sustainable and professional off-grid energy services primarily through mini grids.	A registered company limited by guarantee in Malawi. The Gorta Group is the main guarantor of this entity.
Partner Africa	A not-for-profit social enterprise.	Provides a range of ethical business services including ethical audits & assessments; small producer assessments; training and consultancy services.	A registered company, limited by guarantee. Registered with the Charity Commission for England and Wales under registration number 1144815. Registered with the Companies House under company number 07770647. Partner Africa also has registered branches in Kenya and South Africa. Its ethical audit hub is based in Cape Town, its responsible business advisory hub is based in London, England and its operational hub in Nairobi, Kenya. This entity is a wholly owned subsidiary of the Gorta Group.
Self Help Africa	Since the company's merger with Gorta in July 2014, all activities of Self Help Africa are channelled through Gorta, which now operates (trades) as Self Help Africa. This entity is now a dormant company.	Established to help communities to become self-sufficient by means of long-term development projects.	Registered with the Charity Regulator in the Republic of Ireland under registration number 20012786. Registered with the Companies Registration Office in Ireland under company number 105601. This entity is a wholly owned subsidiary of the Gorta Group.

Entity	Description	Activities/Purpose	Status & registrations
Self Help Africa UK	Initially known as Harvest Help, founded in the mid-1980s in respond to food security crises in sub-Saharan Africa. In 2008 Harvest Help merged with Self Help Development International and became known as Self Help Africa.	Established to provide services to prevent or relieve poverty.	Registered with the Charity Commission for England and Wales under registration number 298830. Registered with the Companies House under company number 02226352. This entity is a wholly owned subsidiary of the Gorta Group.
TruTrade Africa Limited	A not-for-profit social enterprise.	Established to transform the way smallholder farmers' access markets in Kenya and Uganda.	A company limited by shares, registered in Kenya under number CPR/2012/74219. TruTrade ceased trading during 2024.
United Purpose	An international non-governmental organisation.	Established to provide services to alleviate hunger, poverty, social inequality and the impact of climate change through community led, market-based and enterprise-focused approaches.	Registered with the Charity Commission for England and Wales under registration number 272465. Registered with the Companies House under company number 01278887. This entity is a wholly owned subsidiary of the Gorta Group.
Village Aid	A charitable company and subsidiary of United Purpose.	Providing income from fundraising activities to relieve the impact of poverty among persons in African rural communities	Registered with the Charity Commission for England and Wales under registration number 1067322. Registered with the Companies House under company number 03446625. United Purpose is the majority member of this entity.
War on Want (N.I.) Limited t/a Self Help Africa N.I.	A charitable company and subsidiary of the Gorta Group	The operation of charity shops as well as engaging in several other fundraising activities to raise funds to relieve poverty, distress and suffering in any part of the world.	Registered with the Charity Commission for Northern Ireland under registration number NIC 102154. Registered with the Companies House under company number NI011322. This entity is a wholly owned subsidiary of the Gorta Group.

Self Help Africa, Inc is an affiliated charity based in the United States of America. In 2024, it shared one Board Member with Self Help Africa and is governed separately and independently of Self Help Africa.

Country programmes in Burkina Faso. DRC, Ethiopia, Burundi, Uganda, Malawi, Zambia, Nigeria, Kenya and Rwanda operated as branches of Self Help Africa. (Our programme in Eritrea was run out of our office in Ethiopia)

Country programmes in Bangladesh, Brazil , Senegal, The Gambia and Mozambique operated as branches of United Purpose.

During 2024, United Purpose Malawi and United Purpose Nigeria ceased to exist, and all current projects were transferred to Self Help Africa Malawi and Nigeria respectively. Country programmes in Eritrea, Burundi, Rwanda and DRC were closed and plans progressed for the localisation of our country programmes offices in Bangladesh and Brazil.

b. Governance

The Board

The Board of Directors is the governing body and has the ultimate decision-making authority in Self Help Africa. Members of the Board of Directors, all of whom are non-executive directors, are drawn from a diverse range of backgrounds and bring a wealth of experience and skills to the organisation. The senior leadership team which includes the CEO are the key management personnel of Self Help Africa. None of the senior leadership team are members of the Board. The role of company secretary has been delegated to a member of the senior leadership team, by the Board, in a non-voting capacity.

There is a clear distinction between the roles of the Board and the management team, to which day-to-day management is delegated. The senior leadership team prepares matters for consideration and approval by the Board e.g. annual budgets and policy papers. The Board then monitors their implementation. In areas such as strategic planning, there is Board involvement at all stages. Ultimate approval of the strategic plan is the responsibility of the Board.

All Board members give their time freely and receive no fees or remuneration for serving as a director. The organisation reimburses reasonable expenses incurred while acting as a director. This includes travel and accommodation expenses required to attend meetings, training and orientation. Every effort is made to ensure costs are modest.

The Board met 5 times in 2024 (8 in 2023). Details of attendance at the Board meetings are set out below:

Name	Attendance at meetings	Appointment date to the Board	Resignation date
Geoff Meagher (Chair)	5/5	16/09/2021	
Catherine Fitzgibbon	3/5	28/06/2019	
Jim Galvin	4/5	28/06/2019	
Martin Ryan	5/5	28/06/2019	
Joe Healy	1/3	07/10/2020	23/07/2024
Jim Kinsella	3/5	07/10/2020	
Kalongo Chitengi	1/5	18/11/2020	
Hadi Husaini	4/5	16/09/2021	
Chinyere Almona	4/5	29/09/2022	
Mary Robinson	4/5	28/03/2023	
Ray Coyne	5/5	28/09/2023	
Sinead Kilkelly	5/5	28/09/2023	

Board recruitment

Directors are elected from the membership of the organisation, with interested members putting themselves forward for election at the Annual General Meeting. In addition, the Board itself is empowered to appoint any person to be a Director either to fill a casual vacancy or as an addition to the existing Directors. Once appointed, Directors may serve a maximum of three continuous terms of three years each.

As the Board is required to have a broad range of skills and experience, the Governance and 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 or by being elected at the AGM. Directors co-opted between AGMs are required to put themselves forward for election at the following AGM.

Board training and 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.

Governance and other standards

The Board of Directors is committed to maintaining high standards of corporate governance. It has taken action to ensure the organisation is fully compliant with the principles outlined in the Charities Governance Code. A review of the organisation's compliance with the principles of the Code is conducted annually.

Self Help Africa has been awarded 'Triple-Lock' membership from Charities Institute Ireland, which demonstrates our commitment to best practice in all aspects of good governance, transparency and fundraising and is committed to upholding the principles outlined in the Dóchas Guide to Ethical Communications.

As a recognised development and humanitarian organisation, Self Help Africa works with other non-governmental organisations (NGOs), donors, governments and stakeholders across the countries we work in, as well as globally. We are an active member of the UN cluster system as well as other global groups, including the

ECHO Humanitarian Watch Group, the Dóchas Humanitarian Working Group, the Irish Emergency Alliance and the Core Humanitarian Standard Alliance.

Conflicts of interest

A comprehensive conflict of interest policy is in place that requires Board and sub-committee members to disclose and manage actual or potential conflicts of interest and/or activities or relationships that may give rise to a perception of a conflict of interest.

Annual declarations of conflicts of interest are made by Board and sub-committee members and the Senior Leadership Team. All Board and sub-committee members are asked to declare any conflicts of interest at the start of each Board and/or Committee meeting.

All new employees sign the Conflict of Interest Policy as part of their onboarding.

Board sub-committees

The Board has five standing committees.

1. Audit, Finance and Risk Committee

The function of the Audit, Finance and Risk Committee is to review internal financial controls, financial planning 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 budget, management and statutory accounts and makes recommendations to the Board where relevant.

The Committee met seven times in 2024.

Name	Attendance at Meetings
Chinyere Almona (Chair)	6/7
Jenny Fisher (resigned 23/7/2024)	2/5
Theresa Morrissey	5/7
Chris McDonald	4/7
Dervla Owens	5/7
Martin Ryan	5/7
Martin Freyne	6/7

2. Programme Review Committee

This committee monitors the effectiveness of Self Help Africa's programmes and advises the Board and Management on programme policies and programme approaches, ensuring the effective delivery of programming against organisational strategy and standards. The Committee met four times in 2024.

Name	Attendance at Meetings
Catherine Fitzgibbon (Chair)	4/4
Jim Campbell	3/4
Nicholas Holden	1/4
Jim Kinsella	2/4
Hadi Husaini	3/4
Kalongo Chitengi	3/4

3. People and Culture Committee

This committee focuses on fostering a motivating work environment, promoting company values, and ensuring succession planning for various roles. It oversees staff retention, performance, and engagement while facilitating effective communication. Additionally, it ensures key HR policies and remuneration structures are in place on behalf of the Board.

The Committee met four times in 2024.

Name	Attendance at Meetings
Mary Robinson (Chair)	4/4
Sinead Kilkelly	4/4
Peter Atfield	4/4
Margaret Pedder	1/2

4. Governance and Nominations Committee

The role of this committee is to provide general oversight of the governance of the organisation. The Committee ensures an independent governance review is undertaken (at least every five years) and that agreed recommendations are implemented. They also undertake the review of the annual performance of the CEO in conjunction with the Chair of the Board. They conduct an annual review of the Board's composition (including the skills, knowledge, experience, and diversity) and make recommendations to the Board with regard to any proposed changes. The Committee met four times in 2024.

Name	Attendance at Meetings
Jim Kinsella (Chair)	4/4
John Carroll	4/4
Carmel Fox	2/4
Geoff Meagher	4/4
Tom Kitt	3/3

5. The Fundraising, institutional funding, income and Communications and Advocacy Committee

This committee has oversight of the fundraising strategy – monitoring trends and performance. The Committee met three times during 2024.

Name	Attendance at Meetings
Hadi Husani (Chair)	3/3
Pat O'Keefe	2/3
Jason O'Brien	3/3
Hugh Chaloner	3/3
Ray Coyne	2/3

c. Management

Senior Leadership Team

As previously noted, the Board of Directors delegates authority as appropriate to the Chief Executive Officer (CEO), who manages the day-to-day running of the organisation, in conjunction with the senior leadership team.

The senior leadership team (who are the key management personnel of Self Help Africa) as of 31/12/2024 were as follows.

- CEO: Feargal O'Connell
- Director of Business Services: Gus McNamara (resigned 16/8/2024) Dee McMahon and Aoife Gleeson (Job-share from 1/9/2024)
- Director of International Programmes: Kathrin Hall (appointed: 1/3/2024)
- Director of Impact, Strategy & Policy: Eoin Wrenn (appointed: 10/5/2024)
- Director of Public Engagement: Martha Hourican
- Head of governance & Strategic Initiatives: Wezi Gibson (appointed: 16/1/2024)

10. Risk management and internal controls

a. Risk management

The directors have responsibility for, and are aware of the risks associated with, the operating activities of the organisation. Risks are regularly discussed and reviewed at different levels of the group ensuring they are identified managed and mitigated in line with the Group's policies and risk framework.

The Board are satisfied 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.

The top six principal risks and uncertainties for 2024 are:

1. **Sustainable finance:** This is the risk that we fail to manage and secure the financial position of Self Help Africa in a sustainable way. Given the volatility of income streams, the growth in institutional funding, increased inflation globally and external shocks.

   The main controls in place to manage this risk are finance systems, professionally qualified finance staff in HQ and in country offices, finance staff involved in donor proposals, and the management of funds and budget approval at Board level.

2. **Staff recruitment and retention:** This is the risk that a highly competitive employment market, uncompetitive reward framework, lack of succession planning or insufficient staff development and retention strategies could leave the organisation with a loss of institutional knowledge, insufficient skills and experience to deliver the strategic plan.

   The main controls in place to manage this risk are a people and culture committee of the Board being established, competitive and wide-ranging benefits packages, training and talent investment.

3. **Fraud and corruption:** This is the risk that a material fraud perpetrated by employees, partners or others may result in a financial loss and adversely affect our relationship with donors and other external stakeholders.

   The main controls in place to manage this risk are an Anti-Fraud and Anti-Corruption Policy, a whistleblowing line, an investigation committee procedure for all complaints received, and an internal audit function at headquarters and in some country programmes offices.

4. **Global staff wellbeing:** This is the risk that staff experience excessive and unsustainable workloads, which leads to risk of burnout, health issues for staff and poor performance against organisational objectives.

   The main controls in place to manage this risk are an employee assistance programme (EAP) and wellbeing seminars for all staff, which are held on a regular basis.

5. **Attract, retain and manage funding:** Attracting institutional funding is key if we are to reach as many programme participants as possible through our work. However, there is a risk that the organisation fails to attract, retain and manage increased levels of institutional funding from diverse sources due to government policies, the competitive funding environment, the global economic situation, compliance failures and an

inability to demonstrate impact.

This risk is managed by having technical support teams in place – programme support, finance, monitoring and evaluation and technical assistance.

6 **Staff safety and security:** This is the risk that external events or inadequate internal processes could lead to death, injury, illness, kidnap or trauma of staff members or others to whom we have a duty of care.

To manage this risk a safety and security policy is in place and security briefings are provided to staff on arrival at a country programme.

b. Internal audit function

The internal audit function in Self Help Africa has developed an Internal Audit Framework with a standardised approach to audit, along with standard reporting tools and programmes. The internal audits focus on Self Help Africa's internal control environment and incorporate a risk-based approach to internal audit planning.

c. Safeguarding

During 2024, the organisation continued to implement its safeguarding, and protection against sexual exploitation and abuse policies, which are aligned with international best practice. A global safeguarding lead was appointed in 2024, and mandatory safeguarding training was rolled out across the global organisation.

To promote a culture of safeguarding, it was embedded as a regular agenda item into leadership and staff meetings, with senior leaders actively advocating through video messaging. A digital Community of Practice was launched to foster learning and information sharing. Case management systems were strengthened with new templates, tools, and guidance.

Overall, the organisation upheld a survivor centred and zero-tolerance approach, ensuring funder and stakeholder transparency while continuously improving safeguarding mechanisms based on learnings from cases.

11. Future plans

The global funding environment has presented significant challenges, leading our global organisation to embark on a major restructuring during 2025. This is a particularly difficult time for the organisation, as it involves reducing our programme countries to seven by the end of 2025, and the closure of our retail operations in Northern Ireland, as well as closing one shop in the Republic of Ireland. There will also be a reduction in employee numbers across our global support offices as part of these essential adjustments.

These restructuring efforts, though challenging, are designed to streamline our organisation and have accelerated our plans for several key transitions. At the end of 2024, the organisation was in discussions regarding the potential divesting of the subsidiaries of TruTrade and Partner Africa - the divestment of TruTrade was concluded in February 2025 while discussions regarding Partner Africa are ongoing. The localisation of our country programmes in Bangladesh and Brazil are due to be fully implemented by the end of 2025. Village Aid is expected to transition under the direct control of Self Help Africa (UK) during 2025, and United Purpose Mozambique under Self Help Africa, at the beginning of 2026.

Ultimately, these significant and difficult steps are being taken to reduce our global cost base and secure the organisation's future financial sustainability. Despite these profound changes, our country programmes are fully focused on the continued implementation of our strategic plan. We remain committed to our core principles of localisation, community-led, and market-based approaches, and will continue to support and develop these crucial initiatives throughout 2025.

12. Other matters

Carbon footprint

Self Help Africa is committed to a carbon neutral future for our organisation. While our carbon consumption reduced in the last number of years, we recognise that there are still areas for improvement.

In our country programmes we are transitioning from fossil fuel-based energy sources to energy sources that are either carbon-free, such as photo voltaic cells, or ones that use carbon-based fuels from renewable sources. We are also moving to recycling waste and using waste and residues as raw materials for commercial products.

We will continue to plant trees and take other steps to mitigate the effects of the carbon that we are responsible for generating.

Subsequent events

In March 2025, the Board agreed that country programmes in Senegal, The Gambia and Uganda would close by the end of 2025. It was further agreed that the retail operations in Northern Ireland would close during 2025. At the balance sheet date, the Group was in discussions regarding the potential acquisition of the subsidiaries of TruTrade and Partner Africa - the TruTrade acquisition was concluded in February 2025 - discussions regarding Partner Africa are ongoing. United Purpose Mozambique will cease at the end of 2025, with United Purpose Mozambique moving to Self Help Africa.

Political contributions and lobbying

The Group did not make any political contributions in the financial year (2023 - €nil) and as a result made no disclosures as required under the Electoral Act, 1997. The Group is required under the Regulation of Lobbying (Amendment) Act, 2023 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 4th Floor, Joyce's Court, 38 Talbot Street, Dublin 1, D01 C861.

Statement of disclosure of information to auditors

The directors at the date of approval of this report confirm that:

- **i** So far as the director is aware, there is no relevant audit information of which the Company and the Group's auditors are unaware; and

- **ii** The director has taken all the steps that they ought to have taken as a director in order to make themselves aware of any relevant audit information and to establish that the Company and the Group'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

It is the policy of Self Help Africa to

- **a** comply with its relevant obligations as defined in section 225 of the Companies Act 2014;
- **b** put in place arrangements and structures that provide a reasonable assurance of compliance in all material respects by Self Help Africa with its relevant obligations, which arrangements and structures may, if the directors so decide, include reliance on the advice of one or more than one person employed by Self Help Africa or retained by it under a contract for services, being a person who appears to the directors to have the requisite knowledge and experience to advise Self Help Africa on compliance with its relevant obligations; and
- **c** review, on an annual basis, the arrangements or structures in place.

The arrangements and structures referred to above were reviewed for the financial year ended 31.12.2024.

Auditors

The auditors, RBK Business Advisers, have expressed their willingness to continue in office..

Approved by the Board and signed on its behalf by:

Director: Geoff Meagher

Director :Jim Kinsella

Date: 02 October 2025

Independent Auditors' Report to the Members of Gorta t/a Self Help Africa For the year ended 31 December 2024

Report on the audit of the financial statements

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

We have audited the consolidated financial statements of Gorta t/a Self Help Africa (the 'parent charitable company') and its subsidiaries ('the group') for the year ended 31 December 2024 which comprise the Consolidated Statement of Financial Activities, the group and parent charitable company Balance Sheets, the Consolidated Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable Irish law and accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', as modified by the Statement of Recommended Practice "Accounting and Reporting by Charities" issued on 1 January 2019.

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 December 2024 and the group's incoming resources and application of resources, including its income and expenditure for the financial year then ended;
- have been properly prepared in accordance with Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- have been prepared in accordance with the requirements of the Companies Act 2014.

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 further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Ireland, including the Ethical Standard as issued by the Irish Auditing and Accounting Service Authority ("IAASA"), 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's and parent charitable 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.

Other information

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Independent Auditors' Report to the Members of Gorta t/a Self Help Africa For the year ended 31 December 2024

Opinion on other matters prescribed by the Companies Act 2014

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

- we have obtained all the information and explanations which we consider necessary for the purpose of our audit;
- the accounting records of the group and parent charitable company were sufficient to permit the financial statements to be readily and properly audited;
- the financial statements are in agreement with accounting records;
- 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.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Directors' Report.

Section 305 to 312 of the Companies Act 2014 requires us to report to you, if in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received;

or

- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit; or
- certain disclosures of Directors' remuneration specified by law is not made.

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 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's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the group and parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditors' 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 aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs (Ireland), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit Evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the group's and parent charitable company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Directors.

- Conclude on the appropriateness of the Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's and parent charitable company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditors' report. However, future events or conditions may cause the group and parent charitable company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

The purpose of our audit work and to whom we owe our responsibilities

This report is made solely to the group's and parent charitable 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 group's and parent charitable company's members those matters we are required to state to them in an Auditors' 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 group and parent charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

Michelle O'Donoghue

Michelle O'Donoghue
for and on behalf of
RBK Business Advisers
Chartered Accountants and Statutory Audit Firm
Irishtown
Athlone
Westmeath
N37XP52

Date: 2/10/2025

Consolidated Statement Of Financial Activities

for the financial year ended 31 December 2024

	Notes	2024 Restricted Funds €'000	2024 Unrestricted Funds €'000	2024 Total €'000	2023 Restricted Funds €'000	2023 Unrestricted Funds €'000	2023 Total €'000
INCOME FROM							
Donations and legacies	2(a)	**480**	**3,830**	**4,310**	954	3,642	4,596
Charitable activities	2(b)	**27,160**	**4,412**	**31,572**	34,022	3,980	38,002
Other trading activities	2(c)	**-**	**3,506**	**3,506**	-	3,257	3,257
Other income	2(d)	**524**	**172**	**696**	528	138	666
Total		**28,164**	**11,920**	**40,084**	35,504	11,017	46,521
EXPENDITURE ON							
Charitable activities	3(a)	**32,802**	**12,039**	**44,841**	32,989	12,160	45,149
Raising funds	3(b)	**-**	**2,405**	**2,405**	-	2,448	2,448
Total		**32,802**	**14,444**	**47,246**	32,989	14,608	47,597
Net (expenditure)/ income	4	**(4,638)**	**(2,524)**	**(7,162)**	2,515	(3,591)	(1,076)
Other recognised losses	5	**(61)**	**(6)**	**(67)**	(41)	(15)	(56)
Release of acquisition provision	16	**-**	**-**	**-**	-	370	370
Net (expenditure)/ Income		**(4,699)**	**(2,530)**	**(7,229)**	2,474	(3,236)	(762)
Taxation	6	-	(5)	(5)	-	(9)	(9)
Net movement in funds		**(4,699)**	**(2,535)**	**(7,234)**	2,474	(3,245)	(771)
Transfer between funds	7	2,228	(2,228)	-	(1,864)	1,864	-
RECONCILIATION OF FUNDS							
Total funds brought forward	19	**11,679**	**5,950**	**17,629**	11,069	7,331	18,400
Total funds carried forward	**19**	**9,208**	**1,187**	**10,395**	11,679	5,950	17,629

There are no other recognised gains or losses other than those listed above. All income and expenditure derive from continuing activities.

The financial statements were approved and authorised for issue by the Board of Directors on the 2nd of October 2025 and signed on its behalf by:

Jim Kinsella, Director

Geoff Meagher, Director

Consolidated Balance Sheet
as at 31 December 2024

	Notes	**2024 €'000**	**2024 €'000**	2023 €'000	2023 €'000
FIXED ASSETS					
Tangible assets	9		**1,098**		1,075
CURRENT ASSETS					
Short term investments	12	**283**		249	
Cash at bank and in hand	13	**11,280**		15,222	
Debtors and prepayments	14	**5,378**		9,597	
Total current assets		**16,941**		25,068	
Creditors: Amounts falling due within one year	15	**(6,279)**		(7,457)	
Net current assets			**10,662**		17,611
Total assets less current liabilities			**11,760**		18,686
Creditors: Amounts falling due after one financial year	16		**(1,365)**		(1,057)
Net assets			**10,395**		17,629
FUNDS OF THE CHARITY					
Restricted fund	19		**9,208**		11,679
Unrestricted fund	19		**1,187**		5,950
Charity funds			**10,395**		17,629

The financial statements were approved and authorised for issue by the Board of Directors on 2nd of October 2025, and signed on its behalf by:

Jim Kinsella, Director

Geoff Meagher, Director

Company Balance Sheet
as at 31 December 2024

	Notes	**2024 €'000**	**2024 €'000**	2023 €'000	2023 €'000
FIXED ASSETS					
Tangible assets	9		**668**		244
Investments	11		**-**		2,591
Sub total			**668**		2,835
CURRENT ASSETS					
Short term investments	12	**283**		249	
Cash in bank and at hand	13	**9,122**		10,927	
Debtors and prepayments	14	**8,125**		4,701	
Total current assets		**17,530**		15,877	
Creditors: Amounts falling due within one financial year	15	**(5,182)**		(5,383)	
Net current assets			**12,348**		10,494
Total assets less current liabilities			**13,016**		13,329
Creditors: Amounts falling due within one financial year	16		**(1,365)**		-
Net assets			**11,651**		13,329

FUNDS OF THE CHARITY					
Restricted fund	19		**9,036**		12,801
Unrestricted fund	19		**2,615**		528
Charity funds			**11,651**		13,329

The financial statements were approved and authorised for issue by the Board of Directors on 2nd of October 2025, and signed on its behalf by:

Jim Kinsella
Director

Geoff Meagher
Director

Consolidated Statement of Cash Flows
for the financial year ended 31 December 2024

	Notes	**2024 €'000**	**2024 €'000**	2023 €'000	2023 €'000
Cash flows from charitable activities					
Net cash generated (used) by charitable activities	20		**(3,620)**		1,413
Cash flows from investing activities					
Interest received		**10**		2	
Purchase of tangible assets - group	9	**(332)**		(420)	
Net cash used in investing activities			**(322)**		(418)
Increase/(decrease) in cash and cash equivalents in the reporting year			**(3,942)**		995
Cash and cash equivalents at the beginning of the reporting year			**15,222**		14,227
Cash and cash equivalents at the end of the reporting year			**11,280**		15,222

Reconciliation to cash at bank and in hand:

Cash and cash equivalents at end of the financial year			**11,280**		15,222

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

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 Company Limited by Guarantee (CLG) (registered number 28228) and is a registered charity (charity number CHY 5678). The address of the registered office of the Group and Company is Fourth Floor Joyce's Court, 38 Talbot Street, Dublin 1. 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 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 Euro because that is the currency of the primary economic environment in which the Company and Group 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.

The Company has taken advantage of the exemption available to it under paragraph 1.12(b) of FRS 102 not to present its own cash flow statement.

All amounts in the financial statements have been rounded to the nearest €1,000.

a. Basis of consolidation

- **Group companies**
  The consolidated financial statements include the financial statements of the Company and its subsidiaries, drawn up to December 31 each year.

- **Subsidiaries**
  The subsidiary undertakings of the Group are, Self Help Africa, Self Help Africa (UK), Partner Africa, United Purpose, TruTrade and War on Want (N.I.) Ltd. Village Aid is a subsidiary of United Purpose. CUMO Microfinance was a subsidiary of United Purpose until the 31st of October 2025, it moved under the control of the Company after this date. The activities of all companies are mutually interdependent.

  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.

- **Branches**
  The work of the Group in Africa and across the globe, which is not carried out by one of the subsidiary undertakings noted above, is carried out through branches located in the Group's 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.

- **Affiliates**
  Self Help Africa (US) Inc. is a related, though independently governed,

1. ACCOUNTING POLICIES (continued)

company based in New York, USA, which supports the mission of the Group. Self Help Africa (US) Inc. is governed by an independent board of directors which retains full control over the financial and operating policies of that company. Self Help Africa (US) Inc. is not controlled by the Group and therefore is not consolidated in the results of the Group. Grants received from Self Help Africa (US) Inc. to fund projects are recognised as grants from institutional and other donors.

b. Significant accounting estimates and judgements

In the application of the Group's accounting policies, 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.

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

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 consolidated statement of financial activities. The balance sheets for the subsidiaries are translated at the prevailing year end rates and included in the consolidated balance sheet. The consolidated statement 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 consolidated statement of financial activities.

c. 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.

As outlined in the Future Plans section on page 39, the Group is embarking on a major organisational restructure during 2025. The restructure aims to reduce the global cost base of the Group in order to secure the organisations future financial sustainability.

In line with this restructure, the Board have a reasonable expectation that the Group 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.

d. Income

Income is recognised by inclusion in the consolidated statement of financial activities only when the Group is legally entitled to the income, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the Group.

- **Donations and legacies**

  Income derived from donations and legacies is recognised when the Group becomes entitled to the resource, when receipt of funds is probable and when the amount can be measured with sufficient reliability.

  Monetary donations (including donations from the public) are recognised when the donations are 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.

  Income arising from legacies is recognised when it becomes probable that funds will be received (i.e. where there is a grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached are within

1. ACCOUNTING POLICIES (continued)

the control of the Group).

Income arising from tax refunds is recognised upon filing the necessary returns, when the relevant legislative requirements have been met and when receipt of funds is probable.

- **Charitable activities**
  Grants from institutional and other donors have been included as income from charitable activities in furtherance of the charity's objects and accounted for on a receivable basis

- **Other trading activities**
  Income from other trading activities includes income earned by Partner Africa and retail income from the sale of donated goods through shops.

  Income earned by Partner Africa is 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.

  Donated commodities for resale (in the Group's charity shops), are recognised within other trading activities when they are sold. Volunteer time is not included in the financial statements.

- **Other income**
  Other income includes income earned by carbon sales, deposit interest earned and any ad hoc income that does not fall under the other income headings.

  The sale of carbon credits contributes to the ongoing costs of the carbon projects. If excess funds are available, they are reinvested into the projects and the general funds of the Group. Carbon sales are recorded on a receivable basis.

  Interest income is recognised on a receivable basis.

e. Expenditure

Expenditure is analysed between charitable activities and raising funds. The costs of each activity are separately accumulated, separately disclosed and analysed according to their major components.

Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured.

- **Charitable activities**
  Charitable activities comprise expenditure incurred by programme countries as well as costs incurred at headquarters that are directly related to the implementation of programmes. All costs of charitable activities are recognised on an accrual basis. Expenditure incurred but unpaid at the balance sheet date is included in accruals and other creditors.

- **Raising funds**
  Costs of raising funds comprise expenditure incurred on retail and fundraising, including the costs of advertising, producing publications, printing and mailing fundraising material, staff costs and an appropriate allocation of support costs. All costs of raising funds are recognised on an accrual basis.

- **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 consolidated financial statements.

- **Support costs**
  Support costs, which cannot be attributed directly to one activity, are allocated to activities in proportion to the estimated support received. Support costs include finance, HR, IT, governance, management and other administration costs.

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

- **Employment costs**
  Employee benefits include all costs incurred by the Group in exchange for the services of its employees. Expenditure is recognised for all employee benefits resulting from employee services to the Group during the reporting period. A liability is recognised for the cost of all benefits to which employees are entitled at the reporting date that have yet to be paid.

  Termination costs include redundancy and other termination costs. These costs are payable when employment is terminated by the Group before the normal retirement date or end of employment contract. Termination costs are recognised at the earlier of when the offer of the benefits becomes irrevocable or when the Group recognises any related restructuring costs.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

1. ACCOUNTING POLICIES (continued)

f. Fund accounting
The Group maintains various types of funds as follows:

- **Restricted funds** are funds which are to be used in accordance with specific restrictions imposed by donors or funds which have been raised by the Group for particular purposes. Such purposes are within the overall aims of the Group.

- **Unrestricted Funds** are funds that are available for expenditure at the discretion of the Board in furtherance of any of the Groups' objectives. Unrestricted funds are further categorised between general funds and designated funds. Designated funds are funds that have been set aside for particular purposes by the Group itself and general funds are funds that are available for use within the Group.

g. Taxation
No charge to tax arises due to the exempt status of the Company and its subsidiaries. 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.

Any taxes arising in, or as a result of international operations, are included in the cost of charitable activities in the consolidated statement of financial activities.

h. Tangible fixed assets
Tangible fixed assets are recognised when a resource is controlled by the Group as a result of a past event or transaction, it is probable that the expected future economic benefits associated with the asset will flow to the Group and the cost can be reliably measured. Items procured under restricted project funding are expensed in the consolidated statement of financial activities in the year of purchase.

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 years of their expected useful lives (taking account of residual value). The annual rates of depreciation are as follows:

Land & Buildings
2%-5% Straight line

Motor vehicles
25%-33.3% Straight line

Shop fittings
20% Straight line

Furniture and computer equipment
20%-33.3% Straight line

The range in rates reflects different rates in use across the Group.

i. Intangible fixed assets
Intangible fixed assets represent 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 of 4 years.

j. Basic 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 assets include:
- **Investments in subsidiaries** which are carried in the parent company

1. ACCOUNTING POLICIES (continued)

balance sheet at cost less any provision for impairment.

- **Debtors** which are recognised at the settlement amount due after any discount offered. Debtors in countries of operation primarily comprise of balances arising from programme activities.

- **Cash at bank and in hand** which is comprised of cash on deposit at banks generally requiring less than three months notice of withdrawal. These are carried at amortised cost.

- **Short term investments** which are recognised at fair value with gains and losses recognised through the consolidated statement of financial activities.

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.

Financial liabilities include:

- **Creditors** which are recognised where the Group and Company has a present obligation resulting from a past event and the amount due to settle the obligation can be reliably measured. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due and at their present value where the time value of money is deemed significant. Creditors in countries of operation primarily comprise of balances arising from programme activities.

k. Provisions

Provisions are recognised where the Group has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be reliably measured or estimated. Provisions are normally recognised at their estimated settlement amount and at their present value where the time value of money is deemed significant.

l. Pension scheme

The Group operates defined contribution pension schemes for employees in Ireland and the UK. The assets of the schemes are held and managed separately from those of the Group by independently administered funds. The annual contributions are charged to the consolidated statement of financial activities.

m. Operating leases

Income and expenditure from operating lease rentals are credited/charged to the Group and Company consolidated statement of financial activities on a straight-line basis over the lease terms.

n. Contingent assets

Carbon units, known as Verified Emission Reduction Units (VERs), represent an asset of value to the Group and are tradeable. The value of these units is subject to market volatility which is outside of the organisation's control. The Group recognises the value of verified but unsold carbon units as a contingent asset.

Sale of VERs which are contracted, are recorded as assets directly in the balance sheet. Income received from the sale of carbon units is used to contribute to the Group's work.

o. 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 are not held in the long term and are disposed of within a reasonable time frame.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

2. INCOME

(a) Donations and legacies

	2024 €'000	2023 €'000
Committed giving (regular giving)	**3,624**	3,702
General donations	**110**	114
Legacies	**110**	74
Campaigns, events and treks	**466**	706
TOTAL	**4,310**	4,596

In 2024, €480k (2023: €954k) of income from donations and legacies was restricted.

(b) Charitable activities

Income received from institutional and other funders	**2024 €'000**	2023 €'000
European Commission	**9,049**	16,904
Irish Aid	**6,100**	6,101
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	**2,446**	1,469
World Food Programme	**2,431**	2,314
CUMO Microfinance	**1,949**	2,212
Charity Water	**1,142**	58
Foreign, Commonwealth and Development Office (FCDO)	**853**	-
United Nations (UN and UNDP)	**817**	658
Global Affairs Canada (GAC)	**605**	610
Embassy of Sweden	**596**	-
Climate Seed	**515**	-
Austrian Development Agency (ADA)	**506**	-
Catholic Relief Services	**481**	145
The Community Foundation	**358**	245
The One Foundation	**325**	1,217
Others	**3,399**	6,069
TOTAL	**31,572**	38,002

In 2024, €27,160k (2023: €34,022k) of incoming resources from charitable activities was restricted.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

2. INCOME (continued)

(c) Other trading activities

	2024 €'000	2023 €'000
Retail income (see Note 3(c))	**1,180**	1,141
Ethical audits	**2,326**	2,116
TOTAL	**3,506**	3,257

In 2024 (and 2023), all income from other trading activities was unrestricted.

(d) Other income

	2024 €'000	2023 €'000
Investment income	**32**	81
Carbon credits	**592**	490
Other income	**72**	95
TOTAL	**696**	666

In 2024, €524k (2023: €528k) of incoming resources from other income was restricted.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

3. EXPENDITURE

(a) Charitable activities

Programme expenditure has been incurred in the following thematic areas:

	2024 Our Work €'000	2024 Grants to Partners €'000	2024 Total Direct Costs €'000	2024 Support Costs €'000	2024 Total Costs €'000	2023 Total Costs Reclassified €'000
Agriculture	7,782	342	**8,124**	721	**8,845**	8,107
Emergency preparedness and response	4,656	150	**4,806**	426	**5,232**	3,772
Enterprise development	8,737	4,713	**13,450**	1,193	**14,643**	14,253
Natural resource management	2,094	161	**2,255**	200	**2,455**	2,076
Nutrition	1,553	271	**1,824**	162	**1,986**	5,028
Water, sanitation & health (WASH)	2,730	559	**3,289**	292	**3,581**	2,165
Development education (including WWGS and IFIAD)	1,157	-	**1,157**	113	**1,270**	1,316
CUMO	1,483	-	**1,483**	132	**1,615**	1,749
Partner Africa	2,403	-	**2,403**	213	**2,616**	2,040
Other	2,387	-	**2,387**	211	**2,598**	4,643
TOTAL	**34,982**	**6,196**	**41,178**	**3,663**	**44,841**	45,149

In 2024, €32,802k (2023: €32,989k) of expenditure on charitable activities was restricted.

The thematic areas used for reporting were revised in 2024 to better align with the Group's programmatic work. Prior year figures have been reclassified accordingly.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

3. EXPENDITURE (continued)

(a) Charitable activities (continued)

Programme expenditure has been incurred in the following geographic and other areas:

	2024 Direct Costs €'000	**2024 Support Costs €'000**	**2024 Total Costs €'000**	2023 Total Costs €'000
Bangladesh	**1,473**	131	**1,604**	3,622
Brazil	**56**	5	**61**	70
Burkina Faso	**1,153**	102	**1,255**	839
Ethiopia	**4,332**	384	**4,716**	3,051
Gambia & Senegal	**1,547**	137	**1,684**	2,044
Kenya	**6,519**	578	**7,097**	9,315
Malawi	**6,216**	551	**6,767**	7,564
Mozambique	**2,390**	212	**2,602**	2,463
Nigeria	**1,245**	110	**1,355**	449
Uganda	**1,879**	167	**2,046**	1,835
Zambia	**8,576**	761	**9,337**	7,550
Subtotal	**35,386**	**3,138**	**38,524**	38,802
Development Education (including WWGS and IFIAD)	**1,157**	113	**1,270**	1,316
CUMO Microfinance	**1,483**	132	**1,615**	1,749
Partner Africa	**2,403**	213	**2,616**	2,040
Other*	**749**	67	**816**	1,242
TOTAL	**41,178**	**3,663**	**44,841**	45,149

*Included in Other are costs related to projects in Eritrea, Rwanda, Burundi, Guinea (in 2023 only) and Democratic Republic of Congo.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

3. EXPENDITURE (continued)

(b) Raising funds

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

	Direct €'000	Staff €'000	**Total Direct €'000**	Support €'000	**Total 2024 €'000**	Total 2023 €'000
Fundraising and promotional expenses	305	857	**1,162**	177	**1,339**	1,434
Retail – see Note 3(c)	459	514	**973**	93	**1,066**	1,014
TOTAL	764	1,371	**2,135**	270	**2,405**	2,448

In 2024, none (2023: Nil) of expenditure on raising funds was restricted.

(c) Retail income and expenditure

	2024 €'000	2023 €'000
Turnover from donated goods	**1,180**	1,141
Less costs:		
Direct operating expenses	**(459)**	(460)
Staffing costs	**(514)**	(491)
Support costs	**(93)**	(63)
Total costs	**(1,066)**	(1,014)
Trading Surplus	**114**	127

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

3. EXPENDITURE (continued)

(d) Support costs

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

	2024 Charitable Activities €'000	**2024 Fundraising €'000**	**2024 Retail €'000**	**2024 Total Costs €'000**	2023 Charitable Activities €'000	2023 Fundraising €'000	2023 Retail €'000	2023 Total Costs €'000
Direct salaries	**1,418**	**70**	**53**	**1,541**	1,590	107	36	1,733
Foreign exchange	**142**	**7**	**-**	**149**	159	11	-	170
Human resources	**126**	**7**	**3**	**136**	141	11	2	154
ICT	**99**	**5**	**6**	**110**	111	7	4	122
Communications	**62**	**2**	**3**	**67**	70	4	2	76
Premises	**452**	**14**	**2**	**468**	506	22	2	530
Governance costs	**600**	**33**	**7**	**640**	673	51	5	729
Research/advocacy costs	**301**	**15**	**8**	**324**	337	23	5	365
Other support costs	**463**	**24**	**11**	**498**	521	35	7	563
TOTAL	**3,663**	**177**	**93**	**3,933**	4,108	271	63	4,442

4. NET INCOME/(EXPENDITURE)

	2024 €'000	2023 €'000
The net income/(expenditure) for the financial year is stated after charging:		
(a) Group		
Depreciation of tangible fixed assets (Note 9)	**231**	255
Amortisation of intangible fixed assets (Note 10)	**-**	1
Auditors' remuneration, including expenses - Audit of the Group financial statements for 2024 (a)	**165**	260
(b) Company		
Depreciation of tangible fixed assets (Note 9)	**103**	42
Auditors' remuneration, including expenses		
- Audit of Company only financial statements for 2024 (a)	**74**	85

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

5. OTHER RECOGNISED (LOSSES)/GAINS

	2024 €'000	2023 €'000
Exchange loss on consolidation	**(67)**	(56)

6. TAXATION

	2024 €'000	2023 €'000
Deferred tax charge - Kenyan branch of Partner Africa	**5**	9

No charge to tax arises due to the exempt status of the Company and its subsidiaries, Self Help Africa, United Purpose (and its subsidiaries), 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.

7. TRANSFER BETWEEN FUNDS

Transfers between funds represent movements of funds between projects. In 2024, a transfer of funds of €2.2m from unrestricted to restricted took place to align restricted funds to the amounts due to/from donors.

8. STAFF COSTS

(a) Staff costs and numbers

Staff costs are comprised as follows:	2024 €'000	2023 €'000
Ireland and United Kingdom		
Wages and salaries (i)	**6,364**	6,206
Social welfare costs	**568**	582
Pension costs (ii)	**339**	301
Sub-total	**7,271**	7,089
Program Staff in Countries of Operation		
Wages and salaries	**7,370**	7,433
Social welfare costs	**84**	54
Pension costs	**336**	226
Sub-total	**7,790**	7,713
Total staff costs	**15,061**	14,802

(i) Termination costs, included in wages and salaries, amounted to €31k (2023: nil)

(ii) Pension costs - Ireland and the UK: - The Group operates defined contribution pension schemes which are available to all staff in Ireland and the UK. During the year, contributions were made in respect of employees who elected to contribute. The assets of the scheme are held separately from those of the Group, in externally managed funds. The pension expense for the financial year amounted to €339k (2023: €301k). Balance outstanding at the financial year end €9.6k (2023: €10k).

8. STAFF COSTS (continued)

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

	2024 Number	2023 Number
Ireland and United Kingdom	**153**	134
Programme Staff in Countries of Operation	**740**	677
Total	**893**	811

No employee of the Group acts as director of the Board.

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

	2024 Number	2023 Number
€60,001 - €70,000	**9**	4
€70,001 - €80,000	**7**	7
€80,001 - €90,000	**3**	5
€90,001 - €100,000	**1**	-
€100,001 - €110,000	**-**	-
€110,001 - €120,000	**1**	-

(b) Director remuneration and expenses

Directors are not remunerated for their services 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 €618 in 2024 (2023: €147).

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.

(c) Key management compensation

The total remuneration for the Group's 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 €623k (2023: €581k) and this relates to eight personnel (2023: seven personnel). Benefits in kind primarily consist of medical insurance contributions by the employer which totalled €4.3k in 2024 (2023: €6.2k).

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
for the financial year ended 31 December 2024

9. FIXED ASSETS

Fixed Assets - Group	Land & Buildings €'000	Shop Fittings €'000	Motor vehicles €'000	Furniture, fittings and equipment €'000	**Total €'000**
Cost					
At 1 January 2024	669	249	1,440	1,025	**3,383**
Additions	-	-	213	119	**332**
Disposals	-	(103)	(150)	(145)	**(398)**
Exchange loss on consolidation	(21)	-	(45)	(71)	**(137)**
At 31 December 2024	**648**	**146**	**1,458**	**928**	**3,180**
Accumulated Depreciation					
At 1 January 2024	162	249	1,124	773	**2,308**
Charge for the year	18	-	121	92	**231**
Disposals	-	(103)	(147)	(145)	**(395)**
Exchange gain/(loss) on consolidation	10	-	(2)	(70)	**(62)**
At 31 December 2024	**190**	**146**	**1,096**	**650**	**2,082**
Net Book Value at 31 December 2024	**458**	**-**	**362**	**278**	**1,098**
At 31 December 2023	507	-	316	252	**1,075**

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

9. FIXED ASSETS (continued)

Fixed Assets - Company	Land and Buildings €'000	Shop Fittings €'000	Motor Vehicles €'000	Office Furniture and Equipment €'000	**Total** **€'000**
Cost					
At 1 January 2024	-	249	496	311	**1,056**
Additions	-	-	69	111	**180**
Disposals	-	(103)	(91)	(144)	**(338)**
Exchange loss on consolidation	-	-	(89)	(23)	**(112)**
Transfer*	106	-	613	110	**829**
At 31 December 2024	**106**	**146**	**998**	**365**	**1,615**
Accumulated Depreciation					
At 1 January 2024	-	249	342	221	**812**
Charge for the year	-	-	51	52	**103**
Disposals	-	(103)	(92)	(143)	**(338)**
Exchange loss on consolidation	-	-	(42)	(1)	**(43)**
Transfer*	6	-	335	72	**413**
At 31 December 2024	**6**	**146**	**594**	**201**	**947**
Net Book Value at 31 December 2024	**100**	**-**	**404**	**164**	**668**
At 31 December 2023	-	-	154	90	**244**

*Assets transferred relate to CUMO and Self Help Africa Malawi, which were transferred from United Purpose to Self Help Africa during 2024.

10. INTANGIBLE ASSETS - GROUP

Intangible assets are fully amortised as at the end of 2024 and 2023.

11. FINANCIAL ASSETS OF THE COMPANY

	2024 **€'000**	2023 €'000
Investment in United Purpose	**2,591**	4,233
Write-off of Investment in United Purpose	**(2,591)**	(1,642)
Value of Investment 31 December 2024	**-**	2,591

On 4 August 2021, Self Help Africa entered into a legal and binding merger agreement with United Purpose. At the date of the merger, a fair value assessment was carried out on the assets and liabilities of United Purpose and a Gift in Kind valuation was calculated and included in the consolidated financial statements. This Gift in Kind valuation has been written off over a number of years and the remaining balance was written off in 2024 due in part to the ongoing restructure of United Purpose. The write-off is included in the Company's financial statements.

12. SHORT TERM INVESTMENTS

GROUP and COMPANY:

Investments relate to a bequest of shares, the market value of which at 31 December 2024 is shown below:

	2024 €'000	2023 €'000
Opening valuation	**249**	178
Portfolio gain	**34**	71
Closing valuation	**283**	249

13. CASH AT BANK AND IN HAND

	Group		Company	
	2024 €'000	2023 €'000	**2024 €'000**	2023 €'000
Cash held in parent and subsidiary companies	**9,948**	11,281	**7,126**	8,708
Countries of operation	**1,332**	3,941	**1,996**	2,219
TOTAL	**11,280**	15,222	**9,122**	10,927

14. DEBTORS & PREPAYMENTS

	Group		Company	
	2024 €'000	2023 €'000	**2024 €'000**	2023 €'000
Deferred tax	**29**	19	**-**	-
Prepayments	**317**	404	**240**	330
Accrued income	**294**	1,303	**180**	56
Due from Self Help Inc.	**104**	26	**104**	26
Amounts due from subsidiaries	**-**	-	**3,137**	285
Other debtors	**4,634**	7,845	**4,464**	4,004
TOTAL	**5,378**	9,597	**8,125**	4,701

15. CREDITORS

(Amounts falling due within one financial year)

	Group		Company	
	2024 €'000	2023 €'000	**2024 €'000**	2023 €'000
Trade creditors	**4,384**	5,298	**4,105**	4,169
Accruals	**950**	1,116	**355**	473
CUMO loan collateral fund	**-**	318	**-**	-
Other amounts payable	**945**	725	**722**	741
TOTAL	**6,279**	7,457	**5,182**	5,383

16. CREDITORS

(Amounts falling due after more than one financial year)

	Group		Company	
	2024 €'000	2023 €'000	**2024 €'000**	2023 €'000
Other amounts payable	**1,365**	1,057	**1,365**	-
TOTAL	**1,365**	1,057	**1,365**	-

The figure for 2024 (and 2023) represents amounts due by CUMO to external funders.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

17. 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:

Financial Assets *Measured at undiscounted amount receivable*	**2024** **€'000**	2023 €'000
(A) GROUP		
Current asset listed investments (Note 12)	**283**	249
Cash in bank and at hand (Note 13)	**11,280**	15,222
Due from Self Help Africa Inc. (Note 14)	**104**	26
Other debtors (Note 14)	**4,634**	7,845
(b) COMPANY		
Short-term investments (Note 12)	**283**	249
Cash in bank and at hand (Note 13)	**9,122**	10,927
Amount due from subsidiaries (Note 14)	**3,137**	285
Due from Self Help Africa Inc. (Note 14)	**104**	26
Other debtors (Note 14)	**4,464**	4,004

Financial Liabilities *Measured at undiscounted amount payable*		
(a) GROUP		
Trade creditors (Note 15)	**4,384**	5,298
Other amounts payable (Note 15)	**945**	725
(b) COMPANY		
Write-off of investment in United Purpose (Note 11)	**2,591**	1,642
Trade creditors (Note 15)	**4,105**	4,169
Other amounts payable (Note 15)	**722**	741

Fair Value Gains and Losses on Financial Assets *Measured at fair value*		
(a) GROUP AND COMPANY		
Gains and losses on financial assets (Note 12)	**34**	71

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

18. COMMITMENTS

At 31 December 2024, the Group had total future minimum commitments under non cancellable operating leases as follows:

Expiring on:	**2024 €'000**	2023 €'000
Within 1 year	**375**	389
Between 1 and 5 years	**272**	386
Over 5 years	**354**	354
Total	**1,001**	1,129

19. FUNDS OF THE CHARITY

(a) Reconciliation of funds

GROUP:	**Restricted Funds €'000**	**Unrestricted Funds €'000**	**Total Funds €'000**
Funds at 1 January 2024	11,679	5,950	**17,629**
Net expenditure for the year	(4,699)	(2,535)	**(7,234)**
Transfer between funds	2,228	(2,228)	**-**
Fund balances at 31 December 2024	**9,208**	**1,187**	**10,395**

COMPANY:	**Restricted Funds €'000**	**Unrestricted Funds €'000**	**Total Funds €'000**
Fund balance at 1 January 2024	12,801	528	**13,329**
Net income/(expenditure) for the year	(3,765)	2,087	**(1,678)**
Fund balances at 31 December 2024	**9,036**	**2,615**	**11,651**

(b) Analysis of net assets between funds

GROUP:	**Restricted Funds €'000**	**Unrestricted Funds €'000**	**Total Funds €'000**
Fixed Assets (Note 9)	-	1,098	**1,098**
Current Assets	9,208	7,733	**16,941**
Liabilities	-	(7,644)	**(7,644)**
Total Funds	**9,208**	**1,187**	**10,395**

COMPANY:	**Restricted Funds €'000**	**Unrestricted Funds €'000**	**Total Funds €'000**
Fixed Assets (Note 9)	-	668	**668**
Current Assets	9,036	8,494	**17,530**
Liabilities	-	(6,547)	**(6,547)**
Total Funds	**9,036**	**2,615**	**11,651**

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

19. FUNDS OF THE CHARITY (continued)

(c) Movements in funds

Group and Company	At 1 January 2024 €'000	Income €'000	Expenditure €'000	Other gains/ losses/taxes	Transfers €'000	At 31 December 2024 €'000	At 31 December 2023 €'000
Restricted funds:							
Total restricted funds	**11,679**	**28,164**	**(32,802)**	**(61)**	**2,228**	**9,208**	11,679
Unrestricted funds:							
Total unrestricted funds	**5,950**	**11,920**	**(14,444)**	**(11)**	**(2,228)**	**1,187**	5,950
Total Funds	**17,629**	**40,084**	**(47,246)**	**(72)**	**-**	**10,395**	17,629

The funds carried forward at 31st of December 2024 are:

a. Restricted funds

These are funds which are to be used in accordance with specific restrictions imposed by donors or funds which have been raised by the Group for particular purposes. Such purposes are within the overall aims of the Group.

b. Unrestricted Funds

These general funds represent amounts which are expendable at the discretion of the Board in furtherance of the overall objectives of the Group.

In 2024, a transfer of funds of €2.2m from unrestricted to restricted took place to align restricted funds to the amounts due to/from donors.

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

Group	**2024 €'000**	2023 €'000
Net expenditure for the reporting year (as per the Consolidated Statement of Financial Activities)	**(7,234)**	(771)
Adjustments for:		
Depreciation and amortisation	**231**	256
(Profit)/loss on fixed asset disposal	**3**	24
Exchange loss on consolidated fixed assets	**77**	339
(Increase)/decrease in short term investments	**(34)**	(71)
(Increase) in debtors	**4,218**	272
(Decrease)/Increase in creditors - amounts due within one year	**(1,178)**	1,274
(Decrease)/Increase in creditors- amounts due over one year	**307**	92
Interest received	**(10)**	(2)
Net cash generated (used) by charitable activities	**(3,620)**	1,413

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

21. SUBSIDIARIES

The parent company, Gorta t/a Self Help Africa, has a beneficial and controlling interest in the following subsidiaries:

Name	Registered Address	Shareholding	Activity
Self Help Africa (UK)	2nd Floor Westgate House, Dickens Court, 25 Hills Lane, Shrewsbury, SY1 1QU, UK	100%	Improve food, nutrition, and income security for smallholder farmers in Africa.
War on Want (N.I.) Ltd - t/a Self Help Africa N.I	61 Duncairn Gardens, Belfast, BT15 2GB, Northern Ireland	100%	Operates charity shops across Northern Ireland.
Partner Africa	2nd Floord Westgate House, Dickens Court, 25 Hills Lane, Shrewsbury, SY1 1QU, UK	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, UK	100%	Established to provide services to alleviate hunger, poverty, social inequality and the impact of climate change through community-led, market-based and enterprise-focused approaches.
Village Aid (subsidiary of United Purpose)	Denby House Business Centre, Taylor Lane, Loscoe, Derbyshire, DE75 7AB, UK	UP controlling member	The relief of poverty among persons in African rural communities.
CUMO (subsidiary of United Purpose to 31st October 2025. Subsidiary of Self Help Africa from 1st November 2025)	Plot No. 278/6, Area 6, P.O Box X99, Lilongwe, Malawi	100%	Engaged in micro finance business providing a wide range of financial services to low income earners in rural parts of Malawi.
Self Help Africa	4th Floor Joyce's Court, 38 Talbot Street, Dublin 1, D01 C861, Ireland	100%	Dormant entity and will be struck off in 2025.

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) 31/12/2024 €'000	Funds of the charity at the year end 31/12/2024 €'000
Gorta (Company)	**(1,678)**	**11,651**
Self Help Africa (UK)	**62**	**154**
Partner Africa	**(78)**	**67**
War On Want (N.I.) Ltd	**165**	**136**
TruTrade	**-**	**(1)**
United Purpose*	**(5,705)**	**(1,612)**
Group total	**(7,234)**	**10,395**

* Amounts include consolidation adjustments.

Notes to the consolidated financial statements
for the financial year ended 31 December 2024

22. CAPITAL COMMITMENTS

At 31 December 2024, there were no capital commitments (2023: Nil).

23. CONTINGENT ASSETS

The unsold carbon credit units held at 31 December 2024 are 112,187 (2023: 12,378 units). The sale of carbon credits continues to contribute to the ongoing costs of the carbon projects and to the general funds of the Group where there are excess funds available.

24. RELATED PARTY DISCLOSURES

The Company is availing of the exemption under FRS102 (33.1A) Related Party Disclosures not to disclose details of transactions with companies within the Group.

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 €178k (2023: €120k) of restricted income received, to the Group - these amounts have been included in income and expenditure from charitable activities.

At the 31st of December 2024, SHA Inc. owed the Group €104k (2023: €26k) represented by a loan repayable by SHA Inc. to Gorta t/a Self Help Africa.

25. LEGAL STATUS OF THE COMPANY

In accordance with section 1180 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. At 31 December 2024, there were 151 active members (2023: 165) whose guarantee is limited to €1.27.

As permitted by section 304 of the Companies Act 2014, the Company has not presented its own statement of financial activities as indicated in Note 21 the deficit of the Company after other recognised gains and losses for the financial year was €1.7m (2023: €716k).

26. SUBSEQUENT EVENTS

In March 2025, the Board agreed that country programmes in Senegal, The Gambia and Uganda would close by the end of 2025. It was further agreed that the retail operations in Northern Ireland would close during 2025. At the balance sheet date, the Group was in discussions regarding the potential acquisition of the subsidiaries of TruTrade and Partner Africa - the TruTrade acquisition was concluded in January 2025 - discussions regarding Partner Africa are ongoing. United Purpose Mozambique will cease at the end of 2025, with United Purpose Mozambique moving to Self Help Africa.

27. COMPARATIVES

Comparative figures have been reclassified for consistency with the current year. There is no impact on the results for the year.

28. APPROVAL OF THE FINANCIAL STATEMENTS

These financial statements were approved by the Board on the 2nd of October 2025.

Appendix 1
(Not forming part of the financial statements)

Grants funded by Irish Aid, Department of Foreign Affairs

(i) Grant utilisation in 2024	ICSP €000	WWGS €000	IFIAD €000	Total €000
Direct programme activities	4,224	1,007	81	5,312
Programme quality	294	35	-	329
Management support costs	294	-	-	294
Total 2024	**4,812**	**1,042**	**81**	**5,935**
Total 2023	4,514	1,022	100	5,636

(ii) Details of the direct programme expenditure by country	ICSP €000	WWGS €000	IFIAD €000	Total €000
Ethiopia	558	-	-	558
Burkina Faso	500	-	-	500
Kenya	598	-	-	598
Malawi	666	-	-	666
The Gambia	390	-	-	390
Uganda	618	-	-	618
Zambia	748	-	-	748
Ireland	147	1,007	81	1,347
Total 2024	**4,224**	**1,007**	**81**	**5,312**
Total 2023	3,926	1,100	100	5,126

(iii) Analysis of the movement in funds from Irish Aid	ICSP €000	WWGS €000	IFIAD €000	Total €000
Opening balance	387	78	-	465
Income received	4,900	1,100	100	6,100
Expenditure incurred	(4,812)	(1,042)	(81)	(5,935)
Balance at year end (restricted reserves)	**474**	**136**	**19**	**629**
Balance at 2023 (restricted reserves)	387	78	-	465

(i) Ireland's Civil Society Partnership (ICSP) for A Better World 2023 - 2027
(ii) Worldwise Global Schools (WWGS) - the programme cycle aligns with the school year
(iii) Irish Forum for International Agricultural Development (IFIAD)

Photo: Esther Kipesile, a member of Maliyera Care Group, with her daughter.
Her daughter recovered from malnutrition after attending the care group cooking demonstration sessions.

Sarah, a member of a farmers association we support in Uganda, shows some of her crops

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